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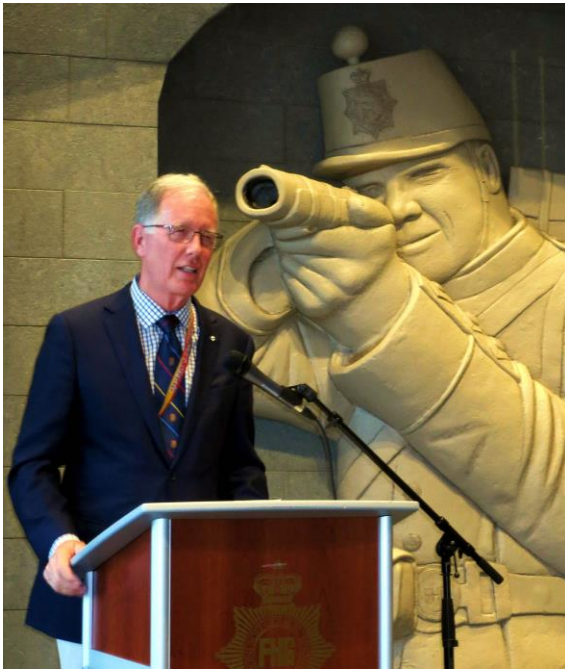
# NEWSLETTER / BULLETIN

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## Conference theme offers views on what should be possible



*The image of the armed soldier behind Jim Leech was quite in keeping with the tone of his speech at the 2015 conference banquet in the discovery centre at Fort Henry in Kingston. Titled "Does Anyone have the Guts to Change our Pension System?" Leech argued that governments cannot afford to ignore the issue. A summary of his talk is on page 6. Leech is chancellor of Queen's University and formerly head of the Ontario Teachers' Pension Plan.*

A consistent theme at the 2015 annual conference of CURAC/ARUCC in Kingston this past May was the need for national and provincial governments to overhaul pension plans, medical care, and social supports as they relate to seniors.

These concerns were paralleled by genuine concerns that for the moment, at least, no level of government is willing to open the issue. While governments may wish that issues related to pension policy and seniors might go away, this is not going to happen. One factor driving issues of pension reform and senior care is the fact that the

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so-called “baby boom” generation has reached retirement and is about to become the “elder boom” generation.

It is also becoming increasingly obvious that pension policies that made complete sense when the “baby boom” generation was the young and dominant component of society are no longer viable now that they are retired. Assumptions about the kind of health care seniors require, and how and where they live in retirement, are similarly losing their relevance.

Although the conference presentations often “looked back” by chronicling the inadequacies of public policies put in place in a different age, they were also consistent with the conference theme: Looking Ahead. That is, there was hope that reform is possible.

What follows below are summaries of these presentations.

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## **Canada’s Seniors deserve better, A national strategy is needed**

***Towards a National Seniors Strategy, summary of a presentation by Chris Simpson, president, Canadian Medical Association and professor of medicine and chief of cardiology, Queen’s University, Kingston.***

Dr. Simpson began his talk acknowledging the CURAC/ARUCC population aging paper which covered information and arguments similar to those of the CMA. Seniors represent 14 per cent of Canada’s population and 40-50 per cent of health spending. Thus, it is critical to look ahead: in 15 years the number of seniors will double and

we have known about this for a long time (30 years) and failed to plan for it.

New Brunswick and Nova Scotia have the oldest populations and they are feeling the impact today. Dr. Simpson noted that aging is a “triumph, not a disease” but that we need change to make the system sustainable.

The Conference Board of Canada report highlights the following: In 2012, 41,000 Canadians are not getting the home care they need; there are long wait times for long term care; and only 16 per cent of people who require palliative care receive it. Dr. Simpson said it is vital to remedy this unfair, inequitable treatment. Crises provide opportunities for change, but we need a plan. “Canada is a country of pilot projects! We need to scale up our successes to provide good care for those who need it.”

Canada must also focus on quality—international comparisons show Canada doesn’t deliver. We need value for money within integrated care institutions. It is essential that we focus on community and home-based care rather than continuing to focus on doctors and hospitals. All levels of government ought to work together and the federal government must also get back into the game rather than play the constitutional card. An integrated plan has to incorporate socio-economic factors since only 25 per cent of health depends on the health care system; the rest is socio-economic.

Where to begin? The current system was designed in the 1960s and is inadequate. Acute care hospitals fail seniors who have multiple chronic diseases. Many do not belong in hospitals, where they are labeled unfairly as “bed blockers” (20 per cent of beds are occupied by people who should be in some form of alternate care). Hospitals are

risky places for anyone who should be living somewhere else; risks include infections, depression, isolation and muscle wastage. For hospitals, overcrowding causes bed gridlock, fire code violations, cancellation of tests and surgeries for those who need them, etc. These problems are glossed over. Simpson emphasized that Canadians deserve the best health care system in the world instead of a mediocre one, and that appropriate home and community care is best for seniors. “Let hospitals focus on acute care problems.”

Simpson said Canada needs a national seniors’ strategy and that this is an opportune moment to partner with other health care professionals, unions and other groups. “Let’s look for the best practices in the world.” Canada needs to build strategies around patients and families that include care at home and in the community to ease the burden on spouses and extended family who currently shoulder a major burden of care right now as informal care givers. Simpson added that Canada must address the lack of mental health care and inconsistent drug coverage. People need social and economic conditions that foster living well, including affordable housing and transit, and the ability to afford medications. Access to care should not depend on where you live or who you know.

Simpson said the CMA is working to make seniors’ care a federal election issue by getting MPs onside by building consensus in a politically active but non-partisan way so that there are senior-positive platforms from all the political parties. Simpson concluded with the comment: “status quo is not an option!”

