

CUPARUC

newsletter of the concordia university pensioners' association
bulletin de l'association des retraité-e-s de l'université Concordia



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RESIDENT'S MESSAGE

Unfortunately this Newsletter has been delayed from its original date but I would nevertheless like extend a belated but sincere best wishes to you all for 2010. It seems only yesterday we were concerned with the Y2K bug and now a decade has passed! I hope you have all survived the winter whether basking (freezing?) in the South, with the Olympics in Vancouver, or in the "reasonable" winter weather in Montreal.

I am getting a bit of a complex about the weather and our annual December lunch. Once again the date coincided with the first big snowstorm of the season. As a result our attendees dropped from an anticipated 48 to 35 but those who made it had a good time. The success of the event was thanks in no small part to Jane Hackett who stepped in at the last minute to entertain. Mark your books for next year's lunch as she has promised to organize a full group of entertainers for next year! Hopefully Peter will be there also.

In the Pension/Benefits area the Pension plan is recovering as the markets have and doing better. Unfortunately, no indexing this year as CPI was less than 2 percent. There are still concerns regarding our Benefits. We still do not have any details of what changes are being proposed, however, we have noticed that there is some misinformation coming out and a possible attempt to split retirees from those still active. See another article in this newsletter.

We are using e-mail and the Web site (cupa.concordia.ca) for more and more announcements so please see we are



Message du Président

Nous regrettons la publication tardive de ce bulletin, néanmoins je tiens à vous transmettre mes meilleurs vœux à vous tous pour 2010. Il me semble qu'hier, on craignait la bogue Y2K mais voilà, une décennie s'est passée déjà. J'espère que vous avez tous survécu à l'hiver, soit au soleil du sud (plutôt rare cet hiver), soit aux Olympiques de Vancouver ou tout simplement à Montréal avec notre hiver élément.

Je commence à me sentir plutôt complexé en ce qui concerne la météo et notre déjeuner annuel. Ça fait deux ans de suite que notre déjeuner annuel tombe sur la première tempête de neige de l'hiver. Comme résultat, le nombre de participants a diminué à 35 au lieu de 48 comme prévu mais ceux qui ont pu se rendre se sont très bien amusés. Le succès de cet événement fut grâce en large partie à Jane Hackett qui est intervenue à la dernière minute pour nous divertir. Notez bien vos agendas pour l'an prochain, Jane a promis d'amener tout un troupe d'artistes afin de nous divertir. Nous espérons que Peter y sera aussi.

En ce qui concerne nos avantages sociaux, le régime de pensions est à la hausse vu le progrès des marchés financiers. Malheureusement, il n'y aura pas d'indexation parce que l'IPC s'est avancée de moins que 2%. Le régime de santé nous préoccupe ce temps-ci. Nous n'avons pas encore les détails des changements envisagés et nous craignons qu'il existe une certaine désinformation qui se répand ainsi qu'un attentat possible de séparer les retraités des employés actifs. Consulter l'article plus loin dans le bulletin pour plus de précisions.

notified of your e-mail address and any changes in it. We have "lost" several members electronically! Also if you know of any retirees who are not members, please encourage them to join. There is strength in numbers.

Our AGM is scheduled for 10 am April 29 in HC 112 at Loyola with Human Rights expert Pearl Eliadis as our guest speaker and I hope to see most of you there.

All the belated best for a Happy, Prosperous, and especially Healthy 2010,

Graham Martin

Nous nous servons de plus en plus des courriels et de notre site Web (cupa.concordia.ca) afin de vous annoncer des nouvelles et des événements. Veuillez nous garder au courant de vos adresses courriels et de tout changement. Nous avons 'perdu' plusieurs membres de la voie électronique ! Si vous connaissez des retraités qui ne sont pas encore membres de notre association, veuillez les encourager de nous rejoindre. La force est dans les nombres.

Notre assemblée annuelle est cédulé à partir de dix heures le 29 avril 2010 dan la salle HC 112au campus Loyola. Notre conférencier invité est Pearl Eliadis, une experte des droits de l'homme. Je vous encourage tous à assister.

