CUPARUC

newsletter of the Concordia University Pensioners' Association

bulletin de l'association des retraité-e-s de l'université Concordia

Vol. 32, no. 2, November, 2022

President's Message

Garry Milton

As this newsletter is being prepared, we are planning for our first in-person meeting and social event since 2019. Announcements have been sent out over the past few weeks, and I hope you are planning to attend.

It will be good to see people together again, exchanging ideas, reconnecting, sharing stories and generally catching up. While the Association work has continued over the past two and a half years during the pandemic and we have been able to stay in touch through our email communications, Facebook page and Zoom meetings, we have all missed being able to celebrate in person with friends and colleagues, and perhaps make new friends. This feeling was shared by several of us who were able to participate in the Concordia Shuffle this year and had the chance to walk and chat with past and current colleagues.

Speaking of the Shuffle, as was reported in one of our communiques, what a result from our team, the Pace Makers. Over $7,000 was raised for our scholarship and bursary program. Many thanks to the team members and especially to the team captain, Kathleen Perry, and, of course, to all those who donated.

We are aware that many members, for various reasons, are unable to attend our in-person meetings and events. For this reason and as much as possible, we will be providing videoconference options for our events. I hope this will permit participation for members who might otherwise be unable.

On behalf of the CUPARUC Executive, we wish you all the best for a peaceful holiday and a happy, healthy New Year.

Message du président

Garry Milton

Alors que ce bulletin est en préparation nous planifions notre première réunion en personne et notre premier événement social depuis 2019. Des annonces ont été envoyées au cours des dernières semaines, et j'espère que vous prévoyez d'y assister.
Il sera bon de réunis à niveau, d'échanger des idées, de se reconnecter, de partager des histoires et de rattraper le temps perdu en général. Alors que le travail de l'Association s'est poursuivi au cours des deux dernières années et demi pendant la pandémie et que nous avons pu rester en contact grâce à nos communications par courriel, notre page Facebook et nos réunions Zoom, nous avons tous regretté de ne pouvoir célébrer en personne avec des amis et collègues, et peut-être de se faire de nouveaux amis. Ce sentiment était partagé par plusieurs d'entre nous qui ont pu participer au Concordia Shuffle cette année et qui ont eu la chance de marcher et de discuter avec des collègues passés et actuels.

En parlant du Shuffle, comme cela a été rapporté dans l'un de nos communiqués, quel résultat de la part de notre équipe, les Pace Makers ! Plus de 7 000 $ ont été amassés pour notre programme de bourses d'études. Un grand merci aux membres de l'équipe particulièrement à la capitaine de l'équipe, Kathleen Perry, et, bien sûr, à tous ceux qui ont fait les dons.
Nous sommes conscients que de nombreux membres, pour diverses raisons, ne peuvent pas assister à nos réunions et événements en personne. Pour cette raison et dans la mesure du possible, nous proposerons des options de visioconférence pour nos événements. J'espère que cela permettra la participation de membres qui ne pourraient pas le faire autrement.

Au nom de l'exécutif de la CUPARUC, nous vous souhaitons à tous des vacances paisibles et une nouvelle année heureuse et en santé.

BENEFITS REPORT

Hal Proppe

As reported in previous newsletters, the main project undertaken by the Concordia University Employee Benefits Committee (CEBC) is a comprehensive 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. The review began more than 4 years ago. It is being carried out by a Working Group (WG) established in October 2018, consisting of internal members of the CEBC, and external consultants from the firm Normandin Beaudry. The WG met many times for two years and developed a preliminary proposal for a new Plan, based on a number of principles that it had adopted early in the process. These principles were explained in earlier newsletters, but here is a brief summary in point form:

- Financial security, equity and universality;
- Affordability and sustainability;
- Value for members and flexibility.

Once the preliminary recommendations were agreed to by the WG, the CEBC decided that there should be more extensive consultation with a larger group called the Benefits Sustainability Forum (BSF), consisting of the WG members as well as two representatives from each of the unions, employee associations and our retiree association. This structure of the larger consultative group is analogous to the Pension Sustainability Forum that had been established several years earlier, when the Québec government changed some of the rules governing university pension plans and certain decisions had to be made about our own pension plan. The BSF began meeting in October 2020; there were 8 meetings of the BSF over the following months, as well as several meetings of the WG.

The last time the BSF met was in late June 2021. At that meeting there appeared to be general agreement on the main points of the proposed revisions to the Plan, with some details still to be worked out. The CEBC met on June 30, 2021 and endorsed the proposed modifications to the Plan. It was understood that the remaining details would be settled in the coming months and that the language in some of the collective agreements would likely have to be modified; this would require formal negotiations with the unions. A financing framework was also to be developed, along with a communication and implementation plan to be initiated once the revised Plan was officially approved by the Board of Governors. The implementation date was to be January 1, 2023.

The next meeting of the CEBC was December 1, 2021. The usual agenda items for this annual fall meeting such as the 2022 premiums for our current Plan with Sun Life were discussed, but nothing new was reported regarding the review of the Group Insurance Benefits Plan. Another meeting had been scheduled for late February 2022 but was cancelled because there was still no progress or additional information to present to the CEBC. The 2022 fall meeting will take place late in November.

There was a meeting of the WG on August 25 – the first one since the spring of 2021. At that meeting we were informed that several unions were not supporting the proposal. The general consensus at the last BSF meeting more than a year earlier seems to have unravelled.

What is clear is that our current Plan will continue for at least one more year because even if by some miracle the revised Plan were now acceptable to all employee groups in the university and approved by the CEBC and the Board of Governors, it would be impossible to implement such changes effective January 1 2023.

The main reason for revising the current Plan is that the cost of maintaining it is increasing very rapidly each year because the inflation rate of health care costs is significantly higher than the general inflation rate. It will soon become unsustainable both for the university and the members. In addition to the increasing health care costs, the cost of administering our Plan is much higher than it should be because of the way our Plan has evolved over the decades, with many different categories of members, each of which is treated separately.

So, some changes in the design of the Plan were proposed that would eliminate unnecessary costs, make it more efficient and flexible, and also bring it more in line with other modern benefits programs while preserving essentially all current benefits for permanent employees and retirees.

Our Executive Committee supports in principle most of the changes. The issues that are causing some of the unions to be reluctant or unwilling to accept parts of the proposal have to do mostly with benefits that depend on employment contracts/conditions, and do not affect pensioners.

It is possible that some progress will be reported at the CEBC meeting at the end of November. I hope I will have something positive to report at our General Meeting on December 2.

