ADRP NEWSLETTER

Volume 11, Number 1, February 2012

Association of Dalhousie Retirees and Pensioners

Annual General Meeting
Election of Officers

Thursday, 26 April 2012
1:30 Meet & Greet
2 – 3:30 AGM & Election

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

Membership fees for 2012 may be paid at the meeting.

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From the Editor

As most of us in ADRP who have already experienced the cavalier attitude that typifies the University Administration's relationship to its Pensioners, their completely unacceptable pension proposal to the DFA should come as no surprise. That it was the occasion of an 83% strike vote certainly must have been predictable by the Administration. We can assume that what will follow will be, "We are pure as the driven snow and the Faculty is to blame for this strike" campaign by the Administration…it has already begun. This is a tactic designed to force members belonging to the Dalhousie pension plan to relinquish their contractual veto on changes to the pension plan and to compel members to "help" restore the accumulated pension deficits that occurred during the time the funds were managed by trustees exclusively appointed by the University. If one were not already acquainted with the attitude of the Administration this proposal could leave one flabbergasted. Is this attitude going to change enough to allow for a fair and reasonable resolution? I do not think so, given our previous experience in trying to rectify the inequities in the Health Plan which took 4 years, and their reluctance to even share pension fund performance information with pensioners in whose interest the funds are supposed to be administered.

This issue of the Newsletter has articles that provide you with details of our pension woes by our President Randy Barkhouse and Paul Huber as well as a report from our Benefits Committee chaired by John Barry. They are well worth reading for the details and conclusions.

This will be the last Newsletter I will have the privilege to edit. It has been a very interesting job and I hope The Newsletter has been good informative reading. I wish the next Editor as pleasant an experience and "good sailing".
Ken Rozee, Editor, 16 February 2012

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 fro 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.

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Continuing the Odyssey

As I reflect on the past few months' activity concerning Blue Cross benefits, the Dalhousie pension plan, and ADRP operations, comparisons to the Iliad and Odyssey come to mind. That might be expected given the years spent on these retiree matters, and the SCANS class on Homer's epics which I'm enjoying this term with Prof Michael Parker and fellow participants. Whether or not interference from the gods explains the extended duration of these recent strivings, some battles have been won. The pension plan voyage may however take even longer than Odysseus' lengthy wandering. We must also be wary of Trojan horses (e.g. sponsor-only control of RTF surplus) hiding threats to our pensions in proposals from the administration.

In my November report I mentioned concern that, based on a reply from Dalhousie HR, continuation was uncertain of the premium holiday for the over-65 subscribers to Blue Cross. This caused great alarm that over $700,000 of surplus would be lost to those entitled to it, a "Dalhousie haircut" on that asset accrued by the affected subscribers during a period of excess premiums. That reply crossed a letter your ADRP executive had sent to each member of the Board of Governors, observing that oversight of university-retiree relations was absent at the Board level, and requesting that it be added. Soon afterwards senior administration set up a meeting at which I was able to elaborate on this Blue Cross matter and other issues. It was agreed that ADRP and Dalhousie representatives would resume discussions on Blue Cross, and further that discussions would commence with Payroll on an ADRP dues deduction process. Subsequently a letter was received in mid-December from President Traves, on behalf of the Board, indicating that oversight of University-retiree relations would be added to the mandate of the Board's Human Resources Committee. ADRP will file an annual report commencing this spring.

Progress has been quite rapid since. A series of meeting on Blue Cross has been held, with more to follow, which Benefits Committee chair John Barry reports on separately in this newsletter. These included a meeting of ADRP's Benefits Committee, multiple meetings of ADRP representatives with those of Dalhousie HR, and one of the ADRP board. The surplus issue, claims experience, over-65 rates for 2012/13, and the terms of reference for a permanent retirees benefits committee have been reviewed with Dal HR. It is hoped that all associated matters on Blue Cross will be resolved soon, and explained in the April issue of this newsletter, prior to our AGM on April 26 in University Hall.

