newsletter of the Concordia University Pensioners' Association
bulletin de l'association des retraité-e-s de l'université Concordia

Vol. 34, no. 1, May, 2024

President's Message

Garry Milton

Concordia University is about to celebrate its 50th Anniversary. Like many of you, I began my career in one of Concordia's founding institutions. In my case it was at Sir George Williams University. For lots of you, it was at Loyola College. For many others, your careers began at Concordia.

My first office was in the Norris Building on Drummond Street. Shortly after the merger I moved to the Hackett Building at Loyola on Sherbrooke Street. Neither of these buildings either exist or are owned by Concordia today. The University has changed so much since those early days; physically, academically and in sheer size and complexity.

Many of us have spent most of our working lives at Concordia and remain connected through CUPA and in other ways. We have developed close friendships with fellow colleagues and in some cases, lifelong relationships. In short, Concordia has played an integral role in shaping our lives. Likewise, we have all played a role in helping evolve Concordia.

We should all be proud of our contributions in advancing Concordia. Like the university itself, we often faced challenges, many quite dramatic. Our ongoing commitment, however, helped contribute to the dynamic institution Concordia University has become. Our collective institutional memory is something that should be cherished.

There will be many events held this year as part of Concordia's 50th anniversary celebration. I hope you decide to participate. Your involvement is well deserved. I am sure it will be appreciated by the wider Concordia community.

Message du président

Garry Milton

L'Université Concordia est s'apprête à célébrer son 50e anniversaire. Comme beaucoup d'entre vous, j'ai débuté ma carrière dans l'un des établissements fondateurs de Concordia. Dans mon cas, c'était à l'Université Sir George Williams. Pour beaucoup d'entre vous, c'était au Collège Loyola. Pour bien d'autres, votre carrière a commencé à Concordia.

Mon premier bureau était dans l'édifice Norris rue Drummond. Peu de temps après la fusion, j'ai déménagé à l'édifice Hackett de Loyola rue Sherbrooke. Aucun de ces bâtiments n'existe ni n'appartient aujourd'hui à Concordia. L'Université a tellement changé depuis ces débuts ; d'un point de vue physique, académique, ou en termes de taille et de complexité.

Beaucoup d'entre nous ont passé la majeure partie de leur vie professionnelle à Concordia et restent connectés via l'ARUC et par d'autres moyens. Nous avons développé des amitiés étroites avec des collègues et, dans certains cas, des relations durables. Bref, Concordia a joué un rôle essentiel dans la construction de nos vies. De même, nous avons tous joué un rôle dans l'évolution de Concordia.

Nous devrions tous être fiers de notre contribution à l'avancement de Concordia. Comme l'université elle-même, nous avons souvent été confrontés à des défis, dont beaucoup ont été assez importants. Notre engagement continu a toutefois contribué à faire de l'Université Concordia l'institution dynamique qu'elle est devenue. Notre mémoire institutionnelle collective est quelque chose qui doit être chérie.

De nombreux événements auront lieu cette année dans le cadre des célébrations du 50e anniversaire de Concordia. J'espère que vous déciderez d'y participer. Votre implication est bien méritée. Je suis sûr qu'elle sera appréciée par la communauté élargie de Concordia.

PENSION REPORT

Bryan Campbell

Our portfolio return numbers for calendar year 2023 and year-to-date 2024 are respectively 2.3% and 1.2%. (These are estimates, based to some extent on past numbers, as all returns from our private investments are not currently available.) Given that the sustainability benchmark for our Plan is 5.9%, these numbers are not particularly heartening. But good pension management is not a short-term activity. Our returns over the mid-term horizons of three, five and ten years are in fact more than reassuring: 6.1%, 7.8%, 7.2% . In sum, the portfolio has navigated well through the various storms of COVID, resurgent inflation and the weakening of the international trade environment.

We note that the return statistics previously quoted are presented in the portfolio performance reports as relative to "inception". A footnote marks the inception as 2013; on reflection, this is a curious date indeed. One would have thought that the appropriate origin would be 2008, a year that marked the great financial crisis. But our date is more homespun and refers to the point when the Concordia portfolio had been significantly retooled in response to the 2008 crisis. Previously, we had lived in a 60-40 investment world where 60% of the funds under management were allocated to stocks, the remainder to safe corporate and sovereign bonds. But institutional investors could no longer deliver their pension commitments in this environment. Hence, a serious redo was in in order.

I mention this bit of local history to underscore that the portfolio is now quite complicated with some 30-35 managers chosen to meet specific objectives. Then they are carefully monitored to determine whether these objectives are actually met or whether the objectives themselves remain appropriate.

This investment process is time consuming. It is certainly moot whether the current structure and mandate of the Pension Committee can be maintained. We think it should be, but that decision procedures could be "tweaked" somewhat. The relevant deliberations are likely to play out during the upcoming year.

Here it is appropriate to mention that Patricia Saputo is resigning as Chair of the Pension Committee. She has been a committed Concordia pension warrior for well over a decade and was at the heart of the 2013 plan reorganization. Our recognition of her contribution cannot be overstated, and the integrity and dedication she brought to our work has certainly been inspiring.

But the work does go on. Actually, the work is piling up with a search for fund managers in the biotech world to add to the fund's diversification bucket along with some ongoing challenges in the re-organization of the growth bucket. As well, the current investment environment is worrisome with significant systemic risks coming to the fore. How to monitor and react prudently to these risks is a major concern.

