

ADRP

Association of Dalhousie Retirees and Pensioners

Proud of the Impact We Made, the Legacy That Continues

Table of Contents

.....

From the Editor 1

Members of the Board2

Dates for Submissions4

President’s Report5

Treasurer’s Report6

Benefits Committee6

Communications, Webmaster
Report.....8

Membership Committee.....9

Pension Report9

SCANS Report.....10

CURAC Report10

So Why Do I Ride? 11

Galomping the Galapagos13

Health and Wellbeing 16

 Many Atlantic Canadians are
 behind on their vaccines16

 The Canadian Longitudinal
 Study on Aging (CLSA)16

 Opioids—Are Seniors at Risk? ..17

 Seniors Health Knowledge
 Network (SHKN).....17

Notices & Opportunities..... 18

 Phishing18

 Kudos18

 The Great Debate19

Payroll Deduction Form21

ADRP Bursary Pledge Form...22

Sponsored: Dalhousie
 University Planned Giving....23

Mission and Objectives.....24

From the Editor

This summer was a full and celebratory summer as ADRP hosted, with support by SMURA, the CURAC conference in May. We marked those events with a Special Issue of the proceedings. What a huge success it was with kudos from CURAC, our own ADRP attendees, and Dalhousie administration.

Now we are in a new academic year and Dalhousie is continuing to mark it's 200th anniversary with special events and guest speakers. Look for these on your listserve or the Dalhousie website at <https://www.dal.ca/news/dal-200.html>. For example, see page 19 for *What is the Next Frontier? Space vs. Ocean The Great Debate* on November 5.

The ADRP Board is pleased to officially welcome Marilyn Klein as Co-Editor of the Newsletter. Marilyn joined Dalhousie Faculty of Dentistry in 1971 as the medical photographer. As a member of Dental Instructional Resources, she was involved in preparing clinical patient records, research documentation and presentation materials and public relations for teaching and research. Marilyn retired in December 2016 and has been enjoying spending time outside of the virtual world. We are fortunate to have her expertise.

This issue has two personal submissions by members, one on cycling as a new life-changing passion, and a travel story with a



The Editorial Board

Joanne Clovis, Editor

Ex-officio: Phil O'Hara,
ADRP President
ADRP Phone
(902) 494-7174

E-mail
adrp@dal.ca

Web Site
<http://adrp.dal.ca>

Postal Address:

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

commentary on our SSQ travel health insurance. Recent hot topics are the current vaccination recommendations and 'phishing' in the digital age.

Please consider sharing your stories about travel, hobbies, or unique experiences. The list of ADRP Board meeting dates and deadlines for submission of members' articles and Board reports is included in this issue. We encourage you to submit comments on any newsletter topic or issue directly to j.clovis@dal.ca or through the office email adrp@dal.ca.

Editorial Policy: The ADRP intends to publish the newsletter four times each year. We hope 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; and 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.

ADRP General Meeting and Reception

Tuesday December 18, 2018

Meeting: 1:30-3:30 pm, University Hall, MacDonald Building

Reception:

4:00-6:00 pm, University Club,

Park and Pay is available at the east end of Wickwire Field.

Membership fees for 2018 (or 2017 if in arrears) may be paid at the meeting (if not already paying through the much easier method of monthly pension deduction).

NOTE: Membership dues are not income tax deductible as the ADRP is neither a registered charity nor an employee union.

MEMBERS OF THE ADRP BOARD 2017 - 2018

OFFICERS			
OFFICE	NAME	EMAIL	PAST POSITION
President	Phil O'Hara	w.philip.ohara@gmail.com	Manager, eLearning, LITS
Immediate Past-President	Randy Barkhouse	randy.barkhouse@dal.ca	Director, Academic Computing Services
1st Vice President	Heather Schellinck	heathers@dal.ca	Prof., Psychology and Neuroscience
2nd Vice President	Richard Apostle	richard.apostle@dal.ca	Professor, Soc & Soc.Anthropology
3rd Vice President	Paul Huber	huber@dal.ca	Professor, Economics
Secretary	John Barry		Technologist, Television Services, LSC
Treasurer	Grace Paterson	grace.paterson@dal.ca	Professor, Medical Informatics
ADRP Members-at-Large			
	Glenda Butt	gmb89@eastlink.ca	Professor, Dental Hygiene
	Oriel MacLennan	oriel.maclennan@dal.ca	Librarian, Killam
	David Mercer	d.mercer@dal.ca	Technician, Dentistry
	David Tindall	david.tindall@dal.ca	Professor, Physics
COMMITTEES			
Benefits	Peter Wallace	peter.wallace@dal.ca	Senior Instructor, Earth Sciences
Communication	Joanne Clovis	j.clovis@dal.ca	Professor, Dental Hygiene
Membership	Heather Schellinck	heathers@dal.ca	Prof., Psychology and Neuroscience
Pension Advisory	Randy Barkhouse	randy.barkhouse@dal.ca	Director, Academic Computing Services

