# Association of Dalhousie Retirees and Pensioners (ADRP)

# **NEWSLETTER**

# Volume 14, Number 2, April 2015

# ANNUAL GENERAL MEETING & Election of Directors

# Tuesday, April 28, 2015 1:30 Meet & Greet 2 – 3:30 AGM & Election of Directors

University Hall, MacDonald Building, Dalhousie University
Elevator available
Day parking tickets are available from the Security Office, McCain Building

If not paying via Monthly Payroll Deduction, membership fees for 2015 may be paid at the meeting.

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#### From the Editor

You will note from the Nominations Committee Report (pp. 16-17) that there are some proposed changes to membership of the leadership team of the ADRP. Please come to the Annual General meeting and extend your appreciation to some long-standing Board and Committee members who are leaving the Board.

**Philip Welch** has been on the leadership team of the ADRP since its inception and has never failed to effectively and enthusiastically fight the good fight on our behalf, with amazing results. He deserves great applause, as does **Paul Huber** who has been with the ADRP since his retirement and has continued his articulate and valiant efforts to argue pension matters on our behalf. Without his keen profound understanding of the intricate workings of the pension world, we might not be where we are today.

While they are stepping away for now, I wouldn't be surprised to see them return at some point, and I know they will be welcomed if and when they do.

Note that there continue to be members who are re-offering their services again this year. As you can see from the Reports in this Newsletter, some of these folks do far more than their fair share and do so with no (audible!) complaint, particularly **Randy Barkhouse** and **Colin Stuttard**. We also have some new additions coming on board the Board.

Volunteers are hard to come by these days, and might I suggest that the least we can do is show up to the AGM, if at all possible, and applaud their commitment to you and the ADRP.

Denise Sommerfeld, Co-editor

**Editorial Policy:** The ADRP intends to publish the newsletter every three months. We hope the newsletter will serve the following purposes: To provide pertinent information; To provide a forum for the free exchange of views on issues relevant to our membership; and to serve as a documentary record of matters relating to the ADRP. The Editorial Board, under the ultimate direction of the ADRP Board, takes responsibility for the contents of the newsletter. Signed contributions will take the form of short articles and letters to the editor; these will normally represent the opinions of the author, and need not represent the views of the ADRP. Anonymous material will not be considered for publication. The Editorial Board retains the right to edit or reject contributed material and to elicit similar and opposing views surrounding any issue raised.

The Editorial Board: Denise Sommerfeld, Co-Editor; Joanne Clovis, Co-editor

Ex-officio: ADRP President; Randy Barkhouse, ADRP Secretary

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NOTE: If you change your e-mail address, postal address, or telephone number please send an email to ADRP@dal.ca or ADRP Tel: (902)494-7174 to alert the Membership Chair.

# DRAFT AGENDA ADRP ANNUAL GENERAL MEETING 2:00-3:30 pm on TUESDAY, April 28, 2015

University Hall, MacDonald Building

- 1. Call to Order and Adoption of the Agenda (Chair)
- 2. Recognition of deceased members (Chair)
- 3. Minutes of the General Meeting of December 11, 2014 (BARKHOUSE)
  - a. Approval
  - b. Matters arising
- 4. President's Report (Chair) motions to create ADRP Academic Award Fund
- 5. Treasurer's Report (DUNSWORTH)
  - a. Financial Statement
  - b. Proposed budget for 2014-2015
- 6. Appointment of Auditor
- 7. Reports from Standing Committees (discussion of these reports is greatly encouraged):
  - a. Benefits Committee (TINDALL)
  - b. Communications Committee
    - i. Website (BARKHOUSE)
    - ii. Newsletter (SOMMERFELD)
  - c. Membership Committee (STUTTARD)
- 8. Pension Advisory Committee (BARKHOUSE)
- 9. Nominating Committee Report (FARMER) and Election of Board members for 2015-2016
- 10. Representatives' Reports
  - a. SCANS (Seniors' College Association of Nova Scotia) (STUTTARD)
  - b. CURAC (College and University Retirees Associations of Canada) (BARKHOUSE)
- 11. Any Other Business
- 12. Adjournment

# Draft Minutes ADRP General Meeting 2:00-3:30 pm on Thursday, December 11, 2014 University Hall, MacDonald Building

## 1. Adoption of Agenda:

With about 40 members present, President Savoy called the meeting to order at 2:00 pm. By motion (Lambie/R. Gamberg) the agenda was ADOPTED as circulated.

#### 2. Recognition of deceased members:

The Chair asked for a moment of silence to recognize the recent deaths of members.

3. **Minutes of the Annual General Meeting, April 24, 2014:** By consensus the minutes were APPROVED as circulated.

# 4. President's Report:

President Savoy's report had appeared in the newsletter, noting no response as yet to our proposed MOU with Dalhousie senior administration. It was last reported to have been sent to Dal Legal Counsel for review. The recent accident suffered by VP Finance, Ian Nason, our contact on the draft MOU, has further removed any momentum to conclude an agreement.

President Savoy also mentioned that the ADRP Board has had discussions about establishing an academic award for a current Dalhousie student. A later item in the meeting agenda will provide opportunity for member comment and further discussion.

She closed her remarks with a note of satisfaction that two years of urging of the RTF trustees to award some catch-up indexation had had some apparent success with the recent message to all pensioners.

Several comments and questions were received concerning the indexation announcement. David Tindall expressed thanks to those who had dealt with the RTF trustees. Pat Farmer believed the same was due to Tindall and others who had worked on benefits. Bob Anderson said the letter was not entirely clear on what years were eligible for indexation. Hugh Kindred asked what determined the indexation amounts for the years listed, and why some years in the sequence were excluded.

Randy Barkhouse stated that answers to some of these questions would be provided under his Pension Report, and others in a document he would post to the ADRP web site. The answers involved numerical detail not amenable to verbal responses.

#### 5. Treasurer's Report:

Anne Dunsworth stated that her report had been previously circulated in the newsletter and asked for any questions. As the financial year, which is the calendar year, was almost finished, she expected few changes to the accounts in the remaining

three weeks. Surplus for 2014 is projected at \$1860, the accumulated surplus at \$19,752.10, and the contingency fund at \$17,425.

## 6. Standing Committee Reports:

A. Benefits – David Tindall reported that the travel insurance brochure had finally been updated and was on the university web page for benefits. A future meeting of the Retirees Benefits Advisory Committee would discuss the premiums for next year, and who would be covered by the premium holiday. Elizabeth Lambie asked for clarification on the coverage, and how a member could be confident a claim would not be disallowed, as anecdotal news sometimes report. Tindall responded that the language on pre-existing conditions was quite clear, and he did not know of any difficulties with the coverage.