Anyone interested in following the CMA initiative can go to website: [www.demandaplan.ca](http://www.demandaplan.ca)

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## Antiquated health care concepts can’t meet modern day needs

***Senior Health and Mental Health: It’s Time to Be Bold for the Old*, notes on the presentation by Ken Le Clair, professor of psychiatry and chair of the division of geriatric psychiatry at Queen’s University.**

In 2015 Canada has more older adults than children and about 93 per cent of individuals over 65 live at home. The population over 65 will double in the next 20 years and the number of people over 85 will quadruple.

Dr. Le Clair suggests that at least one in three seniors will develop some form of dementia and more than 80 per cent of people over 45 will have some chronic disease(s). By age 90, 65 per cent of men and 70 per cent of women will have some form of mental illness. Those seniors who have dementia along with other health issues are increasingly to be found in hospitals. Studies in Australia suggest that 25 per cent of the seniors in hospitals there have some form of dementia. Le Clair said this is an expensive misuse of institutions which were intended to be acute care facilities.

In addition, where there is dementia in seniors, health professionals have also learned to expect to find depression, weight gain and lack of exercise, cognitive difficulties, behavioural issues, as well as other health problems such as strokes, diabetes, cardiovascular disease and chronic pain. Such conditions tend to become progressively worse over time.

Given their varied health issues many seniors are seeing an equally varied array of health

professionals – visiting more than one doctor in a different place for each of their conditions. Family caregivers for seniors with complex medical conditions are themselves at high risk of exhaustion and burnout. With such a system based on a “body parts” approach there is little attention or concern for the whole person or the whole family.

In this changing world and with this growing aging population we are not using our present health care resources effectively. Our health care services were created years ago for a very different population demographic and they are very slow to change.

Dr. Le Clair offered the following thoughts on how to improve senior health:

- Health care practitioners should address a patient with the questions “What matters to you?” and “How can we help you?” rather than with the question “What is wrong?”
- The use of an interconnected framework for each senior with complex mental and physical health issues is needed, that would include a study of cognitive disorders, medical and functional instability, psychiatric and mental health issues, and social interaction patterns.
- Seniors with multiple issues need a health team leader, and a team approach that goes beyond the “body parts” system. The team leader would be someone within the health care system but who is committed to co-ordinating all the pieces of information specific to an individual and in a way that also includes family caregivers.
- Self-management and prevention should be a major focus for all levels of the community and all levels of health care interested in seniors’ health. Promoting the maintenance of normal

weight patterns, exercise, non-smoking, financial stability and social interaction will help many seniors continue to live well.

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## Another case for responsive public policy for seniors in Canada

***A Public Health Perspective on Elder Care, a presentation by Erica Weir, assistant professor, departments of medicine and public health sciences, Queen’s University.***

This presentation was an interesting perspective on the public health system as it relates to senior care. Dr. Weir is a family doctor in public health, with considerable background in the clinical care of the elderly. She regularly writes a column for the *Canadian Medical Association Journal*.

Dr. Weir’s focus has been upon the social determinants of health. She noted that the considerable power vested in municipal public health authorities allows them to use incentives or be coercive in directing public behavior. But there is also the potential for misuse as policy is developed and applied, sometimes without adequate consultation and consideration of public needs. Young people are often inadequately represented or engaged. The checks and balances vital to development of policy sensitive to the public interest are present only when there is civic engagement in organizational change and ethical principals are applied.

Dr. Weir, whose observations on public health are informed by her experience in Ontario, described the history of public health dating back to the first Ontario Board of Health in 1882 and when it was called community medicine. More recent key legislation was the Ontario 1983 Health Protection

and Promotion Act, addressing sanitation, communicable disease, preventive dentistry, family health, nutrition and education and home care services. The latter are insured services under the Health Insurance Act and include services to the acutely and chronically ill. Considerable attention was devoted to issues related to delivery of home care services. Delivery models originally were based upon the medical model, but there has been a transition to services provided by multiservice agencies that include community support, personal support, homemaking and professional services.

There is generally a strong bias toward services for children and youth, but there are some senior programs. There is a focus on prevention, health promotion, protection as it relates to vulnerable seniors, and promotion of age-friendly communities. The latter is important given the increasing number of seniors in the community relative to young people. A co-ordinated system and strategy for home and community care is needed.

Dr. Weir ended her presentation with some ideas on preparing for life as an older person that includes optimizing well-being through exercise, social connections and meaningful activity; setting up an end-of-life plan; identifying an appropriate and supportive place to live; and ensuring that the finances are organized as needed.

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## **A scientist's first-hand view of tar sands development**

***What is natural? Living downwind of the Alberta oil sands, a presentation by Dr. John Smol, professor of Biology and Canada research chair in environmental change, Queen's University.***

There has been an observed acceleration of the impact of environmental problems (e.g., climate change) in the anthropocene, or human dominated, geological time period – especially since 1945.

This gives rise to the question: What conditions were in play prior to pollution, such as acid rain? The answer can come from historical records and traditional knowledge (oral traditions, letters, diaries), computer modelling, and from natural or environmental archives, such as tree rings or lake sediments. A discipline contributing information is paleolimnology, which is the analysis of sediments as a measure of environmental change.

There are many concerns about the polluting effects of the extraction process to separate crude oil from the tar sands area in Canada, which is considered the world's third largest crude oil reserve. Output has steadily increased and even more growth is forecast. The questions that are not adequately answered by industry monitoring programs include: Are contaminants artificially elevated in ecosystems from the oil sands region? And, are current contaminant levels in lakes near the Alberta Oil Sands "natural?"

A study of six lakes of varying distances from the tar sands found huge increases in polycyclic aromatic hydrocarbons (PAH) concentrations since 1968; even lakes 90 km away showed an increase that could not be attributed to forest fires or other natural causes. This increase in PAH levels can be linked to oil sands development in terms of historic timing and because their composition is clearly specific to petroleum operations.

