

**REPORT ON THE ANNUAL CONFERENCE OF THE COLLEGE AND UNIVERSITY
RETIREES ASSOCIATION OF CANADA, VICTORIA, APRIL 19th and 20th 2012**

The College and University Retirees Association of Canada (CURAC) is a national umbrella organization for approximately 40 member associations representing both individual institutions and groups such as the Ontario Colleges Retirees Association. Its American counterpart is the Association of Retirement Associations in Higher Education (AROHE) who were also represented in Victoria. This was the 10th annual conference and was hosted by the University of Victoria Retirees' Association on the UVic campus with the active support of the retirees' associations of the University of British Columbia and Simon Fraser University. The meeting was attended by around 75 delegates.

The conference had a number of themes which can be broadly grouped as Sharing Best Practices; Health, Housing and Aging; Pensions and Benefits. The conference also incorporated the CURAC AGM.

Best Practices from Other Organizations

John Meyer (Windsor) reported on the 2011 CURAC member survey. The primary purpose of retiree organizations across Canada was: retiree fulfilment (90%), advocacy (63%), retirement preparation/education (33%), annuity/pensions (10%), university service (13%) and community service (13%). Programs/Activities were social events (83%), maintaining contact data on retirees (80%), providing assistance and recognition to retirees (35%) and mutual engagement in institutional affairs (31%).

The most successful activities were listed as social events, bursaries, advocacy and governance, life-long learning and producing stories and producing memoirs for institutional history.

Retiree benefits provided by institutions included: access to internet, library, databases etc (90%), ID card offering discounts for parking, bookstores etc (49%), access to serve on committees (41%) and association office space on campus (38%).

Commenting on a US study, Meyer cited the growing popularity of "encore positions", i.e. short-term re-employment making use of retiree skills and experience to fill temporary institutional needs.

Beverly Timmons (UVic) talked about the evolution of the successful "Master Minds Lecture Series". This lecture series started in 2005 as a collaboration with the Centre on Aging in celebration of Embrace Aging Month in April. Initially supported by the President for 3 years

with money for marketing and space, the series became a permanent line item in the budget of the VP (External). Lectures are free, held in the evening and come with \$2 parking. A wide diversity of topics is chosen and there is carefully targeted marketing to targeted groups in the Victoria community. The series has become so successful in raising the profile of retirees that the University's Retiree Association has found a place in the 2012 University Strategic Plan as follows:

“Objective 9: To engage the University of Victoria Retirees Association and UVic retirees who are willing and able to make significant contributions in research, teaching and other important aspects of the life of the university and the community.

Key Strategies:

(a) engage retirees in programs and activities that meet the mandate of the university and incorporate their knowledge skills and abilities in research, teaching, student recruitment and mentoring, learning, university development and university service.

(b) develop a program or programs that engage(s) older adults to promote the value of being mentally and physically active in retirement and to engage retirees in program delivery and outreach.

(c) provide support to retirees and the Retirees Association in their efforts to contribute to the mission of the university, where there is capacity within existing UVic resources.”

Bobbie Lubker (UNC Chapel Hill and AROHE President) talked about the US experience of university retirees associations. Too many “lunch and whine”! There’s a need to gain visibility by being useful – e.g. volunteer to serve on moot courts, as medical school mock patients and as theatre ushers. At UNC retirees have gained 2 seats on the University Senate.

She emphasized the need to recognize changing demographics. Every day for the next 19 years, 10,000 Americans will celebrate their 65th birthday. People are living longer (1 in 25 will live to 100 by 2005). The educated, engaged and well-off live longer. Women live longer and more women are now in the post-secondary workforce implying that future retirees will be more female (and less white) in future. Associations need to adjust their activities accordingly – beer in the faculty club may not be attractive! Today 75% of university retirees are men, but this is changing fast. At SUNY 53% of retirees are women.

