

YURA Newsletter and the PTP (Person-to-Person) Bulletin **Agenda Item #7 a)**
Report to the YURA AGM, October 27, 2023 *Anne-Marie Ambert, Editor*

By the time of the AGM, the usual four yearly Newsletters will have been published. The *Newsletters* are YURA's official publication in which appear the co-presidents' report and any other report that the Executive Committee deems necessary to incorporate. In non-COVID times, this has included a segment In Memoriam as well as a list of New Members.

The remainder of the *Newsletter* contains material contributed by our membership or by the Editor (myself). These contents always include a Reminiscence or what we call "Life as it was back then" in which members and, at times, friends, reminisce about their childhood and youth. Other articles of interest appear and range from travelogues, environmental issues, to timely articles, opinion pieces, book reviews, and a small humour section when space is available. The *Newsletter* is a quarterly.

The *Newsletter* is complemented by an informal bulletin, entitled *Person-to-Person* or PTP, which was designed for YURA members to exchange information of a more personal nature, on health issues, for instance. It includes brief articles, links to scientific literature of helpful health and lifestyle topics, suggestions for travel and other activities. It also contains quite a bit of irreverent humour in the form of "chuckles" and cartoons.

The PTP used to appear once a month, occasionally twice a month. However, during COVID times, it has been published more frequently to include more levity in our lives. Given that the Executive Committee and volunteers organize more activities, the PTP now appears six times a year.

I am always looking for contributions for either publication. I can be contacted at ambert.yorku@gmail.com

YURA Web Site **Agenda Item #7 b)**
Report to the YURA AGM, October 28, 2022 *Steve Dranitsaris*

The YURA web site, re-constructed in 2021 using a new platform of Wordpress following York University design and accessibility standards, continues to be managed by a Web Site Group consisting of Steve Dranitsaris, Steve Glassman and Alex Neumann.

Every effort is made to update the web site on a weekly basis. The frontpage features announcements of interest to YURA members with appropriate links to additional details, forms and, as applicable, registration information.

During the past year, the web site has been consolidated into about 50 pages, including everything you need to know about YURA, membership information and privileges, events and programs, and a section called “Retiring at York” which contains links to Pension & Benefits, retiree benefits booklets, other university retiree associations, and a guide to government web sites.

We have enhanced access to event information through more effective use of the YURA Events Calendar on the web site’s frontpage. On this calendar, we list YURA events, other York University events open to YURA members, online events of other retiree associations and universities open to YURA members, and public events of community organizations on topics that are likely of interest to YURA members.

In addition, we have added a frontpage link to volunteer opportunities for YURA members that are brought to the attention of the YURA office. We have also ensured that our web site has active links to the updated benefits booklets for retirees of all employee groups.

In the months ahead, we hope to update many of the photos on the web site, now that YURA has returned to in-person events.

YURA members should rely on the web site as their primary communication medium with the Association. For up-to-date news about YURA and upcoming activities, please visit the YURA web site at: <https://www.yorku.ca/yura/>

Events

Agenda Item #7 c)

Report to the YURA AGM, October 27, 2023

Diane Woody

Being mindful of the uncertainties brought on by lingering health concerns and inflationary pressures during the past year, YURA did not undertake a major outing to Stratford or Niagara-on-the-Lake. Instead, our planning focused on the priorities identified in the recent Survey of members, and thus we organized activities to maintain good communication, to offer learning opportunities, and to strengthen connections amongst our members and with York University.

The YURA Café, ably hosted by Fran Wilkinson, reaches many members during the Fall, Winter and Spring months and affords us all the opportunity to discuss a range of topics, some very serious ones such as vaccines, YU-CARE’s certificate in aging, the new Markham campus and the Greenbelt, some very practical ones such as how to use

the HONK app for parking and details of computer security, and some lighter more entertaining ones such as favourite reads and haunts. We express our thanks to Fran who launched the café and continues to provide inspirational leadership.

With respect to strengthening YURA's link with York, we flag our collaboration with YU-CARE, the participation of YURA volunteers at Congress in the Spring and the success of our Charity Challenge Walk on campus on October 3rd to raise monies to help eliminate food insecurity on campus. And every November, YURA participates in the Remembrance Day Ceremonies held at York University.