Paleolimnology provides a valuable perspective on oil sands development and regional environmental change and provides vital input into environmental baselines and helping to

distinguish naturally occurring levels of environmental markers from levels caused by industrial processes.

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## **Banquet presentation: Canada can't afford to ignore its antiquated pension policies**

***Does Anyone Have the Guts to Change our Pension System?*, the banquet address by Jim Leech, former president and chief executive officer of the Ontario Teachers' Pension Plan, and chancellor of Queen's University. Leech is co-author with Jacquie McNish of the 2013 book, *The Third Rail: Confronting Our Pension Failures*.**

Many existing pension plans are not sustainable, Leech said, and then went on to say that they must be resolved by building up, not tearing down. Public policy on pension affects our country's economy and our quality of life and it should be a dominant issue for government debate.

Pension plans are facing the need for reform because:

- They were designed for short life expectancy. When the Canada Pension Plan was introduced in 1966 life expectancy was 72; since then life expectancy has increased dramatically. Pension reform needs to look far into the future and pay attention to demographics.
- They were expected to benefit from reasonable interest rates, a projection that has not been realized as the current low interest rates illustrate.

- Canadians are not saving enough to fund their retirements. While this is a problem for individuals, it is also trouble for their communities because without adequate personal resources they will become an economic drain on the communities in which they live.

Leech said case studies of what can go wrong and what can go right in pension programs have provided three lessons about pension reform:

- The necessity for change must be recognized and accepted before "we go over the abyss." It is imperative that business, government and labour stop resisting change or pension disasters will continue to occur.
- Too much pension debate narrowly focuses on two extremes: the defined benefit (DB) plans which provide predictable retirement income for the employee and where all risk is borne by the funder, and defined contribution (DC) plan where the entire risk is born by employee/retiree. Leech said we need to abandon the notion that there are only these two options and work creatively to develop other options that are better designed for sustainability.
- That there are effective and affordable proposals that recognize demographic realities and can actually work.

In general, Canadians need to focus on reforms to ensure the long-term sustainability of DC plans and not weaken them by tearing down existing DB plans. The latter would ultimately dump a bigger burden on Canadian taxpayers.

Leech pointed out that:

- Current Old Age Security and government plans cannot afford to support 37-50 per cent of Canadians who do not have pension plans. CPP

must be enhanced for this vulnerable group by increasing contributions from both employer and employee.

- Current defined benefit plans have advantages: employees contribute a percentage of earnings (forced savings); these contributions create critical mass for investment; the funds are managed by a professional; the size of a well-managed pooled fund can compensate for changes in longevity and demographics; a constant asset mix can be maintained to hedge against market fluctuations. All of these make a DB plan the least expensive. For every \$1 of a defined benefit, 12-15 per cent comes from employee; 12-15 per cent from employer; and 70-76 per cent from investment return. This is a sustainable picture but does not mean that the status quo should be maintained in existing DB plans.

- That pensions be removed from collective bargaining.

- Wholesale shift to DC is not a solution. Were public pension plans to follow private sector plans by replacing DB with riskier DC, large, efficient pools of pension savings would be divided into small, individual plans that could never match DB investment successes. One of the country's largest capital pools would be gone and the burden of supporting millions of additional workers who would lose secure pensions would be passed on to future generations of taxpayers. And the federal government's guaranteed income supplement (GIS) costs would inevitably increase without the safety net of sustainable defined benefit plans.

- Pensions are an important economic engine. For example, DB funds amount to \$58 to 72 billion, and generate \$14 to 16 billion in taxes

and \$56 to 63 billion in spending on goods and services.

What can be done to help inadequate DC plans? Important to not waste energy on blame but rather to look for solutions. This is now a real, not an imaginary, scenario as illustrated by the bankrupt American companies and municipalities that have left their retired employees with nothing. Three case studies in *The Third Rail* are stories where "political or labour leaders had the courage to touch the third rail. They confronted damaged pension systems and won labour or political support for a new model." The outcomes were shared-risk pension plans that are designed to be strong enough to support their members well into the future, with flexibility to adjust when and where necessary.

Pensions are important to people and to Canada's economy, and must ensure that there is sufficient retirement income for Canadian retirees to have a decent quality of life. Problems must be confronted early to ensure that changes can be made before it is too late. Our leaders must recognize that pensions are critical to our national well-being and need attention now.

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## Two views on the future of Post-secondary education

**The college view:**

***The Future of Post Secondary Education: Colleges, a presentation by Glenn Vollebregt, president and chief executive officer, St. Lawrence College of Applied Arts and Technology.***

Vollebregt brings a quite different background to his current role as the president and CEO of a

post-secondary institution in that prior to his appointment, he held a senior position in planning and financial management for the City of Toronto. His aim at St. Lawrence College is to have an active, personal experience of all courses and programs offered in the College.

St. Lawrence College with its three campuses (Kingston, Brockville and Cornwall) offers full services to almost 7,000 students. The Kingston campus has the largest enrolment of about 6,000 students. The College has 85 programs that are offered on campus and online. It offers three degree-level programs, two in partnership with Laurentian University and one with Queen's University. Its future goal is to offer university degree programs in its own right. The whole college program of applied arts and technology in Ontario is almost 50 years old and St. Lawrence College itself has been part of that program for the past 46.

Vollebregt made the following observations about college-level learning:

1. Students increasingly want to know what financial return awaits them on graduation. St. Lawrence has statistics to show that their students should expect a 16 per cent return on the money spent at the college because of their later employment opportunities. Often parents want their children to have university degrees, but current research shows that financial success in employment may be better for those with college degrees and diplomas.