Frank Millerd (WLU) presented the story of how the WLU retirees have collaborated with WLU Press to produce a professional book containing memories and reflections on the history of the university for their centennial in 2011. It was launched in October 2011 (\$28.57 inc. GST) and contains 37 chapters, each written by a different *invited* contributor.

Marianne Walters (McMaster) described how their retirees (MURA) established a scholarship and annual prize in gerontology at the McMaster Medical School. Starting in 2006, MURA decided to work with the university to endow an award. They signed a gift agreement in 2007 guaranteeing to give \$1,250/year and make up any shortfall of voluntary contributions up to that amount. Fundraising has exceeded expectations and they now have \$48,000 in the fund. A scholarship of \$1,250 and a prize of \$350 is awarded annually.

MURA has an interesting membership structure. Initially, all retirees were automatically made lifetime members, but to become an “active member” they had to pay an annual \$15 fee. 50% of retirees became active members. Now the 3 main employee associations have agreed to fund lifetime membership for their retired colleagues and MURA is now funded in proportion to membership (staff 48%, faculty 42% and management 10%) with no individual membership fees. MURA also gets an office and phone and is treated as an internal campus organisation. The President funds the annual Christmas party.

Janette Brown (USC Emeriti Center and AROHE Executive Director) reported on the most recent AROHE survey of its members and pointed out the similarity of the results to the Canadian situation and changes over time. Details are available from the author. Some points of interest are:

- 70% of organisations include spouses/partners/widows
- 69% of organisations represent faculty and staff (inclusivity is increasing)
- 44% of organisations get funding from mandatory dues, 42% from the provost’s office, 24% from the foundation/development office and 24% from voluntary dues. Other sources trail behind.
- 38% get designated office space and 32% get formalised opportunities for involvement at the institution. Library privileges, email, ID cards and free or reduced parking and access to athletics are available to more than 60% of AROHE organisations.

She pointed out that most universities are interested in persuading people to retire, but want to retain valuable expertise as needed – hence improved retiree benefits that foster continued engagement and cost little. AROHE is getting more calls from institutions wishing to sponsor and set-up a new retiree association.

Other points:

- The promotion of volunteer activities on and off campus is a growing trend.
- Faculty retirees are more likely to leave the area than staff, so retired staff are potentially more active.
- Faculty and staff are major financial donors to universities over their lifetime.

Discussion on the Need for Regional CURAC Conferences

This session focussed on the proposal to hold more regional conferences. National conferences can be expensive to attend, especially for smaller associations. Attendance is limited from outside the local area. Some issues are better addressed provincially since post-secondary education is a provincial jurisdiction, as is pension regulation. The Atlantic region has held 5 such regional meetings which have been quite useful and have improved communication and participation amongst members. The current thrust is for an Ontario meeting to be held in addition to a national meeting. Quebec francophone organisations have withdrawn from CURAC and have their own meetings. It was agreed that the executive would look into it.

[In this discussion it emerged that Memorial and Dalhousie both have voluntary retiree association dues check-off from pension cheques – something that has increased membership significantly.]

CURAC AGM

The meeting was mostly routine (David Holmes has copies of the various documents).

- The organisation remains financially viable thanks largely to significant corporate sponsorship of the annual conferences.
- Laval, the only francophone member has pulled out.
- A new constitution and by-laws are needed due to changes in the federal legislation for non-profit corporations.
- New executive elected by acclamation.
- A report on the overall pension situation was presented – available on request.
- The next annual conference is to be held in St John's June 12-14, 2013 (hosted by Edgar Williams, Memorial RA). No venue for 2014 has been fixed, but Ottawa has never hosted! Perhaps U. of O., Carleton and Algonquin (Plus Queen's?) could collaborate to host?

Redesigning Retiree Plans – John Crouse, V.P., Johnson Inc. Banquet Speaker

Despite the apparently dry topic, this was an entertaining and informative speech. Johnson is a major and long-established provider of supplementary medical, travel and general insurance. He pointed out some of the trends that are being driven by demographics and economics.

