

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

**NEWSLETTER**

**Volume 12, Number 3, September 2013**

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**Keep in touch - if you change your email or postal addresses, please tell us so you continue to receive this newsletter! (email to <ADRP@dal.ca>).**

## **From the Editor**

This issue begins with the 2013-14 Board member and Committee Chair list that was finalized after the Annual General Meeting in April . We welcome those who are new to the Board and its Committees (note: membership of the very active Benefits Committee are identified in its Report) and extend appreciation to those members who have continued to volunteer their time on your behalf to keep our concerns front and centre within the University and the public. Those concerns are described in the items and Committee Reports following, led by a report from our new ADRP President, Dr. Carolyn Savoy, and our excellent brief to the new University President, Dr. Richard Florixone and then his response to it. Though the response was not as encouraging as we may have hoped, the ADRP has initiated a dialogue with the ‘new guy’, and that has to be a good thing. Following in that vein, we continue to keep ADRP issues on the minds of the Human Resources Committee of the Board of Governors via our Second Annual Report to that group.

In his report of the recent CURAC conference, Randy Barkhouse presents the idea of perhaps considering an MOU between the ADRP and the University Administration, as has been done between MUN and York with their respective retiree associations, thus raising the visibility of the ADRP within the University Administration as well as serving as a vehicle for enhancing the dialogue. What do you think?

Finally, note in its report, SCANS (remember, it was founded by the ADRP!) is looking for retired faculty to teach courses at its various sites. While retirement might be just great, maybe you miss teaching, particularly to keen and interested/interesting students, and in particular, teaching what you were really interested in rather than what had to be covered in official curricula, and with no exams to prepare and mark, and no one complaining about deserving a higher grade. Could be fun, no?? Think about it.

Denise Sommerfeld, Co-editor

**Editorial Policy:** The ADRP intends to publish the newsletter every three months. It is hoped 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; 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: Blanche Potter Creighton, Co-Editor; Denise Sommerfeld, Co-Editor; Ex-officio: Carolyn Savoy, ADRP President.**

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## **MEMBERS OF THE ADRP BOARD 2013-14**

| <b><u>OFFICE</u></b>                | <b><u>NAME</u></b>       | <b><u>EMAIL</u></b>          | <b><u>PAST POSITION</u></b>               |
|-------------------------------------|--------------------------|------------------------------|---|
| President                           | Carolyn Savoy            | carolyn.savoy@dal.ca         | Professor of Health and Human Performance |
| Immediate Past President            | Randy Barkhouse          | randy.barkhouse@dal.ca       | Director of Academic Computing Services   |
| 1 <sup>st</sup> Vice President      | Denise Sommerfeld        | denise.sommerfeld@dal.ca     | Professor of Nursing                      |
| 2 <sup>nd</sup> Vice President      | John Barry               | john.barry@dal.ca            | Technologist, Television Services         |
| 3 <sup>rd</sup> Vice President      | Larry Nestman            | lnestman@eastlink.ca         | Professor, Health Services Administration |
| Secretary                           | Randy Barkhouse          | randy.barkhouse@dal.ca       | Director of Academic Computing Services   |
| Treasurer                           | Anne Dunsworth           | amdunsworth@ns.sympatico.ca  | Science Cooperative Education Coordinator |
| <b><u>ADRP Members-at-Large</u></b> |                          |                              |   |
|                                     | Paul Huber               | paul.huber@dal.ca            | Professor of Economics                    |
|                                     | Patrick Farmer           | pat.farmer@dal.ca            | Professor of Pharmacy                     |
|                                     | Donna Meagher-Stewart    | donna.meagher-stewart@dal.ca | Professor of Nursing                      |
|                                     | David Patriquin          | patriqui@dal.ca              | Profesor of Biology                       |
| <b><u>Committee Chairs</u></b>      |                          |                              |   |
| Benefits                            | David Tindall            | david.tindall@dal.ca         | Professor of Physics                      |
| Communication                       | Blanche Potter-Creighton | tcreighton@eastlink.ca       | Business Manager, Theatre Dept            |
| Membership                          | Colin Stuttard           | colin.stuttard@dal.ca        | Professor Microbiology & Immunology       |
| Pension Advisory Board              | Paul Huber               | paul.huber@dal.ca            | Professor of Economics                    |
| Rep SCANS Board                     | Philip Welch             | pwwelch@bellaliant.net       | Professor of Medicine                     |
| Rep                                 |                          |                              |   |

**ADRP President's Report: September 2013**  
**Carolyn Savoy**

Since taking over as President at the April AGM there has been one meeting of the Board of Directors. Our next meeting will be on October 10. My responsibility to this point has been to write to President Florizone and send along the ADRP's issues we would like him to address. The President answered quickly the receipt of this letter but, did not write his response to it until later in August. I set up a follow up meeting for November 4 with President Florizone and Randy Barkhouse (past president and secretary of ADRP). One issue Randy and I will address is the inclusion of the Dalhousie retirees in areas such as external relations. We believe that the ADRP has a wealth of knowledge that Dalhousie University could employ. We think that the ADRP can be a beneficial partner to Dalhousie University.