Meetings with Payroll resulted in successful implementation of an option, commencing in April, for members to pay their ADRP dues by a $1.66 monthly deduction from their pension. Use this option and there will be no more doubt whether you renewed or not! This should also greatly decrease the quantity of reminders our membership chair has to send each year. A message will be sent from Payroll to all pensioners providing details on how to make use of this option. Those details will also be posted to the ADRP web site at adrp.dal.ca.

The very serious state of the Dalhousie pension plan, and its oversight, continues as a matter of great concern to your ADRP board. While the major direct effect on pensioners has been the absence of indexing for several years, totalling over 13% for the worst-affected, the pension "problem" extends to all active employees, and their bargaining groups, and is a major threat to the University operating budget. Paul Huber reports on some aspects of this extremely complex issue in a separate article. What follows here is an outline of activities from mid-November to mid-February. If pension deliberations cause your eyes to glaze you might want to skip to the last paragraph from here.

While we pensioners may feel most acutely the eroding effect of annual inflation on our own Dalhousie pensions, pension plans are a problem with University, provincial, national, and international dimensions. Overcoming the problem will require action at each of those levels. The local context for dealing with the Dalhousie pension plan is finally becoming more defined.

While there has been only a single Pension Advisory Committee (PAC) meeting since the November newsletter, there were several pension town hall presentations, a Dal News article, and many other activities which have accelerated pension deliberations on several fronts.

The difficulty in past discussions of this issue within ACOPS, DCOPS, and PAC has been twofold. First when discussions began in June 2009, despite sophisticated statistical modeling it was not possible to predict with any accuracy the Plan's prospects to March 2013. It is still difficult to do so, but at least we know what has happened since, and it has not been the hoped for closing of the gap between assets and liabilities. Following the 2008 meltdown Dalhousie's plan had a good asset investment experience in both 2009 and 2010, but a poor year in 2011. The setting of long term interest rates at historically low levels more or less guarantees that liabilities, as measured by going concern and solvency tests, will greatly exceed asset values for the next two-three years and longer. Thus large deficits, as defined by those tests will remain for the foreseeable future. Those deficits are largely in the PTF with a small proportion in the RTF that pays our pensions.

Second, due to impending legislation, we did not know what rules would apply at the provincial level which regulates most aspects of our pension plan, and specifically the rules for paying down the deficits after the next actuarial valuation due effective March 31, 2013. In addition to updating its own rules, our provincial government wished to better harmonize them with those of Ontario, also in a revision process, for ease of administration by plan sponsors and regulators such as the Office of Superintendent of Pensions. Those Ontario regulations remain incomplete.

The options under provincial legislation for dealing with the present $270+ million solvency deficit are among the most crucial for Dalhousie, but the going concern deficit has also increased to over $135 million from the $70 million level at the March, 2010 valuation. From pensioners' perspectives governance rules, including involvement in oversight of their pension plans, are a major concern. Oversight is given mostly to the plan sponsors and those representing active employees, even if a majority of pension assets are attributable to pensioners.

A new Pension Benefits Act (PBA) was finally passed in mid-December 2011. Paul Huber made a presentation on behalf of ADRP at the Law Amendments Committee as part of the legislative process prior to adoption. The associated regulations were released in draft form after that, and Paul has made a submission on behalf of ADRP concerning them. The University has also made a submission. The draft regulations have many complexities, and not a few errors. We are fortunate that Paul has the expertise, and devoted a substantial amount of time, to prepare the submission. It and associated documents are linked on the ADRP web page at adrp.dal.ca.

Meanwhile we remain spectators of the multiple collective bargaining processes ongoing between Dalhousie, the DFA, NSGEU local 77 (technical and clerical staff), and NSGEU local 99 (trades and custodial staff), with the pension plan and its governance the supreme issue in those negotiations. One possibly significant development among them is the DFA's recent indication of a willingness to consider a Jointly Sponsored Pension Plan, under certain conditions, a change from their stance dating back to December, 2010 in my observation.