NEW MEMBERS

Since May 2023

A warm welcome to these new members who recently retired:

Delia Antonecchia *
Sheila Arnopoulos
Sonia Coutu
Gilbert Émond
Yasmin Jiwani
Richard Lachepelle
Graham Maisonneuve
Miriam Posner *
Larry Tansey
Cameron Tilson *
Susan Yegendorf
Steven Applebaum
Bryan Barbieri
Doris Edmond
Judith Grad
Cornelia Kupfer *
Jacques Langevin *
Francois Miron
Latha Shanker
Michèle Thériault *
Miron Wasylyk
Maria-Teresa Zenteno *

* Announced at the December 2023 FGM, but not included in November 2023 Newsletter

CUPARUC Spring Annual General Meeting and Luncheon
Monday, June 3
Jesuit Conference Centre, Loyola
Meeting from 10:00 to 12:00
Luncheon follows the meeting

Wonderful buffet sandwiches and salads
wine and other beverages included

Free for CUPA members
$30 for guests

Reserve for the luncheon by May 24
by email to cuparuc@concordia.ca

SCHOLARSHIPS AND AWARDS FUND

Joanne Locke

Established in 2002, the Concordia University Retired Faculty and Staff Scholarships and Awards Endowment is the result of an 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. 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 equally 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.

Since their inception in 2002/03 to the present, CUPA has recognized the dedication and hard work of 244 students with 80 scholarships at the graduate level and 164 undergraduate awards including 82 bursaries and 82 scholarships.

Information about our student awards is reported to CUPA annually in Advancement's *Student Award Stewardship Report*, the most recent of which is 2022-23. This 2022-2023 *Report* informs us that students from all four faculties are recipients of awards and come from a diverse representation of degrees ranging from a thesis-based Doctor of Philosophy in Software Engineering, to a thesis-based Master of Arts in Art Education, to a Bachelor of Commerce with a Major in Marketing and a Minor in International Business, to a Bachelor of Science with Honours in Ecology and enrollment in a Co-op. This is only a sampling, but serves to illustrate how far reaching our Retired Faculty and Staff Awards really are.

At the end of each report, I usually include a comment about how appreciative award recipients are. However to hear it from a student is obviously more effective. A recent Master of Arts in Art Education student truly says it all ...

> Your invaluable contribution has not only provided me with financial assistance but has also given me tremendous encouragement to pursue my educational goals.
>
> The impact of your support extends far beyond the financial aspect. Your investment in my education has empowered me to broaden my horizons and explore new avenues of knowledge. Since having received the award, I have travelled across the country to pursue my thesis research … presented at conferences and symposiums, shown my artworks in 10 exhibitions, and found full-time work in my field. … I am humbled to be a recipient of your generosity, and I hope to one day be in a position where I can pay it forward and make a difference in the lives of aspiring students.

It is your continuing generosity that makes it all possible.

Joanne Locke
May 2024

MEMBERSHIP

Kathleen Perry

After taking on the membership dossier in Fall 2023, with Garry Milton's help we decided to contact past members with a personalized email and membership forms, and I am delighted to report that our membership has increased to 357 from 284 in 2022-2023. As of now we have exceeded the pre-pandemic membership. Strong membership numbers are critical in our influence when discussing matters with the University.

Membership renewals for 2024-25 have been sent out in early May. The membership fee remains $30.00, of which $5 goes directly to our retired faculty and staff scholarship and bursary program. Renewals can be paid by e-transfer or cheque. If easier, you can pay your membership fees at the June 3 meeting.

We have 43 new members this year. These are people who gave Human Resources permission to share their contact information with the Association. If you know any Concordia retirees who might be interested in joining, please contact me at mkperry@sympatico.ca or leave a message at 438-722-0119. Membership and renewal forms, which include payment instructions, can be found on the Association website - CuparucConcordia.ca.

BENEFITS REPORT

Hal Proppe

This should be the last time that the Benefits Report deals exclusively with changes to our Group Insurance Benefits Plan after almost 6 years. Most members know that in 2018 a decision was made by the Concordia University Employee Benefits Committee (CEBC) to review our current Plan, which has been in place for several decades, and recommend modifications. The primary objectives were to ensure the sustainability of the revised Plan over the long term, and to update the design of the Plan to make it more flexible and to be more in line with plans in other universities and similar institutions.

The review is still being carried out by a Working Group established by the CEBC in October 2018. To extend the consultation, a much larger group called the Benefits Sustainability Forum was established about a year later with representation from every union and association. These committees met many times over the years together with external consultants. Once the main elements of a proposed new Plan had emerged there were additional formal meetings/negotiating sessions between some of the unions and the administration. In the spring of 2023, it seemed that a consensus had finally been reached, but later one of the largest unions decided it could not support the proposal. Nevertheless, the expectation was that this problem would be resolved later in the year.

In October 2023 the university was informed by the Québec government that major changes would be made to the rules regarding tuition fees for international students. These changes will have serious negative effects on the university's finances. This new development also made it difficult for the university to continue to support the new Plan that it had agreed to a few months earlier, let alone agree to the requests from the union referred to above. It proposed some modifications, and there have been several meetings of the Working Group and a meeting of the full CEBC recently to discuss these changes.

Our Executive Committee had already supported the original proposed Plan in principle, and is willing, if necessary, to accept the most recent proposal. However, it is possible that the university will accept another modification that is almost the same as the one that had been supported by most constituencies earlier in the year, with the added benefit that some of the revised features will be phased in over a 3-year period, and that two new paramedical expenses (kinesiologists and pharmacogenetic testing) will also be covered. Overall, on average it may cost somewhat more than the current Plan, but the details have yet to be worked out and so the difference in cost is still difficult to predict.

A final meeting of the Working Group will have taken place by the time this Newsletter is published, and a meeting of the CEBC is scheduled for May 31. If a new Plan is approved, it will take effect as of January 2025.

