

# ASSOCIATION OF DALHOUSIE RETIREES AND PENSIONERS

## THE NEWSLETTER

VOLUME 4, NUMBER 1 MARCH 2005

Welcome to the first issue of our intended quarterly Newsletters in 2005. Our ADRP Board stays active, with that group meeting monthly and with our President Blanche Potter managing the show. We certainly hope that you find our information on the activities of the ADRP and news about our members interesting!

Of first importance to all is the ADRP Annual General meeting to take place on Thursday, April 28<sup>th</sup> at 2 pm in the Lord Dalhousie Room (room number 141) of the Henry Hicks Building (former A&A Building).

Parking: Attendees of the Annual General Meeting will be able to park without being ticketed at the parking lot between the Sir James Dunn Building and Howe Hall (enter from Coburg Road at Lord Dalhousie Drive, then turn left to the parking area).

### **Agenda**

- A. Approval of Agenda
- B. Approval of Minutes of General Meeting of January 12, 2005
- C. Annual Report of the President
- D. Annual Report of the Treasurer
- E. Appointment of Auditor for 2005/2006
- F. Committee Reports
- G. Election of Officers
- H. Other Business

**CALL FOR NOMINATIONS:** Past President Tarun Ghose, Chair of the Nominating Committee requests nominations from Members for Officers and Directors for 2005/2006. The Nomination Form with details of how to nominate members for all positions needing to be filled is on the last page of this Newsletter.

**Minutes of General Meeting of the Association of Dalhousie Retirees and Pensioners** (not yet approved)

Held in the Lord Dalhousie Room in the Henry Hicks Building on 12 January 2005, 2:30 pm.

Present: 34 members.

At 2:40 pm, the President Blanche Potter called the meeting to order. She opened the meeting by wishing everyone a 2005 of peace and good health. Ms. Potter apologized to anyone who was not contacted in time about the cancelled meeting on December 8, 2004. Although she and her helpers did their best to alert members, some apparently were missed and showed up to find the Lord Dalhousie room locked..

The President asked the assembly for a minute of silence in remembrance of the ADRP members that had passed away during the previous year.

They were: Kell Antoft, Ann Levers, Derek Mann, Dimity Purvis, Gerta Josenhans, Ruth MacKay, and John Szerb

### **1. Approval of Agenda**

The agenda had been distributed with the latest Newsletter and copies were also available at the door. Without any addition, the agenda was approved unanimously on a motion by Paul Huber/ Alasdair Sinclair.

### **2. Approval of Minutes of Annual General Meeting of 28April 2004**

The minutes were approved unanimously without changes on a motion by Kate MacDonald/Barbara Harsanyi.

### **3. Business arising.**

All business arising will be covered in Committee Reports.

### **4. Report of the President**

The past year has been a busy time for the ADRP, as can be seen from the Committee reports. President Potter praised the dedication of the Board members who devote many hours of their time to obtaining new benefits for the membership and to guarding the benefits that we already receive. She also emphasized the contributions by office manager, Diane Prosser, and secretary, Hermann Wolf. She reminded the assembly of the New Year Social following the General Meeting and invited everyone to attend.

### **5. Treasurer's Report.**

Roy George reported that at the time of the planned December meeting the bottom line of the ADRP finances seemed to be close to budget. This outcome was, however, only partially due to good management. The decline in revenue as a result of decreased membership just happened to be counterbalanced by an almost identical decline in expenditures. Instead of the planned four Newsletters, only two had been produced reducing our printing/ mailing costs. Since December, the bottom line has further improved as a result of increased economies in office expenditures and modest savings in other expenses. However, balancing the budget in future years will be difficult. The Board has decided to give high priority to communicating with the membership through Newsletters and the printing/postage for Newsletters represent a major expense item. In recent years, there was a decrease

in membership with concomitant reduction in revenues. Consequently, he expects small deficits in the next few years. Savings from previous years will keep the Association going for the near future, but long-term solutions will have to be found to dealing with the shortfall.

Several members proposed solutions for improved finances. Morris Givner suggested sale of lottery tickets with benefits going to needy Dalhousie students and 5% retained in administration fees. Barbara Harsanyi recommended a one-time voluntary donation by members.

Paul Huber moved, seconded by Morris Givner, that the treasurer's report be approved.