ADRP Board and All Members Meeting Dates and Times

- Tuesday, Sep 25, 2018 2:00 to 4:00 PM
- Tuesday, Oct 30, 2018 2:00 to 4:00 PM
- Tuesday, Nov 20, 2018 2:00 to 4:00 PM
- Tuesday, Dec 18, 2018 2:00 to 6:00 PM - General Meeting and Reception *
- Tuesday, Jan 22, 2019 2:00 to 4:00 PM
- Tuesday, Feb 19, 2019 2:00 to 4:00 PM
- Tuesday, Mar 19, 2019 2:00 to 4:00 PM
- Tuesday, Apr 23, 2019 2:00 to 6:00 PM - AGM and Reception * May Modify
- Tuesday, May 21, 2019 2:00 to 4:00 PM

Break for Summer

Bookings are made: Robin Beaton (902) 494-2511 for University Hall 2:00 to 4:00 and Janice Tate (902) 494-3492 University Club 4:00 to 6:00.

Newsletter Submission and Distribution Dates

- Monday, October 1, 2018 Submissions Deadline
- Monday, October 15, 2018 Distribution Date
- Monday, November 5, 2018 Submissions Deadline
- Monday, November 19, 2018 Distribution Date
- Monday, January 28, 2019 Submissions Deadline
- Tuesday, February 11, 2019 Distribution Date
- Monday, March 25, 2019 Submissions Deadline
- Monday, April 8, 2019 Distribution Date

MAY 22-24, 2019 2019 CURAC Conference at Guelph
 University of Guelph
 Theme: IMPROVE LIFE

President's Report, October 2018

Phil O'Hara

Summer has passed quickly, and if you're like me, my internal timetable still wraps around the academic year. As the new President of ADRP, let me begin by welcoming our new members and sending my personal greeting to all our long-time members.

I have a lot to learn and very big shoes to fill. On that note, let me express my personal thanks to Randy Barkhouse for the dedication and hard work he brought to the table during the time he sat in this chair. The good news is he's remaining on the Board, so I'll have him to lean on when I need to better understand our role and relationship with the administration at Dalhousie.

Our tagline says it all: "Proud of the impact we made, the legacy continues." Our mission is to:

- Facilitate and promote the dissemination of information of interest to Dal Retirees.
- Enhance and promote the sense of continuing membership in the Dal retirees' family.

Our formal objectives are:

- to represent the interests of retirees from Dalhousie University, their spouses and beneficiaries;
- to further the understanding of the retirement pension arrangements of Dalhousie University and of the post-retirement benefits available to former staff members of the University;
- to cooperate with other groups that have similar objectives; and provide a conduit for information, when necessary, between the university and retirees.

Our informal objectives are:

- to promote social interaction among its members;
- to investigate and negotiate group benefits that a significant number of members may desire;
- to provide information to members about general and specific retirement issues; and
- to pursue other issues as the membership directs.

My fellow members of the Board are talented and bring years of experience to the Board. I can see that most of the time the only leadership required on my part is to read or listen to the plan and then get out the way.

As I did a week before our September 25th meeting, I'll send along an email message inviting your input.

Things we're investigating based on your input are:

- hosting a first aid course as a refresher;
- access to Dal IDs for retirees;
- scheduling our spring AGM so Snowbirds may attend; and
- attempting to get medical coverage for compression clothing and the shingles vaccine.

On a closing note, please put December 18th, 2:00 – 6:00 on your calendar. That's the date of our general meeting and Holiday Reception.