YURA perseveres in its efforts to bring our members together to enjoy one another's company while engaging in "fun learning". The Spring outing to the Gardiner Ceramics Museum was a delight, followed by an equally delightful gathering over tea and treats in a nearby private residence. Sincere thanks to Sheelagh Atkinson and Angus Anderson for their superb organization of the event. During the summer months, we held two guided walks: one in June along the Humber River (with our thanks to Peter Victor who led the walk and provided commentary and insight), and one in August to Ward's Island with tour guides from the Island, followed by a gathering over coffee, wonderfully organized by Donna Smith to whom we are grateful.

Finally, the YURA website is frequently updated and provides links to a wealth of learning opportunities, both at York, in the broader community and with other relevant organizations such as CURAC and AROHE. We are particularly grateful that the monthly Scholars' Hub @ Home online lectures and the quarterly York Circle events organized by the University's alumni and advancement offices warmly welcome the participation of York retirees. There have been some excellent presentations by many of York's exceptional scholars. All YURA members are encouraged to check regularly the YURA Events Calendar on the main page of our website.

We offer sincere thanks to Executive members who have worked on planning events: Angus, Anderson, Sheelagh Atkinson, Jane Grant and Donna Smith. We appreciate their perseverance in the face of the many uncertainties of the past year. Suggestions and ideas from members are indeed welcome – please send them to yura@yorku.ca.

Scholarly Presentation Skills Workshops

Agenda Item #7 d)

Report to the YURA AGM, October 27, 2023

David Leyton-Brown

A workshop for York University graduate students to rehearse and hone their presentation skills was held via Zoom on May 19, 2023. YURA members Bill Whitla, Ron Pearlman and David Leyton-Brown responded and gave advice from their

respective disciplinary backgrounds in the Humanities, Natural Sciences and Social Sciences.

Perhaps because of the imminent Congress to be held at York University, there was a great deal of interest in the workshop. Six presentations were given by:

- Chika Maduakolam (Sociolegal Studies) on “Expanding Transitional Justice”
- Shahpour Akhavi (Science and Technology Studies) on “Imaginary Friends for Unfriendly Imaginaries”
- Yuly Chan (Sociology) on “The State and the Urban Question”
- Stephanie Wai (Philosophy) on “A Limited Defense of Anthropocentrism”
- Miranda McKee (Communications and Culture) on “Counter-Mapping: Visual Strategies for Alternative Imaginaries: User Personas, Research Personas, and Technical Persons as Methods of Sociotechnical Investigation and Influence”
- Alexandra Creighton (Health Policy and Equity) on “Reimagining Disability Data Using Artificial Intelligence: A Transnational Disability Rights Approach”

Sixteen other graduate students attended purely to observe, demonstrating the high level of interest in the workshop.

We are working with the Faculty of Graduate Studies to schedule another such workshop in the spring of 2024.

Bill Whitla and Ron Pearlman have each served as panelists for many of these workshops over the years, and have provided extremely valuable feedback to many students. We express heartfelt gratitude for their terrific contributions. We invite other retired faculty from across the disciplines to take up the torch and join in future workshops.

2023 Charity Challenge sponsored by TCS

Agenda Item #7 e)

Report to the YURA AGM, October 27, 2023

Steve Dranitsaris

Nineteen members of the York University Retirees’ Association, accompanied by several members of University staff, walked 5 km around the Keele Campus on October 3rd in support of the YFS Food Support Centre. In total, more than \$20,000 has been raised to date from donations received to sponsor walk participants from retirees, friends, family and former co-workers and colleagues. (Note: Donations to sponsor the YURA team can still be made until the end of October.)

YURA’s 5 km walk was held in conjunction with the TCS Toronto Waterfront Marathon Charity Challenge, which offers a “virtual” option for registrants to do a 5 km, half marathon or full marathon run or walk on their own. Holding this year’s walk

on campus was intended to raise awareness about food insecurity among York students and to bring attention to YURA's efforts to help.

YURA's goal this year has been to raise funds to assist the Student Food Bank at the University, given that one in four students struggles to afford food, according to a Campus Well-Being Survey conducted earlier this year. In March 2023, more than 2,500 students relied on the YFS Food Support Centre -- an increase of 1000% over the previous 12-month period. Additional funding has become somewhat critical in order to avoid a reduction in the food provided to students in need.