At the AGM we also discussed the ADRP monitoring of the RTF surplus that will be indicated by the actuarial valuation. We are pursuing the possibility of catch-up indexation this year for our pensions should the surplus be sufficiently large. As you can see by the committee reports in this newsletter the ADRP board continues to work on behalf of all retirees to improve pensions, benefits, continuing education, membership, and other issues important to retirees. I cannot stress the importance of power in numbers! Please encourage other Dalhousie retirees to become members of ADRP. Automatic withdrawal is available to pay membership dues. Let's get our numbers to a level where we can influence the university administration. I hope you enjoy your retirement as much as I do!

Carolyn Savoy, PhD.  
President  
ADRP

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### **Pensioners' Brief to Dr. Richard Florizone**

#### Association of Dalhousie Retirees and Pensioners

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3 May 2013

#### Introduction

The Association of Dalhousie Retirees and Pensioners (ADRP) is pleased to present this brief on behalf of its membership of retired Dalhousie employees.

Our association represents the interests of over 800 of Dalhousie's retired faculty, staff, and administrators. It is a registered society with an all-volunteer executive and board elected annually. ADRP publishes a newsletter several times annually to communicate information of interest to its members, and actively maintains a web site ([adrp.dal.ca](http://adrp.dal.ca)).

ADRP was a founding member of CURAC, the College and University Retirees Association of Canada ([www.curac.ca](http://www.curac.ca)), and has actively contributed to its operation.

ADRP founded and continues to be involved with the Seniors College Association of Nova Scotia (SCANS – [thescans.ca](http://thescans.ca)), an organization that began in Halifax, and has set up satellite operations in Truro, Liverpool and Mahone Bay, with interest from other communities in expansion to their locales.

Our association has non-voting membership on Dalhousie’s Pension Advisory Committee (PAC). We also have membership in the Joint Committee struck to further examine aspects of the Dalhousie Pension Plan.

In 2012 we established in cooperation with Dalhousie senior administration a Retiree Benefits Advisory Committee (RBAC) to overview administration of Blue Cross and other benefits for Dalhousie pensioners and retirees. This followed lengthy and at times acrimonious discussions to resolve issues of premiums for both the over-65 and early retirees in the Blue Cross Plan. Trust in this new process has been greatly assisted by having a majority of its members being representatives of the retirees.

Maintaining and building our membership was assisted in 2012 by implementation with Payroll of a voluntary dues deduction from monthly pensions.

The Association of Dalhousie Retirees and Pensioners believes there are advantages to both parties in having excellent relations between the Association and Dalhousie University. Each party has its own self-interest to advance, but many aspects of both self-interests are shared.

Dalhousie’s retirees and pensioners are among its most loyal supporters. Most gave many years to support of the university’s mission while gaining a livelihood from doing so. In retirement many continue to want to assist the University to succeed. At a time when government support across Canada for universities, particularly at the provincial level, is waning (witness Nova Scotia, Alberta, and Ontario budgets), failure to draw on a group of its most loyal supporters seems a missed opportunity.

### Ongoing Concerns

The single biggest challenge to university-pensioner relations at present is the continuing absence of indexation of Dalhousie pensions. Such indexation is based on an “excess interest” formula providing increases only when the three-year average of Retirees Trust Fund (RTF) investment returns surpasses its required threshold, with no cumulative deficit from prior years. The purchasing power of Dalhousie pensions has fallen by up to 16% in the last decade for those pensioners most affected, as measured by Canadian CPI against partial indexation granted. Since Nova Scotia CPI over the past decade has been a cumulative 3-4 points more than the Canadian average, the effect for the 70% of Dalhousie pensioners who live in Nova Scotia has been that much worse.

We are now in the fourth year with no indexation, with low probability for any new automatic indexation for several more. Moreover the criteria for the trustees to award catch-up indexation are completely vague. The present surplus in the RTF has been declared “insufficient” to award catch-up indexation, but what level of surplus would be

sufficient? More frequent detail on how the RTF is performing would be welcome, together with an indication of the investment management strategy employed by the Trustees to improve the diminished financial resources of the luckless pensioners.

The underlying causes of missing indexation, the market meltdown of 2008/2009 and declining interest rates subsequently, plus uneven investment returns, are generally well-known to pensioners. What is less known, or unknown, to most pensioners is the prospect for future indexation, and what is being done in management and governance of the Retirees Trust Fund to improve matters. The near and medium term outlook for fixed income investments are not promising, and with a substantial allocation of the Retirees Trust Fund to fixed income, the necessary returns to allow future indexation seem very uncertain.

It was encouraging to learn recently that the Joint Committee process to review the Pension Plan, agreed to by employee groups and the University in their most recent rounds of collective bargaining, will soon begin, and with ADRP participation. ADRP has specific objectives for future governance of the Retirees Trust Fund. Foremost among these are to have a majority of RTF trustees be nominees by ADRP. Another is to have regular reviews of asset allocation communicated to pensioners. Pensioners want to know that those assets are being managed actively for their long term benefit, and that consistently underperforming managers are being promptly replaced.

Contrary to their sometime belief, the RTF Trustees have no obligation to the University or the Board of Governors, but to manage the RTF solely for its beneficiaries, the pensioners.

