

◆◆◆◆◆ The reporter said, "Margaret is a very kind and gentle lady, she welcomed me and shared with the stories of her life."

◆◆◆◆◆ Born on October 12, 1906, Margaret grew up in Lunenburg. Her father was a blacksmith. ◆ She had four brothers in the Bailly family, who were very close. When young, she enjoyed camping with the family on Mason's Island. She also skated in winter and swam in summer.

◆◆◆◆◆ After finishing school, she worked as a typesetter for two local weekly papers. In June, 1940 she married James Stoker, a janitor at Dalhousie's Arts Building. She soon began her career at Dalhousie, working at the printing press. For the next 29 years, they lived and worked at Dalhousie until James retired in the early seventies. They then moved to ◆ Shirley Street and spent time with friends camping and fishing and enjoying their dog, Hardy. She remembers one trip, with two friends, out on her brother's sailboat near Lunenburg. The boat tipped over and all went into the water. Thankfully, they were soon picked up. James passed away in 1975 but Margaret lived in their home until 1996 when she moved to a Northwood apartment. She likes ◆ living there; cribbage and bridge are her hobbies. In the past, she traveled to many places on cruises: the Caribbean, Alaska, Scotland and Ireland. How about that for a lady now 98 years young? What a happy life! We are delighted to have her as an Honorary Member.

◆ RECENT APPOINTMENT

◆◆◆ Dr. Rowland J. Smith, former Dean of The Faculty of Arts and Sciences and a former Chair of the Department of English has accepted the position of Dean of Humanities at the University of Calgary.

◆ DISTINGUISHED ◆ AWARDS

Ron Gilkie: ◆ The last issue of the Dalhousie Alumni Magazine announced that Ron Gilkie received the A. ◆ Gorgon Archibald Award, that recognizes alumni for outstanding personal service, commitment and contribution to Dalhousie. Ron Gilkie began engineering studies in 1956, graduating with a Bsc. And DEng. In 1960. He graduated from Civil Engineering at NSTC in 1962. He completed a master of Engineering degree at Tech followed by a PhD from the University of London in 1967. Ron spent over 35 years as a dedicated staff member and volunteer. He took early retirement as a full professor in 1994. Ron continues to teach in the Civil Engineering Department as an adjunct professor. He served as a member of the TUNS Alumni Association from 1980-1984 and also as its President.

Norman Horrocks: ◆◆ Professor Horrocks, Director of the School of Library and Information Studies (SLIS), 1972-1986, Dean of the Faculty of Management (1983-1986) and currently Emeritus Professor, SLIS has received three awards in recent months.

◆◆◆◆◆ To mark the 30th anniversary of the Nova Scotia Library Association in 1974, the Association has established the Norman Horrocks Library Leadership Award. A founder of the Association, he was elected an Honorary Member in 1990.

◆◆◆◆◆ The American Library Association has bestowed on Norman its highest honour, Honorary Membership, "in recognition of his contributions as a library educator." This honour was first given in 1879. Norman is the second Canadian to receive it.

◆◆◆◆◆ The Professor Kaula Endowment for Library and Information Science has selected Norman to be the 22nd recipient of the International Kaula Gold Medal and Citation. This award was established in India in 1975 and honours a person who has distinguished himself or herself as a librarian, documentalist, or teacher of library and information science. Previous recipients have come from 13 different countries and this is the second time a Canadian has won the award.

◆◆◆◆◆ Norman resigned from Dalhousie in 1986 to take a position with a publishing company in the United States. He is a member of ADRP - Great!

◆ IN MEMORIAM

Dr. John Szerb

◆◆◆◆◆ John passed away on July 20, 2004. He was born in Budapest and received his MD in Munich. He joined Pharmacology at Dalhousie in 1951. John was head of Physiology and Biophysics from 1965 to 1977. John taught generations of medical students and had an outstanding and long career in research of the central nervous system. Medicine misses him..

Gerta Josenhans

◆◆◆◆◆ Gerta came to Dalhousie in 1958 with her husband Bill and four children. She became a dedicated and honoured teacher in the German Department and the German Heritage Language School. The Canadian Federation of University Women was an important part of her life. Gerta died on August 16, 2004. Our sincere sympathy to her family.

Lawrence T. Hancock

◆◆◆◆◆ Lawrence passed away on September 5, 2004. He was the first full time director of Social Work and held that post from 1949 until his retirement in 1973. In 1989 Lawrence received an Honorary Doctor of Laws from Dalhousie. He was active in Nova Scotian and Canadian social work associations. Our great sympathy to his family.

Derek Mann

◆◆◆◆◆ Derek died peacefully on September 9 surrounded by his family. He was born in Durham, England and came to Halifax in 1959. After a time as editor of a local newspaper, he became Director of Information and Relations at Dalhousie. A warm outgoing person, he touched many lives. Sincere sympathy to his family.

◆ GENERAL INTEREST

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Death and Taxes: ◆ submitted by Bob Rodger

◆◆◆◆◆ It was Ben Franklin who said, "In this world nothing can be said to be certain, except death and taxes." one should therefore plan to deal with these inevitabilities.