- In 2010 a 65 year old man will live an average 19.8 years, while a 65 year old woman will live 23 years. These numbers are increasing by a year each decade with men gradually closing the gap on women.
- Life expectancy is an average of 2.5 years longer in BC than in Newfoundland.

- Death is expensive! Sudden accidental death costs the family around \$600, while a more gradual death costs the family around \$30,000 in the last year.
- 20% of lifetime health costs are on the last year of life.
- Everyone is trying to limit the costs. Provincial drug formularies are being squeezed. In Ontario only 29% of possible drugs are paid by the ODB (for seniors) and that percentage is declining. Some “biologics” can cost \$20K/year and the number of such boutique drugs is climbing.
- Provinces are means-testing seniors’ drug plans forcing cost increases for private insurers. This suggests that employers will start to abandon post-retirement medical benefits. Pensioners need to plan to pick up more of their own costs.
- Long-term care insurance is prohibitively expensive for most, especially if taken out later in life. Private nursing costs \$40,000/year, so need to plan for costs of nursing care.
- Dental insurance is simply cash flow management and probably not worth it.

Seniors’ Living Arrangements

Denise Cloutier (UVic, Centre on Aging/Geography) Talked about studies done in BC on trends in seniors’ housing. BC has many communities with a high proportion of seniors. Victoria has 18.8%, while Qualicum and Parksville have median ages of 58.6 and 49.6 respectively (Canada is 39.6). There are a number of models for housing from institutional care, to community-based support, to various types of co-housing arrangements. A new trend is the so-called “campus of care”, where a mixture of different kinds of seniors’ housing (from independent living to nursing care) are all provided in one complex with shared services. An example is the new Bruyère Senior’s Village in Orleans. The problem with these arrangements is that they require a lot of land. In larger centres, there are efforts to retrofit existing institutional buildings for seniors housing.

While everyone agrees that aging in place is desirable, single family homes become too big and too hard to maintain. They often tend to be in the suburbs, are car-dependent and are usually not disability-friendly. People should plan to move or convert their large house to some form of co-housing before they get too old. The long term trend, especially in communities like Victoria, is towards more age-friendly housing and away from large single houses.

Bill Rankin (Tapestry Corp) talked about the Tapestry model of luxury all-inclusive senior’s living such as their facility on the UBC lands. For \$4-7,000/month, plus the cost of a (smallish) condominium apartment, residents are provided with a cruise ship-type of residence that includes five-star meals, fitness facilities, a variety of activities and access to the university. It also includes security, maintenance and on-call care 24/7. They also have a similar facility in Toronto.

While unaffordable for many, he predicts that there will be a big increase in this kind of accommodation for seniors who are getting wealthier and staying more active. The big growth curve will start in 2015 and continue for the next 20 years in Canada. As people age at different rates and one member of a couple requires more care, this kind of living arrangement is ideal. His message: don't wait, be proactive!

Gordon Harris (President of the SFU Community Trust) made a lunchtime presentation on the Simon Fraser "UniverCity" project. 160 hectares of SFU Burnaby Mountain lands are being developed into a model high density, mixed use residential community that generates revenue for the university while preserving urban greenspace. Themes are flexibility, environmental sustainability and integration. The community will be walkable, close to transit, accessible for those with disabilities and unfriendly to cars. All buildings will be leasehold (99 years), close to natural woodlands and highly energy efficient using a district heating system powered by wood waste.

He points out that the traditional single family suburban home is unsustainable, especially as we get older. Such a house becomes a prison as we age and are less able to maintain it and drive to services. A more sensible approach is a high density flexible space that can be divided and sub-let as we age and need less space.

For more information see www.univercity.ca

Neena Chappell (UVic Canada Research Chair in Social Gerontology) talked about the need for chronic and community care as part of a seniors' wish list for upcoming revisions to the Canada Health Accord. We are the first society where almost everyone makes it to old age. The downside is that most of us will end up with one or more chronic condition. Health starts to decline in our mid-seventies and we will need support. Nevertheless, our sense of well-being does not correlate with our health and we can continue to live a happy life as we age. The medical system is set up for cure, not for the management of incurable conditions.

