

Association of Dalhousie Retirees and Pensioners **Quarterly Newsletter** ♦♦♦♦♦♦♦♦ **volume 2, number 1, Fall 2003**

Upcoming Events - Mark your calendars!

Thursday, November 6, 2003, 7pm. ♦ Talk by Dr Kenneth Rockwood on how to age successfully and in good health. ♦ Ken gave us a very interesting and too brief talk on issues of aging at the CURAC conference. ♦ Come and hear a more extensive discussion. Tupper Building Floor 6 Room L1.

Wednesday, December 10, 2003, 2-4 pm. ♦ Annual holiday gathering at the University Club in the Pub.

Tuesday, February 10, 2004, 7-9pm. ♦ Canada Customs and Revenue Agency. Update on income tax and have your questions answered. ♦ Tupper Building Floor 6 Room L1.

Membership 2003

Our membership year is quickly growing to a close, and there are about 80 members who have not paid their dues to date. ♦ If you are one of these, please send your cheque for membership fee in the amount of \$20.00 to: Blanche Potter, 2623 Fuller Terrace, Halifax, N.S. B3K 3V8, or drop it by the ADRP Office - there is a mail slot in the door. ♦ If we do not hear from you, we can only regrettably assume you no longer wish to be a member of ADRP.

A Few Words from the President, Tarun Ghose

The next Annual Conference of CURAC/ARUCC will be held in Winnipeg on May 27 ♦♦♦ and 28, 2004. ♦ The programme theme of this conference is "Building Relationships". ♦ The Conference will look into existing national and provincial legislation and regulations affecting retirees. ♦ Of particular interest will be identifying the government departments that have specific responsibilities for programmes and services for retirees. ♦ John Mundie, Chair, Local Conference Committee, has been able to gather a very knowledgeable group of speakers to address these issues. ♦ I strongly encourage ADRP members to attend this Conference. ♦ Rooms have been booked in a nearby Holiday Inn. ♦ Rates are \$84.00 per night for regular rooms and \$104.00 per night for deluxe rooms.

Pensions and supplementary health benefits are the two major concerns of all retirees' organizations - including CURAC/ARUCC at the national level and organizations such as ADRP at the local level. ♦ CURAC/ARUCC has already begun to determine the needs of the various university retiree associations. ♦ For example John R. Meyer, University of Windsor, has compared the post-retirement health benefits of 42 Canadian universities. A perusal of the available data confirms the deplorable situation of post retirement health benefits at Dalhousie. ♦ To remedy the situation, we have first to ascertain the benefits which accrue from collective agreements or other types of legally binding job related contracts between Dalhousie

University and the University's various employee groups (or employees). Unfortunately, it appears that apart from the collective agreement between the DFA and Dalhousie University, there are not many legally binding post retirements benefits for those Dalhousie retirees who were not members of DFA. ♦ Nevertheless, ADRP has to carefully examine all available collective agreements and similar documents pertinent to all Dalhousie retiree groups. ♦ In this context, it is encouraging to know that CURAC/ARUCC has decided to be affiliated with CURC/ASRC (Congress of Union Retirees of Canada/Association des syndicalistes retraites du Canada), which is a large retiree organization associated with the Canadian Labour Congress. We need all the available help and advice to improve the post retirement benefits of those Dalhousie retirees who were not members of the DFA. ADRP has also to interact with DFA for 1. ♦ Identifying and monitoring post retirement benefits to which retired DFA members are entitled now and 2. Improving post retirement benefits in future DFA- Dalhousie University collective agreements.

To change things for the better, ADRP may have to change as well. ♦ For example, there may be the need for a more goal oriented and activist ADRP. I look forward to your comments, guidance, and above all, your active participation.

Curac/ARUCC Conference Report

This is a summary of the conference proceedings which may be viewed in full on the CURAC/ARUCC website www.curac.ca.

The Inaugural Conference of the College and University Retiree Associations of Canada was held at the Sexton Campus, May 25-27, ♦ 2003. Tarun Ghose welcomed the more than 50 persons in attendance. ♦ ♦ Most of the morning session was devoted to formalizing the arrangements made by the steering committee appointed at the 2002 conference in Toronto to bring CURAC into being as a new national association of post-secondary retiree associations in Canada.

Peter Russell presented a draft of a proposed constitution which had undergone extensive discussion within the Steering Committee and several successive drafts. ♦ With several friendly amendments the constitution was approved unanimously by the delegates.

