

ADRP NEWSLETTER

Volume 12, Number 1, March 2013

Association of Dalhousie Retirees and Pensioners

ANNUAL GENERAL MEETING AND ELECTION OF OFFICERS

Wednesday, 24 April 2013

1:30 Meet & Greet

2 – 3:30 Meeting

University Hall, MacDonald Building, Dalhousie University

Elevator available

Membership fees for 2013 may be paid at the meeting.

**Day parking tickets for ADRP members are available from the Security Office,
McCain Building**

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Editorial

This newsletter brings the next instalment in the on-going saga of Pension Indexation for Dalhousie retirees. Read it carefully as it outlines the strategies that your ADRP Board members are currently and diligently working on to tackle this huge and pressing concern. When will all the pension indexation ducks be deemed by the RTF trustees (non-retirees) to be in a tidy enough row to allow OUR pensions an increase, if even by a token amount. There are specific issues to this complex process identified, and several questions posed to you, the membership, for your input into the Board's ongoing discussions, debates and timelines. Your comments are not only welcomed, they are essential to the success of the Board's efforts on your behalf. Speak up, speak out.

Better yet, as noted in President Barkhouse's report, come to the table. Put your name forward for nomination to the ADRP for election at the April AGM.

The Report of the Benefits Committee describes some interesting initiatives to "customize" the Medavie Blue Cross Plan to better meet the needs of the over-65 retirees in particular. Feedback from ADRP subscribers regarding possible options is essential to the Committee getting it right...for you.

A new addition to the newsletter that hopefully will continue, is an essay, prepared by our intrepid President, Randy Barkhouse, about one of Dalhousie's most famous students. It reminds me of the value of faculty and staff in nurturing the capacities of future stars, leaders, and notable citizens of the world of whom Dalhousie often brags. As retirees, we were essential in their beginnings and though the Dalhousie administration may seem at times to dismiss/forget us, we do not forget those students and colleagues and what we invested in and for them, and what they invested in us back.

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: Randy Barkhouse.

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PRESIDENT'S REPORT – Randy Barkhouse

In the interval since the general meeting in December the ADRP board has had two monthly meetings. A major topic continues to be pension indexation. Data was received from Financial Services providing the numerical detail behind the text in the December release of the “Dalhousie Retirees' Trust Fund Annual Report to Retirees as of June 2012”.

Although our Plan surpassed the 3-year investment return threshold of 5.05% for automatic indexation, the Plan first has to make good the deficit in returns of previous years. The good news is that covering that deficit began in 2001/12 for the first time in 4 years. The bad news is that at least 3-4 more years at the 2012 rate of recovery will be needed before automatic indexation can resume.

The possibility of discretionary catch-up indexation for pensioners is more difficult to judge. The new actuarial valuation required no later than as of March 31, 2013 will provide some of the information needed to judge the state of our Retirees' Trust Fund surplus. It is the size of that surplus that weighs most heavily in the judgment of catch-up indexation by the RTF trustees. At June 30, 2012 that surplus was about 3% of the Plan's \$300 million in liabilities and judged insufficient for any catch-up indexation to be recommended. Given the volatility of investment returns in recent years that recommendation is understandable. Since June 2012 returns have been encouraging which should be reflected in the upcoming actuarial valuation.

The article in this newsletter, updating the 2008 “Our Story” article on indexation, provides numerical details of our pension indexation status.

Your ADRP Board has also reviewed information from our Benefits Committee on our Blue Cross Plan. David Tindall's article gives details on that. The semi-private care health benefit has been reviewed at some length in view of its cost and limited availability. Investigation of travel insurance is another continuing activity for your Benefits Committee.

The annual work of the Nominating Committee will soon begin in preparation for the Annual General Meeting in April. Several Executive and Board positions are open this year including President, Treasurer, and Membership Committee chair. It is not necessary to wait to be contacted by the nominating committee. Members may volunteer themselves, or make nomination of others by sending an e-mail to adrp@dal.ca. I can vouch for service on the ADRP Board being a hugely rewarding experience. The next year for ADRP and its members has considerable promise with the arrival of a new President of Dalhousie, the improving state of our pension trust fund, and the review of our benefits. Please consider serving.

