



2026

ANNUAL GENERAL MEETING

Wednesday, May 20, 2026

3:00 – 5:00 PM

Pacific Time

CURAC/ARUCC (College and University Retiree Associations of Canada) is a non-profit federation of retiree organizations at colleges and universities across Canada.

Its primary aim is to coordinate activities that promote communication among member organizations, to share information, provide mutual assistance, and speak publicly on issues of common concern to its more than twenty-four thousand members across Canada.

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CURAC/ARUCC (Associations de retraités des universités et collèges du Canada) est une fédération sans buts lucratifs d'organisations de retraités des collèges canadiens et universités canadiennes.

Son objet principal est de coordonner les activités qui encouragent la communication entre ses organisations membres, le partage de l'information, l'assistance mutuelle et le dialogue public sur des sujets d'intérêt commun à ses quelques vingt-quatre mille membres à travers le Canada.

Instructions for Joining the Zoom Meeting. Only official delegates are eligible to vote on motions.

Join Zoom Meeting

<https://ca01web.zoom.us/j/69501074349?pwd=ebmjWkhbQ8h1CFxvuE4acw9XF5KyJv.1>

Meeting chat link

<https://ca01web.zoom.us/launch/jc/69501074349>

Meeting ID: 695 0107 4349

Passcode: 055251

Voting Delegates for 2026 AGM

Member retiree associations are represented by the following Delegates who vote on their behalf as well as members of the CURAC Board of Directors.

Association delegates participating via Zoom are shaded

CURAC MEMBER ASSOCIATIONS 2025-26

ATLANTIC CANADA

1.	Memorial University Pensioners Association	NL	Catherine Dutton
2.	Association of Dalhousie Retirees and Pensioners	NS	Susan Holmes
3.	St Mary's University Retirees' Association	NS	Shripad Pendse
4.	Association of Retired UPEI Employees	PE	
5.	L'Association des Bibliothécaires, Professeures et Professeurs retraités de l'Université de Moncton	NB	Lita Villalon
6.	University of New Brunswick Retired Employees Association	NB	Shirley Cleave

PROVINCE OF QUEBEC

7.	Association de retraités de l'Université Bishop/Association of Bishop's University Retirees	QC	
8.	Concordia University Pensioners Association / Association des retraité(e)s de l'Université Concordia	QC	Kathleen Perry
9.	McGill University Retirees Association / Association des retraité(e)s de l'Université McGill	QC	Rosemary Cooke
10.	L'Association des Professeures et Professeurs retraités de l'Université de Montréal	QC	Anne Charbonneau
11.	L'Association des professeures et professeurs retraités de l'UQAM	QC	Claude Felteau

PROVINCE OF ONTARIO

12.	Brock University Retirees Association	ON	
13.	Carleton University Retirees' Association	ON	Shibu Pal
14.	Emeritus Committee - Lakehead University Faculty Association	ON	
15.	Retirees' Association of Lakehead University	ON	
16.	McMaster University Retirees Association	ON	Jan Nicholson
17.	Retirees' Association of Queen's	ON	
18.	University of Guelph Retirees' Association	ON	Rich Moccia
19.	Association of Professors Retired from the U of Ottawa / L'Association des professeurs retraités de l'Université d'Ottawa	ON	Andre Lapierre
20.	University of Toronto Senior College	ON	Susan Pfeiffer
21.	University of Toronto Faculty Association (Retired Members Committee)	ON	

22.	Western Retiree Chapter - University	ON	
23.	Wilfrid Laurier University Retirees' Association	ON	
24.	Windsor University Retirees' Association	ON	Gwendolyn Ebbett
25.	Association of Retired Faculty and Librarians of York University	ON	Fred Fletcher
26.	York University Retirees Association	ON	Steve Dranitsaris
27.	Association of Retired Academics of Laurentian University (ARALU) / L'Association des universitaires retraités de l'Université Laurentienne	ON	Gloria Viverais-Dresler
28.	University of Waterloo Retirees Association	ON	Ron Champion
WESTERN CANADA			
29.	University of Winnipeg Retirees Association	MN	
30.	University of Manitoba Retirees Association	MN	Janet Sealey
31.	University of Regina Academic and Administrative Pensioners Association	SK	
32.	University of Saskatchewan Retirees Association	SK	Kathryn Warden
33.	University of Lethbridge Retired Academic Staff Association	AB	Michael Stingl
34.	University of Calgary Retirees Association	AB	Werner Becker
35.	Mount Royal University	AB	Gerry Cross
36.	Association of Retired Academic Staff: University of Alberta	AB	Peter Blenis
37.	Langara College Association of Retirees	BC	Martin Gerson
38.	University of the Fraser Valley Retirees Association	BC	Adrienne Chan
39.	University of BC Emeritus College	BC	Sandra Bressler
40.	Association of BC College Pension Plan Retirees	BC	George Davison
41.	Kwantlen Polytechnic University - KPU Retirees Association	BC	Astrid Opsetmoen
42.	Simon Fraser University Retirees' Association	BC	Frances Atkinson
43.	University of Victoria Retirees Association	BC	Margaret Klatt

2025-26 Board of Directors

Per the Bylaws of the Corporations, CURAC is governed by 9 to 15 directors.

Walter Archer	President	Association of Retired Academic Staff, University of Alberta
Sandra Hirst	Vice- President	University of Calgary Retirees Association
Janet Kaufman	Secretary	University of Guelph Retirees Association
Jim Boyd	Treasurer	Simon Fraser University Retirees Association
Ron Champion¹		University of Waterloo Retirees Association
François Donati		Association des professeures et professeurs de l'Université de Montréal
Susan Holmes²		Association of Dalhousie Retirees and Pensioners
William (Bill) Kops		University of Manitoba Retirees Association
André Lapierre³		Assoc. of Professors Retired from the University of Ottawa
Carole-Lynne Le Navenec		University of Calgary Retirees Association
Kate Maguire		McGill University Retirees Association
Gladys We		Simon Fraser University Retirees Association
Francis Weil		L'Association des Bibliothécaires, Professeures et Professeurs retraités de l'Université de Moncton
David Zitner		Association of Dalhousie Retirees and Pensioners

- 1 Voting delegate for the University of Waterloo Retirees Association
- 2 Voting delegate for Association of Dalhousie Retirees and Pensioners
- 3 Voting delegate for Association of Professors Retired from the U of Ottawa /
L'Association des professeurs retraités de l'Université d'Ottawa

The primary role of the Board is to plan, both strategically and tactically, to maintain guiding policies, and to continually assess the success of the organization's programs.

Currently, CURAC/ARUCC has one part time paid staff person. All programs and projects are delivered by teams of volunteers. Hence, many CURAC/ARUCC Directors have the additional

role of chairing standing committees which are responsible for programs and projects and for making recommendations to the Board.

Meeting Rules of Order

Business meetings of the CURAC/ARUCC Corporation need not be too formal as long as the business decisions are clearly stated and the decision process is understood by all. To simplify meeting procedure, the Board of Directors has adopted a consensus process.

1. The business meeting procedures will follow a Canadian not-for-profit reference guide ***Call to Order***, (second edition, 2004) by Herb and Susan Perry.
2. Motions can be made and seconded by any member of the meeting. Each motion must also be accepted by the Chair before it is placed before the meeting for discussion and voting (pp. 50-51).
3. There will be no votes on Procedural decisions. Meeting flow (moving to the next order of business) will be at the discretion of the Chair.
4. **Decisions on motions will normally be made by “consensus”.**
After the motion is clearly stated and discussed, the Chair will ask *“Does anyone object to approving this motion?”*
 - *If no-one voices an objection to approving the motion, the Chair will declare the motion carried.*
 - *If someone does object, the Chair will decide whether to continue discussion or to call for a formal vote.*
 - i. *For a formal vote,*
 - *Persons physically at the meeting will be asked to vote by show of hands,*
 - *Persons connected virtually will be asked to vote by raising a digital “hand”.*
 - ii. *The results of the two forms of voting will be added together and the Chair will declare the results of the vote.*
5. **However, a decision of the Chair may be challenged by any member of the meeting before the meeting moves on to another agenda item. The chair then may retract the decision and allow the discussion to continue, or call for a formal vote (show of hands).**

Proposed Agenda

This meeting package was circulated to Member delegates by email before the AGM.
Note: items with page numbers in **red print** include motions to be voted on.

