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College and University  
Retiree Associations  
of Canada



Associations de retraités  
Des universités et collèges  
du Canada

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# NEWSLETTER

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Fall 2015 Issue No. 21

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## Valuable work that's worth sharing with all members

Dear colleagues:

Greetings from your national organization that endeavours in collaboration with member associations to advance the opportunities and wellbeing of retirees from Canadian colleges and universities. This summer, into fall, has been a busy time for CURAC/ARUCC, particularly its committees, as we pursue a broad range of objectives consonant with our strategic plan. This newsletter provides some details and I hope you find it interesting and informative. For those of

you who wish to influence the CURAC/ARUCC agenda, please let me know. The board meets via teleconference at least six times annually as well as face-to-face at the annual conference, which will take place next year in Saskatoon, May 25-27. Some early details appear elsewhere in this newsletter.

I would ask those of you who read the newsletter to ensure that it is distributed widely among members of our CURAC/ARUCC member organizations. The newsletter and CURAC/ARUCC bulletins should be of interest to many.

Sometimes our work may not seem that exciting (this may get me in trouble), for example, the activities of the pensions or benefits committees, but I assure you that this work has major implications for all of us and I am very appreciative of the efforts of those engaged to move the agendas ahead.

Please take note of the call for nominations for the CURAC/ARUCC awards. It is very satisfying to honour colleagues and CURAC/ARUCC organizations that have gone beyond the call of duty in rendering services to retirees. Please consider making a nomination.

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This might also be a place where I could remind member associations and their members of the opportunities to enjoy or organize Collette travel opportunities. Their catalogue describes a vast number of tours that could be booked by individuals with their families and friends. Collette also would be most interested in arranging tours especially for member organizations. And the June 10 to 25, 2016, European river cruise, Amsterdam to Budapest, remains open for members to book. My wife and I, along with CURAC/ARUCC friends and colleagues, are most looking forward to this vacation. Please consult the CURAC/ARUCC website under member benefits for details: <http://www.CURAC.ca>.

Now to be a bit personal: You will read elsewhere in this newsletter the generous remarks concerning the honours I have recently received. Beyond the considerable personal satisfaction these afford, and I am very grateful for the congratulations from many of you; the recognition of the research and advocacy pursued for a long time is particularly satisfying. For those who are interested in more background, the UBC Psychology Department published a Q&A: <http://psych.ubc.ca/faculty-qa-a-conversation-with-dr-kenneth-craig/>. Please take the hyperbole with a grain of salt.

This also affords an opportunity to mention the very serious problem of pain in older adults. The epidemiology is clear: the likelihood of difficult-to-control, persistent or recurrent pain increases with age. The base rate in the population at large exceeds one in five Canadians. It is particularly problematic in elderly adults in nursing care settings, reaching perhaps 80 per cent. This is consistent with a recent CARP poll which examines the high incidence and devastating impact of chronic pain on suffering people as well

as their caregivers, <http://www.carp.ca/2015/10/14/the-carp-poll-report-pain-management>. A recent paper with my colleagues provides some scientific perspective (Hadjistavropoulos, T., Herr, K., Prkachin, K.M., Craig, K.D., Gibson, S.J., Lukas a., & Smith, J.H. (2014). Pain assessment in older adults with dementia. *Lancet Neurology*, 13, 1216-1227).

It is unfortunate that pain that could be clinically controlled is often not recognized, poorly assessed, under-estimated and inadequately controlled. Let's add the need for a national pain strategy to the list of objectives for our new government.

I look forward to hearing from anybody interested in influencing the CURAC/ARUCC agenda.

Cheers,  
Kenneth D. Craig, O.C., Ph.D., LL.D.  
President, CURAC/ARUCC



## **Order of Canada and honorary degree Recognize pain research career**

CURAC/ARUCC President Ken Craig was honoured twice in 2015 for his contributions to pain research.

First, he was appointed an officer in the Order of Canada in July. Then in October he attended fall

convocation at Dalhousie University to receive an honorary degree.