BENEFITS COMMITTEE REPORT – David Tindall

Since the last newsletter, the Retiree Benefits Advisory Committee (RBAC) has had its first two meetings (Dec 12th and Jan 11th) and the ADRP Benefits Committee (BenComm) has met once (Jan 14th).

First I would like to welcome Dianne Pothier who replaces Carolyn Savoy as the Under-65 representative to the RBAC, and to thank Carolyn for her service which, although necessarily brief, was very valuable. I am very pleased to say that Carolyn remains on BenCom and Dianne has joined its ranks. In addition, we are very fortunate that Larry Nestman, a former Employee Benefits Committee Chair, has joined our ranks.

The most notable items of business transacted were:

RBAC received a report on the financial state of the Medavie Blue Cross (MBC) (over 65 retirees) Plan. This resulted in a decision by RBAC to maintain the premiums at their present level for a further year, beginning April 1st.

The current premium holiday, for those born in 1943 and earlier will be extended for a further year, except that those born in 1943 will revert to paying premiums as of April 1st. This is because those individuals had been overcharged for the smallest length time. It is envisaged that the year of eligibility will be rolled back one year for each year in the future. RBAC noted that a few early retirees had been incorrectly given a premium holiday and that money will be recovered over a 24-month period.

We continue to pursue adding a Travel Insurance component to the Plan and two quotes have been obtained by Kirk Shand (Mercer), the consultant to the Plan. BenComm is concerned, in particular, that “pre-existing conditions” should, as far as possible, not be subject to arbitrary decisions by the carrier. As you might suspect, there are many other nuances that need to be examined very carefully: age limit, length of stay, coverage limits, compulsory membership, etc. We are concerned to “take the time to do it right”.

Along those lines, in the next few weeks, if you are a member of the over-65 Plan, be on the look out for a short survey which will attempt to gauge interest in travel coverage.

We are also investigating whether we should drop semi-private hospital coverage. It appears that it is rarely available and, if the attending physician recommends, it is provided at no cost to the patient. In very rough terms, it appears that semi-private costs the same amount as adding travel coverage (each about \$20 per month for “family” coverage).

Two further items: ones which saved me (and might save you!) money. There is a provision in the Extended Health Benefits that says some items, like knee braces, are limited to “once per lifetime”, with the proviso that a “Pathological or physiological change” is an exception. It appears that this exception was not programmed into MBC’s system as I had a claim rejected. After I found out, via Kirk, that it should be covered, I re-submitted the claim. After the “system was updated”, I had my claim paid. It may

well be that others have been rejected improperly and, if that applies to you, you might want to re-submit.

Although, of course, drugs are not a part of our Plan, it may interest you to know that Kirk told us that Costco charges considerably less than other pharmacies for drugs. After learning this, I had a prescription filled there – it cost \$42 vs. \$65 at one of the major pharmacy chains. Since it was a drug that was not covered by Senior’s Pharmacare, the savings were entirely mine. Kirk also pointed out that MBC has recently added a “Pharmacy Value Finder” which can be found at www.pharmacyvalue.ca. Please try it out. My very limited experience indicates that it seems to be of disappointingly limited value. I would be grateful for your impressions.

The ADRP nominees to the RBAC are Michael Bradfield (Secretary), Dianne Pothier and David Tindall (Chair); and current members from the Board of Governors are Lee Crowell (Vice-Chair) and Darrell Cochrane (to be replaced due to retirement from Dalhousie); with Kirk Shand (Mercer) as advisor.

BenComm Members: Randy Barkhouse, John Barry, Michael Bradfield (Secretary), Larry Nestman, Carolyn Savoy, Denise Sommerfeld, David Tindall (Chair), and Philip Welch.