In Ontario, the University of Guelph and its faculty union recently concluded a new agreement with a proviso to continue unresolved pension discussions. To the extent that this may represent the uncertain state of Ontario's pension regulations and that of the partially harmonized draft ones for Nova Scotia, one can hope for changes in the N.S. pension regulations beyond what have been proposed.

A requirement to amortize the $270 solvency deficit under proposed or existing rules would be catastrophic for Dalhousie's operating budget. It seems a near certainty that the province will have to provide an extended if not permanent exemption from that test. Eventually an increase in long term interest rates will substantially correct the solvency deficit "problem", which is in any case based on the false premises that (a) Dalhousie ceases operations, and (b) all pension assets are used to purchase life annuities.

Removing the solvency test still leaves two further financial issues -

1. The separate going concern deficit will be a continued and increasing multi-millions challenge for the university budget.
2. As far as indexing for our pensions is concerned, our Plan rules require a three year average of returns which is well above those achieved to June 30, 2011, as listed in the RTF Trustees report linked on the ADRP web site.

Knowing the subsequent performance since last June, one cannot be optimistic of any catch-up on the shortfalls, nor a return to general indexing, for more years to come.

Financial Services now posts quarterly pension plan investment updates on its web site, another response to ADRP's lobbying for improved communications from the trustees.

The most recent, to Dec 31, 2011 shows a -0.91% 6-month return for the RTF. Tracking the results for the RTF will provide some indication of when indexation might resume.

The above provides a summary of what members of your ADRP board and committees have been concerned with for the past few months. It provides a segue to my final topic in this report, the AGM and election of a new board and executive. The Nominating Committee will soon be performing its annual exercise. Should a member call on you to consider serving in any of the available positions please give consideration to the request. Personally I can say that while serving does require a time commitment, it has been far more interesting than I ever expected, both for the issues at hand, and from working with fellow ADRP members. As retirees we have a challenge to remain mentally active for preservation of brain function. Serving on the ADRP board and committees provides ample opportunity to meet that challenge in a rewarding manner.

Pension Issues for the ADRP

Paul B. Huber - 12 February 2012

This article is in three parts. The first briefly presents the current situation of the Dalhousie Pension Plan; the second discusses the new Nova Scotia Pension Benefits Act and the ADRP presentation to the Law Amendments Committee of the Legislative Assembly in early December before the third reading of that legislation; and the third takes up some features of the proposed funding regulations under the new Act that were open to comment until 31 January 2012. Selected sections of the ADRP submission in this respect come near the end of that section.

I. Dalhousie Pension Plan

Reports to the Pension Advisory Committee indicate that as of 31 December 2011, the two pension trusts at Dalhousie had $761 million in assets. Liabilities, measured respectively on a 'going-concern' and on a 'solvency' basis (and 'smoothed?'), were somewhat in excess of $900 million and $1,035 million, respectively. In the Retirees' Trust Fund [RTF] alone (the fund which pays our pensions), assets were about $315 million and liabilities approximately $340 million on a 'going-concern' basis and $390 million on a 'solvency' basis. Clearly, both funds are experiencing large deficits (i.e., liabilities exceed assets), which were concentrated in the Pension Trust Fund [PTF].[i]

The three-year average annual rate of return to 30 June 2011 (fiscal year-end) in the RTF was only 3.65%. Again, the RTF earned too little for normal indexation and continued to pile up arrears that it must eliminate before normal indexation could resume. And poor returns continued. During the first six months of the current fiscal year, the PTF and the

RTF both had negative returns (minus 1.5% and minus 0.9% before expenses). But in the early weeks of 2012, the trend may have reversed.