We recognize from Budget Advisory Committee Report XLIX that expected annual payments to amortize the going concern deficit in the Pension Trust Fund represent a full 50% of the projected operating budget shortfall for 2013/14. We also recognize that the Retirees Trust Fund has a surplus which appears likely to grow. We expect the University and the Retiree Trust Fund trustees to recognize their obligation to use the Retirees Trust Fund solely for the benefit of Dalhousie pensioners.

The composition of the RTF Trustees unfortunately puts two of its members, the President of Dalhousie and the Vice-President Finance and Administration in a conflict of interest in the circumstances that currently exist, when the RTF surplus only partly offsets the PTF deficit. Dispensing RTF surplus for catch-up indexation to pensioners could increase the payments required from Dalhousie's operating budget to amortize the PTF deficit. In these circumstances the two officers of the University have their obligation as trustees of the RTF in direct conflict to their obligations as Dalhousie administrators. This issue of Dalhousie Pension Plan governance seems one the Joint Committee should review.

We look forward to discussion of these opportunities and challenges with you in the interest of achieving excellent University-pensioner relations for the benefit of both Dalhousie University and its pensioners.

## Response (via Email) from President Richard Florizone

At 2:21 PM +0000 8/14/13, carolyn.savoy@dal.ca wrote:

**From:** Richard Florizone <richard.florizone@dal.ca>

**Date:** Wed, 14 Aug 2013 13:03:51 +0000

**To:** Carolyn Savoy<carolyn.savoy@dal.ca>

**Cc:** Ken Burt<ken.burt@dal.ca>; Katherine Sheehan<katherine.sheehan@dal.ca>

**Subject:** Followup to your email of May 8

Dear Carolyn,

Thanks again for your email and brief of May 8. Apologies for my delayed response; the past six weeks have been a whirlwind as I've settled into office. It's also took [sic] a bit of time for me to develop a deeper understanding of the issues you raised.

Let me say at the outset that the ADRP are a valued body in our University community. I've learned about the work that you have done recently to further the interests of retirees benefits, and of your willingness to be part of the solution at the various pension review and advisory tables. Pension management and reform has been particularly challenging in our recent economic and regulatory environments, and so your support is much appreciated.

The dominant them [sic] in your briefing is indexation, which has been a significant issue for DB plans across the country (and the world for that matter). Overall, increasingly fewer plans across the country have been able to provide any level of indexation to retirees. I've learned that in Nova Scotia the provincial public sector plan no longer has any indexation, and that the Nova Scotia Teachers plan also does not have indexation for retirees after 2006. The Nova Scotia Health Employee Pension plan and the Halifax Municipal Plan are on in a similar state; they are able to provide indexation on a discretionary basis but have not materially exercised that option in recent years. I know that these examples don't provide much comfort for individual retirees, but they do demonstrate that our plan performance and benefits are similar to our peers.

Over the last few years the University's goal is to look for ways that we can create a healthy, sustainable pension plan that supports our retirees into the future. Indexation would be a desirable outcome of any pension reform; the challenge is how to achieve that in a financially sustainable way given the state of financial markets. We look forward to working with you and others towards that end.

You also raised some questions and comments regarding conflict of interest. There are many potential conflicts of interest in the administration of pension plans. Generally, pension standards legislation in Canada anticipates that interested parties will be involved in the governance of pension plans. Thus, employers may be the administrator of pension plans, as is the case here. In that circumstance, the Board of the entities sponsoring the pension plan may have conflicting duties to the beneficiaries of a plan and to the entity itself. Other conflicts of interest may also occur where union leaders participating in pension governance have obligations to their current membership, and not to retirees. Similarly, leaders of retiree organizations may have duties to retirees only and not to active members, or the retiree member of the RTF potentially is also in conflict since he or she would be

*asked to make a decision in which he has a direct personal financial interest. Situations could be developed where all of the trustees would have potential conflicts.*

*The potential for a conflict of interest is therefore not necessarily a cause for concern since the entire organization of a pension governance system contains various potential conflicts of interest. The key issues [sic] is whether those potential conflicts have been identified and are being appropriately managed. We believe that they are, and have since the inception of the plan.*

*During the last round of collective bargaining with the DFA and the NSGEU, the parties signed a letter of understanding to consider various aspects of the pension plan, including agreement to invite the retirees and other stakeholders in the plan to participate in this process. I believe stakeholder inclusion is critical in these forms of review.*

*Thank you again for your letter. Its [sic] understandable that pensions are of a primary concern for retirees. Please rest assured that they are also a top priority for the board and senior administration of Dalhousie University. In the coming months and years I fully expect discussions and consultations to continue with a broad range of stakeholders - including retirees - as we work together to strengthen pension benefits and programs at Dal.*

*On a final note, I'd encourage any other input or advice that you, the ADRP and its members have for me as part of my initial "100 Days of Listening". Please visit [www.dal.ca/100days](http://www.dal.ca/100days) for more information, and the opportunity to make online submissions. I've received over 250 responses so far, and welcome the input of retirees.*

*I look forward to meeting you, and in the meantime, if you have any questions regarding the Pension Plan to contact Katherine Sheehan, the Assistant Vice President, Human Resources.*

*Best Regards,  
Richard*

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## Association of Dalhousie Retirees and Pensioners

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21 May 2013

### **Second Annual Report to The Human Resources Committee Board of Governors Dalhousie University**

#### Introduction

The Association of Dalhousie Retirees and Pensioners (ADRP) is pleased to make this second annual report to the Human Resources Committee of the Board of Governors.