The Order of Canada citation said he earned the honor “for providing a new model for the assessment of pain as a global leader in the field of pain research.”

It is the Dalhousie convocation citation that provides a concise overview of the nature and scope of his pain research. It reads:

“Kenneth Denton Craig, O.C., PhD, is a pioneering researcher whose work has transformed perceptions about pain. In the course of a 50-year career, Dr. Craig has published landmark papers, mentored new generations of researchers and served as a leader in university administration.

“After earning a PhD in clinical psychology from Purdue University in 1964, Dr. Craig joined the psychology faculty at the University of British Columbia, where he was a full professor until 2003 and remains professor emeritus of psychology and distinguished scholar in residence at the Peter Wall Institute for Advanced Studies. In the mid-1970s, he published a series of papers that established how social environment affects the experience of pain. His social communication model evolved out of this work and challenged conventional notions of pain as strictly biological.

“His seminal 1987 paper, co-authored with graduate student Ruth Grunau, introduced facial response analysis as an effective method of evaluating pain in infants. This discovery inspired a fundamental shift from the perception that babies do not feel pain and led to the rise of facial response analysis as the dominant method for measuring pain in non-verbal patients. This groundbreaking work is part of a publishing career that includes 10 books and more than 200 papers.

“He has supervised dozens of graduate students, including many whom are now among Canada’s top pain researchers. He has also shaped education as an administrator, serving terms as associate dean at UBC’s Faculty of Graduate Studies and director of its Clinical Psychology graduate program. He has chaired UBC’s behavioural research ethics board since 2008 and been editor-in-chief of *Pain Research & Management* since 2006.

“Dr. Craig has earned lifetime achievement awards from the Canadian Psychological Association and the International Association for the Study of Pain.”



## Energy of a “young” university infuses UQUAM retiree association at 25 years

By Michel Tousignant

1990: It feels like it was almost yesterday, but it was the year APR-UQAM was founded.

APR-UQAM is L'association des professeures et des professeurs retraités de l'Université de Québec at Montréal.

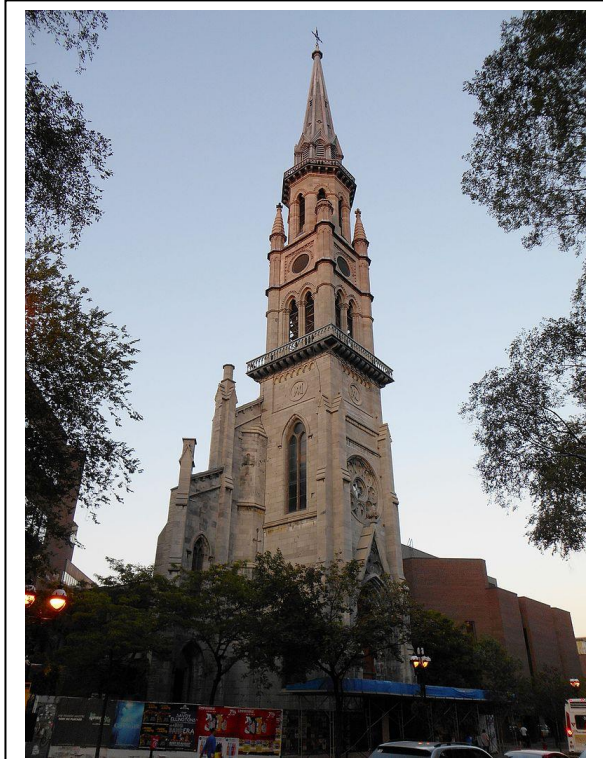
Twenty-five years ago there were only a handful of retirees. They were led by the energetic Yvon Pageau, a paleontologist and humanist man of

science who was inspired by the philosopher Pierre Teilhard de Chardin (*Le phénomène humain*, 1955). The university itself was still young, merely 21 years old, and the average age of university professors was relatively low. But some of them had joined UQAM from other universities or schools such as L'école des beaux-arts de Montréal (fine arts) et L'école normale (education) and were therefore at a mid-career stage. The campus was in downtown Montréal in the area that had been home to l'Université de

Montréal, now at the foot of the Mont-Royal and surrounded by the growing French Canadian upper middle class.

