

◆ ASSOCIATION OF DALHOUSIE RETIREES AND PENSIONERS
THE ◆ NEWSLETTER
VOLUME 3, NUMBER 1, ◆ 2004

Welcome to this latest issue of our Newsletter, to bring, and keep, you up to date on events, happenings and news of the ADRP, since last November's issue.

First news is that Emerson Moffitt is the new Editor. ◆ He was Editor of the Medical Alumni ◆ Vox MeDAL ◆ from 1986 to 1994. ◆ New Associate Editor is Patricia Lutley, although Diane Prosser gave much help with this issue. ◆ Our appreciation goes to previous Editors Rosemary MacKenzie and the late Dee Purvis for their successful work on Volumes 1 and 2. ◆ Ex-officio editorial associates are Blanche Potter, the President, and Man Vohra, Chair of the Communications Committee.

The ANNUAL GENERAL MEETING was held on April 28th, 2004, in the Lord Dalhousie Room of ◆ the Henry Hicks Building, with 28 members present. ◆ The Minutes will be discussed and approved at the next general meeting to be held on Wednesday, December 8th, 2004. ◆ The list of Officers, Members-at-Large and Chairs of seven committees, as shown by the Nominating Committee (Chair Tarun Ghose) are given in that Committee report later in this issue, approved at the April 28th meeting. ◆ Most important is the ◆ continuation of Blanche Potter as ADRP President. ◆ New chairs are Sid Sodhi, succeeding Mary Simms and Kate MacDonald of the Social Committee, and Barbara Prime Walker of the combined Sharing and Caring Sub-committee, succeeding Barbara Blauvelt (Caring) and Dorothy Moore (Keeping in Touch).

ADRP MEMBERS HONOURED

Robert Anderson received the Gordon Archibald Award at Dalhousie's ◆ Annual Dinner last Fall, for outstanding personal service, commitment and contributions to Dalhousie.

Richard Goldbloom was inducted into the Halifax Discovery Centre Hall of Fame, in recognition of outstanding achievement in science and technology.

A NOTE FROM PAUL HUBER OF THE PENSION COMMITTEE

Recently a document appeared on the Dalhousie Website that may be of particular interest to members of the ADRP. ◆ Although the author is indicated to be Paul Huber, he was not the sole person involved; ◆ the Working Sub-committee of the Pension Advisory Committee laboured collectively to produce the document, which compares what happens if you opt to leave your pension entitlements in the Dalhousie Pension Plan against the alternative of withdrawing your entitlements from the plan. ◆ The title of the document is: ◆ ◆ Advantages and Disadvantages of Receiving Your Pension from the Dalhousie Pension Plan.

You may access the document at <http://www.dal.ca/~personnel/benefits/penadv.pdf>

ADRP MEMBERSHIP REPORT

There are currently about 40 members who have not renewed their membership for the current year, 2004. We urge you to send in your renewal; your continued support is very important to our Association. Within the next week, those of you who have not renewed will be receiving a final notice of renewal and it is our sincere hope that we will hear back from you.

We would like to ask the membership to assist us in building by informing us of anyone they know who has recently retired from Dalhousie, so we may offer them the opportunity of joining our organization. You may leave a message on our ADRP office phone, 902 494 7174, or call me directly at 902 454 5554

Blanche Potter, Membership Committee Chair

RADIO PERFORMANCE BY OUR PAST PRESIDENT

On April 19th, 2004, Tarun Ghose talked on CBC Radio about Oswald Avery, a processor of DNA, for whom the Nobel Prize would be well deserved. His story was also published in Vol. 21, Issue 1, 2004, pages 135 - 146, of the Canadian Bulletin of Medical History. Tarun is glad to have nominated him, seconded by Philip Welch, for entry into the Canadian Medical Hall of Fame. He will be inducted on September 30th, 2004, in Ottawa.

IN MEMORY OF DOUGLAS RYAN, PhD

We note with sorrow the passing of Douglas and express our sympathy to his family. He died on March 31st, 2004.

Douglas was born on January 21st, 1922. He did his undergraduate studies at U.N.B. and received his PhD from Imperial College in London, England. August, 1951 saw him joining the Chemistry Department here. He taught Analytic Chemistry, and graduate classes. He ran six labs weekly and pursued research as well. He added to his income by doing analyses for outside groups, such as the Public Service Commission.