Treasurer's Report, October 2018

Grace Paterson

Financial Update

Bank Accounts:

The balance in the CUA chequing account is \$4,221.91.

The balance in the CUA savings account is \$81.32.

Investment Report:

The BMO GIC matured in June 2018. It was purchased for \$12,849.00 and the value at maturity was \$13,218.68. A 30-month GIC for \$19,500.00 was purchased from CUA in July 2018. The other two CUA GICs have matured and are valued at \$10,202.85 and \$11,326.16.

Membership Dues:

The membership dues year-to-date total \$7,921.52 from monthly dues plus \$520.00 in annual membership dues.

Dalhousie Account:

The balance in the Dalhousie account is \$2673.85.

CURAC 2018 Conference:

We will ask the ADRP membership at the December 18, 2018 Annual General Meeting for suggestions on the use of the \$4946.04 surplus realized by hosting the CURAC conference.

Benefits Committee Report, October 2018

We are sorry to report that Peter Wallace has been ill with the dreaded shingles, and consequently is unable to provide a benefits update at this time. Peter is a strong advocate, as are all Board members, of the new vaccine for shingles, Shingrix. A newspaper article in our Health and Wellness section stresses the benefits of this vaccination and others as a good review of what is recommended, particularly for older adults. In lieu of Peter's report, we include a report from CURAC.

Travel and Extended Health Insurance Now Available (CURAC)

Travel and extended health insurance at attractive rates is available to all members of retiree groups, such as ours, that are affiliated with CURAC/ARUCC (College and University Retiree Associations of Canada). Two excellent insurance plans are available.

MEDOC insurance provides stand-alone travel insurance to cover out-of-province and out-of-country emergencies. This annual policy covers an unlimited number of trips up to 17 or 35 days per trip, depending on the option you choose (with supplemental insurance available for longer trips) and includes trip cancellation and interruption insurance. Premiums are based on an individual's age and pre-existing medical conditions. (There is a 90-day stability clause for pre-existing conditions.) However, no CURAC member would be denied coverage based on age or health status. This insurance will be of particular interest to individuals who feel they already have adequate extended health insurance and wish to benefit from the lower travel insurance premiums for relatively younger retirees (e.g., below the age of 76) who are in good health.

RTO/ERO insurance provides extended health insurance for in-province and includes travel insurance at no extra cost. It offers broad coverage with no annual deductible. An unlimited number of trips up to 93 days per trip are covered (with supplemental insurance available for longer trips), and it includes trip cancellation and interruption insurance. This insurance will be of particular interest to individuals who seek additional extended health insurance, as well as travel insurance whose premiums are not dependent upon age.

For more information about MEDOC insurance go to <https://www.johnson.ca/travel/medoc/splash-en.jsp> or call 1.866.606.3362. For more information about RTO/ERO insurance go to <https://www.rto-ero.org/group-insurance-plans> or call 1.877.406.9007. To ensure you get the correct information, identify yourself as a member of your retirees' association and CURAC when asking questions or applying for insurance.

<https://www.thechronicleherald.ca/more/many-atlantic-canadians-behind-on-their-vaccines-243104/>

Communications Committee Webmaster Report, Randy Barkhouse, Chair, October 2018

ADRP

Association of Dalhousie Retirees and Pensioners

Proud of the Impact We Made, the Legacy That Continues

Site Navigation

- ◆ [About Us](#)
- ◆ [Mission Objectives, etc.](#)
- ◆ [Officers and Board](#)
- ◆ [Constitution & By-Laws](#)
- ◆ [Membership Application](#)
- ◆ [Minutes AGM Meetings](#)
- ◆ [ADRP Bursary Donation](#)
- ◆ [Upcoming Events](#)
- ◆ [Dal HR Retirees Info](#)
- ▶ [ADRP Newsletters](#)
- ▶ [Work in Progress](#)
- ▶ [SCANS Site](#)
- ▶ [CURAC](#)
- ▶ [CURAC 2018](#)
- ▶ [Links](#)

- ▶ [Contact Us](#)
- ▶ [Webmaster](#)
- ▶ [Disclaimer](#)

