



vol. 31 no. 2 December, 2021



## President's Message

Garry Milton

It has been almost two years, December 18, 2019, since we held our last General Meeting. Plans were well underway for the May 2020 AGM when the pandemic hit and everything shutdown. As you know from past messages, the Executive Committee has continued working on matters important to Concordia retirees, but it has been too long since we have had a chance to meet in-person. Although not quite there yet, we are moving in that direction.

As this Newsletter goes to print, we are planning for a virtual General Meeting to be held in mid-December. Also, for those that are comfortable and based on public health guidelines, we are planning for some in-person informal get-togethers in the New Year. In May, our plan is to host the next AGM on-campus and in-person, with the possibility of virtual attendance for those that are unable to attend physically. Keep watch for information about these events, which will be circulated by our regular means and posted on our website and Facebook page.

The pandemic has been a time of reflection for many, causing us to contemplate and reassess the things most important in our lives. Similarly, it is time to consider the future of CUPARUC, review the goals and mission of the Association and appraise the wants and wishes of the membership. To that end, we will be surveying members and seeking input over the coming months to help shape the work of the Association. Our goal is to be responsive to the needs of Concordia retirees as we move forward. More will be said about this topic at the December General Meeting.



## Message du président

Garry Milton

Le 18 décembre 2019, cela fera deux ans que nous avons tenu notre dernière Assemblée Générale. Les plans étaient alors bien avancés pour l'Assemblée Générale Annuelle de mai 2020 lorsque la pandémie a frappé et que tout s'est arrêté. Comme vous le savez de par nos messages depuis ce temps, le comité exécutif a continué à travailler sur des questions importantes pour les retraités de Concordia, mais il y a trop longtemps que nous n'avons pas eu la chance de nous rencontrer en personne. Bien que nous n'en soyons pas encore tout à fait là, nous avançons dans cette direction.

Au moment de publier ce bulletin, nous prévoyons une Assemblée Générale virtuelle qui se tiendrait à la mi-décembre. De plus, pour ceux et celles qui le souhaitent et tout en respectant les directives de santé publique, nous prévoyons organiser des rencontres informelles en personne au cours de l'année qui vient. En mai, nous prévoyons de tenir la prochaine AGA sur le campus et en personne, avec la possibilité de participer de façon virtuelle pour ceux et celles qui ne pourraient pas y assister physiquement. Restez à l'affût des informations sur ces événements, qui seront diffusées par nos moyens réguliers et affichées sur notre site Web et Facebook. La pandémie a été une période de réflexion pour plusieurs d'entre nous et nous a incité à contempler et réévaluer les choses les plus importantes dans nos vies. Dans le même ordre d'idées, il est temps d'envisager l'avenir du CUPARUC, de revoir les objectifs et la mission de l'Association et d'évaluer les désirs et les souhaits des membres. À cette fin, nous effectuerons un sondage auprès des membres et solliciterons des commentaires au cours des prochains mois pour aider à façonner le travail de l'Association. Notre objectif, plus que jamais, est de répondre aux besoins des retraités de Concordia. Vous en saurez davantage à ce sujet lors de l'assemblée.

Hal Proppe

As reported in the Spring Newsletter, the Concordia Employee Benefits Committee (CEBC) decided more than 3 years ago to do a review of our entire Group Insurance Benefits Plan, which includes Health Care and Life Insurance for both employees and retirees, as well as certain benefits such as long-term disability for employees only. A Working Group (WG) was established in October 2018. The WG consist of all the internal members of the CEBC, and its mandate is to evaluate all the elements of our Group Insurance Plan and, with the help of consultants, to make recommendations to the CEBC for modifications.

There were two reasons for the review:

1. Over the years the university has grown significantly – both in size and complexity, and this has resulted in almost 80 different types of benefits packages because of the large number of unions and other employee groups, as well as categories of retirees. The administration of such a complicated set of packages, most of which are minor variations of each other, is much more costly than other plans.
2. Our Plan design has been unchanged for many decades. Based on cost projections, the Concordia Group Insurance Plan in its current format is not sustainable in the long term. Certain modifications are needed to bring about cost savings, and at the same time transform the Plan into one with a more modern, flexible structure similar to those at other comparable universities.