#### **B.** Communications Committee

- i. Website Randy Barkhouse reiterated that the ADRP website (<u>http://www.adrp.dal.ca/index.html</u>) is updated regularly, with news on upcoming events, pensions, benefits, and reports and articles. Each issue of the ADRP newsletter is also posted to the web site, and a link made to each issue of the CURAC newsletter when released.
- ii. Newsletter The newsletter is e-mailed to all members for whom we have an e-mail address. It is important that members notify the membership chair if their e-mail address changes. Just under 50 printed copies of the newsletter are mailed to members for whom we have no e-mail address, plus to members of Dalhousie's senior administration whose responsibilities include matters relevant to pensioners, and the development officers of each Faculty.
- C. Membership Colin Stuttard reported a paid membership of 437 with 366 paying by monthly dues deduction. The task of contacting members in arrears is time consuming. Use of the monthly deduction is greatly preferred as it requires no further effort by the member, and much less for the membership chair.
- 8. Pension Advisory Committee –Randy Barkhouse reported in place of Paul Huber who continues to recover from his July accidental fall. Barkhouse provided a numerical table presented to the Pension Advisory Committee that showed unpaid indexation from 2002 to 2013. The catch-up indexation starting in January is supposed to cover amounts that should have been paid up to 2011 inclusive. In some years in that period all eligible indexation had been paid, in some a partial amount, and for 2009 when there was no increase in CPI, none was due. He hoped this detail answered some of the questions raised by the report from RTF Trustees Chair George McLellan. He also mentioned some of the topics discussed by the Joint Committee, including a proposed change to the SOCC crediting rate.

# 9. Representatives' Reports:

A. SCANS (Seniors' College Association of Nova Scotia) – Colin Stuttard reported on recent activities concerning SCANS. It appears a substantial turnover in the executive is upcoming as several long-serving members have indicated they will not be continuing. Stuttard expressed concern about the

- governance of SCANS as positions on the Board were not all filled in accordance with the by-laws which may require some updating. Bob Rodger remarked that originally ADRP had two members on the SCANS Board. He asked about the status of the present single position. Stuttard stated that its status remained, and that he had in fact been asked to stand for SCANS president next year. Hugh Kindred asked if SCANS would be offering courses in the new library. A Nova Scotia history course by Alan Wilson was scheduled. Philip Welch asked if university-level content for both regular courses and the special lectures was still a SCANS principle.
- **B.** CURAC (College and University Retirees' Associations of Canada) Barkhouse noted that CURAC has been active in developing policy documents on health care for seniors, to be sent to provincial and federal ministers and other relevant offices. The annual conference for 2015 will be held at Queen's University in Kingston.
- **10. Proposal to Establish an ADRP Academic Award Fund** President Savoy asked for comments on the newsletter article proposing ADRP set up an Academic Award Fund. A lively discussion ensued with many members indicating their support of the notion. President Savoy concluded the discussion saying that the ADRP Board would reflect on the many comments, and bring forth a motion or motions to be voted on at the 2015 Annual General Meeting.
- **11. Adjournment** On motion by Stuttard the meeting adjourned at 3:30 pm. President Savoy reminded members of the reception to follow in the University Club Pub.

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# Remembering ADRP President Carolyn Savoy, PhD

# by Randy Barkhouse

The recent death of ADRP President Carolyn Savoy on March 17, 2015, after an almost two year battle with cancer brings to mind some lines of the poem, <u>Roofs</u>, by the New Brunswick, N.J., poet of over 100 years ago, Joyce Kilmer. They are lines many of our parents would have been able to recite by heart from their school days:

They say that life is a highway and its milestones are the years, And now and then there's a tollgate where you buy your way with tears.

Those of us who have been six, seven, eight or more decades on life's highway will no doubt nod in agreement with those lines. With Carolyn's passing we have encountered one of those tollgates.

While we are sad at the loss of a colleague so fit and energetic, whose few retirement years were filled with the struggle with a terminal disease, we can also reflect on a life of leadership.

In early 2013, when I recruited Carolyn as my successor as President of the ADRP, I knew her mostly through her reputation as the former longtime coach of the women's basketball team at Dalhousie, a former professor in the Dalhousie School of Health and Human Performance, and a former President of the Dalhousie Faculty Association. Quite frankly, being ADRP president isn't a sought after job, but Carolyn willingly agreed to take it on, perhaps enjoying the idea of being a female president with me as male secretary, a reversal of the more traditional roles. I didn't truly appreciate how highly and widely regarded she was by those who knew her better.

It was after her passing that some of that regard became known. One of the most instructive messages was from Dr. Sandra Pyke, President of CURAC, the College and University Retirees Associations of Canada. Sandra Pyke was a pioneer in establishing and shaping Canadian feminist psychology, a longtime psychology professor at York University and a former dean of graduate studies there, and long ago a varsity basketball player herself at the University of Saskatchewan. She sent me a message about Carolyn:

... She was a remarkable woman whose influence was felt across the country. I knew Carolyn, and as a former basketball player and fellow feminist and psychologist, I have experienced this loss on a personal level. She had an exceptionally distinguished career and will be sorely missed as a mentor and role model for women.

It was shortly after receiving Sandra Pyke's message that I was reading a recent book by Boris Johnson, mayor of London, on the life of Sir Winston Churchill. Sir Winston's wife, Lady Clementine Churchill, had been a strong supporter of her politician husband throughout over fifty years of a very strenuous marriage. She reportedly told their youngest daughter, Lady Mary Soames, not entirely in jest, that she wanted for her own epitaph, the lines:

# Here lies a woman who was very tired Because she lived in a world where so much was required.

It occurred to me that Carolyn might have had comments about those lines, lines that could be appropriate as her own epitaph.

The feminist Carolyn might have said, "Those lines would be correct for just about any woman", reflecting on the expectations traditionally held for mothers, wives, daughters, and sisters, particularly those with professional careers as well.

The Dal professor, Dr. Savoy, might have said of Lady Churchill's lines, "Those words could be used by every conscientious Dalhousie professor, tenured or not, female or male." It always surprised me, throughout over four decades at Dalhousie, how common is the erroneous public impression that most faculty teach 8-10 hours weekly, have 3-6 office hours, have a four-month break in summer, and do a bit of leisurely reading, or travel widely to fill in the remaining time. Carolyn knew and demonstrated otherwise.