Je vous souhaite tous une année heureuse, prospère et surtout de bonne santé.

Graham Martin



LEAVING BEHIND A THANK-YOU NOTE

Brian Williams, NBC Anchor and Managing Editor

After tonight's broadcast and after looting our hotel mini-bars, we're going to try to brave the blizzard and fly east to home and hearth, and to do laundry well into next week.

Before we leave this thoroughly polite country, the polite thing to do is leave behind a thank-you note.

Thank you, Canada:

- * For being such good hosts.
- * For your unfailing courtesy.
- * For your (mostly) beautiful weather.
- * For scheduling no more than 60 percent of your float plane departures at the exact moment when I was trying to say something on television.
- * For not seeming to mind the occasional (or constant) good-natured mimicry of your accents.
- * For your unique TV commercials -- for companies like Tim Horton's -- which made us laugh and cry.
- * For securing this massive event without choking security, and without publicly displaying a single automatic weapon.
- * For having the best garment design and logo-wear of the games -- you've made wearing your name a cool thing to do.
- * For the sportsmanship we saw most of your athletes display.
- * For not honking your horns. I didn't hear one car horn in 15 days -- which also means none of my fellow New Yorkers rented cars while visiting.
- * For making us aware of how many of you have been watching NBC all these years.
- * For having the good taste to have an anchorman named Brian Williams on your CTV network, who turns out to be such a nice guy.
- * For the body scans at the airport which make pat-downs and cavity searches unnecessary.
- * For designing those really cool LED Olympic rings in the harbor, which turned to gold when your athletes won one.
- * For always saying nice things about the United States...when you know we're listening.
- * For sharing Joannie Rochette with us.
- * For reminding some of us we used to be a more civil society.
- * Mostly, for welcoming the world with such ease and making lasting friends with all of us.



The Empire That Began With Columbus and Ended at Singapore

Graeme Decarie

“Boy, the British will really get angry now. Won’t they, Miss Andrews?”

My grade three teacher didn’t say anything. She just looked scared. It was like that with all the grownups. But just a few years later, it was forgotten... I saw the forgetting in a packed train as I went to visit my father at a naval base. A porter whispered to a naval officer, and in moments everybody was cheering and laughing. The war was over; and the lesson of February 15, 1942 was forgotten.

On that day, the British garrison at Singapore, the fortress of British power in East Asia and the Pacific, surrendered. It surrendered to Japanese troops, though the British actually outnumbered their attackers. This signaled a change as profound as the fall the Roman Empire. This change was the fall of the Western Empire.

The empire began with Columbus. More accurately, it began with ships capable of ocean crossings, large enough to carry substantial cargoes; and it began with a new mastery of navigation.

As important as the ships and navigation was Western Europe’s understanding of war. The understanding of command structures, of discipline, of maintenance of objective, of logistics combined with the new ships and navigation made it possible to transport the world’s most advanced soldiers to any seacoast on the globe.

Dominance within the Western Empire shifted over the years. It began with Spain and Portugal soon joined by France, The Netherlands, Italy, Germany and to the stunning size of the British Empire. Britain’s offshoot, the United States, moved into empire building almost from its birth, annexing native lands, taking Mexican lands by force, then ruling much of Latin America through puppet dictators. By the beginning of the twentieth century, the US obviously into the race for dominance in the western empire with its war against Spain. But, it remained simply a continuation of the Western Empire.

The empire was cheap to build. The Spanish and Portuguese took South America with almost comically small armies; in some cases needing only a few hundred men to subdue empires of millions. (Clive took control of India’s fifty-million or so with two thousand British troops. The British and French needed more, almost 18,000, against

China in 1850. But it was a small force to create 450 million customers for opium.

The wars against what Kipling would call the “lesser breeds”, were cheap and easy; and the loot was staggering in gold and slaves and foods and captive markets.

Indeed, this loot from Asia and Africa and Latin America made possible the industrial expansion of the Europe and North America, even to Canadian railways built on British investment spurred the gold mines of South Africa.

Then came the fall of Singapore.