2. Technology is rapidly changing all levels of education. The style of instruction is quickly moving away from the lecture-only model. St. Lawrence puts strong emphasis on learning new technologies for both students and staff. Some programs as diverse as welding and nursing now

use a virtual as well as hands-on formats for many aspects of the programs. Accreditation demands help determine online programming, but the online programming format is also changing the style of some accreditation requirements.

3. Within a very few years Canada will face a shortage of about 600,000 people with the necessary work skills for trades. The average age of many workers today is in the high 50's, but at the same time it can be difficult for young, skilled workers to get trade certificates because of the apprentice/journeyman style of the Canadian workforce.

4. Transferability of credits is a major frustration for students and for the colleges. Often students are not able to transfer their credits from one province to another. Increasingly the colleges are able to transfer credits within the college system within the same province and there is government funding to assist the process. St. Lawrence College offers shared university degree programs with both Florida State University and the Institute of Technology in Ireland, but transfer of college credits to universities in Canada is still rare.

**The university view:**

***The Future of Post-Secondary Education: Universities, notes on presentation by Brian Frank, DuPont Canada Chair in Engineering Education, Research and Development, and director for program development, Faculty of Engineering and Applied Science, Queen's University.***

The future referred to in this presentation is "tomorrow," and is not a projection into the distant future; it is a portrait of what is starting to happen now in the classrooms and where there has been a significant change in the use of



interactive strategies to improve teaching and learning.

What are the factors impacting on learning? The formative evaluation to instructor and the presence of explicit objectives and assessment were the leading factors according to one study. Surprisingly, teaching quality, time on task, and computer assisted instruction come much further down in the list of factors.

Another important contribution to higher learning is the concept of a “reflective institution.” The important issue here is what the student does, and not on what the teacher does. The institution is also accountable and has to demonstrate the results they say they want to achieve. Quality teaching should aim at transforming the student's perception of his or her world and should contribute to applying knowledge to real world problems.

The report of Arum, Roksa and Cho (2011, Improving Undergraduate Learning: Findings and Policy Recommendations from the SSRC-CLA Longitudinal Project) points out the decreasing level of learning among U.S. undergraduates. Observations on a large national sample showed that 36 per cent of undergraduates made no gains in critical thinking after four years of university education. We would expect at least a significant improvement in learning but 36 per cent also failed to show a real improvement in learning. And critical thinking linked to problem solving is what employers are expecting. More than 78 per cent complained that they perceived deficits from starting employees in this domain. In their recommendations, the authors propose an institution-wide culture of learning and higher standards for the students.

There are many challenges actually facing the universities during the next years. Financially, budgets are increasing one per cent a year while spending on salaries and pensions is increasing by four per cent annually. Besides, the number of students is decreasing. The result is a higher ratio of teaching-only professors to traditional professors with the dual mission of research and teaching.

Educational technology has offered some hope to compensate for financial problems. On-line education offering out-of-campus courses and MOOCs have been used to extend the clientele, especially to out-of-reach groups. Unfortunately, the method works better for traditional students than for the new clientele because one needs a high level of motivation to pursue a course isolated from the institutional setting. Consequently, the drop-out rate is high and some strategies have to help improve motivation and feedback.

What are the avenues of solution? There are actually dozens of new online courses in Ontario. Queen's University, for example, offers 20 such courses. They appear to be better suited for foundational courses than for advanced training.

The motto for the future is “active learning.” Consequently, we need new teaching spaces for students to work together with the assistance of large screens and internet connection. Educative spaces with this concept in mind have been added to the Queen's campus to favor student interaction and generation of ideas. For example, you bring to the class a problem such as: the cable of a ferry boat has broken. Why? There is discussion, critical commentary, and instructor feedback.

A sub-category of active learning is “experiential learning,” or “learning through reflection on doing,” an idea at the center of Aristotle's approach. But to achieve this goal we need to replicate situations of one-to-one tutoring, either with an instructor or a peer, and there is a need for spaces to accommodate such interactions.

What are the learning outcomes of higher education? What should students be able to perform? At Queen's there is a plan to identify the key goals of education and assess learning throughout the curriculum. The priorities are critical thinking, communication skills, and problem solving.

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**Roundtable discussion session:  
RECRUITING New Members to Retiree  
Associations**

This group discussion on recruiting new members into local associations made the following suggestions:

Barriers to recruitment were:

- Regularly obtaining the names of new retirees from human resource departments.
- Overcoming negative perceptions that an ex-university group will be the same-old, same-old in terms of attitudes, morale, etc.

Ideas discussed regarding recruitment issues:

- Distribute information regularly via a one-page hand-out, a short speech at retirement receptions or human resources seminars, etc.
- Offer new retirees a one-year free membership at any point after they retire.

- Have your university install a link called "Retiring from the University" on the HR website connected to the retiree association website. Request the same link to the retiree association under "staff" and "faculty" links on this same page.

- Co-operate with faculty and other employee-related associations to have them promulgate news from retirees and their association in their communication bulletins

- Provide new and creative incentives; e.g., Queen's is able to offer members of their retirees' association a half-price membership at the University Club. This translates into \$125 saving per year for a \$20 membership in the Retirees' Association at Queen's.

- Other ideas for incentives included reduced memberships in athletic centres, annual dinners or luncheons subsidized by the retirees' association, discounts at the bookstore, free library and electronic access, discounts with Economical Select home and auto insurance, Collette travel packages, and discounted parking on campus.

- Simplify the membership renewal process so that it is as easy as possible; i.e., institute a payroll deduction option for those receiving pension payments from the University. Consider use of the services of PayPal (2.9 per cent fee) or a MasterCard/Visa transaction through the university.

- A reduction or exemption in tuition fees for retirees who are members of their retiree associations and their families would likely be a good seller.