The YURA contingent was delighted to have Vice-Provost of Students Nona Robinson, Marisa Barlas of the Advancement Office, Art McDonald of Athletics & Recreation and Barb Bauer of the Vice-Provost's office join the YURA walkers on October 3rd.

The 5 km event was organized by York retirees Sheila Forshaw, Debbie Hansen and Steve Dranitsaris (captain of the 2023 YURA Charity Challenge team); other fundraising team members were Marla Chodak, Peter Victor, Agnes Fraser, Fran Wilkinson, Diane Woody and Donna Smith. Other YURA participants who joined the team for the walk included Natasa Bajin, Gwyn Buck, Grace Chui, Theja DeSilva, Rosanna Furgiuele, Ian Greene, Fazyah Mohammed, Elsie Ramkhelawan, Anne Russon and John Wilson. YURA Executive members Angus Anderson and Jane Grant, along with past YURA Treasurer, Dave Smith, were also on hand to host the group back at YURA's new office in the Lorna Marsden Honour Court, following the walk. Thanks to everyone who participated in this event!

This is the fifth year that YURA has taken part in the Charity Challenge. In previous years, YURA's participation raised close to \$100,000 for the endowment of the YURA Graduate Student Awards.

Student Awards

Agenda Item #7 f)

Report to YURA AGM, October 27, 2023

Steve Dranitsaris

In each of these awards there is a financial need component. Because of this, we are not able to publish full names of the award recipients without written permission.

The William W. Small Award

Multiple awards will be awarded by the York University Retirees Association (YURA) to mature undergraduate students who have sustained, after at least nine credits, a grade point average of 7.00 or above. Preference will be given to students who have a clear focus on their program of study and their selection of courses. Recipients must be Canadian citizens, permanent residents or protected persons, residents of Ontario and demonstrate financial

need. William W. Small was the second employee hired at York University after its first president Dr. Murray Ross in 1960. As vice-president of University Services, 1964-1973, he oversaw the design and construction of 36 of the University's buildings. He was a founding member of York's Retirement Planning Centre.

Student Name	Program	Year	Award Amount
Eugene	School of the Arts, Media, Performance & Design, B.F.A. Hons., Film	2022/23	\$1,900
Kristi	Faculty of Liberal Arts & Professional Studies, B. Com., Commerce	2022/23	\$1,900
Total			\$3,800

York University Retirees' Association Mature Student Bursary

Awarded to multiple mature students in any undergraduate Faculty, including Osgoode. The recipients must be Canadian citizens, permanent residents or protected persons, and Ontario residents with demonstrated financial need.

Student Name	Program	Year	Award Amount
Theren	School of the Arts, Media, Performance & Design B.F.A., Music	2022/23	\$1,200
Sofian	Glendon College B.A., Hons. Bilingual/French Studies	2022/23	\$1,200
Mariam	Faculty of Science B.A. Hons., Mathematics for Education & Economics	2022/23	\$1,200
Total			\$3,600

York University Retirees' Association Graduate Student Award

The York University Retirees' Association Graduate Award will be granted to a full-time master's student in either the first or second year of their master's program. The candidate must have achieved a minimum academic standing of B+ and must show financial need. The candidate must also demonstrate either a strong commitment to

volunteerism in the community or active engagement in a student leadership role while in the Master’s program.

Applications for these awards are available to eligible students in Faculties on a rotational basis. During 2022-23, the Award was available for students in the Faculties of Engineering, Environmental Studies, Health and Science. For 2023-24, students in Business or Law are eligible. In 2024-25, the Award will be available for students enrolled in the School of the Arts, Media, Performance & Design (AMPD), Liberal Arts & Professional Studies (LA&PS), Glendon and Education; In 2025-26, the three-year cycle will be repeated.

Student Name	Program	Year	Award Amount
Parsa	Faculty of Health Ph.D., Kinesiology & Health Science	2022/23	\$1,500
Danika	Faculty of Health Ph.D., Psychology	2022/23	\$1,500
Total			\$3,000

Only two YURA Graduate Student Awards were given during 2022-23. YURA continues to encourage administrators in the Faculty of Graduate Studies to promote these awards to ensure deserving students with financial need can benefit from them. As the award donor, YURA relies on the members of the graduate faculties and individual graduate programs to ensure three awards are given annually.