Family and friends are vitally important. 98% of older people feel close to family and 85% live close to one or more child. As men's life expectancy catches up to that of women, more couples are aging together and there are less single widows. Baby boomers tend to have fewer siblings than previous generations, though more siblings will be alive to lend mutual support. Also more older adults will exist without surviving children. Nobody wants to end up in an institution if they can avoid it. Aging in the community should be encouraged and supported. 75-80% of all care will come from partners, family and friends and this informal care accounts for around 70% of the potential cost of eldercare. Care is still mostly carried out by women (mainly wives and daughters). There is a need for complimentary care to support and dovetail with this informal care and keep people living in the community as long as possible. Such professional care should

include home care – help for people to do routine things around their home, as well as medical and personal care. Unfortunately, the trend has been to focus public care dollars on acute post-hospital care (to shorten hospital stays) at the expense of ongoing continuing support.

There is tremendous scope for cost avoidance on nursing homes and hospitals by designing a more comprehensive better-integrated and better-funded community care system. However, there are significant vested interests that are against such changes and changes require political will.

Jack Boan (Regina Emeritus of 29 years!) expressed his concerns about the long-term survival of Medicare. He urged reconsideration of the Romanov and Kirby Reports. Medicare is sustainable, despite the rhetoric of our current politicians. The federal government should maintain a national role in Medicare, beyond writing cheques. Key policies should be:

- A national pharmacare plan to control the cost of drugs
- Improvements in long-term care to save hospital costs
- Community health care centres to make better use of para-professionals in teams.
- More emphasis on preventative medicine
- National standards imposed by the federal government

Issues in Pension Plan Governance (Paul Huber - Dalhousie, Orla Cousineau – Mercers, Janet Rowe – York) This was a session on the roles and responsibilities of pension plan trustees with reference to some of the problems faced by university pension plans at present. Investment returns are vital to any plan as they make up 50-80% of the ultimate pension pay-out and careful fund management is vital. Many plans have had rather amateurish approaches to managing their funds and many trustees have failed to take their responsibilities as trustees seriously; instead try to represent their constituencies (unions, management, etc.) Other pension management committees have been dominated by professionals appointed by the Board of Governors or in thrall to the professional fund managers who make unrealistic promises. There is a need for better selection and training of trustees. Retirees should be well-represented.

The Mercer representative talked about the new rules from CAPSA (association of pension regulators) and the recommendations for changes from the Joint Expert Panel in BC and Alberta (2008)

The York representative, which has the same design of plan as Carleton, mentioned the Ontario Budget plan to merge pension fund management for “smaller plans” What is meant by smaller plans?

Are we ready for Facebook and Twitter? This was an informative talk by **Frances Atkinson**, IT Director from Simon Fraser. She outlined the pros and cons of various social media sites. She saw Twitter as a good way of keeping in touch with members. She was less keen on Facebook because of security concerns. However she did advocate using Facebook Pages to host an association “homepage” and put out news about an association. Pinterest is a virtual pin board for announcements and might have its uses. We should experiment.

Carolyn Gilbert (UBC) described the production of their printed newsletter which comes out 5 times per year – typically 5-8 pages with colour and photos. It costs about \$150 an issue to print plus mailing costs for around 200 copies. The printed newsletter complements their website, email blasts and physical meetings.

Author’s Conclusion

I would like to acknowledge the financial support of Carleton’s Provost that allowed me to attend this meeting. CURAC meetings are an invaluable way of finding out what other retiree associations are doing. They are also a great source of ideas and a reminder of some of the wider issues facing all retirees in Canada. I apologize for the length of these notes, but hope that members will find them informative. For further details please contact David Holmes (2davidholmes@rogers.com)

David Holmes, April 27th 2012