

# **ADRP NEWSLETTER**

**Volume 11, Number 4, November 2012**

**Association of Dalhousie Retirees and Pensioners**

## **GENERAL MEETING**

**Wednesday, 12 December 2012**

**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.**

**Following the meeting there will be a Social from 3:30 to 5:30**

**Earl of Dalhousie Pub, University Club**

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

## **Table of Contents**

<b>Cover &amp; Table of Contents</b>	<b>page 1</b>
<b>From the Editor</b>	<b>page 2</b>
<b>Draft Agenda</b>	<b>page 3</b>
<b>Draft Minutes</b>	<b>page 4 - 8</b>
<b>President's Report</b>	<b>page 8 - 9</b>
<b>Benefits Committee Report</b>	<b>page 9 - 10</b>
<b>Membership Committee Report</b>	<b>page 10 -11</b>
<b>Senior's Humour &amp; Editorial Policy</b>	<b>page 11</b>

## **Editorial**

A most frequent question that members of the ADRP Board receive from the general membership is in regards to pension indexation. Has there been any? Will there be any? What are the chances of any indexation happening before our individual clocks run out? As current faculty and staff near their retirements, questions are arising from that group as well.

As indicated in President Randy Barkhouse's report , the ADRP Board is directing its focus for the coming months on issues of pension management and indexation. This strategy is not just for the benefit of current members but with an eye to future members as well. Some of us may not have paid close attention to pension matters while we were employees, and likely the same situation is in place today.

In his usual fashion of keeping us all informed in a timely manner, Randy has already begun posting some ADRP pension management and indexation history on the ADRP website. This will be an on-going effort so as to keep us all informed in a timely manner as well as to help create enhanced visibility of ADRP's extensive work in regards to **OUR** Retirees' Trust Fund, not only within the Association but amongst other interested parties as well. Please check it out often, become informed, question, and share /debate your thoughts and concerns with fellow members.

Note that Randy has already made the existence of the ADRP and the value of its collective membership to the University known to its next President.

The Benefits Committee continues to seek input from members about what benefits they see as reasonable to pursue particularly at the RBAC. On a personal note regarding the Blue Cross Early Retirees Health Spending Account (HAS) and seeking reimbursement in Year 2 of the two-year time limit, my advice is to keep copies of whatever you submit, and carefully check their work. I have been waiting for weeks now for a re-assessment to be done and cheque issued on a claim that their representative assured me was clearly Blue Cross's processing error. My calls to Blue Cross assure me that I would get a call back, but alas, no call back yet. Stay tuned...

We continue to invite your commentary on the progress being made on pension and benefit matters and on other ADRP issues as they arise, and in particular look forward to hearing those opinions/ideas at the **December 12<sup>th</sup> General meeting**.

Happy holidays from your Editorial Team!

Denise Sommerfeld, Co-Editor

**3**  
**DRAFT AGENDA**  
**ADRP GENERAL MEETING**  
**2:00-3:30 pm on WEDNESDAY, December 12, 2012**  
University Hall, MacDonald Building

1. Call to Order and Adoption of the Agenda. (Randy Barkhouse)
2. Remembrance of deceased members. (Randy Barkhouse)
3. Minutes of the Annual General Meeting of 26 April 2012. (Randy Barkhouse)
  - a. Approval:
  - b. Matters arising:
4. President's Report. (Randy Barkhouse)
5. Treasurer's Report. (Dick Sutherland)
6. Committee Reports (discussion of these reports is greatly encouraged):
  - a. Benefits Committee. (David Tindall)
  - b. Communications Committee. (Blanche Potter)
    - i. Website. (Randy Barkhouse)
    - ii. Newsletter. (Blanche Potter)
    - iii. Caring and Sharing sub-committee. (Carol Smillie)
  - c. Membership Committee. (Gweneth Mounteer)
  - d. Pension Advisory Committee. (Paul Huber)
7. Other Reports
  - a. SCANS (Seniors' College Association of Nova Scotia) (Philip Welch)
  - b. CURAC (College and University Retirees Associations of Canada) (Paul Huber)
8. Any Other Business.
9. Adjournment.