**York University Pension Fund Board of Trustees
Report to the YURA AGM, October 27, 2023**

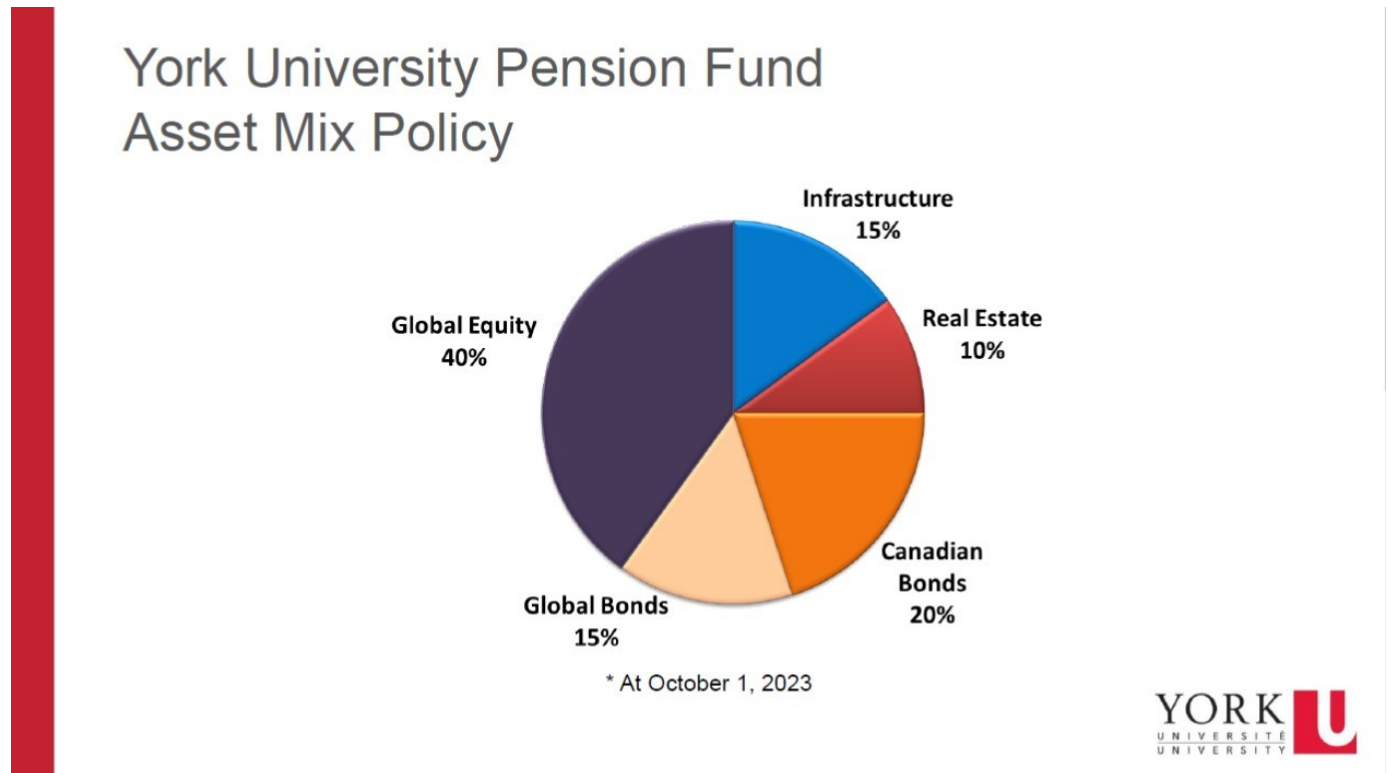
**Agenda Item #8
Bruno Bellissimo**

ROLE

- Our role as Trustees is to oversee the investments of the Fund.
- This means ensuring that the money is prudently and effectively deployed to give the best returns possible while managing risk.
- In carrying out this role we are supported by the Pension Fund Investment Committee composed of exterior experts in the field of banking and investment management.

