



President's Message

Garry Milton

Welcome to the Spring 2021 CUPARUC Newsletter. I hope you find the articles interesting and that they provide you with a sense of some of the work your Executive Committee has been doing over the last several months.

About a month from now we will be sending out the membership renewal forms for the 2021-2022 year. I know some of you have already renewed for next year and I encourage everyone else to follow suit once you receive the forms. There is strength in numbers and the more active members we have, the greater our influence. A larger membership base also supports the possibility for a wider range of activities. If you know any other retirees who are not yet members, I urge you to suggest they join as well.

When writing the President's Message for the November 2020 Newsletter I had hoped by now we would be able to begin considering in-person events. As you are aware, this is not the case, and we are still uncertain as to when things will get back to that point. As such and in lieu of being able to hold an Annual General Meeting, starting in June we will begin sending out in-depth portfolio specific reports, like the type distributed at our regular General Meetings. Also, we will continue to explore alternatives that will permit feedback to the reports as well as to other issues of interest to our community.

On behalf of the Executive Committee, I would like to thank the many members who have expressed their support and gratitude for the ongoing work of CUPARUC during these challenging times.



Message du président

Garry Milton

J'ai le plaisir de vous présenter le numéro Printemps 2021 du bulletin du CUPARUC. J'espère que les articles sauront vous intéresser et vous informer du travail accompli par votre Comité exécutif au cours des derniers mois.

Vous recevrez prochainement votre formulaire de renouvellement d'adhésion pour 2021-2022. Si c'est déjà fait, je vous en remercie. Sinon, il est encore temps de le faire et d'inviter d'autres personnes retraitées que vous connaissez à se joindre à nous. Comme vous le savez, plus nous serons nombreux, plus nous serons en mesure d'accroître notre pouvoir d'influence et d'organiser des activités variées.

Dans mon dernier message du Président en novembre 2020, j'avais exprimé le souhait d'organiser, dès ce printemps, la tenue de rencontres en présentiel, ce qui ne s'est malheureusement pas avéré. Par conséquent, à défaut de pouvoir tenir notre assemblée générale annuelle, nous vous transmettrons, dès le mois de juin, des rapports de portefeuille détaillés tels que ceux qui étaient distribués lors de cette assemblée. Aussi, nous comptons trouver de nouveaux mécanismes de communication afin de recueillir vos réactions et commentaires en lien avec ces rapports ou avec d'autres sujets d'intérêt.

Au nom du Comité exécutif, je tiens sincèrement à vous remercier : vous avez été nombreux à exprimer votre reconnaissance et votre appui au CUPARUC qui a travaillé sans relâche pendant cette année éprouvante.

PENSION REPORT

Bryan Campbell

A type of time deformation is one feature of the long battle against the pandemic that we have all experiencing in different forms. For me, these days a walk seems curiously alien; no coat, no sense of urgency to get the errand done and return to the cocoon. Winter is over, I must be reminded. But-- was that winter of 2019 or 2020?!

Work on our pension fund has been a thankful corrective to this disorientation. The Investment Committee meets at least once a month and, despite the Zoom constraints, a creative camaraderie still prevails. Indeed, we are relieved that the year has been weathered by the Pension Portfolio from a returns perspective after the ominous storm warnings of March 2020. The returns for calendar year 2020 are between 10% and 11% (as currently reported). Better yet, our rolling 3-year and 5-year returns are respectfully 8.3% and 8.1% with volatilities lower than our targets. What we call the going-concern-return is 5.9%; this return corresponds to the figure needed to meet the Plan's obligations to its members. So, all is well according to this metric. Moreover, the portfolio components grouped under the three directional headings—Capital Preservation, Growth and Diversification—are all meeting their particular objectives. So the mood of the Pension Committee is upbeat. It has been easier to amble about during a rather nice April.