When actuaries calculate solvency liabilities, they are required professionally to employ current interest rates; the lower the level of interest rates, the higher the liabilities. At present, interest rates are at an all-time low and this is a primary cause of major solvency deficits in pension plans everywhere. Unfortunately, the low interest-rate environment seems likely to continue for some years. Combining this effect with poor past investment returns implies that the prospects for indexation at Dalhousie appear dismal for at least the next three or four years and possibly much longer.

Shortly after Ken Burt came to Dalhousie five years ago to replace Bryan Mason as Vice-President - Finance and Administration, he asserted (without evidence) that the Dalhousie Pension Plan was unsustainable. Since then he has been promoting the idea of a jointly-sponsored pension plan [JSPP] at Dalhousie. In effect, a JSPP transfers cost and risk from employers to their employees, while potentially also transferring shared administration. It is unclear what the impact of a JSPP might be on Dalhousie pensioners, but it is possible that it might enable us to gain greater control over our pension investments.

II. New Pension Benefits Act [PBA]

In mid-November, a new Pension Benefits Act was given first reading in Nova Scotia, and a month later it became law. The new Act is a major overhaul of the old law. It now permits JSPPs, target benefit pension plans, phased retirement (under very rigid conditions); it also defines "retired member" as a category of beneficiary; and it somewhat improves disclosure. However it has not yet been proclaimed. When (and if) this happens, the old Act and the Regulations under the old Act will automatically be repealed (but nevertheless continue in force for some). Proclamation is thought likely to take place in late March 2012, but may be postponed until Ontario introduces additional regulations under its new pension benefits act.

This new law, if proclaimed, will probably have a significant impact on employer-sponsored pensions in the province, but may have few or, alternatively, may have major implications for retirees. This uncertainty and lack of clarity is cause for concern.

Clause 140 of the new Act provides that, "Notwithstanding the repeal of the former Act, the former Act and the regulations made under that Act continue to apply to persons who have, before the effective date [of the new Act], ceased to be members of a pension plan or retired from a pension plan." What these words might mean is obscure in more than one sense. Those of us who took all our pension entitlements out of the Dal Pension Plan did "cease to be members of [that] pension plan," so would be covered by this clause; however, most of us who are now getting a Dal pension did retire from Dalhousie but did not retire from its Pension Plan; of the remainder of pensioners almost all are surviving spouses. The implication: some of us are not covered by this clause, but some might be.

This result may not be what the civil servants who drafted this clause intended. Equally unclear is whether those to whom this clause applies are subject to the somewhat conflicting provisions of both the old and the new law and the accompanying regulations to each, or only the former. (Note that the clause never suggests that anyone is exempt from the rules of the new law.)

In any event, when I testified on behalf of the ADRP before the Law Amendments Committee in early December regarding the then not yet finalized legislation, I used the allotted ten minutes to touch upon other deficiencies of the new Act. I pointed out that seniors, who today were living much longer than they did forty years ago, were capable of managing their own RRIFs and LIFs, their own dwellings and cottages, their own checking and savings accounts, but that the new Pension Benefits Act still did not given them any say in managing their pension assets. Nor did the new Act require trustees of pension assets to act in the interests of the beneficiaries: i.e., in your interests.

MLA Howard Epstein challenged me, saying, "surely all trustees realized that their primary duty as trustees was to act in the interest of beneficiaries." My rejoinder: Most pension trustees were not attorneys and thought they were supposed to act on behalf of the Plan sponsor; moreover, some of those with legal training had obviously forgotten what they should have learned in law school about trust law. MLA Diana Whalen wondered why the ADRP did not get reports from the retiree "representative" on the RTF. I replied that he had been forbidden to report to the ADRP by VP Burt.

III. (Draft) Regulations under the new PBA

The new PBA devotes over four (of 71) pages to making provisions for regulations on just about every feature of the Act. The 46 pages of draft regulations issued thus far centre on funding and some related issues, but are seriously incomplete, contain significant glitches, and fail to clarify -- indeed introduce confusion to -- the meaning of the Act. Many of the draft regulations refer to various features of the JSPP system of pension governance and funding, and the ADRP submission questions five of these provisions, generally because they either seem to have major unintended consequences or appear to be profoundly undemocratic or are confused.