Draft Minutes  
ADRP Annual General Meeting  
2:00-3:30 pm on Thursday, April 26, 2012  
University Hall, MacDonald Building

**1. Adoption of Agenda:**

With about 40 members present, President Barkhouse called the meeting to order at 2:05 pm. By consensus the agenda was ADOPTED as circulated.

**2. Recognition of deceased members:**

The Chair asked for a minute of silence to recognize the recent deaths of members J. Murray Beck, Joan Cummings, Peter Aucoin, Emerson Moffitt, Bob Tonks, George Turnbull, and Harry Whittier.

**Minutes of the General Meeting, December 7, 2011:** On motion (Bradfield), the minutes were APPROVED as circulated.

**4. President's Report:**

Observing that the Board of Directors had had a busy year, President Barkhouse reviewed the main points of his written report (previously circulated in the AGM Newsletter, Vol. 11, No. 2). Perhaps the most significant event was the provincial government's decision to exempt Dalhousie's pension plan from the solvency test requirement. Implementation in October of the arbitration award won by the DFA on behalf of early retirees was another very significant outcome of ADRP activities. Another successful Atlantic Regional CURAC (College and University Retirees Associations of Canada) meeting was co-hosted by ADRP and Saint Mary's University Retirees Association (SMURA) on October 1, with representatives from all maritime universities and some from Ontario and Quebec. No other regional CURAC meetings have yet been held in Canada. Randy had just returned from the national CURAC AGM at the University of Victoria, BC.

The Board of Directors has been preparing its first annual report of ADRP members' concerns to the University's Board of Governors. Negotiations with the University's HR staff produced agreement to extend and expand the Medavie Blue Cross premium holiday for regular retirees to offset the excessive premiums paid by this group in past years; and discussions have continued towards establishing a Retirees Benefits Advisory Committee to oversee future use of the accumulated premium surplus, and recommend changes in extended health coverage and other benefits for retirees. On April 1<sup>st</sup>, the ADRP's monthly dues deduction was implemented for members who chose this new option after we had sent information and membership forms to all pensioners (using mailing labels kindly provided by the University's

payroll Department). With respect to pending provincial pension plan regulations, ADRP Board member Paul Huber made suggestions to the relevant government committee, which seems to be waiting for Ontario to show the way forward. Randy thanked all members of the ADRP Board and Benefits Committee for their many hours of deliberation in the past year, and expressed confidence that the 2012-2013 Board will be able to build on the results of their work.

Bob Rodger wondered when would there be a pensioners' representative on the board of trustees of the Retirees Trust Fund. Randy suggested perhaps not soon, if ever? Huber remarked that he had queried the government committee regarding a pension reform proposal that, by law, two pensioners would be included on a pension advisory committee (for each pension plan); he noted that such a committee would have less power than currently available to Dalhousie's existing PAC. A new PAC arrangement would be difficult to set up, and therefore unlikely. Randy commented that pensions were seen to be an issue between employer and employees, with pensioners excluded, although the Province had recently moved to give civil service pensioners some representation; this seemed unlikely to occur in the near future at Dalhousie.

Finally, Randy referred to his additional article in the Newsletter entitled "Where Dal Pensioners Retire". Mailing labels provided by the University's HR department had revealed a very wide geographical distribution of Dalhousie's pensioners: 75% (604 of 804) residing in HRM; another 71 in the rest of Nova Scotia; 94 in the rest of Canada; and 35 outside Canada.

**5. Treasurer's Report:** Dick Sutherland reviewed his financial statement for 2011 (as published in the April AGM Newsletter), noting that the Association's revenue for 2011 had greatly exceeded the amount projected in last year's budget, and expenditures, especially travel expenses, were greatly under budget. His proposed budget for 2012 included slight overall increases for both revenue and expenditures - mainly in projected travel costs for delegates to the national CURAC conference to be held at the University of Victoria, BC. Responding to John Barry, he advised that the Benefits Committee's expenditure of \$151.90 was the Mercer consultant's fee. Rodger *MOVED: That the Treasurer's report be accepted.* CARRIED without dissent.