But there are some challenges to be faced. Not all of our thirty managers have thrived during the pandemic or have provided returns exhibiting the desired profile. Portfolio re-adjustments are tricky, since we are making longer term decisions based on relatively shorter term information. This challenge is particularly the case for managers operating in public markets (i.e., exchange traded) where volatility swings may be brutal. We have been making some changes in this area. Our record to date in the private markets has been generally good. Here, where positions (for example, in direct investment) are slow to show returns, assessment can be difficult since we face the reality that volatility is difficult to measure. Risk is scary!

Of course, change requires alternatives. Recently, we have had two educational sessions where we have met six portfolio managers offering different investment approaches. I must admit to particularly enjoying these meetings that take up to ninety minutes each. The enticement for managers is high (a mandate from the Concordia Plan runs anywhere from 50-75 million \$), so they tend to play at the top of their game.

Finally, let me mention that the Plan has been sensitive in recent years to ESG issues (Environment, Social, and Governance) in our portfolio allocation. We now want to adopt a more formal approach as part of our investment plan. A committee has been struck with a mandate to provide a report sometime in the Fall. I'll report on developments on this important issue in the next newsletter.

Addendum Good news! We learned at the late April meeting of the Pension Committee that the return results for 2020 have been revised upwards to 11.4%. One consequence of these rather extraordinary returns during the pandemic year is that we will be getting pension indexation, likely to begin in June. All pensioners will receive notice by mail in late May that will give all the details.

Bryan Campbell represents retirees on the Pension Committee

NEW MEMBERS

Since November 2020

A warm welcome to these new members who recently retired:

Kathy Adams
Charles Draiman
Brian Foss
Nancy Marrelli
Glen Thomas

Nick D'Onofrio
Jean-Pierre Duchesne
Jean Freed
Sandra Paikowsky

Remember, CUPARUC has a new phone number:

438-772-9119

In the fall of 2018, after we had changed to Sun Life as our principal provider under the same terms and conditions that we had with Desjardins, the Concordia University Employee Benefits Committee (CEBC) decided to do a review of our entire Group Insurance Benefits Plan, which includes Health Care and Life Insurance for both employees and retirees, as well as certain benefits such as long-term disability for employees only.

There were two main reasons for the review. The first is that our current Plan is quite complicated compared to those at other universities and similar organizations. Because of the large number of unions, associations, and other employee groups there are almost 80 different categories of benefits packages with various combinations of benefits such as vision care, dental care, short and long-term disability. Retirees' benefits are also subdivided into various packages. This situation leads to higher administrative costs, and our program is much more complicated than those at other comparable universities.

The second reason was the fact that our Plan design has been unchanged for several decades. Based on cost projections, the Concordia Group Insurance Plan in its current format is not sustainable in the long term. Certain modifications are needed to bring about cost savings, and at the same time transform the Plan into one with a more modern, flexible structure similar to those at other universities.

A Working Group, consisting of all internal members of the CEBC, was established in October 2018 with the task of working with consultants to design a revised Concordia Group Insurance Plan for all employees and retirees. The first step was to agree on a set of guiding principles, which follow:

- **Financial security, equity and universality**

This means that members and their families are protected against major financial risks of illness, accident, or death and that there is equal treatment and coverage, except for dental care, for all members of the plan, both active employees and retirees.

- **Affordability and sustainability**

Benefits should be affordable and sustainable for both the University and members, who will be encouraged to adopt good consumer

behaviour. Savings will come from simplifying the administrative structure.

- **Value for members and flexibility**

Benefits coverage should be easy to understand; members should see value for what they pay and more flexibility than the current plan.

More than 2 years later, the Working Group is nearing the end of its mandate, but there are still several details to be worked out. In my last report I stated that regardless of how the new Group Insurance Plan is structured, all cost savings will be redistributed to the Plan. The overall effect for our constituency – the retirees – is that for most of us the amount we have to pay “out of pocket” (Concordia and RAMQ premiums plus additional expenses not covered due to Plan maximums, etc.) will be about the same as now. For some it will be a little less, for others, slightly more. One of the remaining issues we are currently working on is to make sure that nobody will be required to pay substantially more under the new rules.