Suddenly one of the “lesser breeds”, was quite capable of warring. After Singapore, the Western armies fought losing wars. Starting almost immediately after 1945. The French and the Americans lost in Vietnam. The French also lost Algeria. The Dutch lost Indonesia. The British simply gave up most of their empire, even the jewel of India, because they knew they could not hold it.

The technological and industrial advantages of the West were still vastly superior. But the lesser breeds were catching on. By 1945, they had developed responses to western power. That’s why the United States went down to defeat against a Vietnam with a population ten times smaller, almost no industrial capacity, no air force and no navy.

As well, the growing western reliance on technology, bombing, and rocketry (and mercenaries) has made for huge civilians death tolls, creating more enemies every time it happens. (Getting Saddam because he was a “bad man” probably cost over a million Iraqi dead. At that, it was only a fraction of the civilian dead in Vietnam.)

The only superiority the Western Empire has left is in nuclear stockpiles whose use would be as destructive for us as for any target.

There is nothing new about what George Bush called “terrorism” In has been used by every Empire in history, including the Western Empire. The “lesser breeds” are different only learning how to use it to counter the Western Empire, In the name of fighting this terrorism, the US has launched the last, hopeless fling at world dominance. Neo Conservatives publicly declared this aim, claiming to see a twenty year window of opportunity.

In fact, that window closed on September 15, 1942. It’s time to get used to that reality, and to consider its implications.



Mair Verthuy

One of the major advantages of the Olympics is that they offer all those of us who are not tempted to be armchair athletes the opportunity to catch up with our reading, since all our favourite programmes have been cancelled to make room for all the shows. This is not true, unfortunately, of the Para-Olympics, neither for the discriminated athletes nor for the disappointed reader, since these Olympics don't rate much TV. time.

The good weather helped, as it was also occasionally possible to sit out on one's balcony or porch and turn a few pages. Not enough, alas.

I would like here today to mention two of the books I've been reading, one in English, one in French. Here comes the first one:

The Story of the World's Most Coveted Flower and the Extraordinary Passions it Aroused, by Mike Dash, published in 1999 by Three Rivers Press in New York. When I picked the book up a few weeks ago, I already knew there was something unusual, not to say, peculiar, about the history of tulips. Several thrillers I had read, where the action was situated in 17th century Europe had in part based their plot on tulips being smuggled from one country to another. Not very enlightening unless you had previously read this book, which I hadn't!!! So they smuggled tulips, but why?

Mike Dash is (coincidentally) an unconventional Welsh researcher and writer, well known and much appreciated for the insightful and thorough books he has published on various esoteric topics like Thug – which tells the story of gangs of murderous highway robbers responsible for an estimated fifty to a hundred thousand deaths in India between the years 1550 and 1840 or The First Family about the birth and rise of the American Mafia.

Be that as it may, this book covers the history of the tulip. Who knew that it originally grew on the barren, wind-swept steppes of central Asia but later miraculously blossomed in the lush imperial gardens of Constantinople? Its greatest moment came during the seventeenth century when it became the most desired and stunningly beautiful commodity in Europe. The richest landowners in Holland would pay the equivalent of their stupendous mansions to become the proud owner of an original flower. According to financiers, these tulip markets constituted the first futures market in history. Their stardom was followed by decline, but today we can still go to Holland (and Ottawa) to see fields of flowers.

You don't need to know anything about finance to appreciate this story. You meet Turkish sultans, Yugoslav sol-

diers, French botanists and Dutch tavern-keepers. Mike Dash is an excellent writer, knows when to lighten the tone, has an excellent command of romantic metaphor, and knows how to help us identify with all those who hungered after such beauty. I couldn't put it down and wish you all as much pleasure as it gave me.

Et le numéro deux :

La disparition de Paris et sa renaissance en Afrique Martin Page, éditions de l'Ollivier, janvier 2010.

L'autre semaine, avec une amie, je suis entrée dans l'extraordinaire petite librairie en face du Carré Saint Louis sur la rue Saint-Denis. J'avais indiqué à mon amie que son rôle était de m'empêcher d'acquérir encore un livre puisque ma chambre est remplie de livres encore à lire. Hélas, on ne peut pas toujours compter sur les copines car, quand elle m'a vue me pâmer devant le titre ci-dessus, elle n'a rien fait pour m'empêcher de dépenser encore de l'argent. Je lui en ai voulu un peu.