Hal Proppe,
CUPARUC Representative, Benefits Committee

SCHOLARSHIPS & AWARDS FUND

Joanne Locke

The Concordia University Pensioners' Association receives its student awards related financial data from Advancement, the latest of which is for 2020. The *Student Award Stewardship Report 2020-21* for the Concordia University Retired Faculty and Staff Scholarships and Awards Endowment, reports a market value of $1,112,136.14. The endowment is the result of the agreement between the University and the Concordia University Pensioners' Association (CUPA) to use the proceeds of the demutualization of the Sun Life Insurance Policy to provide in-course support for graduate and undergraduate students in any Faculty at Concordia University. To date, these awards have been funded from the investment of the original endowment plus a CUPA "top-up" as necessary. Graduate award recipients are selected on the basis of academic excellence and financial need. The School of Graduate Studies administers these awards. Administered by the Financial Aid and Awards office, undergraduate awards are split between scholarships and bursaries. Scholarships are awarded on the basis of academic merit while bursaries are awarded on the basis of financial need and academic standing.

With a view to growing the Foundation, in 2014-15 the Concordia University Foundation reduced the payout from the endowment from 5% to 3.5%. However, for a three year period (2014-15, 2015-16, 2016-17) the University generously topped up the endowment payout to the accustomed 5% or $40,000.00. As was reported at the CUPA Annual General Meeting held June 2, 2022, academic year 2020-21 saw modifications to the agreement between our Association and the Concordia University Foundation.

While the 3.5% annual payout results in available funds of approximately $31,000 to $33,000, going forward and beginning this year (2022-2023), CUPA will offer four awards of a minimum of $5,000 each at the graduate level, four undergraduate in-course scholarships and four undergraduate in-course bursaries of $2,000 each, thus totalling $36,000 annually. In order to close the gap between the revenue generated from the endowment and the $36,000.00 required annually, with the help of University Advancement a CUPA Development Fund has been established to hold any monies supplemental to the endowment payout. This independent CUPA account is funded by donations made via the annual Shuffle, five dollars from individual membership fees, and any donation revenue.

One very successful annual event is the participation of the Pacemakers (formerly Team Concordia Pensioners) and their sponsors in the annual fall Shuffle. Pre-pandemic this entailed a walk from the downtown campus to the Loyola campus. For a two year period, the Shuffle took place virtually with participants walking either through their respective neighbourhoods, shopping centres, and/or on treadmills. The 2022 fall Shuffle 33 marked a return to the pre-pandemic format. Over a four year period, the Pace Makers and their sponsors have raised over $14,901.00 including Shuffle money from 2019 ($2,120), 2020 ($3,210), 2021 ($2,305), and in 2022 an unprecedented, whopping $7,266. An additional $2,445 has been received from the $5.00 from each membership and any donations. At present the plan is to top-up any shortfall from the endowment payout to ensure that going forward there is $36,000 available, on an annual basis, for awards.

You may have noticed that the CUPA membership form includes ways in which members can make a charitable contribution targeting the Retired Faculty and Staff Scholarships and Awards Endowment through the annual Community Campaign. Please consider making a donation in any amount with which you are comfortable.

Moving into 2023 the Scholarship Committee continues to gather information to address an issue raised by CUPA members in the past, that is, the distribution of awards across Faculties. It was always thought that the CUPA awards had, since their inception, been distributed equally across all four Faculties. However in recent years this has not always been the case. It is our hope that we will be able to provide our membership with an informed explanation at our spring Annual General Meeting.

Thank you to all supporters of the Retired Faculty and Staff Scholarships and Awards. Hayfa Akoubi, pursuing a Bachelor of Science, Honours, Behavioural Neuroscience expressed her gratitude with the following: "This award gave me the extra push I needed to face the last academic year. With the pandemic and the negative consequences it had on my work hours and income, I found this bursary very valuable. It helped me pay for tuition and gave me peace of mind knowing there is someone out there who cared enough to give me an award."

Joanne Locke

PENSION REPORT

Bryan Campbell

Inflation is a cat that has been let out of the bag. For too long, our monetary authorities waited for the cat to wander home. But it didn't. For a Pension Fund there are reasons to be concerned. The primary one is simply that the economic environment is changing primarily through the interest rate mechanism. In recent years, we have become used to very low rates in an environment where all governments have supported soft money with their quantitative easing programs. Economic actors have certainly taken advantage of this environment. But recent inflation challenges this behavior. Money has become more expensive. But these actors do want a return to this softer past and, as we see, any report that suggests a mitigation of inflation or a softness in the labour market triggers large swings in the stock and bond markets.

In so far as we participate in capital markets, The Concordia Pension must face this volatility. But there are particular problems for Pension Plans aside from the challenge of where to invest or allocate our capital. Increased upward pressures on wages entails that our Plan's future liabilities will increase and our liability management programs must be adjusted accordingly. As an aside, the recent crisis in the British Pension world was due to a liability management approach based on low interest rates using an option strategy. In sum, they grew squeezed for cash and the Bank of England has to respond accordingly in an ad hoc manner. (Concordia doesn't use this approach,)

All this smacks gloominess. I am an economist, so I need to maintain a sour perspective! In truth, I can happily report that our Plan has done very well this past year, that we are well managed, and that we understand full well the challenges ahead. So please drink up at the Christmas luncheon. Over the first drink, we can certainly appreciate the following bits of good news:

- The Plan has increased in value over the year to $1.5 billion. Monthly outflows (to ourselves as pensioners) are surpassed by the contributions of future pensioners. Accordingly, our investment returns serve entirely to shore up our capital base; we have very high solvency levels. Indeed, our funding ratio is roughly 100%.
- The fund returns last year was 15.7%. Gosh. Gosh, again. This has been accomplished without onboarding excessive risk (ie, we have a very high Sharpe ratio--or return adjusted for risk; among the highest in the industry.) Keep in mind that the Plan needs a sustained return of 5.9% to meet our future obligations.
- We have a very conservative indexation policy that must pass certain return hurdles before benefits may be adjusted. Our recent sequence of good returns enabled us to meet the 2021 CPI rate of 4.7%. with a pension adjustment of this entire amount that began June 1 of this past summer.
- The Plan now has over 2000 Pensioners and Beneficiaries, an interesting target for the Christmas luncheon.

You are well aware of the governance structure of the Plan. There is a Plan Board comprising representatives from different segments of the University as well several invited experts. This group meets four times a year. The heavy lifting is done by the Investment Sub-Committee which meets all day at least once a month. We have two relatively new sub-committees: The Responsible Investment Working Group and the Audit committee. Information flows transparently from the Treasury group lead by the extremely able Marc Gauthier.

So as you can see, the members of our group earn fully their zero remuneration. I am pleased to serve as CUPURAC representative along with the newly retired Hal Proppe. But to conclude let me introduce a relatively new member of the Investment Sub-Committee., Christian Rousseau. Formerly of the Caisse de dépôt et placement du Québec, Christian is an auditor by training who has founded an independent company working for pension funds here and abroad. He brings knowledge and wisdom to our group but, equally, a warm style that can accommodate difficult discussions in a positive way. We are lucky to have him around.

