LETTER FROM THE EDITOR
“POST-CONFERENCE ISSUE”
Welcome to the Summer 2012 post-conference edition of the CURAC Newsletter/bulletin! Thanks to John Schofield (Victoria Conference Chair) for organizing the availability of summaries of the conference presentations, and thanks to everyone who sent their texts. Eventually the summaries and other conference material will be assembled and made available on the CURAC website at www.curac.ca.
Looking ahead, there’s an update about the progress of preparations for the 2013 conference in St. John’s, and news from the Ontario group of CURAC members about the Ontario group conference in October 2012.

PERSONAL REFLECTIONS ON CURAC'S TENTH
Howard Fink (Concordia) at the Victoria Conference, April 20, 2012
First let me emphasize that this report is my personal initiative! The tenth CURAC annual national conference is an ideal opportunity for me to reflect on how we have developed in response to the numerous challenges encountered since our first conference in 2003. This report is informal - I leave the writing of a comprehensive CURAC history to next year’s conference organizers.

As you know, CURAC (the College and University Retiree Associations of Canada) is the only Canadian national federation of post-secondary educational retiree associations. CURAC’s organization consists of a board of 12 members with a president, vice president, treasurer, secretary, past president, and other board members at large from the five regions of Canada. It also includes ten board-appointed committees - Nominating, Pensions, Benefits, Medical Issues, Professional Development, Aboriginal Post-Secondary Education, Communications (website and newsletter), Membership, and Conference. These committees have developed over the decade in response to specific problems and challenges. The committees report to the board on issues at national, institutional, and individual levels.

The Pensions Committee has presented briefs to a number of provincial commissions on pension reform. The Medical Issues Committee has addressed problems relating to proposed Medicare changes. The Benefits Committee has produced some comparative benefits surveys which have resulted in a series of benefits “best practices.” These are very useful comparisons when individual associations build a case for the improvement of their own benefits. CURAC also has a formal liaison with AHED, a new association organizing volunteer teaching in third world countries. The Professional Development Committee has held meetings with the
head of CAUT (Canadian Association of University Teachers) and with some of its senior officers to establish a relationship with this active faculty associations federation. One objective is to persuade CAUT to convince its member associations to become more supportive of their own retirees. At these meetings, the CAUT executive also agreed to share information such as the annual results of its surveys on benefits. The Professional Development Committee has interviewed the heads of the four major academic research funding institutions to ask whether there is a formal prejudice in awarding grants to retired academics—the answer from each (supported by statistics) was that there was none.

Recently university and college administrations as well as provincial governments have increasingly responded to current deficits by reducing ongoing costs. Apparently one of the easiest forms of cost-cutting is to reduce retirees' benefits. Despite the clear decision by the Supreme Court of Canada almost two decades ago guaranteeing unchanged “vesting” of all retiree benefits granted at each individual's retirement or granted after retirement, the retirees of 15 or more CURAC member institutions face reduction of or attempts to reduce retiree benefits. A subcommittee of our Benefits and Pension Committees has been studying these situations closely and developing effective strategies. This trend is troubling because it provides a precedent to other institutions with financial problems. Proactive communication and vigilance are important, and maintaining links with active employee organizations such as CAUT, unions, and employee associations is essential in protecting retiree benefits.

The Communications Committee through the CURAC Newsletter and the website makes important information available to member institutions and works towards the development of two-way communication: Improving communications with our member institutions and their members is vital. This way the board can learn about problems, such as attempts to reduce vested retiree benefits, as they develop. Communications Committee activities are augmented by our national conferences and AGMs, and our regional conferences. These occasions are the only opportunities for the representatives (delegates) of member associations to meet and compare notes.

Part of CURAC’s mandate is for public service, and it makes a significant contribution to the welfare of Canadian retirees generally with its pensions, benefits, and medical interventions. On the medical side is the great dearth of Canadian gerontology practitioners; in the legal field, we see need to encourage further expertise in the laws relating to the elderly. CURAC has made specific contributions to native education and has attempted to contribute to the solutions of the complex problems of aboriginal college and university education through its Aboriginal Post-secondary Education Committee.

We have had a number of heated discussions on the frequency and content of our national conferences, and other discussions on the merits of regional conferences. As anyone involved in a local organizing committee knows, organizing and financing the national conferences involves a considerable effort. While the majority prefer an annual national meeting (and we continue to hold them!), we have yet to reach satisfactory conclusions on these issues. Finally, and very importantly, we are trying to attract new associations to membership in CURAC, particularly from Quebec and the community colleges.

