



vol. 29, no 2, November, 2019



## MESSAGE FROM THE PRESIDENT Garry Milton

In the last Newsletter I wrote about, as an Executive, our ongoing concern about recognizing and meeting the needs of our diverse, widespread membership, which includes strengthening our membership base. Within this context, we recently decided upon a number of priorities for the current year, the top three of which follow.

We will continue to develop and promote the CUPARUC Scholarship and Bursary program. Our goal is to ensure a consistent number of awards of a generous value by continuing to grow our endowment and by finding ways to top-up the regular endowment payouts. We are also working with various University offices involved with disbursement policies and payout practices to create good collaborative relationships.

In an effort to grow and maintain our membership base, we are developing and improving our practices with respect to welcoming new members, contacting and recruiting potential members and contacting past members who have let their memberships lapse.

Retiree benefits are always a top concern and in order to receive feedback to inform our efforts on the various University committees on which we sit, such as the Board of Governors Benefits Committee, we are developing ways to consult our members and other retirees as to their preferences with regards to benefits.

On a closing note, as you receive this newsletter the holiday season will be fast approaching. On behalf of the CUPARUC Executive, I wish you all the best for a peaceful holiday and a happy, healthy year ahead.



## Message du président Garry Milton

Dans le dernier bulletin, j'ai évoqué qu'en tant qu'Exécutif, notre préoccupation constante est de reconnaître et de répondre aux besoins de nos membres divers et étendus, ce qui inclut renforcer notre base de membres. Dans ce contexte, nous avons récemment défini un certain nombre de priorités pour l'année en cours, dont les trois premières sont décrites ci-dessous.

Nous continuerons à développer et à promouvoir le programme de bourses d'études CUPARUC. Notre objectif est de garantir un nombre constant de bourses d'une valeur importante en continuant d'accroître notre dotation et en trouvant des moyens d'effectuer des paiements complémentaires à ces versements réguliers. Nous travaillons également avec divers bureaux universitaires impliqués dans les politiques de déboursement et les pratiques de paiement afin de créer de bonnes relations de travail.

Dans le but de développer et de maintenir notre base de membres, nous sommes en train de développer et d'améliorer nos pratiques en matière d'accueil de nouveaux membres, de prise de contact et recrutement de membres potentiels ainsi que de rappel d'anciens membres ayant laissé leur adhésion expirer.

Les prestations et avantages sociaux offerts à nos retraités sont une préoccupation majeure constante. Ainsi, afin de recevoir des commentaires pour éclairer nos efforts sur les divers comités de l'Université auxquels nous siégeons, tel que le Comité des avantages sociaux du Conseil des gouverneurs, nous développons des moyens de consulter nos membres et les autres retraités sur leurs préférences en matière de prestations.

Lorsque vous recevrez cette lettre d'information, la période des fêtes approchera à grands pas. Au nom du comité exécutif du CUPARUC, je vous souhaite à toutes et à tous des vacances paisibles et une bonne heureuse année.

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## PENSION PLAN UPDATE

Bryan Campbell

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A few years ago Michel Magnan (JMSB, Accounting) and I did a report for the *Autorité des marchés financiers* that looked at how the different defined-benefits pension funds in Québec reacted to the financial crisis of 2008-2009 when the value of these funds dropped considerably. As you know, we reacted vigorously here at Concordia, and effectively re-tooled the fund over the next five years to be more robust against such extreme market shocks. University funds in principle at least provide an intellectual and social environment where change could be accepted if properly motivated. At the time, we were curious how other funds reacted *in extremis*.

We were surprised to learn how ill equipped most funds were in so far as their governance structures were cumbersome and slow moving at best and hands off at worst with decisions effectively handed over to consultants. In contrast to this reality, here at Concordia we use consultants to provide input relating to audit, reporting, due diligence and manager search. Ultimately, decisions rest with the Pension Board whose members make vigorous contributions to the decision-making process.