The Benefits Sustainability Forum (BSF), also mentioned in the previous report, met several times in September and October last year. Most unions and associations have their president and another representative on this consultative body, which also includes all members of the Working Group. We have two representatives: our president, Garry Milton, and Craig Buchanan, who was elected by our Executive Committee, as well as George Tsoublekas and myself as members of the Working Group. The meetings that have taken place so far have been very useful, and most members of the BSF have been supportive and helpful in discussing the tentative proposals of the Working Group. Few recommendations have been finalized at this point, but there is one that needs to be mentioned: everyone realizes that such a major change in our Benefits Plan will require a great deal of time to educate all the Plan participants and answer the many questions that members will have. So, the expected implementation date of January 1, 2022 stated in my previous report has been postponed by one year.

Because the details of the new Group Insurance Plan have not all been worked out yet and because it would take more than a relatively short newsletter report to explain it properly, I will not attempt to do so here, but there will be an extensive communication strategy launched by the University to let everyone know all about our new Group Insurance Plan. Once there is a consensus on the main elements of the new Plan, we will do our best to let you know much more about it.



M MEMBERSHIP

Joyce Payan

Our current paid-up membership is 218 (as of April 1, 2021). This is the lowest paid-up membership we have had in several years and we hope it is mainly due to members not renewing their membership due to everything that has been going on this year due to the pandemic. As is our practice, however, we continue mailing to recent past members, even if they are not currently up to date with their membership dues.

It will be time to renew for the 2021-2022 year shortly. We will be sending out the membership renewal forms around the end of May. Please watch for them and we very much hope that you will choose to renew your membership in CUPARUC. A membership in CUPARUC keeps you informed about issues affecting Concordia University pensioners and it is a great way to keep in touch with your former colleagues.

When renewing, you have a choice of making an electronic transfer payment or sending a cheque. All the details about how to renew will be included in the renewal mailing. **Please remember that paying by cash or cheque in-person is not an option at this time.**



L LATER LIFE LEARNING

Nancy Helms

The College and University Retiree Associations of Canada (CURAC) recently established a Later Life Learning (LLL) Committee. The committee's objectives include:

- * exchanging information regarding upcoming educational opportunities that are available from member organizations and others
- * offering free access to Zoom or related videoconferencing options, as well as providing referrals to groups that provide free online training sessions to keep our digital skills up to date
- * disseminating information regarding publications and related scholarly work by members of CURAC member associations
- * developing innovative strategies for LLL.

One of the current initiatives is the development of protocols for a Listserv for Later Life Learning. The goal is to facilitate the flow of information about learning opportunities and related activities to the membership of CURAC member Associations, which includes the Concordia University Pensioners' Association.

To date, invitations have been received from several universities including U of Calgary, U of Victoria, McMaster and McGill. They've organized Zoom events for which one can register through [eventbrite.com](https://www.eventbrite.com). Some of these opportunities have already been announced on our Listserv and Facebook page.

For a list of events visit

<https://curac.ca/committees/lll-committee/lll-events/>

The Chair of the committee is Carol-Lynne Le Navenec from the University of Calgary Emeriti Association, callenave@ucalgary.ca, and the committee email is: later-life-learning-1@mailman.ucalgary.ca



C CONDOLENCES - DECEASED MEMBERS

Artur Amorin
Sylvia Benedetti, English
Paul Bouchard, Education
Joao Carvalho
Stephen Casey, Classics
Gerard Cohen, Mathematics & Statistics
Bruce Gray, Applied Human Sciences
Sarah Kenny, Development, ENCS & FA
Vishnu Kirpalani, Marketing
Nelson Lalonde, Infrastructure Operations
David Levy, Études Françaises
Jan Meyers, Management
Florence Morrison, IITS
Gaétan Montplaisir, Engineering & Building Performance
Pierre Parc, Etudes Françaises
Marcelle Olivier, Études Françaises
Ramesh Sharma, Physics
Antonio Teoli, Communications
Heather Thibaudeau, Bookstore
Gerald Trudel, Chemistry & Biochemistry