The remainder of our submission including our suggestions (in italics) follows:

a. Regulations #11(10)(b) and #11(11) permit an amendment to be made to a pension plan and registered when one trade union representing some members of the plan agrees to the amendment even if other plan members that belong to a different trade union or are not unionized are violently opposed or totally uninformed, and even if these members are adversely affected.

Even if all unionized members of a pension plan agree to a plan amendment, there can be no excuse for putting in place a change without notice that adversely *affects retired or nonunionized plan members. A rethink of this draft regulation is needed.*

b. The new Act creates a new category of "retired member": which generally is a person entitled to receive an immediate pension from the pension fund, who may actually be receiving pension payments, or has reached normal retirement age under the Plan or has elected to start pension payments, provided that that person has either ceased employment related to the Plan or has terminated membership in the Plan. (It is difficult to understand how anyone could no longer be a Plan member yet be entitled to a pension.) But, given the definition in the Act of "member," it is unclear whether "retired members" are a subcategory of "members," or an overlapping group, or a totally separate category.

It would be desirable for the regulations to clarify this situation; otherwise expensive litigation may result. Specifically, in a jointly-sponsored pension plan, it is unclear whether "retired members" are entitled to be involved as "members" in the management of a Plan pursuant to regulations #6(1)3. and #6(1)4.

c. Dalhousie University is an example of an employer whose pension plan includes many non-unionized active and retired members, only a minority of whom are currently represented on any pension committee. Doubtless similar situations prevail at many other employers in the Province.

At present the draft regulations contain no provisions to ensure that the interests of such pension plan members are protected should the current sponsor seek to move the Plan toward joint sponsorship or some other structure. This gap should be rectified and employers enjoined from appointing "representatives" for such members and required to accept those persons selected by the non-unionized members or their incorporated associations or by unions representing members of the Plan.

d. Most defined benefit pension plans in North America suffer from major solvency deficiencies, primarily because the interest rates used to discount future liabilities are at historic lows. No one can predict the future accurately, but the recent announcement of the Federal Reserve System in the United States strongly suggests that the low-interest rate environment will continue into 2015, if not longer. Hence, pension plan solvency deficiencies will likely persist for some time, regardless of returns on assets. Eventually – probably in less than a decade – interest rates will revert to traditional levels. The draft regulations (and those in Ontario, as well) address this situation by strongly favouring jointly-sponsored pension plans under which plan members will contribute much more, employers will contribute less, and retired members will get less security.

Yet the solvency valuation is based on a contingency that is most unlikely to arise at an institution such as Dalhousie University. Dalhousie will undoubtedly be *harmed by the draft regulatory approach and this, in turn, will harm the Provincial economy: Fewer extra-provincial students will be attracted to the Province, fewer research and other grants will be secured by a diminished faculty, the top university in Atlantic Canada will be maimed. Many of the most talented pension Plan members at Dalhousie are internationally mobile. Instead of accepting poorer benefits and lower after-tax incomes, they can and some likely will move out of Nova Scotia to places like Singapore, Australia and Germany, should the Dalhousie Pension Plan becomes jointly sponsored. Should the Plan not adopt this option, its solvency special payments beginning a year from now will amount to as much as a third to a fifth of its pensionable payroll, even it makes maximum use of a letter of credit. Major layoffs will occur; valuable programmes will be cut, and educational quality will shrink.*

Almost inevitably, intense lobbying of the Provincial government by universities will also take place as the foreseeable crisis becomes acute. Valuable administrative time will be wasted and university budgeting uncertainties exacerbated. Should the regulations not incorporate provisions, such as an exemption from solvency valuation, that attempt to avert the solvency crisis which impends at several Nova Scotian universities?