Douglas took a sabbatical year in 1959-60. The Chemistry Department grew steadily, with many more staff. In 1960 it first offered PhD training. In 1963 he became McLeod Professor and Departmental Chairman in 1969.

In research he was most successful, with the whole Department widely recognized for its success, from the 1970s onward. In 1971 he started the Trace Analysis Research Centre. Douglas and the Chemistry Head of Colombo, Sri Lanka, organized a Centre

there for Research and Development. ♦ Initially it progressed well, but came apart in the 1980s due to political instability. ♦ He also organized a link of Dal Chemistry with a Department in Bangladesh.

Indeed, Douglas Ryan will be long remembered for his many contributions to chemistry development, and its teaching and valuable research.

IN MEMORY OF HAROLD UHLMAN, PhD

We note with sorrow the death of Harold ♦ Josh ♦ and express our sympathy to his family. ♦ He died on March 23rd, 2004.

Douglas was born in 1915 in Annapolis County. ♦ He was educated at Truro Normal College, Acadia (BA, MA), University of Toronto (MEd), London University (BPaed) and received his PhD from the University of Alberta. ♦ He had a long teaching career in Nova Scotian schools and was Superintendent of Schools in Alberta. ♦ He served on the staff of both the University of Manitoba and here at Dalhousie, Education Department, 1962-80.

Josh also did international services, a one-year CIDA appointment at the University of Lagos, Nigeria, and two years in Swaziland, South Africa. ♦ He spent five years in the Royal Canadian Artillery in World War II. ♦ Back home in Lunenburg he stayed active in Central United Church, the I.O.O.F. Lodge and the Royal Canadian Legion. ♦ What a widely active and loyal life Josh lived!

Harold is survived by his wife, Frances, a daughter, two sons, a sister and many young family members, who know the loss of a wonderful Dad and Grampa.

IN MEMORY OF ANN LAVERS

With sorrow we record the death of ADRP member Ann, who passed away on June 20th, at home. ♦ Her funeral was held on June 23rd. ♦ She was 63 years of age.

Ann served as Residence Manager at Howe Hall for over 20 years, until her retirement in 1994. ♦ She was an active member of the Cancer Society and YWCA Garden Tour. ♦ This lady, a friend of many, was a warm, outgoing and enthusiastic person who touched the lives of thousands of students during her time at Howe Hall. ♦ Her extraordinary contribution to residence life at Dalhousie recently was recognized when **the** Howe Hall Bursary became the Ann Lavers Bursary.

Ann is survived by her mother, a brother, a niece and nephew and several cousins. ♦ The members of ADRP extend our ♦ sympathy to all her family.

IN MEMORY OF REVEREND Dr. ROBERT C. KAILL

The University and the Department of Sociology and Social Anthropology are sad to announce the death of Robert, who passed away on May 5th, 2004.

A graduate of Dalhousie and the Universities of Toronto and McGill, Bob was the Chair of the Department from 1977 ♦ 1982. ♦ He was also the co-founder and director of the Alberta Institute of Criminology from 1982 ♦ 1989. ♦ He also was involved in a number of task forces and research studies, on various crime and justice topics. ♦ He retired in 1991 but continued to be active in research and writing until his death.

Robert was the beloved husband of Mary, much-loved father of seven off-spring, a caring father-in-law, grandfather of 17 and great-grandfather of 6. ♦ Reverend Doctor Kaill served the United Church of Canada as an ordained minister early in his career. ♦ His final professional contribution was as the author of a book concerning his spiritual journey. ♦ His service was held in St. John's United Church. ♦ He is remembered for an outstanding career.

IN MEMORY OF DIMITY (DEE) PURVIS

By Her Oldest Friend, Rosemary MacKenzie

Dee Purvis, of Dartmouth, died very suddenly on Friday, June 25th, 2004. ♦ Many people will remember Dee as Dee Reid. ♦ She worked in the University libraries from 1961 until 1978 and then in the Computer Centre until her retirement in 1998.

Dee was co-editor with me of the inaugural issues of the ADRP Quarterly Newsletter. ♦ Together we put together five issues of the Newsletter until we passed it on to the current editor. ♦ As well as being a valued colleague, Dee was also my oldest friend. ♦ She, Melanie Gilroy, and I went to Britain for a holiday two years ago. ♦ Dee followed Melanie and me, both gardeners and plantaholics, round many gardens in England and Scotland laughing at our enthusiasm. ♦ We in our turn followed Dee around antique shops and cake shops chuckling at her delight.