Our Continuing Story on Indexation

In the fall of 2008, the ADRP published a newsletter article “Our Story re Indexation” on the background and history of indexation to January 2008 of our Dalhousie pensions. That article is posted on the ADRP home page (adrp.dal.ca) in the Pension section. It provided ADRP members a clear, concise and detailed picture of the events leading up to the indexation shortfall from 2002 to 2008, including the roles and responsibilities of the University administration and pension fund trustees. This article is intended to provide an update to January 2013 of the history of indexation of Dalhousie pensions. It also briefly outlines related concerns of your ADRP board, and poses a few questions.

Following the 2008 the global economic downturn, and the associated turmoil in investment markets, the response of governments and central banks have conspired to create a crisis in defined benefit pension plans that has continued into the present. Low interest rates used by central authorities to attempt to stimulate economies have introduced massive increases in pension plan liabilities as the solvency is based on those interest rates. Asset values decreased, and investment returns fell below assumptions on which plan funding was based. Plan sponsors were required to massively increase special payments to the plans to amortize the deficits that resulted when liabilities exceeded the value of assets.

Our Dalhousie Pension Plan was not immune to any of these factors as was demonstrated by the March 31, 2010 actuarial valuation. Although there has been a choppy recovery in investment returns and asset values, liabilities have increased by a greater amount, due

both to further accumulation of entitlements by plan members, and a further decrease in interest rates that has worsened the outcome of the solvency and going concern tests of plan funding. A temporary and then a permanent exemption was granted from the solvency test, which shows a deficit of about \$300 million. The deficits increased even though Dalhousie has been paying millions more annually against the going concern deficit which is now about \$100 million. The Budget Advisory Committee Report XLIX projects a further \$4 million increase in special payments to \$8.5 million in 2013/2014.

Our Dalhousie Pension Plan's assets are held in two funds. The Pension Trust Fund holds those amounts accumulated for active employees. When a Dalhousie employee retires and chooses to take a Dalhousie pension, a transfer of an amount calculated to cover their pension is made to a second fund, the Retirees Trust Fund, from which pensions are paid. The Retirees Trust Fund had a going concern surplus of about \$10 million as of June 30, 2012, and the Pension Trust Fund a going concern deficit of about \$118 million. Returns since June 30, 2012 have decreased the combined deficit slightly.

A further consequence of the poor investment returns since 2008 has been an absence of either automatic or discretionary indexation of Dalhousie pensions for 2010-2013, as governed by Rule 9 of our pension plan. The table below gives a history of RTF 3-year returns, CPI, and indexation of Dalhousie pensions from 2002 when pensions were fully caught up, to 2013.

Dalhousie University – Retirees Trust Fund Returns and Indexation Applied¹

Effective Date	Prior Year RTF 3-yr Annualized Return	Automatic Indexation	CPI Rate	Catch-up Indexation
1/1/2002	8.4327%	3.3421%	3.3421%	0.0000%
1/1/2003	5.3548%	0.3047%	1.2766%	0.0000%
1/1/2004	0.0737%	0.0%	2.6050%	0.0000%
1/1/2005	5.8439%	0.0%	2.4570%	0.0000%
1/1/2006	10.2902%	1.0578%	1.6787%	0.0000%
1/1/2007	11.8496%	2.5157%	2.5157%	0.0000%
1/1/2008	10.8307%	2.1918%	2.1918%	0.1390%
1/1/2009	5.4794%	0.4293%	3.1278%	0.0000%
1/1/2010	0.0531%	0.0%	0.0%	0.0000%
1/1/2011	-1.6185%	0.0%	0.6932%	0.0000%
1/1/2012	3.6534%	0.0%	3.0981%	0.0000%
1/1/2013	7.9143%	0.0%	1.5025%	0.0000%

There is a glimmer of improvement in indexation prospects not revealed in the above table. From the “Dalhousie Retirees' Trust Fund Annual Report to Retirees as of June 2012”:

“Indexation:

The Dalhousie Pension Plan has an indexation provision. Indexation can be provided each January 1st to eligible retirees (those who retired prior to January 1 of the previous year) by an “excess interest” provision should the RTF’s 3-year annualized return net of expenses for the 3-year period ended the previous June 30 exceed a threshold of 5.05%. The maximum allowable indexation is the 1-year Canadian Consumer Price (CPI) Index change as of each June 30. Should the RTF’s 3-year annualized return fall short of the 5.05% threshold in any given year, this shortfall must be recovered in subsequent years before any future indexation may be granted by this “excess interest” provision.

As at June 30, 2011, the RTF had a 13.1% shortfall that had accumulated from previous years when the returns fell short of the threshold. Although the RTF had a net 3-year annualized return of 7.91% as of June 30, 2012 ..., the 2.86% excess (7.91% less the 5.05% threshold) was required to be applied against the accumulated shortfall, and as a result there will be no indexation granted to eligible retirees in January 2013. The 2.86% application to the shortfall left it with a balance of 10.2%. CPI for the year ended June 30, 2012 was 1.5%.

Since 2001, the world’s equity markets have experienced two major downturns. This resulted in the U.S. and international equity markets being able to generate just modest annualized returns of 1.3% and 1.0% respectively over the past ten years. Canadian equities had a better, but not robust, 7.6% annualized return over this ten-year period, while Canadian bonds generated 6.5%. Consequently, the RTF’s ten-year annualized return was a modest 6.4%.

Despite the weak financial markets, the RTF was able to index pensions for 6.8% of the 23.2% inflation that occurred since 2002. The Dalhousie University Staff Pension Plan does allow for discretionary use of surplus by the Trustees to provide catch-up on missed indexation when the Fund is in a surplus position and the Trustees last provided a small amount of catch-up in October 2008. The Trustees reviewed the status of the Fund late in 2012 to determine whether any catch-up was advisable at this time. The RTF is fully funded with a surplus. However, the Trustees felt the surplus was insufficient to protect existing benefit obligations if there were further market downturns, so no indexation catch-up was recommended....”

From the extract above it can be inferred that a continuation of 3-year-average returns at the June 30, 2012 level would result in repayment of the shortfall and in automatic indexation being able to resume in another four years. The odds of that are unpredictable. It is also possible that discretionary indexation might be awarded by the Trustees before then depending on the level of surplus in the RTF, but that also is unpredictable. There is no rule in our Plan specifying the level of RTF surplus required before discretionary indexation can be granted. Meanwhile the loss of purchasing power since 2002 for those who have been retired the longest will worsen from the present $23.2 - 6.8 = 16.4\%$ amount. The loss would be less for those who retired since 2002 depending on when their pensions began.

In light of the uncertain, but generally bleak, outlook for indexation under the existing plan rules, your ADRP members on the Pension Advisory Committee (PAC) at its most recent meeting in December, requested a review as provided by Rule 9 (g) of the Plan. The voting members of PAC (ADRP has voice but not vote) approved this request by a 6-4 vote, four of the Administration members opposing the review. The review will commence with a primer on our indexation rules and experience at the next meeting in March. It will probably not be complete until after the next actuarial valuation which must be effective no later than March 31, 2013, but likely will not be completed until late summer.

There are many factors relevant to granting of both automatic and discretionary indexation which are relevant and of concern to your ADRP board. The outlook for continued low interest rates is uncertain, but low rates seem likely for at least 1-2 more years which will definitely affect the going concern test and make continuation of a Plan deficit likely for a few more years. Should we back continuation of the existing indexation rule or argue for one with more certainty e.g. 1% annually if sufficient surplus exists in the RTF?