 **SCHOLARSHIPS & AWARDS FUND**

Joanne Locke

For the 2019-2020 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 graduate students and undergraduate students. Using the 3.5% annual payout on the Endowment, together with top-up funds from generous donors and monies generated by Team Concordia Pensioners shufflers and sponsors, we recognized 10 deserving recipients. Since the establishment of the endowment fund in 2002, CUPA has made an impact on the lives of 214 hard-working students. At the graduate level, deserving students are selected by the School of Graduate Studies while at the undergraduate level, the Financial Aid and Awards office identifies the recipients.

During this past year, CUPA has been working with Advancement to facilitate the placement of all additionally raised funds into a top-up account to further supplement student awards. We anticipate that with minimal changes needed to the original Endowment agreement this will soon be finalized and reported to the membership.

Graduate scholarships, each in the amount of \$5000, were received by Leanne Letourneau, Doctor of Philosophy, Thesis, Humanities; Tristan Castonguay, Master of Science, Thesis, Exercise Science; Noura Nasser, Independent Studies; and Susan Ali, Master of Applied Sciences, Thesis, Information Systems Security. Undergraduate scholarships of \$2000 were awarded to Raymond Al Homsy, Bachelor of Science, Major, Biology; Danielle T. M. Nguyen, Bachelor of Science, Major Biochemistry; and Maria Psomas, Bachelor of Arts, Honours, Psychology. Undergraduate bursaries of \$2375 were gratefully accepted by Kyarra Dalton, Bachelor of Science, Specialization, Behavioural Neuroscience; Sophia Delafontaine, Bachelor of Arts, Major, Journalism, Minor, Sociology; and Kimberly Elston, Bachelor of Arts, Major, Anthropology, Minor, First Peoples Studies.

As we have reported in the past, all award recipients are thrilled with their gift with many directing a special thank you to our CUPA membership. Following is a sampling of their expressed gratitude.

Second year PhD (Humanities) student, Leanne Letourneau, speaks of finishing her PhD and “work[ing] on becoming an education professor where I can teach future educators about the importance of thinking about how ‘we know what we know’ and where our knowledge originates so that they can critically reflect on how they conceive of difference and how this may influence their teaching.” She then adds that the CUPA “award helps bring me closer to realizing this goal.”

Similarly, Susan Ali, pursuing a Master of Applied Science in Information Systems Security “plan[s] to pursue a career in Information Security with the long-range goal of becoming [a] Security Expert helping in minimizing cybercrime damage worldwide.” Having had her “financial burden” reduced, Susan hopes that “that one day ...I will be able to help struggling students reach their goals in higher education by assisting them in the same way you are helping me.”

Montrealer Maria Psomas is currently in the third year of her Bachelor of Arts, Honours, Psychology. Maria writes that “It was an honour receiving this award as it validated all the hard work and sacrifices I have made in order to achieve academic success. This scholarship symbolized much more to me than simply receiving a sum of money; it represented the fact that someone in academia had taken the time to recognize all my efforts and hard work.”

Anthropology student and undergraduate bursary recipient Kimberly Elston, with a personal note, expresses gratitude: “I have had a rather rough few months, I’ll be honest. My father passing suddenly only a few days before this semester started, made me feel as if this semester was doomed. Yet I was able to persevere and continue through my studies this session, knowing it is what he’d want me to do.