Bryan Campbell
CUPARUC representative, Pension Committee

Christian Rousseau - member Investment Committee

NEW MEMBERS

As of November 2022

A warm welcome to these new members who recently retired:

Kevin Austin
Fabiola Cacciatore
Paul Century
Christine Chan
Lorraine Chiarelli
Beth Crevier
Donna Cooper
Stephan Drolet
Guy Gosselin
Brenda Grant
George Kanaan
Barbara Kordas
Lynne Lacroix White
Tim Lapin
Leslie Lawton
Ginette Leduc
Sophie Mérineau
Craig Morrison
Stéphane Prem
Rhona Richman Kenneally
Frank Maselli
Sudhir Mudur
Robert Paknys
Nataliia Rossokhata
Francine Salinitri
Perry Shearwood
Caroline Sigouin
Éric Simon
Matthew Soar
Darcy Sowden
Francisco Theodosiadis
Christopher Trueman
Angela Wilson Wright
Alain Yuruten
Arlene Zimmerman

CONDOLENCES - DECEASED MEMBERS

Since May 2022 Newsletter

Roger Angel, Philosophy
Kuldip Dhindsa, Biology
Rejean Dupre, Management
Edmund Egan, Philosophy
Michael Evans, Language Institute – School of Extended Learning
Michael Gasher, Journalism
Jeannot Girard, Operations – SGW
Ida Gold, Admissions
Quanlin Gu, Research
Rita Halliday, Language Institute – School of Extended Learning
Donal Hickey, Biology
Helen Howard
Alan Karpman, CUFA
Dennis Kira, Supply Chain & Business Technology Management
Patrick Landsley
Margaret MacLeod
Jen Mcguire, Management
Bruce Mclure
Fassil Nebebe, Supply Chain & Business Technology Management
Cameron Nish, History
Johanne Perrier
Dorothy Plummer
Gerald Pratt, Classic, Modern Languages & Linguistics
Eric Regener, Computer Science & Software Engineering
Birinder Riar, Research
Lionel Sanders, Classics, Modern Languages & Linguistics
Ugo Sbarra, Classics, Modern Languages & Linguistics
Connie Shibley, Office of the Vice Rector Services
Angelika Sidorow
Bruno Villata, Classics, Modern Languages & Linguistics
Zhanqi Wang, Admin. Services, Engineering & Computer Science

CUPARUC Annual Holiday Luncheon

Friday, December 2 at noon
Concordia University Conference Centre, John Molson School of Business, MB 9 E/F/G.

Great company, food, and entertainment. And a holiday gift for attendees!

Cost is $40/person and includes wine, beer, soft beverages, and sparkling water. A portion of the event cost is being underwritten by CUPARUC.

FINANCIAL REPORT

Garry Milton

The Association is in a good state financially. The 2021-22 membership year ended with a balance of $35,302.93. As of the end of October 2022, we have a healthy balance of just over $41,000. CUPARUC has adequate operating funds, the ability to meet foreseeable obligations to maintain our student awards program and the flexibility to take on projects of benefit to our members that may be identified.

The pandemic has affected our financials, which can be seen in both our income and expenses. While income from membership fees is consistent with last year, it is down from the pre-pandemic years. Expenses are up in 2021-22 relative to 2020-21 as more normal operations begin to return.

The following changes in expenses from 2020-21 are of note:

1. General Meetings & Events - $275.94: There were no general meetings held in 2020-21. This cost covers the Hospitality Concordia charges for the Fall General Meeting. The University waived the on-site and IT support fees, saving us approximately $230.
2. Transfer to Scholarship/Bursary Fund - $1,275.00: This is the first transfer to the CUPA Development Fund, which guarantees a consistent annual payout from our student awards program. The source of this money is the $5 from the $30 annual membership fee that goes automatically to our scholarship and bursary program. For 2022-23, the transfer will be $1,170.00.
3. Website - $519.11: The increase over last year includes the hosting fee for our website, which is for three-years, as well as the annual domain name fee. Website fees for 2022-23 will be smaller as only the domain name charges will be required
4. CURAC Membership - $300.00: The increase over last year reflects the CURAC membership definition and the number of members we consider active.

As we move back to in-person meetings and more normal operations, it is expected that our expenses will return to something like pre-pandemic levels.

YEAR END FINANCIAL	2020-21	2021-22
June 1, 2021 - May 31, 2022	Final	Final
Opening Balance June 1, 2021		31,464.94
INCOME		
Membership fees	5,820	5,900
$5 Donations to Scholarship Fund	1,275	1,170
Receipts - Annual dinner	0	0
Concordia contribution	0	0
TOTAL INCOME:	7,095	7,070
EXPENSES		
General Meetings & Events	0	275.94
Legal Fees	0	0
Transfer to Scholarship Fund	0	1,275
CURAC Membership	163.5	300
Annual dinner (miscellaneous)	0	0
Website	25.96	519.11
Gifts	0	0
Postage	476.51	458.62
Printing & Copy Centre	238.89	224.86
Stationery and Supplies	225.31	178.48
Telephone Rental	153.37	0
TOTAL EXPENSES	1,283.54	3,232.01
NET INCOME	5,811.46	3,837.99
Closing Balance on May 31, 2022		35,272.93

MEMBERSHIP

Joyce Payan

Membership renewal forms for the 2022-2023 year were sent out in mid-June. To date, the current number of current paid-up memberships for 2022-2023 is 255. We are hoping that members who have not renewed for this year, including those attending the Fall General Meeting and the Annual Holiday Luncheon who have yet to renew, will do so.

As is our practice, we continue communications with past members, even if they are not currently up to date with membership fees. In this way, we keep past members informed and hopefully they will renew their memberships.

We continue to contact new pensioners who, at the time of retirement, give Human Resources permission to share their contact information with the Association. Since June 2022, we have recently reached out to another 72 new pensioners.

The membership fee remains $30.00, of which $5 goes directly to our retired faculty and staff scholarship and bursary program. Renewals can be made by electronic transfer payment or cheque. Increasingly, members are using the e-transfer option when renewing.

I encourage you to maintain and renew your membership as membership levels do have an impact in our relations with the University. If you know of any Concordia retirees that are not members and that you think might be interested in joining CUPARUC, please pass on this information or contact us and we would be happy to get in touch.

If you have any questions or comments or to request a membership or dues renewal form, please telephone us at **438-772-9119** and leave a message or send an e-mail to cuparuc@concordia.ca. Membership and renewal forms, which include payment instructions, can also be found on the Association website CuparucConcordia.ca.

The following is a snapshot of membership statistics:

Paid Members:

2022-23	255
2021-22	248
2020-21	233
2019-20	342
2018-19	374

New members 2022-23: 34

Total Number of Individuals who have been members since 2004:

Active "paid" members:	255
Active non-paid members*:	152
Deceased:	280
Inactive:	369
Total:	**1056**

* Paid at least once in 2019/20, 2020/21 or 2021/22 but not in 2022/23.

STUDENTS TODAY

Barbara Black

When I use the Guy métro and walk through the tunnel to the Hall Building, I see lots of students. They come in all shapes and sizes, and some of their costumes are remarkable. I overhear many languages. What are they thinking, these energetic young people? What are their goals and fears?