1. **Welcome** Meeting Chair: Walter Archer
2. **Pre-meeting informal discussion**
 - a. **Possible change to funding of annual conference** Ron Champion
 - b. **Possible change to membership fees** Jim Boyd
3. **Meeting begins; confirmation of quorum (11 delegates required)** 2
4. **Approval of the Agenda** 6
5. **Approval of AGM Minutes of May 21, 2025** 7
6. **Report of the President** Walter Archer 15
7. **Report of the Treasurer** Jim Boyd
 - a. **Annual report** 17
 - b. **Financial statements for fiscal year ended March 31, 2024** 18
8. **Finance Committee Report** Margaret Klatt
 - a. **Budget for the fiscal year 2026-27** 26
 - b. **Recommend appointment of Audit Reviewer for 2026-27** 27
9. **Nominating Committee Report** Sandra Hirst/Carole-Lynne Le Navenec 28
 - a. **Presentation of Appreciation Awards**
10. **Election of Directors and Officers** Walter Archer 28, 30
11. **Committee Reports - for Q & A / Discussion**
 - a. **Awards** André Lapierre 31
 - b. **Affinity Marketing** Ron Champion 33
 - c. **Governance** Sandra Hirst 34
 - d. **Benefits/Surveys** Kent Percival 34
 - e. **Communications** Gladys We 35
 - f. **Health Care Policy** David Zitner 36
 - g. **Later Life Learning/Active Aging** Carole-Lynne Le Navenec 38
 - h. **Conference** Janet Kaufman 42
12. **Other Business**
13. **Adjournment**



CURAC-ARUCC Annual General Meeting Minutes

May 21, 2025

McGill University, Montreal, PQ

2025 AGM Voting Delegates

Member retiree associations were represented by the following Delegates who voted on their behalf as well as members of the CURAC Board of Directors.

Association delegates who participated via Zoom are shaded; DNP – did not participate

CURAC MEMBER ASSOCIATIONS 2024-2025

ATLANTIC CANADA

1.	Memorial University Pensioners Association	NL	Catherine Dutton
2.	Association of Dalhousie Retirees and Pensioners	NS	Ed Leach
3.	St Mary's University Retirees' Association	NS	Shripad Pendse
4.	Association of Retired UPEI Employees	PE	Rosemary Herbert
5.	L'Association des Bibliothécaires, Professeures et Professeurs retraités de l'Université de Moncton	NB	Lita Villalon (DNP)
6.	University of New Brunswick Retired Employees Association	NB	Roberta Clark

PROVINCE OF QUEBEC

7.	Concordia University Pensioners Association / Association des retraité(e)s de l'Université Concordia	QC	Kathleen Perry (alternate for Garry Milton)
8.	McGill University Retirees Association / Association des retraité(e)s de l'Université McGill	QC	Frank Ferrie (alternate for Rosemary Cooke)
9.	McGill Association of University Teachers	QC	Frank Ferrie
10.	L'Association des Professeures et Professeurs retraités de l'Université de Montréal	QC	François Donati
11.	L'Association des professeures et professeurs retraités de l'UQAM	QC	Lucie Lamontagne

PROVINCE OF ONTARIO

12.	Brock University Retirees Association	ON	Rico Natale
13.	Carleton University Retirees' Association	ON	Shibu Pal
14.	Emeritus Committee - Lakehead University Faculty Association	ON	
15.	Retirees' Association of Lakehead University	ON	
16.	McMaster University Retirees Association	ON	Jan Nicholson
17.	Retirees' Association of Queen's	ON	Anne Godlewska
18.	Toronto Metropolitan University Retirees Association	ON	
19.	University of Guelph Retirees' Association	ON	
20.	Association of Professors Retired from the U of Ottawa/ L'Association des professeurs retraités de l'Université d'Ottawa	ON	Sylvie Lauzon
21.	University of Toronto Senior College	ON	Susan Pfeiffer
22.	University of Toronto Faculty Association (Retired Members Committee)	ON	
23.	Western University	ON	Carol Down
24.	Wilfrid Laurier University Retirees' Association	ON	
25.	Windsor University Retirees' Association	ON	Gwendolyn Ebbett
26.	Association of Retired Faculty and Librarians of York University	ON	Robert Drummond
27.	York University Retirees Association	ON	Steve Dranitsaris
28.	Association of Retired Academics of Laurentian University (ARALU) / L'Association des universitaires retraités de l'Université Laurentienne	ON	
29.	University of Waterloo Retirees Association	ON	Ron Champion
WESTERN CANADA			
30.	University of Winnipeg Retirees Association	MN	James Christie
31.	University of Manitoba Retirees Association	MN	Janet Sealey
32.	University of Saskatchewan Retirees Association	SK	Merry Beazely
33.	Lethbridge Retired Academic Staff Association	AB	James Byrne
34.	University of Calgary Retirees Association	AB	Sheila Evans
39.	Mount Royal University	AB	Gerry Cross
40.	Association of Retired Academic Staff: University of Alberta	AB	Walter Archer
41.	Langara College Association of Retirees	BC	David Lidstone
42.	University of BC Emeritus College	BC	Sandra Van Ark

43.	Association of BC College Pension Plan Retirees	BC	George Davison
44.	Kwantlen Polytechnic University - KPU Retirees Association	BC	Carol Barnett
45.	Simon Fraser University Retirees' Association	BC	Frances Atkinson
46.	University of Victoria Retirees Association	BC	Margaret Klatt

2024-25 CURAC/ARUCC Board of Directors

Per the Bylaws of the Corporation, CURAC/ARUCC is governed by 9 to 15 directors.

Walter Archer*	President	Association of Retired Academic Staff, University of Alberta
Sandra Hirst	Vice-President	University of Calgary Retirees Association
Janet Kaufman	Secretary	University of Guelph Retirees Association
Jim Boyd	Treasurer	Simon Fraser University Retirees Association
André Lapierre		Assoc. of Professors Retired from the University of Ottawa
François Donati**		Association des professeures et professeurs de l'Université de Montréal
William (Bill) Kops		University of Manitoba Retirees Association
Carole-Lynne Le Navenec		University of Calgary Retirees Association
David Zitner		Association of Dalhousie Retirees and Pensioners
Anne Rochette***		Association des professeures et professeurs retraités de l'UQAM
Susan Holmes		Association of Dalhousie Retirees and Pensioners
Gladys We		Simon Fraser University Retirees Association

- * Voting delegate for Association of Retired Academic Staff, University of Alberta
- ** Voting delegate for Association des professeures et professeurs de l'Université de Montréal
- *** Regrets

Item	Discussion
1. Welcome and Call to Order at 3:00 pm ET	President Walter Archer welcomed all delegates present in-person and on Zoom.
2. Voting Delegates, Quorum Opening Remarks	<p>Walter Archer declared that a quorum of members was present and reminded those present that the meeting would be conducted according to the Canadian not-for-profit reference guide Call to Order, by Herb and Susan Perry, and outlined a few of the most important rules of order contained in that guide.</p> <p>Walter Archer highlighted:</p> <ul style="list-style-type: none"> • CURAC/ARUCC's plan to enter an agreement for administrative support with the UBC Emeritus College and to locate its head office there. • The revival of CURAC/ARUCC's newsletter in electronic form which is being distributed by email to RAs and posted on the website. • The need for volunteers to serve on CURAC/ARUCC committees. <p>Walter concluded his remarks with thanks to his predecessor and other Board members for their contributions.</p>
3. Agenda	MOVED BY Sandra Hirst SECONDED BY Francois Donati THAT the agenda for today's meeting be approved. APPROVED
4. Minutes	MOVED BY Janet Kaufman SECONDED BY Andre Lapierre THAT the minutes of the May 22, 2024 Annual Meeting be approved as circulated. APPROVED
5. Report of the President	Walter Archer expressed thanks to the McGill University Retirees Association for organizing the 2025 conference. He also extended a welcome to Western University, CURAC's newest member and its delegate Carol Down, participating via Zoom.
6. Report of the Secretary	The report was included in the agenda package for the meeting.
7. Report of the Treasurer Financial Statements	Jim Boyd noted that CURAC/ARUCC has an accumulated surplus of over \$100,000 and a recent contribution of \$28,000 from RTOERO due to individual retiree enrolment in its