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



CURAC INFORMATION & UPDATE

Garry Milton

The College and University Retiree Associations of Canada (CURAC) brings together forty retiree associations (RAs) from colleges and universities across Canada. Its purpose is to coordinate activities that promote communication, share information, and provide mutual assistance among member associations as well as to speak publicly on issues of concern to individual college and university retirees across Canada.

CURAC began in 2002 with the initial constitution being approved and first Executive Committee being elected at a national convention held at Dalhousie University in May 2003. Concordia University was one of the founding institutions and Howard Fink, currently CUPARUC Vice-President, was elected to the first CURAC Executive Committee.

CURAC maintains an informative website that includes, among other things, newsletters, committee reports, a list of member associations and information about member benefits. The website can be found at <https://curac.ca>.

Through our membership in CURAC, all CUPARUC members are considered Individual Ordinary Members of CURAC. As a CURAC member, there are several benefits you can take advantage of including travel planning, car and home insurance, trip cancellation and interruption insurance, health care insurance and pet insurance. More information is available on the CURAC website at <https://curac.ca/members-benefits/>.

Among some of the more interesting initiatives CURAC has taken on over the past year include efforts to promote later life learning, releasing a report about strategies for an aging population and beginning a process with the Presidents of the member RAs focusing on general strategic and communications issues.

Nancy Helm's article, earlier in this newsletter, outlines the objectives of the CURAC Later Life Learning (LLL) Committee. While early in its development, the LLL Committee has already started posting member-sponsored events that are available to all members of CURAC affiliated RAs, which includes CUPARUC members. More information about these online lecture series as well as individual events can be found at <https://curac.ca/committees/lll-committee/lll-events/>.

While you are encouraged to check this site regularly for new offerings, we will be looking at ways of disseminating new listings to CUPARUC members in a timely manner without overwhelming your email inbox.

The pandemic has brought to the forefront calls for change on many long-standing social issues. Among these issues is the need for an effective and coherent national seniors' strategy. The tragedy witnessed across the country in long-term care facilities focused this concern, but by no means is it the only factor that requires consideration. The CURAC Health Care Policy Committee released a Bulletin last August, which provides an overview of ongoing discussions in Canada. The report is titled *Strategies for an Aging Population: Maintaining Independence* (<https://curac.ca/wp-content/uploads/Bulletins/B18e-Strategies-for-Aging-Population.pdf>) and contains links to useful information and interesting studies. The concluding remarks of the report suggest that we all have a part to play in effecting change and encourages us to support the Demand a Plan campaign (<https://www.demandaplan.ca>) established by the Canadian Medical Association.

In late March a request was received from CURAC for the Presidents of the member RAs to participate in two virtual meetings to consider future directions and communications. The intent of the meetings was twofold: first, to develop an agenda for more detailed discussion regarding effective communications between CURAC and its member RAs and among the various member associations; and second, to discuss and consider the most pressing needs of the member associations, how CURAC can best help in meeting these needs and how this impacts the development of CURAC priorities. These meetings were the first stages of a planning process intended to make CURAC stronger and more responsive to the needs of the member RAs.

Finally, on April 15th, CURAC held a Virtual Assembly hosted by the McGill University Retiree Association. The meeting was recorded and can be viewed on YouTube at <https://www.youtube.com/watch?v=w8f0-8sQUMg>. The Assembly featured an intriguing presentation from Dr. Moshe Szyf, who is renowned in the field of epigenetics. His talk entitled *Nature and Nurture: How early life experience changes our DNA Narrative*, explored the age-old question of the impact of nature and nurture on animals' responses to stress, and ultimately, outcomes in life. McGill Principal Suzanne Fortier also made a short presentation entitled *Rising to the Challenge: Reflections on McGill's Third Century*.



If you're into Greek Mythology, and who isn't, this will make you question your Anthropology degree. If not, it's always refreshing to examine a point of view different from scholar approved and accepted norms.

"Tell me, O muse, of that ingenious hero who travelled far and wide after he had sacked the famous town of.....?"