The lack of clear guidelines for the Trustees for granting discretionary indexation is also a concern. Clearly the level of surplus in the RTF at June 30, 2012, roughly 3% of the \$300+ million in liabilities, was insufficient in their judgment to warrant granting any catch-up indexation. What level of surplus would be sufficient? Should a firm number of say 8% or 10% of RTF liabilities be added as a new sub-rule to Rule 9? Would it be preferable (it certainly would be simpler), if the Trustees would simply adopt and declare such a threshold without the cumbersome process of amending the Plan?

The existing situation of no threshold figure leaves a suspicion among some pensioners that no level of RTF surplus will be sufficient as long as the overall Plan has a going concern deficit. In effect, un-indexed pensioners would be further subsidizing the University's operating budget which pays the salaries of active employees, of whom most are receiving at least partial cost-of-living increases annually. Whether true or not such suspicion concerning indexation factors is contrary to good relations between the Dalhousie Administration and many of its pensioners.

The oversight of plan investments, nominally by the trustees but literally by the University Administration is another concern. Are external managers who actually do the investing being held to adequate performance standards? Is the asset mix for both the RTF and the PTF as outlined in the Statement of Investment Policies and Guidelines (see <http://www.dal.ca/dept/financial-services/policies/Treasury-and-investments.html>) appropriate and being kept up to date? Are the Trustees of the RTF able to exercise their fiduciary duties to pensioners, independent of considerations of the Plan sponsor? A recent report for the government of Ontario on investments of the plans for its public sector groups suggests that lack of independence of trustees is a common problem, and one we suspect applies to our Dalhousie Plan.

A factor that applies to all the above concerns is the need for a Retiree representative on

the RTF Trustees who is a nominee of ADRP. We need a representative on the RTF Trustees who is free of other influences, and a set of Trustees who act only in the interest of the Plan's beneficiaries as required by trust law and the RTF deed of trust.

Your ADRP board will continue to work toward addressing each of the above concerns with the intent to positively influence indexation of our Dalhousie pensions.

An important factor in guiding your Board's efforts will be feedback from pensioners.

1. Are you concerned about the lack of indexation?
2. Are you content to leave governance of indexation as is by existing rules of the Plan and the discretion of the RTF Trustees?
3. Are you satisfied that the Trustees are administering the RTF as stipulated by the Deed of Trust for "...*the exclusive benefit* of retired members of the scheme"?
4. Should ADRP have a nominee on the Board of the RTF trustees?
5. Are you satisfied with the nature and frequency of communication by the University on the Plan's investment returns and funding status?
6. What suggestions do you have for changes?

Comments on the above are invited, direct to any member of the ADRP Board or to ADRP@DAL.CA.

¹ **More extensive tables "Missed Indexation per \$1000 of Pension" and "Missed Indexation Percentages" are posted in the "Pension" section of the ADRP web site at adrp.dal.ca. The two files provide data and intermediate calculations relevant to the Indexation section of the "Dalhousie Retirees' Trust Fund Annual Report to Retirees as of June 2012".**

Retired Faculty Provide A Glimpse of Dalhousie's Most Famous Student by Randy Barkhouse

Two retired faculty from the University of Guelph recently released volume 1 of the unabridged journals of Dalhousie's most famous former student. A second volume is due out this spring. Who is that student, and how is it that retirees from the University of Guelph were involved?

I don't think it debatable that the individual is Dalhousie's most famous student. Who else authored books still read the world over more than 100 years after the first publication? Who else was a favourite author of two British prime ministers, was elected to both the British Royal Society of Arts and the Literary and Artistic Institute of France, singled out for a visit to PEI by a Canadian governor general, and had her principal fictional character noted by Mark Twain as "the most delightful child since Alice" of "Alice in Wonderland"? Who else has made her Canadian province a worldwide tourist

destination? Who else has had their works turned into movies, a TV series, and stage productions in multiple countries?

The former Dalhousie student is **Lucy Maud Montgomery**, author of “Anne of Green Gables” and several other books, as well as hundreds of published poems and short stories. She attended Dalhousie for a single year in 1895/96, and in addition to being paid for a few stories and poems published in American magazines in that year, also contributed a story to the Dalhousie Gazette.