Important Messages/Announcements Relating to Current Events

- [CURAC Newsletter Reports on Annual Conference - posted August 2018](#)
- [ADRP Newsletter Special Issue- CURAC Conference Reports](#)
- [DalNews on 2018 CURAC Conference - posted July 2018](#)
- [Geology and Society - SCANS at the CURAC Conference](#)
- [Economical Select Home and Auto Insurance and Pet Insurance](#)
- [CURAC 2017 Post Conference Newsletter - posted July 2017](#)
- [Health and Travel Benefits Update - posted January 2018](#)
- [Travel Planning? - posted July 2017 - -](#)
- [Dal Human Resources Retirees Site - posted June 2017](#)
- [ADRP Travel Insurance Frequently Asked Questions - posted January 2017](#)
- [History of the \\$5,000 Dalhousie Death Benefit Certificate - posted Nov. 2016](#)
- [Mental Health of Seniors - posted November 2016](#)
- [Donating Online to the ADRP Bursary Fund](#)
- [Payment of Dues by Monthly Pension Deduction](#)
- [ADRP Newsletter, posted April 2018](#)
- [Newsletter of the Retirees' Association of Queen's](#)
- [CURAC Newsletter Winter 2018 - posted March 2018](#)
- [Dalhousie 200 - posted April 2017](#)

[Pensions](#)
902-494-1121

[Reports and Articles](#)

[Benefits](#)
902-494-6363

[CURAC](#)

[Research Recruitment](#)

The ADRP web site <http://adrp/dal> includes back issues of newsletters, including the special summer number on the May conference, plus contact information for the executive, and links to governance information. Check the site regularly for updates.

Membership Committee Report, October 2018

Heather Schellinck, Chair

The total number of members currently in good standing as of October 1, 2018 is 592. Over the summer, 31 newly retired individuals joined the association, all but one of whom registered for monthly dues deduction. Currently, 22 members pay dues by cash or cheque; ten of the latter members are in arrears. We have three honorary (Life) members. At this time, we wish to thank the outgoing Membership Chair, Colin Stuttard for his many contributions to the Board of Directors. His interest in ADRP members and attention to detail over the years have been greatly appreciated.

Pension Report, October 2018

Randy Barkhouse, Chair

The Pension Advisory Committee on which ADRP has observer status, last met in the spring, and will meet again in late October. A major topic is expected to be changes to the Dalhousie Pension Plan which the trustees feel would provide long term stability and full funding. Just how that would be achieved is unclear, but one change mooted by the trustees is a switch to a single fund from the current two-fund arrangement. Recall that contributions at present go into the Pension Trust Fund (PTF). At retirement the amount necessary to fund one's pension is transferred to the Retirees Trust Fund (RTF) from which pensions are paid. The rules surrounding administration of the above structure make up the text of the Dalhousie Pension Plan, online at <https://www.dal.ca/dept/pension.html>.

One portion of the plan rules concern indexation of a Dalhousie pension. There are two types of indexation, automatic and catch-up. Automatic indexation is an annual process. Increases depend on the 3-year average investment returns of the RTF exceeding a threshold rate of 5.05%. Any excess above that is granted as indexation up to a maximum of the national Consumer Price Index (CPI) increase to June 30.

The most recent figures (unaudited) are as follows:

1 Yr NET:	7.64%
3 Yr annualized NET:	6.32%
1 Yr CPI June 30, 2018:	2.45%

If the above are confirmed then eligible pensioners would have their pensions increased by 1.27% (6.32-5.05) next January, depending on the month of their retirement. However purchasing power of eligible pensions would fall behind by 1.18% (2.45-1.27). Added to the cumulative shortfall of previous years some Dalhousie pensions would have fallen behind by about 10%.

Making up that shortfall is what catch-up indexation provides, but requires that (a) there be a surplus in the RTF as of the most recent actuarial valuation, and (b) that the RTF trustees consider it prudent to award up to half the surplus for catch-up.

An actuarial valuation report is due this fall that will declare any surplus as of March 31, 2018. The previous valuation as of March 31, 2017 showed an actuarial surplus, but at less than 5% was not sufficient in the judgment of the trustees to justify awarding any catch-up. The judgment of that point for the March 31, 2018 valuation should be known by December 1.