Dee had a deep interest in peoples' ♦ lives and was a dedicated reader of biographies generously passing along many gems to me to read. ♦ I hope the celestial library has an extensive collection of biography for Dee, otherwise we may find her gentle spirit haunting the stack of the Halifax Public libraries and the University libraries. ♦ I'll be looking for her there.

Dee was born in Halifax, the daughter of Robert and Margaret Reid. ♦ She was a loving wife of Bill Purvis; she is also survived by a daughter, Debbie, two brothers and a sister. ♦ Dee graduated from St. Mary's and had a productive career at Dal, as described above.

Her many friends and I express our great sympathy to her family for her sudden loss of life.

BIG NEWS: ♦ WHAT THE SOCIAL COMMITTEE HAS FOR YOU!

Chairman Sid Sodhi has organized two coming up-coming social events for all of us ADRP members and their friends.

On Friday afternoon, August 20th, there will be a get-together that we hope many members can attend, at the PUB, University Club. ♦ Food will be served from 1:00 to 3:00 PM: ♦ choices of beef, chicken or veggie burgers and cheese trays, plus ♦ a beer, all for only \$10. ♦ Then, parts of several old videos are to be shown, such as: ♦ Robin Hood in Tights, Tin Men, one on Dean Martin, and Charlie Chaplin. ♦ Sid also says to bring along any videos of your own that you would like to have shown. ♦ This will be a fun get-together, so plan to attend and bring some friends as well.

Now, to tell you about a second gathering on Friday, November 5th, at the University Club, upstairs in the Great Hall, from 2:00 to 5:00 PM. ♦ The wonderful attraction is a free Workshop entitled: ♦ ♦ Relaxation Techniques for Retirees ♦, to be presented by Dr. Tim Walker. ♦ After that enticing session, it is time for a buffet supper. ♦ The modest fee is \$12. ♦ It is expected that some musical entertainment will be there, too.

It is essential for the food planning that the number attending is known, so please phone Angela Welburn at the University Club, 494-6511, or phone Sid Sodhi, 423-0966, or e-mail him at ♦ ♦ cti.hfx@ns.sympatico.ca ♦ ♦ ♦.

The Social Committee is always looking for suggestions for great entertainment for our members, so contact Chairman Sid Sodhi with your ideas.

REPORT ON THE CURAC CONFERENCE IN WINNIPEG

Alasdair Sinclair, Author

The Second Annual Conference of College and University Retiree Associations of Canada (CURAC) was held in Winnipeg from May 26 to May 28, 2004. ♦ The Association of Dalhousie Retirees and Pensioners was represented by Tarun Ghose, a member of the Executive of CURAC, and myself. ♦ CURAC now has 28 member organizations, representing 40 campuses in Canada. ♦ By my count, representatives of 18 member organizations were in attendance. ♦ The event was co-hosted by the University of Winnipeg Retirement Association and the University of Manitoba Retirees Association. ♦ Local arrangements were excellent.

The theme of the Conference, extended for an additional day compared to the inaugural meeting in Halifax last year, was ♦ Building relationships ♦ The University Retiree in Action ♦. ♦ As you might guess, there were a lot of speakers and a fair bit of discussion. ♦ I will simply report on aspects which struck me as especially interesting from a Dalhousie perspective.

Manitoba has a number of organizations devoted to Senior's issues: a Senior's Directorate, a Council on Aging, a Society of Seniors and an organization called Creative Retirement, Manitoba, plus representation of various national bodies. All made presentations. To cite one of special interest, Creative Retirement offers a very wide range of lectures and short courses for seniors, on Fitness and Health; Sciences, Humanities and Social Sciences; Leisure Time Activities; Music and Art; Personal Development; and Computers and Technology. It at one time was province-wide, but fund cutbacks have reduced it to a Winnipeg presence. Attendees pay a fee for some events.

A national organization of interest represented at the Conference is Canadian Senior's Partnership, which is attempting to simplify the morass of federal, provincial and municipal regulations that bear upon issues of interest to seniors. It has established a pilot project in Brockville, Ontario, and has a website that may be of interest: www.seniors.gc.ca/csp Ontario, Alberta and PEI are currently represented on its Governing Council.