The Dal basketball coach Carolyn might have said, "Those lines could apply to any Dal coach", knowing that in addition to the core coaching roles of promoting skill development in players, their physical conditioning, and their mental preparation, there are additional expectations for the Coach in terms of public relations, alumni relations, and especially fund-raising. From my observations, she excelled at every one of those responsibilities. Her on-court results are well known, particularly as being the winningest coach in CIS women's basketball history.

If you have attended the annual Dal Athletics Auction you might have noticed that women's basketball usually had a large number of items up for bids, but not known most were donations obtained by Carolyn. If you attended the very successful "Women in Leadership Development" fundraising dinners held annually for women's basketball and volleyball, you might have noticed that most of the featured speakers, accomplished in business, music, sports medicine, and other fields were former students or players of Carolyn's, who openly acknowledged their debt to her as coach or professor.

If you had attended the comedy roast of Carolyn, put on as an initial fundraiser for the **Dr. Carolyn Savoy Award of Excellence Scholarship Fund**, you would have learned a great deal about what her coaching meant to her former players. Establishment of that Fund, to which she made a significant financial donation, demonstrated her deep commitment to future players and thus to Dalhousie University. The first award to a student was made in Fall 2014.

Of course, in working with young university women one of her roles was providing advice on problems of the romantic sort, including troubles with boyfriends that can seriously impact a young woman's attention to athletics and studies. Her reported standard advice relayed at the roast was "*Treat 'em mean, and keep 'em keen*".

Perhaps she would have liked that as her epitaph.

And so we remember Carolyn Savoy - feminist, coach, professor, and ADRP President. We can remember her loyalty, courage, determination, and resilience in the face of incredible odds. We remember her love and commitment for her family.

Carolyn's final initiative as ADRP President was to bring forward, at the December 2014 General Meeting a proposal to establish an Academic Award Fund in the name of the ADRP. After the encouraging response at that meeting she immediately raised the issue at the following board meeting, and in February formulated two motions that will be voted on at the AGM on April 28, 2015.

In a final tribute to her, just two days before Carolyn entered palliative care on March 11, 2015, it was announced that she would be inducted in May 2015 into the Dalhousie University Sports Hall of Fame.

A memorial celebration will be held for Carolyn on Saturday, April 11, 2015, 3-5 p.m. in the University Club. It was her request that in lieu of flowers, all donations be made to the **Dr. Carolyn Savoy Award of Excellence Scholarship Fund** at Dalhousie University, c/o External Relations.

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# President's Report –February 2015: ADRP Academic Award Draft Motions for discussion and approval at the 2015 ADRP Annual General Meeting.

ADRP's late President, Carolyn Savoy, had been greatly encouraged by the response of those attending the December 2014 ADRP Genral Meeting, to a proposal to establish an Academic Award Fund in the name of the Association. She continued discussion on next steps at a Board Meeting a few days afterwards.

In mid-February she forwarded two motions to the board, which after minor changes are submitted for approval and consideration at the AGM:

- 1. Moved that the ADRP establish through Dalhousie External Relations the Association of Dalhousie Retirees and Pensioners Academic Award Fund, for the purpose of providing an annual bursary to a deserving student in second year or above, the field of study to be unrestricted. The initial goal for the fund will be \$40,000, after which annual awards may commence.
- 2. Moved that the ADRP contribute to its Academic Award Fund, \$10,000 from its present accumulated surplus, the money to be contributed by the Treasurer as soon as formal arrangements have been completed by the Association Executive and External Relations for establishment of the Fund. That includes the ability to contribute online as well as by cheque or other offline means, and for those contributing to the fund to be able to make both onetime and recurring contributions as they wish.

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# Treasurer's Report - March 29, 2015: Anne Dunsworth

ADRP FINANCIAL STATEMENT FOR 2014 AND BUDGET FOR 2015			
	BUDGET 2014	ACTUAL 2014	<b>BUDGET</b> 2015
REVENUE			_
Dues by Direct Payment	1340.00	1099.96	1099.96
Dues by Pension Deduct	6920.00	7106.78	7106.78
Donations by Members	0.00	0.00	0.00
BMO Account Interest	0.24	0.11	0.11
BMO GIC Interest	0.00	120.07	738.91
Dal HR Travel Grant	1200.00	1200.00	1200.00
TOTALS:	9460.24	9526.92	10145.76
<u>EXPENDITURES</u>			
Bank Charges	0.00	15.00	30.00
Telephone	339.72	321.20	321.20
Postage	500.00	515.44	600.00
(Postage Breakdown: \$515.40 for mailing	newsletters; \$0.00 for other ma	il outs)	1
Office Costs	150.00	100.32	100.00
(Office Costs Breakdown: \$46.67 for Enve	lopes; \$53.85 for Labels; \$0.00	for Other)	
NS Registration Fee	31.00	30.25	30.25
CURAC Dues	206.50	300.00	300.00
Travel	2500.00	2351.59	2500.00
Membership Cmte	300.00	0.00	200.00
(Membership Cmte Breakdown: \$0.00 for	Printing; \$0.00 for Postage; \$0.0	00 for Other)	
Communications Cmte	300.00	425.86	400.00
(Communications Cmte Breakdown: \$425.	86 for Printing Newsletter; see	above for Postage;	Other=0)
Benefits Cmte	0.00	0.00	0.00
Social Cmte	1200.00	1030.15	1200.00
Meeting Room	172.50	115.00	115.00
SCANS Memorial Lecture	150.00	0.00	150.00
Donation	0.00	100.00	100.00
TOTALS:	5849.72	5304.81	6046.45
SURPLUS	3610.52	4222.11	4099.31
To Contingency Fund	2065.00	2050.00	2050.00
To Accumulated Surplus	1545.52	2172.11	2049.31

BALANCE SHEET as of DECEMBER 2014			
<u>ASSETS</u>		<u>LIABILITIES</u>	
BMO Account	5260.51	Regional Account	786.01
GIC's with BMO	32409.07	Contingency Fund	17483.71
Dalhousie Account	662.73	Accumulated Surplus	20063.59
SCANS Account	1.00		
TOTAL:	38333.31	TOTAL:	38333.31
<b>CURAC Regional Account</b>			
Bal 31 Dec 2011	684.01		
SMURA Jan 2012	102.00		
Balance 31 Dec 2014	786.01		

# **Notes regarding Contingency Fund Money and Accumulated Surplus Money:**

- 1. Contingency Fund money is based on \$5.00 per paid member per year. In 2014 it equaled 410 members.
- 2. Accumulated Surplus the remainder of the yearly Surplus.
- 3. Contingency Fund money & Accumulated Surplus money for 2014 were added to the Contingency Fund money & the Accumulated Surplus money from the 2013 Liabilities.