This session was followed by the Regional Reports

Atlantic Region (Ralph Winter)

Ralph Winter reported that most of the post-secondary retiree groups in the Atlantic region with whom he was in touch seemed to be mainly concerned with pension and benefit issues. ♦ His own group at Acadia has been working to get clarification as to what their benefit entitlements actually are. ♦ They have made some progress in this despite having to deal with a confrontational administration. ♦ They have also succeeded in obtaining ID cards and are seeking improved access to library and computer facilities. ♦ He noted that social activities are important to the Acadia group and that their luncheon meetings with speakers have been particularly successful. ♦ He pointed out important differences between the retiree situation in small and larger institutions in the region: because larger universities like Dalhousie, UNB, Moncton and Memorial have

professional faculties the mix of retirees is different from that in small schools like Acadia which do not; the smaller institutions also tend to be located in rural areas and many retiring faculty choose to leave for larger centres or BC on retirement. Some representatives of other Atlantic region retiree groups commented on their own situations.

Orville Scott of UNB reported that they were currently in critical negotiations with their administration concerning the continuation of health benefits, notably drugs and dental care, after retirement at age 65.

Don Steele of Memorial reported that until recently the retiree group had been primarily social. They had now become incorporated and were in the process of implementing fees and a formal structure.

Quebec (Roch Meynard)

Roch explained that a variety of pension plans exist in Quebec: defined benefit, defined contribution and hybrid plans. Major concerns of retirees in Quebec include upgrading pension plans to full indexing, surplus distribution in the case of defined benefit plans, obtaining effective representation on pension plan decision-making bodies, and having health care benefits made available to those over 65. In the latter respect he noted that such benefits in Quebec universities are terminated when employees reach age 65 whether they have retired or not.

Ontario (Germain Warkentin)

Two questions provided a framework for Germain Warkentin's review of the situation facing academic retirees in Ontario: 1. Do retirees have adequate resources to care for themselves as they age and 2. What kind of representation can retirees claim within the university communities in which they have spent their lives.

On the matter of resources she noted great variation in the adequacy of both pensions and benefits from one university to another in Ontario. While retirees from some institutions are quite satisfied with their pensions (Queen's, York, Ryerson) others are not, especially in cases involving elderly surviving spouses (Laurentian, Toronto, Trent). No one is satisfied with their benefits situation. Only 12 of the 18 Ontario universities offer any benefits to their retirees, while those that do often offer very limited coverage for which the retiree is required to pay at what are often full market rates.

There is much unease about the status of retiree organizations in Ontario with respect to both university administrations and the unions upon which they must often rely to negotiate on their behalf. Even at her own university, Toronto, despite its long history and size retirees quite simply "weren't on the screen" and despite some recent improvements the situation remains much the same. One area in which retirees might make their presence felt, she suggested, was in getting administrators used to the idea that interested retirees had a role to play in teaching and research.

Prairies (John Mundie)

John Mundie's report showed that work remains to be done getting retiree groups in the Prairie provinces organized and involved with the national community. ♦ In preparing his report he had encountered difficulty getting information from some organized groups (University of Calgary, University of Saskatchewan) and had been unable to find if retiree organizations exist at the University of Lethbridge or the College universitaire de Saint-Boniface. ♦♦ However, well established groups exist at the Universities of Alberta, Regina, Manitoba, and Winnipeg all of whom are founding members of CURAC. ♦ An informal group at Brandon University is considering establishing a more formal organization. ♦ The University of Manitoba group has recently been officially recognized by the university as the body authorized to represent all retirees there. ♦ Members at the University of Manitoba and University of Winnipeg are forming the local organizing committee for the next CURAC annual conference which will be held in Winnipeg next May.

♦British Columbia (Marvin Wideen)

Executive members of the retiree organizations at the three largest British Columbia organizations contacted by Marvin Wideen have expressed strong support for the establishment of a national retirees organization. Both the UBC and Simon Fraser groups are founding members of CURAC and the group at the University of Victoria is expected to join shortly. ♦♦ Most of the groups consulted indicated they have many of the same problems already described by the previous regional representatives. ♦ Several hope a national organization will help in getting such issues resolved. ♦ The Simon Fraser group, in particular, believed CURAC's main role should be in helping local groups achieve their objectives by circulating information about what could be done, how it could be done, and by adding some collective "clout" to reinforce their efforts.

The American experience (William Dando)

William Dando reported to the conference on the founding of a national association of academic retiree organizations in the United States. ♦ After 15 years of preparatory activity, AROHE (Association of Retirement Organizations in Higher Education) was founded in 2002 to "provide a forum for the development and sharing of ideas, resulting in the implementation of new models of retirement in higher education. ♦ Specifically, AROHA is designed for its member to learn about creative developments in higher education retirements organizations and campus programmes; to share ideas about organizing, developing, and working with such organizations ; and be energized by colleagues who are actively engaged in new retirement ventures.

Commenting on the current meeting William Dando emphasized the opportunities available to retirees to used their skills and abilities not just to advance their own interests but ♦ to make ongoing contributions to their universities, local communities, their country and the world at large. ♦ The segment of the population over 60 is now a potentially powerful political force which can be harnessed to do good, locally and beyond.