**6. Auditor:** The Secretary *MOVED: That John Rutherford be re-appointed as the Association's Auditor.* AGREED.

## 7. Standing Committee Reports:

**A. Benefits** – John Barry noted that the report printed in the Newsletter was his swansong as Chair of the Committee. Bob Rodger proposed a vote of thanks to John and the Committee for their negotiations towards achieving a Retiree Benefits Advisory Committee (RBAC). Applause. Randy added that this had not been a short episode, and thanked Mike Bradfield for his hospitality. He pointed to the Association's web site, which carried weekly updates. Paul Huber

commended the Committee for the positive outcomes over the past year with respect to the Blue Cross plan and the new RBAC, which remained to be finalized. The RBAC is a major development that will allow ADRP input, especially regarding benefits covered by the Blue Cross plan.

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

- i. **Website** - Randy Barkhouse had already noted that the ADRP website is updated regularly (<http://www.adrp.dal.ca/index.html>).
- ii. **Newsletter** – Co-editor Blanche Potter Creighton noted that there were four editions in 2011. She thanked contributors, and remarked that she had received many favourable comments, especially from far-off members.
- iii. **Caring and Sharing** – Carol Smillie had submitted a written report, which listed one recipient of flowers, seven cards of condolences sent to families of deceased members, and one card of thanks to a retiring Benefit’s Committee member. Blanche Potter Creighton read the report on Carol’s behalf: The sharing and caring activities of ADRP are an integral part of the communications plan. Individuals inform [Carol] of situations occurring in the lives of our members that should be acknowledged with a card or flowers. This is a service that is offered to the members of ADRP. It [depends on] members reporting situations that they are aware of. If you know anyone who would welcome recognition by the ADRP in this way, please let Blanche or [me] know.

**C. Complaints and Advocacy** – No report, but John Barry noted that retirees could now get access to Dalhousie’s WiFi service. Randy Barkhouse added that the Computer Centre’s Help Desk will now provide that access on request.

**D. Membership** – Gweneth Munteer’s written report was included in the Newsletter. The Secretary reported that the total number of members who had paid dues for 2012 before this meeting was more than 200.

**8. Pension Advisory Committee** –Paul Huber apologized for not producing a written report, but made several points:

- i. Two unions had reached collective agreements with the employer, and had rejected the idea of a Jointly-Sponsored Pension Plan.
- ii. He had made an oral submission to the Provincial Law Amendments Committee, and a written submission to MLAs regarding pension plan reforms. He had called for a solvency waiver for Dalhousie, pointing out the adverse effects of the existing solvency requirement. He also wondered why there seemed to be a country-wide move to get employers and employees to pay equal contributions to their pension plans. In Ontario there was pressure to amalgamate pension plans, or funds, or both. The

former seemed to lack any clear advantage, but amalgamated funds might produce better returns.

iii. He saw a gradual increase in the age of eligibility for pensions, as life expectancy rises and mandatory retirement has been abolished. However, prospects for reform of the Canada Pension Plan had improved following the outcome of the election in Alberta. Meanwhile, Quebec has its own plan.

Responding to a question, Huber noted that retirees can choose when to start taking pension payments, but with actuarial adjustments; he was not sure about the timing of OAS payments. Poverty among the over-65s in Canada was less than in other western countries. David Lewis asked about the chances of Dalhousie pensioners ever seeing a return to pension indexation. Huber replied that past shortfalls would have to be made up first, and above-average investment returns will be needed for about five years before any general indexation could occur. The RTF might be in surplus next year, but in the past the trustees had refused to give their discretionary (“catch-up”) indexation, because the combined PTF-RTF was not in surplus.

- 9. Nominating Committee** – Gweneth Munteer referred to the Committee’s written report published in the Newsletter. She called three times for further nominations from the floor. Hearing none, the President declared the slate of nominees elected: President, Randy Barkhouse; VP1, Toni Laidlaw; VP2, John Barry; VP3, Andy Wainwright; Secretary, Colin Stuttard; Treasurer, Dick Sutherland; Members at Large: Wallace Geldart, Paul Huber, Carolyn Savoy, Denise Sommerfeld. Recommended for appointment as chairs of standing committees (and thereby Board members at large): David Tindall (Benefits), Blanche Potter-Creighton (Communications), Gweneth Munteer (Membership). Philip Welch, as Immediate Past President, retains his Board membership for another year.