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# Report of the Benefits Committee (BenComm) – March 31, 2015 David Tindall, Chair

## **Cross-Experience rating of the Blue Cross Plan:**

There continues to be no progress on this issue. As reported last April, the Dalhousie Faculty Association (DFA) committed their support of our proposal, however other employee groups and the Employee Benefits Committee (EBC) itself have not made a decision.

#### **Dalplex Rates for Retirees:**

We are pleased to announce that Dalplex has extended Full-Time Faculty & Staff Memberships to full-time faculty/staff **retirees**. This allows for access to Dalplex any time it is open and acess to all Dalplex facilities and services, including Cardio Plus Centre and the Rock Court. More information on membership can be found at: <a href="http://athletics.dal.ca/membership\_facilities/membership\_rates.html">http://athletics.dal.ca/membership\_facilities/membership\_rates.html</a>

Please note that **Dalhousie Full Time Faculty & Staff memberships do not** include parking. All **Senior Membership** categories, (60+ years of age), taken out for a minimum 12 month period, **do** include parking.

#### Health Plan Renewal and Premium Holiday:

Unfortunately, we were informed in late February that the monthly premiums announced in the last BenComm Report were slightly in error.

The revised monthly premiums (Effective April 1, 2015) will be:

Single: \$19.02(MBC) + \$13.19(SSQ) = \$32.21Family: \$38.06(MBC) + \$26.51(SSQ) = \$64.57

As noted in the previous BenComm Report, the premium holiday will continue from April 1, 2015 to March 31, 2016 for those members whose date of birth is in the year 1938 or earlier. This leaves nearly 50% of the members of the Plan continuing to pay no premium for another year.

#### **Medavie Blue Cross website:**

Did you know that, at the Medavie Blue Cross website, medavie.bluecross.ca, you can now submit claims online (in cases where your provider does not direct bill)?

If you do not have one, you first need to register to create a username/password. In addition, you need to be able to photograph your receipt from the service provider. Another useful feature of the website is that you can examine your claims record and, for example, print out a copy of last year's account ... useful at Tax Time!

#### And a final note:

Speaking of taxes, you might want to make sure that the health premiums that you paid appear on your T4A in Box 135 ("Recipient-paid premiums for private health services plans"), and **not** Box 118 ("Medical premium benefits") as previously directed. We understand that this error has been corrected, but it doesn't hurt to check!

As always, we look forward to your suggestions and contributions!

With the untimely death of our beloved Carolyn Savoy, the ADRP Benefits Committee has been reduced in number by one, Carolyn had been with the ADRP for such a short time, but really had made her mark on BenComm, as she did in all other aspects of her life. We shall miss her contributions enormously.

#### **ADRP Benefits Committee:**

Randy Barkhouse, John Barry, Michael Bradfield (Secretary), Dianne Pothier, Carolyn Savoy, David Tindall (Chair), Peter Wallace and Philip Welch.

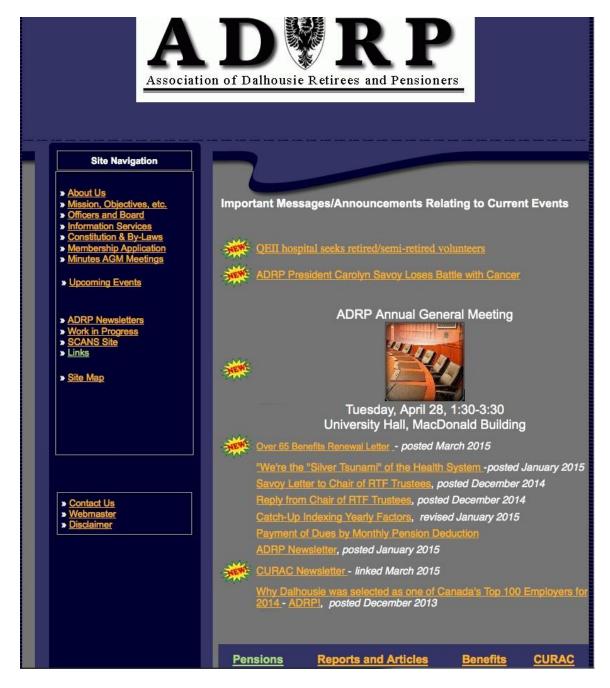
# The ADRP nominees to RBAC are:

Michael Bradfield (Secretary), Dianne Pothier and David Tindall (Chair). **From the BoG:** Lee Crowell (Vice-Chair) and Darryl Warren with Kirk Shand (Mercer) as advisor.

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# Communications Report – March 30, 2015

#### Webmaster Report - Randy Barkhouse



The ADRP web site at *adrp.dal.ca* is intended to be a convenient reference source for current and arhival information concerning ADRP. Announcement of upcoming event, or recent news articles are linked on the main page, which also has links to subsidiary pages on each of Pensions, Benefits, CURAC, and relevant Reports and Articles.

The left hand side menu on the main pages has links to contact information for members of the ADRP executive, to our constitution and by-laws, to a newsletter archive, membership application forms, and to the SCANS web site.

The page is updated frequently. Members are encouraged to check it at least weekly for announcements and articles concerning the Association.

#### **Newsletter – Denise Sommerfeld**

The ADRP Newsletter is intended to be a timely report to the membership of what is happening at the ADRP Board and its Committees. We welcome your ideas and feedback on how we're doing so far and what might make us better [adrp@dal.ca].

With the 'In Memoriam' section, we are attempting to be more person-centered. When we have the information, in addition to indicating when deceased members were born and when they died, we try to acknowledge our members' contributions and influences to their professions and to Dal, and to give a brief indication of who they were and what was important to them. Though deceased, we should not forget these colleagues, nor should members of Dalhousie's senior administration whose responsibilities include matters relevant to pensioners, nor the Development Officers of each Faculty, all of whom receive copies of the Newsletter.