If you are thinking 'Troy' you are right and you know about Homer's "Iliad and Odyssey". But how much do you really know? When is the last time you read it? Still have any outstanding questions? Big deal, you say, it's just an ancient Greek saga that takes place in a Mediterranean setting, right?

Wrong, this "Greek" mythology originated and played out on the shores of the Baltic Sea in northern Europe, where many places such as Troy and Ithaca can readily be identified today.

It appears that the Achaeans, long haired blond seafarers who founded the Mycenaean civilization in the 16th century B.C., brought these stories with them from the Baltic Sea after the climate in the north forced them to migrate south to the Mediteranian area. There they named locations after their former homeland places, where the events had originally taken place.

The memories of their heroic age with all the deeds performed by their northern forefathers from their former homelands was thus preserved and passed on through the generations.

This puts the Greek civilization into a new perspective. So says **Felice Vinci**, an Italian author who writes about this in his book **Omero nel Balitco**, (*The Baltic Origins of Homer's Epic Tales*, published Dec.2005, ISBN13: 9781594770524). He brings up a lot of geographic inconsistencies in Homer's detailed descriptions when examined in the Mediterranean context, but which are perfectly understandable in the northern European setting.

We will look at those later, but first a refresher on Homer's *Iliad and Odyssey*, a compelling story about all possible human weakness, strength, courage, rights and wrongs:

The Iliad

" Sing, goddess, the rage of Achilles the son of Peleus, the destructive rage that sent countless ills on the Achaeans...."

Thus starts the poem of the *Iliad*, which was first recorded back in the 9th or 8th century B.C. and contains over 15,000 verses written in dactylic hexameter, a rhythmic scheme, to facilitate oral reciting. Homer's *Iliad* begins in the tenth year of war against Troy, where all of the Achaeans assemble to begin what they hope will be the final assault, when a feud develops between Achilles and Agamemnon. The poem recounts the events of this feud as it takes place over several days. The epic ends with the death and burial of the Trojan warrior, Hector.

But how did this war against Troy start?

Back in those ancient times, when gods, semi-gods and humans still interacted and the immortals, from Mount Olympus, manipulated the mere mortals at their pleasure, all were invited to the wedding of a mortal, King Peleus and the sea goddess Thetis, the future parents of Achilles. All except for Eris, goddess of discord, who crashed the wedding and delivered a golden apple "for the fairest". Hera, Athena and Aphrodite, Zeus's wife and daughters claimed the prize, but only one could win, so Zeus called on Paris of Troj, the sexiest mortal of their time to be the judge. The goddesses promptly tried to bribe Paris with power and victory but Aphrodite promised to get him the most beautiful woman. So no surprise here, she won the apple.

Too bad the most beautiful woman, Helen, was already married to king Menelaus of Sparta. So Aphrodite arranged for Helen to fall in love with Paris, who took her, and the royal treasure home to Troy.

Thus starts the story of manipulation, vain, greed, desire and revenge and a hero emerges, no other than Odysseus, king of Ithaca, who along with others had once vied for Helen, but had made an oath to help Menelaus, should anything happen to her.

So, Menelaus and his supporters assembled a fleet and set sail for Troy to reclaim Helen and the treasure. A valiant battle ensued, lasting for ten years, when Odysseus cunningly constructed a hollow wooden horse, which the Trojans took as a sign of victory and pulled inside their fortress, only to have the enemy warriors hidden inside, surface from the horse at night and slaughter the Trojans and thus ending the war.

The Odyssey

With Troy vanquished, the warriors set sail for home, and most made it except for one. His name: Odysseus. He had slain Poseidon's son, the Cyclops Polyphemus, during his third landfall and Poseidon wanted revenge. It took another ten years and numerous challenges for Odysseus to arrive home. Thus begins Homer's recital of this epic journey the "*Odyssey*".