UQAM, after spending five years in rented shabby buildings in the business district, moved to its present location above the main metro hub of the city, named Berri-UQAM. The institution gave a second life to the Quartier Latin. The new tenants brought with them the post '68 effervescent and chaotic climate of the so-called "révolution tranquille." All shades of Marxist-Leninist and Maoist groups, nationalist as well as independence movements flourished in this ecstatic period which saw the tanks of Trudeau desperately trying to bring a message of law and order. Meanwhile, the homeless started to occupy the sidewalks of the neighbourhood, the symbol of the exclusion of the non-productive classes by the successful society. In this climate, UQAM was to be the university of the people, of those who had been left behind by academia, forced to earn some money for survival and who were coming back to school. No surprise in that social context that UQAM created one of the most politically conscious and active unions of academics in North America. Two major strikes were called in the seventies, one lasting three full months during a polar winter that started at the beginning of the strike in mid-October, 1976.

This institutional context is necessary to understand the origins of APR-UQAM. First, it was the SPUQ (Syndicat des professeurs de l'Université du Québec), the union, which initiated the idea of a retiree association by bringing together the first cohort of pensioners. Not that the union wanted to have an annex of has-been professors, but just as a service to those who had been faithful to the institution during their career. The links between the two organizations have always been very



**Church landmark near UQAM**

friendly and the union does not in any way influence APR-UQAM. Nevertheless, a recurring donation of the SPUQ, year after year, has provided a welcome source to our budget.

Roch Meynard, a founding father, said in a recent interview that synergy of the spirit of the university and of the union created a climate of solidarity between professors of various departments. Well, picketing with wet feet in the cold during the long 1976 strike resulted in many conversations and exchanges of ideas. The strike ended in a final victory that definitively claimed a democratic university liberated from fear of the administration, and also in a high level of participation and power for professors in the administration of the university. There was also an effort to bring more equality in the student-professor relationship. But a young university is also like an empty shell. Everything has to be built

from scratch, especially when there is a will to end the era of the elite “ivory tower” concept of a university. You remember the slogan, “Don’t trust anybody over 30.” So it is after a career of creating from nothing, or from not much, that the first retirees launched the association, not fearing to take initiatives and face impossible tasks ahead. To conclude, the association was not the business of one person, but a conglomerate of retirees who were used to accepting heavy mandates early in their career and who shared a sense of fraternity, even among those of different ideological positions.

Demographically, the situation could only improve. And it did with the membership growing rapidly to 100 soon after entering the second millennium. One of the characteristics of the Quebec culture is to love to have fun together and to eat well. And accordingly, they were many cultural activities including cultural visits, conferences, and communal meals at local restaurants. A protocol was signed with the university to define the rights of the retirees.

UQAM is certainly an academically productive institution but it is working with a very modest budget and a foundation that is not bursting at the seams with money. Consequently, the university has not provided much in terms of financial support. Nevertheless, we have an office space (about 10 square meters, a telephone, but no personnel or reserved parking).

From the beginning, a big effort was made to create a bulletin that could serve as a source of identity and 1998 was the first year of the *Pour la suite du monde*, under the editorship of Rachel Desrosiers. The first issue, which was in fact bulletin No. 7, made a fast start and reached a content of 12 printed pages, or more, very quickly. The bulletin has been published regularly, at the

rate of three to four issues a year, with a substantive content in every issue. The main success of *Pour la suite du monde* (title taken from an NFB documentary but the title has not been translated and refers to the legacy of the heritage of older fishermen) was due to the fact that this bulletin included the participation of a large number of contributors over the years. You have to consult our archives on the website ([gillesgauthier.net](http://gillesgauthier.net)) to get an idea of the quality of the bulletin even if your French is a bit rusty. It is probably one of the few bulletins that have been published non-stop by an association in the last 20 years. In these first issues, you will be impressed by the philosophical reflections of Éric Volant and many others. It was difficult however to obtain texts. Authors didn’t rush at the door. If they don’t publish, they don’t perish at this stage of their life. But a well done personal invitation will do it, they will kindly accept your request and take it seriously because they know they will be read by a few hundred colleagues, a better fate sometimes than their academic articles.