In support of our activities, we have initiated a daylong education gathering where we invite industry experts to make presentations on developments and trends in the pension world. This year's meeting was held recently in early November where a half dozen speakers enlightened us on different issues. One of my favorites involved a relatively technical discussion on the valuation of private equity portfolios, a difficult topic in so far as these fund managers take equity positions in companies in order to orient their operations for future growth and increased value when eventually sold. It is difficult to assess this progress and accordingly to measure their contributions to our portfolio even on an annual basis. The evaluation of risk in such a context is tricky.

The education workshop ended with a vigorous discussion of ESG principles (Environmental, Social, Governance) led by Marc Gauthier (Concordia Treasurer) and Denis Cossette (Concordia, Chief Financial Officer) and how these may be incorporated in our future approach to portfolio allocation. A suivre.

The Pension Board did meet soon after. The usual post mortem of the educational day was part of the agenda. The Board's assessment was uniformly enthusiastic with no end

of suggestions for topics to be included in next year's session. This level of engagement should certainly be reassuring for our members.

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## NEW MEMBERS

Since May 2019

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A warm welcome to these new members who recently retired:

Claude Bedard  
Sandra Curtis  
Allan Gingell  
Jack Hirschberg  
Judith Lapalme  
Allan Smith

Roberto Chen-Rangel  
Maria Elektorowicz  
Rick Gurnsey  
Van Suong Hoa  
Allain Lesage  
Jeremiah Woolsey

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## CONDOLENCES - DECEASED MEMBERS

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Donald Boisvert, Religion  
John Castle, Finance  
Ronald Coyte, Political Science  
Morné Duplessis, Research  
Therese Fortin, Arts and Science  
Johanna Fuchs, Library  
John Furlong, Utilities and Energy Conservation  
Francois-Marc Gagnon, Art History  
Thérèse Girard, Office of Academic Relations  
Paul Labelle, Marketing  
Patricia Oelmann, Economics  
Mohamed Osman, Mechanical & Industrial Engineering  
Camille Petit, Security  
Gennady Popov, Mechanical Engineering  
André Prud'homme, Infrastructure Operations  
Odette Rigault, Études Françaises  
Robert Roy, Biology  
Marie-Madeleine Saddik, Études Françaises  
Denise Stobbe, School of Community and Public Affairs  
Leonard Sugden, Études Françaises  
Joseph Wang, Center for Building Studies  
William Wong, AITS

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 **BENEFITS REPORT**

Hal Proppe

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When we changed to Sun Life as our principal provider last year it was under the same terms and conditions that we had with Desjardins, and after an initial adjustment period our coverage is now essentially the same as before with a few minor changes. Apart from our own constituency – retirees - our benefits program for employees is quite complicated compared to those at similar universities and other organizations. Because of the large number of unions and associations; full-time, part-time, contract and other employee groups there are 80 different categories of benefits packages with different combinations of benefits such as vision care, dental care, short and long-term disability, etc. This not only leads to higher administrative costs, but our overall program is much more complex than those at other comparable universities.

In that context the Concordia University Benefits Committee, which oversees all retiree and employee benefits and makes recommendations to the Board from time to time concerning changes to these benefits, has been conducting a comprehensive study of all our group insurance plans for over a year. The study is being carried out with the help of consultants and a Working Group, consisting of members of the Benefits Committee. This Working Group has been meeting many times over that period to carry out a detailed study of all our group insurance plans and to begin looking at various options that may be of interest to employees and retirees.

The work is well underway but there are still several important ideas to be discussed, as well as many details and technicalities. At this point it is still too early to report any specific changes that are being considered, but because there is still much work to be done it is unlikely that any proposals will be ready to bring to the Benefits Committee in time to be implemented next year. Once the Working Group formulates a comprehensive set of proposals, there will have to be a period of communication and consultation with all the groups affected by the changes. So it is much more likely that this work will not be finished in time to implement any changes before 2022.