If there is one lesson we can learn from the above description of CURAC to apply to our second decade, it is this: with our federation nothing is automatic, everything in the past decade has been argued, tested, and developed in the real world by eager, optimistic, imaginative and persistent—let me be frank—workaholics. But nothing remains the same. Our younger colleagues have to come forward, to bring their own ideas, and their own energy, optimism, persistence and imagination to CURAC's tasks, so that we may continue to develop in effective reaction to the ever-changing challenges of the future—challenges to our members and to Canadian retirees at large.

Note: Howard has been vice president, president, and past president of CURAC. Although he did not stand for re-election to the board at the recent special general meeting, he continues to be involved as a member of the Pensions Committee and Chair of the Aboriginal Education Committee.
REPORT FROM VICTORIA

The 10th Annual Conference and General Meeting of the College and University Retiree Associations of Canada took place at the University of Victoria in Victoria, BC, from April 18 to 20, 2012. Some 80 attendees from across Canada were present and several members of AROHE (Association of Retirement Organizations in Higher Education), the US equivalent of CURAC, also participated. The conference was presented by the UVic Retirees’ Association in collaboration with the Simon Fraser Retirees Association and the UBC Association of Professors Emeriti.

The conference sessions covered a number of themes such as sharing of best practices, options for seniors’ living arrangements, retirees’ health and wellness as well that perennial favourite - pensions. Day 1 began with warm welcomes from UVic Vice-President Valerie Kuehne, the presidents of the UBC, SFU and UVic retiree associations, AROHE President Bobbie Lubker, and conference organizing Chair John Schofield.

The first two sessions “Sharing Best Practices 1 and 2” provided details of ways in which individual organizations have successfully provided for their members. John Meyer (Windsor) described the results of the 2011 CURAC survey of best practices, and Janette Brown (AROHE) reported on two similar surveys conducted by AROHE. The results of the surveys showed many common factors: On both sides of the border, retiree organizations contribute to the intellectual, social, and physical well-being of their members, provide advocacy in pensions and benefit issues, and assist with retirement preparation for new retirees and promotion of university service and teaching. Most retiree associations offer a variety of social and intellectual events, and members are able to continue to have access to their institution’s libraries, internet service, and other facilities.

The information provided by the surveys was augmented by some significant initiatives undertaken by individual retiree associations. Beverly Timmons (UVic) explained how the collaboration of the UVic Retirees’ Association with the “Embrace Aging” program of the university’s Centre on Aging seven years ago led to the development of The Annual Masterminds Lecture Series. These lectures, given by UVic retirees, have become a successful community outreach event held each year during the month of April. Attendance increases each year and the university provides financial and promotional support.

Since academics spend their careers researching and writing, it is not surprising that retirees should continue with these activities and produce histories of their institutions. Frank Millerd (Wilfrid Laurier) provided details of the production and publishing of the book of reminiscences produced in 2011 by the Wilfred Laurier University Retirees Association to mark the centennial of the university. For more information about this book, please refer to www.wlupres.wlu.ca

Marianne Walters (McMaster) described two successful examples of retiree initiatives: the establishment of stable funding for memberships in the McMaster University Retirees Association (MURA), and the creation of an endowment to support student scholarships in the field of Gerontology. The four-year campaign to raise money for the endowment exceeded its target in 2010 which allowed MURA to increase the value of its awards. However, because tuition fees continue to rise, further fund-raising efforts are necessary.

AROHE president Bobbie Boyd Lubker provided information that is essential for the long-term survival of any university or college retiree association: 1. Engage in volunteer activities that maintain high visibility in the institution and the community in order to attract support for the group’s programs; 2. Recognize and adapt to demographic changes in the association’s membership. Present retiree association members may have many similarities in their demographic characteristics (gender, age, race, ethnicity); ten or twenty years from now the same retiree association might present quite a different set of characteristics. Some ideas for raising a group’s
visibility include ushering at concerts and plays, acting as jurors in mock law school trials or as patients in interviews by health care students. Don’t hesitate to use personal connections if you know the mother (or father) of someone in your institution who can help advance your association’s objectives!