**10. Representatives’ Reports:**

- A. SCANS (Seniors’ College Association of Nova Scotia)** – Blanche Creighton (Past-President of SCANS) distributed her written report: “The spring courses are now up and running with eight being offered in HRM, four in Mahone Bay, and three in Truro. Our current membership stands at 46. In the fall a branch will open in Liverpool.  
 “The monthly presentations by guest lecturers have been more than successful with full audiences. The May 15 lecture with Clary Croft is filled and it will be the last one in the series until the fall.  
 “At the Annual General meeting in March, Dr. Philip Welch was elected President of SCANS.  
 “SCANS has been granted a \$25,000 grant from the Nova Scotia Department of Seniors’ Positive Aging Fund which will enable us to hire a person to start organizing new branches throughout the province.”

**B. CURAC (College and University Retirees' Associations of Canada) –**  
 Barkhouse reported that he and Paul Huber had attended the national CURAC conference at the University of Victoria, BC, held on April 18-20. His presentation on successful one-day regional CURAC conferences held in the Maritimes had elicited interest, especially from Ontario delegates. He noted Maritimes had elicited interest, especially from Ontario delegates. He noted that U. Vic's strategic plan includes provisions for retirees. He had copies of this and other documents from the conference for anyone who wished to have one; he would give a copy to President Traves' successor. He also noted that retirees had established academic prizes at several universities. CURAC Newsletters can be found at <http://www.curac.ca/>

**11. Adjournment** – The meeting adjourned at 3:30 pm.

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**President's Report - November 2012 - Randy Barkhouse**

Subsequent to my September report there have been two ADRP board meetings and one of the Pension Advisory Committee. The financial statements for the pension trust funds to June 30, 2012, also were released, subsequent to the October 5 meeting of the trustees. What has not yet been released to the date of writing this report is the annual Retirees Trust Fund (RTF) report that relates the annual decision on indexation as well as on other activities of the trustees in relation to our Fund.

The financial statements did note a going concern test surplus in the RTF of just over \$11 million. That however was offset by a massive going concern deficit in the Pension Trust Fund of over \$118 million putting the combined Pension Plan in a deficit of about \$108 million as of June 30, 2012.

All that makes any allowance for indexation in 2013 very unlikely, and it might be a certainty before our upcoming general meeting on December 12.

Your board has the matter of our pension plan as a principal focus, now that issues related to Blue Cross for both our over-65 members and the under-65 early retirees have been substantially resolved and put in the realm of the Retiree Benefits Advisory Committee (RBAC). The RBAC, with representatives of ADRP and the university administration, has now commenced formal operations, chaired by ADRP's David Tindall.

Pension issues of concern to your board include indexation under our present "excess interest" method, possible alternative indexation methods, lack of an ADRP nominee on the RTF trustees, RTF investment policy, and overall Pension Plan governance to name a few. To date the loss of purchasing power of a Dalhousie pension is in excess of 15% for those longest in retirement.

In September 2008 the ADRP released “Our Story”, an article on the history of indexation in our Plan to that time. That release came from a subcommittee that had studied the issue in depth. It is newly linked on the ADRP home page to allow members to refresh their memories. Your board’s intention is to develop a sequel to “Our Story” to bring members up to date on indexation, and other aspects that have affected our pensions since 2008, a period of turmoil for defined benefit plans generally. Watch for that new summary early in 2013. The new actuarial valuation must be done effective no later than March 31, 2013. That valuation will be the next significant formal step in operation of our Plan.

At last year’s December general meeting I recounted how impressed I was with the “Women in Leadership” dinner hosted by the Athletics department. The second such dinner is being held December 5, 6-9 pm. Tickets may still be available. Reflecting on the past 50 years at Dalhousie I recognize that the ADRP membership includes many women who have been leaders at Dalhousie, the generation of faculty and administrators who changed Dalhousie from a traditional male-dominated institution to one where women play an increasing role. My undergraduate professors in the 1960s were 100% men. I doubt that could be stated of any program today. The enrolment statistics at Dalhousie and elsewhere suggest that leadership in higher education and society generally will be increasingly populated by women in the immediate future. Your ADRP board has female proportion well below a 50-50 split and I hope that the female proportion will grow when elections are held at our AGM in April.