In the subsequent discussion Guy MacLean asked for details of expenditures. Roy George replied that the major expense is the mailing of the Newsletter, followed by telephone costs, insurance, CURAC membership, and some minor items. Carol Smillie commented that a strategy to assist students would increase enthusiasm for ADRP among existing and potential members. Blanche Potter pointed to Bob Rodger's piece in the latest Newsletter on funding of an ADRP Bursary Fund. Blanche Potter thanked the members for their suggestions and promised consideration by the Board.

At the question, the motion of approval passed unanimously.

## 6. Committee Reports

a. Membership Committee: At the moment there are 313 names on the membership list. However, 51 have not yet paid their 2004 dues. Reminders of the overdue fees have been mailed out with the announcement of the General Meeting. Last year, 50 names had been removed from the membership list for non-payment of dues. Most of those who declined continued membership had withdrawn their pension funds from Dalhousie. As a result of a meeting with Michael Roughneen ADRP received a list of names of Dalhousie pensioners. After reviewing the list, persons not yet members will receive ADRP literature through a mailing by Mr. Roughneen's office (ADRP did not receive a mailing list because of privacy consideration). The committee will work hard to increase membership.

Morris Givner enquired about persons affiliated with Dalhousie but not on the Dalhousie pension plan. One could obtain the names of retiring persons in that category from Human Resources departments at IWK and QEII. Tarun Ghose replied that such efforts are already underway.

b. Pension Committee: Paul Huber, the ADRP; nominated member (with voice but no vote) of the Retirees Trust Fund trustees, reminded the members that beside him, Bill Charles and Philip Welch are involved in pension matters at Dalhousie. Philip Welch is Chair of the Pension Advisory Committee, representing the DFA, and Bill Charles is member (with voice but no vote) on the Pension Advisory Committee.

Paul Huber then drew attention to his Newsletter report on indexation. There was an omission on top of page 3 of the Newsletter. The third sentence should read AThus, the overall shortfall of indexation could increase to 6.05.@

Vice-President Mason has obtained a professional interpretation of the term Asurplus@ in the Dalhousie Pension Plan. As a consequence, the trustees did not feel justified to exercise their discretion to recommend indexation.

The DFA has initiated grievance proceedings against Dalhousie's decision to prevent withdrawal of the pension funds at time of retirement. The arbitration is ongoing.

c. Benefits Committee: Philip Welch drew attention to his Newsletter report on the entitlement to Blue Cross coverage by surviving spouses . A comparison of travel insurance plans that has been promised earlier will not be produced, because the complexities and conditions make it unworkable. Instead, the Committee will most likely publish a list of eligibility conditions for the major insurers.

In response to a question on the effect of the insurance broker scandal on Dalhousie insurance plans, Philip Welch explained that Dalhousie did not employ outside brokers but instead acted as its own broker and negotiated with insurance companies directly.

The question was raised whether Blue Cross benefits could be improved, especially with regard to dental coverage. Philip Welch pointed out that for small groups like ADRP this is not likely to be of benefit. At other universities, retiree benefits are sometimes subsidized from operating budgets, which is not likely to occur at Dalhousie. However, he pointed out that in the future one might contemplate to use surplus in the Retiree Trust Fund to enhance insurance coverage.

d. Liaison Committee: Alasdair Sinclair acknowledged the efforts by Man Vohra to promote discussions between NS university groups interested in retiree affairs with an eventual goal of forming a provincial organization. He also mentioned that he was approached on the issue of organizing a local CARP group, but the Board decided not to take up the issue at this point in time. However, he encouraged any interested persons to do so. Information on CARP can be obtained through their website: <http://www.50plus.com/carp/about/main.cfm>

e. Communications Committee: Man Vohra acknowledged the work of Emerson Moffitt, Patricia Lutley and and Diane Prosser in producing the Newsletter. He also encouraged members to visit the ADRP website <http://retireesandpensioners.dal.ca/index.html>, which has many useful links to sites of interest to Retirees.

f. Complaints Committee: David Lewis has no complaints to report.

g. Social Committee: Sid Sohdi recounted two successful recent ADRP events, i) a barbeque social with video watching, and ii) a relaxation workshop by Tim Walker. The Committee will continue along these lines. Once snow and ice has disappeared there will be a talk by Tarun Ghose, discussing his research on cancer. The ADRP events will be announced on our website and will also be publicized on CBC radio.