Mais j'ai bientôt changé d'avis et en ai plutôt voulu à moi-même de ne pas avoir plus tôt fait la connaissance littéraire de Martin Page. Ce Français, encore jeune, ne s'est pas lancé tout de suite dans l'écriture; il a commencé par étudier successivement l'anthropologie, le droit, la psychologie, la linguistique, la philosophie, la sociologie et l'histoire de l'art, avant de se lancer dans l'écriture. Pendant plusieurs années, il gagne sa vie avec des petits boulots (gardien de nuit, homme de ménage, surveillant de lycée...). Auteur désormais reconnu, Martin Page a su s'imposer dans le monde de la littérature contemporaine avec des romans à l'humour décalé tels que Comment je suis devenu stupide (2001), On s'habitue aux fins du monde (2005) ou peut-être une histoire d'amour (2008) qui ont été salués par la critique.

Le titre laisse rêveur. Quelque part, il inquiète. On sait que le monde occidental commence son déclin; on aimerait certes que l'Afrique soit plus prospère, mais sommes-nous prêts à nous faire remplacer par cet autre continent ? Que croire ? Tournons la première page.

Nous sommes confrontés à un narrateur apparemment bien ordinaire, Matthias. Il travaille comme rond-de-cuir dans les services de la Mairie de Paris où lui et ses deux collègues rédigent les interventions bien « québécoises » du Maire lui-même. Ce train-train quotidien est un jour interrompu par un fait-divers qui refuse de s'éteindre. Une richissime Africaine, femme d'affaires et femme politique renommée, Fata Okoumi, se fait matraquer un soir dans un des plus pauvres quartiers de Paris par un jeune policier à qui elle refuse de présenter ses papiers. La bavure agite la presse française et internationale, associations et politiques s'en emparent. Matthias est chargé par le maire de visiter la dame à l'hôpital et, à partir de ce moment, Matthias voit sa vie se mêler à celle de la malade et à la famille de celle-ci. Fata exprime le vœu de voir Paris dis-

paraître et renaître en Afrique, et Matthias s'acharne à satisfaire ce désir.

Dans un style enlevé et léger, l'auteur nous fait vivre, avec beaucoup d'humour, les angoisses de Matthias, l'ambiance des différents quartiers de Paris, les contradictions qui peuvent surgir chez les riches. Surtout il nous fait réfléchir à la question que semble poser le titre, et nous interroger sur ce que représentent dans notre vie, les belles villes capitales comme Paris, qui sont peut-être, comme dit la cinéaste canado tunisienne, Héjer Charf, «le futur de notre mémoire.»

Bonne lecture !

 CHRISTMAS LUNCH PICTURES 2009





A VOITURE FRANÇAISE

Alex Sengbush



Ah, French cars! Who has not dreamt of owning one? How about just driving one? Or maybe renting one, just once? Ever seen a French car?

All these questions and the answers are mostly a 'no'. It seems there is a disconnect somewhere. Mais oui, Virginia, there is an automobile industry in France, with manufacturers like Renault, Citroen and Peugeot.

Why don't we see them here in North America? A few reasons I'm sure. Start with the engineering. It seems to me that all automobile engineers in the world graduate from the same school of design, except for the French. Where do they get their inspiration, at times so ingenious it borders on the incomprehensible. Maybe others just don't understand those eccentric solutions to non-existing problems.

Well, let me jump into the breach, fill the void and write about French cars. I am a fan and can speak with authority and genuine enthusiasm about French cars. After all, I did own a French car, once, see Figure 1. I also drove those that my friends owned and saw how these cars can



Figure 1 Renault 4CV typical gray, 1946

tear up the boulevards and back roads in France.

When in Rome....you know the rest of that story. The same applies to France. That's why I thought that a common French car would be the right choice for me at that time. I got the Renault 4CV, the French people's car that sold over one million, called for short 'quatre chevaux', which means 'four horses'. But it actually had 17 horses, and 4 cylinders.