How the new Act and Dalhousie's collective bargaining will play out over the next months is impossible to predict. Perhaps we retirees will gain unexpected power to influence pension issues, perhaps not. Stay tuned. We'll try to keep you in the picture.

[1]The PAC received partial data relating to 30 November, so these estimates involve projection to the 31 December. Furthermore, so-called 'smoothing' does not (and cannot) smooth results; instead it delays recognition of bad and good results and creates confusion for those trying to understand actuarial calculations.

Benefits Committee Report of February 2012

My thanks to Philip Welch for having filled in for me in November's Newsletter while I was away on a big, old roadtrip. I give you a little tease of Philip's lead in to that edition of our Newsletter. It's worth a re-read. Check it out on our website.

He writes:
"As I write this report, I truly wonder whether it should not be renamed, the Abuse Report, since the "Bold Ambitions" Dalhousie's Senior administration has no apparent bounds on their intent and desire to abuse their pensioners and retirees. …"

Philip finishes off the article with a request for members to correspond with Dal Board members to request oversight of our treatment by Human Resources most notably at that time, their refusal to discuss and resolve further settlement of the over half a million dollars of Medavie overpayments.

At our General Meeting in December I was able to thank members in attendance for their efforts on that write-in request. I would like to extend my thanks to those whose contact with us is via the Newsletter and who did their part to help us out of this 4-year long morass.

A turn around took place not long after that November issue was distributed; it opened the door to a productive resolution of what ails us.
By the end of November, Randy, Mike Bradfield and I joined Lee Crowell and Kirk Shand of Mercer Canada (plan consultant) for a meeting “to learn what we wanted”.
A second meeting followed on December 20th. At that time Lee gave us a revised draft Terms of Reference towards their proposal to form a Retirees Benefits Advisory Committee (RBAC) which would be movement towards a goal we’ve long held - - to obtain representation on University committees that affect our welfare.
Early in January our Benefits Committee met to give us direction. This direction was conveyed to the Board on the 20th of January. The ADRP Benefits Committee revisions to the original set of Terms required further revision by our Board at that meeting.

Randy, Mike and I had a further meeting with Lee and Kirk on the 31st of January. We were unable to get to the Terms of Ref. as that latest revision process was just underway.
Randy, Mike and I anticipate further action on the matter when we meet with Lee a few days short of a week after
St. Valentine’s Day.

At that 31 Jan meet with Kirk and Lee, we were able to make progress in moving along the premium holiday to expend more of the accumulated surplus.
Commencing in April of this year, four more birth years will be eligible for relief from premium payments for their Medavie coverage if they were born in 1943 or earlier. For these particular recipients, this will be a two year long premium holiday after which the overpayment surplus will switch to a holiday for all eligible subscribers born 1941 and earlier. All of this is contingent on adequate surplus being available which we calculate to be very likely.

We also had a presentation from Kirk Shand in which he assessed the plan from the standpoint of premium payments and utilization costs. for Aug 2010 to the end of July 2011.
At that time, our 315 subscribers (176 - Single, 139 - Family) had paid in $121,411 and the Medavie Plan had paid subscribers $131,984 which with “Admin Expense” and taxes saw total charges of $138,323 and a $17,017 deficit in the plan.
That deficit was charged against the surplus the excessive premiums had generated The surplus was $828,472 before that debit.

Kirk also calculated rates for a more equitable balance between the rates that a Single subscriber pays compared to what a Family subscriber pays.
From many years back Philip had sought a better balance between Single and Family because at our age dependents would be a rarity and Family nearly exclusively means a member and spouse (partner?).
The differential between Family:Single rates was 2.51

Beginning April of this year, that differential will be reduced to a more equitable 2:1 ratio.

The outcome of costs for the Medavie coverage with the rebalance between Single and Family rates means premium rates this year grow at a different percentage.

The single rate will go from $21.92/month to $27.60 /month and the family rate from $55.09/month to $55.20/month. This will come into effect on 1 April, 2012.