As with our first annual report in 2012 we believe this second annual report will fill a gap in the continuum of oversight exercised by the Board of Governors. Developing outstanding human resources including recruitment of new employees, and retention of employees should be echoed in the level of satisfaction with Dalhousie among retirees who are among the most loyal to the University of all groups associated with it.

Our association represents the interests of over 800 of Dalhousie's retired faculty, staff, and administrators. It is a registered society with an all-volunteer executive and board elected annually. ADRP publishes a newsletter several times annually and actively maintains a web site ([adrp.dal.ca](http://adrp.dal.ca)). ADRP is also a founding member of CURAC, the College and University Retirees Association of Canada ([www.curac.ca](http://www.curac.ca)).

ADRP founded and continues to be involved with the Seniors College Association of Nova Scotia (SCANS – [thescans.ca](http://thescans.ca)), an organization that is active delivering academic courses to seniors in Halifax, and which has set up satellite operations in Truro, Liverpool, Chester, and Mahone Bay, with interest shown for it to expand further across the province.

Our association has non-voting membership on Dalhousie's Pension Advisory Committee (PAC). We also have membership in the Joint Committee, which is to study the Dalhousie Pension Plan. We will be advocating that ADRP be represented among the trustees of the Retirees Trust Fund (RTF), and will present other concerns with governance and administration of the pension plan.

### Review of the Past Year

#### Benefits

In the fall of 2012, after almost two years of discussions between ADRP and the University, the Retirees Benefits Advisory Committee (RBAC) had its first meeting. This committee of ADRP and University representative was set up to provide a process to monitor and review benefits available to Dalhousie retirees, principally the Blue Cross Plan. It provides a forum for oversight, replacing ad hoc arrangements of previous years. An external consultant advises the RBAC with costs split equally between the Plan members and the University.

One substantial activity of the RBAC is to monitor payout to eligible over-65 Blue Cross Plan members of the refund of a portion of the excess charges made for decades on premiums. Those premiums charged for drug coverage even though the over-65 retirees were ineligible for drug coverage. The excess charges accumulated as a Plan surplus and, after years of advocacy by ADRP, a portion totaling almost \$800,000 is now being refunded by a premium holiday at a rate of slightly over \$100,000 annually. That refund process has just ended its second year with several more years projected before the affected retirees recover the excess charges.

The RBAC is now reviewing the semi-private coverage provision of its Blue Cross Plan, as its application within the Capital Health board appears questionable due to unavailability of the benefit. Travel insurance may be an alternate use of that portion of retirees' premiums, subject to acceptable terms being available from a benefit provider.

## Pension

The Dalhousie Pension Plan continues to be a major concern for Dalhousie pensioners. The lack of indexation of Dalhousie pensions for the past four years, under the Plan's "excess interest" provision, and a spotty record of indexation of Dalhousie pensions for the past decade is of growing concern. That concern is not only of existing pensioners, but also of Dalhousie employees nearing retirement, who all foresee a dwindling of purchasing power in their primary source of income during retirement.

Measured against national CPI Dalhousie pensions have lost about 16% in purchasing power in the past decade. Measured against the greater increase in the Nova Scotia CPI during the past decade the loss is about 20%. About 75% of Dalhousie pensioners live in Nova Scotia. In that same decade salaries at Dalhousie have increased by at least CPI for most employees.

The most recent actuarial valuation of the Dalhousie Pension Plan will reveal its financial state as of March 31, 2013. We expect it will show a substantial surplus in the Retirees Trust Fund (RTF) from which pensions are paid, and are keenly interested in whether the RTF trustees will judge that surplus sufficient to pay any catch-up indexation when they meet in the fall. We recognize that in spite of very good interim returns to March 31, 2013, the 3-year investment returns under the excess interest formula will almost certainly be insufficient to pay any automatic indexation. Dalhousie pensioners do hope the RTF surplus will allow sufficient catch-up indexation to at least prevent a further loss of purchasing power, and perhaps even recover a portion of what has been lost since 2002.

Although any decision on catch-up indexation should be based only on the state of the RTF, we are concerned that the trustees' decision will be improperly affected by the expected substantial deficit in the Pension Trust Fund (PTF) for employees. The University's operating budget must provide for amortization of that deficit. A payout of catch-up indexation to pensioners from the RTF could increase the amount of future amortization payments. Thus there is concern by pensioners that the University's desire to minimize the amortization payout will affect the trustees' willingness to recommend catch-up indexation. In effect the pensioners would face a further loss of purchasing power in order to lessen the charge to the University's operating budget.

The Retirees Trust Fund is to be used only to make payments to its beneficiaries. The RTF trustees should not be concerned with the University's operating budget, but only the state of the RTF. That two of the RTF trustees are executive of Dalhousie creates an undesirable conflict-of-interest for those individuals, a situation that discussions on Plan governance should address.

## Other

The 200<sup>th</sup> anniversary of Dalhousie in 2018 is drawing near. We expect that advance planning for activities to note that anniversary will begin soon. Dalhousie pensioners have personal experience of the University as both employees and alumni that extends back through the past seventy years during which the present day Dalhousie was given form.