APR-UQAM was also very active in the foundation of CURAC/ARUCC at Dalhousie University in Halifax. Roch Meynard, Philippe Barbaud and Yvon Pépin were actively involved during these first



**Demonstration: 'printemps érable' (maple spring) at l'UQAM**

years. Our association joined with Concordia (Howard Fink) and McGill to host the 2008 conference of CURAC/ARUCC. Although I was not yet retired at the time, I heard wonderful stories of this meeting. There was also a translation-interpretation of the main events. And until now, I believe that our association has been working closely with CURAC/ARUCC and we have been the main French Canadian participating association. Over the years, there have been attempts to form a provincial (here we say national) association, the FRUQ (Fédération des retraités des universités du Québec) which is mainly working with the health insurance issue. We are also keeping an eye on the Quebec government in case it wants to attack pensions, but there has been no big scare yet.

Again, I invite you to visit our website ([gillesgauthier.net](http://gillesgauthier.net)) to have an idea of the life of the association. Besides a digital copy of the bulletins, we also offer a copy of the minutes of the board meetings, a web bulletin, publicity on coming activities, an archive of photos of the recent activities, a copy of the constitution and other administrative documents. The photos illustrate the pleasure we have of being together.

By the time you read this newsletter, it will be too late to join us on November 12 when we will have held a celebration commemorating our first quarter of century. But you can go to our website to see our latest issue, no 66, which includes a special issue on the history of the association.

## **Resignation and replacement**

Geraldine Thomas resigned from the CURAC/ARUCC board in mid-October following surgery and a slower than expected recovery.

Sandra Pyke, whose term as president ended with the 2015 Kingston conference and who is chair of the nominating committee, accepted an invitation to rejoin the board and complete Geraldine's term.

## **CURAC/ARUCC Board of Directors Call for Nominations**

The Board of Directors of CURAC\ARUCC consists of 12 members each elected at the annual general meeting for a two-year term. At the next AGM to be held May 25-27, 2016, at the University of Saskatchewan, the term of office for seven of the current directors will expire. Consequently, in anticipation of one or more vacancies, nominations are now invited for the following positions: secretary, treasurer and five directors each for the two-year term 2016-18. Incumbents in these positions are eligible for further nomination.

We request that each nomination be accompanied by a short bio (maximum 200 words) and a photo if available. The bios should contain information regarding a) recent involvement in activities within the local retirees association; b) a history at the university including active administrative service as well as involvements in external agencies; and c) an indication of comfort and familiarity with computer applications.

Please forward any nominations by March 18, 2016 to Sandra Pyke, Chair, Nominating Committee at [spyke@yorku.ca](mailto:spyke@yorku.ca)

## A Saskatoon welcome awaits CURAC/ARUCC delegates

The organizers of the CURAC/ARUCC annual conference have put the word out: “Come join us on the banks of the South Saskatchewan, May 25-27, 2016.”

**Meeting theme:** The changing post-secondary institution.

**Program outline:**

- Wednesday: Welcome reception (evening)
- Thursday: Speaker Sessions and evening banquet
- Friday: Speaker sessions, discussion groups and the annual general meeting

**Sub topics include:**

- The evolution of the corporate university/college.
- Indigenization of post-secondary education institutions.
- The metamorphosis of the community colleges

and polytechnics

- Age-friendly Institutions.

**Accommodation:** A bloc of rooms has been booked at the Park Town Hotel. On campus rooms will also be available on an individual basis.