When I was their age, the world was my oyster. Jobs were plentiful. Salaries had risen. The birth-control pill had arrived and Medicare was coming. International travel was possible for anybody with a knapsack. Rebellion was fashionable, and pretty harmless.

Now the future seems less bright. Young people have to withstand the pressure of social media, the uncertainty of the job market, the rising cost of groceries and shelter. If they have their family's support it may carry them through their years, even decades, of higher education, but many don't. They learn to depend on themselves, and perhaps to lower their expectations.

I see many of these young people at the Museum of Fine Arts. They walk slowly through the galleries in twos and threes, looking thoughtfully at the paintings and sculptures. On the weekends young visitors outnumber the older people.

They seem to be a serious generation. Are they worrying about a climate Armageddon? Or are they simply more grown up than we were at that age, matured by the challenges they have already faced? I hope their youthful buoyancy will carry them over the bumps in the road, and they can look back on these years as happy ones.

AGM & HOLIDAY LUNCHEON

Mark Friday, December 2 on your calendar for our Annual General Meeting and Holiday Luncheon. Both events take place on the ninth floor of the John Molson School of Business Building. The business meeting starts at 10:00 and is followed by the luncheon at noon.

The meeting portion of the day can be attended in person or by Zoom. To register for the meeting, email cuparuc@concordia.ca or leave a message at (438)722-9119. A Zoom link will be sent to those attending by video conference.

The Annual Holiday Luncheon promises to provide great company, food and entertainment. The cost is $40/person and includes a buffet, wine, beer, soft drinks and sparkling water. Payment can be made at the door by cash or cheque, or in advance by Interac e-transfer to cupa.fees@concordia.ca.

You must reserve for the Holiday Luncheon by email to caparuc@concordia.ca or leave a message at (438)722-9119 indicating the number of people joining you. Please note that if you don't cancel before November 27, you will be charged for the event as we must confirm numbers with the caterer by that date.

SHUFFLE 33

After two years of shuffling virtually, the Concordia Shuffle returned in person and our team – The Pace Makers – raised a record amount of $7,266 and placed ninth on the teams list. Our team of twelve members, led by team captain Kathleen Perry, really did show the rest of the Shufflers and the larger Concordia community what we pensioners are made of!

All the money raised by our team goes to The Concordia University Retired Faculty and Staff Scholarships and Awards Endowment Fund, which has been providing scholarships and bursaries to students since 2002. Overall, Shuffle 33 raised over $220,000 to support Concordia's students. Shuffle 34 returns in September 2023. Come and join us!

DRAFT MINUTES SPRING AGM

Joanne Locke

Concordia University Pensioners' Association
Association des Retraitées et Retraités de l'Université Concordia
Annex MI, 2130 Bishop, Montréal, QC H3G 1M8

Annual General Meeting

Thursday, June 2, 2022 – 10:00am – 12:00 pm
Moderated Zoom Meeting
Minutes

1. Call to Order and President's Remarks (Garry Milton)

Garry Milton, CUPARUC Association President, called the Annual General Meeting to order at 10:06 am. Garry welcomed everyone to the meeting and explained that although it was originally hoped that this would be an in-person meeting, there was still concern with the covid situation. In addition, the constraints that the University would have had to impose on an in-person meeting would have made any socializing very difficult. As Zoom provides an opportunity to interact, participants will have an opportunity to take time after each section of the meeting for live questions and answers. Garry explained how the question function would work and advised participants that the meeting was being recorded and the recording would be available to CUPA members on request.

Normally the committee reports are given out at the meeting but this time they have been included, together with the financial statement and the minutes from the Fall General Meeting held in December 2021, in the Newsletter which was previously made available.

Participants will hear in the Membership report that following the meeting today, the process of sending out the renewal forms will start. Garry stressed the importance of having an active membership and cannot emphasize enough the value of maintaining and raising the numbers. When dealing with the University and the various departments, numbers display strength and interest. Active participation allows us to keep an eye on the benefits and pensions processes, organize social aspects of the association, and maintain our connection with other associations.

Member input and ideas are always welcome as is any participation. All comments, ideas and suggestions are encouraged. Although it may take a bit longer to get back to

those who have sent mail to the Association, this is only temporary due to the mail pickup during these Covid times.

1.1 Introduction of Tamara Krawczuk, Manager, Employee Services Team, Human Resources

Tamara explained that the first point of contact for human resources issues is the Employee Services Team of Human Resources that can be reached in three ways through the phone, email, or walk-in. The phone number is (514) 848-2424, ext. 366. The offices are open Monday through Friday from 9am until 5 pm. The email address is HR-employeeservices@concordia.ca.

Tamara then went through a number of resources available to pensioners. An additional and effective way to obtain information is via the Pensioners Corner on the Concordia website. She highlighted the FAQ section particularly as it relates to benefits. A very common question, fully covered in the FAQ, is 'how do I print or get access to my coverage details.' Another helpful tool is one's Sun Life online account and the Sun Life mobile App that allows for the submission and tracking of claims. The telemedicine feature has proven to be a successful option as it provides access to a nurse practitioner or a doctor.

Garry thanked Tamara for her informative presentation and encouraged participants to make use of these resources.

1.2 Welcome to New Members

A warm welcome was extended to our new members who recently retired:

Virginia Bruce
Raymond Bruton
Barbara Kordas
Claude Martel
Owen Moran
Craig Morrison
Stéphane Prem
Rona Richman Kenneally
Natalia Rossokhata
Soraya Saba
Éric Simon
Francisco Theodosiadias
Nelly Trakas
Christopher Trueman
Alain Yuruten

1.3 Remembering Colleagues

Taking a moment to remember colleagues who have passed away since November 2021:

Jose Almeida
Robert Coolidge
John Drysdale
Rejean Dupré
Edmund Egan
Jacques Garon
Donal Hickey
Rezco Kovacs
Fred Mayor
John McKay
Mary Parkinson-Millar
Howard Perron
Venkatanarayana Ramachandran
Ritva Seppanen

2. Approval of the Agenda

Because of the nature of the meeting, the agenda could not be formally approved however Garry asked if there was any topic that a member would like to add to the agenda under Other Business. Professor Chris Ross proposed that the 12 week term be added as item 6.1 under Other Business.

3. Minutes of the December 16, 2021 Fall General Meeting

Again due to the nature of the meeting, the minutes from the December 16, 2021 Fall General Meeting could not be formally approved. However Garry asked that they be read over and any comments or potential changes be sent to cuparuc@concordia.ca He added that any business arising from the minutes was already incorporated into the committee reports.

Garry addressed a question that had been posed at the last meeting because it would not appear elsewhere on the agenda. The question was raised at the last meeting as to whether retirees were able to take advantage of discounts offered through Concordia to active employees such as a Concordia gym membership or software and computer technology purchases. Although there is nothing firm at this time, CUPA continues to look into this.