Health issues figured large in the discussions. Two presentations were especially noteworthy. One considered the pros and cons of CURAC itself initiating a coverage plan for its members, and suggested that great caution would be desirable, given the complexity of the issues involved. A second presentation discussed ongoing analysis by the Canada Law Commission on age and the law. To quote, "thinking about age is not rich in the law." Also of relevance were reports on attempts to document health benefits for retirees at Canadian universities, with preliminary results indicating extremely wide differences across the country. Some retirees actually have fairly good benefits.

The Annual General Meeting covered the usual subjects. Tarun was elected a Director for a 2-year term. The finances remain in the black. Ongoing issues to be addressed include health benefits, research funding for retirees (e.g. eligibility to receive university support for applications to granting councils, under threat in at least one university) and representation of retirees in their universities and their legal rights re pensions, etc. The next meeting is planned for Vancouver in May, 2005. If this report does not inspire you to attend, give me a call: I will try to amend that. Or visit (the [CURAC]) website www.curac.ca

A JUNE 2004 UPDATE ON ADRP BENEFITS

Philip Welch, Chair

ADRP Benefits Report June 2004

Auto and Home Insurance

ADRP members will be aware that the Benefits Committee has been exploring the availability of insurance for home and auto with Meloche Monnex Inc.(MM), who already have an insurance agreement with the Dalhousie Alumni Association. ♦ Our investigations suggest that the services of MM are of high quality and most competitive with other similar companies, frequently quoting a lower premium. ♦ In order for ADRP to legally establish a relationship with MM (which generates a 15% discount for ADRP members), MM have asked that we provide the names, addresses, and telephone numbers of our members, for solicitation and promotional purposes. They undertake not to disclose or convey this information to any other person, organization, or corporation, and that the information will only be used for the above purposes. Furthermore, they anticipate that they will probably not use this information to contact ADRP members, but will pass their messages on to ADRP members via the ADRP Board and our newsletter.

Members will be aware of ADRP ♦s previous undertaking not to pass on such identifying information to other parties, however we consider the proposed agreement to be in the best interests of ADRP members. ♦ Nonetheless, if any member does not wish this information passed on to MM, we will not do so and these members will not be included in the agreement. ♦ Any member who does not wish this identifying information passed on to MM should leave a message to that effect with the ADRP office (phone 494-7174, email ADRP@dal.ca).

General Medical Insurance Plans

It has been brought to our attention that the Canadian Automobile Association (CAA) offers a number of supplementary medical insurance plans to its members. We have reviewed their basic (♦essential♦) plan and have made some comparison with the basic Dalhousie Blue Cross plan for retirees. ♦ There are similarities between these plans, but also some important differences. ♦ Thus, vision care and accidental dental coverage is included in both plans. ♦ The CAA plan covers drug co-payments for the first \$200 annually; while this is relatively modest, the Dal Blue Cross plan for retirees provides no prescription drug coverage whatever. ♦ Both Plans provide some coverage for homecare nursing. ♦ The CAA plan provides for an amount of \$600 coverage in the first year, rising to \$3,000 in the fifth year and thereafter (lifetime maximum \$100,000); the Dal Blue Cross plan for retirees provides similar coverage up to 80% of the first \$10,000 and 50% of the next \$10,000, on an annual basis. ♦

The cost of the CAA plan is age-related and are \$50.60 (M/F) for the 65-69 age group, with coverage for couples in the same age bracket of \$88.10. ♦ The Dal Retirees Blue Cross plan premiums are \$43.04 single and \$100.19 for couples (all rates quoted on a monthly basis). ♦ Participation in the CAA plan, of course, also requires a membership in the CAA itself (\$67.00/year), which of course also provides other benefits.

It is important to note that the CAA Essential Plan has no age limit and does not require any medical evidence, or medical questionnaire, in order to participate. ♦ Consideration of the CAA Essential Plan is recommended for consideration by ADRP members who do not have any other supplementary health insurance. ♦ Both the CAA and CARP (see below) provide

higher level plans, with greater premiums and better benefits, but also higher entry requirements re health status.