## **Other business.**

a. Tarun Ghose report on CURAC activities: The 2005 Annual Conference of the College and University Retirees Association of Canada (CURAC) will be held on May, 11-13, 2005 on th U.B.C. Robson Square Campus and S.F.U. Harbour Centre campuses in Vancouver, B.C. The Registration fee for the Conference is \$90 before April 15 and \$ 100.00 thereafter. This includes an evening reception on May 11 and a banquet on the 12th. The recommended hotel for the Conference is: The Rosedale on Robson (within 15 min walk of the Conference venues) Special Conference rates are \$123.00/night for standard, and \$ 133.00/night for Deluxe. All rooms

include a kitchenette. The Program of the Conference includes a symposia on AExtending the Professional Life of Retirees@, A Senior Scholar Centers@, and ARetirees Representation: Are We Connected?@. The latter will include the presentation of the results of a CURAC survey on the topic. These symposia will be followed by the Adopting of New Corporate By-Laws (Under the leadership of Paul Huber and Bob Rodger ADRP played a major role in drafting these corporate by-laws). There will then be another symposium on ACampus Retirement Housings and Other Benefits Issues@ and finally , the soul searching topic AWhither CURAC?@

b. Tarun Ghose also presented a brief summary of the ongoing activities and status of CURAC. The Ontario Colleges of Applied Technology Retirees' Association (OCRA) has recently joined CURAC. According to Tarun's head-count , OCRA is the 30th. member organization of CURAC. CURAC President, Peter Russell has been very busy giving lectures and presenting briefs for promoting the cause of CURAC. These include recent formal submission to the Ontario Ministry of Labour on ending mandatory retirement. In a recent lecture at a U of T Conference, Peter Russell drew attention to the wealth of talent and human resources that University retirees represent. Unfortunately, most of this is totally neglected at present. Peter has also made frequent appearances on National TV as an expert on various constitutional issues. The current thinking on Retirees benefits etc. is that we have to work with the various employee unions ,at the campus level as well as nationally, for improving retiree benefits . Our Secretary, Ken Rea, and Ralph Winter from Acadia University have presented a Preliminary Report of a CURAC National Survey on Retiree Organizations. Some interesting gleanings from this report include: At present there are 32 University/College Retirees Organizations in Canada. Retirees from Memorial University and Ryerson were the first to organize (1984); 15 of these organizations include both academics and staff. Four organizations receive direct financial support from University administrations, 2 receive secretarial help, 70% are given free space and 50% supply the list and address of retirees.

c. Tarun Ghose concluded by stating that CURAC has enabled him to have a glimpse of the country as a whole where much is happening , more can happen and we in ADRP should continue contributing to this collective effort. For further information and registration forms for the CURAC conference, contact Tarun Ghose, Man Vohra, or Hermann Wolf. You may also obtain the forms from the CURAC website: <http://www.curac.ca>

Sid Sohdi moved adjournment at 3:50 pm.

**Membership Renewal Reminder:** Just a friendly reminder that membership fees are now due for 2005. If you have not sent in yours yet, the annual fee is still \$20.00. Cheque or money order should be made payable to ADRP. Please mail to : Blanche Potter, Membership Chair, 2623 Fuller Terrace, Halifax, NS, B3K 3V8 or if you are in the vicinity, you may drop it through the mail slot of our Office, Room 2831, Basement, Life Sciences Building. If you are not sure if you have paid or not. You may contact Blanche at (902) 454-5554 or by email: [tcwrighton@eastlink.ca](mailto:tcwrighton@eastlink.ca). Thank you for your continued support of ADRP.

### NEWS FLASH RE MANDATORY RETIREMENT

A first-in-Canada historic agreement has been tentatively reached between the University of Toronto Representatives and the University of Toronto Faculty Association (UTFA).

This landmark agreement which is subject to ratification by U of T=s Governing Council and the UTFA Council, includes the following:

1. Mandatory Retirement will no longer be applicable to Faculty and Librarians whose 65<sup>th</sup> birthday occurs on or after July 1,2005.
2. There will be provisions for early retirement and phased retirements.
3. The University would develop senior Scholar/Retiree Centres that would enable retired Faculty and Librarians to continue their intellectual activities and continue their connection with the University.