	<p>insurance plans. This revenue is shared with RAs based on the number of their members who are enrolled. He emphasized the need to distribute funds effectively and discussed initiatives like developing scholarships and seeking grants. He addressed questions about audit concerns, travel expense policies, and the accuracy of participant counts in RTOERO's insurance plans, promising to follow up on these issues.</p> <p>Francis Weil identified an error in the financial statements, confirmed by Jim Boyd. The statement will be corrected.</p> <p>MOVED BY James Boyd SECONDED BY William Kops that the 2024-25 financial statements be received. APPROVED</p>
<p>8. Finance Committee Report</p> <p>Financial Reviewer</p>	<p>MOVED BY Margaret Klatt SECONDED BY Carole-Lynne Le Navenec THAT Mr. Gerry Wahl, CPA, CMA, of North Vancouver, be appointed to review the CURAC/ARUCC accounts for fiscal year 2025-2026. APPROVED</p>
<p>9. Report of the Nominating Committee</p>	<p>Sandra Hirst reported that Anne Rochette has completed her term on the Board. Four individuals have been recruited to serve two-year terms for 2025-2027.</p>
<p>10. Election of Directors and Officers</p>	<p>MOVED BY Sandra Hirst SECONDED BY Carole-Lynne Le Navenec THAT the following persons (Directors standing for re-election and nominated NEW directors) be acclaimed as CURAC/ARUCC Directors for a two-year term, starting May 23, 2025, ending at the close of the 2027 Annual General Meeting.</p> <p>Walter Archer Joost Blom Jim Boyd Ron Champion Andre Lapierre Carole-Lynne Le Navenec Kate Maguire Francis Weil David Zitner</p> <p>APPROVED</p> <p>MOVED BY Carole-Lynne Le Navenec SECONDED BY Susan Holmes THAT the following Directors be acclaimed to fill the Executive Officer roles preceding their names</p>

	<p>until the close of the 2026 Annual General Meeting:</p> <p>President/CEO - Walter Archer Vice-President - Sandra Hirst Treasurer - Jim Boyd Secretary - Janet Kaufman</p> <p>APPROVED</p>
<p>11. Committee Reports</p> <p>a) Awards</p> <p>b) Affinity Marketing</p> <p>c) Membership</p> <p>d) Governance</p> <p>e) Benefits/Surveys</p>	<p>Andre Lapierre thanked members of the Awards Committee. Four Tribute Award recipients, Leona Jacobs, Henry Leighton, Debbie Mercier and Arvi Rauk, will be recognized at the conference banquet. Anne Rochette, CURAC/ARUCC Board member from 2023-25 is the recipient of an Appreciation Award. The Peter Russell Distinguished Service Award, newly created in 2023, was not awarded this year.</p> <p>Ron Champion announced that three new affinity partners were added to the program this year, bringing the total number of agreements to seven. Some of the partnership agreements generate rebate revenue that CURAC/ARUCC shares with RAs based on their members' participation. Reaching retirees directly is challenging so we rely on retiree associations to promote the partnerships. Ron Champion will be developing text and graphics that members can use to promote affinity partners on their websites.</p> <p>Jim Boyd discussed expanding CURAC/ARUCC membership, in particular by encouraging more Quebec universities to join and promoting affinity partnerships to lapsed members.</p> <p>The Governance Committee was created this year and has been working on organizing and developing policy documents for CURAC/ARUCC. Sandra Hirst has also been developing CURAC/ARUCC's relationship with AROHE, the Association of Retirement Organizations in Higher Education in the U.S. The AROHE president planned to attend the CURAC/ARUCC conference but was unable to do so.</p> <p>Walter Archer announced that the Benefits/Surveys Committee is going to broaden its mandate beyond benefits and collect a wider range of information about members. Individuals are encouraged to volunteer to serve on the committee.</p>

<p>f) Communications</p> <p>g) Health Care Policy</p> <p>h) Later Life Learning/Active Aging</p> <p>i) Conference</p>	<p>CURAC/ARUCC has relaunched its newsletter and Gladys We is adding RA newsletter editors to the Communications Committee email list.</p> <p>David Zitner discussed issues such as polypharmacy, healthcare access, and flu vaccine controversies.</p> <p>Carole-Lynne Le Navenec reported on the Later Life Learning Committee's progress. There are over 20 individuals on this committee and all member associations are encouraged to participate by naming a representative. The upcoming focus will be on intergenerational learning, with hopes for CIHR funding.</p> <p>Janet Kaufman reported that no association has agreed to host next year's conference, though two RAs have expressed interest in 2027. She requested associations to consider hosting in 2026, noting the significant work involved but highlighting available resources such as a manual that has been recently updated by committee members. If a local host cannot be identified by early fall 2025, the Board will discuss alternative options, including a virtual annual meeting and expanded webinar offerings. She also mentioned that as CURAC/ARUCC adds affinity partners it is likely to increase conference sponsorship by these partners, and thereby conference financial viability.</p>
<p>12. CURAC/ARUCC Articles of Incorporation</p>	<p>MOVED BY Sandra Hirst SECONDED BY Janet Kaufman THAT the Articles of Incorporation of CURAC/ARUCC be amended to reflect the move of the head office from Ontario to British Columbia.</p> <p>APPROVED BY 2/3 OF MEMBERS VOTING</p> <p>MOVED BY Sandra Hirst SECONDED BY Janet Kaufman THAT the head office of CURAC/ARUCC be moved from Ontario to British Columbia. APPROVED</p>
<p>13. Other Business</p>	<p>There was no other business.</p>
<p>14. Adjournment</p>	<p>The meeting was adjourned at 4:38 pm ET</p>

President's Report 2026

Welcome to the 2026 Annual General Meeting

Welcome, all of you, to the 2026 Annual General Meeting of the College and University Retiree Associations of Canada / Associations de retraités des universités et collèges du Canada.

Legal status of CURAC

CURAC is a federal *not-for profit corporation (2010)*. Incorporation provides liability protection for the Board of Directors and its committees. However, it also means that the organization needs to follow specific “rules” for this legal protection.

The AGM and the election of Directors is the starting point. While CURAC is “owned” by its Membership, the senior decision-making for the organization is vested in the elected Directors – the Board. The **Board of Directors** is ultimately responsible for errors and omissions (liabilities). Hence, the Board is not only responsible for planning but also for oversight of all activities. The **President/CEO** is one key link between the Board and the volunteer committees that execute all the programs, although some of these committees are chaired by Directors.

Newsletters

During the past year CURAC has continued the issuing of periodic newsletters, a practice that began in 2007 but was discontinued in 2021, then reinstated in 2024-2025. The most recent newsletter was distributed to all the member associations in early May, 2026. Gladys We, a member of the Board and Chair of the Communications Committee, coordinates the process of collecting contributions from the newsletter editors of the member associations and distributing the newsletter.

Webinars

In October, 2025, CURAC hosted an online session featuring our affinity partners, and the “perks” they provide to the members of the retiree associations that are members of CURAC/ARUCC.

In March, 2026, CURAC also hosted an online round table at which retiree association presidents and others discussed such topics as member engagement and recruitment, event programming, insurance and liability, and relations with their respective universities.

More such sessions are planned for the coming year.

Becoming more bilingual

During the past year CURAC created a new Comité sur le bilinguisme (Bilingualism committee), the purpose of which is to

1. identify the problems preventing ARUCC/CURAC from becoming fully bilingual;
2. find solutions to these problems; and
3. work to implement these solutions.

This new committee is ably chaired by Francis Weil. He and the other members have worked, with assistance from our Administrative Assistant Nathalie Fiannaca, to greatly improve the French side of the CURAC/ARUCC website, advise on the use of simultaneous interpretation at CURAC conferences and AGMS, and to initiate contact with retiree associations at francophone universities.

Building connections with retiree associations in other countries

Since the Association of Retirement Organizations in Higher Education (AROHE) was founded in the USA in 2002, and CURAC/ARUCC in 2003, the two organizations have maintained informal links with each other, which at one time included having the presidents of the two organizations attend each other's conferences. That practice is now being revived, with the President of AROHE, Eric Hockert, attending our 2026 conference, while I am planning to attend the biennial AROHE conference in October, 2026.

We are also developing links with two associations of university retirees based in Europe, with the goal of eventually building a network of such associations around the world.

Our volunteers – may they continue to prosper and multiply!

As we all know, voluntary associations live or die, depending on the efforts of their volunteers. So recruitment of volunteers is a critical need for such associations. Recruitment is always easier when people frequently meet each other “in the flesh.” It is more difficult for organizations such as CURAC that operate at a distance, aside from one in person meeting per year. Therefore, I would urge you to encourage members of your Retiree Association to volunteer to join one of the many committees that make CURAC function. Or volunteer some of your own time. CURAC needs you!