The Canadian Association of Retired Persons (CARP) also provides a similar basic plan to that offered by the CAA. ♦ Rates for ages 65-69 are \$70.70 (single), \$123.20 (couple), plus \$10.00 annual membership fee for CARP.

Plan Comparisons and Comments:

1. CAA premiums are lower than CARP.
2. Dental services are very similar. ♦ CAA allows a higher first year maximum (\$350.00) compared to CARP (\$245.00).
3. Prescription drug coverage is similar. ♦ CARP allows 100% payment on the first \$350.00 of generic drugs. (CAA only on first \$200.00).
4. Extended health care: ♦ both have a lifetime maximum of \$100,000.
5. Vision care: ♦ both plans provide \$100.00 for every two benefit years and \$30 for optometrist visits.
6. Home care and nursing plus durable medical equipment: ♦ Year 1 CARP: \$500.00, CAA: \$600.00. ♦ Year 2, CARP: \$800.00, CAA: \$1,000.00 and up to year 5+: CARP: \$2,500.00, CAA: \$3000.00.
7. Hearing aids: ♦ CARP provides \$300.00 for every four benefit years and CAA provides \$500.00 for the same period.
8. Coverage for registered specialists is the same.
9. Hospital preferred accommodations (private and SP) are not provided with either plan.
10. Maritime Life underwrites both CARP and CAA plans.

Note that the Dal Retirees Blue Cross Plan does NOT have age-related increase in premiums, unlike most other plans (thus, the premium for a single person age between 80 to 90 years, for both the CAA and CARP plans, is approximately \$90).

Alternative Drug Plans to NS Seniors Pharmacare

Our research to date has not revealed any plans which meet this description. ♦ If any ADRP members feel they know of such a plan, please leave word at the ADRP office or contact Dr. John Anderson at 823-2676 or Philip Welch at 826-7428.

Travel Health Insurance

We have found that Meloche Monnex offers a basic travel insurance plan, based on an annual premium, with no age restriction and no medical or questionnaire requirement. ♦ More details are being explored.

ANNUAL REPORTS OF THE ADRP COMMITTEES

The remainder of this NEWSLETTER gives to you the Annual Reports by the Chairs of our ADRP committees. the Nominating Committee 2004 shows the list of officers and committee chairs for the next year. The Pension Report by Paul Huber states that the Retirees Trust Fund has done much better since July, 2003. Indexation of pensions seems again unlikely for 2005; the Plan Funding paragraph is of wide interest. Philip Welch's Benefits Report covers multiple subjects of importance to us pensioners. Man Vohra works hard as Chair of Communications, as shown in his summarized report; Editorial work of the NEWSLETTER is a subgroup of Communications. Co-chairs Mary Simms and Kate MacDonald's report on the Social Activities of the last year; President Blanche Potter is also Chair of the Membership Committee. Diane Prosser's Report outlines the duties of the ADRP Office Manager. The Auditor's Statement by Sylvia Fullerton indicates that all is accurate. In the last report, Roy George compares Finances for 2003 and 2004: a surplus in 2003, then an anticipated small deficit for 2004 that indicates the need to increase our total membership.

All of these Annual Reports were Respectfully Submitted by the respective Chairs at the Annual General Meeting on April 28th, 2004



ADRP2004 Board Members, left to right

Blanche Potter, Roy George, Bill Charles, Philip Welch, Emerson Moffitt, Hermann Wolf,
Kate MacDonald, Alasdair Sinclair, Tarun Ghose, Bob Rodger, Sid Sodhi

MISSING: Paul Huber, David Lewis, Marilyn MacDonald, Diane Prosser, Man Vohra

ANNUAL REPORTS OF ADRP COMMITTEES

THE NOMINATING COMMITTEE ♦ 2004 **Tarun Ghose, Chair**

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After one meeting of the Committee and a long process of consultation among the members of the Committee and with the Board of the Association, the Nominating Committee presents the following list of Nominees for ADRP Board for the year 2004. The Committee gratefully acknowledges the nominations sent by the Membership of the Association. The names of all nominees received by the Nominating Committee on or before the 8th of April/2004 have been included in this list.

I shall re-emphasize that "..additional nominations may be appropriately made by any member of the Association at or prior to the Annual General Meeting."