- The BOT meets at least quarterly to review the investment returns and to approve the hiring of investment managers and the allocation of funds etc.
- We also approve the audited financial statements and Actuarial Assessment of the Pension Plan.

INVESTMENTS



This first slide shows how the fund is to be invested in terms of asset classes.

Our objective is to ensure that the fund is well diversified to obtain the best returns while withstanding volatility in the marketplace.

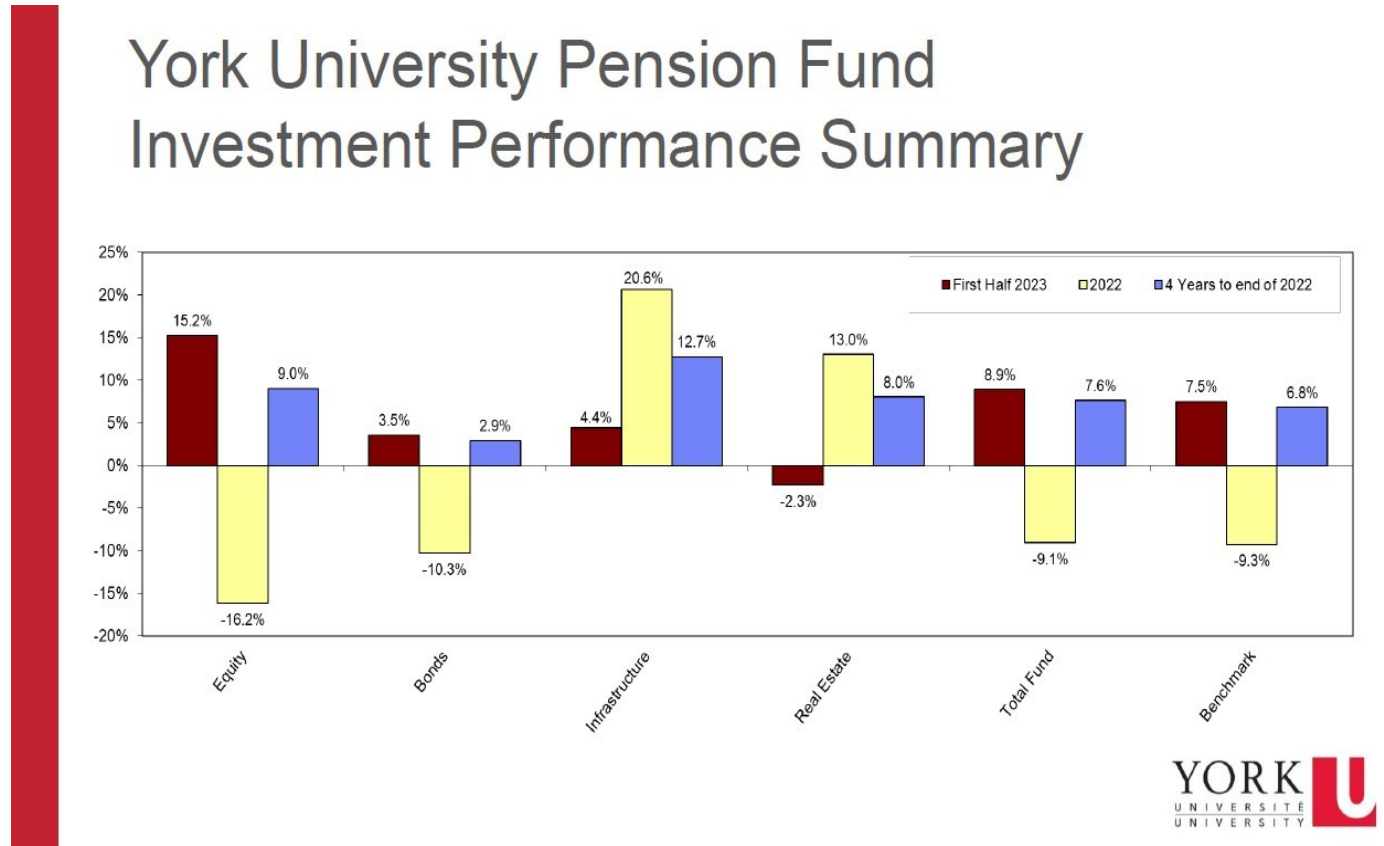
Over the years, we have moved away from higher risk equity investments by making added investments in infrastructure and real estate.