- Drum up other retirees' interests by having members profile and share the activities that they have been doing in their retirement.
- Identify topics for six-hour courses that could be offered to members under the banner of "Learning in Retirement," i.e., a course of six evening sessions at one hour apiece, such as a "Power of Attorney" seminar.
- Combine the presentation of seminar topics with other local associations or organizations to enhance networking and raise the profile of the retiree association and its members.
- Develop external outings for members such as a weekly walking group; local theatre or group concert attendances as well as attending local sporting events and visits to various other local cultural/historical places of interest.
- Promulgate that membership in their association links them into a powerful national lobbying voice for senior's issues through the umbrella CURAC/ARUCC organization.
- Advice that membership also provides a forum for sharing best practices and governance information with other similar organizations.
- Boards need to work hard to define what is of real and significant interest to potential members. Regular surveys may be useful in this regard.
- Encourage staff members soon to be retired to participate, by having an annual dinner/lunch (subsidized slightly) for only staff members
- Offer "couples or lifetime membership" options. e.g., RAQ's annual fees are \$20 per person or \$30 per couple.
- Offer effective "associate memberships" to retirees of other universities living in your catchment area.
- Above all, use the personal touch approach by encouraging all current members, when they occasionally meet a retiree, to proudly promote membership in their association.

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### **Acknowledgements**

***The above summaries were provided by: Linda Kealey, Geraldine Thomas, Ken Craig, Sandra Pyke, Bev Stefureak, and Michel Tousignant.***

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## 2015 Awards recognize Long service and hard work

Four people with a long track record of service to CURAC/ARUCC, to their local association, or both, were honoured at the banquet of the 2015 conference that was held at historic Fort Henry in Kingston. A fifth award was presented to the Retirees' Association of Queen's University in appreciation of its organizational efforts for the 2015 conference.



*Queen's university Chancellor Jim Leech, right, offers his congratulations and certificate to the 2015 recipient of the Contributions to CURAC/ARUCC award, George Brandie, who was also co- chair of the 2015 conference organizing committee.*

### **Contributions to CURAC/ARUCC Award: George Brandie**

George Brandie, former president, board secretary, and 2015 conference chair, retired from Queen's University in 2004 and joined the newly formed Retirees' Association of Queen's. He was asked to become its webmaster and became proficient on the new method of creating and editing web pages on a server using just a browser

on the Internet for the task. Then early in 2007, he received an unexpected phone call from Peter Russell, asking if he would accept nomination as the CURAC/ARUCC secretary at the AGM at the University of Windsor. He explained that he knew almost nothing about CURAC/ARUCC and even less about the responsibilities of the secretary. Consequently, he was asked to come to Toronto so that Russell and retiring secretary Ken Rea could explain it all. They met in Union Station and over a good lunch Russell and Rea explained how easy the job would be. In the end, Brandie accepted the nomination and he began to familiarize himself with CURAC/ARUCC. He also took over management of the CURAC/ARUCC web site, which Rea had started during his term as secretary.

At his first annual conference in 2008 at Montreal, Brandie initiated a project to upgrade the website and move it to a more modern editing system, which he did using the Queen's University server. The end result was the website currently in use.

After four years as secretary, Brandie was elected president at the 2011 conference in Regina. Due to unforeseen circumstances, he had to continue with some of the duties of CURAC/ARUCC secretary during that first presidential year, until he was able to persuade Ed Williams to move into that role.

During his two years as president, initiatives by several directors led to our becoming more active in taking positions on issues of broad concern to seniors. That activity has grown steadily since then. Previously, as secretary, he found that certain parts of the CURAC/ARUCC bylaws were unclear, contradictory, or simply inadequate and

he recommended amendments. Those amendments were approved at the 2010 AGM in Toronto. At that time he told the board, "Never again!" But then the Federal Government passed a new Not-for-Profit Corporations Act requiring another new set of by-laws. Because of his previous experience drafting by-laws, Brandie took on the task again; these were approved the St. John's annual general meeting in 2013; the by-laws were subsequently accepted by Industry Canada.

During 2014 when it became clear that there was no host for the 2015 CURAC/ARUCC conference, Brandie proposed to the RAQ executive committee that the event be held at Queen's; the executive agreed, provided that he serve as chair of the organizing committee. Brandie accepted, but with the condition that a co-chair be found; fortunately, RAQ vice-president Eleanor Rogers agreed. The Queen's committee proved that it needn't take several years to organize an annual conference.

George is now retiring as a CURAC/ARUCC Director, convinced that eight years on the Board is enough for one person, and that he should leave before someone decides that the by-laws need yet another further revision

The Contributions to CURAC/ARUCC Award is intended to recognize and express appreciation to individuals who have completed terms on the board and/or who are retiring as chairs of one of the committees.



*Sandra Pyke, who ended a term as president of CURAC/ARUCC and who is also a very active member of the York University Retirees Association, was presented with one of three Tribute Awards that were presented this year. Pyke was nominated by John Lennox, co-president of YURA. Also in the photo is Ed Williams, Awards Secretary.*

### **The CURAC/ARUCC Tribute Award: Sandra Pyke**

Sandra Pyke, by any measure has made an exceptional contribution to the York University Retirees Association (YURA) and to CURAC/ARUCC. YURA has a co-presidential structure with one president coming from the support staff milieu and the other from the academic milieu. Pyke's first exposure to CURAC/ARUCC was to play a lead role in organizing the 2010 conference at York.

As a member of the YURA executive, her commitment has never flagged. She volunteers in the office one day a week, participates fully every year in the planning of Showcase, YURA's annual fund-raiser for student bursaries and awards. Ever aware of the needs of graduate students, Sandra proposed and the YURA executive approved, the creation of a graduate student award and proposed and coordinated the silent auction at

the 2013 YURA annual meeting that generated the initial funds.