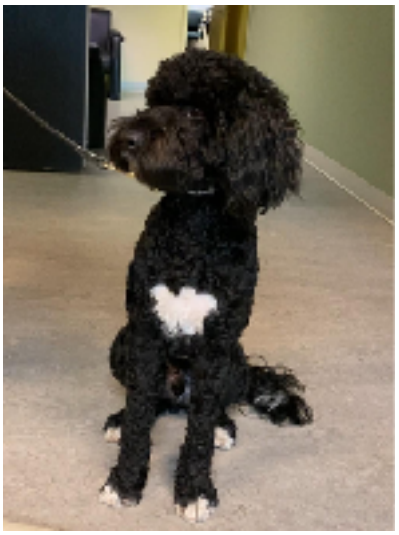
Even if everything were already agreed to and approved, it would not be feasible to give a satisfactory explanation of the new Plan in this column of the Newsletter. However, there will be comprehensive information sessions in the following months to explain it in detail to all members.

Of course, it is still possible that there will not be an agreement and that the university will decide to continue with the current Plan for now. That would be unfortunate, because eventually the current Plan will become unsustainable, and another attempt will be made by the Board of Governors and the CEBC to revise it. It is likely that such a future review would take place in a context that requires a drastic reduction of benefits or increase in costs to members.

Hal Proppe

NEWTON THE THERAPY DOG

Craig Buchanan



Meet Newton, a Portuguese water dog. You can see him all around campus because he is Concordia's therapy dog and a member of Campus Safety and Prevention Services team. Newton is a therapy dog, not a service dog, so students are welcome to approach him, pat him, even talk to him. He's a good listener.

In reality he's on campus to promote wellness by helping reduce stress and anxiety among students, faculty and staff.

Newton will be coming to the CUPA luncheon at Loyola on June 3rd, following the Annual General Meeting.

CONDOLENCES - DECEASED MEMBERS

Since November 2023 Newsletter

Margaret Bailes
Paulette Bird, Office of the AVP – Human Resources
Michel Boulet – Cinema
Lawrence Boyle - Finance
Jose Esteves – Mechanical & Industrial Engineering
Pierre Gregoire – Creative Arts Therapies
Joyce Harding
Brian Hawker – Office of the Dean, JMSB
Mary Hooper – Psychology
Solomon Katz - Library
Andrew Kawczak
Christine Killinger, Applied Human Sciences
Marc Kwiatowski – Geography, Planning and Environment
Jacquelin Levitin
Peter Magadini, Music
Aida Melkonian
Stephen Menzies, Design & Computational Arts
John Miller - English
Stanley Morris – Physics
F. Kwong Ng – Facilities Management
May Patton – Human Resources
Scott Prentice – Communications Studies
Margaret Ritchie, HR – Payroll
Eyvind Ronquist – English
Malcolm Spicer – Theological Studies
Barry Wainwright – Studio Arts

Ladies' Morning Musical Club at Loyola

Kathleen Perry

The Ladies' Morning Musical Club is the only continuously operating organization of Its kind in North American, having presented concerts in Montreal for more than one hundred and thirty years.
The Club continues its pursuit of excellence, at accessible prices for all music lovers, presenting the finest music by the finest artists.
This coming year, due to renovations at Pollak Hall at McGill, the Ladies Morning Musical Club will have their series at Oscar Peterson Hall on the Loyola Campus. This is an opportunity for CUPARUC members to enjoy some exceptional music in a setting familiar to us all and there is plenty of on campus parking close to the Oscar Peterson Concert Hall.

The Calidore String Quartet, shown here, is featured in LMMC's first concert of the season

Ladies' Morning Musical Club 133rd SEASON – 2024-2025
Due to exceptional circumstances, all ten concerts will be presented at the Oscar Peterson Concert Hall
Concordia University (Loyola Campus)
7141 Sherbrooke Street West, Montreal, Quebec H4B 1R6
Sundays at 3:30 p.m.

2024-2025 Concert Season

Sept. 8 CALIDORE STRING QUARTET, strings
Sept. 29 GEORGE LI, piano
Oct. 20 BLAKE POULIOT, violin
Nov. 10 BENJAMIN GROSVENOR, piano
Dec. 1st VICTOR JULIEN-LAFERRIÈRE, cello
Feb. 2 KARINA GAUVIN, soprano
Feb. 23 GOLMUND QUARTETT, strings
Mar. 16 FAURÉ QUARTETT, piano quartet
Apr. 6 LEONKORO QUARTET, strings
Apr. 27 TRIO WANDERER, piano trio

ten concert Subscription: $350
Students (max. 26 yrs.): $100
individual concerts: $ 60 / Concert
Students (max. 26 yrs.): $ 25
Non-refundable - Taxes included
For ticket sales contact LMMC
1980 Sherbrooke Street West, Suite 260
Montreal, Quebec H3H 1E8
Tel.: 514 932-6796
E-mail: lmmc@qc.aibn.com
www.lmmc.ca

FINANCIAL REPORT

Garry Milton

The Association is in a good state financially. The 2022-23 membership year ended with a balance of $35,526.64. As of the end of April 2024, we have a healthy balance of just over $36,000. CUPARUC has adequate operating funds, the ability to meet foreseeable obligations to maintain our student awards program and the flexibility to take on projects that may be identified as beneficial to our members.

As mentioned in previous Newsletters, the pandemic affected our financials, both in terms of income and expenses. As can be seen in the summary interim financial statement, we are now moving back to more normal operations. We continue to show a positive balance for the year.

The following items are of note:

1. Membership fees are up somewhat from 2022-23 due to an increase in membership. Although the increase in numbers is significant, the fees are recorded when they are received regardless of the year for which they are intended. Therefore, changes in fee revenue don't always reflect the full extent of changes in membership numbers.
2. General Meetings & Events. Increases over the past two years in expenses reflect the move back to in-person meetings and events. The cost of events is partially offset by the receipts ($4,095.00) shown in the revenue section of the financial statement. It is worth noting that the University waived much of the on-site and IT support fees for the Fall General Meeting and Holiday Luncheon. In addition, University Advancement contributed $500.00 to offset event costs.
3. Transfer to Scholarship/Bursary Fund. The source of this money is the $5 from the $30 annual membership fee that goes automatically to our scholarship and bursary program. A transfer did not occur in 2022-23 or 2023-24 as we are working with University Advancement on certain issues. Once the issues are resolved, it is expected the transfer will take place during the 2024-25 fiscal year.
4. Postage. Mailing expenses increased from 2022-23 due to membership recruitment efforts and the fact we are mailing the full Newsletter and certain notices to members that do not use the internet.