Last month we reduced the target equity component to 40% from 50% and increased infrastructure and global bonds from 10% to 15% each. These policy decisions were made to reduce volatility in the portfolio while maintaining expected returns in the long run.

RETURNS

The second slide shows the returns by asset class over the years.

Looking at the slide, you will see that the results over the last 4 years have been solid with returns over 7.5% per year.



Last year's returns were disappointing with a loss of over 9%.

Results for 2022 reflected the uncertainty and turbulence in the world due to the pandemic, the war in Ukraine and inflationary pressures. This serves as a reminder to us all that our pension fund is not immune from the volatility in world markets and global interest rates.

Looking back over a longer period, however, our plan has obtained excellent returns and has outperformed our benchmarks and most if not all other university plans. For example, over the last ten years we averaged annual returns of 9.1%; only Memorial University came close to that at 8.6%. These returns also far exceeded the rate of inflation in Canada.

In conclusion our Pension Plan is well diversified and actively managed to obtain the best results possible in an uncertain world.

We are working hard to safeguard your pensions.

All University Pension Committee (AUPC)

Agenda Item #9

Report to YURA AGM, October 27, 2023

Donna Smith

The All University Pension Committee (AUPC) is an advisory committee to the Vice-President Finance & Administration and serves as a forum where representatives of plan members may learn about, review, discuss and make recommendations on pension benefit issues.

The AUPC is comprised of twelve members, representing each employee group at York, University senior management and one representative from YURA.

Since the last YURA AGM, the committee met three times - in November of 2022 and January and June of 2023.

AUPC met with the plan actuaries (AON) at the June 2nd meeting who provided an update on the Pension Valuation.

The main item on the committee's agenda continues to be potential changes to the Non-Reduction Reserve (NRR) which guarantees pensions remain constant, and do not dip below current payments received regardless of the market return on the funds in the York Pension Plan.

When an employee retires, 5% of the money purchase component of the employee's pension is removed and put into the non-reduction reserve before the individual pension is calculated. The plan actuary has recommended an increase in this percentage. The University has signalled that it will not change the calculation at this time but the actuarial position of recommending change remains under discussion with the committee. Please note this is a matter which does not affect current retirees as pensions are set at time of retirement.

The next meeting of AUPC is Tuesday, November 14, 2023.

Donna Smith is the YURA representative on AUPC.

YU-CARE Report to the YURA AGM

Agenda Item #10

October 27, 2023

Rosanna Furgiuele

YU-CARE (York University Centre for Aging Research and Education) offers a Cross-Disciplinary Certificate in Aging that is offered to students enrolled in degree programs in the Faculty of Health. A variety of research is being done on understanding ageism, on aging policy, on practices to promote healthy aging, and on approaches to aging equity... The Centre hosts a variety of events throughout the year. YU-CARE invites YURA members to serve as participants in studies and research projects, and to attend the “Aging in the City” seminars on aging held throughout the year (via ZOOM). Several noteworthy events involving YURA took place.

VoltAGE! YU-CARE Student Symposium

This joint event, a collaboration of YU-CARE and YURA was held on May 8, 2023. The theme was “Powerful Ideas to Illuminate Aging.”

Undergraduate and graduate students and post-doctoral trainees who are doing research in areas related to aging had the opportunity to share their knowledge and findings by submitting multimedia projects in various categories: infographic, podcast, short videos. Prizes were awarded for the best submissions. YURA members Fran Wilkinson and Rosanna Furgiuele acted as judges. It was decided that this symposium will become an annual event.

YURA Café

The YURA Café of Tuesday, April 18, 2023 was on the specific topic of “YU-CARE and the Certificate in Aging”. The guest speaker was Dr. Gary R. Turner, Associate Professor, Department of Psychology in the Faculty of Health who is a member of the YU-CARE organized research unit and member of the Executive Board. His field of research is neuro-cognitive aging, cognitive neuroscience and neuro-rehabilitation. His presentation on the Certificate in Aging stimulated many questions and a good discussion amongst YURA participants.