The first heads of many schools and departments are among the pensioner cohort. Many of the first women to teach in both new and traditional departments are also. We hope to be invited to contribute that first person experience to the 200<sup>th</sup> anniversary celebrations.

## **PENSION PLAN UPDATE September 2013**

**Randy Barkhouse**

There has been little news on the Dalhousie pension front since the spring. At that time we had news of the stellar 9-month investment returns, and had a late July date set for the Pension Advisory Committee to review the actuarial valuation to be done as of March 31, 2013. In addition there was some expectation that the special committee agreed to in the last round of collective bargaining to review terms of the pension plan would commence discussions, with ADRP participation.

That outlook has been subsequently replaced by the following. Investment markets for equities in the April-June period had substantial negative returns. Fixed income investments also dropped as interest rates turned upwards on speculation of an end to the quantitative easing (aka printing money) by the U.S. Federal Reserve. The special committee has still not met, or even been struck, and the review of the actuarial valuation was deferred by three months to October 21<sup>st</sup>.

As a consequence we have limited knowledge of the state of surpluses or deficits in the Pension Trust Fund and our Retirees Trust Fund as of March 31, or at the Pension Plan's year end of June 30<sup>th</sup>. It is expected that at both March 31, and June 30, the Retirees Trust Fund had a surplus, but that the Pension Trust Fund had a much larger deficit, putting the overall Plan in a deficit against which the University as sponsor must make even larger amortization payments than it had already been making. Those annual payments might have to increase by \$3-5 million, a direct charge to the University operating budget.

It is also quite certain that investment returns to June 30 will be insufficient to provide any automatic indexation. Loss of purchasing power since 2002 of a Dalhousie pension will have increased to about 17% measured by Canadian CPI, and about 19% measured by the CPI for Nova Scotia where about 75% of Dalhousie pensioners live. Whether the trustees will use their allowable discretion to pay any catch-up indexation is less certain. With new mortality tables likely to come into effect next year which might increase RTF liabilities by 5% or more, the trustees might have further caution added to their deliberations.

One would hope that in the annual "Report to Pensioners on the Retirees Trust Fund" that the trustees might quantify their reasoning, showing the cost of each 1% of catch-up indexation against the level of present and projected surplus. Otherwise one is left to infer the basis for any catch-up indexation decision. Since all but one of the RTF trustees is also a trustee of the deep-in-deficit PTF, and several are either Dalhousie board members or senior Dalhousie administrators, the state of the PTF, and consequences for the Dalhousie operating budget could affect their decision more than the state of the RTF surplus.

Ideally the RTF trustees would be individuals independent of any influences except the state of the RTF, but as shown by President Florizone's response to the ADRP board's

brief, senior administration is unlikely to relinquish their direct roles as RTF trustees. That stance is somewhat archaic as other jurisdictions move to requiring pension plan trustees to be independent of plan sponsor influence or involvement. It is a point your ADRP representatives may wish to pursue in the special committee, should that body ever be formed, and should the other employee groups indicate support. Without strong support from the employee groups any suggested changes to our pension plan have no chance of being successful.

Dalhousie pensions may find it encouraging that the provincial Public Service Superannuation Plan (PSSP) had one year returns to June 30 of 10.33%. Our Dalhousie Plan returns are usually not much different than that for the PSSP. Quarterly data on the PSSP is published much more promptly than that for our Dalhousie Plan, and in considerable detail respecting asset mix, major holdings, and degree of funding.

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**Report of the Benefits Committee (BenComm)**  
**David Tindall, Chair**

You may recall that, last October, Michael Bradfield, on behalf of BenComm, presented to the Employee Benefits Committee (EBC) the ADRP position that the Plan should be cross-experience rated with that of the active employees. This would result in a decrease in premiums for retirees and a small increase for active employees, which they would recoup once they retired.

Part of the rationale for this position is that, as pension indexation seems unlikely in the foreseeable future, retirees are very interested in restraining their health care costs. Active employees, on the other hand, while also cost-conscious, can expect year-to-year salary raises on an on-going basis. The EBC members seemed lukewarm to the proposal but said they would take it back to their respective principals.

This proposal has finally come under more active consideration by the EBC and we have been invited to make a presentation to them on October 9th. Prior to that meeting, we have been invited to a general meeting of NSGEU local 77 on October 3rd to explain our proposal to their membership and answer questions.

We hope that both meetings will be productive and move this issue forward.

On two other important issues, I'm afraid that we have little to report. Despite repeated requests to Kirk Shand (consultant to our medical Plan) for more information about the cost of travel insurance, we have received none. This has also delayed consideration of whether to drop the Semi-Private Hospital component of the Plan. We are told that information about the costs of renewing the Plan (due in April) should be available in early November, so we look forward to a meeting of the RBAC in mid-November. Hopefully, more information of travel Insurance will be available at that time.

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

**The current 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.

**BenComm Members:** Randy Barkhouse, John Barry, Michael Bradfield (Secretary), Larry Nestman, Dianne Pothier, Carolyn Savoy, David Tindall (Chair), Peter Wallace and Philip Welch.