FINANCIAL SUMMARY	2022-23	2023-24
June 1, 2023 - April 30, 2024	Final	Interim
Opening Balance June 1, 2023		$35,526.64
INCOME		
Membership fees	$7,250.00	$7,670.00
$5 Donations to Scholarship Fund	$1,450.00	$1,595.00
Receipts - Events	$2,040.00	$4,095.00
Concordia contribution	$0.00	$500.00
TOTAL INCOME:	$10,740.00	$13,860.00
EXPENSES		
General Meetings & Events	$8,818.04	$12,048.03
Legal Fees	$0.00	$0.00
Transfer to Scholarship Fund	$0.00	$0.00
CURAC Membership	$300.00	$300.00
Website	$27.37	$27.60
Postage	$479.78	$628.69
Printing & Copy Centre	$538.19	$109.27
Stationery and Supplies	$129.51	$95.16
Telephone Rental	$121.62	$137.78
TOTAL EXPENSES	$10,414.51	$13,346.53
NET INCOME	$325.49	$513.47
Closing Balance as of April 30, 2024		**$36,040.11**

Recognizing Fakes *alexS*

In today's digital age, plagiarism and the use of AI-generated content are becoming increasingly common among students at the university level.
As a university professor, it is imperative to have tools at hand to recognize and combat such fraudulent practices. The first and most essential tool is a plagiarism checker. With the click of a button, these tools can scan a student's submission and compare it to a vast database of online sources, highlighting any similarities found. This not only helps to identify direct copy-pasted content but also detects paraphrased material. Some advanced plagiarism checkers even have the capability to detect AI-generated content, a crucial feature in today's classrooms.

Another helpful tool for professors is facial recognition software. With the rise of online classes and digital submissions, it has become difficult to verify the identity of students submitting assignments. Facial recognition software can be used to compare a student's photo ID with their webcam image during an online exam, ensuring the person completing the exam is the same as the one enrolled in the course. This can also be helpful in cases where a student is suspected of hiring someone else to complete their assignments or exams.

Artificial intelligence itself can also be used as a tool for professors to detect AI-generated content. By using AI-powered plagiarism checkers, professors can run student submissions through algorithms that analyze writing patterns and styles, flagging any anomalies that may indicate the use of AI technology. This is especially beneficial in identifying content generated by popular tools like GPT-3, which can produce human-like writing.

While technology plays a vital role in identifying fraudulent practices, professors must also educate themselves with the knowledge and skills to recognize fake content. This can include staying updated with the latest technology and platforms used for AI-generated content and familiarizing themselves with the writing styles of their students to spot any inconsistencies in their submissions. Moreover, professors can also collaborate with their colleagues and share best practices for identifying and dealing with fake or plagiarized content.

In conclusion, the use of technology is crucial for professors to identify fake, plagiarized, and AI-generated student submissions. With the help of plagiarism checkers, facial recognition software, and AI-powered tools, professors can efficiently and effectively detect any fraudulent practices among their students. However, it is also essential for professors to continuously educate themselves and stay updated on the latest techniques and technologies to combat such practices. By utilizing these tools and strategies, universities can maintain academic integrity and promote ethical practices among their students.
Some real good points here, looks perfect, almost too perfect…could this be AI?

Alex Sengbush

DRAFT MINUTES FALL GM

Joanne Locke

CUPA/ARUC

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

Fall General Meeting
Monday, December 4, 2023 – 10:00am – 12:00 pm
Hybrid In-person/Zoom Meeting Minutes

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

Garry Milton, CUPA/ARUC Association President, called the Fall General Meeting to order at 10:17 am, welcoming everyone to the meeting. He began by acknowledging that Concordia University is located on indigenous lands and that the Kanien'kehá:ka Nation is recognized as custodians of the lands and waters on which the meeting took place.

Garry explained that CUPA is continuing to offer hybrid meetings in order to allow as many individuals as possible to participate. Although it is anticipated that sixty-five participants would be attending the meeting and some 90 would be attending the lunch, due to the weather conditions some registrants may not be able to attend. The meeting

was recorded with the link to the recording being available to members upon request.

Garry thanked Michaela Ciarma from Human Resources for being available to pensioners, responding to any questions or concerns. In addition he thanked the CUPA Executive acknowledging all of the hard work behind the scenes that goes into a meeting of this nature.

Garry reviewed the main CUPA raison d'etre including strong representation on the Pension Committee and the Benefits Committee and maintaining a robust awards program for students as well. There are a number of other foci which will be presented in the different reports one of which is to continue to build a strong relationship with the university community in general as it is to our benefit and to the benefit of the University. Attracting new members is a constant concern and focus. Numbers are especially important when dealing with the University on a variety of issues. Similarly building a strong Executive base is a priority. Many of the Executive Committee have served for several years and new members are encouraged to join whether there is a portfolio of interest or becoming a member-at-large. CUPA is somewhat different than many of the retiree associations throughout the Canadian academic community in that we have actual impact on the lives of our retirees through our Pension Committee and Benefits Committee representation. Many of the retiree associations are limited to social events only.