Pyke is also a bridge-builder and established links to the other retirees' association at York, the Association of Retired Faculty and Librarians. The two associations share very cordial relations thanks in large part to Sandra's work and goodwill and absolute dependability. She is also a communicator who understands the value of keeping the community informed. During her tenure as YURA co-president, the association's newsletter was developed to its full potential and now serves as a valuable tool for the membership. In general, Pyke has raised the profile of YURA among York's retirees.

Pyke is also and always the first to acknowledge that what is, and has been, done within YURA and CURAC/ARUCC is the product of lots of individuals working very hard together. But she has the gift of leadership that gives shape to the efforts of the association and draws people together for whatever task is before them. Sandra can define areas of need, identify those who could be instrumental to the realization of each area, and then be willing to pitch in herself.

*Nominated by the York University Retirees Association*



*Orville Scott played a leading role in the establishment and development of the University of New Brunswick Retired Employees Association when he retired in 1993. He was a second recipient of a tribute award this year. Linda Kealey, a CURAC/ARUCC board member from New Brunswick, congratulated him at the presentation.*

### **The CURAC/ARUCC Tribute Award: Orville Scott**

Orville Scott retired in 1993 as the senior technician in the University of New Brunswick chemical engineering department and immediately joined a group of retired professors and administrators, which aided by his vision and enthusiasm, led to the founding of an all-encompassing retirees' association: The University of New Brunswick Retired Employees Association. Scott was UNBREA's founding president. While president, he produced newsletters for the membership and, after becoming past-president, he assumed the position of editor of the newsletter (*The UNB Retiree*). As such he remained on the executive and was instrumental in converting the newsletter to digital form for



distribution by email, and ultimately in designing, testing and successfully creating the UNBREA website.

Once that was accomplished, Scott resigned from the executive in May, 2013, after 20 years of involvement but not before having recruited, trained and instructed his successors as well as providing them with clear guidelines and the standing offer to help out when needed.

He still continues to share his retirement experiences on behalf of UNBREA at pre-retirement information sessions. He also continues to share his culinary talents by cooking the ham for the Annual UNBREA Picnic.

*Nominated by the University of New Brunswick Retired Employees Association*



*John Stager, who helped found the UBC Association of Professors Emeriti and who was a CURAC/ARUCC board member, was the third recipient of a Tribute Award in 2015. Stager was not able to attend the Kingston conference.*

#### **The CURAC/ARUCC Tribute Award: John Stager**

John Stager was instrumental in founding the University of British Columbia Association of Professors Emeriti and led it through its early years as a founding member, president, past-president and leader of the executive board. His contributions were so meritorious as president that the membership insisted upon his spending two years in the role. Stager was a leading author of the organization's constitution, with some help, and he has taken a continuing and effective interest in its evolution and management over its 17-year history.

UBCAPE has thrived under Stager's leadership. It established itself as a force with the university administration compelling them to recognize the importance of retired faculty to the reputation and capabilities of the university. Programs offered by the association have also met with huge success. The association's newsletter developed into an eagerly sought-after source of news about university activities and colleagues' contributions.

Stager's accomplishments were enhanced by his long-term service as a CURAC/ARUCC Board member. From the first year of his retirement he identified with the goals of CURAC/ARUCC, recognizing that the vision of CURAC/ARUCC would enhance the wellbeing of retirees across Canada; UBCAPE benefited from the rich ideas inspired by his attachment to CURAC/ARUCC. His first association with CURAC/ARUCC took place when he planned, jointly with the Simon Fraser University Retirement Association, the 2005 CURAC/ARUCC conference in Vancouver. This led to his election to the CURAC/ARUCC executive and a long history of service until recently as a director and vice-president.

Stager's effectiveness with UBCAPE was enhanced by his senior leadership at the university and his encyclopaedic knowledge of the careers of his UBC staff colleagues. Stager's distinctive research expertise was the historical geography of the Canadian North. He was a major figure in the development of the Canadian Northern Studies Trust and in addition played a leading role in other organizations and projects related to Canada's north.

*Nominated by the University of British Columbia Association of Professors Emeriti*

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**The Tribute Awards are intended to recognize exceptional contributions and/or achievements of retirees (faculty and staff) to their host university or to the community.**

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**Conference hosts recognized with the ASSOCIATION AWARD for 2015:  
The Retirees' Association  
of Queen's University**

This award was presented to the Retirees' Association of Queen's and particularly the members of the local organizing committee for hosting the 2015 annual conference and general meeting. This event is the most significant annual activity for CURAC/ ARUCC and without the support of local associations such as RAQ, it could not take place.

In recognizing RAQ, the CURAC/ARUCC board also recognizes the strong support received from the Queen's community for many years. It is hoped that this support will continue and wish to advise George Brandie that his future contributions will continue to be appreciated. The board also thanks local organizing committee co-chair Eleanor Rogers for her willingness to take on this responsibility and offer best wishes to all members of RAQ.

The Association Award recognizes an important initiative of a member association, which in the case of RAQ was accepting the challenge of organizing the 2015 conference with less than a year of preparation time.





*The members of the 2015-16 CURAC/ARUCC board held a post-conference meeting in Kingston before departing for home. Before dispersing, they all assembled for this photo: Front row, from left: Ed Unrau, Bev Stefureak, Gowri Gowrisankaran, Linda Kealey, Ed Williams, board secretary; back two rows, from left: David Swayne, vice-president, Jim Boyd, treasurer, Randy Barkhouse, pension committee chair; Fred Fletcher, Ken Craig, president, Geraldine Thomas, Michel Tousignant, and Sandra Pyke, past-president. Missing from the photo is Mary Johnston and Peter Russell.*

## **New president and vice-president and other national board changes**



**Kenneth Craig** of the University of British Columbia was elected president of CURAC/ARUCC for 2015-17. This past year, which was his second year as a director, he served as vice-president with primary responsibility for the membership committee. Craig is a UBC professor emeritus of psychology and past-president of the UBC

Association of Professors Emeriti. Previous service also includes a term as president of the Canadian Psychological Association and the Canadian Pain Society, and as treasurer of the Social Science Federation of Canada.