## **COMMUNICATIONS REPORTS**

### **Newsletter: Blanche Potter-Creighton**

The ADRP produces 3-4 issues of the ADRP newsletter each year with reports and articles of interest to the membership. We try to be timely in getting these issues to you so as to encourage feedback on current issues to the Board in a timely manner as well. We invite members to submit articles for the Newsletter in response to matters that are being addressed at the Board or to arising issues that you might like to bring to the Board (and hence the membership's) attention.

The newsletter is circulated by e-mail, with a small number still printed and mailed to those without e-mail addresses. **If you change your e-mail address please send an e-mail to [ADRP@dal.ca](mailto:ADRP@dal.ca) to alert us. For those still receiving hardcopies but who DO have e-mail access, we do encourage you to switch to the electronic format. Not only is it more expedient (and less costly) to us but you receive the Newsletter in a more quickly.**

Each issue of the ADRP Newsletter is also posted to the web site [www.adrp.dal.ca](http://www.adrp.dal.ca), and an archive of past issues is available there.

### **Webmaster Report: Randy Barkhouse**

The ADRP web site at [adrp.dal.ca](http://adrp.dal.ca) provides both current news items for members as well as access to membership application forms, an archive of past newsletters, and links to a myriad of other organizations judged relevant for Dalhousie retirees.

There have been few new postings to the site since the spring of 2013, reflecting a lack of activity relevant to Dalhousie retirees and pensioners generally. As both the pension and benefits reports indicate, there have been no meetings of related committees since the spring, nor any other news to report.

One item added to the site was the link to a report on new mortality Canadian mortality tables. Those will be important to our pension plan valuation since greater life expectancy increases plan liabilities, which requires increased assets to offset.

The monthly Canadian Consumer Price Index from Statistics Canada has also been added to provide a convenient access to that figure which has an important role in indexation calculations of our pensions. Since it is based on 2002 it also provides a convenient

reading on the loss of purchasing power since that date for Dal pensioners in each province compared to any indexation received.

Selected presentations from the June CURAC conference were also added. A separate article in this newsletter provides further details on that conference.

The cluster map link on the bottom of the main page provides a summary of “hits” on the sit. Not surprisingly the distribution of those hits correlates highly with where Dalhousie retirees reside.

### **Membership Committee Report: Colin Stuttard**

As of September 23, 2013, the Association has **348** members in good standing (including our lone honorary member, Tarun Ghose). Of these, **312** are registered for monthly dues deductions, and 35 have paid dues in full for 2013. In addition, 45 members who paid dues for 2012 (some not until the December 2012 General Meeting) have not yet paid dues for 2013, nor registered for monthly dues deductions. [N.B.: The fiscal year of the ADRP is the calendar year].

Finally, my list had included four names that had been on Dalhousie Payroll's monthly dues deduction list, but no longer appear there. Confirmation of whether these members are deceased will be sought as soon as possible.

### **CURAC Conference Report: Randy Barkhouse**

The annual College and University Retirees Association of Canada (CURAC) conference was held in June, hosted by the Memorial University Pensioners Association (MUNPA) in St. John's Newfoundland. CURAC is quite a young organization, only ten years old, and some time was spent reflecting on its present aims, and past accomplishments. Member association from Victoria on east attended, providing a diversity of association structures and activities in their reports. Several of the presentations made at the conference are posted on the CURAC web site at [www.mun.ca/munpa/curac2013](http://www.mun.ca/munpa/curac2013) for those wishing further details.

A very thought provoking research presentation was made by Dr. Roger Butler, Associate Professor of Family Medicine at MUN on Elder Abuse in the Nursing Home with data from national and international sources. As one example, a survey on “ageism” of 1502 Canadians in the fall of 2012 revealed:

1. 8/10 Canadians agree that seniors (75+) are less important than other members in our society
2. Ageism is the most tolerated social prejudice in Canada compared to gender or race-based discrimination
3. 63% of seniors report being treated unfairly or differently because of their age
4. 56% of age discrimination is primarily from younger people
5. 27% experienced it from government services
6. 34% experienced it from health care professionals

Two particularly useful reports came in the roundtable section where member associations reported on activities, one from the host association MUNPA, and the other from YURA, the York University Retiree Associations. Both have MOUs with their university administrations, documents they have found very useful for establishing and maintaining the profile of their associations, as well as providing continuity in relationships between association and university administration across changes in the leadership of each. The MOU for MUNPA is longstanding, that for YURA more recent. We in ADRP may find each instructive for possibly pursuing an MOU between ADRP and Dalhousie's senior administration.

The 2013 conference hosts made this year's event distinctive by including sessions on Newfoundland culture and history. Greg Malone summarized his recent book "Don't Tell the Newfoundlanders", an alternative account of the process that brought Newfoundland into Confederation in 1949. It's a fascinating story of alleged political and legal malfeasance, if substantially undocumented in many important aspects, as was pointed out by delegate Peter Russel, retired political science professor from the University of Toronto. Other treats were elements of Newfoundland cuisine included at some of the luncheons. We probably won't find touts (tau-tons) at eating spots here on the mainland, but they seem a natural for combating the cold and slush of winter anywhere. Why Tim Horton's hasn't yet carried these will be a mystery to any molasses lover.

