



Campus d'Edmundston, de Moncton et de Shippagan

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English version

**«Enjoying Life till we are 120 »**  
6<sup>th</sup> Atlantic regional meeting of ARUCC/CURAC

-Randy Barkhouse

Representatives of retiree associations from Dalhousie, St. Mary's, UNB, and the University of Moncton met for the 6<sup>th</sup> Atlantic CURAC Conference on October 6 at the University of Moncton. CURAC national President George Brandie of the Queen's University retirees association also participated.

In addition to our ADRP attendees which included Tarun Ghose, Paul Huber, David Tindall, and myself, the Dalhousie content was bolstered by welcoming remarks from U de'M V-P Neil Boucher, a Dalhousie doctoral graduate in history a few decades back.

The U de'M has commenced a celebration of its 50<sup>th</sup> anniversary, a veritable youth among its fellow Atlantic schools who have histories that extend back closer to two centuries. Nevertheless U de'M has a substantial cohort of retirees whose formal retirees association is about equal in age to those at each of the other schools, all being about a decade old.

### Tarun Ghose, Canada's Health Care System

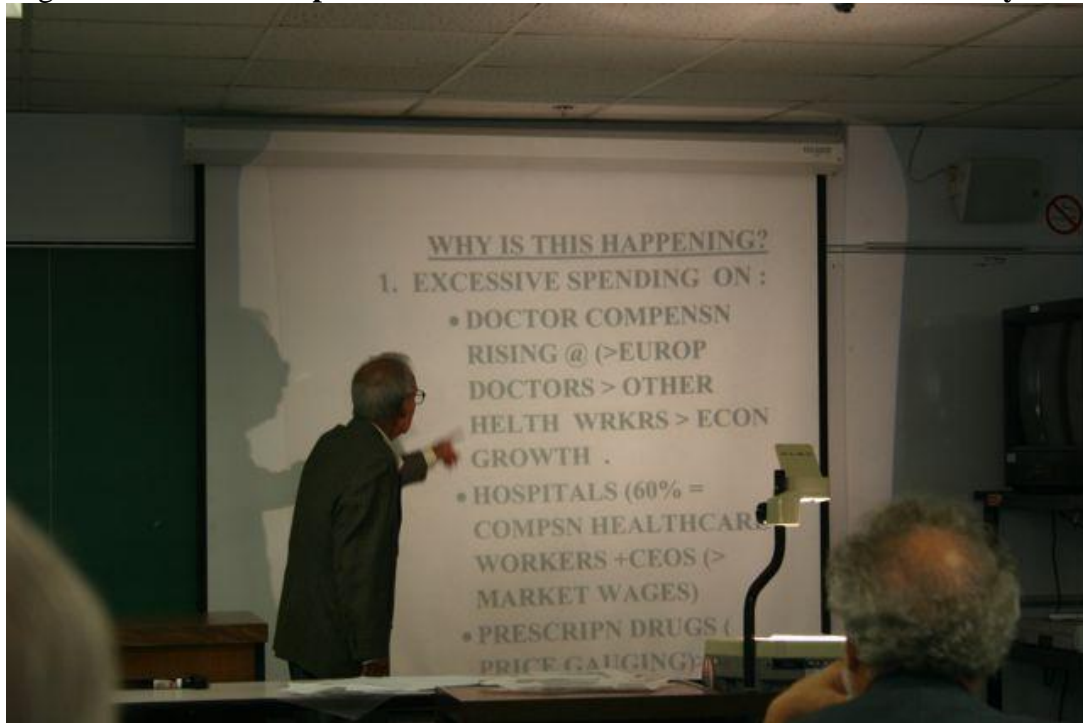
After Dr Neil Boucher's welcoming remarks, proceedings commenced with a thought provoking analysis by ADRP's Tarun Ghose on the state of the Canadian health care system and its cost drivers. His session provided a good introduction for the conference theme "Enjoying Life till we are 120".

We were informed by one of the host delegates that this age was chosen to coincide with the lifespan of the biblical Moses. Delegates observed that to avoid spending forty years of retirement wandering in the wilderness we need to have a retirement strategy, which needn't be a detailed plan, that includes living healthy including brain health. For both body and brain "Use it or Lose it" has more emphasis in retirement.