List of Nominees

President : Blanche Potter
First Vice-President : Paul Huber
Second Vice-President : Alasdair Sinclair
Secretary: Hermann Wolf
Treasurer: Roy George
Members-at-large: Kate MacDonald, Marilyn MacDonald, Diane Prosser, Bill Charles., Bob Rodger.

COMMITTEE Chairs:

Benefits: Philip Welch
Communications : Man Vohra
Complaints: David Lewis
Liaison: Alasdair Sinclair
Membership: Blanche Potter
Social: Sid Sodhi

THE PENSION COMMITTEE - 2004 **Paul Huber, Chair**

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I. ♦♦♦♦♦♦♦♦ Investment Performance of the Dalhousie Pension Funds

A year ago, I reported the dismal three-year performance of the financial markets and the relatively good results achieved at Dalhousie. ♦ Over the three-year period from 1 April

2000 through 31 March 2003, the Dalhousie Retirees' Trust Fund (RTF) lost only 1.6% annually and the Dalhousie Pension Trust Fund (PTF) lost 2.1% annually on its investments before administrative costs.

Since then, markets have been much more favourable. You will be pleased to learn that both the RTF and the PTF enjoyed returns over the first eight months of their fiscal year (1 July 2003 through 29 February 2004) in excess of 13 percent. So a 15 percent return for the entire fiscal year 2003-2004 may be feasible. That is good news!

II. Dalhousie Pension Plan Deficits and Surpluses

Dalhousie has an unusual pension structure in that it has two separate funds within the same plan. The PTF holds the funds of employees (and former employees) who have not yet retired; the RTF holds the funds of retirees. At retirement, a transfer from the PTF to the RTF funds the defined pension entitlement to which the retiree is entitled. (Some retiring persons opt at this point to take their entitlements out of the Pension Plan.) As of 30 June 2003 (pension plan fiscal year-end), the PTF had a very large actuarial deficit. However, your fund, the RTF, continued to enjoy a modest surplus (regardless of whether its assets are measured at actuarial or at market values). Overall, the Dalhousie Pension Plan had a large actuarial deficit.

III. Indexation

As I earlier predicted, no indexation occurred in January 2004. Consequently, indexation is now in arrears by about 3.6 percent. The prospect of resuming indexation in January 2005 is low and that of making good the missing indexation from the past two years remains somewhat remote. That is because the Pension Plan rules require that shortfalls of (three-year average) returns below 4.55% must be made good before indexation can be resumed. To resume indexation and make good the missing arrears, the RTF must earn about 15 percent in the current year and between seven and ten percent annually over the following several years. This is not impossible, but is highly uncertain!

IV. Plan Funding

The Pension Advisory Committee (PAC) and its working Sub-Committee have been pre-occupied over the past 15 months considering how best to meliorate the ongoing impact of the major PTF deficit on the University's operating budget. In December 2003, the University's Board of Governors decided - without consulting the PAC - to change the rules of the Pension Plan to restrict withdrawal of the entitlements of terminating employees. This unilateral decision has been grieved by at least one employee group and legal and/or regulatory proceedings will likely ensue. You will be kept informed as the situation develops.

Be assured on one key point, however. Your interests as pensioners of Dalhousie University are not affected by this conflict between the University Administration and its employees. Your existing pension entitlements are legally protected under the Nova Scotia

Pension Benefits Act and are financially secure. ♦ Your prospects for indexation will continue to depend on financial markets in exactly the same way in the future as in the past. ♦ ♦ This dependence has resulted since 1982 in indexation of 80 percent, while the consumer price index rose by 87 percent: not a bad record.

THE BENEFITS COMMITTEE ♦ 2004

Philip Welch, Chair

Members: ♦ Bill Charles, Bob MacKay, John Anderson

♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ Last year, we reported on Dental Insurance, Drug Coverage, and Travel Health Insurance. ♦ Please see the 2003 Benefits Report for details.

ADRP Representation

♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ We are now officially represented on the University Pension Advisory Committee, in the person of Bill Charles.

Drug Coverage Update

♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ There is no progress to report on the question of Drug Coverage. (If any ADRP member would like to volunteer to take on the task of researching viable alternatives to the Nova Scotia Seniors Pharmacare program, please let us know!)

Travel Health Insurance ♦ Update

♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ We understand that the cooperators Insurance are prepared to provide travel health insurance with no consideration as to pre-existing conditions, for applicants less than 71 years of age, with trips of less than 35 days.