My thanks go out on your behalf to Randy and Mike for their devotion to trying to get things right for us. And I have no less gratitude for the Benefits Committee advice. And finally I'd like to give a shout out and thanks to Ken Easterbrook for years of hosting BenComm meetings at his house. Medical limitations have caused him to withdraw from our BC "emeritus" position. Best wishes to you Ken.

John Barry
Chair, ADRP Benefits Committee
john.barry@dal.ca

Membership Drive Volunteers Required

There are about 800 pensioners in the Dalhousie pension plan. Roughly one half that number are subscribers to Blue Cross. Membership in ADRP has been stable the past few years, but below the 50% mark. The University's proposal for a new governance arrangement for the Dalhousie pension plan, if accepted by the employee groups, provides for a single ADRP member on the governing board only if our membership exceeds the 50% plus one level.

Articles in this newsletter relate the amount and extent of involvement of your ADRP representatives in pension and benefit issues on behalf of all retirees, and gains made on their behalf. For Blue Cross alone that has been nearly $1 million. To continue to properly represent all Dalhousie pensioners it is very desirable that our membership include a majority of them, and as close as possible all of them. For this purpose plans have been made to increase and sustain our membership numbers.

Retaining members presents a particular, but solvable problem. Many pensioners have joined ADRP in past years, and then failed to renew their membership, not because they didn't think it worth the small annual fee of $20, but because they didn't remember when renewal day arrived! The new ability to have ADRP dues deducted by Payroll from one's pension at the trivial rate of $1.66 monthly provides a one time action to join ADRP, or to renew membership, and never again having to remember to renew. It is hoped that most members will use this deduction option in future. It will require simply to download a consent form from the ADRP web site, fill it out, and send it to Payroll. Job done! Details will be forthcoming in the near future from Payroll.

Contacting the many pensioners who are not members to encourage them to take out or renew a membership will require considerable work. Our hope is to have every non-member contacted by an existing member from their former department. To that end we need members who are willing to make the contacts with others in their former area of employment.

A small ADRP committee will attempt to identify potential canvassers, but their job will be much easier if we have volunteers come forward**. If you are willing to make a 1-time contact with retirees in your former department to encourage them to join ADRP, please send an e-mail to adrp@dal.ca, or send a letter to our mailing address displayed on the first page of this newsletter.** Give us your name and former department and we'll be in touch with the information to provide to potential new or returning members. The aim is to start the canvas by the end of March and have it completed by the end of May.

Important Message for all Members Concerning Annual Dues

There will be a notice sent to all ADRP Members, via surface or e-mail, regarding the payment options for initial and continuing dues fro membership in the ADRP.

These are monthly deduction of $1.66 from your pension, annual payment by $20 cheque through the mail, or payment by cash or cheque at the general meeting in December. The notice will provide details of each method to you.

Please watch for it in your mail. The notices will be sent out in the very near future.

Increasing our membership count is important for ADRP to better represent Dalhousie retirees and pensioners in discussions of our pensions, benefits, and all other matters with senior administration.

Every existing member can be a recruiter. It is hoped this item on methods of dues payment will help each of us to do that.

Gweneth Mounteer, Chair
Membership Committee

In Memoriam

Cummings, Joan of Halifax, passed away in January. Joan was a Professor in the School of Social work, retiring from Dalhousie in 1996.

Spark, Muriel Halifax, passed away in January at the age of 85. Muriel retired from Dalhousie in 1992 after many years working in administration in the office of the Dean of Medicine.