**David Swayne** who joined the board last year as a director, was elected vice-president. Swayne is a retired professor of computer science and past-

president of the University of Guelph Retirees Association. During his career he maintained a research interest in environmental modelling and the application of computer technology to environmental science. Familiar with the software for editing and delivering web content, Swayne served as CURAC/ARUCC webmaster this past year.

## **New to the CURAC/ARUCC board**

Two people were elected to their first two-year terms on the CURAC/ARUCC board:



**Fred Fletcher**, of York University, is university professor emeritus, communication studies and political science. He was the founding president of the Canadian Media Research Consortium, and is a past-president of two other national associations, the Canadian Communication Association and the Environmental Studies Association of Canada. He is currently secretary of the Association of Retired Faculty and Librarians, York University, and an ex officio member of the executive committee of the York University Retirees Association.



**Mary Johnston** of McMaster University where she was research co-ordinator for clinical trials and systematic reviews in the Faculty of Health Sciences. She has been active in the McMaster University Retirees Association since 2010, serving as its vice-president and president and newsletter editor. In 2014 Johnston was co-chair of the organizing committee for the CURAC/ARUCC annual meeting.

## **Re-elected board members**

Two people were re-elected to further two-year terms on the CURAC/ARUCC board:

**Linda Kealey**, University of New Brunswick where her academic interests were in the history of nursing, medicine, and social policy in Canada. She has been chair of the Health Policy Committee of CURAC and was first elected in 2013.

**Geraldine Thomas**, St. Mary's University, where she was a member and chair of the department of modern languages, teaching classics. She is currently president of the Saint Mary's University Retirees' Association and was first elected to the CURAC/ARUCC board in 2013.

## Continuing board members:

**Treasurer:** Jim Boyd, Simon Fraser University

**Secretary:** Edgar Williams (Memorial University)

**Director:** Kohur (Gowri) Gowrisankaran, McGill University

**Director:** Beverley D. (Bev) Stefureak, Lakehead University

**Director:** Michel Tousignant, Université du Québec, Montréal

**Director:** Ed Unrau, University of Manitoba

## Board departures:

The terms of two board members ended with the 2015 AGM. The service of each one was recognized at the conference banquet:

George Brandie, Queen's University, who was a director this past year and co-chair of the 2015 conference organizing committee.

Sandra Pyke, York University, who completed her term as president.

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## Collette: A travel option for you to consider

CURAC/ARUCC has entered into an affinity agreement with Collette Vacations to provide members of our associations with access to a broad range of international and national escorted travel tours at substantial discounts.

The agreement was rolled out at the 13th Annual CURAC/ARUCC Conference in Kingston, Ontario in late May.

On-line versions of their offerings are found at: [www.gocollette.com/curac](http://www.gocollette.com/curac)

In addition, brochures may also be available from your favourite travel agent, or by calling Collette directly at 800 248 8991, a telephone number specific to CURAC/ARUCC members.

There are three primary tour possibilities:

1. Retired university staff who are members of their local association, and their families and

friends, now have access to an extraordinary range of tours on a substantial variety of dates at discounted rates. By one count there are 190 tours serving all seven continents, including Canada and the U.S. There are also tours designed for families and well suited to adventures with children and grandchildren.

2. CURAC/ARUCC member associations could arrange group bookings for their members on specific tours. The variety of possibilities is noted above.

3. As a third possibility for the coming year, there is a specific tour that is being promoted to all CURAC/ARUCC association members. This would allow those with shared interests and backgrounds in Canadian colleges and universities to enjoy time with others with similar backgrounds. The tour would not be exclusive to us, so there would be opportunities to meet other

people. It is the 16-day, June 10-26, 2016 **Amsterdam to Budapest “Legendary Waterways of Europe”** tour, available to CURAC members and their families and friends. We have reserved space on a relatively small but very comfortable river cruise ship. CURAC/ARUCC president Ken Craig and his wife Sydney have reserved their cabins and are eager to have other Canadians join them.

The base rate for the Legendary Waterways tour, including air travel, Toronto return, is \$6,699, provided that at least 10 CURAC/ARUCC travellers sign up. Arrangements can also be made from other departure cities.

Price reductions are difficult to describe. The base is a five per cent member benefit reduction. As well, Collette periodically advertises additional price reductions. These reductions are also offered to family members and friends.

There are financial advantages to CURAC/ARUCC and its member associations. First, Collette will pay a commission to CURAC/ARUCC for travellers who indicate their membership in a CURAC/ARUCC association. Second, by further identifying their home retiree association, Collette will remit one-quarter of the CURAC/ARUCC commission to the local association. In order to benefit from the price reductions and the commission, travellers must indicate their affiliation at the time of booking. Travel arrangements can be made directly through Collette, which provides the largest benefits, but travellers may also book the tours through their travel agency of choice.

CURAC/ARUCC President Ken Craig said in an overview of the program that “my general sense is that we have done well in negotiating this agreement. It was inspired by my (Craig) attending the annual meeting of our equivalent U.S.

Association of Retirement Organizations in Higher Education (AROHE) who have had an affiliation agreement with Collette in place for some time.

“It was clear that staff and academic retirees throughout the U.S. and their Member Associations have benefited from this agreement. Collette is a relatively large organization in this business since 1918 and they have long offered the remarkable range of tours described above to education-based groups. Our consultations concerning Collette with other Canadian organizations have led to positive reactions.”