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 **MEMBERSHIP**

Joyce Payan

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Our current membership stands at 257 which is slightly below last year at this time. This is mainly due to members not yet renewing their membership for 2019-2020. If you have forgotten to renew, there is still time to do so. A membership in CUPA keeps you informed about issues affecting Concordia University pensioners and it is a great way to stay in touch with your former colleagues.

You have a choice of making an electronic transfer payment, sending a personal cheque or paying in-person by cash or cheque at the December 18th, AGM/ Christmas Luncheon. Please see below for details for each type of payment choice.

Electronic Transfer Payment:

<http://www.cupa.fees@concordia.ca>

Please indicate on the message line your name and the year for which you are paying. Also if there are any changes to your personal information please indicate this new information in the message line. The fee is \$25.00

OR:

By Post: Please make the \$25.00 cheque payable to "Concordia University In Trust"

It may be sent to the following address with a note saying that you are renewing your membership for the 2019-2020 year. Also if any of your information has changed, please indicate those changes.

ATT: Treasurer of CUPA  
Concordia Pensioners' Association  
Annex MI, Sir George Williams Campus  
Concordia University  
1455 d Maisonneuve Blvd West  
Montreal QC H3G 1M8

OR:

In-Person: \$25.00 Cash or personal cheque may be brought in-person to the fall meeting/Christmas Luncheon on December 18th.

**Don't forget our Holiday Luncheon on December 18. Details are found on page 4.**

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 **SOCIAL EVENTS PLANNED**

Wendy Hedrich

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The following events are planned for the upcoming year, if there is enough interest. For group rates, we need at least 10 - 15 people.

**Centaur Theatre:**

Fences - April 29, 2020 at 12:00

In this 1950s snapshot of blue collar America, a former convict fights to be a better husband and father to protect his family at the risk of tearing them apart.

**Segal Centre:**

The Times they are A Changin' - March 11 or 18 at 1:00  
A groovy trip down memory lane through the music of the 1960s.

Siberian Summer - June 10 or 17 at 1:00

This is a hilarious romp following three women of a certain age and one of their sons on a journey of self-discovery as they travel the Trans-Siberian Railway from St. Petersburg to Beijing.

**Pointe-a-Calliere museum:**

The Incas, treasures of Peru (until April 13, 2020)  
Explore the captivating world of the Incas and Andean culture from prehistoric to the contemporary era.

**Montreal Museum of Fine Arts:**

Please check website for details - [mbam.qc.ca](http://mbam.qc.ca)

Egyptian Mummies - exploring ancient lives (until February 2, 2020)

Paris 1900 and Post-Impressionism (from March 28 - September 27, 2020)

Imagine Van Gogh (from December 5 - February 2, 2020):

at Arsenal Contemporary Art - 2020 William Street  
Art lovers, rejoice! Montreal's newest immersive art exhibit will reignite your love for some of the world's most well-known pieces.

Please contact Wendy Hedrich at [wendy.h@bell.net](mailto:wendy.h@bell.net) or by phone at (514) 927-3626 if you are interested in attending any of these events.

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 **GENERAL MEETING & HOLIDAY LUNCH**

Wendy Hedrich

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You are cordially invited to our annual Fall General Meeting and Holiday Luncheon to be held on Wednesday, December 18, 2019. This year, we will meet on the Loyola Campus at the Loyola Jesuit Hall and Conference Centre (RF-100 and RF-120)

The fall meeting will start at 10:00. As usual, a representative from Benefits will be there as of 9:30 to answer any of your questions or concerns.

The luncheon will follow across the hall. We have a great lunch planned for you, along with entertainment, gifts for everyone and door prizes. The fun starts at 11:30 when we gather for cocktails.

Price is \$35.00 tax included. This includes your choice of beverage (wine, beer, soft drinks, Perrier). You can pay by cash or cheque (made out to "CONCORDIA UNIVERSITY IN TRUST"). We will collect payment for the luncheon before the meeting and between the two events.