The Working Group has been meeting regularly over the last 3 years to design a revised Concordia Group Insurance Plan for all employees and retirees. But the very first meeting was devoted to an agreement on a set of guiding principles which I summarized in my previous report, but which are worth repeating:

- Financial security, equity and universality  
Members and their families are protected against major financial risks of illness, accident, or death and that there is equal treatment and coverage, except for dental care, for all members of the plan, both active employees and retirees.
- Affordability and sustainability  
Benefits must be affordable and sustainable for both the University and members, who will be

encouraged to adopt good consumer behaviour. Savings will come from simplifying the administrative structure.

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

More than 3 years later, the WG is not quite at the end of its mandate, because there are still several details to be worked out. In my previous reports I wrote that regardless of how the new Group Insurance Plan is structured, all cost savings will be redistributed to the Plan. This means that for most retirees the amount we have to pay “out of pocket” (Concordia and RAMQ premiums plus additional expenses not covered due to Plan maximums, etc.) will be close to what we pay now. For some it will be a little less, for others, slightly more. One of the remaining issues we are still working on is to make sure that nobody will be required to pay substantially more under the new rules.

There have been no meetings of the WG or the Benefits Sustainability Forum (BSF), also mentioned in the previous reports since June. However, on December 1 there was a meeting of the CEBC and we were informed that during the last few months there have been discussions with some of the unions because employee benefits are covered by their collective agreements, and any changes need to be negotiated. It is expected that these discussions will be completed early in the new year, and then there will be further meetings of the WG and the BSF to finalize the few remaining details. Once this is done, probably by early spring of next year, there will be another meeting of the CEBC to approve the new Group Insurance Plan, and to make a formal recommendation to the Board of Governors. The last step will be an extensive communication campaign to explain the new Plan to all members. This will take several months, because such a major change in our Group Insurance Plan will have to be explained in detail to all Plan participants, and many questions will have to be answered. It is still expected that the Plan will be implemented in January 2023.

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

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Bryan Campbell

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The Annual Information Meeting (AIM) was held this past October 7. It was a Zoom affair with our audience having visual access to the usual thumbnail array of Board members. During the course of the meeting, questions from the audience could be submitted in writing: these were read with a response to a point of information returned immediately. Questions relating to Plan orientation and policy were read aloud and taken up in the Q & A portion of the meeting.

The Zoom technology enabled us to collect data relating to attendance. Some 537 were registered for the event; 299 were connected at some point during the meeting. These numbers were respectively 498 and 329 for the AIM held the previous year, and compare favourably with in-person attendance in previous years that rarely approached 100.

For me, a disheartening feature of the attendance figures was the very poor participation (27) of retirees. We are in the privileged position of having representatives on the University's Pension and Benefits Boards. I use the word "privileged" advisedly, as most Canadian Pension Associations have no such representation. This prerogative dates back to the early days of the Fund and, indeed, was a motivating factor for the establishment of our Association. In my opinion, we should underscore our commitment to this principle with greater participation.

The link to the video presentation can be found at <https://vimeo.com/632256475/0936e18cf2>. Highlights (for the calendar year 2020): (a) Plan Membership stands at 7141, with 2,274 pensioners and beneficiaries; (b) Fund Returns, 11.5% (gross of Plan paid fees); the 10-year average, 7.8%; return results are well above liability target of 5.9%. Returns, both recent and mid-term, are in the top 25% in the Canadian pension universe on a risk-adjusted basis; (c) The Fund has implemented a Responsible Investment (RI) policy since 2009. In recent years there has been increased international attention focused on climate change and the need for a broader approach. The Plan has been taking active steps to further articulate its RI policy.

We do have tentative results for the current years. Reported returns for the first two quarters are at a nice level (11.2%). Performance in the three components of

our portfolio allocation – Capital Preservation, Growth and Diversification—are all above their specified benchmarks with Growth leading the way at 17.0% (not surprisingly given the international consensus regarding the acceptance of high government debt coupled with low interest rates).