University Subsidization of Retirees ♦ Health Benefit Plans

♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ ♦ It was brought to our attention in October last year, from a CURAC member, that 18 Canadian Universities provide some degree of health and/or benefit coverage for their retirees. ♦ We have been pursuing this finding, and are currently gathering information from the two Maritime Universities which provide some service of this kind (Memorial and UPEI), and two Universities chosen from the 18 on the basis of their comparable size to Dalhousie (Queens and University of Manitoba). ♦ Currently available preliminary information indicates that all these Universities contribute significantly (typically 50%) towards the cost of a Health Plan for Retirees. ♦ We will report fully when this investigation is completed, which should appear in the ADRP Newsletter.

Longterm Extended Health Care

◆◆◆◆◆◆◆◆◆◆ All ADRP members should consider the possible impact, and cost, of long term care, including Nursing Home care and Home Care.

◆◆◆◆◆◆◆◆◆◆ Current costs for non-subsidized retirement homes in Canada range from \$2,500 to \$7,000/month.◆ Home Care may cost approximately \$20/hour for a personal support worker, and up to \$30-\$40/hour for a registered or auxiliary nurse.

◆◆◆◆◆◆◆◆◆◆ Insurance is available, and a flexible Family of Plans is available through RBC Insurance ◆ though applicants who have a past history of any one of about 40 different conditions need not apply.◆ Applicants in otherwise good health at approximately 70 years of age can expect to pay about \$3,000/year for 20 years, in order to get a potential benefit of \$50/day towards Nursing Home care, or about \$7,000/year for 20 years for \$100/day Nursing Home subsidy.◆ RBC Insurance also offers an interesting plan which provides for Return of Premiums of Nursing Home Care if not required (on death of the Insured, and if the policy has been paid for the full five years).◆ With this provision, however, the premiums are roughly double those quoted above.◆ For those interested who wish to explore possible RBC Insurance, call 1-866-235-4332.

◆◆◆◆◆◆◆◆◆◆ Another agency providing Insurance against long term care is CARP (Canadian Association of Retired Persons).◆ Call them for further details at 1-800-809-3055.

◆◆◆◆◆◆◆◆◆◆ The RBC costs are said to be highly competitive; if nothing else, they provide good reason to maintain your Dalhousie Retirees Blue Cross Plan, (if you have it!) which provides Nursing Home/Nursing Care subsidy of up to \$13,000/year for a monthly premium of approximately \$105 (\$1,260/year, or 42% of the lower RBC premium, for 75% of the RBC benefit), together with other benefits.◆ To the best of my knowledge, there is no list of excluded conditions for the provision of benefits under the Dalhousie Blue Cross Plan.

THE COMMUNICATIONS COMMITTEE

Man Vohra, Chair

The Communications committee maintains a website for the ADRP and with the help of its three sub-committees publishes a quarterly Newsletter which provides news and other information about its members obtained◆ from or submitted by various sources. The three sub-committees are: Editorial Sub-committee, Keeping-In-Touch and the Caring Sub-Committee.

The Association's web page is found at <http://is.dal.ca/~adrp/>. One can go directly to the website by copying and pasting this address in to the Web browser. We encourage members to visit this site and give us their comments/feedback.

During the past year there have been several changes to the Membership of the Communications Committee. Our editors Rosemary MacKenzie and Dimity Purvis, have stepped down. I personally want to thank both of them for their dedication and hard work in

producing and distributing the Newsletter. I am pleased to introduce our new editors Emerson Moffitt and Patricia Lutley. Barbara Blauvelt, Chair of the Caring Sub-Committee has also stepped down and Dorothy Moore, Chair of the Keeping in Touch Sub-Committee, has indicated she may not re-offer to continue in the next term. Again, I would like to thank both of them for their excellent work in keeping our membership informed of the news about their former colleagues. At this point, I am pleased to introduce Barbara Prime-Walker as the new Chair of the Caring Sub-Committee.

As you all know the Editorial Sub-Committee has already published five issues of the Newsletter including two for this year. The intent of the Association's newsletter is to cover issues of concern to all Dalhousie retirees and pensioners. We would like to see more participation and contributions from the members in terms of their experiences and concerns as Dalhousie retirees and pensioners.