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# Membership Committee Report - April 1, 2015 Colin Stuttard, Chair

Sadly, five members and a former member, Doug Roy (see In Memoriam, below), have died since my last report. However, on the positive side, we have four new members all registered for monthly dues deductions (mdd), and three existing members converting to mdd, giving a total of 367 members now paying dues by monthly deductions. In addition, 59 members including a returning member have paid in cash; we have one honorary member, and there are five delinquents (missing dues for 2014), giving a total of 432, down four from December's figure. This suggests we need more outreach to potential members to tell them about the work we do on behalf of all of Dalhousie's retirees and pensioners.

Our goal is still to have at least 50% of Dalhousie retirees and pensioners as members of our Association. This would give the Association even more leverage to add to our successes in improving the benefits for all (see Benefits Committee Report). If each member would individually approach current and soon-to-be retirees, we could recruit new members and achieve that elusive goal.

To any pensioner members who have not yet registered for the **memory-free dues-payment method**, please seriously consider doing so (a copy of the monthly deductions application form is at the end of this Newsletter). You only need to do this **ONCE**.

For those members without a Dal pension, paying dues (\$20) before the end of the first quarter of each year will ensure your membership is in good standing; the fiscal year of the Association is the calendar year. A reminder that membership dues paid to the ADRP are not income tax deductible as the ADRP is neither a registered charity nor an employee union.

Anyone who can handle an Excel spreadsheet and would care to join the Membership Committee would be most welcome.

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# Report on Pension Issues - March 29, 2015: Randy Barkhouse ADRP Representative to the Pension Advisory Committee

Although there has been little pension committee work from January onwards, for either the special Joint Committee, or the standing Pension Advisory Committee (PAC), there have been important developments for pensioners during the period. The committee deliberations have been held in abeyance while collective bargaining is completed with all bargaining groups.

For several years since 2009, there has not been any automatic annual indexation due to the large deficit in the 3-year average return for the Retirees Trust Fund (RTF) that occurred in the 2008/2009 worldwide financial crisis. Rule 9 of the Plan does not allow annual indexation unless the 3-year average return is positive.

Strong positive returns for the two year period from July 2012-June 2014 have reduced that deficit such that even mediocre 1-year returns in the 4 - 5% range for July 2014-June 2015 would result in a positive 3-year average. Automatic indexation would then occur to the lesser of CPI or the 3-year average return. That's the good news. The less good news is that CPI is trending towards the 1.0 - 1.5% range so the adjustment will not be huge. However, it will apply to all eligible pensioners (anyone who retired before December 31, 2014), and will prevent further loss of pension purchasing power.

Of course it is hoped that returns will be sufficient that the RTF trustees will award additional catch-up indexation beyond that awarded last December. Most pensions are still behind by up to 9% depending on how long the pensioner has been retired.

Asset returns for the RTF were over 3% for the July 1- Dec 31, 2014 period, a testament to the diversification of investments in the RTF, as the Canadian market suffered from drops in the heavily weighted energy and financial sectors. The Trustees' objectives of geographic diversification and reduced volatility both appear prudent strategies when such drops occur.

The "Annual Report to Pensioners from the RTF Trustees" provides a summary of the investment strategy and details of returns. More details on the investment strategies for both the PTF and RTF are available in the online document "Investment Policies and Procedures". Both documents as well as others for the Pension Plan are linked from the Pensions section of the ADRP web site.

Returns for the quarter ended March 31 should be known by the end of May to allow some hopeful extrapolation to the Pension Plan year-end on June 30, 2015.

The full year return, the 3-year average return, and the outlook for automatic or discretionary indexation should be known in September.

I close this report with recognition of colleague, **Paul Huber** who served for decades on the Pension Advisory Committee and also for a period with the Trustees. He then served during the past few years as ADRP's observer (voice without vote) on both committees providing a wealth of historical background to the plan, and initiating discussion on various topics. In particular his initiative to have the first-ever review of the indexation provision provided the data that assisted both Trustees and pensioners to judge the viability of this year's catch-up indexation.

Paul also chaired the CURAC Pension Committee for several years.

A serious accident at home early last July has prevented Paul from serving since then, although he has made a remarkable recovery. It is hoped that he will further recover to at least attend committee meetings in future, whether or not he feels able to fully participate.

All present and future Dalhousie pensioners owe Paul Huber a huge thank you for his decades of service on their Pension Plan.

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# Preliminary Report of the ADRP Nominating Committee: April 1, 2015 Randy Barkhouse, Chair

Nominations are presented **IN BOLD** as follows:

<b>OFFICE</b>	<u>NAME</u>	<b>PHONE</b>	<b>EMAIL</b>	PAST POSITION
<b>President</b>	<b>Vacancy</b>			
Immediate Past President	Carolyn Savoy (deceased)			Professor, Health & Human Performance
1 <sup>st</sup> Vice President	John Barry		john.barry@ns.sympatico.ca	A/V
2 <sup>nd</sup> Vice President	Pat Farmer		pat.farmer@dal.ca	Professor of Pharmacy
3 <sup>rd</sup> Vice President	Donna Meagher- Stewart		donna.meagher- stewart@dal.ca	Professor of Nursing
<u>Secretary</u>	Randy Barkhouse	434-8291	randy.barkhouse@dal.ca	Director of Academic Computing Services
<u>Treasurer</u>	<b>Grace Paterson</b>		grace.paterson@dal.ca	Professor, Medical Informatics

# **ADRP Members-at-Large**

<b>Dianne Pothier</b>	<u>Dianne Pothier</u>	<u>Professor of</u>
<b>David Mercer</b>	d.mercer@dal.ca	<u>Law</u> <u>Technician</u>
Richard Apostle		Dentistry Professor of Sociolology and Social Anthropology
Doug Rasmussen	rasmus@dal.ca	Professor Physiology & Biophysics

**Committee Chairs** (to be appointed by the Board following the AGM)

committee chairs (to be appointed by the board following the AGW)				
<b>COMMITTEE</b>	NAME	<b>PHONE</b>	<b>EMAIL</b>	<b>PAST POSITION</b>
Benefits	David Tindall	455-7456	david.tindall@dal.ca	Professor of Physics
Communication	<u>Denise</u>	431-5419	denise.sommerfeld@dal.ca	Professor of Nursing,
	Sommerfeld			Past Secretary of
				<u>Senate</u>
<u>Membership</u>	Colin Stuttard	429-0252	c.stuttard@ns.sympatico.ca	Professor
<u>Membership</u>	Colin Stuttard	<u>429-0252</u>	c.stuttard@ns.sympatico.ca	Professor Microbiology &
Membership	Colin Stuttard	429-0252	c.stuttard@ns.sympatico.ca	
Membership Pension	Colin Stuttard  Randy	<u>429-0252</u> <u>434-8291</u>	c.stuttard@ns.sympatico.ca randy.barkhouse@dal.ca	Microbiology &
<del></del>				Microbiology & Immunology

All the above have agreed to serve in the capacities indicated. Respectfully submitted on behalf of the Nominating Committee: Randy Barkhouse, Chair; Pat Farmer; Donna Meagher-Stewart.