### **Seniors College Association of Nova Scotia (SCANS)** **ADRP Representative: Philip Welch**

The Seniors College Association of Nova Scotia (SCANS), founded by a small task force established by the ADRP in 2007, continues to grow and flourish this Fall with more courses (22) being delivered in more sites (8) - including two courses in Chester, four in Truro, three in Mahone Bay and two in Liverpool - to over 500 members, some taking more than one course. Our annual membership fee remains at \$135 for as many courses as desired (seats permitting). More details are available at [www.theSCANS.ca](http://www.theSCANS.ca)

Soon after SCANS was started, we elected to provide an occasional "Special Lecture", usually given over two hours at a specific location in HRM. The first eight dealt with various aspects of Medicine, from early history to modern medicine and were all extremely popular. These special lectures have been provided by impartial experts and have covered a wide range of subjects; for example, Global Warming, Legal Concerns for Seniors, the History of Transplantation, the History and Comparison of Health Care in Canada and the United States, Folklore History, Environmental Problems and Remedies, and Renewable Resources in Nova Scotia and Their Management, and most recently this past April, Physician Assisted Dying: A Global Perspective.

SCANS has recently entitled this program as the **Dr. Ken Rozee Memorial Lecture Series** in honour of our good friend, colleague and committed member and leader of both SCANS and the ADRP. These lectures are free to SCANS members as well as members of the ADRP. We make these lectures known to all ADRP members who have an email address, and will continue to do so through the good offices of the ADRP Secretary. One small caveat - any ADRP member who wishes to go to one of these lectures is advised to call the SCANS office (444-7588) well ahead of time, to ensure that a seat will be available, since these lectures are very popular.

**The next in the Dr. Ken Rozee Memorial Lecture Series will address Ethics and Deep Brain Stimulation, to be presented by Dr. Francoise Baylis, Professor and Canada Research Chair in Bioethics and Philosophy at Dalhousie University, and will take place on October 15, 2013 at 1:30-3:30 pm in Bloomfield School located 2786 Agricola Street, Halifax. Visit [theSCANS.ca](http://theSCANS.ca) for further details.**

**And another opportunity for you:** SCANS enthusiastically invites retired faculty of Dalhousie University to propose courses to offer during SCANS' fall, winter or spring semesters. Courses are typically once per week for 2 hours, 6-8 weeks in duration, and taught to very receptive adults who are 50+. There is a small honorarium of \$300. for each course taught as well travel expenses in some instances. Locations include Bloomfield School on Agricola Street, various Halifax Regional Libraries and other locations in HRM, as well as SCANS Chapter locations in Mahone Bay, Chester, Liverpool & Truro. Please visit: [theSCANS.ca](http://theSCANS.ca) and request/send completed Faculty Information Forms to [wfenrick@eastlink.ca](mailto:wfenrick@eastlink.ca) or to [registrar@theSCANS.ca](mailto:registrar@theSCANS.ca)

## IN MEMORIAM

We regret to announce the passing of three of our ADRP members and extend our sincere condolences to their families, friends and colleagues.

**Braybrooke, David , BA (Harvard), MA, PhD (Cornell)** – in Austin ,Texas on August 7, 2013. Born in Hackettstown, N.J., David came to Dalhousie University in 1963, teaching, researching and writing Philosophy and Political Science for 27 years until his retirement at age 65. He was a key figure in transforming Dalhousie’s philosophy Department into one of the strongest in Canada. Following this retirement, David assumed an appointment at the University of Texas at Austin where he taught in the Department of Government until his second retirement in 2005. He was active in various professional organizations over his career including holding significant leadership positions. He was elected a member of the Royal Society of Canada in 1980 and was a visiting professor at universities throughout North America and the United Kingdom. On the occasion of being awarded an honorary LLD from Dalhousie in 2011, he was described as one of the most esteemed philosophers of our time, as a both the “politician’s philosopher” and the “citizen’s philosopher”. David had been a member of the ADRP since its inception.

**Johnson, Sheila E.** – in London, ON on April 12, 2013. Besides graduating from Dalhousie University with a BA while in her fifties, Sheila worked for its Education Faculty and in the Dean’s Office of the Faculty of Medicine. She was a staunch supporter of the ADRP and as a long-time member of the Benefits Committee (BC) until her move to London four years ago. She was very devoted to actively supporting and encouraging its work, particularly in regards to the decades of premium overpayments to Blue Cross. After retiring from the Benefits Committee, Sheila’s input continued to be valued and was dubbed “BC Member Emeritus”, being called upon from time to time for input, e.g., to confirm that the negotiated premium holiday of Blue Cross premiums were indeed occurring as negotiated.



**McCormick, William , MB, FRCP, FFRCP, FRCP Psych, FCPA** – in Halifax after a brief illness, April 15, 2013. Since his arrival at Dalhousie University in 1982, Dr. McCormick held a variety of positions in the Faculty of Medicine, including Residency Programme Director and Medical/ Clinical Director of the Nova Scotia Hospital, as well as serving as a President of the Canadian Psychiatric Association. Most recently, he was Professor Emeritus in the Faculty's Department of Psychiatry.

## NOTICES OF UPCOMING EVENTS/OPPORTUNITIES

### INSTALLATION - PRESIDENTS PANEL DISCUSSION: "THE FUTURE OF UNIVERSITIES"

To mark the installation of Richard Florizone, Dalhousie's 11th president, Dalhousie will be awarding honorary doctorates to several leading university presidents from around the world. The presidents will take part in an open panel discussion on the future of universities.