Walter Archer
2025-26 President & CEO



**CURAC/ARUCC ANNUAL GENERAL MEETING
Treasurer’s AGM Report for March 31, 2026**

To the Board of Directors:

The CURAC bank balances are in good shape but expected to grow more slowly with the cancellation of certain CURAC affinity revenue which generated over \$18,000 this year. However, funds will be reduced in the coming months due to ASA distributions to participating member associations and by 2027 conference approved travel reimbursements. The 2026 financial results indicate a positive net balance of revenues, less expenditures of \$10,872 which have been transferred to special restricted funds.

BANK/GIC AMOUNTS AT March 31, 2025 and March 31, 2026	\$149,894	\$132,372
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A summary of the CURAC finances at the above date is as follows:

CURAC Operating Funds	\$13,690
Guaranteed Investment Certificates	<u>\$136,204</u>
Total available funds as above	<u>\$149,894</u>

The total membership revenues of \$7,227 represent all CURAC membership renewals that have been received or accrued to date. The McGill University Retirees Association 2025 conference generated a net surplus share to CURAC in 2026 of \$6,578.

GIC investment income has remained steady this fiscal year at slightly more than budget as market rates decreased and are expected to remain low in the coming fiscal year. The GIC investments had a weighted average holding of \$109,795 this year, generating a weighted average return of 2.63%.

The revised Travel Expenses Support Policies for Board Directors/Chairs and AGM voting Delegates and appropriate claim forms will be distributed shortly and will be in place for the 2027 AGM and Conference being held in New Westminster/Vancouver in late May. The 2027 AGM/Conference expenditure is expected to increase significantly this year as the conference is being held in a more expensive location.

Revenues increased slightly this year; however, several expenses were considerably higher, including affinity rebates, travel expenditures and a new cost for an administrative assistant contract.

Current online banking arrangements continue to be successful along with e-transfer procedures using the banks’ Auto Deposit System which are also being used more often by CURAC retiree associations. The bank arrangements are functioning well. The annual financial review is forthcoming.

Regards,



**COLLEGE AND UNIVERSITY RETIREE
ASSOCIATIONS OF CANADA**
Associations de retraités des universités et collèges du Canada

FINANCIAL STATEMENTS

March 31, 2026



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March 31, 2026

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COLLEGE AND UNIVERSITY RETIREE ASSOCIATIONS OF CANADA

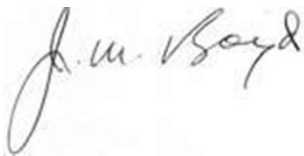
NOTICE TO READER

March 31, 2026

I have compiled the statement of financial position of the College and University Retiree Associations of Canada as of March 31, 2026, the statement of changes in net assets and fund balances, and the statement of operations for 2026.

An audit has not been carried out but a review of these financial statements has been completed and accordingly, no assurance has been expressed thereon.

Readers are cautioned that these statements may not be appropriate for their purposes.



Jim Boyd, CPA-BC
Treasurer
West Vancouver, BC
April 24, 2026

Gerry Wahl, CPA
Reviewer
North Vancouver, BC
April 30, 2026

COLLEGE AND UNIVERSITY RETIREE ASSOCIATIONS OF CANADA

STATEMENT OF FINANCIAL POSITION

(With comparative figures for March 31, 2025)

	As of March 31	
	2026	2025
	\$	\$
ASSETS		
Cash at Bank (Note 3)	13,690	6,372
Short Term Investments (Note 3)	136,204	126,313
Accounts Receivable	2,131	864
Prepaid Expenses	-	284
Total Assets	152,025	133,833
LIABILITIES		
Accounts Payable	29,755	22,435
Total Liabilities	29,755	22,435
NET ASSETS		
Restricted Funds (Note 8)	83,074	72,202
Unrestricted Funds (Note 8)	39,196	39,196
Net Assets	122,270	111,398
TOTAL LIABILITIES AND ASSETS	244,540	222,796

APPROVED ON BEHALFOF THE BOARD:

Director _____

Director _____

COLLEGE AND UNIVERSITY RETIREE ASSOCIATIONS OF CANADA

STATEMENT OF CHANGES IN NET ASSETS AND FUND BALANCES

(With comparative figures for March 31, 2025)

	Years ended March 31	
	2026	2025
Net Assets and Fund Balances , beginning of year		
Management Development –Restricted	\$60,455	\$44,685
Information Hub –Restricted	\$40,944	\$30,944
Contingency -Unrestricted	\$10,000	\$10,000
	<u>\$111,399</u>	<u>\$85,629</u>
Add Changes to Funds in the year		
Management Development	\$10,872	\$15,770
Information Hub	\$ ----	\$10,000
Contingency	\$ ----	\$ ----
Net Revenues over Expenditures for the Year	<u>\$10,872</u>	<u>\$25,770</u>
Net Assets and Fund Balances , end of year		
Management Development -Restricted	\$71,327	\$60,455
Information Hub -Restricted	\$40,944	\$40,944
Contingency -Unrestricted	\$10,000	\$10,000
	<u>\$122,271</u>	<u>\$111,399</u>
Total Net Assets , end of year (Note 8)	<u>\$122,271</u>	<u>\$111,399</u>

STATEMENT OF OPERATIONS

(With comparative figures for March 31, 2025)

	Years ended March 31	
	2026	2025
	\$	\$
Revenues		
Prepaid membership dues (Note 4)	7,227	7,106
AGM conference surplus (Note 6)	6,578	9,688
Affinity agreements revenue (Note 7)	39,389	33,093
Interest earned (Note 3)	2,888	3,158
Total Revenues	<u>56,082</u>	<u>53,045</u>
Expenditure		
Affinity agreements rebates to members (Note 7)	19,324	15,846
Northern Village Consulting-website maintenance	407	----
Travel subsidies – board and delegates (Note 5)	16,397	10,318
Administrative assistant contract	7,000	0
Website expenses	122	53
Licenses, dues and fees expense	250	250
Directors & Officers insurance	418	284
Professional fees expense	394	367
CURAC conference banner	345	----
Interest and bank expense	201	113
General and administrative expenses	352	44
Total Expenditures	<u>45,210</u>	<u>27,275</u>
Excess (Deficit) of Revenues over Expenditures for the Year	10,872	25,770
Transfer to Management Development Fund (Note 8)	(10,872)	(15,770)
Transfer to/from Information Hub Fund (Note 8)	00	(10,000)
Net Revenues over Expenditures for the Year after transfers	<u>00</u>	<u>00</u>

NOTES TO THE FINANCIAL STATEMENTS

March 31, 2026

1. Significant Accounting Policies Operations

The association incorporated under the Canada Not-for-profit Corporations Act is exempt from income tax under Section 149.1(1) of the Canadian Income Tax Act which requires the filing of a T2 corporate tax return annually.

2. Comparative Figures

Comparative figures are provided to conform to the current year's statements.

3. Short Term Investments and Cash

GIC investments comprise five different maturities at rates between 2.0% and 2.97%. All are cashable maturities totaling \$135,000, maturing between May 19 and December 23, 2026. Cash on hand includes \$10,000 received on behalf of the CURAC Conference in May 2026.

4. Prepaid Membership Dues

Retiree Association members are billed in the current fiscal year and required to remit dues by March 15th of the current fiscal year for renewal of membership status for the next fiscal year. The dues are recorded on a cash or accrued revenue basis in the fiscal year the billings are presented and not treated as deferred revenue.

5. Travel Policies Grants

CURAC travel policies assist board directors, committee chairs, and voting delegates attending annual Conferences/AGMs who have inadequate financial support from their association. The grants are available with supporting receipts when travel to Annual Conferences/AGMs and are approved by the Treasurer or the President.

6. AGM Conference Surplus/Deficit

Annual conference surpluses are shared equally between CURAC and the Local Organizing Committee (LOC) of the retiree's association where the conference is being hosted. Deficits are covered by CURAC alone. AGM expenses are also the responsibility of CURAC.

7. Affinity Agreements Policy

The Board of Directors approved an ASA payment sharing policy whereby member retiree associations receive 25% to 50% of amounts received from CURAC affinity partners for participation by their members in travel and medical agreements.

8. Restricted and Unrestricted Funds

The Board of Directors approved restricted funds for external contractors and staff positions to further enhance the future development of its CURAC operations.