Tarun Ghose's presentation outlined the difficulties and hard choices provincial governments face in matters of doctors' compensation, hospital administration costs, and drug costs. The desirability of national standards is paramount; otherwise provinces will

find themselves in competition with one another for medical personnel. As retirees we will be living longer with a medical system that is increasingly stretched to cope with increasing demands while government financial support grows at a slower rate. Solutions will not be neutral for all those involved.

**Fig 1 Tarun Ghose Expounds on Problems of the Canadian Healthcare System**



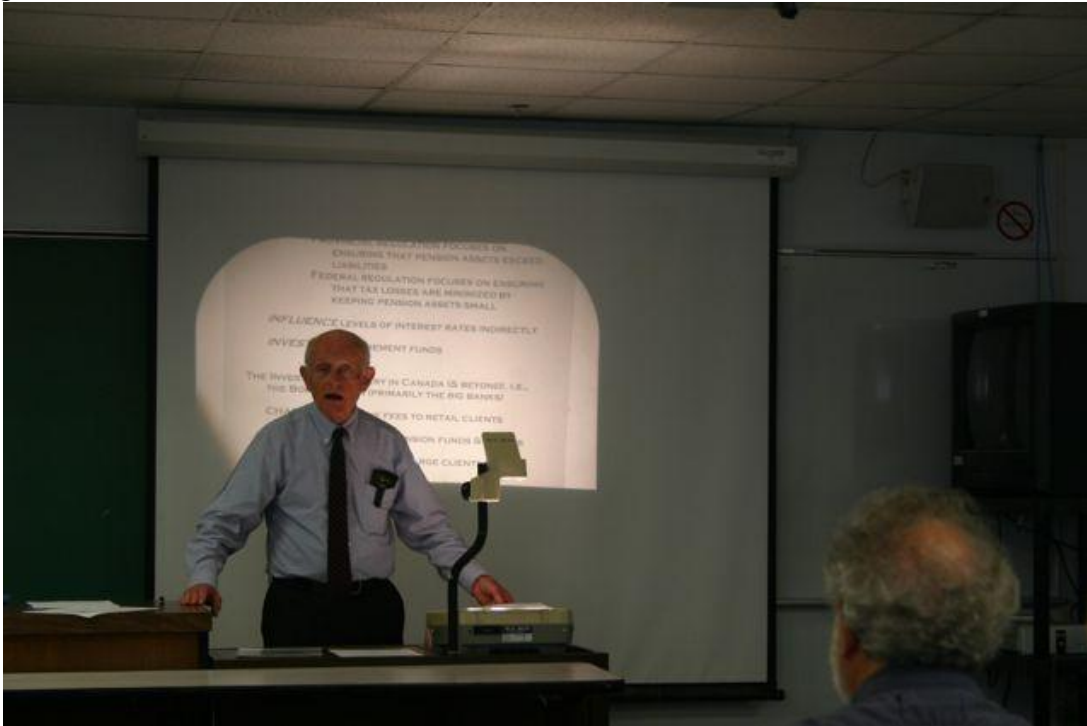
Paul Huber, “To Whom Does Your Pension Belong?”

Paul Huber of ADRP followed with a session on pensions, particularly the state of pensions and pension regulation in Canada. Ongoing low interest rates have had a debilitating effect on pension plan finances. That crisis has obscured questions of governance, administration, investment policies, sponsor responsibilities, and particularly trustee fiduciary duties, all well illustrated by examples relating to Dalhousie’s own plan. Trustees are obliged by law to act in the interest of pension plan members, not the plan sponsor.

As long as bond interest rates and equity market returns were at levels to adequately fund pension plans, these related factors attracted little attention from most plan members. Now that most defined benefit plans are in severe deficit situations, some reducing benefits, and in Dalhousie’s case unable to provide indexation for several years, matters of governance and trustee performance have come under closer scrutiny. Guidelines from the Canadian Association of Pension Supervisory Authorities provide a minimal base for judging such matters, but are not legally binding, or even necessarily best practices as far as the interest of pensioners are concerned. Discussion of Paul’s presentation indicated a

considerable variation in the pension benefits among those attending from the several Atlantic institutions; some being defined benefit and others defined contribution.