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# CURAC Representative's Report: March 30, 2015 Randy Barkhouse

CURAC, the College and University Retirees Association of Canada, is the national non-profit federation of which ADRP was a founding member in 2003. It has member associations from MUNPA in St. John's Newfoundland to UVRA, the University of Victoria Retirees Association in British Columbia.

CURAC's primary aims, as stated on its website, curac.ca, are 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 fifteen thousand members across Canada.

CURAC holds an annual conference, which the Retirees Association of Queen's University will host this year, May 20-22, in Kingston Ontario. The conference theme is

"Looking Ahead".

The keynote speaker for the opening session on "Health of Seniors" is Dalhousie Medical School graduate Dr. Chris Simpson, President, Canadian Medical Association, Professor of Medicine & Chief of Cardiology, Queen's University, speaking on the topic "*Toward a National Seniors' Strategy*".

Second speaker for that session, speaking on the topic *Senior Health and Mental Health: It's Time to be Bold for the Old*, will be Dr. Ken Le Clair, Professor of Psychiatry and Chair of the Division of Geriatric Psychiatry, Queen's University.

The third session switches subject to the environment as Dr. John Smol, Professor of Biology, Queen's University Canada Research Chair in Environmental Change, addresses the topic *Living downwind of the Alberta oil sands*.

The keynote for the conference banquet will address another senior topic, pensions. Jim Leech, Chancellor, Queen's University, and former CEO of the Ontario Teachers Pension Plan asks "*Does Anyone Have the Guts to Change Our Pension System*?"

One of the most useful portions of each CURAC conference is the "Bird's of a Feather" session where delegates discuss successes and challenges experienced by their individual Associations. Typical examples range from how to recruit board members to strategies for successfully dealing with your former institution's administration.

The CURAC conference is open to anyone from a member association. The registration fee is quite modest at \$175. Further details of the conference including accommodation are available through a link on the CURAC web site.

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# <u>Seniors' College Association of Nova Scotia (SCANS) – April 1, 2015</u> ADRP Representative to SCANS Board of Directors: Colin Stuttard

SCANS held its Annual General Meeting on March 11, 2015, and recognized the significant contributions made by two of our recently deceased ADRP members, Ken Rozee and Blanche Potter Creighton, in initiating and developing the College from an ADRP idea to the independent success that it is today. A new Board of Directors was elected at the AGM (see <a href="http://www.thescans.ca">http://www.thescans.ca</a>), and comprises 13 members, with a vacancy for an ADRP appointed Director-At-Large. The new President is last year's ADRP appointee, Colin Stuttard. Only two members of the previous Board are continuing, one of whom is the Past-President, Rolly Lewis. The new Board met on March 24, 2015, and registration sessions for the spring term courses were held successfully in Liverpool, Halifax, Truro, Chester, and Mahone Bay at the end of March. Classes begin later this month (see <a href="thescans.ca">thescans.ca</a>).

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# **OPINIONS AND COMMENTS**

# Healthier Elderly People for Nova Scotia by

Grace Paterson, PhD, Associate Professor (post-retirement), Medical Informatics/Division of Medical Education, Dalhousie University

[Ed. note: In response to our invitation for articles to promote discussion of health care issues relevant to our membership as seniors, particularly those living in Nova Scotia, the following article was submitted by the author, an ADRP member, for inclusion in this newsletter.]

Receiving the right care at the right time leads to healthier elderly people in Nova Scotia. Wait time information can help patients make thoughtful personal decisions about their own health care and may help ensure they receive timely care. Canadian hospitals do not normally inform patients about the maximum acceptable wait, so be sure to ask your physician about the longest acceptable wait so you can inform them if you have waited too long and are past the due date for care.

## **Nova Scotia Wait Time Information**

Over the past decade, the Nova Scotia government has made a huge improvement in how it keeps citizens informed about wait times. There are multiple search options on the website, <a href="http://waittimes.novascotia.ca">http://waittimes.novascotia.ca</a>. You, as the patient, can become aware of which specialists and/or surgeons are available for the healthcare you require, what are their wait times, and where do they practice.

First, how do you find out WHO practices in Nova Scotia? This information is available from the Physician Search (<a href="https://cpsnsphysiciansearch.com/search.aspx">https://cpsnsphysiciansearch.com/search.aspx</a>) tool on the College of Physicians and Surgeons of Nova Scotia website. The search results tell you WHERE the practice is located and WHAT type of specialty. You can filter your search by language spoken, which is helpful for newcomers.

Second, how do you calculate HOW LONG you might wait? The information is available by service category. These are: Addiction Services, Cancer, Cardiac Care, Diagnostic Tests, Genetic Consultation, Mental Health, Referral to a Specialist, Referral to a Surgeon and Surgery. Also, you can search by surgeon name.

## **Care by Design in Long Term Care Facilities**

Residents in long term care facilities increasingly receive care in a timely manner and are better able to maintain health and independence as long as possible. Since September 2010, Dr. Barry Clarke has introduced <u>Care by Design</u> to over 19 long term care facilities and 2000 long term care residents in Nova Scotia. This is a patient-centered model of care where residents are put at the centre of a collaborative, on-site health care team that includes physicians, facility medical directors, nurses and paramedics. Each resident receives a regular weekly visit from a family physician assigned to his/her floor and there is a 24-hour on-call system for urgent care. Family physicians are supported by specially-trained paramedics and a specially-equipped van, so that urgent care and procedures can be offered on-site.

The objectives to support healthier lives for persons in the <u>Care by Design</u> program are to

- provide better coordinated care;
- provide increased continuity of care;
- reduce ambulance transport rates to the Emergency Department;
- reduce rates of polypharmacy; and
- reduce health care costs.

Prior to this program being implemented in the Nova Scotia Capital District Health Authority, residents entering long term care facilities maintained or found their own family physician for primary care. This resulted in many different family physicians providing care to residents within a single facility, creating care coordination challenges. According to a March 2015 paper in Canadian Family Physician, the number of physicians in long term care facilities before and after implementation of the Care by Design model went from 230 in 2008 to 41 in 2010. The advantage is a reduction in physician travel time to visit residents in multiple long term care facilities. However, this reorganization of primary care does not support continuity of care and participation by family physicians who want to continue to see their patients after they move into nursing homes. Not all long term care facilities have the same problems for care coordination.