1.2 Welcome to New Members

A warm welcome was extended to approximately 24 new members, some of whom were in attendance in-person or via Zoom. New members include:

Delia Antonecchia
Lynn Bergeron
Kemal Buyukkurt
Cornelia Cooper
Geraldine Ford
Jose Antonio Gimenez-Mico
Arpi Hamalian
Karin Hilker
Jacques Langevin
Leonard Posner
Joanne Rankin
Arlene Segal
Michèle Thériault
Veronique Verthuy
Palmer Atchison
Laura Brunet
Sally Cole
Patricia Donnelly
David Gaudine
Pawel Gora
Cynthia Hedrick
Cornelia Kupfer
Norman Lanthier
Miriam Posner
Hilary Scuffell
Yuk Kuen Szeto
Cameron Tilson
Maria-Teresa Zenteno

1.3 Remembering Colleagues

Taking a moment to remember colleagues who have passed away since November 2022:

Mohammad-Burham Abrar
Richard Barbieri
Terrence Byrnes
Carlos De Sousa
Pritam Gill
Ronald Harris
Josef Hrib
Morido Inagaki
John Jenkins
Adalbert Lallier
Kamal Argheyd
Barbara Barclay
Brian Counihan
Keith Foster
Verda Hamilton
Sandra Hoffman
Horst Hutter
Anne-Marie James
Thomas Kenny
Sybil Lewis
Christine MacKay
Roslyn Muer
Elaine Newman
William Reznicek
Filippo Salvatore
Marcia Segal
Anna Sierpinska
Chih-Huei Wang
Beatiiz-Celina Mejia
Donna Mundey
Phyllis Prussick
Charlotte Rosenstein
Gampaolo Sassano
Dov Shinar
Giovanni Vescio

It was noted that Dov Shinar had been listed in the Newsletter as being from Political Science when he was from Communication Studies.

2. Approval of the Agenda

Moved by Jamshid Etezadi and seconded by Geraldine Ford, the Agenda was approved with no additions. Although the Agenda was approved as presented, Garry received notification from Bryan Campbell that he would be late in arriving to the Meeting and requested that the Pension Committee report be moved to farther down the agenda.

3. Minutes of the Meeting of June 4, 2023

Garry pointed out that the Minutes are now included in the Newsletter which is sent out to all members. Moved by Danielle Carter and seconded by Maria Peluso, the Minutes of the June 4, 2023 Annual General Meeting were approved.

3.1 Business Arising from the June 4, 2023 Minutes.

Any business arising had already been included in the agenda and would be addressed during the meeting.

4. Reports

4.1 Shuffle 34 (Kathleen Perry)

Kathleen reported that Shuffle 34 was an overwhelming success. CUPA raised a record $15,587.00 and the Pacemakers were named the top team of the year and Kathleen the Shuffle Queen. In addition, a CUPA bake sale raised $270.00.

Kathleen then reminded us that next year, 2024, is Concordia University's 50th anniversary and hoped that more CUPA members will participate either through shuffling or supporting a shuffler or the Pacemaker team. She is also looking forward to a discussion on different ways to do the Shuffle, perhaps walking in one's own neighbourhood.

4.2 Student Scholarship and Bursary Program (Joanne Locke)

Joanne reported that since CUPA introduced its initial student awards in 2003 we have made 241 students very happy by recognizing the hard work that they have put into being top students. These 241 awards include 80 graduate scholarships, 82 undergraduate scholarships and 79 undergraduate bursaries.

Our current award value at the graduate level sits at $5,000.00, and at the undergraduate level at $2,000.00. These amounts are somewhat governed by the amount of payout from the endowment. At a 3.5% payout, this usually results in about $33,000 annually. CUPA has recently learned that ideally an undergraduate award would have a value of $2,500.00 whereas a graduate award would have a value of

$5,000.00. On the graduate side, with four awards CUPA is fine. At the undergraduate level ideally we would to be able to boost from $2,000.00 to $2,500.00 for each of the 8 awards. Even a year ago this would not have been possible but thanks to monies raised in the Shuffle and member donations, there is enough in the CUPA Development Fund to allow us to increase the undergraduate award values. A conversation for the future however would be to explore ways in which we could increase the Endowment and thus the payout.

Joanne concluded by thanking everyone for the generous donations, for their shuffling and for their Pacemaker support.

4.3 Benefits Committee (Hal Proppe)

Hal began his presentation with a summary of what has taken place to date with respect to benefits.
Together with George Tsoublekas, Hal Proppe serves on the Concordia University Employee Benefits Committee (CEBC) and the Benefits Working Group (WG) and, together with Craig Buchanan, Garry Milton and George Tsoublekas, the Benefits Sustainability Forum (BSF).

Hal began by saying that not much has changed since his report at the Annual General Meeting which took place last June. The Concordia University Employee Benefits Committee (CEBC) decided that it was time to upgrade the health care program, plus some other benefits such as life insurance which does not affect the retiree group. The review of the health care plan is now five and one-half years in progress having begun on October 2, 2018 when the Benefits Working Group was set up consisting of all the internal members of the Benefits Committee. The motivating factor behind the review was to save money where possible as the current plan is becoming unsustainable. Costs, particularly prescription drugs kept rising very quickly, faster than inflation. And now with very high inflation the prices are even higher so there is no other avenue than to cut costs.

Work began with the Concordia University Employee Benefits Committee setting up a Working Group which met with consultants from the firm of Normandin Beaudry. The Working Group developed a set of ideas based on certain principles which ensured financial security, equity and universality, affordability and sustainability, and flexibility and value for members. The original implementation date was to be January 2021.

Beginning in October 2020, consultation was expanded as it was realized that a wider input was necessary. Similar to the Pension Sustainability Forum, a Benefits Sustainability Forum (BSF) was established with some fifty people including two representatives from each union or association plus the members of the Working Group. By June 2021, there appeared to be some consensus on a plan. That plan was brought to the CEBC later in June with the Benefits Committee approving both the principles and the plan. Following this however it was determined that in some collective agreements, it is stipulated that unions must bring forward such changes to be discussed at the table. In addition, a financial framework was to be worked out.

Consultation with the unions was long and difficult, particularly with the Full-time Faculty Association (CUFA). Hal reminded attendees that about a year ago he had reported that a presentation by the Administration to CUFA members had taken place. There was a lot of resistance to the proposed plan. Since that time any meetings have ended with further complications and some serious disagreements. Hal reported that the most recent meeting was of the Benefits Committee and had taken place a week prior during which CUFA stated that they had been given a mandate to not approve the proposal.