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Joanne Locke

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### **Team Concordia Pensioners Shufflers and Supporters Raise an additional \$2405 Toward Student Awards**

For the fourth straight year, Team Concordia Pensioners participated in the annual Concordia Shuffle, this being the 32<sup>nd</sup> year the University has sponsored this event to raise funds for student scholarships and bursaries.

Six hardy Team Concordia Pensioners shuffled. Team members included Barbara Black, Anne Brown, Wendy Hedrich, Vince MacDougall, Garry Milton and Joanne Locke; with Wendy Hedrich being our top fundraiser. Under pandemic conditions, rather than shuffle from the downtown campus of Concordia to the Loyola campus, shufflers were free to choose where they wanted to shuffle. Members of our group walked around neighbourhoods, through shopping malls, and on treadmills to raise, together with their sponsors, \$2,405.00.

As in the past, all proceeds go toward graduate and undergraduate in-course scholarships and bursaries. For the 2020-2021 academic year, the Concordia University Pensioner's Association, through its Concordia University Retired Faculty and Staff Scholarships and Awards Endowment program, continued its annual tradition of funding both graduate and undergraduate students. Since the establishment of the fund in 2002, we have made an impact on the lives of over 210 hard-working students who are truly grateful for our support, our belief in their goals and our trust.

Our most sincere thanks to the Shufflers and to the Sponsors for their generous contributions and for making Shuffle 32 a total success.

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## **H**ELP GUIDE THE ASSOCIATION

Garry Milton

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Have you considered joining the CUPARUC Executive Committee or one of its committees? You can take an active role in helping plan future directions for your organization. There is lots of interesting work to do, whether it be within one of the existing portfolios, expanding our membership base, planning and coordinating events or developing new ideas and approaches.

While the Executive Committee elections will only take place at the Spring Annual General Meetings (May/June 2022), it is never too early to start thinking about joining the Executive or participating on one of the Committees. The position we maintain within the Concordia community and the services we provide to the membership is dependent upon the active involvement of our members. It is up to us to keep the Association strong, vital and connected.

As a bit of background, the Executive Committee is comprised of the President, Vice-President, Secretary, Treasurer, Past President, the representative of the non-active members on the Concordia Employee Benefits Committee and at least three members at large. In recent years, there have been up to nine members at large on the Executive Committee. The members at large can either chair one of the various sub-committees or sit without a specific portfolio.

Prior to the pandemic, the Executive met generally once a month from September to June. The meetings were usually held on the Sir George Williams Campus and ran for about two hours. Following the meetings, we would often retire to a local establishment for some refreshment and conversation. During the pandemic, however, we met by Zoom. We are hoping to get back to in-person meetings shortly.

If you are interested in participating in the work of CUPARUC but don't wish to join the Executive team, there are still many opportunities. The Executive can always use the help of members in carrying out and expanding the work within the various portfolios.

More information about the elections and the nomination process will be sent out in the New Year. Included will be the names of the current Executive that wish to continue as well as information about open positions. It is known now, however, that we are in search of a new Secretary.

If you are interested or would like more information about the Executive Committee or participating on one of the committees, please send us an email at [cuparuc@concordia.ca](mailto:cuparuc@concordia.ca) or leave a message on our voicemail at 438-772-9119. We look forward to hearing from you and encourage your participation.

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## **C**ONDOLENCES - DECEASED MEMBERS

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Artur Amarin  
Helen Barrette  
Estelle Bauset, Admissions  
Robert Boncore, Counselling & Development  
Gail Charlebois King  
Yvon Choquette  
Antonio Cortes, Distribution & Transportation  
Anthony Costanzo, Classic, Modern Languages & Linguistics  
Aida Da Silva  
Michel Euvrard, Études Françaises  
Michael Fahey, Theology  
Dorel Feldman, Building, Civil & Environmental Engineering  
Thomas Gibson, Studio Arts  
Peter Grogono, Computer Science & Software Engineering  
Helen Hanak  
Susan Hogan-Lemieux, John Molson School of Business  
Bakr Ibrahim, Management  
Henry Jones, Studio Art  
Robert Jones  
Howard Joseph, Religion  
Patricia Kierans  
Edith Lach  
Steven Laird, English  
Sui Lin, Mechanical & Industrial Engineering  
Barbara MacKay, Theatre  
Rokaya Mahgoub, DMIS  
Marcelle Olivier, Études Françaises  
Joel Miller, Theatre  
Nick Photiades, Computer Institute – School of Extended Learning  
James Wilson, English