Her “Unabridged Journal” vol. 1, 1893-1900 is the latest look into her life by University of Guelph retirees Mary Rubio and Elizabeth Waterston. The University of Guelph is the repository of the collected papers of Lucy Maud Montgomery. She had lived most of her adult life and died in that area of southern Ontario where her husband Ewen Macdonald had been a poorly paid country parson. A biography, and an abridged version of the journals were previously released by the same authors/editors. The Lucy Maud Montgomery Research Centre web site at www.lmmrc.ca also hosts portions of their work.

Lucy Maud’s journals were not intended to be published until 20 years after her death. That occurred in 1942, possibly a suicide. Her son, Dr. Stuart Macdonald, withheld them for over 40 years, a move possibly to protect anyone mentioned while they still lived. Lucy Maud was direct, even harsh, in her descriptions of most of those she wrote about, whether a village acquaintance or a senior Dalhousie professor.

The first person details of her early life, her two-in-one year studying for her teaching license at Prince of Wales College (a year’s tuition \$7), and a year teaching up to sixty children in a 1-room rural PEI school provide a picture of rural PEI society in the 1890s, and of a determined, talented, and somewhat troubled young person. It is her subsequent year at Dalhousie that provides a fascinating glimpse into life for a young, opinionated, female university student in the late 19th century. The Forrest Building was essentially all of Dalhousie at that time, the purchase and expansion to the Studley Campus being over a decade in the future. Total enrolment was about 600 students in what was then truly “the little university by the sea”.

Her courses, her professors, and residence life for female students each received her unreserved opinions. Interestingly Dalhousie advertised itself as “Dalhousie College, Halifax, The Doors of Which Are Wide Open to Women”, a firm stand Dalhousie was taking in contrast to the debate over women and higher education which was prominent in the United States at the time. A widely read U.S. publication of that era posited that development of the female brain threatened reproductive potential, a claim some might sneer at today for its ignorant prejudice, overlooking that the same “medical” argument held sway for women in athletics up to the mid-1960s.

Lucy Maud was able to afford attending Dalhousie only after obtaining her teacher’s license, and teaching in somewhat harsh circumstances for a year in a rural one-room PEI school. Even then it was only the generosity of her maternal grandmother that

allowed her to scrape together the required Dalhousie fees. There were no scholarships for female students at the time. Contrast her situation with that of her cousin, Murray MacNeill (later a Dalhousie math prof and university registrar) who was awarded numerous scholarships available only to male students. She took out some of her resentment by modeling a fat, bumpy-headed upcountry boy in “Anne”, after her “arrogant”, “conceited” cousin.

Most of her Dalhousie profs were assigned the adjective “old”, which possibly reflects the perspective of a 20-year old rather than their actual ages. Her English, French, and Latin classes and professors received the most comment, her English prof being Archibald MacMechan. Latin was a required subject at the time. At PWC she studied “Cicero”, but at Dalhousie she noted in her journal it was “Kikero”. She found a niche in Dalhousie’s literary society, the Philomathic, and won a prize for a poem submitted to the Halifax “Evening Mail”.

Her fellow female Dalhousie students were singled out for largely unflattering descriptions. Perhaps she found them immature compared to her own life experiences to that time. She formed no lasting friendships with university classmates. Some of her remarks about living in the dormitory of the Halifax Ladies College are unintentionally hilarious due to the change in the meaning of phrases since then. “Sleeping around” is one of those whose interpretation in 1895/96 was very different than in 2013.

She lost several weeks of Dalhousie classes due to colds, measles, and flu. When the year was over she had no further resources from university or relatives to continue, a lack of support that her later journal entries, burning with indignation, indicated she bitterly resented. She held half-hearted hopes of returning to Dalhousie to complete a degree, but never did.