It had been predicted that the next President of Dalhousie would be a woman, so perhaps it was a surprise to many when Dr. Richard Florizone of the University of Saskatchewan was recently announced as the unanimous choice of the selection committee. I have had a pleasant informal exchange by e-mail with Dr. Florizone in apprising him of the ADRP’s existence, and the extensive service of our membership to Dalhousie. An immediate future task of your board will be preparation for him of a brief, outlining issues of concern to ADRP which we believe will merit his attention as the 11<sup>th</sup> President.

I look forward to taking questions from members at the upcoming general meeting on December 13, and of speaking with many of you at the reception that follows in the Earl of Dalhousie pub.

### **Benefits Committee Report, November 2012 – David Tindall, Chair**

I am very happy to report that Denise Sommerfeld has reconsidered her decision to leave the committee. We are still seeking members for the Committee. If you have an interest in improving Benefits, please consider joining us! Our numbers are particularly lacking in non-faculty retirees.

Michael Bradfield reported on his meeting with the Employee Benefits Committee (EBC) on October 10<sup>th</sup>. He presented the ADRP position that the Retirees’ Medical Plan should

be cross-experience rated with that of the active employees. This would result in a small increase for active employees, which they would recoup once they retired. Given that 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 raises on an on-going basis. The EC members seemed lukewarm to the proposal but said they would take it back to their respective principals.

BenComm also heard from an early retiree member who had recently had considerable difficulties in accessing their Health Spending Account at Medavie Blue Cross. The committee offered some advice on how to proceed and is waiting to hear the outcome. If you have had similar problems, please let us know.

Another item we discussed was the possibility of getting better rates for retirees at DalPlex. Let us know if you are interested in this possibility.

BenComm also discussed items that might be raised with the Retiree Benefits Advisory Committee (RBAC) which has yet to meet. The RBAC meeting will follow receipt of information on renewal information for the medical plans. We hope also to get data which will help us to decide on whether to implement a travel medical plan and what form it might take.

The ADRP nominees to RBAC are Michael Bradfield (Secretary), Carolyn Savoy and David Tindall (Chair). From the BoG: Lee Crowell (Vice-Chair) and Darrell Cochrane; with Kirk Shand (Mercer) as advisor.

Suggestions/Volunteers to serve on the Committee are always welcome.

### **Membership Committee Report - November 2012 – Gweneth Mounter**

Thank you for becoming new or renewal members.

By the April 2013 Annual General Meeting, all databases (from different contributors) will be combined and you will be able to see how many members we have. It will be a very good number

If you have moved or changed your e-mail address, please let us know. This can be done by telephoning 902-494-7174, or by sending an e-mail to [adrp@dal.ca](mailto:adrp@dal.ca) . You may also e-mail me at: [Gweneth.mounter@bellaliant.net](mailto:Gweneth.mounter@bellaliant.net) .

You may also write to us at:

Association of Dalhousie Retirees and Pensioners  
Room 2831, Life Sciences Centre, Dalhousie University  
PO Box 15000  
Halifax, NS B3H 4R2

If you still wish to pay for your membership by cheque, you may certainly do that (2013 dues are still \$20.00). If you come to our December 12 meeting, payment may be made there. Or you can mail your cheque to:

Gweneth Munteer,  
Membership Chair,  
71 Mowat Crescent  
Lower Sackville, NS B4C 2A4

I hope to see you at our December 12 meeting.

**Senior's Humour** - Some Quotes from well-known personalities:

“It’s paradoxical that the idea of living a long life appeals to everyone, but the idea of getting old doesn’t appeal to anyone.” – Andy Rooney

“I’m kind of comfortable with getting older because it’s better than the other option, which is being dead. So I’ll take getting older.” – George Clooney

“You can’t help getting older, but you don’t have to get old.” - George Burns

**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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