Please be sure to join us for this annual event and encourage any fellow pensioners to join us.

**R.S.V.P. before December 9, 2019. Please remember that if you do not reserve a place for the luncheon, we will not be able to add you that day.**

Please email Nancy Brennan at [nancybchat@gmail.com](mailto:nancybchat@gmail.com) or call at (438) 392-3331 and leave a message with the number of guests attending.

Looking forward to seeing everyone on December 18th!

The Newsletter continues on the CUPA website at <http://CuparucConcordia.ca>. Continuing the Newsletter only on the Internet is necessary to control printing and mailing costs. Please call the CUPARUC voicemail at 514-884-2424 ext. 8755 if you would like a full printed copy of the Newsletter mailed to you.

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## SCHOLARSHIPS & AWARDS FUND

Joanne Locke

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We've done it again!

For the 2018-2019 academic year, the Concordia University Pensioner's Association, through its Concordia University Retired Faculty and Staff Scholarships and Awards Endowment program, continued its annual tradition of funding four graduate students and eight undergraduate students. Using the 3.5% annual payout on the Endowment, together



Some of our Team Pensioner shufflers

with top-up funds from generous donors, Team Pensioners shufflers and sponsors, and minimal monies from the operating fund, we recognized 12 deserving recipients.

Since the establishment of the fund in 2002, we have made an impact on the lives of 204 hard-working students.

Graduate scholarships, each in the amount of \$5000, were received by Catalina Marysol Carvajal, PhD, Biology; Tabassom Hamidfar, PhD, Physics; Nicolas Chausseau Gaboriault, MSc, Computer Science; and Talal Toushan, MEng, Electrical and Computer Engineering. Undergraduate scholarships of \$1950 were awarded to Rebecca Lalonde, BComm, Major in Management; Shankeetha Amirthalingam, BEng, Industrial Engineering (Co-op); Alexander Simmons, BFA, Major Music Composition; and Chad Buck, BSc, Major in Biology. Undergraduate bursaries of \$2000 were gratefully accepted by Isaias Vazquez, BA, Major in Translation; Ruben Bejin, BComm, Major in Business Technology Management; Nikhil Duggal, BEng, Aerospace Engineering (Co-op); and Lisa Troshian, BFA, Major in Art History.

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Congratulations to all our student winners and to us as pensioners for our continuing commitment to the support of our students.

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## THE PERFECT RETIREMENT HOBBY

Barbara Black

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I found the perfect retirement hobby — communicating about art.

When I retired from Concordia in 2009 after 16 years in internal communications, I still had plenty of energy. I had taken a guided tour at the Montreal Museum of Fine Arts and thought, "I could do this."

The MMFA has an unusual system of guides, or docents, as they are often called. There are 167 of us. We help the museum manage our deployment. We have considerable freedom in designing our own tours, and a code of behaviour that resembles that of a professional organization.

Of the 167 guides, two-thirds give their tours in French and one-third in English, roughly representing the demographics of the visitors. Those guides who are able to do so address the visitors in both languages.

The museum doesn't have to advertise for new guides. Hopeful applicants respond to a query on the museum's website, and are interviewed. Those accepted are expected to pay for their own training, which soared from about \$500 to \$1,300 until a subsidy was applied.

Back in 2010 I took a three-month course in art history given by the museum through Concordia. This was followed by three months of instruction on museum policy and guiding etiquette. I prepared an hour-long tour in the Quebec and Canadian collection for an audience of friends and family. It was videotaped and evaluated, and I qualified as a guide. Then I had to learn about the other four permanent collections: European Old Masters, contemporary art, decorative arts and design, and the cultures of the world.

After some experience, new guides are permitted to give tours of the temporary exhibitions. To give these tours I have learned about pre-Columbian artefacts, the eruption of Mount Vesuvius in 79 CE, art glass, indigenous traditions and cowboy movies, Napoleon Bonaparte, African masks and Egyptian mummies. Much of our learning is self-directed, but we also attend academic lectures at the museum on Mondays, when it is closed to visitors. There's always something new to learn.