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Joyce Payan

This is a gentle reminder to those who have not yet renewed their membership for 2020-2021 in the Concordia University Pensioners' Association. The fee is \$30.00, with \$5 going directly to our retired faculty and staff scholarship and bursary program. Renewals can be made by electronic transfer payment or cheque.

If paying by Electronic Transfer Payment, please send the payment through your on-line banking to [cupa.fees@concordia.ca](mailto:cupa.fees@concordia.ca). In the "message" section please indicate your name and the year(s) for which you are paying. If your personal information has changed, include those details as well.

If paying by Cheque, please mail your cheque to the address indicated on the form and make the cheque payable to "Concordia University in Trust". If any of your personal information has changed, please update the new information on the form and include it with the cheque. The dues renewal forms can be found on our website at [https://cuparucconcordia.ca/210923\\_Dues%202021\\_2022\\_English.pdf](https://cuparucconcordia.ca/210923_Dues%202021_2022_English.pdf).

We are still around the 220 members mark and as indicated in the previous newsletter that is the lowest membership for a few years. Hopefully that is due to the pandemic which has caused everyone to change their routines. As is our practice, however, we continue communications with past members, even if they are not currently up to date with membership fees.

We recognize that there is always a lot going on at retirement time and that joining the Concordia University Pensioners' Association may not always be top of mind. While new retirees may have every intention of joining, one thing leads to another, and the moment passes. To that end, we have recently reached out to ninety-six Concordians that retired since January 2020 and who, at the time of retirement, gave Human Resources permission to share their contact information with the Association.

You may not be aware, but one of the issues we face with respect to membership is that retiree contact information is only provided to CUPARUC for those that give permission at the time of retirement. To further complicate matters, quite often the email and mailing addresses have changed by the time we receive the information from Human Resources, which makes it difficult to connect with recent retirees.

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, comments or would like us to mail you a membership renewal form, please telephone us at 438-772-9119 and leave a message or send an e-mail to [cuparuc@concordia.ca](mailto:cuparuc@concordia.ca).

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Since April 2021

A warm welcome to these new members who recently retired:

Nancy Acemian  
Vered Amit  
Father Paul Anyidoho  
Joanne Beaudoin  
Jacques Lachance  
Michael Montanero  
Norbert Muncs  
Marie Sanjur

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Kathleen Perry

I am sure many of you will remember Chaplains Daryl Lynn Ross and Ellie Hummel coming to meetings around the December holidays. They were seeking donations to the Student Emergency and Food Fund. I wrote to Ellie recently and she sent this info for anyone who would like to donate this year. The donation link is <https://engage.concordia.ca/donate> and you can just select "Student Emergency and Food Fund" from the pull-down menu.

All donations will receive a tax receipt.

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 **SOCIAL COMMITTEE**

Wendy Hedrich

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It has been relatively quiet for the Social Committee since the start of the Pandemic. It has been a very difficult couple of years for everyone and we hope that you are all well and keeping busy.

A few members participated in the Concordia Shuffle for the last two years and were able to raise over \$5,000 towards our Scholarship Fund! We look forward to participating as a group in 2022.

As life begins to return to normal, we can start looking at various activities for our group. In the upcoming weeks, we will be sending out an invitation to meet as a group for lunch, either at a restaurant or at the University (depending on current restrictions). We understand that everyone has their own comfort level for gathering in groups.

A few years ago, we proposed setting up a few interest groups. Some ideas were:

- Wine appreciation
- Book Club
- Chess and/or Bridge
- Bowling league
- Restaurant Club – visiting a different restaurant each month.
- Travel group – plan short trips, perhaps to Ottawa, Laurentians
- Touring Montreal – visit different places around Montreal

These interest groups have been very successful at other universities. However, success is dependent on participation, both as organizers and participants. We will always be available for promoting the events through email, mail and Facebook.