**Tours:** We are working on several tours if demand justifies: for example, on campus, the Canadian Light Source, modern automated dairy barn, food research center, art tour, and off-campus, the Western Development Museum, a Hutterite colony, and dinner cruise on the South Saskatchewan River.

The organizing committee of course guarantees good weather, the apple trees in bloom and warm prairie hospitality. Mark your calendars now.

More details will be made available when they are finalized.

## Honourable intentions: CURAC/ARUCC award nominations

Although the 2016 annual CURAC/ARUCC is still months away, it is not too early to write and submit your nominations for awards.

There are four categories of awards: Contribution to CURAC/ARUCC Award; Tribute Award; Appreciation Award; and Association Award.

Each of the above is described in detail on the CURAC/ARUCC website, along with instructions on the nomination process and a link to the nomination form.

Go to website:

[http://www.curac.ca/?page\\_id=2232](http://www.curac.ca/?page_id=2232)

## Pharmacare paper noticed by Canada’s premiers

This past June provincial and territorial ministers of health met in Toronto to call for a national pharmacare plan, one of many such calls to improve access to the medications needed by all Canadians, not just seniors.

Of course, seniors who often have more than one chronic illness would benefit from such a plan,

particularly those on low income. A universal pharmacare program would include drugs as part of the publicly funded health care system and eliminate the patchwork of coverage under provincial plans.

In July, the CURAC/ARUCC health care policy committee completed a position paper on a



national pharmacare program. The document was circulated widely to provincial premiers and other organizations, such as the Council of the Federation, the national organization of premiers.

Paul Davis, premier of Newfoundland and Labrador and Chair of the Council, replied to the CURAC/ARUCC position paper in a letter. In it he said the premiers attending their meeting this past July “engaged in a number of important discussions, including the issue of pharmacare. One of the outcomes of those discussions noted that provinces and territories will undertake further analysis on broader approaches relating to pharmacare programs used in other jurisdictions, and assess how these models could inform more cost-efficient and accessible health systems for all Canadians.”

The position paper is on the CURAC/ARUCC website: <http://www.curac.ca/?m=201509>

In addition to outlining the need for a national pharmacare program, the CURAC/ARUCC paper made several recommendations on what needs to be done; this section, minus the references, is extracted below:

1. We need a national pharmacare program that is truly national, with sufficient funds from the federal government to assist provinces in paying for a significant portion of the costs. A March 2015 study concluded that employers and unions would save \$8.2 billion under universal public drug coverage with a comparatively small increase to government.
2. We need a national plan for drug purchasing that includes bulk buying of necessary drugs under a competitive tendering system at the national level. According to the CCPA/CMA study, bringing prices down to the OECD level could save \$9.6

billion a year. Provincial and territorial ministers recently estimated savings of \$11 billion with bulk buying.

3. Such a system should include a single-payer, publicly managed system to save administration costs.
4. We need an independent system for drug approval and access to drug company research as well as to independent researchers’ findings.
5. We need to ensure equal access for all Canadians no matter where they live or how much money they have.

Pharmacare is not a new idea—it was recommended by the Royal Commission on Health Services (1964) and the National Forum on Health (1997). In 2004 the provinces proposed that the federal government assume responsibility for a national pharmacare program but Ottawa rejected the proposal. Isn’t it time for Canada to catch up to the rest of the world?

The position paper was prepared by the CURAC/ARUCC Health Care Policy Committee, chaired by Linda Kealey, University of New Brunswick

## **Canada and its damaged scientific enterprise**

“A chance to get science right,” was the topic of an editorial written by James Turk, who is distinguished visiting professor at Ryerson University, Toronto; director of the Centre for Free Expression at Ryerson University; and the former executive director of the Canadian Association of University Teachers.

His commentary was published in a pre-election edition of *Science*, an on-line edition of the

American Association for the Advancement of Science.

Although the Canadian federal election is over, his observations are still relevant.

The text of Turk's editorial are at website:  
<http://www.sciencemag.org/content/350/6257/139.full>

## **NB pre-election roundtable looked at senior care**

The Canadian Medical Association and the New Brunswick Medical Society asked different groups and individuals what should be done differently to bring the most benefit to seniors in New Brunswick.