The session “Cultivating Regional Roots: The Potential of Regional CURAC/ARUCC Groups” highlighted the development of successful one-day regional conferences in the Maritimes with a presentation by Randy Barkhouse (Dalhousie), and raised the possibility of a similar conference in Ontario. As explained by Ken Rea (Toronto), an informal survey of CURAC members in Ontario reveals that there is sufficient interest for a regional conference, and preliminary discussions are underway. One objective would be to broaden the scope of the conference by including the Ontario colleges, with the possibility of holding the conference at one of them. Joan Cunnington (OCRA) pointed out that only two of the 35 CURAC member associations are college-based retiree associations. Also, attendance at a CURAC national conference is not possible for many of their members. An Ontario regional conference would be a good way to encourage and welcome increased participation from the members of the Ontario college retiree associations. There is more information about the Ontario regional conference on Page 6.

The second day of the conference dealt with issues that have an impact on the health and wellness of retirees. Speakers in the first session, “Options for Seniors’ Living Arrangements,” reviewed some of the alternatives that are available to seniors as they age and encounter health, family or financial issues that can result in the need to move from the family home. One trend is the development of age friendly communities where housing, transportation, community support and health services are developed with seniors in mind. Denise Cloutier (UVic) described another model, senior cohousing, which “offers an exciting and innovative approach to community living for older adults.” While the type of accommodation and age range may vary, the objective is to recreate the kind of supportive community that existed in traditional villages. Values such as green housing, spirituality, and recreation are foremost, and the focus is on nourishing the body and the mind.

In the “Issues in Pension Plan Governance,” Janet Rowe (York) described the York pension plan, a hybrid with a defined contribution plan with a defined benefit minimum. She also described some of the difficulties encountered in the management of the plan by a board of trustees with varying levels of knowledge. A new board chair has addressed this problem by organizing educational sessions suited to each trustee’s needs as a step towards building better relationships among the trustees. Paul Huber (Dalhousie) followed this up by pointing out that for a plan to be successful, the relationship between the pension plan trustees and the plan’s sponsor must be made clear so that the trustees realize their fiduciary responsibility is to the plan members, not the sponsors. In Alberta and BC a Joint Expert Panel on Pension Standards (JEPPS) has just completed a comprehensive review, and one of its recommendations is that pension plan governance could be greatly improved if trustees were required to obtain certification before sitting on a board of trustees.

The session devoted to health and wellness among older adults reminded us about what we should be doing to stay healthy as we age: Exercise!! David Docherty (UVic) pointed out that inactivity is as bad for health as smoking is. Thirty minutes of moderate activity five times a week is advisable, but busy people can get their exercise by doing ten minutes of activity when time permits during the day, as long as the total exercise time adds up to 30 minutes five times a week. This provides enough exercise to reach an acceptable goal of burning 900-1000 calories per week.

Peter Keller and Denise Cloutier (UVic) presented some interesting data on seniors’ wellness across British Columbia. Data summarizing factors such as smoking, nutrition, physical activity, health status (physical and mental), life satisfaction and sense of belonging have been mapped. It appears
from the evidence that while the less populated rural and northern populations are less healthy than their counterparts in the more densely populated southern area of BC, the highest rates of life satisfaction and sense of belonging were found in the north. Check the geography website for the full Seniors Supplement Atlas on Wellness at www.geog.uvic.ca/wellness for more details.

Neena Chappell (UVic) argued that a health care system that provides services appropriate for the care needs of older adults is possible and can be cost effective. Savings can be made through a combination of informal care - provided by family and friends - and home care, which has been shown to be cost effective over residential care. Governments may claim to recognize the importance and effectiveness of home care, but have so far been unwilling to provide substantial funds for it.

In his “Defence of Medicare,” Jack Boan (Regina) offered some thoughts about keeping medicare costs under control that made good sense: introduce a program of pharmacare, improve the state of long-term care to take the pressure off the hospitals, and make better use of community health centres as a means of diverting people away from the emergency room. The current Health Care Accord is up for renewal in 2014, but the federal government has already released the funding increases it is willing to consider, and the nature of other possible revisions to the accord are unknown at present. CURAC is planning to prepare a position paper on the health needs of seniors for release in conjunction with the accord discussions. This report is based on the summaries provided by the conference speakers named in the report, as well as an additional file from David Kemp (Lakehead) Many thanks to all those who contributed; it’s unfortunate that there isn’t enough space to include the full version of the summaries, but a collection of them and other conference material is underway so the full conference details will eventually be available on the CURAC website.