◆◆◆◆◆ If you have a spouse, it is usually desirable to ensure that your assets (home, cottage, car, bank accounts, mutual funds, equities, bonds, etc.) are owned jointly with your spouse. Because the Canada Revenue Agency (CRA) attributes financial assets to the person from whom they come, you need finance/tax advice as to how to convert singly-owned assets to jointly-owned. Also if you have a Registered Retirement Income Fund (RRIF) or a Locked-in Retirement Account (LIRA), you should ensure that your spouse is named as beneficiary.

◆◆◆◆◆ The above joint registration and beneficiary naming not only simplifies the financial situation of the surviving spouse, it also avoids taxes (probate as well as federal and provincial income tax).

◆◆◆◆◆ Of course, if one has assets that will be left, one should have a Will. In spite of there being do- it- yourself Will packages, I believe it is very desirable to hire a lawyer experienced in these things to help prepare one's Will. In a Will you not only say how your assets must be distributed after your death, you also name an executor, hence YOU determine who's to administer your estate rather than some stranger appointed by the government.

◆◆◆◆◆ When there is no spouse, all of your assets are usually taxed on your death. But there is something we can do to soften that final snatch.

◆◆◆◆◆ On death, your real estate is valued and income tax is then due on the capital gain. The same is true for your moveable property. Your unregistered mutual funds, equities, bonds, etc. are also valued at death and tax is due, not compared to what these things cost, but on their Adjusted Cost Base as of 31 December of the previous year, i.e. their value as increased over the years due to dividends etc. on which tax had already been paid. This tax due will not therefore be inconsistent with what you had to pay on these financial assets while you were alive.

◆◆◆◆◆ But the taxation of RRIFs/LIRAs is quite another matter. The value of these at death is compared to zero because you paid no tax on these monies (apart from tax on your withdrawals) while you were alive!. The tax here can be quite substantial. For example, if your usual annual income had been \$30,000 and you have a RRIF/LIRA worth \$100,000 the tax due (depending on deductions) would be about \$50,000. If your usual annual income had been \$50,000 and you have a RRIF/LIRA worth \$150,000 the tax due (depending on deductions) would be about \$81,000. The same heavy tax applies to monies from an unexpired pension guarantee period, and from a term-certain annuity you bought with money in the old Dalhousie Employee Benefit Plan.

◆◆◆◆◆ But this huge tax burden is not inevitable (Ben or no Ben Franklin). If your Will donates the whole of your RRIF/LIRA to a charity (such as Dalhousie University), the tax due on the above two examples is about \$2,500 and \$10,500 respectively. The 'savings' of about \$47,500 and \$70,500 respectively are part of your charitable contribution of \$100,000 and \$150,000 respectively; but aided by the charity-favourable rules of CRA! By donating RRIF/LIRA etc. to charity in your Will, YOU, rather than the government, are deciding how the money will be used. Tax amounts for some other incomes and RRIF/LIRAs are available from me - Bob Rodger.

◆◆◆◆◆ All of this being true, I think it would be a great idea to set up an ADRP-Dalhousie Bursary Fund, that those of you who are interested could contribute RRIF/LIRA monies to (or other assets if you wished, by Will or otherwise), and that would have terms that the interested ADRP Members would agree upon.

◆◆◆◆◆ Without asking any of you for any commitment, I would welcome comments and suggestions from those of you interested in this idea (email to swann@eastlink.ca). For example, I think many of us agree that Dalhousie University fees are now extremely high and we ex-Dalhousians should consider helping students who need it, if we can. Also I think getting started may be the hardest thing for a potential student who is not too well-off; so maybe the bursaries should only be for undergraduate or beginning undergraduate study. Having decided what we want, we could set up the terms of the fund (in consultation with Dalhousie) to ensure that our bequests (and donations) are not eroded by inflation, and that they are used in a manner we specify. What ideas do you have?



Do you know about MASTERMINDS?

◆◆◆◆◆ MASTERMINDS was organized by Shawna Burgess, Director of Alumni Relations, in 2003 with these goals: 1. To offer an unique program for retired alumni and friends; 2. To develop and enhance Dalhousie's relationship with this key constituency; 3. To enhance Dalhousie's image in the community; 4. To promote the ambassadorial role for retired alumni, faculty, staff, and friends; 5. To showcase Dalhousie teaching and research; and 6. To have fun.

◆◆◆◆◆ We are pleased to tell you that the next MASTERMIND lecture will be on Friday, February 4, 2005 at 10:30 AM in the Ondaatje Hall, McCain Building. The guest speaker will be Dr. Reid Morden, A Dal BA and Honorary Degree recipient in 2003. Dr. Morden is a former Deputy Minister of Foreign Affairs and International Trade; former Director of CSIS and CEO of Atomic Energy of Canada. His talk will be either on "Canadian Security - post 9/11" or "Failure of Sanctions to Address the Challenge of Rogue States." Come along to hear a distinguished speaker on a timely topic.

◆◆◆◆◆ MASTERMINDS and ADRP working together bodes well for the future!

FINALLY: That's all for this issue of your Newsletter except to invite you once again to join us on December 8th for the General Meeting and the pre-Christmas social gathering.

◆ Happy Holidays and all the best for 2005.

The editors gratefully acknowledge Diane Prosser for all her assistance.

Emerson Moffitt and Patricia Lutley, Editors