Hal did report that sometime during 2024 we will probably be told that we will only be able to claim for generic medications. Switching to generic medications can save up to 65% in some cases. It is understood however that some members may require a brand name medication and that will be allowed, provided the doctor says that this is required. Otherwise the member will have to pay for the brand name out of pocket.

Other than that related to the generic medication switch, due to confidentiality, Hal was not able to report on further plan details.

Q: With respect to the choice of the brand name as opposed to the generic. If one opts for the brand name, would it be possible for the insurance company to reimburse but at a lower percentage, still resulting in savings for the plan while not penalizing the member who would like to stick with the brand name.
A: It may be an exaggeration to say that the member may have to pay the whole cost out of pocket, it may be a percentage. This is not known yet as there are some legalities and the lawyers have to look at what we can and cannot do and it has to be consistent with the RAMQ rules. Definitely this gives the member options which actually was one of the motivating factors for a review of the plan, that is, saving money and increasing flexibility.
Although not related to medications, Hal asked Chris Ross if he would like, at this point, to talk about a recent experience related to travel insurance. Chris related an experience that happened to him about 6 months prior and wanted to share it with members as it is good news. With our travel medical insurance, we are not covered for trip cancellation or interruption. Chris explained that if you are on a trip, become ill, and have to come home, you are covered. However if you are on a trip and somebody in Canada becomes ill requiring you to return home, you are not covered. To offset this possibility Chris and his spouse buy additional cancellation interruption insurance which he realized comes to about 10% of the cost of the trip. For example for a trip costing $12,000.00, an additional $1,200.00 must be added to the cost. About 6 months ago, Garry sent a letter to the membership raising awareness of the benefits of our CURAC membership. This prompted Chris to contact CURAC and to learn that the same coverage through CURAC was $400.00, thus a saving of $800.00. Additionally, the insurance does not cover a specific trip but covers time and is valid for any out of province trip. For $419.00 Chris stated that both he and his spouse are covered regardless of the number of trips they take during the one year time period. Chris reported that it took a bit of time with several phone calls but once the details were sorted, he was able to enroll online with the money withdrawn from his bank account monthly.
Hal clarified that the travel insurance we have right now is for medical coverage and has a cap of 3 million dollars.

Q: Will there be any negotiation regarding dental treatment for people over 65?
A: No. The rules right now are once one has retired or reached age 71, the dental plan stops. To maintain the dental coverage is quite expensive so one of the features in the proposal was to set a certain amount aside so that everyone would have a Health Care Savings Account (HCSA) and at the discretion of the member, some of the money in that account could be used for dental treatment. However with changes made to the original proposal and anticipated savings not being realized, it appears that this account will not exist. One of the

proposals in the revised plan that CUFA is concerned about is that for active and younger employees, fewer dental visits would be covered than is the case right now. So with respect to pensioners, dental coverage will not be an option.
One item that remains is vision care which is actually unfortunate because it loses money and costs the plan money that we should not be spending. But because the unions were so insistent on maintaining it, it will remain a component of the plan.
Hal added that contributions to the plan will increase next year as of January 1, 2024. It is anticipated that the increase will be about 6 percent.
Hal opined that what is currently happening is very similar to what happened about 10 or 12 years ago when the University tried to modify the health care plan, the attempt was totally unsuccessful in that no changes were made. Hal explained that initially phase one of the review had to do with the complexity of our plan. There are so many unions and associations that over the years and the decades there are about 80 different categories of individuals who differ from each other. For example some members have vision care, while others don't. Similarly some have life insurance that changes on their birthday while others have life insurance that changes on June 1st. Sun Life advised us that if we eliminate a lot of these minor sounding differences and make the plan more homogeneous, we can save a substantial amount of money. Unfortunately because the unions do not agree with this, phase one will not take effect and the anticipated savings cannot be realized.

Q: The question requested a clarification on CURAC.
A: The College and University Retirees Association of Canada (CURAC) is an umbrella group of the retiree associations across the country. Each retiree association can chose to join or not join. Because CUPA has chosen to be a CURAC member, then any CUPA member can take advantage of any of the packages or services CURAC offers. Previously it was mentioned that Chris Ross enrolled in the CURAC travel insurance program. He pays $45.00 per month and he and his wife are entitled to year round travel insurance no matter how many trips he and his spouse take or their destinations. As retirees of Concordia, we have a fairly good benefits program but for many other universities the situation is quite different in that retirees lose their benefits. A good alternative is the national plan offered through CURAC.

4.4 Membership Report (Garry Milton)

Garry reported that Joyce Payan who has been chair of the Membership Committee for many years has stepped down from that post and will remain as a member-at-large of the Executive Committee. Garry thanked Joyce for her many years of service and dedication. Replacing Joyce is Kathleen Perry.
For specific information on the membership Garry directed readers to the membership report appearing in the Newsletter. He then said that he wanted to stress the importance of keeping the numbers up. This is always a challenge because although we are working more closely with Human Resources, they are only able to provide contact information on retirees if the retiree gives permission to Human Resources. For those who do CUPA sends them an information package describing the purpose of the Association, what it is about and inviting them to join. Hopefully we hear back from the retiree. If not, we are able to follow-up. Each newly retired person is given a one-year membership free in the association. The motivation behind this is that once a new member sees the benefits of the Association they will remain a member for a long time. CUPA counts as active members anyone who has paid their membership fees within the past 3 years. The reasoning behind this is because some members, if they do not renew immediately upon receipt of their notice, forget. Then they may rejoin later when they get the next reminder. So they are maintained on the list and they continue to receive the Newsletter and other communications – hopefully they will rejoin. Following the holidays, Kathleen anticipates looking closer into this.
In terms of numbers it was reported in the Newsletter that CUPA welcomed 22 new members. However between the time of the publication of the Newsletter and now, an additional 7 new members have been added to the originally reported 22. CUPA is closing in on 300 paid memberships which brings us back to pre-Covid numbers. Garry reiterated the importance of membership numbers so that when dealing with the University, they see the strength of CUPA through its membership numbers.
Because each of the unions and associations has a listserv it was suggested that CUPA contact them and ask them to post information in order that potential retirees would learn about CUPA and its membership.

