

Opening Session at the 2019 CURAC Conference in Guelph: Welcome and CURAC/ARUCC Board Priorities and Activities.

The formal part of the conference began with remarks from Jason Moreton, Vice-President, Alumni Advancement, who warmly welcomed the delegates and offered some background about the university. Who knew that the jock strap had been invented here?

Mr. Moreton urged the delegates to explore the university's historic campus and drew particular attention to some distinctive icons. He noted the cannon from the war of 1812 on campus, known as Old Jeremiah and often painted by student groups for various purposes, the gryphon statue at the entrance that was inaugurated in 2014, funded by alumni and student groups, which has become a distinctive symbol of the university, and the so-called Begging Bear located outside of the Guelph Art Gallery where the opening reception was held. On a more practical note, he expressed the hope that Guelph's emphasis on food and agriculture would ensure that the best food was available for the conference.

After further welcoming remarks from UGRA, the real work of the conference began with presentations by three members of the CURAC Board of Directors. The intent of this session was to inform members about CURAC's activities, the benefits it brings to them, and the challenges the association faces.

What is CURAC?

Bryan Harvey, President of CURAC, began his overview of CURAC by remembering his own days at Guelph. Yukon Gold potatoes had been developed here. Bryan called attention to Peter Russell in the audience. Peter is one of the founders of CURAC and a distinguished expert on the Canadian constitution.

CURAC is a federation of retiree associations (RAs) from colleges and universities across Canada. Bryan traced the history of CURAC, from exploratory discussions in Calgary in 1994 to its actual founding at the U of T in 2002.

Why the need? In 1950, the average age of death was 65. By 2000 it was 81. We have more people and more time in retirement. CURAC now has 40 retiree associations (RAs) as members, plus a few individual members from institutions

where there is no retiree association. Some are just faculty, others faculty and staff. They represent about 15 000 people in total.

CURAC works through a number of committees. It addresses public issues of concern, and organizes this annual conference. It maintains an active website and puts out a newsletter and position papers. Recent papers have dealt with opioid addiction and the isolation of seniors.

CURAC has a potential membership of 90 RAs, so there is room for growth. CURAC maintains relations with other senior's organizations such as The Canadian Association of University Teachers (CAUT), Universities Canada (UC), the Canadian Association of Retired Persons (CARP), Academics without Borders, and the Association of Retiree Organizations in Higher Education (AROHE), CURAC's US equivalent.

By way of example, we help CAUT with model clauses concerning retirees for use in collective agreements, and by informing them about mutual benefits between RAs and their host institutions, which vary widely.

CURAC has a range of affinity partners, offering discounted services in areas such as travel, extended health insurance, car, home and pet insurance, travel insurance, including trip cancellation, etc. These will be detailed in the next talk. And all this for about 75 cents per year for each individual member. A bargain!

Affinity partners

Bev Stefureak, *Chair of CURAC's Benefits Committee*, talked about the benefits of belonging to CURAC and referred to further details on the website. CURAC has a range of affinity partners, selected because they are competitive and offer discounts, as well as benefits to CURAC and member RAs.

Collette offers a wide array of travel plans for RAs and individual members. Several trips have been organized specifically for CURAC members. Trip Merchant is a boutique travel agency that responds to specific travel needs, e.g. singles, river cruises, and safaris. Anything on your bucket list!

Economical Insurance, a long-time partner, offers car, home and pet insurance. The latter is a big business, not to be sniffed at. The Retired Teachers of Ontario (RTO)

offers extended health insurance (EHB) to CURAC members, including out-of-country (OOC) emergency insurance up to \$2 million per trip, and trip cancellation / interruption (TC/TI) insurance up to \$6000 per person, with unlimited trips per year. The RTO insurance premium does not increase with age. Your partner can be eligible for life, after you die.

CURAC has two partners for travel insurance. If you have good EHB coverage, but not OOC or TC/TI, MEDOC offers a good package. If you have good EHB and TC/TI, you may want to check out Johnson's offer, which provides coverage up to \$12 000 per trip for unlimited trips per year, for a premium of \$88 per year, which the Benefits Committee believe is excellent value.

The affinity partners offer various benefits to CURAC. Some rebate a percentage of their revenue to CURAC, which then shares them with the enrollee's RA. In 2018 the rebate from RTO alone was \$7100. Others offer scholarship funding or contribute as sponsors to the annual conference. As noted above, all affinity partners offer discounts or special deals to members of CURAC RAs.

CURAC is currently in talks with a company that provides hearing aid devices. Perhaps by next year – keep listening!

Communication challenges

Fred Fletcher, Chair of Communications Committee, spoke about the goals of the committee, whose members include the newsletter editors and the webmaster. The central goals are to provide RAs and their members with information about CURAC activities and concerns and to share best practices among RAs, as well as to provide information that might help RAs to deal with challenges such as recruiting and retaining members and negotiating with academic administrations.

The available channels of communication include the annual conference, the website, newsletters, and periodic e-mail blasts. Email is the most important channel, not only for time-sensitive information but also as the main channel for the distribution of the newsletter and bulletins. Therefore, the key node in the CURAC communication network is the “primary contact” in each RA. The system assumes that the primary contact will pass on CURAC communications in a timely manner and in a form that brings the materials effectively to the attention of

individual members. We are aware that this system works well in many RAs and not so well in others, though we lack reliable data. We are grateful for the assistance that primary contacts provide.

Because our goal is to provide both useful and interesting content to RA executives and their members, we are working on a number of initiatives, including regular reports from the Board, periodic regional reports on local RA activities, and summaries of the best articles of general interest in RA newsletters. We have also developed an information sheet with an overview of CURAC and a one-page sheet promoting membership in local RAs and CURAC.

Information should flow in the other direction as well, from individual members and RAs to CURAC. We look for that feedback. And we also want to promote communication between RAs. Exchanging RA Newsletters is one way. It is often worthwhile to see what other RAs are doing and thinking about, although there may be too many RA Newsletters to allow one to keep up. Another is reporting on individual RA activities in the CURAC Newsletter.

We want to encourage people to join their local RA and also to get the RAs involved in CURAC matters. We want e-mail blasts to be effective without overwhelming people with information. Do people feel that a short e-mail every few weeks is about right?

We also try to maintain a flow of timely information on the website, with input from across the country. There are many different kinds of RA association and we try to meet their different needs.

So have a lot on our plate. We would like more feedback from you. What does it take to draw people in?

Questions and discussion

A question period followed for all three presentations. To a question about whether webinars would be useful to share best practices, Fred said yes.

To a question about whether there was a revenue stream to pay for all these activities, the answer seemed to be yes, but more could be done. CURAC

represents a market that is well off, educated and engaged. We should do surveys of these attributes and try to augment CURAC revenues.

One person noted that many retirees adopted the communication platforms that were in fashion at the time they retired. Many still used regular mail. Why was the website not used more? It was a good product but that did not seem to be enough.

Another person observed that the main challenge for RAs was recruitment and retention. We should promote information about how to join the local RA. Most retirees knew nothing about CURAC and were too busy to have much interest. Each RA should have an active primary contact with CURAC (*in principle they do, but some are more effective than others.*) Personnel keep changing.

At this point, the Chair noted that we were getting into best practices, which was on the agenda for the next session, after the break.

Robert Morrison, Carleton University