#### **Participants:**

Sheikha Abdulla Al-Misnad - Qatar University, Qatar

Joaquim Clotet Marti, Pontifical Catholic University of Rio Grande do Sul, Brazil

Rivka Carmi, Ben-Gurion University of the Negev, Israel

Gerhard Fouquet, Christian-Albrechts-University at Kiel, Germany

W. Eric L. Grimson, Massachusetts Institute of Technology, United States of America

Marie-Christine Lemardeley, University of the Sorbonne Nouvelle (Paris 3), France

Bojosi Otlhogile, University of Botswana

Xu Zhihong, Peking University, China

**Time:** October 4 2013 - 9:30 AM

**Location:** Rebecca Cohn Auditorium, Dalhousie Arts Centre. Seating will be available on a first-come, first-served basis. Events will be broadcast live in Alumni Theatre for those at the Agricultural Campus in Truro and webcast live to the entire Dal community.

**Cost:** Free

**RSVP:** <https://surveys.dal.ca/opinio/s?s=20167>

**More information:**

[http://www.dal.ca/academics/convocation/presidents\\_installation.html](http://www.dal.ca/academics/convocation/presidents_installation.html)

### LET'S TALK ABOUT DEMENTIA

Alzheimer Society of Nova Scotia's 24th Provincial Conference

Date: October 21 & 22, 2013

Place: Harbourview Holiday Inn, Dartmouth NS

For Registration materials or to register online

visit: <http://www.alzheimer.ca/en/ns/We-can-help/Education/Provincial-conference.alzheimer.ca/ns.alzheimer.ca/ns>

or contact: Alzheimer Society of Nova Scotia

Tel 422-7961 (HRM) or 1-800-611-6345

Early Bird registration discount available until September 6th

### DALHOUSIE MINI MEDICAL SCHOOL IS BACK

"Mini Med School" runs every Thursday night for six weeks beginning October 10.

Aimed at the general public, the program serves up the latest information on a broad range of health topics, presented by Dalhousie clinical and research faculty who are

experts in their fields. It's fun and a great way to become a better-informed health consumer. For more information: <http://minimed.medicine.dal.ca>. Space is limited and there is no pre-registration or fee, so arrive early to claim your seat.

## **On the Lighter Side...**

### *The Joy of Pondering*

As I was lying around, pondering the problems of the world, I realized that at my age I don't really give a rat's patootie anymore.

- \* If walking is good for your health, the postman would be immortal.
- \* A whale swims all day, only eats fish, drinks water, but is still fat.
- \* A rabbit runs and hops and only lives 15 years, while
- \* A tortoise doesn't run and does mostly nothing, yet it lives for 150 years.

And you tell me to exercise?? I don't think so.

Just grant me the senility to forget the people I never liked, the good fortune to remember the ones I do, and the eyesight to tell the difference.

### **Now that I'm older here's what I've discovered:**

1. I started out with nothing, and I still have most of it.
2. My wild oats are mostly enjoyed with prunes and all-bran.
3. I finally got my head together, and now my body is falling apart.
4. Funny, I don't remember being absent-minded.
5. Funny, I don't remember being absent-minded.
6. If all is not lost, then where the heck is it?
7. It was a whole lot easier to get older, than to get wiser.
8. Some days, you're the top dog; some days you're the hydrant.
  - 8A. The view never changes unless you're the lead dog (Alaskan proverb).
9. I wish the buck really did stop here; I sure could use a few of them.
10. Kids in the back seat cause accidents.
11. Accidents in the back seat cause kids.
12. It's hard to make a comeback when you haven't been anywhere.
13. The world only beats a path to your door when you're in the bathroom.
14. If God wanted me to touch my toes, he'd have put them on my knees.
15. Just when I'm finally holding all the right cards, everyone wants to play chess.
16. It's not hard to meet expenses . . . they're everywhere.
17. The only difference between a rut and a grave is the depth.
18. These days, I spend a lot of time thinking about the hereafter . . . I go somewhere to get something, and then wonder what I'm "here after".
19. Funny, I don't remember being absent-minded.

# 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  
Fax: (902) 494-8341  
E-Mail: [adrp@dal.ca](mailto:adrp@dal.ca)

## Membership Application for Payment by Pension Deduction

Employee Number (from your pension stub): B \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

Postal Code \_\_\_\_\_

Phone Number: \_\_\_\_\_ Fax Number: \_\_\_\_\_

E-mail: \_\_\_\_\_

Date of Retirement: \_\_\_\_\_

Dalhousie Department: \_\_\_\_\_

I request that ADRP monthly dues (\$1.66) be deducted from my pension starting (month and year) \_\_\_\_\_, and continuing until I inform you otherwise in writing.

\_\_\_\_\_  
(Signature)

Please return this form to:

Payroll Office  
Room 152, Henry Hicks Academic Administration Building  
Dalhousie University  
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 of interest to Dalhousie Retirees; and

To enhance and promote the sense of 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 that a significant number of members may desire;

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: <http://adrp.dal.ca> or phone us at (902) 494-7174. Our E-mail is [adrp@dal.ca](mailto:adrp@dal.ca) . Our office is in the basement of the Life Sciences Centre, Room 2831.