Q: Are faculty members who have reached the age of 71 and are now retired but still teaching eligible to join CUPA?
A: Yes, CUPA is a pension association. This means that a member is collecting a pension from Concordia. They can still be teaching.

4.5 Pension Committee (Bryan Campbell)

Bryan reported that the most important feature of our pension plan is that it is a defined benefits plan and as such the money that one receives next June will be the same amount as what one received this June but hopefully with a percentage of indexation. It is guaranteed. By definition then it is forward looking in the sense that what a pension plan does is essentially assess liabilities going into the future. The major work of defined benefits then is a matching of liabilities with returns with the preoccupation always on returns. In our case the absolute objective to meet our obligations is a return of 5.9 percent.

Twenty years ago these plans tended to be divided into 60 percent money in the stock market and 40 percent in the bond market. This is no longer the case, with the problem being the uncertainty in the economy. Bryan opined that without a doubt we are lucky to have the defined benefits plan as they tend not to be in vogue, with only some government sectors hanging on to them. There even exist in some government departments hybrid plans where people who were hired during a certain period will be under the defined benefits plan while others hired during a different period will be under a defined contributions plan. The defined contribution plan is essentially the money that you put in goes into a pot together with money that your employer puts in, the pot is invested and when you retire you will live on what is in the pot when you reinvest it into the future. You never know what is going to be in that pot when you retire. But the defined benefits plan smooths all this out. Although 2022 was not the best return for our plan, it was positive at 1.7 percent. Now this is not the 5.9 percent that is necessary for the stability of the plan but it smooths out when viewed over a longer horizon of five years. In that regard the plan is solid in terms of what is referred to as sustainability of the fund.

This can be achieved because the Investment Subcommittee and the Pension Committee have put together a portfolio approach that's quite intelligent involving 3 components - a sustainability component, a growth component and a cap and diversification component. While these components support growth, they also protect downside risk and feature diversification.

The Pension Plan has 32 managers that are spread through three risk buckets. Each manager is seen every fourteen months. Each manager gives a 45 minute presentation followed by questions. While this may not always be the result, it can lead to 2 or 3 managers being asked to leave. At that point the Committee looks for different sorts of managers. This is not an exercise in simply replacing the fired manager with someone who will do the same thing but better, but looking for someone who has a fresh idea and approach. Members of the Investment Subcommittee meet 8 to 10 times per year to meet with the 32 managers and to discuss a range of issues including diversification. Managers who are retained to invest on our behalf may be given 70 to 75 million dollars. They are professionals who may be coming from New York or London or a host of other locations.

Bryan announced that after serving in excess of ten years, he has resigned from the Pension Committee and thus the Pension Investment Subcommittee. Although a difficult decision because he thoroughly enjoyed serving on the committee, his fellow committee members and the excitement of learning new things re investing and returns connected to the Plan, he felt that for personal reasons he could not continue to dedicate as much time and attention as it required. Although Hal will take over as an interim, Bryan encouraged anyone who has a solid interest in the area to consider volunteering. He stressed that one need not be an expert in finance but one does need to possess a keen interest in the plan and a wish to work on a solid team. He also expressed his willingness to support anyone who takes on the task.

Bryan reiterated that the Pension fund is in good shape.

Hal acknowledged that he will temporarily be replacing Bryan on the Pension Committee and the Investment Subcommittee and hopes that an interested individual will step forward soon. He expressed his appreciation to Bryan for all of the work he has done on the Pension and opined that Bryan is an outstanding expert in the kind of business that is done by the committee.

Q: What is the likelihood of indexation next June?
A: Given the return this year, it is unlikely we will receive indexation in June. In our plan, 2% is an important number for indexation as it sets the rules for the plan. Should inflation increase to 3% or 3.5% will we need to change those rules? This should be an interesting discussion.

Bryan opined that a concern is the robustness of economies. Our plan has a lot of private investments in that we give money to fund managers to buy small companies, grow them, and sell them. Fund managers then buy companies with a certain type of revenue and reorganize the company. Then the company is sold to another group of people that are used to having companies that are slightly bigger, reorganize it, and so on. So there is progression up, up a chain. The concern is that there has to be an appetite among buyers at each point in the chain, and there is some indication that this is slowing down. Should that happen, the returns on investment will not be as attractive as they once were. This is systemic risk as it challenges the system. We are used to dealing with portfolio risks where one is trying to look at alternatives to see how you can mitigate different risks. Systemic risk is a different type of risk because if the system does not work quite the same way, then the returns would not be the same. These are the types of intellectual challenges that we face.

Garry thanked Bryan on behalf of the entire group and the University for not only the work Bryan has put in representing CUPA on the Pension Committee but prior to this representing CUFA on the Pension Committee. He also thanked him for his clarity and his good judgment.

Garry went on to explain that Hal as the current alternate will replace Bryan on an interim basis until the elections for the Pension Committee which run roughly around the time of the annual pension information meeting in September 2024. Preliminary discussions with the University Financial Services Treasurer's Office have already taken place and CUPA is looking to appoint someone to move into the alternate position as it is very important for us that we maintain two people on that committee.

One reason for maintaining two representatives is for redundancy reasons. If one member is not able to attend, the other person normally can and we do not miss any meetings thus ensuring that we are always there to put our points forward. It is also good training ground because as members we are speaking for the whole university community and not for our own personal interests or portfolios.