Older adults are the primary users of hospital services. Some results of a change to <u>Care by Design</u> show a 36% reduction in transfers from long term care facilities to Emergency Departments; and a reduction in polypharmacy, where residents take five or more medications. Each participant in the Care by Design program has a standardized one-page Comprehensive Geriatric Assessment of Health Status that accompanies them on any transfer. A Frailty Index is derived from the Comprehensive Geriatric Assessment, and helps predict postoperative hospital stays and recovery time.

The core principles and care components of this model are (Source: Care by Design: A Provincial Model for Long Term Care, July 15, 2014):

- 1. Care is best delivered on-site (in the LTC facility) to the extent possible, for both urgent and chronic/primary care needs.
- 2. Good quality care is predicated on the availability of timely, accurate, and comprehensive information.
- 3. The delivery of timely, good quality care is a shared responsibility.
- 4. Funding mechanisms should enable and support a holistic, comprehensive, coordinated approach in a fair, transparent, and equitable manner.

<u>Care by Design</u> is the first coordinated treatment program for a long term care setting in Canada, and is recognized as a "Leading Practice" by Accreditation Canada, the organization that strives for excellence in quality health services for all. A full cost analysis of this program has not yet been conducted, but there is evidence that it is revenue-neutral for physician reimbursement. Cost savings through reductions in transfers and polypharmacy are difficult to quantify.

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# **Opportunities**

# **Explore Volunteer Opportunities at the QEII Health Sciences Centre:**

Retired and semi-retired individuals are invited to join Volunteer Services for an **Open House** to find out more about a volunteer opportunity that could be right for you, whether it's welcoming or accompanying patients and visitors to a department, assisting patients or residents with meals, or providing support in a variety of other rewarding programs.

**Date:** Wednesday, April 15, 2015, 1:00 - 3:00 pm

Place: Bethune Ballroom, VG site, 1276 South Park St. To locate the Bethune Building,

visit www.cdha.nshealth.ca/patients-clients-visitors

**Tel:** 902-473-5420. **Parking is limited**.

<u>The Halifax Women's History Society (HWHS)</u> is seeking new members in support of its Woman on the Waterfront (WOW) Project, the goal of which is to commission a monument - *The Volunteers/Les Bénévoles* —on the Halifax waterfront to honour and commemorate the work of the thousands of women who volunteered their time and labour during the Second World War.

Women are missing in the historical record of Halifax. Of more than a hundred public monuments and plaques in the Halifax Regional Municipality, there are less than a dozen contain female figures. All except two are of symbolic or mythological female figures. During the First and Second World Wars, women gave hundreds of thousands of hours of volunteer service. They provided nursing care, respite and hospitality; organized the distribution of millions of magazines, canteens, cooked and served thousands of meals, knitted scarves and mittens, made bandages and dressings, sewed quilts, arranged blood donor drives and raised money — all in support of the war effort. Their incredible organizing power and contribution have never been recognized. The Society aims to change that with a goal of erecting a monument of a "real" woman by 2017.

For more information on the Society and WOW, visit <a href="https://halifaxwomenshistory.ca">halifaxwomenshistory.ca</a>. You can sign up for a \$25 lifetime membership using PayPal, or print a downloadable membership form and send with your cheque payable to the Halifax Women's History Society to 1530 Oxford Street, Halifax, NS B3H 3Z2. HWHS is a registered charity under the Income Tax Act and can issue tax receipts for donations. You can email Mary Somers (an ADRP member) at <a href="mailto:womanwaterfront@gmail.com">womanwaterfront@gmail.com</a> for further information.

## **Connecting Older Adults with Mobile Technology**

The Nova Scotia Community Access Program (NSCAP) has launched a new program aimed at helping seniors to use mobile devices and the Internet. Connecting Older Adults with Mobile Technology has officially started across the province with a \$58,650 grant from the .CA Community Investment Program. The program will offer beginner, basic, and advanced training options and will include topics such as choosing the right device, understanding the technology, finding useful applications and accessing ongoing support. The program is intended to create a comfortable and supportive learning environment that allows Nova Scotia seniors to safely take advantage of all that the Internet has to offer. For information on how to register, visit nscap.ca or call toll-free, 1-844-539-9063.

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# **IN MEMORIAM**

In addition to Carolyn Savoy, we regret to announce the passing of five other of our ADRP members. We extend our sincere condolences to their families and friends.

**Dr. Joseph Carruthers Johnson** died on December 22, 2014 in Toronto at the age of 90. Dr. Johnson studied medicine at Sheffield University in England during the 1940s. Following the war, he served as a physician in the British Air Force during the occupation of Germany. He and his wife, Monica, immigrated to Canada in 1954. They landed in Quebec City and moved to the Montreal area before living for many years in Halifax. During his medical career, Dr. Johnson worked firstly as a general practitioner and anesthetist in Ormstown, Quebec, and then assumed the position of Medical Director of the Student Health Services at Dalhousie University. At the University, he enjoyed working with students and was known for his tours of the student residences to promote safe sex and reduce unwanted pregnancies. Due to the longstanding nature of his practice at Dalhousie, many staff became his patients. Through the investigation of many of their conditions, Dr. Johnson became active in the area of occupational health and medicine. Many patients commented on him as being a compassionate person and a very good listener. Even after he retired, some of his patients wanted to continue seeing him. Dr. Johnson is survived by his two children, Alison and Ian, two grandsons, and one greatgrandson.

Erna Elizabeth (Hartz) Miller died peacefully on March 15, 2015, in St. John, NB. She was born on August 27, 1919, in Linelyst, Denmark. The family immigrated to Canada in the early 1920's, settling in New Denmark, NB. After high school, she graduated from Modern Business College and then entered the St. John General Hospital School of Nursing, followed by additional training at the University of Toronto. It was while working at the General that she met her husband, **Dr. W. Douglas Miller**. She volunteered and served on boards, including the Music Festival and Family Services. She was an avid and excellent bridge player, enjoyed gardening and needlework, but above all was dedicated to her family. She is survived her daughter Patricia (John) Noseworthy, her son John (Patricia Bell) Miller, four grandchildren and two great-grandchildren. She was preceded in death by her husband Walter Douglas Miller and her daughter Joan Elizabeth Miller.