The Keeping in Touch and the Caring Sub-Committees are important committees of the Association and they can only function effectively if the members of the association send in news about their former colleagues, either directly to the Chairs of these sub-committees or to the ADRP Office.

In conclusion, I urge you all to get more involved in the activities of the ADRP. We would appreciate hearing from those Members who have technical difficulties reading or receiving the Newsletter by e-mail.

On behalf of the ADRP and the Communications Committee, I wish you all a great and a very productive and enjoyable year.



THE SOCIAL COMMITTEE

Co-Chairs: Mary Simms, Kate MacDonald

Members: Frank Lovely, Sid Sodhi, Diane Prosser, Barbara Blauvelt

On November 6, 2003, Dr. Ken Rockwood, Professor of Geriatric Medicine presented a lecture entitled, "Learning to Age Successfully"

A pre-Christmas social was held at the Pub in the University Club following the General Meeting on December 10, 2003.

On February 10, 2004, Patricia Olmstead from Revenue Canada addressed the ADRP on taxation issues.

The final presentation of the year on Monday, March 23, 2004 was given by Janet Plowman, a dietician with Capital Health. Ms. Plowman addressed dietary issues related to heart health and diabetes.

The Social Committee extends thanks to ADRP members for their participation in events during the past year.

THE MEMBERSHIP COMMITTEE
Blanche Potter, Chair
Members: ♦ Sheila Johnson, Helen Maxner

As of the writing of this report, we have received 217 membership renewals for the year 2004.

Membership renewal is coming in on a daily basis and since December we have welcomed two new members.

Fifty members have been removed from our membership/ mailing list, 46 for non-payment of dues for 2003, 2 who have resigned and 2 who have moved and we have been unable to trace their current addresses.

A new information/membership flyer has been produced and will be distributed at the Pre-Retirement Planning Seminar to be held this month where we have again be invited to give a presentation on the ADRP. ♦ This flyer is also available at the University=s Master Mind series and is in the process of being mailed to departments at Dalhousie for posting on bulletin boards. ♦

Many thanks to Diane Prosser, Mary Simms, Shirley Dean and Robert Rodger who have assisted us in various ways throughout the year.

THE ADRP OFFICE
Diane Prosser, Manager

The principal responsibilities of the Office Manager include the following:

1. ♦♦♦♦♦ Maintenance and regular updating of membership data files, including the full membership list, e-mail and postal addresses, telephone numbers and other pertinent data. ♦ Both paper and electronic files are included.
2. ♦♦♦♦♦ Regular monitoring of voice mail and e-mail messages received in the ADRP office. ♦ Depending on the nature of the query, the Office Manager either responds directly or refers the matter to the appropriate committee chair, officer or director.
3. ♦♦♦♦♦ Incoming postal mail is directed to Ms. Colleen McJannet in the Personnel Department. ♦ The mail is picked up on a regular basis, generally by the Secretary or the Office Manager, and directed to the appropriate Board Member/Committee Chair for action and reply.
4. ♦♦♦♦♦♦♦ Communication with ADRP members is the major component of the Office Manager's workload. ♦ This function includes the collection, collation, printing and

distribution of materials sent to ADRP members, both by postal and electronic mail. ♦
Regular distributions consist primarily of the following:

Newsletters



Agendas, Notices, Minutes and other materials pertaining to General Meetings of ADRP, including special meetings for which we have invited guest speakers. ♦ We had a guest speaker in January 2003 and the Annual General Meeting was held in April 2003. ♦ There was a General Meeting in December 2003 which was followed by a social gathering at the University Club. ♦ ♦

Special reports on such topics as separation of the Dalhousie pension trust funds, insurance ♦ and other matters of interest to members.

The provision of a campus parking space designated for ADRP would facilitate our ability to have a representative in our office (Room 2831, Life Sciences Centre) for perhaps an hour or two per week during normal business hours. ♦ To date we have been unable to obtain this benefit.

THE AUDITOR ♦ S REPORT **Sylvia Fullerton, Auditor**

I have examined the bank statements, the bank deposit book, and invoices relative to the financial activities of the Association of Dalhousie Retirees and Pensioners for the year 2003. ♦ I confirm that the attached financial statement is an accurate summary of the revenues and expenditures of the Association for 2003 and a true statement of its financial situation on 30 December 2003.