*"Tell me, O muse, of that ingenious hero
who travelled far and wide after he had sacked the
famous town of Troy.*

*Many cities did he visit and many were the nations with
whose manners and customs he was acquainted;
moreover he suffered much by sea while trying to save his
own life and bring his men safely home".*

This is where **Felice Vinci** concentrates his analysis of geography and weather conditions, as described by Homer, to demonstrate that all of this happened in and around the Baltic Sea, which borders on all of the Scandinavian countries like Norway, Denmark, Sweden and Finland.

The topography of Homer's descriptions has been questioned even in ancient times by the likes of Strabo (the Greek geographer and historian, 63 B. C. – 23 A.D.), and Plutarch (Greek author, 46-120 A.D.), who suggested that the island of Ogygia, where Calypso held Odysseus is located in the North Atlantic Ocean, "five days by ship from Britain". This would make it the Faroe Islands. Here is where Vinci starts to retrace the voyage and suggests that "Troy" is Toija, located in Finland and Ithaca is close to Copenhagen, Denmark.

Vinci, a native of Italy, goes on to assert that certain geographic locations and climatic conditions are not consistent with a Mediterranean setting. Homer consistently recites the cold weather, dark red sea, rolling fog, tides, amber, snow and ice as well as coats of fur to keep warm, typical for the Baltic Sea, just as in this verse, where Odysseus recounts an episode of his adventure:

*"The night was bad, after the north wind dropped, and
freezing; then the snow began to fall like icy frost
and ice congealed on our shields"
(Od., XIV, 475-477)*

Homer also never mentioned olive oil, fruits, or figs, but beef, pork and game, a typical Nordic diet. Homer's heroes also don't use pottery but gold and other metal goblets just like the ancient Vikings.

If your head is not spinning by now, check this out; when Achilles prepared to leave for Troy, his mother, Thetis, the sea-goddess, packed his trunk with "tunics, wind-proof thick cloaks and blankets" (Il. XVI 223-224)welcome to the Baltic Sea.



TAKing COURSES FOR FUN

Barbara Black

This winter I took two courses at Concordia for the first time in 30 years, and enjoyed them.

I knew the system had changed. I was curious to see how it worked, especially during the lockdown when all the courses were given virtually, so I audited two courses in art history as a senior student.

Senior students are expected to be unobtrusive. They are registered as undergraduates and maneuver discreetly through the system, listening but not talking, reading but not writing. During our Zooms I kept my microphone muted and my camera off. I'm glad I wasn't writing papers and doing exams. Just listening to the lectures and reading the assigned articles was satisfying.

I took an e-course that had been given virtually even before the lockdown. E-Concordia was set up to deliver videotaped lectures on demand. It has a separate corporate existence from the university and its own website, offering more than 60 courses in all four faculties. The lecturer of my course was the late François-Marc Gagnon, one of the best art history teachers Quebec ever produced.

My other course was in the history of ceramics. I stumbled around a bit at first, learning the jargon and finding Moodle and the library reserves. After the first couple of weeks we settled into a routine. The professor sent us a PowerPoint to watch in advance. This was the meat of the course, and in the weekly Zoom the students were expected to chew it over. I was humbled by their thoughtful, respectful demeanour, and I don't think I could have added much to their discussion.

When I started as a senior student I got some help from the volunteer coordinator, Eddie Wood, who has several videos on the seniors' web page, at <https://www.concordia.ca/lifelong-learning/seniors.html>. I was pleased to discover that Student Services remembered my old student number, but any Canadian citizen can register in this program. I paid a fee of \$30 and bought a course pack of readings for the e-course, about \$65.

I feel more confident now about taking courses as a senior student, and I have a list of possibilities I might take next fall, not just in art history but in other disciplines as well, such as French, anthropology, history, economics and geography. And although the profs may go back to the classroom this fall, I have my hopes up that seniors will be able to audit from home.

Join our Facebook group by clicking on <https://www.facebook.com/groups/646479872619655>