These amounts were set up in 2022 from unrestricted funds balances in the 2021 and 2020 fiscal years. One unrestricted fund balance is being held for contingencies. The contingencies are shown as "0"

Finance Committee Report

BUDGET ESTIMATES FOR FISCAL YEAR 2026- 2027

	2026-27	Comparative
	<u>Budget \$</u>	<u>2025-26</u>
		<u>Budget \$.</u>
REVENUES ANTICIPATED		
Membership Dues ⁽¹⁾	7,000	7,200
AGM Conference Surplus ⁽²⁾	5,000	4,500
Affinity Agreements Revenue ⁽³⁾	4,500	32,000
Interest Income on GIC's	<u>2,500</u>	<u>2,500</u>
TOTAL EXPECTED REVENUES	19,000	46,200
EXPENDITURES		
<u>Board & AGM Expenses</u>		
Directors & Officers Liability Insurance	450	450
Director Travel Reimbursements ⁽⁴⁾	17,000	13,500
AGM Delegate Participation Grants ⁽⁵⁾	1,000	1,500
Board Travel - Other ⁽⁶⁾	2,000	
<u>Administrative Costs</u>		
Administrative Support Assistant	14,000	10,000
Accounting Fees (Review)	500	500
Interest and Bank Expenses	200	150
General and Administrative Expenses ⁽⁷⁾	350	300
 <u>Affinity Agreements – Transfer to Members⁽³⁾</u>	 1,900	 16,000
 <u>Program Expenses</u>		
CURAC.CA website & Software		
Operation & Maintenance	500	500
Content Design and Development	500	10,000
<u>Program Committee Expenses⁽⁸⁾</u>		
Communications Committee		2,000
Conference Committee	10,000	1,000
Benefits Committee ⁽⁸⁾		1,000
Surveys Committee ⁽⁸⁾	1,000	
Healthcare Policy Committee		1,000
Awards Committee	1,000	1,000
Later-Life-Learning Committee		2,000
Governance Committee		
Online Roundtables Session(s)		2,000
RA Research Grants (Post retirement research)		<u>5,000</u>
TOTAL ANTICIPATED EXPENDITURES	<u>50,400</u>	<u>67,900</u>
<u>Excess of Revenue over Expenditure for the Year</u>	(31,400)	(21,700)
Transfer from Management Development Fund⁽⁹⁾	14,000	11,700
Transfer from Information Hub Fund		10,000
<u>Net Revenue over Expenditure for the Year⁽¹⁰⁾</u>	<u>(17,400)</u>	<u>0</u>
<u>ASSUMPTIONS USED IN PREPARATION OF 2026-2027 BUDGET ESTIMATES</u>		

- (1) The membership dues have been increasing in recent years and with more activities resuming it is anticipated that these will increase slightly next fiscal year.
- (2) The actual conference surplus commonly exceeds the CURAC portion. Funds received by CURAC for the conference are transferred to the conference committee and are included in this computation. The estimate is based upon the estimates provided by the conference committee.
- (3) With recent changes in commitments by Affinity partners, the amount provided by the Affinity agreements is expected to decrease over the next year.
- (4) CURAC Directors are reimbursed expenses when on CURAC business, as approved by the Board of Directors.
- (5) To encourage Member Retiree Associations to send in-person delegates to the AGM, CURAC provides a grant to Retiree Associations who have an in-person delegate at the AGM. It is to be used to assist with the delegate's travel.
- (6) This expenditure is for special travel requirements to other meetings/conferences (ie. President/Past President to attend AROHE).
- (7) This expenditure, which includes items such as bank fees and postage costs is expected to increase only slightly from the previous year.
- (8) These expenses relate to the activities required by the CURAC/ARUCC committees to deliver programs for the membership. They include a range of different costs including the fees related to programming. Committee updates for the upcoming year: the addition of a Survey Committee and the dissolution of the Benefits Committee.
- (9) The Board of Directors established a separate reserve fund for a management position using an external contractor or staff.
- (10) The projected budget deficit for the upcoming year is an estimate and will be covered by funds available in CURAC's net assets.

FINANCE COMMITTEE PROPOSED MOTION

Per Requirements of the Not-for-Profit Corporations Act, this Members' Meeting is to appoint a Professional Accountant to review CURAC/ARUCC Financial Statements and advise if the Treasurer's Financial Statements are in order

MOTION:.....that Mr. Gerry Wahl, CPA of North Vancouver, be appointed to review the CURAC/ARUCC accounts for fiscal year 2026-27.

Respectfully submitted by Margaret Klatt

Nominations Committee Report for CURAC/ARUCC Annual General Meeting 2026

Directors retiring this year:

- François Donati
- Janet Kaufman
- Andre Lapierre

The Board expresses its appreciation to retiring members for their leadership and contributions to the CURAC/ARUCC organization.



Continuing Directors:

- Walter Archer
- Jim Boyd
- Carole-Lynne Le Navenec
- David Zitner
- Joost Blom
- Ron Champion
- Kate Maguire
- Francis Weil

MOTION: that the following persons (Directors standing for re-election and nominated NEW directors) be acclaimed as CURAC/ARUCC Directors for a two-year term, starting May 20, 2026, ending at the close of the 2028 Annual General Meeting.

Directors Standing for Re-election to a 2-year term: (bios at <https://curac.ca/en/about/board-of-directors>)

- Sandra Hirst
- Susan Holmes
- William (Bill) Kops
- Gladys We

New Directors Nominated to the Board of Directors:

Shripad Pendse



Shripad Pendse (Ph.D., Stanford University) is a Professor Emeritus in the Management Department of Saint Mary's University, Halifax. Shripad received the SMU President's Award for Exemplary Service, having served as a member of its Senate and the Board of Governors, Chair of the Department and as President, Treasurer and Secretary of the SMU Faculty Union in various years. He was chosen as Professor of the Year by his students. He has published papers in *Behavioral Science*, *Journal of Business Ethics* and several other scholarly journals and co-authored a book: *Perspectives on an Economic Future*. He is currently an Associate Editor of *Business Ethics, the Environment and Responsibility*. Following retirement,

Shripad has served as Treasurer of the SMU Retirees Association and was a delegate from SMU at the 2025 Annual Conference of CURAC in Montreal. He serves on CURAC'S Later Life Learning Committee and Governance Committee.

Ginette Lamontagne



I retired from McGill University following a 35-year career working in International Affairs and Government Relations. Along the way, I served in many capacities, eventually as Director of the Office of Government Relations, where I reported directly to the Principal.

In 2015, I was the Founding President of the McGill University Retiree Association. I served two three-year mandates and remain on the Executive Committee in an advisory capacity. I was a member of the CURAC Board and Chair of the Conference Committee for 2021 to 2023. During COVID I Chaired the first CURAC Virtual Assembly in 2021 and subsequently Co-chaired CURAC's Annual Conference in 2025 entitled "The Wellbeing of the person, the community and the planet" at McGill in Montreal. Presently I am member of CURAC's Bilingualism Committee.

As a Member of the CURAC Board, I hope to contribute to the evolution of the association and, in particular, stimulate interest in CURAC among French speaking colleagues in Quebec and francophone universities across the country.

Gerry Cross



etirees' Association

Gerry has a PhD in Mathematics and retired in 2014 after 34 years teaching mostly computer science at Mount Royal College/University (Mount Royal formally became an undergraduate university in 2009, although degrees had been offered since the mid 1990s). He was the founding chair of the Computer Science Department and served as chair twice, for a total of 8 ½ years. Gerry was also involved in the general education program and was active on a wide variety of committees. He held four different positions on the Executive of the Mount Royal Faculty Association for a total eleven years, including three years as vice-president negotiations during the by four years as president.

Gerry is a Professor Emeritus and, since retiring, has made travelling a second career. He has been president of the Mount Royal University Faculty Retirees' Association since its inception in 2023.

The following persons have been nominated as Executive Officers for 2026-2027:

- President/CEO - Walter Archer
- Vice-President - Sandra Hirst
- Treasurer - Jim Boyd
- Secretary - Bill Kops

MOTION: that the Directors listed above be acclaimed to fill the Executive Officer roles preceding their names until the close of the 2026 Annual General Meeting.

Respectfully submitted by: Sandi Hirst and Carole-Lynne Le Navenec.