That's the first indication that French cars are different. What's in a name? Turns out the 4CV is a designation for tax purposes.

Urban myth has it that the 4CV was designed by Ferdinand Porsche, designer of the Volkswagen Beetle and the Porsche, while he was prisoner of war in France. This was probably due to the fact that the 4CV has the engine in the rear, just like the Volkswagen.

In addition, everything in this car was 'normal', the two spoke steering wheel, the gearshift on the floor, the rear-view mirror above the windshield and so on. But the 4CV had 'suicide' doors that opened towards the front – not good when opened at any speed. There were no inside door panels, just the sheet metal. The windows in the front doors were fixed and could not be opened, except for quarter panels which could be pushed out. The rear doors had sliding windows. The front seats were tube frame with canvas stretched over it, similar to garden chairs.

The Renault 4CV debut was at the Paris Auto Show in 1946, then mostly available in sand/yellow color, said to be surplus paint from the army vehicles from Rommel's North Africa Corps. The 4CV was built until 1961. That's the model year I had, in gray, the export model.

In southern France, where it's hot like in Florida, the fixed windows did not do it for me. But then, I found a way to remove the driver side window and devise some clips to clip it back when it rained or when I parked the car. The 4CV also came with a crank to start up the engine just in case. There was a hole in the rear bumper to guide it through to the engine crankshaft. I tried it once, but I don't recommend it. Watch out for the kick back! It still hurts when it rains.

How did my 4CV stack up? Fantastique! It was well balanced but had a slight tendency to oversteer, which is just what you need when negotiating the winding roads on the Cote d'Azur. The one thing that was special about my car: as an export model, not normally sold in France it sported more horsepower than the domestic models. This car was faster than any other 4CV and could not be beat off the line or on the open road.

My friend Daniel, also a car enthusiast, could not resist the charms of the Citroen DS. This car was at the high end of French cars, a '61 model year. It was introduced at the Paris auto show in '55 and stunned the world. It sold just under one thousand units in the first 15 minutes at that show and at the end of the day they had 12,000 orders.

The timeless modern look and the avant guard engineering had no equal. This car's design had no history and was not based on an evolution of design – it was just there, suddenly, it came out of nowhere. The big deal was

a hydro pneumatic suspension system with no springs. Parked, the car would sit low on the ground, once started it would rise up by a few inches. You could also raise and



Figure 2 Citroen ID, DS or Pallas - 1955

lower the car based on road conditions or to change a tire, no car jack was required, but you had to remove the fender to change the back wheel.

Inside, the seats were soft and comfortable, but when the front seats were fully reclined, the back doors opened. The steering wheel had just one spoke, the brake was not a pedal but a rubber button on the floor, the roof semi-transparent fibreglass.

The DS was self levelling, a heavy load in the back seat would not weigh the car down, the spare tire was under the hood in front of the engine, there was a lever allowing manual operation of the windshield wipers, the rear brake lights were above the back window, the semi-automatic transmission had a gear lever but no clutch and they said you could drive with the hood up and see enough of the road – so comforting to know. But then, no air conditioning, no electric windows. What a car, but high maintenance. There were over one hundred feet of hydro pneumatic tubes under the car, enough to confuse any mechanic.

Then, there was our friend Jean-Paul, a wild and crazy guy. He owned the Citroën Ami 6, see Fig.3 and this was his kind of car. This car was an evolution of the Citroën 2CV but still very unique and utilitarian.

Like all Citroëns, it had a suspension that could scare the uninitiated, but that was part of the fun to drive. On the inside, it had the typical one spoke steering wheel and the gearshift in dashboard with a big knob.

Last but not least there was the Citroën 2CV. This was and is the quintessential French car. It had hinged flip up windows in the front doors and you could fold open the canvas roof, from front to back.

This car was designed to ‘transport two farmers, wearing clogs and 100 kg of produce including a basket with eggs

to the market, without breaking any, driving over open fields and unpaved roads while consuming less than 3 litres/100km, at a speed of 60km per hour.’

Mission accomplished! Vive la différence.