As social attitudes evolve, so does our definition of art. The recent opening of the Arts of One World wing is a striking example. Ancient artefacts collected in the 19th century by administrators of the British Empire are sitting among contemporary artworks by their former subjects. We are delighted to see the shedding of patronizing attitudes to other cultures and the truly humanist vision of director Nathalie Bondil.

As you may have noticed, the MMFA embraces a therapeutic view of art. This has led to the growth of research in creative arts therapies and gerontology, and some of the guides are taking an active role in such projects. Many of them have relevant work backgrounds in teaching, science and the caring professions. They are putting their expertise to good use in retirement.

I think the guides have such a strong collective identity because we belong to an association with a board of directors, committees, handbooks and bylaws. We organize trips to museums around the world, and I've been lucky enough to visit London, Berlin, Amsterdam, Naples and Mexico City with my guiding friends. We share a passion for art and culture, and we love sharing it with others.

It's exciting to be linked with one of the great museums of North America. I hope to continue guiding at the museum as long as my legs and my voice hold out. Come and see us sometime!



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Foxtrot, Rumba, Tango, Waltz, Cha-cha, Samba, Paso Doble, and the Two-Step.

Anyone here knows how to do these steps? Anyone had formal dance lessons?

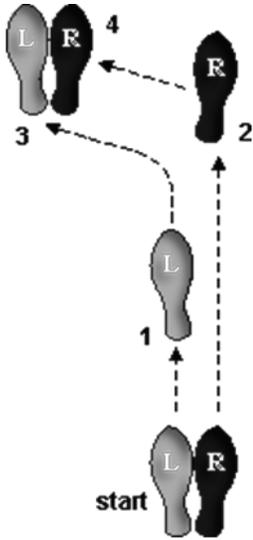


Figure 1 Foxtrot

I do and I did but have to admit that it was just for a specific occasion. Unfortunately there are no long lasting effects of this whole exercise. But it was fun and just like riding a bicycle, you never forget the basics. That was way back during what I would call the ‘good old days’. It was a tradition, back in High School, to take dance lessons in anticipation of the graduation party.

**The Etiquette**

Come to think of it, this was a clever move by the adults to get teenagers focused on something and to throw in some additional set of rules about conduct, chivalry, dress code, personal hygiene and general appearance. Putting your best foot forward, so to speak. This was the last chance to exercise some control over teenagers and a final attempt to impart some desirable social behaviour, for those who had not learned those skills at home.

**The Dress Code**

Everyone is dressed to the hilt, new shoes with leather soles, a suit, shirt with cuffs and cufflinks and a tie with a real knot, no clip-on.

**The Rules**

So we all are trying to line up on one side of the ballroom, the guys on one side and the girls on the other side.

**May I have this dance?**

Finally we’re all lined up facing the young ladies. The idea here was, when the music starts, to approach the young lady opposite you, take a bow, extend your right hand and ask the question – see heading.

**The Pressure**

There was a lot of pressure going on at that moment, since all the guys and girls knew each other. There were those who already had a girlfriend, those that were going steady, those that had waited for this opportunity to get to pick one, and those that were always picked last for anything. So the music starts and a mad dash, no, a stampede ensued. There was pushing and shoving to get to your target and if you were lucky, she would gravitate towards you. I had cleverly discussed that with my date beforehand and had positioned myself opposite her, to have the shortest possible distance between her and me.

**The Matchup**

After all the dust had settled so to speak, most were matched up, except for a few that wandered around looking for someone to partner with, and the dance teacher goes ‘and a one and a two’, ‘stop’, ‘everyone back to your positions’. Now we get the lecture on the rules ‘pick the person opposite you, after each set we change partners to your right’.

**The Encore**

“Music – one, two, three, and a one and a two”. A mad dash, no, a stampede ensued...