Just ten troublesome years after attending Dalhousie Lucy Maud finished “Anne of Green Gables”, while living as unpaid housekeeper for her aged grandmother, and as part-time village postmistress. She flogged it to no less than seven American publishers before the eighth, in Boston, gave her a contract for it. Once again as a female, she received far worse royalty terms than was usual for male authors. Even so within two years she was famous and very well to do by contemporary standards.

In a subsequent novel “Anne of the Island” she used Dalhousie as the model for Redmond College which the fictional Anne Shirley attended for four years, presenting snapshots of the life of young women in the early days of women’s routine admission to higher education.

Lucy Maud’s journal remarks on her year at Dalhousie continued to reveal the conflicted personality that subsequently burst into a deep psychosis. Some of that might be traceable to the loss of her mother before age two, separation from her father at an early age, and the difficulty of living with maternal grandmother and curmudgeonly grandfather. Some might also be attributable to the frustration a talented and determined woman would

repeatedly feel at the discriminatory treatment of women in that era, treatment that continued throughout her life, beyond the period covered in her journals.

I can recommend reading these journals of Dalhousie's most famous student for anyone interested in her complex personality and in the social history for women during the period of her life. We are indebted to the two University of Guelph retirees for their work on these revealing publications.

IN MEMORIAM

We regret to announce the passing of three of our ADRP members. Our condolences go out to their family and friends.

Misick, John Drake – passed away at the age of 90 on December 15, 2012 after a brief illness. Born in Bermuda, he was educated in schools in Bermuda and England. He was a graduate of Dalhousie and spent several years in advertising and public relations in Montreal and Halifax. He then completed graduate studies at Columbia University which led to 18 years as a professor at the Dalhousie University School of Business. He was a labour arbitrator and a consultant to businesses, non-profit organizations and government. He was a keen sailor and tennis player, a duplicate bridge nut and thoroughly enjoyed cross-country skiing, carpentry, wine making and opera.

MacKay, W. Andrew – passed away at the age of 83 on Jan. 12, 2013 in Halifax. A graduate of Dalhousie University he served as a much loved Professor of Constitutional Law and Dean of Law and later Vice President and then President of Dalhousie University. He chaired the Nova Scotia Human Rights Commission and served as Ombudsman of Nova Scotia. He went on to serve as a Judge of the Federal Court of Canada. He lived according to his own credos: be kind to others, be yourself, love life. He believed passionately in education and was a proud supporter of his *alma mater*, and of the ADRP. He will be remembered by all who knew him as a true gentleman with boundless generosity and a keen sense of humour.

Turner, Mary – passed in London, England, on 22 January 2013. Born in Hull, England, in 1931, she was educated at the University of Manchester (BA 1951, MA 1952), after which she taught at Wolmer's Boys' High School in Kingston, Jamaica (1952-1958), returning to England to undertake doctoral studies at King's College, University of London (1958-1965). She was appointed to the History Department of the University of Alberta (1965-69), was a Senior Killam Fellow at Dalhousie (1969-70), and joined Dalhousie's Department of History in 1970. Her research and teaching interests centred on the Caribbean especially issues of race, class and gender. Her major book was *Slaves and Missionaries: the disintegration of Jamaican slave society, 1784-1834* (1982.) After her retirement in 1993, Mary lived in London where she continued as an active member of the Association of Caribbean Historians and, within the University of London, became Senior Research Fellow at the Institute of Commonwealth Studies and Associate Fellow

at the Institute of Latin American Studies (later part of the Institute for the Study of the Americas). She returned to Nova Scotia every few years to visit friends.

Some comments on preparing for aging.....

“I’m not 80 – I’m merely 28 with 52 years’ experience.”

“Growing old is like being penalised for a crime you haven’t committed.”

“I don’t drink anymore, I can get the same feeling from standing up too quickly.”

“Anyone can get old, all you have to do is live long enough.”

“There’s always a lot to be thankful for if you take time to look for it. Like sitting here thinking how nice it is that wrinkles don’t hurt.”