Addendum: Upon reading this article, my friend Daniel send me the following additional information:

« Concernant la DS, il y a également un aspect très particulier. Lorsque l'on crève une fois et donc que la roue de secours est à plat, on peut encore rouler à la suite d'une nouvelle crevaison en assurant deux roues (motrices à l'a-



Figure 3 Citroen Ami 6 - just cornering,

vant). Avec seulement une roue à l'arrière, la voiture est en mesure de rouler sur trois roues. C'est sérieux! La seule condition si l'on est tout seul dans la voiture, c'est de laisser la roue AR du même côté que le conducteur. C'est une caractéristique étonnante de cette voiture. »

Loosely translated: A very particular aspect of the DS Citroën was the capability to drive with only three wheels, in case of a flat tire, as long as the third wheel was in the back, on the driver side. This was another astonishing feature of this car.

Daniel also reminded me that he had crashed the car so severely that it had to be scrapped. I did remember that too, but I did not want to bring it up.

Daniel replaced the DS with the Renault R4 see Fig 5. This car sold over 8 million in 100 countries.

To put all of this into perspective, Ford produced the first Mustang at that time - the year 1964, the Beatles appear on the Ed Sullivan show, Nelson Mandela is sentenced to life imprisonment, Dr. Martin Luther King receives the Noble Peace prize, the U.S congress authorizes war against Vietnam, the Boston strangler is captured and a Parliamentary committee selects the Maple Leaf as the new Canadian flag! Bob Dylan releases “The Times They Are a-Changing”. What a year!



Figure 4 Citroen 2CV, 1949 to 1990

Every day you may make progress. Every step may be fruitful. Yet there will stretch out before you an ever-lengthening, ever-ascending, ever-improving path. You know you will never get to the end of the journey. But this, so far from discouraging, only adds to the joy and glory of the climb.

Sir Winston Churchill (1874 - 1965)

The

Citroen DS was manufactured for another 11 years, the Ami 6 for another 14 years, the 2CV for 26 more years and the Renault 4 was produced for another 30 years. C'est étonnant!

The Theory of Intelligence

I don't think I've ever heard the concept explained any better than this.



'Well you see, Norm, it's like this . . . A herd of buffalo can only move as fast as the slowest buffalo. And when the heard is hunted, it is the slowest and weakest ones at the back that are killed first. This natural selection is good for the herd as a whole, because the general speed and health of the whole group keeps improving by the regular killing of the weakest members. In much the same way, the human brain can only operate as fast as the slowest brain cells. Now, as we know, excessive intake of alcohol kills brain cells. But naturally, it attacks the slowest and weakest brain cells first. In this way, regular consumption of beer eliminates the weaker brain cells, making the brain a faster and more efficient machine. And that, Norm, is why you always feel smarter after a few beers.



UEST SPEAKER - PEARL ELIADIS

Pearl Eliadis is an international human rights lawyer in private practice. A McGill and Oxford graduate, she is a member of the law societies of Quebec and Ontario, the Québec Bar Association's Human Rights Committee and the Executive of the Canadian Bar Association's Constitutional and Administrative Law Section (Quebec). Pearl has worked in Rwanda, Timor-Leste, Ethiopia, and a number of other countries for clients including the UN, the European Commission, NGOs and international consortia.

The recipient of the Canada 125 Medal, the 2006 Women of Distinction Award (Y des Femmes, Montreal), and the [2009 Woman of the Year Award](#) (Montreal Council of Women), Pearl Eliadis has published several books and articles on human rights law, constitutional law and women's rights. She is on the Editorial Board of the Federated Press journal *Charter and Human Rights Litigation*.

Pearl Eliadis writes: Canada faces many challenges today: Key players in the international community are concerned that Canada's place and reputation in the international community are slipping, largely because of human rights failures at home. Second, we seem to be seeing a hardening of our approaches to managing diversity, at least in Quebec. At the same time, other human rights issues have slipped off the policy agenda entirely.

The talk will canvas these issues with the overall objective of taking the pulse of human rights in Canada today.