A roundtable discussion took place in September in Fredericton to explore answers to this question and shine a spotlight on senior care as an election issue. A booklet of 37 pages featuring a population health snapshot, population health maps and 15 short pieces assisted participants in their discussions; the CURAC/ARUCC homecare paper was included in the latter group along with contributions from the Canadian Diabetes Association, the NB Nurses Union, the NB Association of Nursing Homes, physicians' groups, the Alzheimer Society and others.

This roundtable was co-chaired by Dr. Chris Simpson, immediate past president of the Canadian Medical Association, and by Dr. Camille Haddad of the NB Medical Society, as part of a national CMA initiative called Demand a Plan ([www.demandaplan.ca](http://www.demandaplan.ca)). Presentations were interspersed with small group discussions. Presenters included Dr. Simpson, Andre Picard of the *Globe and Mail*, Robert Ghiz, former premier of Prince Edward Island, New Brunswick health

officials and a retired dean of nursing who spoke on the patient's perspective.

CURAC/ARUCC was one of several groups to stress homecare and its document was quoted in the local newspaper, the *Daily Gleaner*. Participants stressed the need for federal and provincial cooperation in funding homecare and for standardized education, regulation, recruitment and retention measures for caregivers, including adequate wages and benefits. Informal caregivers need financial support and respite care.

In one small group we agreed that patient-centred community clinics were a priority in order to "dehospitalize" health care. Re-purposing unused facilities for community care made sense to the group as did a wider scope of practice for paramedics, nurse practitioners and other health care providers. Having standardized and widely shared health data was also discussed as a problem. Speakers criticized the language used to describe seniors ('silver tsunami' for example) as denigrating older people. Aging, after all, is really a triumph. Often we need to find better ways of addressing older peoples' needs. In many cases seniors need advocates to help them navigate the system to find the best solution to their health care needs.

The issue, Andre Picard said, is not aging but the infrastructure that has been designed for a younger population. Many of the problems in healthcare stem from the continuation of a system designed decades ago. Now more than ever we need federal participation, a funding system that takes into account the demographics and geography of each province/territory and a national seniors' strategy. At present good health care requires strong interdisciplinary teams and strong leadership to change the system. How we move from a doctor and hospital-focused system

to a true community-based health care system will require a forceful vision and intense collaboration

within an accountability framework.

Submitted by Linda Kealey, UNB.

## Late Roundtable reports: Kingston, 2015

*The last edition of the newsletter was unable to publish the summaries of the discussion at all of the roundtables at the 2015 CURAC/CRUCC conference in Kingston.*

*These missing summaries are published here because the information is still relevant and therefore may be of interest to members.*

### Recruiting New Members

- We asked the question “is membership increasing or decreasing?” The answer was that membership is mostly steady – some up a little and some down a little.

- Payment options should be easy to use.

*Attractors for membership – What do we offer?*

- Pension representative giving retirees a voice.

- Parking for retirees up to a certain number of free days per year.

- Lectures, although this market may be well served by other groups in the community.

- Social events such as lunches, theatre trips, birding trips.

- Scholarship fund support event.

- Reduced rates for University Club, discounts at retailers, etc.

- Clubs for members for bridge, books, gardening and other themes.

- Golf and other tournaments.

- Gardening night at a local nursery with the opportunity to get advice and purchase items.

Rather than trying to survey members about what would interest them, try offering different activities and ask people to sign up. Take cues from who signs up for events as an indication of interest in such events.

*(A summary of the first roundtable discussion on this topic was published in the last edition of the newsletter, and as Bulletin #10 on the association website.)*

### Renewing association leadership

- Some individuals may need time to settle into retirement. If the person you want to recruit says “no” initially, try again a year or two later.

- Do not underestimate the importance of the personal connection when asking someone to join your board or executive.

- One needs to draw in individuals who have a positive rapport with the institution; this is essential for credibility.