**Dr. Stevens Thompson Norvell** died February 7, 2015, in St. Johns, Newfoundland, four days short of his 92nd birthday, after a short illness. He was born in Hinsdale, Illinois, and received his M.D. (with honours) from the University of Illinois in 1947. Having become convinced that war is perhaps the greatest evil of humankind, he wished to avoid being drafted for military service in Korea so moved to the interior of British Columbia in 1950, where he worked as a physician. He then trained as a surgeon in Alberta and the U.K., becoming a Fellow of the Royal College of Physicians of Canada in 1958. In 1961, he and his wife Dorothy moved to Halifax, N.S becoming a member of the Department of Surgery at Dalhousie University. He advanced to Full Professor and became a Professor Emeritus after retirement. He served as Director of the General Surgical Resident Training Programme at Dalhousie University, creating and for 19 years editing the Examination for Residents of the Canadian Association of General Surgeons. The Norvell Prizes are still awarded each year to the top performers in each year of training in all 17 Canadian Medical Schools. His greatest clinical and research interest was in malignant melanoma. He retired in 1993. In retirement, as a fluent speaker of Esperanto,

he travelled to many countries using Esperanto, was host to many travelling Esperantists in his home in Halifax, took pride in his library of 2000 Esperanto books, and published about 150 articles in various Esperanto periodicals. He also studied computer programming and mathematics. In 2008 he moved to St. John's, Newfoundland to live with his son. He is survived by his daughter, Cindy Norvell, M.D, his son, Theodore Norvell, PhD, and three grandchildren.

**Dr. Douglas Leonard Roy**, a founding member of the ADRP, died February 2, 2015, in Halifax at the age of 91. Born in North Sydney, his primary education was obtained there and in Sydney with premedical studies at Mount Allison University. He received his degree in Medicine from Dalhousie University, and completed postgraduate studies in Internal Medicine and Cardiovascular disease at the Royal Victoria and Children's Hospitals in Montreal. In 1952, he became a member of the Faculty of Medicine at Dalhousie University and joined the active staffs of the Victoria General, the Halifax Children's (now the IWK) and Camp Hill Hospital. In 1967, he obtained the rank of Professor of Pediatrics. He served as Head of the Department of Cardiology at the IWK Hospital for Children from 1952 to 1995. He was regarded nationally and internationally as one the pioneers of Pediatric Cardiology, being a key part of the many advances in the diagnosis and treatment of heart disease in children. Dr. Roy has been described as "...the consummate clinician and teacher, possessing diagnostic skills, particularly auscultation, of a degree rarely found in his era and almost never today. Not only was he amazingly accurate with his eyes, hands and ears but he radiated enjoyment when performing physical examination, especially when teaching it. He had stories in abundance and loved mimicking signs, especially heart sounds and murmurs". He developed the computer program for heart auscultation, EarsOn, which all Dalhousie Med 1 students receive. His other passions were music, having been was self-taught on piano, accordion, and sax, as well as angling, navigation and blue water sailing. He was survived by his wife of 68 years, Jean (Rafuse) who subsequently died on March 31, 2015; their sons, Peter (Jean), Paul (Stella), John (Tracey) and daughter, Barbara (Scott Aikman); nine grandchildren and six great-grandchildren.

**Douglas Frank Wiseman** passed away suddenly at home February 5, 2015, at the age of 74. Born in Halifax, he was the son of the late Alonzo and Edith (Kline) Wiseman. He spent 33 years as Stores Manager of the Biology Department of Dalhousie University, but his true calling was as a church organist and choir director. At the age of 16, he became organist of Emmanuel Anglican Church, Spryfield, and subsequently at Oxford Street United Church, St. George's Anglican Church, St. John's Anglican, Stairs United, and Emmanuel Anglican, Dartmouth. For the past 25 years, he was director of music and organist at St. Luke's Anglican Church in Dartmouth. In 2010, he was chosen to direct the mass choir for the 300th anniversary of continuous worship in the Anglican Dioceses of Nova Scotia and Prince Edward Island. He was a long-time member of the Royal Canadian College of Organists (RCCO), achieving the level of Colleague, and was chair of the Halifax Center of the RCCO for six years. Doug also was a Lay Reader in the Anglican Church. He is survived by his loving wife of 51 years, Valda (Lidstone), son, Jamie, and daughter, Joy.

# **Association of Dalhousie Retirees and Pensioners**



Room 2831 Life Sciences Centre Dalhousie University PO BOX 15000 Halifax, Nova Scotia B3H 4R2

Telephone: (902) 494-7174 E-Mail: adrp@dal.ca

# **Membership Application for Payment by Pension Deduction**

Employee Number (from your pension stub):	В
Name	
Address	-
Postal Code	
Phone Number:	
E-mail:	
Date of Retirement:	
Dalhousie Department:	
I request that ADRP monthly dues (\$1.66) be	e deducted from my pension
starting (month and year)	, and continuing
until I inform you otherwise in writing.	
(Signature)	
(Signature)	
Please return this form to:	
Payroll Office Room 152, Henry Hicks Academic Adm Dalhousie University	inistration Building

The information you provide to us will be used for our records and to allow us to contact you or distribute to you information. Information that identifies you will not be shared with any other organization.

PO BOX 15000 Halifax, N.S. B3H 4R2

# **Association of Dalhousie Retirees and Pensioners (ADRP)**

#### Membership

Open to all Retirees from the University staff, Non-Academic and Academic. Associate membership is available to those within 5 years of retirement.

## Mission

To facilitate and promote the dissemination of information to Dalhousie Retirees; and To enhance and promote continuing membership in the Dalhousie Retirees' family.

#### Formal Objectives

To represent the interests of retirees from Dalhousie University, their spouses and beneficiaries;

To further the understanding of the retirement pension and benefits;

To cooperate with other groups that have similar objectives; and

To provide a conduit for information, when necessary, between the university and retirees.

#### **Informal Objectives**

To promote social interaction among its members;

To investigate and negotiate group benefits desired by a significant number of members; To provide information to its members about general and specific retirement issues; and To pursue other issues as the membership directs.

#### For Further Information

Visit us at our Web Site: <a href="http://adrp.dal.ca">http://adrp.dal.ca</a> or phone us at (902) 494-7174. Our E-mail is <a href="mailto:adrp@dal.ca">adrp@dal.ca</a> . Our office is in the basement of the Life Sciences Centre, Room 2831.