Future Project

There has been preliminary discussion of another interesting project that will involve YURA members in the collection of data for research that a graduate student is conducting on an “age-friendly university global network”. The study would likely include a one-on-one interview and/or small focus groups sometime between November 2023 and January 2024. Once the research ethics approval for the project

has been received, a detailed description, recruitment statements and processes for the project will be posted on the YURA listserv.

Rosanna Furgiuele is the YURA representative on the YU-CARE Executive Board

**Retirement Planning Centre Advisory Board
Report to YURA AGM, October 27, 2023**

**Agenda Item #11
David Leyton-Brown**

Terms of Reference

The Advisory Board is responsible to the University Administration, its participating employee groups, and the York University Retirees' Association (YURA) for the development of policy to establish and maintain the retirement planning activities for the benefit of present and past members of the York University community. The members of the Advisory Board represent all constituents of the University including CPM, CUPE 1356, CUPE 3903, IUOE, Osgoode Hall Faculty Association, University Administration, VP Finance & Admin, YUFA, YUSA/APUY, YURA and the Pension & Benefits (P&B) manager. Pension & Benefits is now under the new University Services Centre (USC).

Meetings

The Advisory Board normally meets twice a year. The Board met April 17 and October 17, 2023 virtually by Zoom. The next scheduled meeting is April 17, 2023.

Seminars

Seminars are resuming. CPP and OAS presentations are being held:

CPP – October 25, 2023

OAS – November 1, 2023

Other scheduled seminars are:

Fall Pension Planning Series:

- Late Career- November 8, 2023
- Mid-Career- November 15, 2023
- New Employees- November 22, 2023

The Spring schedule of educational opportunities will be confirmed shortly

Updated information on seminars (webinars) can be found at: <https://retire.info.yorku.ca>

Number of one-on-one Consultations

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec	Total
2016											43	14	57
2017	42	29	44	34	29	33	16	23	39	36	46	9	380
2018	25	34	24	21	24	16	24	20	15	27	32	13	275
2019	27	20	52	40	22	30	35	23	28	26	21	10	334
2020	29	25	28	5	13	15	17	6	13	24	13	16	204
2021	13	29	27	20	27	13	9	24	22	30	10	21	245
2022	20	15	29	17	15	16	19	29	15	20	20	11	226
2023	22	22	37	14	27	25	17	29	34				227

2023 Statistics

Active Employees in Pension Plan by Age Group

Age Range	Number of Employees in Pension Plan
70	54
66-69	213
60-65	651
55-59	663
45-54	1474
under 45	1956

Data accurate to August 31, 2023

Retirements

	CPM	YUSA	YUFA / OSG	CUPE 1356	Other	Total
2023 *	32	51	36	7	20	146
2022	24	61	48	20	24	123
2021	29	65	53	13	30	190
2020	27	40	51	9	22	149
2019	29	43	45	15	28	160
2018	24	51	43	20	33	171
2017	21	37	57	13	36	164
2016	24	40	54	8	31	157
2015	18	45	50	5	47	165
2014	27	51	50	8	19	155
2013	16	25	44	11	29	125
2012	23	31	38	7	17	116

- Until October 1

Agenda Item #12

Association of Retired Faculty and Librarians (ARFL) – York University

Report to YURA AGM, October 27, 2023

Fred Fletcher

As most York retirees are aware, we have two retiree associations. ARFL is the “other” one. While YURA encompasses all York University retirees, ARFL represents retirees who were members of YUFA (faculty and librarians). YURA and ARFL share three important priorities:

- To represent to the administration the interests and concerns of York’s retirees
- To preserve and enhance a sense of community among York’s retirees
- To assist retirees in continuing to contribute to York as an institution

Not surprisingly, therefore, both institutions bring in speakers, contribute to scholarships, and volunteer in a variety of capacities. ARFL, for example, supports the Lee Lorch Memorial Scholarship for Indigenous students.

In the context of these goals, the executives of both organizations are in regular communication, assisted by the fact that each executive committee appoints an ex officio non-voting member of the other committee. Peter Victor represents YURA at ARFL Executive Committee meetings. In addition, both organizations are members of CURAC/ARUCC.