If you would be interested in leading any of these groups or participating, please let me know at [wendy.h@bell.net](mailto:wendy.h@bell.net). Also, please feel free to send suggestions for other groups.

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 **his Holiday is Immaterial**

Barbara Black

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*Before the pandemic, the standard conversational opener at the hairdresser's was "Where are you going this year?" In fact, travel had become so maniacal that people were going from one trip to another. Some even lived on cruise ships year round. Well, we know what happened to that. Many of us may never go globe-hopping again. Never mind, we've got memories.*

*As restrictions ease, we are grateful to be able to get together with our families and concentrate on the true pleasures of the holiday season, namely, food and music. We're acutely aware of our own good fortune, so it seems tasteless to exchange expensive presents. I remember with a shudder how department stores used to get a barrage of returned clothes that were the wrong size and toys that didn't please imperious tiny tots.*

*I know an elderly woman whose grown children recently asked her what she wanted. She was ready. "A room for the night at the Château Champlain and a bang-up Christmas dinner in the restaurant with you." Smart lady.*

*I enjoy having the extended family for dinner, but I eventually realized what part of the exercise I don't like. It's the serving and clearing away. So I do the cooking and baking, spread out over a week, and when the actual day comes, I just sit and let them wait on me.*

*This year, as well as books, my loved ones are getting a goat, a donkey, chickens, tree seedlings and clean water. They will be thrilled to know that these goodies are going to farm families abroad and reserves here at home. No wrapping paper and ribbon to put in the garbage. No trying on dubious clothes and forced gratitude. A feeling of virtue, however fleeting. Blessings indeed.*

Mark your calendar for our next **General Meeting:**

**Thursday, December 16 at 10:00  
by videoconference.**

Advanced registration will be required. Check your email for details on how to register or consult our website at <https://cuparucconcordia.ca/>

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## Y our House Your Castle

alexS



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Sir Edward Coke said it best: “A man’s house is his castle.” Everyone has heard of Sir Edward Coke, right? I see, maybe not. Well Sir Edward (1552-1634), was a jurist, Member of Parliament and writer. In 1628 he noted in the Institutes of the Laws of England, that “a man’s house is his castle and fortress and each man’s home is his safest refuge”, thus establishing the legal principal, that no one can enter a man’s home without permission.

Who would not love Sir Edward for that, equating a man’s house to a castle?

Let’s push the envelope a bit and explore castle living.



So let me address the ‘what is it like’, but first a brief historical backgrounder.

Like most ancient castles, this one too, see Fig.1, had a murky past, dubious ownerships, was bought, sold, given away, lend out, leased, pawned, occupied by the enemy, repossessed, resold and finally slipped quietly into the 20<sup>th</sup> century, “as is”.

For history buffs, there is more. First documentary proof of the owners appears in 1108 in nearby monastery records, and again in 1129 as witness on a donation certificate of another monastery. In 1168 the property is sold to Barbarossa, famous for his ill fated crusade and his red beard. His nephews lend the holding to some other in-law, whose sons are documented as resident owners in 1234. As this bloodline dies out the castle moves on to another party, who sold it in 1331 to the Dukes of Austria. In 1380, the Dukes confirm the holdings to a local Franciscan monastery. Like many of the Austrian’s possessions, this

holding is also over-mortgaged. In 1446 it is pawned off to a nearby city and in 1529 is passed to an advisor to the then Holy Roman emperor Charles V, first as a buy-back and then as a ‘gentleman loan’. The castle stayed in that possession until the 17<sup>th</sup> century.

By the way this is the same Charles who, in 1517, with Pope Leo X, declared the protesting Martin Luther an outlaw. During the thirty year war, the castle was burned down and then rebuilt in the Renaissance style. In 1692, this bloodline dies out and the castle reverts back to Austria, and is in turn, in 1696, loaned to a Count who wanted to withdraw from some volatile border situations, thus beginning a relative tranquil period.