Garry introduced the next section of the meeting, the presentation of the reports. Time has been allotted for a limited number of questions at the end of each report. Participants need only raise their hand to indicate they have a question. If there is not sufficient time for each question, participants are asked to place their questions in the chat feature where they can be addressed following the meeting.

4. Reports:

4.1 Pension Committee (Bryan Campbell)

Hal Proppe and Bryan Campbell both serve on the Pension Board and the Investment Subcommittee. This is a particularly important subcommittee as it directs and oversees the actual investments.

Given the fluctuations in the stock market and other uncertainties, Bryan stressed that we are fortunate to be participants in a defined benefits plan where the major benefit is the monthly cheque we receive that is pre-determined and maintained. There is solace in this type of plan and as a University we are committed to ensuring its maintenance through continued contributions that are then invested. A return of 5.9% is required to meet our liabilities so the objective is 5.9% and our investments are organized around this objective. In 2020-21 returns ran around 16% following two years at 11%. This is terribly important as it adds to our asset base thereby providing a risk buffer. This risk buffer is important for a variety of reasons, one of which is the reemergence of inflation. After long periods of below 2%, inflation has now jumped to 4.8%. If inflation runs too long at 5% the risk buffer serves as protection.

The Concordia Pension Board has a more conservative approach to indexation in that indexation being extended to members is contingent on the return of the plan over the recent period. In order to calculate indexation, two formulas must be worked through, relating to the components of inflation below and above 2%. Because of the two years of returns at 11% and this past year at 16% it is anticipated that pensioners will receive the full 4.8% this year and possibly that portion of indexation below 2% as long as real returns exceed 6% next year. Bryan opined that it may be possible to receive indexation corresponding to inflation above 2% even if it were to run again at 5%.

Investments fall into one of three "buckets": Capital Preservation, Growth, and Diversification. Fund managers are chosen as they fall into one of these three areas. Following the 2008 financial crisis, the pension investment plan was completely retooled into these three investment areas. No managers from 10 years ago are still with the plan. This retooling was a major accomplishment of the group resulting in a robust plan able to survive the shocks like we have not seen in the last few years. The University Pension Board puts in a lot of time, are very hands on and active and meet as a group approximately 20 times each year. All fund managers are interviewed annually. They are asked to present what they are doing, where their investments are, and whether they are meeting our objectives. The pension group has acquired a reputation as a knowledgeable and intelligent investment community, so fund managers come well prepared.

In a constantly changing market, new investment opportunities are always being sought. Different vehicles are available for different asset classes. These are constantly evolving so one feature of our activities is that we have two major educational sessions each year in which we invite people from industry to speak on topics of our choice, an example being longevity risk which needs work as we do not want to undervalue our liabilities. Of particular interest to Bryan as a wave of the future is the commercialization of innovative medical research generally involving advanced bio-techniques.

Responsible investment continues to occupy our Pension Board. Our fiduciary objective is clear in that we aim to maximize returns on investments while minimizing risk, while always operating with best current financial practices. In recent years the definition of responsible investment has broadened somewhat to include wider objectives such as climate change. These concerns have been collected under the acronym ESG meaning environment, social and governance. More recently responsible investment requires us to become increasingly aware of geopolitical risks such as the invasion of Ukraine and the increasing influence of China. The Pension Board has established a Responsible Investment Committee charged with the task of articulating a sensible policy that is keeping with our fiduciary obligations.

Bryan echoed a statement made by Garry at the outset emphasizing the importance of a broad robust membership, a close relationship with the University and a presence on the Pension Board. In summary Bryan stated that the pension fund to date is in good shape and we do not need to worry at this point.

Two questions were posed by Lorna Roth. The first actually concerns the change to the Benefits plan and will be addressed by Hal Proppe during his presentation. The second focused on pension indexation. Lorna asked whether this would be a one-time lump sum payment or an ongoing payment received once per month along with the pension. Bryan replied that this percent will be reflected in the gross amount indicated on your monthly pension statement.

4.2 Student Scholarship and Bursary Program (Joanne Locke)

The significant news at this time is that after four years, we are moving into a realistic and sustainable process for funding our awards. Academic year 2020-21 saw modifications to the agreement between our Association and the Concordia University Foundation. With a view to growing the Foundation, in 2014-15 the payout from the Endowment was reduced from 5% to 3.5%. This effect was not felt for 3 years as the University topped up the endowment payout to the accustomed 5% or $40,000.00.
However as of 2017-18, the first year without the University top-up, the payout would be between $30,000.00 and $33,000.00 annually. Beginning 2022-23 CUPA will offer four awards of a minimum of $5,000 each at the graduate level, four undergraduate in-course scholarships and four undergraduate in-course bursaries of $2,000 each, thus totaling $36,000.00 annually. In order to close the gap between the endowment payout and the $36,000.00 required annually, with the help of University Advancement a CUPA Development Fund has been set up to hold any monies

supplemental to the endowment payout. This independent CUPA account is a result of your generosity as it is funded through donations made via the annual Shuffle, five dollars from individual membership fees, and any other donation revenue. Joanne thanked members for their generosity.

4.3 Benefits Committee (Hal Proppe)

Together with George Tsoublekas, Hal Proppe serves on the Benefits Working Group (WG) and the Benefits Sustainability Forum (BSF).

Hal began by expressing his thanks to Bryan for his participation on the Pension Board as his knowledge and contribution there has been invaluable. Bryan responded that he enjoys working with a committed team with a spirit developed through working at Concordia; a good capstone to a satisfactory career at Concordia.

Hal also hopes that he can partly answer Lorna's question as he makes his presentation.

His original plan was to go into some of the details of what changes would be made to the Benefits plan but unfortunately he is not able to do this. The review of the group insurance plan is the main issue the Benefits Committee has been dealing with for almost four years as this was started in fall 2018. For retirees this is basically the health care plan while for active employees this also includes group life insurance and other things.

Over the last four years, premiums have increased by 17% but the actual increase is 33% with the difference being covered by a university surplus account which is being depleted. This trend will only increase due to high inflation rates that we have now and the even higher inflation rate on prescription drugs. So this increasing cost of benefits was one of the reasons which prompted the Concordia Employee Benefits Committee (CEBC) to initiate a review. This review has become even more important because the current plan will soon be unaffordable making it essential to come up with ways in which to bring about cost savings without decreasing benefits. In 2018 the Benefits Committee came together with consultants Normandin Beaudry and began examining ways in which to decrease cost but not benefits.

The current plan goes back to Sir George Williams University. Over the decades almost 80 different categories of benefits packages have developed because of the large number of unions and other employee groups, even ones from Loyola and before the merger. Although much is done these days by computer, many of the variations presented by these 80 categories have to be done manually making the plan very complicated and expensive to administer. One of the main objectives therefore of the review was to reduce this variation thereby reducing costs. Another area of savings, as much as 65%, would be in the substitution where possible of generic drugs for brand name drugs. Similarly dispensing fees for the renewal of prescriptions for maintenance drugs every three months as opposed to on a monthly basis could save the plan up to 25% on some of the medications. The Working Group is also looking at modernizing the plan and bringing it into the 21st century. The same structure has been a constant since its beginnings.