CURAC/ARUCC AWARDS COMMITTEE 2026 REPORT

The Awards Committee oversees the administration of four awards that recognize exceptional service and/or outstanding achievements within the membership of CURAC/ARUCC. These awards are normally presented during the Annual Conference at the AGM or the Banquet:

- **Tribute Award.** This award is presented to an individual member of a CURAC/ARUCC Retiree Association who has contributed exceptional service to his/her local association or to the wider community over a minimum of five years.
- **Association Award.** This award recognizes a CURAC/ARUCC Retiree Association that has undertaken a significant initiative for the benefit of the CURAC/ARUCC membership at the national level.
- **Appreciation Award.** This award is presented to retiring CURAC/ARUCC Board of Directors members who have served at least one 2-year term and standing committee chairs who have provided exemplary leadership.
- **Peter H. Russell Distinguished Service Award.** Created in 2023, this award is the highest honour that can be bestowed by CURAC/ARUCC and is attributed to an individual who has made an outstanding contribution to CURAC/ARUCC at the national level over many years. The award is not intended to be presented annually, but rather periodically at the discretion of the Board of Directors.

The Awards Committee held 2 Zoom meetings during the past year. In addition to adjudicating nominations for the 2026 Tribute Awards, it has finalized the wording of the most prestigious award under its responsibility, the **Peter H. Russell Distinguished Service Award**, providing history, context and clarification to the description of the prize. The Committee agreed that the award should take the form of a physical object of significance, such as a clock, with an affixed plaque identifying the award, awardee and date of attribution. The policy is now ready for full implementation at the discretion of the Board.

The following Awards will be presented during the 2026 CURAC/ARUCC National Conference and AGM under the aegis of the Simon Fraser University Retirees Association in New Westminster, B.C., May 20-22:

Tribute Award

Jo-Ann Archibald	University of British Columbia Emeriti College
Gregg Blatchford	McGill University Retiree Association
Roger Elmes	Kwantlen Polytechnic University Retirees Association
Sylvie Lauzon	Association of Professors Retired from the University of Ottawa
Om Malik	University of Calgary Retirees Association
Marcia Oms	Simon Fraser University Retirees Association
Gordon Rostoker	University of Alberta Retired Academic Staff Association
Peter Watson	Carleton University Retiree Association

Association Award

Simon Fraser University Retirees Association

Appreciation Award

François Donati

Board of Directors 2024-2026; Bilingualism Committee 2025-2026.

Janet Kaufman

Board of Directors 2024-2026; CURAC Secretary 2024-2026; Conference Committee 2019-2026 (Chair, 2024-2026); Co-Chair, Local Organizing Committee for 2019 conference.

André Lapierre

Board of Directors 2018-2026, Awards Committee 2019-2026, Conference Committee 2022-2026, Bilingualism Committee 2025-2026.

Peter H. Russell Distinguished Service Award

Not awarded in 2026.

In 2025-2026, the members of the CURAC/ARUCC Awards Committee were:

Walter Archer (Ex officio)

University of Alberta Retirees Association

Gerry Cross

Mount Royal University Retirees Association

Rosemary Cooke

McGill University Retiree Association

Beverley Stefureak

Lakehead University Retirees Association

Gladys We

Simon Fraser University Retirees Association.

The Chair wishes to thank members of the Committee for their hard work and dedication. Their commitment to excellence has made a significant impact.

Respectfully submitted,

André Lapierre

Association of Professors Retired from the University of Ottawa

CURAC/ARUCC Awards Committee Chair

Affinity Marketing Committee

Committee members: Walter Archer (ex officio), Joost Blom, Jim Boyd, Kathleen Maguire, Gladys We, Francis Weil, Ron Champion (chair)

CURAC Affinity Partnerships as of May 10, 2026:

AFFINITY PARTNER	PRODUCT/SERVICE	FLAT FEE	OTHER FEE	OTHER BENEFIT(S)
belairdirect	Home and auto insurance; travel insurance	\$5,000	Yes, \$ and %	
Entente Education Canada (formerly RTOERO)	Extended health insurance, including travel insurance	\$5,000	No	In-person and virtual retirement planning workshops, other workshops
Collette (1)	Group travel	\$2,000	Yes, \$ and %	\$100 discount on any tour Roundtrip Home to Airport Sedan Service
Trip Merchant (2)	Member-based travel	\$2,000	Yes, \$ and %	Custom group travel Custom CURAC travel portal
Specsavers	Eyecare and eyewear	\$1,000	No	60% discount on lens options
Schlegel Villages (1)	Retirement and LTC homes (Ontario)	\$5,000	No	Complimentary meeting space and light meals for RAs, as negotiated
Hearing Life	Hearing aids	\$5,000	No	10% discount on hearing aids

Notes:

- (1) Collette increased its support to \$2,000 for the year; the agreement specifies \$1,000
- (2) Trip Merchant contributed \$2,000 towards the 2026 conference; the agreement does not specify an annual flat fee. Trip Merchant’s financial support is influenced by business conditions and the location of the national conference.

The agreements vary in complexity and benefits, but all require promotion of the partners’ products or services to CURAC member associations’ members and other retirees – *a significant challenge given privacy laws and that any promotion depends on volunteer effort.*

Progress was made this year in promoting our affinity partners to CURAC’s member associations, their members, and other retirees, including

- Articles on RA websites on the benefits offered by affinity partners
- Expanded Member Benefits pages at curac.ca
- Affinity partner presentations and webinars
- Affinity partner videos, e.g., Collette, Trip Merchant
- Affinity partner participation in RA events, e.g., HearingLife

These and additional promotional efforts will continue.

Ron Champion, Chair
Affinity Marketing Committee

Governance Committee

The Governance Committee of CURAC / ARUCC was established in the fall of 2024 to facilitate the stewardship of the association. During the past year, we have completed an update to our Privacy Policy, which is now posted on our website. In addition, a review and editing of the Board's Committee manual has been completed, and we welcome interested retirees to participate on our committees. A Bilingualism Committee has been formed and its description added to this manual. Revisions to our Policy / Procedure manual are well underway. Our work also includes the presentation to the membership of a slate of members for the Board for 2026-2027.

One other role of this Committee is to maintain and enhance CURAC / ARUCC relationships with our American colleagues (AROHE). We do this by supporting their committee work and promoting their workshops. Indeed, over the past year we have participated in a number of their workshops and in their liaison conversations. The latter draw upon local retiree associations from across the United States to share ideas and strategies to achieve common goals – e.g., to ensure sustainability and membership recruitment. Many of these issues we also face in Canada.

International challenges and commonalities are also explored through our representation on the Professors Emeriti Network, a European initiative to which CURAC / ARUCC is an active contributor.

My sincere appreciation to the members of the Governance Committee for their openness to conversations that support our integrity and transparency as a national association.

Respectfully submitted

A handwritten signature in black ink that reads "Sandra P. Hirst". The signature is written in a cursive, flowing style.

Sandra P. Hirst

Communications Committee Report to 2026 AGM

Half of CURAC/ARUCC's [four objectives](#) are directly related to communication:

- * to coordinate activities that promote communication among member associations
- * to share information about activities of member organizations

In the last year, we have made significant strides in enhancing accessibility and fostering member engagement with CURAC and with each other. Here are the primary updates:

Multilingual Outreach

We have translated the majority of our website into French. This ensures our resources are accessible to a broader demographic and strengthens our commitment to inclusivity. The translation work was done by Natalie Fiannaca, and we're grateful for her meticulous attention to detail.

Member-Driven Newsletters

Our newsletter is the core pillar of our communications strategy. The primary content of the newsletter is articles collected from all of our members. The purpose is to share our members' stories with each other. Stories have been insightful, funny, adventurous, and sometimes wistful, and consistently show all the many facets of retiree life. These stories come directly from our members' members, and help keep our community informed, interconnected and above all, real.

2026 Conference Integration

Because Gladys We is leading both the communications and the 2026 Conference in British Columbia, she added a CURAC/ARUCC newsletter editors panel to the conference agenda. In this collaborative space, newsletter editors from five BC colleges and universities will share stories, editorial strategies and best practices — all with a goal of helping our member retiree associations hear tips that can help them with the work of connecting their members.