According to Professor Angela Hildyard, U of T=s Vice-president (Human Resources and Equity), AThe establishment of Senior Scholar/Retiree Centres will reinforce the University of Toronto=s leadership in Teaching and Research and will ensure that its retired Faculty and Librarians have opportunities to contribute to its success.@

This enlightened policy of the U of T Administration and the efforts of UTFA deserve praise and further emulation.

(From Tarun Ghose, already mentioned in item 7b of the Minutes.)

#### **BENEFITS COMMITTEE UPDATES - Philip Welch, Chair**

Dalhousie Blue Cross Plan: It seems that Retirees and Pensioners, including the spouses of deceased Retirees and Pensioners, who presently participate (and therefore pay premiums) in the Dalhousie Blue Cross Plan, will be allowed to continue their participation. (The Dalhousie Blue Cross Plan has some advantages over other Blue Cross plans, especially in the area of extended health care benefit, such as nursing home care and home nursing continuation in it is therefore recommended for consideration by ADRP members).

It is possible that continued participation in the Dalhousie Blue Cross Plan will not be offered, in future, to those who retire/leave Dalhousie and take their money out of the Dalhousie Pension Plan. (This is a provision which is available at the time of writing).

Travel health Insurance: Continuing appraisal of the offering of various plans suggests that Atlantic Blue Cross provides as good or better a plan as is offered by others. Yes, there is a medical questionnaire for those over 60, but the requirements and the overall rates are competitive with other insurers. Consideration of multi-trip coverage is generally recommended, since the cost of multiple 15 or 30 day trips in a year is little more than the cost of a single trip. Blue Cross has no upper age limit and no deductible.

Home and Auto Insurance: The Board has not yet finalized an agreement with Meloche Monnex, however ADRP members who are also Dalhousie alumni or members of Doctors Nova Scotia can access their services, which we suggest are worth such an exploration. Comparison of rates with Johnson Inc., who are identified as the recommended provider for Dalhousie University, is recommended.

Indexation of Dalhousie Pensions: In the past, some indexation of Dalhousie Pensions has been possible, as a result of the gain in the investments of the Retirees Trust Fund (RTF) and the surplus in the Fund (monies above that necessary to be actuarially sound.)

As Dalhousie Pensioners will be aware, it has been decided that no indexation will be possible for 2005. This decision results from recent relatively poor returns on the RTF investments, and more importantly, on a >New= interpretation/definition of >surplus=, applied by the University to the RTF. If this new interpretation is allowed to stand, it will probably result in the absence of any indexation for Dalhousie Pensioners for a number of years. The ADRP Board intends to challenge this new interpretation of surplus, which will also be the subject of discussion and consideration by the Pension Advisory Committee. Stay tuned!

## **NEWS NOTES**

### **DNA PIONEER HAD METRO ROOTS**

He is responsible for one of the greatest scientific discoveries of the 20<sup>th</sup> century and began his life in a humble home on Moran Street in central Halifax. Oswald Theodore Avery, a bacteriologist who is credited with making the historic discovery in the 1940s that genes are made of DNA, was born to British emigrants. Reverend Francis Avery and his wife Elizabeth moved to Halifax in 1873 and stayed until 1887. Oswald was likely born on approximately Oct. 21, 1877. While little is known about his time in Halifax, his adult life was remarkable! In 1913 Avery joined the Rockefeller Institute for Medical Research in New York. In 1944 Avery and colleagues reported that DNA could transform one type of pneumococcus into another; proving that DNA was the chemical basis of heredity. Avery died on Feb.20, 1955 at age 77. He was inducted into the Canadian Medical Hall of Fame on Sept. 30, 2004 due to the urging of our Past President, Tarun Ghose.

### **ONE WORLD , ONE LANGUAGE - ESPERANTO**

Every so often a small group from the metro area meets, drinks some coffee and speaks Esperanto. It seems that half the world grins when they hear the word and the other half looks confused. But for Steven Norvell the language is both a hobby and membership into a worldwide communion of like minded people. Its ideology is supranational. Speakers hope that by promoting Esperanto as a global second language, they can help bridge national and ethnic frictions. AWe=re struggling at the moment in the United Nations and the European Union; the language problem is extremely difficult@ said Norvell, who said that a common second language could mitigate many disputes and delays. Esperanto is constructed from various natural languages and it has about two million speakers in the world. It was created by Ludovic Zamenhof, a Pole fluent in numerous European languages. He published a book in 1887 under the pseudonym Dr. Esperanto, which means hopeful. Steven Norvell, a retired Professor Emeritus at Dalhousie, spent a number of years proofreading parts of the Esperanto medical dictionary. He also stores 2000 Esperanto books in his home. He has said that in a world of multiple languages, there is a need for one common dialect that everyone can understand. Steven must be a rare such expert among us ADRPers!