Garry again thanked Bryan for his dedicated service over a prolonged period of time and added that Bryan is staying on the Executive Committee as a member-at-large.

4.6 Social Activities Committee (Sandra Spina)

Sandra reported that the CUPA Facebook page, administered by Kathleen Perry and Sandra, is growing. She added that she can tell when people are retiring as the requests increase. Although this is working well, Sandra encouraged anyone who knows a retiree who is not on Facebook to reach out and encourage them to get in touch with either Sandra or Kathleen.

Sandra then highlighted a number of highly successful events in which CUPA members participated ranging from the Shuffle to the "epic" Concordia used book sale which raised over $34,000.00 this year. She went on to express her thanks to the CUPA volunteers who helped sort the monumental number of books. She added that the next sale will take place in March so volunteers would be appreciated for the sorting task in February.

Sandra stressed the many ways in which CUPA supports students through the used book sale, the scholarships and bursaries program, or the emergency fund to name a few. She reminded us that next year will be Concordia's fiftieth anniversary and she will be looking for CUPA members to participate in events.

The caterer for our Christmas luncheon, Pekarna, is a non-profit organization based here in Montreal. Their purpose is to support immigrant women through training and teaching. They are taught such skills as cooking, sewing, and how to help with the catering business, while learning French. Sandra asked for feedback on the food and the catering.

4.7 Technical Committee (Roger Kenner)

Garry reported on behalf of Roger who was unable to attend. CUPA maintains a listserv of approximately 650 people. This is how most of the CUPA communications go out. From our side the listserv works well however there remains a quirk with respect to those whose email is a Bell Sympatico account. He advised those with the Bell accounts that they may receive a second email from Garry. It is still being worked on and hopefully will be resolved.

Although the CUPA website is current in terms of information the design is quite dated. Updating the design and refreshing the information is a task that the Executive is beginning to look at and possibly present some ideas at the June AGM.

4.8 Newsletter (Craig Buchanan)

Garry reported briefly on behalf of Craig who was still at the registration desk. Included in the Newsletter, as a vehicle to inform our broader community, are the various committee reports, minutes of the Annual General Meeting (June), and minutes of the Fall General Meeting (December). There is additional space for other kinds of articles as well. Craig is always looking for potential contributors.

The Newsletter is distributed primarily electronically. In fact approximately 650 members receive their Newsletter in electronic format while approximately 65 to 70 members who for various reasons do not have electronic access, receive theirs via the post whether in Canada or in a few cases internationally.

Q: While all of the speakers have thus far have been very informative, in the past, we have had an opportunity to ask questions of a University representative. Would this be possible for future meetings?
A: Yes, we will continue to work on that. One of the problems right now appears to be the scheduling. CUPA needs to look a bit more forward giving the invitee more lead time or a choice of dates and perhaps even a particular topic we would like to discuss.

4.9 Financial Report (Garry Milton)

Garry brought the attention of the audience to the Financial Report for 2022-2023 printed in the Newsletter and showing a healthy balance. He did point out that there is and will continue to be significant increases in expenses as we return to the pre-Covid levels of activity with meetings and events.

He reported that the CUPA Development Fund is doing well. Together with the $5.00 from the annual membership fee we are able to look at topping up our scholarships and bursaries and ensuring that we can maintain our level of giving.

Garry thanked Sandra for doing a particularly good job searching out to caterers who are eligible to work at the university as there is a restriction there, and who are able to maintain good quality at a lower or more reasonable cost.

4.10 Relations with Other Associations (Garry Milton)

The main external association that CUPA is a member of is the College and University Retirees Association of Canada (CURAC), an umbrella group for individual retiree associations across the country. There are many benefits associated with the CURAC membership. Any member of CUPA can take advantage of any of the activities offered by this national association, all of which are listed on the CURAC web site. These can include items such as vehicle insurance, travel insurance, health insurance, future travel, lifelong learning opportunities or interesting articles on pertinent topics.

CUPA's membership cost is relatively inexpensive and is based on membership numbers (75 cents per member) to a maximum of $300.00 per year. CUPA exceeds the maximum number and therefore pays $300.00 annually.

Garry reported that there is a good chance that CUPA, working with the retiree associations of UQAM and McGill will host the 2025 CURAC conference to be held here in Montreal. A local organizing committee (LOC) is being structured on which Sandra Spina and one other CUPA representative will sit. As such we will have the opportunity to input to the program. CURAC allows the LOC to develop the program while they focus on the formal events such as elections and the CURAC Annual General Meeting.

4.11 Concordia University Relations (Garry Milton)

Garry reported that a focus over the last 12 to 18 months is to position CUPA in a different way within the University structure.
Many of us spent our entire career at Concordia and now as retirees we are considered to be non-active employees and as such there are a number of things we do not have access to. So the objective is to work with the university administration on developing better relations and better access. Although a slow process, it is beginning to show results. Over the past 12 months Human Resources has been working more closely with a goal to facilitating access to potential retirees. Similarly we have reached an agreement with Financial Services that will soon allow us to access the Unity financial program. Although this does not sound like a big thing, it makes it much easier to manage our funds. While we maintain control, a lot of our funds are held by Financial Services. This is a huge benefit to us as we do not have to be independently audited.
The Vice President Services and Sustainability is underwriting some of the costs of this event today. He has also stepped in when difficulties with the Administration have been encountered. Garry opined that not only is it beneficial for us to have this closer relationship with the University, it is also of benefit to the University.

5. Other Business – no other business was reported.

6. Next Meeting – Annual General Meeting, May/June 2024, 10:00 a.m. Location to be determined.

7. Adjournment - The meeting was adjourned at 11:54 with a motion by Chris Ross and seconded by Danielle Carter. All were in favour.
Joanne Locke
May 19, 2024

CUPARUC Newsletter editor: Craig Buchanan
The editor can be reached at
craiglangbuchanan@gmail.com.

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