Announcements & Events

University Club - Food for Thought
Hello to all of retired Alumni on this chilly but sunny February morning. Although I have not met many of you yet I would like to send my warmest regards from myself and all of the staff here at the Dalhousie University Club
I am constantly on the look out for any ideas that might interest our members in taking advantage of the Club's facilities and was wondering if you had any ideas that you think might be attractive to your membership?
Please do not hesitate to get in touch with me. We will be working on next year's agenda soon and I would so appreciate your input.
With many thanks
Janice Tate
Dalhousie University Club General Manager
Dalhousie University Club Alumni Cres. Halifax 902 494 3492 Janice.tate@dal.ca 902 494 6511 Office 902494 6599 Fax billing address: 1459 Oxford St. Box 15000 Halifax NS B3H 4R2

Seniors' College Association of Nova Scotia (SCANS) – Monthly Presentations
SCANS will be continuing their monthly lecture series over the next four months and all ADRP members are welcome. All lectures are at the Bloomfield Community Centre, 2768 Agricola St., Halifax. There is no charge for these lectures but seating is limited so please call the SCANS office at 444-7588 and leave your name, phone number and the lecture you wish to attend.

Tuesday, March 13, 10am to 12 noon : "The Story of Transplantation and How It Has Transformed 20th Century Medicine" – Dr. Philip Belitsky

Tuesday, April 17, 10 am to 12 noon: "Pain, the Fifth Vital Sign" – Dr. Christine Chambers

Tuesday;, May 15, 10am to 12 noon : "Folklore, History and Today" – Mr. Clary Croft

Absented-Minded Professor

A 75-year-old professor lived alone. He was known for his punctuality. He would leave his apartment at 9am and return home at 5pm like clockwork.

His maid would come in everyday to do cleaning and cooking for him. She had her own key to enter the apartment.

One day, the professor decided to return home early. However, on the way, he realized that he had forgotten his key in the office.

He arrived home at 4:55pm and knocked on the door to his apartment so that his maid would open the door for him. But instead, he heard a familiar female voice say: "the professor is not at home yet."

On hearing this, the professor replied back: "Please tell the professor I will come back." and he left.

Texting for Seniors - A Chuckle for Us Oldies

Teens have theirs, now seniors have their own texting codes (LOL, e.g.). So here are some codes for seniors:

ATD – At the Doctors
BFF – Best Friend's Funeral
BTW – Bring the Wheelchair
BYOT – Bring Your own Teeth
CBM – Covered by Medicare
CUATSC – See You at the Senior Centre
DWI – Driving While Incontinent
FWIW - Forgot Where I Was
GGPBL – Gotta Go, Pacemaker Battery Low
GHA – Got Heartburn Again
IMHO – Is My Hearing Aid On?
LMDO – Laughing My Dentures Out
LOL – Living on Lipitor
OMSG – Oh My! Sorry, Gas
TTYL – Talk to You Louder
WWNO – Walker Wheels Need Oil
GGLKI – Gotta Go, Laxative Kicking In!

Co-Editors Note – Thank you to the members who sent these in. We love to have more for future issues – so send them on to me – tcreighton@eastlink.ca

ASSOCIATION OF DALHOUSIE RETIREES AND PENSIONERS

Nomination form for the Election of Officers and Directors for 2012-2013.

Name of Nominee ____

Name of Nominator____

Position for which Nomination is made _______________________

Short Biography (optional)

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____

We, the above nominee and nominator, are Members of the

ADRP and have paid the membership fee for ADRP for 2012.

Signature of Nominee ____

Signature of Nominator ______________________________________

The elected officers and directors are

> **President; Vice-Presidents;**
> **Secretary; Treasurer; Members-at-Large**

> **Nominations, through the Nominating Committee, may be made for any of the above positions by Wednesday, April 21, 2012 by surface mail to Dr. Philip Welch, Chairperson, ADRP Nominating Committee, ADRP Office, Room 2831, LSC, Dalhousie University, 1459 Oxford St., PO Box 1500, Halifax, Nova Scotia B3H 4R2; or by e-mail to welchjp@eastlink.ca . In the case of e-mailed nominations, a signed Nomination Form must be in the hands of the Nominating Committee Chairperson before the AGM begins on Thursday, April 26, 2012.**

To see current list of officers and directors visit our web site at www.adrp@dal.ca