The success of the CURAC/Collette affiliation agreement is very much dependent not only on university retiree travellers booking tours but also on member associations recognizing and supporting it as a member benefit.

The tours typically include travel, accommodation, meals and sightseeing accompanied by Collette tour guides, as well as travel insurance options.

In addition to information available directly from Collette, go to the CURAC/ARUCC website for the full version of President Ken Craig’s information bulletin together with some ancillary information.

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## **Website bulletins:**

### **Travel opportunities, Abandoned life insurance cash, and Directors’ liability**

Within the past month, three bulletins have been posted on the [www.curac.ca](http://www.curac.ca) website for the general information of retirees and member associations across Canada.

***BULLETIN No. 6: Expanded Travel Opportunities for Retiree Association Members***

This Bulletin summarizes the affinity agreement between CURAC/ARUCC and Collette Travel as outlined beginning on page 19 of this Newsletter.

***BULLETIN No. 7: Seniors walking away from life insurance money?***

Edward Gibbard, a lawyer with Perisen Life Settlements Funds/Spartan Fund Management Inc. in Toronto, is urging retired seniors to “take an interest in advocating for an issue that I believe has important implications for the financial security of Canadian seniors.”

He says that Canadian seniors walk away from, through surrender or lapse, approximately \$7 billion of permanent life insurance every year. These terminated policies represent an excessive windfall for life insurance companies. Ideally, seniors would maintain their policies; however, as the need for protection and their ability to pay premiums changes, they abandon their insurance. Some of these policies are surrendered for cash value (significantly below the real economic value of the policy), while others allow the policy to self-finance, using up whatever cash value is in the policy, until the policy lapses and they receive nothing.

In the U.S. a large market has evolved to help seniors capture fair value usually significantly in excess of calculated cash surrender values. Unfortunately, in parts of Canada this is not possible. In some provinces there are insurance laws that have lost relevance and these transactions are not legal. A combination of outdated legislation and restrictive insurance company policies prohibiting agents from

engaging in, or even discussing, life settlements is inherently not fair.

Gibbard says “I first got involved in this topic purely as a business opportunity but my growing awareness of the issues has led me to be more of an advocate for change. Legislative change in the rest of Canada is a long term goal that we are beginning to pursue (seniors should be upset about this but generally they don’t even know that a lapsing policy could have significant value) but educating seniors where life settlements are now legal is a priority. Life settlements are not for everyone but some policyholders could clearly benefit.”

***BULLETIN No. 8: Directors’ Liability Insurance:***

CURAC/ARUCC recently joined Volunteer Canada and then secured through this organization Director’s Liability Insurance. The link below is from Volunteer Canada and provides an explanation about the duty, responsibilities, liability and insurance protection for non-profit boards and their directors. Liability insurance is something all CURAC/ARUCC memberships should be aware of.

<http://volunteer.ca/content/directors%e2%80%99-liability-discussion-paper-legal-liability-risk-management-and-role-directors-non>

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## **Helping us to confront our ‘Ethical Obligation’ to Retire**

At the time of my early retirement – early only because my husband’s work took him abroad and I wished to accompany him – I was obliged to take

a reduced pension, being five years short of the then mandatory retirement age. Fair enough. My choice. But what puzzled me shortly after, and which puzzles me even more as time goes on, is the fact that in removing the practice of mandatory retirement no real regard seems to have been paid to the unfair imbalance this has created in the professoriate. While removing mandatory retirement may perhaps seem fairer on long-established faculty members, it merely adds to the difficulties that face those bright young graduates who seek to join the profession and who are needed for renewal by departments. Paying ongoing full salaries for those over-65 simply means less money to hire assistant professors in their 20s and 30s on anything like the beneficial terms the older generation enjoyed for many decades. Surely the older faculty members do have an obligation to think about the renewal and welfare of their various departments?

What to do? Here is my suggestion:

Let those who wish to remain in post after 65 years of age accept a salary scale that diminishes by 15-20 per cent each year to a minimum annual salary of \$15,000 or thereabouts. The money saved by such reductions would then be placed in a fund for hiring new faculty members and/or improving the tools for program delivery in the relevant department where the saving was made.

Such a move would seem to have great benefits not only for the university as a whole, but also for those seniors themselves who remained as teaching faculty beyond 65. No longer would they be perceived as the university equivalent of hospital “bed-blockers” but as departmental benefactors appreciated by their younger colleagues. It seems to me that departments could benefit from the retention of experience and

expertise while being freed up to improve their overall operation. Caution would need to be exercised, of course, to ensure that salary money saved did not get frittered away on administrative costs or salary increases for non-junior faculty, but got directed first and foremost to the provision of new faculty members and/or the enhancement of their salary and conditions of employment.

Do we have an “ethical obligation?” I think we do, but it may be to accept a lower salary for the greater good, rather than to close up the books and root out the slippers.

***-- Deirdre Vincent, Emeritus Professor of German,  
University of Toronto.***

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### **News, notes and the next edition**

You are encouraged to contribute material for the next edition of this newsletter. What kind of material? It may be a news item from your college or university association highlighting a program or the outstanding contribution of a retired member. It may be a piece exploring an issue specifically relevant to people who have retired as academic or support staff from employment at a university or college in Canada.

Send your material to the co-editors:

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**Deadline:** September 10, 2015.

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**Note: Member associations of CURAC/ARUCC are asked to circulate this newsletter to their members.**

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**CURAC/ARUCC** is a non-profit federation of retiree organizations at colleges and universities across Canada. Its primary aim is to coordinate activities that promote communication among member organizations, to share information, provide mutual assistance, and speak publicly on issues of common concern to its more than fifteen thousand members across Canada.

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