CURAC SPECIAL GENERAL MEETING

Because the Victoria conference was held in April rather than the usual May, what is normally the annual general meeting becomes a special general meeting if it takes place before May 1. Hence the heading above. In all other respects, the special general meeting fulfilled all the functions of an AGM. There were reports from the association’s officers - President George Brandie, Treasurer June Panteluk (though not present in person because of a broken wrist), the Nominating Committee and the various activity committees. The following were elected as directors for two year terms: Ed Williams (Secretary), June Panteluk (Treasurer), Joan Cunnington (Newsletter Editor), Kohur Gowrisankaran (McGill) and Patti Stoll (OCRA) Two ex officio appointments were made – John Meyer (Past President) and Bob Lucas (Memorial, Chair of the Local Organizing Committee for the 2013 Conference). President George Brandie (Queen’s), Vice President Sandra Pyke (York), Jack Boan (Regina), John Stager (UBC) and Paul Huber (Dalhousie) continue as directors until the next annual general meeting in St. John’s, NL.

Front L-R: John Stager, George Brandie, Kohur Gowrisankaran, Ed Williams.
Missing from photo: Joan Cunnington, June Panteluk, Patti Stoll.
Planning is well underway for the 2013 AGM and Conference to be hosted by MUNPA, the Memorial University Pensioners Association. The Local Organizing Committee chaired by Bob Lucas has been up and running since last October. With a supporting cast overseeing the conference budget and finances, fundraising, accommodations, publicity, registration, program, website, food services and entertainment, we are confident of mounting a successful and memorable event.

The theme of the conference is “Staying Connected” and we are open to suggestions for inclusion in the conference program. Please direct any suggestions to me.

Rooms have been reserved for conference delegates at a rate of $149/night at the St. John’s Quality Hotel ([http://www.qualityinn.com/hotel-st-johns-canada-CN246](http://www.qualityinn.com/hotel-st-johns-canada-CN246)). Rooms will also be available in the refurbished Memorial University residences at $50/night single or $84/night double. This plus much more information may be found at the conference website: [www.mun.ca/munpa/curac2013](http://www.mun.ca/munpa/curac2013).

For further information, please do not hesitate to contact me personally or any member of the committee whose contact information is available on the webpage. [ewilliam@mun.ca](mailto:ewilliam@mun.ca) (Photo below of scenery near Quidi Vidi Village)

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**BANKING FEES AND SENIORS**

by Ed Williams (Memorial)

It has recently been brought to our attention that one large Canadian Bank has implemented a change in policy resulting in higher banking fees for those who are 60 plus. The rationale for this move seems to be based on the fact that the number of seniors who pay little or no banking fees is increasing and thus having an impact on bank profits. Whatever the reason, it pays to shop around for the lowest bank fees.

Industry Canada, in its Financial Service Charges Annual Report, stated that consumers can save a considerable amount per year by choosing the cheapest bank account available. Almost one-third of Canadians surveyed said they had switched financial institutions at least once in the previous five years. While customer service was a main reason for switching banks, about one in five said they switched due to lower service charges.

Members may find additional useful information at the following website: [http://banksincanada.net/fees/how-to-avoid-paying-bank-fees-in-canada](http://banksincanada.net/fees/how-to-avoid-paying-bank-fees-in-canada)

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**CURAC/ARUCC ONTARIO REGIONAL CONFERENCE**

**OCTOBER 15, 2012**

by Patti Stoll (OCRA)

Save this date - October 15, 2012!

Planning is underway for the first CURAC Ontario regional conference to be held in Toronto. Topics will specifically focus on issues of interest to post-secondary education retirees in Ontario; for example, the concerns that arise from the Drummond Commission Report. The conference format will be “round table” discussions and will emphasize participation by attendees. Fees are yet to be determined but the aim is to have actual fees close to **ZERO** with participants covering their own lunch costs. The one-day event is open to college and university retirees from across Ontario. Venue details and registration information will be sent to local associations later in the summer. **Plan to participate on October 15 ....... have your say on issues affecting post-secondary education retirees in Ontario!**
UPCOMING EVENTS

October is going to be a busy month!

Ontario Regional CURAC Conference October 15, 2012. Watch the CURAC (www.curac.ca) and OCRA (www.ocraretirees.ca) websites for more details.

AROHE biennial conference October 21-24, University of North Carolina, Chapel Hill, NC. More information at www.arohe.org

OCRA General Meeting at Seneca College’s Markham Campus (Hwys. 7 and 404) October 25, 2012. More details to come at www.ocraretirees.ca

Note: The version français of this newsletter will be available soon at www.curac.ca