Luncheon Address (Peter Waite)

Peter Waite sketched "Dalhousie's Struggle for Light and Air". ♦ This was an informative and very entertaining account of the political processes which shaped the development of the many church-affiliated post-secondary institutions in Nova Scotia and the seldom successful attempts to federate them.

The Challenge Facing Higher Education (Tom Traves)

Tom Traves acknowledged that academics remain interested in university affairs even after retirement. ♦ He presented an update on the current state of Canadian universities under three main headings: enrolment, faculty complement, and research agenda, concluding with some implications of these developments for infrastructure and expansion. ♦ With more than one-third of university faculty in Canada now 55 years of age or older, if 65 remains the normal retirement age at least 20,000 or as many as 40,000 new faculty will have to be hired over the course of the next decade. Questions about the normal retirement age, rights and entitlements of retired professors may have to be faced. ♦ (Retirees who were DFA Members in the 1980's will recall Ed Renner's presentations on faculty demographics and the impending impact on universities and find this ♦ very familiar. Editor)

Special Aspects and Problems of Health Care for Seniors (Ken Rockwood)

Ken Rockwood divided the older population into the "well old" ♦ which included all present and who held little interest for specialists in geriatric medicine, and the "frail old", those who had multiple illnesses. While the existing health care system copes well with older patients who have as many as three medical problems, there is well documented evidence that the system does not handle well the more complex problems of the frail. ♦ He advised anyone at risk of becoming classified as frail should regard hospitals as dangerous places and attempt to have the services of a personal advocate available. ♦ To avoid becoming frail there is good evidence that three things are beneficial: exercise, engagement with other people, and equanimity (not to the point of apathy, but attaining a certain level of acceptance of the way things are).

Socio-Economic Aspects of Health Care for Seniors (Jeff Dayton Johnson)

Jeff identified four features of the retiree economy which could be thought of as "perverse" with respect to the standard text-book market model: 1. ♦ A larger proportion of the income received by retirees is from non-earned sources which makes the level of consumption enjoyed by retirees more a function of public policy than market forces; 2. ♦ A larger part of the consumption of those over 65 is in the form of publicly-provided service such as health care and so is also greatly influenced by public policy; 3. ♦ A more important part of the exchange of services in the retiree economy is on a voluntary as distinguished from "for pay" basis; 4. ♦ Social relationships appear to be a relatively more important source of well being than in the rest of the economy.

While differing in degree from the characteristics of the market model, he concluded that in fact since elements of these four "perversities" were also present to some extent in the rest of the economy, studying the retiree economy might provide some insight into why well-performing capitalist systems work as well as they do.

The Rising Cost of Prescription Drugs: An Exemplary Lesson (Howard Fink)

The context of Howard's remarks is the re-working of Canada's Medicare system. ♦ Most of us have been confident that, between governmental Medicare and the medical insurance offered by our respective academic institutions, we would continue to enjoy about the same level of medical services we received when active, and at about the same cost. ♦ Therefore, the medical problems specific to the elderly would not be an undue or unforeseen financial burden in retirement. ♦ Howard urged us to "guess again". ♦ A number of things have changed in the last decade. ♦ The federal government has cut back its grants for Medicare. ♦ Patients are now charged many ancillary costs, especially the cost of drugs. ♦ In Quebec, the annual cost for drugs for the over 65's is fourteen times the 1996 cost. ♦ The ideal of Medicare is to share reasonable costs among a population of differing incomes not to squeeze the over 65's to the point of catastrophe. ♦ We must be eternally vigilant concerning the growing number of negative changes to government policies affecting us, particularly after retirement and most particularly now when the terms of Medicare and health care generally are being studied and transformed. ♦ We are the bell-weather of problems for active faculty who must be kept informed, and urged to cooperate to prevent these problems negatively affecting their retirement lives. ♦ Finally, we must communicate our concerns to the governments involved.

The Senior Scholars Academy Concept: A Seamless Retirement Model for Emeriti Faculty (William Dando)

Concerned by the large number of faculty retiring, their demoralization when stripped of their offices and labs, the tendency for many to leave the community on retirement, the economic and social impact of these losses on the community, he was able to use his influence as a distinguished scholar to win the support of the University administration in implementing a three-year trial basis a multi-disciplinary program to provide funding and other types of assistance to retired faculty and staff, pre-retirement faculty and staff, and non-academic artists and others having talents and skills which they were willing to make available to educational, government, business and non-profit organizations in the region.

Recognizing the Contributions of Retired Persons to Canadian Society (Janice Keefe)

Janice began by noting that discussions about population aging are conducted within the context of the costs an aging population will impose on society. ♦ Her research seeks to develop a framework within which it is possible to understand the contributions older adults can make and provides specific evidence with respect to such contributions. ♦ Data sets make it possible to examine the characteristics of older adults who