## **SPECIAL ANNOUNCEMENT**

Man Vohra ,Chair of the Communication Committee asks that you take note of the following announcement:

**Please be advised that due to a change in the server and in the format of website addresses at Dalhousie University, as of now the ADRP website has a new address (new URL) which is:**  
<http://retireesandpensioners.dal.ca/index.html>

**Please log in with this address and then make a bookmark of this site in your bookmark section. Please note you can still log in with the old address, but in the near future it will be phased out.**

## **IN MEMORIAM**

### **Jeanne Suzanne Marie-Louise Chavy**

Jeanne passed away suddenly on January 16, age 89, in her home in Halifax. Born in 1916 in France, educated at the Sorbonne, she came to Halifax in 1949 and made her life here with her husband, Paul Chavy (Professor Emeritus, Dalhousie), to whom she was married for 64 years until his death about 20 months ago. She was a keen teacher of French language and literature for many years at Dalhousie and at the Alliance Francaise in Halifax. She was a loyal wife and a devoted mother and grandmother. Our sincere sympathy to all her family.

### **Kell Antoft**

Kell died peacefully at home on January 8 in the presence of his family, after a short courageous battle with cancer. He is survived by his wife, Mary-Lou; children Asta, Susan, Nick and Tim and three grandchildren.

Kell was born on July 24, 1923 in Roskilde, Denmark. He and his family emigrated to Canada in 1930, first to Winnipeg and in 1933 to Lakeville. He served as a RCAF navigator in Britain and Europe from 1943-1946. Kell completed a BA in 1967 and MA in 1977 at Dalhousie. In 1969 he returned to Halifax from Montreal and Toronto for an appointment at Dalhousie, eventually becoming the Dean of Henson College of Public Affairs and Continuing Education. He had a distinguished research career in local government, municipal planning and non-resident land ownership.

Kell was an avid skier and worked with various ski clubs and programs. He founded several clubs, including the Ski Atlantic Seniors Club in 1989. For his many contributions, he was inducted into the Nova Scotia Sports Hall of Fame (2000) and the Order of Canada (2001). Our great sympathy to his family.

The editors gratefully acknowledge the generous assistance of Diane Prosser, Blanche Potter and Man Vohra.

Emerson Moffitt and Patricia Lutley, Editors.

**NOMINATION FORM FOR THE ELECTION OF OFFICERS AND DIRECTORS**

**ASSOCIATION OF DALHOUSIE RETIREES AND PENSIONERS: 2005**



Deadline for receipt of nominations is **April 12, 2005**

Name of the Nominee: \_\_\_\_\_

Name of the Nominator: \_\_\_\_\_

Position for which the nomination is being made: \_\_\_\_\_

Short Biography (optional):

We, the above nominee and nominator are members of ADRP and have paid the membership fee for the Association for 2005.

Signature of Nominee: \_\_\_\_\_

Signature of Nominee: \_\_\_\_\_

The present composition of the Board is Past President, President, two(2) Vice Presidents, Secretary, Treasurer, four(4) Members-at-Large, and the six chairs of Standing Committees (i.e. Benefits, Communications, Complaints, Liaison, Membership and Social Committee). According to Article IV.2 of the By-laws of the Association: Aeach director shall normally serve one year..@, therefore all the positions mentioned above with the exception of that of Past President are open for election.

Nominations are to be sent to: Tarun Ghose, Chair Nominating Committee

444 Franklyn St.  
Halifax, NS  
B3H 1A9

Or email [dr.ghose@ns.sympatio.ca](mailto:dr.ghose@ns.sympatio.ca), or ADRP Office [adrp@dal.ca](mailto:adrp@dal.ca)  
Fax (902) 494-7174

Nominations may be transmitted to the Chair, Nominating Committee via surface mail, fax machine or the email system. In the case of emailed nominations, the properly signed Nomination Form should reach the Chair, Nominating Committee before the Annual General Meeting is called to order.

However, additional nominations may be appropriately made by any member of the Association at or prior to the Annual General Meeting of the Association.