- Avoid recruiting those who would require too much work from others on the leadership team.

- If you can, approach retirees who still have good connections/friendships within the institution. The

leadership needs to be as current as possible with the current decision makers in the university/college. Things change quickly, responsibilities change, such that retirees lose touch with those sectors and people that can help the association as needed or, at least, lend it moral support.

- Be prepared in some cases to tailor an executive position or role to suit the individual. Members of the committee need to be given a function or task within the association that uses their strengths and/or helps the association achieve an objective. It creates a meaningful, contributing role and prepares for more good will when other leadership positions become vacant.

- Executive Committees also need to include individuals with knowledge of pension and benefits issues.

- Never underestimate the power of example, which can be tremendously persuasive when seeking to involve others. The example of a good leadership team invites others to consider becoming part of it.

## **Canadian Health care policy**

There were two sessions for this roundtable. A summary of what was discussed, edited to reflect the October federal election, follows:

### *Roundtable #1:*

The group asked questions about CURAC's health care policy papers: re audience, vetting process and the focus on the federal government. It was noted that CURAC sends its papers to the Premiers' Council of the Federation which is meeting in St. John's in July. Major topics of discussion included:

- The problem of data—we have no common system of record keeping in Canada; electronic medical records are not the same across the country. CIHI data also has problems as it is not always clear how data is collected, what variables are used.

- Is it a waste of time talking to the Feds? Questions were raised about the effectiveness of lobbying given the responses we have received. One member thought there had been some movement. It is also important to raise the level of debate. A number of initiatives were cited as having a positive effect: Care by Design Nova Scotia demonstrated the savings in seniors' care through home care; the Canadian Forces (Army) have started to deal with PTSD after a Kingston-initiated campaign; seniors' mental health issues have a higher profile; the positive effect of Basic Income Support.

- Grassroots movements are needed to keep up the pressure on the federal government; we need to support grassroots initiatives such as senior friendly policies at the municipal level (Vancouver) or the mayor's committee on seniors in St. John's, Newfoundland and Labrador, and other cities. Mobilization was suggested as most effective on concrete issues such as home care and care givers' support and palliative care. The Canadian Medical Association, and other organizations, need the support of the seniors' community for their initiatives.

- Dementia strategy suggested as a priority. The importance of a national pharmacare program, which would benefit all Canadians including seniors, was also stressed.

### *Roundtable #2:*

- Preventive measures were discussed – specifically related to falls. There is a need to revise building codes and standards so that stairs, for example, are built to “public” building standards (private housing steps are too steep and narrow). Lack of railings also a problem. Falls are a risk management issue; hospital visits and costs could be reduced by better building codes. Seniors could stay in their homes longer if stairs were built to higher standards with wider steps.
- Homecare and caregivers: Discussion of the Ontario model of direct funding for self-managed care which is tied to meeting goals and standards. For those who can manage their own care which entails some bookkeeping (paid for by the government), individuals are able to hire whomever they want rather than a personal support worker from an agency. The Independent Living Centre in Ontario administers this public programme and saves taxpayers money. Suggestion: Federal funds could target standards and goals in a home care programme similar to this one.
- Death as defeat: questioning of heroic methods of keeping a patient alive. There were also concerns about age discrimination in determining a senior’s eligibility for certain interventions, such as knee surgery/reconstruction. Doctors’ offices also are often not accessible.

## **Ontario University Pension Plans**

At this roundtable, the discussion started by sharing information about the background leading up to the planning now under way in Toronto about reforming university pension plans currently in deficit.

By law, pension plans are required to have actuaries regularly review the viability of each plan. They can do this in two ways:

- The “solvency method” assumes that the employer declares bankruptcy on the date of the calculation, closes its doors and goes out of business. The actuaries then compare the assets of the plan with the assumed obligations to pay pensions to current and future retirees. If the assets are less than the assumed obligations, the plan has a “solvency deficit.” This is the method Ontario requires actuaries to use in reporting the status of university plans.
- The “going concern method” assumes that the employer continues in business so that employer and employee contributions to the plan continue. This method leads to a “going concern deficit” (or surplus).