Of course, the level of attention given to the three priorities differs. For example, ARFL's mandate is to represent the interests of retirees within YUFA and, where appropriate, to the administration. Much attention is devoted to preparing for collective bargaining and dealing with issues around pensions and benefits. On the other hand, YURA devotes considerably more effort to various forms of community-building, organizing outings and other activities. We continue to explore areas of potential collaboration.

The current focus of the ARFL Executive is on the collective bargaining process, working closely with the YUFA Executive to advance the interests of current and future retirees. The ARFL priority is to protect and expand post-retirement benefits for YUFA retirees. We have some success in this respect in the past year and further advances may result from ongoing negotiations.

The 2023 ARFL AGM will be held Friday November 3 online and will feature a virtual presentation by Dr. David Newhouse, Professor of Indigenous Studies at Trent University, on “**Indigenizing 21st Century Canada: Tensions, Challenges and Promises**” from 1 to 2:30 pm. YURA members are welcome. The link will be shared with ARFL and YURA members by email prior to the event.

ARFL also holds a General Membership Meeting in the spring to bring members up to date. It is scheduled for May 3 2024. The featured speaker is Jérémie Harris, a highly regarded adviser on Artificial Intelligence, on the topic: “**Frontier AI – what it is, where it is going, and why it is risky.**”

As far as we can tell, most members of ARFL are also members of YURA. Given the reasonable annual dues for each, the executive of ARFL recommends that all eligible York retirees join both.

Fred Fletcher (ffletch@yorku.ca) is the ARFL representative on the YURA Executive Committee.

**College and University Retiree Associations of Canada (CURAC) /
Associations des retraités des universités et collèges du Canada (ARUCC)**

Report to YURA AGM, October 27, 2023

*Fred Fletcher,
CURAC/ARUCC Board of Directors, 2015-2023*

CURAC/ARUCC is an association of some 40 retiree associations (RAs) at post-secondary institutions across Canada. YURA is a founding member and a model for other associations. The mission of CURAC/ARUCC includes promoting and sharing information among member associations, encouraging the growth and development of member associations and speaking publicly on issues of importance to its member RAs (representing more than 21,000 individual members).

This past spring, CURAC/ARUCC held its first in-person AGM and conference since 2019, hosted by the University of Saskatchewan Retirees Association May 31-June 2. Delegates to the AGM could attend on zoom but most Retiree Associations (RAs) were able to send at least one member. The expert presentations by University of Saskatchewan researchers on current issues and aging-related topics were well attended and well received. The event included a celebration of the 20th anniversary of the founding of CURAC/ARUCC and recognition of RA members receiving the Tribute Award, including YURA's Charmaine Courtis. The 2024 AGM and conference will be hosted by the University of Waterloo Retirees Association next May.

In return for a modest membership fee (\$300 per annum for larger associations such as YURA), CURAC/ARUCC provides a number of services. Here is a brief summary:

- An annual conference – open to all individual members of CURAC/ARUCC associations – and AGM that promote networking, sharing of best practices and learning from expert presentations
- The Board is examining the possibility of organizing the AGM and conference as a hybrid event, combining in-person and online participation
- Periodic reports on pensions and benefits affecting member RAs (a report on the 2023 Benefits Survey will be distributed soon)
- A website redesign is underway with the goal of making it an **information hub** for post-secondary retirees and their associations
- A key feature will be an **events calendar** to inform members of online seminars and other events (an experimental version was developed during the pandemic)

- The content and delivery of information from CURAC to RA associations and their members is being reviewed, including webinars and networks of newsletter editors and webmasters
- Bulletins on health-related issues relevant to RA members (and seniors in general)
- A recent initiative is the publication of a bi-monthly column on the roles and activities of academic retirees in University Affairs Magazine (online)
- Liaison with academic institutions (including granting agencies) and organizations representing seniors across Canada and in the United States and Europe
- Discounts and opportunities for CURAC members
 - ◊ Travel planning and access to special tours
 - ◊ Extended health benefit insurance
 - ◊ Travel / trip cancellation and interruption insurance
 - ◊ Home and auto insurance (and even pet insurance)

For organizations negotiating with their institutions, the periodic survey of CURAC member organizations regarding the benefits available to their members is particularly useful.

Questions about CURAC may be addressed to Fred Fletcher (ffletch@yorku.ca) or secretary@curac.ca.