In the fall of 2020 the Benefits Sustainability Forum was created with representation from all unions, associations and other stakeholders totaling about 50 people. This group met regularly for almost a year and despite not everybody agreeing all of the time with respect to details, it looked like things were moving in the right direction. All of this came to a halt in June 2021 with no additional meetings of either the Working Group or the Benefits Sustainability Forum scheduled for the rest of the year and that is where things stood as of December 2021. Although there was supposed to be more meetings of the Benefits Committee last February, they were cancelled. Again there have been no additional meetings of the WG or the BSF. It was then discovered that the proposal was being discussed with the various employee unions and just last week, the Concordia University Faculty Union (CUFA) opposed the plan. It is said that other unions are also opposed to the plan.

This is a major setback. Many meetings took place for a review of the plan and to fully understand what the proposed plan would mean to us. Eventually, once we all understood we took the position that we more or less were supportive of the changes, but there were still some details that we did not agree with and that needed to be ironed out at the WG and the BSF. But then everything stopped. The original idea was that the new plan would be approved and implemented in January 2023 however this now seems completely unrealistic. It is now up to the Administration to take the next step. What is on the table right now will have to be changed.

Q: Lorna Roth: what was CUFA opposed to? What was the fuss?
R: Hal Proppe: Hal thinks that an error was made perhaps on the part of CUFA and/or the Administration by not providing enough detail concerning the various changes to the plan. CUFA invited the Administration to do a Power Point presentation of the proposed plan and set aside one hour. Because the proposal is sufficiently complicated, there was not nearly enough time for an adequate presentation to some 250 people. In addition it was a Zoom meeting and there were constant questions and interruptions through both hands up and on the chat. The person making the presentation was not really able to do a coherent full explanation of whatever topic was being presented resulting in a piecemeal type of explanation with questions leading off on this tangent and another. Many of the attendees were convinced that the Administration was trying to once again, "pull a fast one." This was partly due to the fact that back in 2011 there was another attempt to change the benefits plan

and the Administration was viewed as trying to reduce the benefits. So once again, it was seen as glossing over the removal of benefits. CUFA decided to pass a resolution that the current proposal is unacceptable.

Hal did explain that there are issues in the proposed plan that do need to be addressed. For example a difference in the plan for the 65+ and the under 65 members whether you are retired or active. When a member reaches 65, the RAMQ insurance is factored into the overall plan changes in a way that is more beneficial for the 65 and over group. This is a flaw that Hal sees as needing to be addressed.

Q: Chris Ross: is there anything we can do? Do we sit back and wait for the Administration to take their time about it or as direct beneficiaries of the plan is there anything we can do.
R: Hal Proppe: It appears that it is up to both the Administration and CUFA to find a way to common ground. CUFA needs to explain to the Benefits Committee members and to the Administration exactly what they are objecting to; it is not enough to simply say we don't accept this. There have to be specific features of the proposal that are not acceptable and then through discussion and negotiation, to iron out these issues. Hal felt it to be premature for members of our group to become involved at this point and reiterated that the ball is in the Administration's court.

Chris reiterated his concern about the lack of sustainability of the plan in its current form and expressed an urgency for the Administration and CUFA to set aside any confrontational approach and to come together to build bridges.

Hal pointed out that once the proposal is approved there would be an intensive communication and education campaign carried out by Human Resources and the Administration to carefully detail and explain the features of the plan to all members. Originally this was expected to take about half a year. Now it is impossible to implement a new plan for January 2023 and because implementation must take place in a January month, we will have to wait until January 2024, thus giving us a year and a half to fix it and explain it to all members.

Bryan opined that the exchange between Chris and Hal is very good and appropriate. The proposed plan is structurally different and this in itself presents a huge challenge. Bryan questioned how the Administration thought that a one hour Power Point presentation would suffice to propose the plan to the CUFA. In the case of changes to the pension plan, the task was made easier because the government required that changes be made and there were not so many moving parts. With pensions, there were parameters, perhaps half a dozen things to decide at the time whereas with benefits there are hundreds of benefits and everyone talks from their own case, leaving the structure unaddressed. In Bryan's opinion, while the University may have dropped the ball on this, the objective is for the plan to be expense neutral at least in the first year and the University does not have another agenda. This may have been the case a long time ago but Bryan's work on pensions assures him that this is not the case today. We have to keep in mind that this is a very difficult and complicated dossier and it is going to be challenging to come to some sort of agreement. Everyone needs to fully understand what the objections to the proposed plan are; these need to be clearly defined in order for progress to be made.

Craig acknowledged that Nancy Helms had placed a concern in the chat room and advised that this was being recorded and would be dealt with later. He then acknowledged Lorna Roth having a question and due to time constraints, advised that this would be the final question at this time on this topic of Benefits.

Q: Lorna Roth: I have two important concerns, one is vision which is a laughable amount and one is dental. Am I correct that once one reaches 65, dental benefits are terminated?
R: Hal Proppe: Dental coverage does not necessarily cease at 65. It ceases at retirement or at age 71, whichever comes first. As for vision, it will be removed as a normal feature of the plan. Upon examination it is actually not worth it as it turns out that people pay more in premiums than they claim. There is however a new feature being proposed into the plan but it would require a long and involved technical description which we do not have time for at this point.

Chris once again expressed his concern for working with the Administration on how to move forward. When he speaks with his friends and colleagues they are impressed with our plan and say that we have a good deal.

Using the chat feature, Nancy Marelli suggested that we urge the Administration to move without delay to try to resolve these issues. Perhaps a letter from our group could be sent. Chris and Hal acknowledged what Nancy said in the chat and how sensible her recommendation is.
Garry thanked Hal and others for a very productive discussion of a complicated portfolio. He also said that when he speaks with friends about our benefits plan, he receives the same reaction that Chris has received and they are very impressed. Not being Concordia colleagues, they are amazed at what we pay for what we get. It is very important for us as an association to keep on top of this; the last thing we would want to see is for pensioners to lose should the University change the benefits substantially in an effort to become cost effective, we could become a vulnerable part of the equation. Garry advised that as an Association we will be staying on top of this and expressed his hope that the WG and BSF meetings will start up again soon. As soon as we know anything we will report to our members and decide at that time the best approach.

4.4 Social Activities Committee (Wendy Hedrich)

Unfortunately due to the pandemic, not much has happened in the last two or three years with our group. It is hoped that the situation will improve and we will be able to once again organize social activities for our members.

Over the past few years, we have proposed the idea of trying to get some interest groups going so if you have any ideas in mind and you think that you could get a group of ten people together to do some activity that would be welcomed. Although the Social Committee members and/or Executive Committee members would not be able to organize everything for such a group, they could certainly help.