For the past several years, only plans that are pure “defined contribution” (DC) plans (in which a retiree’s pension is set purely by size of the individual’s pension account (made up of the invested value of the individual’s and employers accumulated contributions)) have – by definition – no deficit. Plans that are fully or partially “defined benefit” (DB) plans (in which the individual’s pension is determined, fully or partially, by years of service and salary) have deficits caused by the stock market crash of 2008-09, the fact that university retirees are living longer than had previously been assumed, and the fact that interest rates are near zero and likely to continue to be so for some years. The calculated “solvency deficit” will usually be larger than the calculated “going concern deficit.” By law, pension plans must eliminate their solvency deficits over a specified and usually short period of years from the organization’s operating budgets.

About three years ago, the Ontario government indicated that it wanted universities to get out of pension plans that are the result of collective bargaining agreements. The government proposed that university pension plans be amalgamated into one or more Jointly Sponsored Pension Plans (JSPPs), either by creating one or more new university JSPPs or by joining an existing JSPP (such as the Ontario Colleges Pension Plan). Under Ontario law, JSPPs are exempt from having to calculate solvency deficits, but they still must pay down any (lower) going concern deficits.

Over the past year university administrations (as represented by the Council of Ontario Universities) and employees (as represented by the Ontario Confederation of University Faculty Associations and other unions) have been working to design a JSPP for universities. They expected to have a plan for presentation to the government this past September. If their plan is approved, universities would be invited to join it or another JSPP, and employer plans would have to be approved by employees and retirees.

In the discussion that followed, it was clear that the amount of information provided retiree associations across Ontario varies widely, from a great deal to nearly none. This was seen as deplorable.

It was recommended that, once details of any proposed JSPPs become available, CURAC/ARUCC should sponsor a meeting of Ontario Retiree Pension Committee representatives to share information and analyses, so that retirees will have information that is independent of what is provided by their university's administration or faculty association.

*The above summaries were provided by Bruce Hutchinson, John Lennox and Linda Kealey.*

## Looking a year ahead to the CURAC 2017 Annual Conference

The Carleton University Retirees Association (CURA ) is proud to host the 2017 Conference of CURAC/ARUCC in Ottawa, in the new River Building on the Rideau River. It will coincide with celebrations of Canada's 150th birthday, and Carleton's 75th.

We're working on the program. We expect to have sessions on the financial and medical health of retirees, on developments in higher education, and on the always popular best practices of member organizations. The new federal government will be well into implementing its program by that time, so there may be some interesting developments in that area.

The conference will take place from Wednesday to Friday, May 24-26, 2017. May 22 is Victoria Day, and Ottawa's Run Week-end will likely take place on May 27-28, so hotel spaces will be tight. We've reserved rooms at the Best Western Victoria Park in the city centre, and at the Carleton student residences. Tourism Ottawa has information on a range of places to stay, at [www.ottawa.ca/stay](http://www.ottawa.ca/stay).

Note that the 2016 CURAC Conference will take place at the University of Saskatchewan, from May 25-27, 2016. To avoid confusion, we won't register delegates for CURAC 2017 before that event. **However, prospective delegates may want to start planning for accommodation in advance.**

So mark your calendars now! See Canada's Capital in the spring! Meet fellow retirees from across Canada!

If you have questions or suggestions about the 2017 Conference, please e-mail us at robertmorrison@rogers.com  
2davidholmes@rogers.com

We look forward to seeing you in Ottawa in May 2017.

Bob Morrison and David Holmes,  
Co-Chairs, CURAC 2017

## News, notes, and the next edition of the newsletter

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 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:

Ed Unrau: ed\_unrau@umanitoba.ca

Michel Tousignant: tousignant.michel@uqam.ca

**Deadline:** anytime by the end of January, 2016.

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**Note: CURAC/ARUCC Member Associations 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 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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