ANNUAL BICYCLE TRIP

Once again, the CUPARUC Annual Bicycle trip will be taking you out on the roads, visiting new and interesting places. This trip is suitable for all levels of riders....



l'exécutif / the executive who are we? / qui sommes-nous ?

Président/President : *Graham Martin*

Vice-President/vice-président : *Howard Fink*

Secrétaire-trésorier/ Secretary-Treasurer : *Colin Waters*

Members at Large/sans fonction déterminée : *John Fiset, Barbara Harding, Peter Paquet, Shirley Robinson, Audrey Williams, Roger Kenner, Mary Baldwin, Steve Kumarapeli*

Membres ex-officio/ ex-officio members : *Mair Verthuy, Eddy Ginocchi*

Newsletter Editors/éditeurs du newsletter: *Doreen Hutton, John Woodrow*



CONCERNS re THE BENEFITS UPDATE LETTER

You all should have received a letter titled “Benefits Update”. The purpose was to indicate there would be no change in our health premiums this year. We are grateful for this!

However we are concerned that the attached table was very misleading. The table looked like this:

TABLE AS SENT TO RETIREES

If you are age 65 or over without vision care

Coverage Category	Member contributions (including provincial sales taxes)	Concordia contributions (including provincial sales taxes)
	Monthly	Monthly
If you live in Quebec		
Single	\$11.19	\$59.93
Family	\$18.75	\$116.26
If you live in Ontario		
Single	\$10.86	\$59.61
Family	\$18.13	\$115.64
If you live outside Quebec and Ontario (but within Canada)		
Single	\$8.25	\$57.00
Family	\$13.18	\$110.68

The table states that the member contribution (implicit members cost) for a single individual in Quebec is \$11.19 while the University’s contribution is \$59.93 (\$18.75 and \$116.26 for a family) thus implying a very uneven distribution of costs between us and the University. **BUT the document neglects to make any mention that the retiree in Quebec has to pay the RAMQ drug plan premiums in addition to the University plan contribution to get benefits equal to those for non-retirees. (A similar situation exists for those outside Quebec).**

The RAMQ premium is payable as part of Quebec Income Tax and is variable with income but very quickly reaches the maximum amount of \$585 in 2009 or approximately \$50 per month. If this amount is added to the plan contribution, the totals become \$61.19 for the individual vs 59.93 for the University (and 118.75 vs 116.25 for family). This matches the 50/50 cost split that was agreed upon several years ago and is what applies to non-retiree employee groups.

In our opinion the table should be like this:

TABLE WITH PROPOSED CHANGES

If you are age 65 or over without vision care

Coverage Category	Member contributions	Concordia contributions
	(including provincial sales taxes)	(including provincial sales taxes)
	Monthly	Monthly
If you live in Quebec		
Single	\$61.19 Including RAMQ contribution (approx \$50)	\$59.93
Family	\$118.75 Including RAMQ contribution (approx \$100)	\$116.26
If you live in Ontario		
Single	\$10.86 Plus Drug Plan	\$59.61
Family	\$18.13 plus Drug Plan	\$115.64
If you live outside Quebec and Ontario (but within Canada)		
Single	\$8.25 Plus Pharmacare	\$57.00
Family	\$13.18 Plus Pharmacare	\$110.68

While we do not believe this was deliberate misinformation, we feel strongly that an accurate picture of the relative costs we are paying vis-à-vis the University's contribution is important.

Graham Martin

Before you judge a man, walk a mile in his shoes. After that who cares?...
He's a mile away and you've got his shoes!

Billy Connolly

Où nous trouver ?

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Téléphone : 514 848 2424, poste 8755 (prière de laisser un message.)

NEW MEMBERS

- Robert Barry Wainwright
- Moin Kermani
- Marie Christine Morel
- Linda Dubea
- Huguette Albert



Next General Meeting: April 29, 2010,
10-12AM

Guest Speaker: Pearl Eliadis
Loyola Campus, HC-112

CONDOLENCES - DECEASED MEMBERS

- Robin Rye
- Stanley Horner
- Marty Jan Thomas
- Evelyn Donnelly
- Manuel Cardoso
- Francisco Antolin
- Pierre M. Bourassa
- Fred Bedford

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