Please try and join people for the Shuffle this year whether as a shuffler or as a sponsor. It is anticipated that the Shuffle, which has been held virtually for the last 2 years, will be in-person once again for the walk from the Sir George Williams campus to the Loyola campus. This has been a successful event in which all funds raised go to student awards.

Wendy advised that for personal reasons after 10 years she will be stepping away from her role as Chair of the Social Committee and as a member of the Executive Committee. She invited anyone with suggestions to please use the general number and any message will be relayed to the appropriate person. She thanked members for their support over the last 10 years. Garry thanked Wendy for her active service.

4.5 Membership (Joyce Payan)

Joyce updated us on the membership numbers for 2021-22 stating that we have 241 paid up members. She has noticed that not being able to pay cash at an event registration table for one's membership renewal has lowered the numbers of those renewing however both e-transfer and cheque are options. Detailed statistics are available in the Newsletter.

Garry advised the membership that the renewal notifications would be sent out following this meeting. Encouraging members to renew, Garry reminded people that growing the membership can only strengthen the Association and subsequently help with our various causes.

The Membership Committee has been working with Human Resources to improve the process of notifying the Association when someone retires. Every time Human Resources provides us with a list of retirees who have given permission to be contacted, the Association sends them a letter with additional information inviting them to join. Garry thanked Nancy Helms and Joyce Payan for their help with this project as they went all the way back to 2020 inclusive to contact retirees. Our recruitment and retention efforts will continue.

4.6 Technical Committee (Roger Kenner)

Roger explained that his report focuses on ways in which we communicate within our Association. In the past an important form of communication was face-to-face as we were meeting several times a year and most people were able to exchange and share information. However since 2020, that has not happened. We can communicate by mail for those who prefer this method to email and occasionally we do send out a mailing to the entire membership. With mail being so expensive now, this is not the preferred method. The main method of communication currently is through the listserv which, run by the University, places all of the emails in a list and sends out a communication to the email addresses on the list. Although a University service, we are able to profit from it.

You will see on the website that people's names appear in two different colours. If your name does not appear in blue, then we have you listed as not having an email address and therefore not on the list. However it may simply be that your email has changed and we are not aware of this change so you no longer appear on the listserv. The main repository of documents is the website. So, for instance, if you wanted a past copy of the Newsletter, you will be able to find it and download it from the website. In addition, the website has other features that have been available for a long time, like the memberships page and information on the officers and so forth. Our newest form of communication is our Facebook page. This is a place where announcements can also be made and people can interact with one another. In order to take advantage of this, you must be a retiree.

Garry invited Sandra Spina and Kathleen Perry, as creator and caretakers of the Facebook page to add any information they might like. Sandra added that some people are intimidated by Facebook but this need not be the case. Facebook need not be intrusive in your life and it will not affect your privacy as you can choose to join the CUPA group only. Roger suggested that instructions on how to join be written that can then be posted to the website and to the listserv.

4.7 Newsletter (Craig Buchanan)

The Newsletter is published two times per year in the spring and again in the fall. The only issue missed was during the spring of 2020 when we were at the height of uncertainty with Covid. The newsletter serves to announce and promote upcoming meetings and also to provide information to our membership. This latest issue you may have noticed has the mug shots of most of the Executive Committee members in a banner across the top. The Executive Committee has been meeting virtually these past two years and those photos were actually taken from a fall virtual meeting. Although the Newsletter is sent by email, any member can request to have the Newsletter in its entirety sent by mail. We have approximately 95 members who have, for one reason or

another, requested that they receive the paper copy of the Newsletter via the mail. In addition to Association reports, we have two regular contributors being Barbara Black and alexS. Should any members wish to contribute or discuss this possibility, please contact Craig. The Association has a phone number which connects to an economical automated voicemail system. The messages are received immediately and we respond as soon as we can. The number is (438) 772-9119.

4.8 Financial Report (Garry Milton)

The Financial Report is included in the Newsletter. As with 2020-21, 2021-22 expenses were down mainly because we have not been able to hold in-person activities. We are hoping that this will change. In past years the greatest expenses have been associated with general meeting and events. Right now the Zoom meetings are far less costly and, very generously, the University has waived some costs for meetings. Of note is the first transfer to the Development Fund. That is where the money raised from the Shuffle and the $5.00 from each of our membership fees goes for disbursement through the awards program. At the end of the year when the books are closed, we see what has been raised and have it transferred to the Development Fund. You may recall that the Development Fund is used to close the gap between the payout from the Endowment Fund and the $36,000.00 required annually to meet our student awards commitment. This initial transfer was a bit cumbersome due to the change in the University system but going forward, through our work with Advancement, this will become a smooth process.

You may also notice that there was a larger expense associated with the website. Through Roger's initiative we renew every 3 years and realize a significant savings over the cost of renewing on an annual basis.

The final slight increase was the renewal of our College and University Retirement Association of Canada (CURAC) membership. The calculation of this fee has recently changed and is based on the number of active members of CUPA. Similarly their definition of active member is more encompassing. As Joyce mentioned in her report, we have 241 active paid-up members but because we stay in contact with over 650 people we pay the maximum membership fee of $300.00.

The Association is in good financial shape and hopefully when things open up again, we can provide some support to get social activities going and any new initiatives. The financial statement is termed Interim Statement because the year-end for us is actually May 31 but some additional items may not come in for a month or two before they are finalized.

4.9 Relations with Other Associations (Garry Milton)

CUPA participates in two other associations, one formal and one informal. The first is the College and University Retirees Association of Canada (CURAC). Any member of CUPA can take advantage of any of their activities offered by this national association, all of which are listed on their web site. These can include items such as travel or health insurance, future travel or interesting articles on pertinent topics. Also included are a life-long learning program and a best practices virtual event that Garry and Craig will attend. Garry encouraged participants to take advantage of some of what is offered and advised that the CURAC annual general meeting is coming up in about two weeks time.

Formed approximately four years ago, the second association entitled *Convergence* is an informal Quebec university retiree group that meets periodically to share ideas of what is going on in the various associations and to share activities. The CUPA representative is Roger Kenner. Roger stated that his participation has been a "real eye opener" with respect to the difference in the bureaucratic structures of the participating universities especially with respect to pensions and benefits.

4.10 Concordia University Relations (Garry Milton)

In addition to our valuable work on the Pension and Benefits Committees and in the decisions taken concerning these important items, Garry has started a dialogue with the Vice President, Services to increase our working relationship with the University. Having spent many years with the University, Garry opined that the University has a lot to gain from retirees as retirees not only offer a knowledge base, they also offer commitment and support. Garry expressed his satisfaction following two positive meetings he has had both with the VP, Services and Human Resources. Although there is at this point nothing concrete, there is a desire to continue to pursue this partnership further.