Submitted by Gladys WE
Chair, Communications Committee

CURAC HEALTH CARE POLICY COMMITTEE April 11, 2026

REPORT TO THE BOARD FOR THE ANNUAL MEETING ON MAY 20, 1:00 PM PDT

MEMBERS:

David Zitner, Chair, Walter Archer, Ex Officio, Caroline Lynne Le Navenac, Sandra Hirst, Linda Keeley, Tom Wilson, Dan Sitar, Man Chiu Poon. Michel Tousignant, who died December 5 was a valuable member who made worthwhile contributions to our committee. [Tousignant, Michel 1945-2025 | Association des professeures et professeurs retraités de l'UQAM | UQAM](#) [Michel Tousignant - Obituaries | Coopérative funéraire du grand Montréal](#)

We welcome suggestions of topics for the committee to review, and suggestions about how this committee and CURAC could be more effective influencers of Federal, Provincial and Territorial Health Policy.

There are no motions for approval for this annual meeting.

The work of our committee is available on the CURAC web page. This is the web address [Healthcare Policy Committee — CURAC](#) or you can find it by search terms CURAC

HEALTHCARE POLICY COMMITTEE.

Here is a YouTube link describing our committee and why members appreciate the work we do. [CURAC/ARUCC Health Care Policy Committee: Hear What The Members Are Expressing in this Video Session](#)

FOR INFORMATION:

We have been in contact with MURA (McMaster University Retirement Association) and asked if the next annual meeting (2027) could include a session related to health policy. Our committee has offered to participate, facilitate or lead a session. The purpose is to acquaint people with the work of our committee and hear from members about topics or policy issues the members would like us to review. It seems especially appropriate because McMaster has been a leader in public education and evidence-based medicine. Susan Bernie, McMaster Rep on the later-life-learning committee suggested an excellent nomination for our committee. Christopher Longo is a retired faculty member with expertise in health care policy, health economics and management.

FOR INFORMATION:

SEASONAL INFLUENZA VACCINE: FOLLOW UP

Public Health authorities will not do the natural experiments to provide information about long-term all-cause mortality and morbidity in seasonal flu shot acceptors or rejectors.

According to Health Canada about 60% of all Canadians reject the annual flu shot including the 70% of people over 65. Issues related to seasonal influenza vaccine and Covid vaccine were removed from our continuing agenda

We were looking for information that repeated immunizations for mutating viruses, like seasonal influenza and covid, produce more overall benefit than harm. We were not successful persuading public health authorities to do the natural experiments (methods published in statistics journals and the *British Medical Journal*) necessary to learn if after 20 years, flu shot acceptors are overall healthier or sicker compared to those who reject the vaccine, using available data to control for initial health status. We abandoned the project for fear that people might mis interpret the information and believe there are issues related to other vaccines including the lifesaving childhood immunizations given to most people in the developed world. Here is a link to the work on Seasonal Influenza Immunization [Flu Shot Discussion Paper — CURAC](#)

ACCESS TO ASSESSMENTS AND TREATMENT FOR HEARING LOSS:

Hearing loss is associated with decreased quality of life. We reviewed access to assessments.

HEARING LIFE is an affinity partner of CURAC and offers free hearing tests. Provincial policies, and retiree benefit policies vary in their support for hearing aids. We added information

about Provincial hearing policies to the CURAC Health Care Policy web link.

<https://curac.ca/files/provincial-policies-access-to-auditory-tests-and-treatments.docx>

HEALTH PROMOTION THROUGH THE CREATIVE ARTS

Link to review document [health-promotion-through-the-creative-arts.pdf](#)

Creative arts, including music and dance, have a beneficial effect on physical and mental health. For many, creative arts are more effective than medicines for influencing mood and without the risk of adverse reactions.

The document recommends the routine inclusion of creative arts activities at the CURAC conferences. It refers to a Canadian Institute for Health Research link, empowering older adults, that acknowledges the benefit of creative arts and offers funding. [https://cihr-](https://cihr-irsc.gc.ca/e/46837.html)

[irsc.gc.ca/e/46837.html](https://cihr-irsc.gc.ca/e/46837.html)

ARTIFICIAL INTELLIGENCE IN HEALTH CARE: ASSESSING CLINICAL ADVICE
THIS IS AN EXCERPT BELOW. THE COMMITTEE IS STILL REVISING THE MATERIAL AND WILL MAKE A LINK AVAILABLE WHEN WE HAVE FINISHED REVIEWING AND EDITING.

Anyone offered health advice, from a clinician, a web search, or artificial intelligence, must decide whether to accept or reject the recommendations. For AI answers ask for links to peer reviewed evidence supporting the advice or use multiple sources.

Patients would benefit if they were able to participate, evaluate and benefit from clinical experience, and from worthwhile AI and web-based solutions.

People with diagnostic puzzles might either use AI themselves or insist that their clinician, primary care doctor or specialist, consult an AI source to help consider all possibilities.

We used an anecdote about prostate screening as an example of how patients must use their own values and preferences to choose between conflicting opinions of credentialed experts or AI.

“**Anecdote** – two 65-year-olds near retirement go to different doctors in the same clinic and ask about screening for prostate cancer. One doctor says don’t do it because you want to avoid the anxiety and potential complications of false alarms. The second says you want to avoid the consequences and harms of early undetected, but treatable, prostate cancer. They compare notes and notice they have received different advice. **THE REMAINDER OF THE ANECDOTE**

AND SOLUTION WILL BE IN THE LINK TO THE AI IN HEALTH CARE DOCUMENT

CURAC'S LATER LIFE LEARNING (LLL) COMMITTEE REPORT FOR
AGM on May 20, 2026
(<https://curac.ca/en/committees/later-life-learning-committee>)

•**Current number of Later Life Learning (LLL) Representatives (Reps) from CURAC's Retiree Associations (RAs) = 27.** I welcome suggestions from the members re ideas on how to increase the number of RA reps for the Later Life Learning Committee. We also send our condolences to the family and colleagues of our UQAM rep, Michel Tousignant, who passed away in December, 2025.

•**Postings regarding online sessions** continue to be sent out regularly by Le Navenec via the Later-Life-Learning Mailing list <later-life-learning-l@mailman.ucalgary.ca> These sessions are from RAs in Canada as well as several others such as: Academics Without Borders; Professors without Borders; some government agencies including WHO; others from AROHE (Assoc of Retiree Organizations in Higher Education); and from European retirees from Post-secondary Education Institutions (e.g., the Professors Emeriti Network directed by Jože Gričar as well as the European Assoc of Professors Emeriti), and Age Friendly University -Global Network (<https://www.afugn.org/>). Hopefully we will hear more from University of Manitoba in Winnipeg now that it has become the North American lead for the Age Friendly University Global Network (<https://umtoday.ca/stories/um-appointed-north-american-regional-lead-age-friendly-universities>)

•In addition , from May 2025 to Spring 2026, **a number of online RETIREE ASSOCIATION CONVERSATION SESSIONS** have been arranged for staff involved with a range of *CURAC's Affinity partners* to provide details about the benefits provided for CURAC Retiree Associations. Cloud recordings were done for each one and made available to whoever attended or requested a link to the recordings, as well as posted to the CURAC Events Calendar (see https://curac.ca/en/home#events_calendar). **The Affinity Partner Committee Chairman, Ron Champion**, conducted the 1st session on Oct. 16/25 titled: *CURAC Affinity Partnerships and their Perks*. His presentation included details about those partnerships that are listed at [CURAC Member Benefits](#)

Subsequent conversations included topics pertaining to *Travel* (Collette & Trip Merchant); *Insurance: House, Car, & Travel* (belairdirect); *Hearing* (Hearing Life). For anyone who wishes further information about these sessions, plus the previous year session regarding the *Extended Health Benefits & Travel Insurance* by RTO/ERO (now called Entente Education Canada) just contact Ron Champion at: ron.champion@uwaterloo.ca .

--It is good to hear that several RA's mention these sessions in their newsletters, monthly e-letters or related ways of corresponding with all their members.

•**Invitations to CURAC Members to participate in online sessions presented by University RAs in USA and Europe:**

There likely are many who have participated in online sessions. Hopefully, following our next LLL Committee mtg. on April 13/26, I will be able to compile a list of some of them and distribute it at CURAC's May 20-22, 2026 conference.

--Some illustrative examples from LLL reps include:

(1) Professors Emeriti Network-eu: those in which our CURAC President was involved such as *How Retired Professors are Organized and How they eCollaborate (Nov'25)* and *Linking groups of retired academics across nations and beyond (Feb18/26)* ---for info on how to get the link to the You Tube Videos of these session, you can contact the organizer , Professor Emeritus, Jože Gričar, , University of Maribor in Slovenia <Joze.Gricar@UM.si> . He is secretary of an EU network called: Professors Emeriti Network, which now has many Canadian and American members.