**Fig 2. Paul Huber Leads a Discussion on Pension Plans and Their Governance**



### A Taste of Wine and Classical Music

The morning presentations were followed by a luncheon break which began with a wine reception and ended with a classical music presentation by graduates of the U de Moncton degree program.

Duets of flute and guitar, and of flutes only, were very popular with delegates, some very knowledgeable in the pieces presented. It appears for many music is one passion which retirement provides the time to pursue, that one's professional life did not. Delegates were able to begin the afternoon discussions both refreshed and refueled.

**Fig. 3 Delegates to the 6<sup>th</sup> Annual Atlantic CURAC Conference at Lunch**



**Fig 4. Lunchtime Mini-recital by Music Graduates from U de Moncton**



### Paul Deguire, Employee Unions Negotiating for Retired Faculty?

Paul Deguire, Chief Negotiator for the Faculty and Librarian Union at the U de Moncton, made a presentation detailing numerous efforts by the faculty union to negotiate with the university administration on behalf of retired academics. His experience had been largely unsuccessful, and he asked whether such attempts should continue. The retirees association at U de Moncton reported that they had been equally unsuccessful in being able to negotiate with the administration on behalf of retirees.

By contrast other retiree associations appear to have developed very fruitful relations with their institutions, that at UNB being cited as perhaps the most successful in Atlantic Canada. Are these a consequence of explicit institutional policies, or more the happy outcome for retirees of having individual senior administrators who are “retiree friendly”?

Dalhousie’s ADRP has had some successful negotiations with senior administration on behalf of retirees. Gaining a “voice without vote” on the Pension Advisory Committee provided involvement in discussions without any change to the explicit voting balance between employee groups and the administration. It is important to distinguish between what is desired and what is achievable in a single step.

### Dawn Fenton, Healthy Aging

Dawn Fenton of the Geriatric Assessment Clinic at the Moncton Hospital spoke of the importance of mental, physical, and social factors in Healthy Aging. The services of the Geriatric Assessment Clinic were outlined. Often what may seem quite minor changes can have a major effect on quality of life for aging seniors.

She emphasized the importance of remaining physically active to prevent serious decline in health and cited the Canadian Physical Activity Guideline as a reference. Nutrition is a second basic area that can become a problem for seniors if they don’t follow the standard rules of three daily meals on a regular schedule. Failure to follow directions for taking prescribed medications is a common source of problems. None of these are new information. Rather seniors themselves, their families, and other caregivers need to pay attention to known factors for healthy living.

### George Brandie, CURAC National President

George Brandie, a retiree from Queen’s University, reported on the perspective of the national association. The mid-October Ontario Regional Conference in Ontario will allow member associations to focus on issues of provincial concern such as recent and proposed changes to that province’s pension regulations that affect post-secondary pension plans. Stronger regional activity should assist a stronger national presence. An important need for the national executive is renewal. Long-serving national executive and committee members cannot sustain the national body indefinitely. Others must step forward.

Next spring's national conference in St. John's, Newfoundland, hosted by MUNRA will be an important event for the national association as it continues efforts to develop visibility and purpose on behalf of university retirees.

George also mentioned the CURAC national web site, which has a section for individual associations to outline their activities. Many have not made a posting, and he encouraged all to do so.

#### Roundtable of Atlantic Association Members

Ron Cosper of SMURA, Wolfgang Feig of UNBREA, Randy Barkhouse of ADRP, and Francis Weil of host ABPPRUM each spoke on the past year's activities within their associations. The nature of our associations is quite diverse. Some concentrate on social activities and special lectures. Others concentrate on specific benefits such as pension plans and health plans of for their members.

Ron Cosper mentioned a group discussion of SMURA members with local MP Megan Leslie which held promise for highlighting seniors issues with someone at a high federal level. Francis Weil mentioned the fiftieth anniversary celebrations of the U de Moncton which provides an opportunity to reflect on the contribution of retirees, and also to consider what might be done to further assist them during retirement.

A common issue for all, separate from deeper issues of pension plans, health plans, and relations with university administration, was parking on campus. It seems Clark Kerr's famous observation of parking for faculty being one of three principal concerns for university presidents, continues as one after those faculty members retire.

#### Closing

The host closed with remarks that a host association for next year's Atlantic conference was a vital matter. It was left as a post-conference assignment to identify an association or associations who would organize the 2013 Atlantic CURAC Conference.