Then in the summer of 1805, the castle was requisitioned by one of Napoleon’s generals, who won a battle against Austria. Since the son of the current occupant of the castle was part of the Austrian government, this did not go over well and since the local area, liberated by Napoleon’s forces became a kingdom in its own right, the holding was sold to that state in 1825. Three years later the state sold the holding with the castle, all secondary buildings, all rights, hunting privileges, and fishing rights and all hereditary rights, to another party.

So what is an old castle like? As all homeowners know, it is not easy to maintain extensive grounds let alone a 900 year old building. Despite pride of ownership, the lack of enemy prisoners and willing peasants to maintain the curb appeal does contribute to a slightly neglected situation, keeping in mind that the landscaped part of the 120 acre estate covered about 17 acres.

Looks can be deceiving. For those not familiar with ancient castle construction, be aware that the most common form of plumbing for the master en-suite was gravity. Old castles are also cold, drafty, and noisy and are shared by critters that find their way in through the secret underground escape passage or the lookout openings. It can also be quite scary due to implausible and unrecognizable noises emanating from the abandoned prisoner holding cells in the underground cellars, the water well and the small attic rooms were unwanted relatives used to be sequestered.

## Chronic Pain in Adults: Challenges in Understanding and Care

The College and University Retirees of Canada (CURAC) Health Care Policy Committee monitors developments in federal and provincial healthcare policies. Among its activities is the preparation of health care policy briefs for dissemination to member retiree associations as well as to external bodies such as government agencies and medical organizations. CURAC Board approval is required for external distribution.

The most recent brief, Bulletin #19 of the CURAC/ARUCC Health Care Policy Committee, focusses on chronic pain not caused by cancer. It has been approved by the CURAC Board for external dissemination. The brief is entitled Chronic Pain in Adults: Challenges in Understanding and Care. The executive summary follows, including a link to the full Bulletin.

When pain persists for three months or longer, it is defined as chronic.

Chronic pain is commonplace. It is estimated that one in five people live with chronic pain, rising to one in three in seniors and up to 80% in care facilities, which often leads to significant decline in quality of life. Because pain assessment tends to be difficult, reports of chronic pain may be downplayed, undiagnosed or ignored and therefore left untreated. There are no known biomarkers for pain and self-reports and nonverbal measures can be difficult to interpret.

Additional problem areas include lack of knowledge of safe and effective treatments and lack of training and education for health professionals and patients. We make insufficient use of non-opioid analgesics and other biomedical and psychosocial therapies. There are also problems with insurance coverage and attention to the needs of caregivers.

The Bulletin provides a review of types of chronic pain and an overview of the biopsychosocial model. Psychological and socio-cultural factors interact with brain processes to influence health and illness. Attention is often directed at biological features at the expense of the psychological and socio-cultural dimensions. Complex chronic pain requires a multi-modal approach that includes life-style issues, including continuing engagement in life activities and appropriate exercises. Pain-relief exercises are available on YouTube. Table 1 of the Canadian Pain Task Force 2019 report

provides a summary of interventions for the treatment and management of chronic pain. Opioids and over the counter analgesics are important tools if properly managed. We recommend the website, Oxford Pain Internet Site, as a resource to learn more about these interventions.

The Canadian Pain Task Force's 2020 Report concludes that the health system remains ill-equipped to manage pain and that it should support biopsychosocial approaches and timely access to care.

Canada needs a national pain strategy. We need to transform the way health services work together and transform the way health professionals and the broader community understand and deal with pain. This work has begun and an action plan has been published in the Canadian Pain Task Force's 2021 Report.

Please visit the full version of Bulletin #19 (<https://curac.ca/wp-content/uploads/Bulletins/B19e-Chronic-Pain-in-Adults.pdf> ). Links to the Canadian Pain Task Force reports and the Oxford Pain Internet Site referenced above, as well as to other valuable resources on this issue, are included in CURAC Bulletin #19.

### Things I've learned

I've learned....

That having a child fall asleep in your arms is one of the most peaceful feelings in the world.

I've learned....

That it's those small daily happenings that make life so spectacular.

I've learned...

That when your newly born grandchild holds your little finger in his little fist, you're hooked for life.

I've learned ....

That just one person saying to me, 'You've made my day!' makes my day.

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