5. Report on the Upcoming Election process for the 2022-2023 Executive Committee

Normally, the new Executive Committee slate is decided at the AGM. It was felt, however, trying to do this through a Zoom meeting was problematic and it would be better to postpone the election until the Fall General Meeting, when an in-person meeting can be held and a proper recruitment/nomination process undertaken. Most of the current Executive Committee has agreed to stay on until the Fall General Meeting.

Garry encouraged people to come forward to join the Executive Committee. Many of the members have been on the Committee for quite a while. There are terms of office in the Constitution which traditionally have not been followed that closely because we need people to join the Executive

Committee. We anticipate having the opportunity to reach out over the summer to the membership not necessarily to join the Executive Committee but just for their ideas; although serving on a committee is always welcome. The Executive Committee has two immediate needs: one for a Secretary and the other a Chair for the Social Committee. Garry thanked everyone who stayed on during the pandemic and everyone who is willing to stay until the next elections are possible. Garry welcomed Kathleen Perry to the Executive Committee.

6.1 Other Business

Chris Ross expressed concern about the adoption of the 12 week term from the previous 13 week term in order to provide a break in the fall term. The rationale provided was to allow students and faculty catch up time, mental health break, contribute to student success, provide additional time for grant applications or wish to travel for research or for students to visit family. Chris stated that he could not think of another university in Canada with a 12 week term.

Catherine MacKenzie stated that the decision had been discussed by students and faculty in Faculty Councils and was approved by Senate in 2021. Faculty have already started the work involved in reconfiguring courses. Catherine opined that any sort of time limit and course content is somewhat arbitrary. She added that she would have a hard time telling colleagues, who have gone through enormous difficulties in the last two years jumping from digital to in-class and working harder than we imagined that work they have put in to reconfigure their courses is being called into question by us.

Dorothy Pocock supports Chris 100% and thinks that the shorter term is wrong. Bryan shares Chris's apprehension about this, expressing his concern that giving away one week of class time, especially at the graduate MA level, means giving away a lot of material. In addition, students at Concordia are not being given 3 hour classes but 2 hours which over a 12 week term totals 24 hours of classes while at Queen's, this number is 39 hours, a 15 hour difference. Having expressed his disappointment and disagreement with the decision, Bryan opined that there is not much that can be done. Craig suggested that as retirees this does not directly affect us and if the two major groups, students and faculty, don't speak up then what effect can we have; and perhaps there are other issues more directly related to us on which we should be focusing and placing our efforts. Dorothy opined that although we are retired, we are the guardians of the future and this is very much our concern.

Chris would not want the reduced term to affect the reputation of the University; stating that we are not top of the heap but we are sinking ourselves to the bottom of the heap. He emphasized that he does not object to the break during the term, only to the reduction in the number of teaching weeks. Hal added that he does not agree with the decision to reduce the number of weeks in the term and many people in the sciences are not in agreement. Although he cannot confirm this is the case, he had heard that McGill is considering going in this direction and other Quebec universities as well. Students want a study week in the fall term so the only option is to reduce the term from 13 weeks to 12 weeks.
Garry thanked Chris for raising the issue.

Nancy expressed concern about government funding although she is not aware if this is a concern. Although she does not agree with the decision, she questions whether Concordia is going alone on this or if other Quebec universities are also considering going in this direction.

Lorna's experience in the joint doctorate with UQAM revealed difficulties as UQAM always had both a fall and winter break so while Concordia students were in class, the UQAM students were not, which meant making a lot of accommodations for students. Her work experience at Louvin demonstrated that students were not short changed but simply spent more time doing work on their own work. She sees the break as giving both faculty and students time to catch up.

After further discussion, due to time constraints Garry surmised that CUPA would have to study this further before we were in a position to offer an opinion. Chris stated that many people were now gone from the meeting and there has not been a ground swell of support. Had there been this support, we could have perhaps have passed a resolution or written a letter or something, but since it has gone through Faculty Councils and Senate Chris was not sure how to proceed. Garry thanked Chris for raising this topic, saying that it was a good discussion.

7. General Q & A

Hal Proppe announced that he had just received an email stating that the CUFA executive has met with the Administration and the Administration has acknowledged that an implementation date of January 2023 is not feasible. The current program will continue for at least one more year and that they are prepared to go to the Benefits Committee and come up with a revised proposal.

8. Next meeting: Garry thanked all participants for their interest, participation and contribution to a successful meeting. It is anticipated that the Fall General Meeting will take place in November or December 2022 with a time and location to be determined.

9. Adjournment: The meeting was adjourned at 12:28 pm.

Joanne Locke
November 8, 2022

A Revolutionary Evolution alexS

In today's world, the 'i's have it! Everyone has an i-Phone, an i-Pad, an i-this or an i-that, or does an i-Trade. So I am jumping into the fray, I am coining a new word, 'i-dictate'. Before I go into more details allow me to set the stage so to speak, for my dictatorship, and provide some context.

Ancient Egyptians used reed stems to write and in about 800 A.D., Charlemagne used quill pens made from goose feathers.
But low and behold, just last century, a certain student in grade one, who shall remain un-named, still used a slate tablet while learning how to write.
One of the benefits of a slate tablet was that you could erase easily and start over. If it did not break, the slate tablet was good for the entire school year and you only needed a wet sponge to 'delete'. Green technology, before it's time!
It did not take long for this student to graduate to ink. What excitement, an inkwell on each desk, blue for the students, red for the teachers.
Then the fountain pens became popular. You could fill them up with ink and, with a twist of the wrist spray someone inadvertently.

Later, the ballpoint pen changed all of that. Available in all colours, convenient, without a mess. Writing was now easy.
But there is more. With the arrival of the computer, and the QWERTY keyboard, you could now write with all ten fingers and get perfectly formed letters.
But today, the final word in writing has arrived with a computer app that writes for you as you talk into a microphone, thus I dictate.

As I am pronouncing my words carefully with the best enunciation I can muster, the words and sentences form magically on the screen of my laptop.

"*Look Ma no hands. This thing types everything I say. Yes I'll take my coffee now*
ah go back erase last sentence oh shoot can't remember all the commands ah delete end sentence new paragraph"

Yes, there is a learning curve and this brings up an interesting question. Is 'speech to text' easier or better than keyboard writing? English profs could chime in here and should have a field day with this. But since I got the mike I'll go first.

Everyone understands that spoken and written communication differs in certain and distinct ways and it looks like the speech to text presents a third dimension. Is it easier? No. Is it better? Maybe. Is it faster? Yes. Is it more suitable? That depends.

For a translator, it is very suitable and faster. The key is that a source text already exists and it is just a question of converting that into another language.

For a writer, it could be touch and go. The problem here is that the brain can generate thoughts faster than speech can handle. Speech also produces repeats, retakes and *colloquialisms*.

Spoken words as in a conversation are short-lived and transitory but speech to text becomes permanent. All of a sudden, editing takes on a whole new meaning.

"A revolutionary evolution? What think you question mark end of paragraph end of document close application"

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