(2) AROHE: Assoc of Retiree Organizations in Higher Education: several CURAC members are also members of AROHE. Our CURAC president will be participating in their October 6-8, 2026 conference titled: *Wellness, Wisdom, Wonder: The Joys of Connection*, hosted by retired faculty of the University of Florida in Gainesville. The focus of this event will feature engaging keynotes, interactive breakout sessions, and creative formats that highlight *how retiree programs connect people to each other, to ideas, and to purpose through wellness, lifelong learning, and exploration*;

(3) Online presentation with the EAPE: European Association of Professors Emeriti, Section on Meeting the Needs of the Young and Old: April 16, 2026—Carole-Lynne Le Navenec (aka CLL) was invited to be one of the 5 participants, focusing on her favorite vision: *How are Retired University Professors Connecting Younger and Older Generations in Intergenerational Programs Related to Teaching/Learning and Research?* Sandi Hirst assisted CLL with this presentation. Hopefully, the link to a recording of this session will soon be sent to the participants, and both Sandi and CLL will also be involved to pose questions regarding how their retired professors are creating intergenerational program connections.

• LATER LIFE LEARNING COMMITTEE ZOOM MEETINGS (ONLY 2 one hour mtgs/yr).

(see info and Goals of this committee at: <https://curac.ca/en/committees/late-life-learning-committee>)

(1) DEC. 4, 2025 Later Life Learning (LLL) Committee Mtg @Noon Pacific time/1pm MT/3pmET:

:See You Tube Video for this session: <https://youtu.be/d2h9-bzN6fA?si=NgjglItthpqzmlK>

--Discussion focused on: Strategies used or suggestions for new ones to achieve the 4 goals of the LLL committee; and adding a 5th goal (objective) : Initiate conversations among retiree associations about CURAC/ARUCC Partnership benefits. Because cloud recordings expire after 1 year, You Tube Videos will be done for all our meetings by Carole-Lynne's Engineering Phd Student volunteer.

---There is also a YouTube video link to a LLL committee meeting last year in which members discussed why they enjoy serving on this committee (first half of video)—see

<https://youtu.be/5h5gul0O0Mc>

(2) APRIL 13, 2026 Later Life Learning (LLL) Committee zoom Mtg: YOU TUBE Video Link:

<https://youtu.be/ECLT44leSnA>

Special thanks to Aabhusan Regmil , the UCalgary doctoral student in Engineering who has volunteered to do this task for me.

Discussion items included:

2.1 short introduction of each LLL rep (N=14) including their role in their Retiree Assoc;

2.2 Time did not permit discussion of the first 2 Goals/Objectives of the LLL committee— incld the qt: “Are we meeting our goals” . However, we would welcome submissions from Retiree members who have time to do this task to send us their responses, including suggested changes: the CURAC website link to these LLL Goals/ Objectives are listed at: <https://curac.ca/en/committees/later-life-learning-committee>

2.3 Carleton University Professor Emeritus Peter Watson did a short presentation of his recent article, *The Rise, Fall and Rise of Life Long Learning at Carleton*. Their new program, (which sounds like “see you all”) CUALL: Carleton University Association for Life Long Learning. He would welcome ideas from fellow members of CURAC LLL committee on how to proceed with this new program: just send him an email to: watson@physics.carleton.ca

2.4 UBC-EC: Univ of B.C.-Emeritus College Professor Dianne Newell (dnew@mail.ubc.ca) mentioned the article that she was invited by EAPE: European Assoc of Professors Emeriti: *WHAT DO EMERITI IN CANADA DO?* (see <https://www.gavinpublishers.com/article/view/what-do-emeriti-in-canada-do> The activities of EAPE Retiree Associations (RAs) is also included in this Issue 1 of IJGG: Int Journal of Geriatrics and Gerontology (see: <https://www.gavinpublishers.com/journals/details/international-journal-of-geriatrics-and-gerontology-issn-2577-0748/archiv>)

2.5 University of Toronto-Senior College, Professor Susan Pfeiffer reminded us of their April 15/26 21st Annual Senior College Symposium titled: CANADA AT THE CROSSROADS. CLL attended this very interesting hybrid conference and will ask the Vice President, Academic (Susan) if I can have her permission to send our members a copy of at least some of the recordings—see program outline at: <https://www.seniorcollege.utoronto.ca/events22/annual-senior-college-symposium/> I also invited her to submit a brief review of the session to Gladys We (we@sfu.ca) so that she might put it in the upcoming CURAC Newsletter (deadline for entries: April 28/26)

2.6 Presentation re: Age Friendly University Global Network (AFUGN) , new North American lead is University of Manitoba in Winnipeg: By Michelle Porter (michelle.porter@umanitoba.ca) Director of UM Centre on Aging and co-lead of the North American region for AFUGN and is part of the Age Inclusivity in Higher Education Working Group of the Gerontological Society of America. AND William (Bill) Kops, Professor Emeritus of UM and LLL rep. Hopefully he will do an article on this topic for an upcoming issue of CURAC’s ACADEMIC FOR LIFE column published by UA: University Affairs

2.7 CURAC’s May 20-22, 2026 AGM and Conference, Inn at the Quay, New Westminister, BC.

(<https://curac.ca/en/conference/2026-conference>) . I do hope many of the members from across Canada will attend this Conference. And please send me books/articles/programs that members have developed. I will add them to a handout that I would like to circulate to those attending the conference and would also send a copy to all the LLL Reps via the current Mailing list later-life-learning-l@mailman.ucalgary.ca

3. CURAC's ACADEMIC For LIFE column in University Affairs (UA) Newsletter:

(<https://universityaffairs.ca/category/career-advice/academic-for-life/>)

When all retirees have time, please review the articles by CURAC Retirees. The latest author is Joe Norris from Brock Univ: "Creating Retirement Step by Step." We will have one article during the last week of each month---so PLEASE, send it to the Editor (me):

cllenave@ucalgary.ca

Submitted April 24, 2026 by Later Life Learning (LLL) Committee Chairperson, Carole-Lynne Le Navenec (cllenave@ucalgary.ca) . Other committee members include: Sandi Hirst, Fred Fletcher, and Bill Kops and ex-officio member CURAC President, Walter Archer. In addition, there are 27 Retiree Associations that have submitted a representative (Rep). However, these names are not disclosed.

Conference Committee Annual Report

CURAC Annual General Meeting (AGM)

May 20, 2026

The Conference Committee met regularly to deal with various aspects of CURAC/ARUCC's annual conference. The Committee was composed of seven colleagues who are members of associations that have hosted a CURAC/ARUCC Annual Conference and Walter Archer, CURAC/ARUCC President. (See the full list of participants below.)

The Committee received and discussed the conference report from the McGill University Retirees Association (MURA). The 2025 conference was well attended and feedback was very positive. CURAC received \$8806 of the surplus conference revenue. Video recordings of conference presentations are available via the CURAC/ARUCC website.

Simon Fraser University Retirees Association stepped up to host the 2026 conference and with the outstanding leadership of Gladys We, a program with the theme ***Making Connections*** was developed. In a departure from previous years, the 2026 conference venue is a hotel rather than a university campus.

The CURAC Board is committed to the organization being bilingual and in February passed a motion that ARUCC/CURAC provide and fund simultaneous interpretation (SI) at all future conferences and annual general meetings. The Conference Committee will be responsible for securing SI services.

The Conference Committee and CURAC Board are very pleased that conference hosts for the next two years are confirmed – McMaster (MURA) in 2027 and Calgary (UCRA) in 2028.

CURAC/ARUCC has scheduled two business meetings during the conference:

CURAC 2025-26 Board's Last Meeting – May 20

AGM – May 20

Finally, on behalf of myself, the CURAC Board and CURAC's members, I'd like to extend appreciation to Jacques Derome and André Lapierre for their service on the committee.

Janet Kaufman, Chair

On behalf of the Conference Committee:

Walter Archer, CURAC/ARUCC President (ex-officio)

Merry Beazely, USRA, Saskatchewan

Joost Blom, UBC Emeritus College, Vancouver

Jacques Derome, MURA/ARUM, McGill

Ginette Lamontagne, MURA/ARUM, McGill (resigned September 2025)

André Lapierre, APRUO, University of Ottawa

Kate Maguire, MURA/ARUM, McGill