SCANS Report, October 2018

Heather Schellinck, SCANS Curriculum Committee Chair

The Seniors' College Association of Nova Scotia (SCANS) Fall Term is just getting underway with an eclectic selection of classes running in Truro, HRM, Chester, Mahone Bay and Liverpool. There are still spaces available in some of our courses in all of the chapters. If you were not able to register for classes this term, you will find details of our Winter Term offerings in late December at www.thescans.org. In the meantime, please note that our first public lecture of the Fall Term will be held on Monday, October 22, 1:30 – 3:30 at the Captain William Spry Community Centre, 16 Sussex Drive, Halifax. Dr. David Patriquin will speak on the topic **The Natural History of the Halifax Backlands**. The “Backlands” is a Thomsonsque wilderness located only a few kilometres from peninsular Halifax. It includes nine lakes, spectacular views and dozens of informal hiking and biking trails. David will take us on a virtual tour through the area, describing what we see, discussing what makes it all work and explaining what is needed to sustain it. We hope to see you there.

CURAC Report, October 2018

Randy Barkhouse

The new CURAC national board, elected at this spring's national conference hosted by ADRP and SMURA, has continued their work on behalf of the 15,000+ individuals who belong to member associations across Canada.

There has been a change in the executive as Brian Harvey of Saskatchewan has moved from his V-P position to President following resignation of Dave Swayne. Kent Percival of Guelph has moved into the V-P position. A new Board member has been appointed, Dianne Newell of the Association of Professors Emeriti of UBC, a measure that will introduce improved gender balance.

Planning by the Guelph Retirees Association to host the 2019 conference are well advanced. One item that will be of interest to ADRP delegates will be a session on Dalhousie's most famous student, at the Lucy Maude Montgomery collection at the University of Guelph.

The CURAC health committee is working on its next paper on social isolation of seniors. The CURAC benefits committee is exploring access to health and travel insurance through the Alberta Retired

Teachers Organization as a complement to those already available through the Ontario Retired Teachers Organization.

The CURAC pension committee is following developments on several fronts including the proposed University Pension Plan in Ontario, the non-faculty pension plan at Simon Fraser, and reviews at both Memorial and Dalhousie. All except that at Simon Fraser are concerned with actuarial deficits that continue for over the last decade. With the current economic recovery at an extended age concern is that those deficits might become even more of a problem in the next down leg of the business cycle.

So Why Do I Ride?

By Phil O'Hara



July 27, 2018: I'm sitting at the edge of the Roundabout where on Saturday, July 21st. I crossed the finish line of the inaugural running of the Round Denmark Bike Race. I rode my bicycle 2,159 kilometres during this self-supported Bike Race which started 14 days earlier from the parking lot of Kronborg Castle, in Helsingør, Denmark at 8:00 AM.



The ringing of the bells welcomed the hour and dominated the senses. The streets were empty, the air was fresh, and the sky was clear of clouds. The starter counted down to launch the race. I could hear

enthusiasm in the voices of my fellow racers. I could feel my own heart beating with excitement to get rolling.

Twenty women and men were registered. Sixteen lined up and surged across the starting line as they headed out for a unique adventure.

After 13 days, 10 hours and 8 minutes, I was the eighth and final rider to cross the finish line. My finish signalled the conclusion of the race. Half of the racers dropped out along the way. Thankfully I was not one of them.

It was a grueling journey around the coast of Denmark on paved roads, gravel roads, some trails, an occasional grass path, over construction panels, cobblestones and a few ferry rides. It was hot and windy during the days and sometimes chilly at night. There were scattered showers one night and only a single misty morning but otherwise there was no rain throughout the race. Denmark was in the middle of a record heatwave and drought.

This was a first for me. I was the oldest in the race at 64 years of age. There were both veteran and novice cyclists at the start line. I self-identified as a novice and didn't have any expectation of being competitive. I did however start with an inner-determination to finish. I accomplished that goal.

To my delight, I was in the company of a cycling community where all the racers applauded the efforts and enthusiasm of each other. My fellow racers cheered me on and frequently expressed genuine concern over my well being. I felt appreciated, accepted and safe.

I think there is a story here worth telling. I don't say that with any thought of self promotion. Instead I want to tell this story in the hope I may inspire others to take on an uncomfortable personal challenge and discover, as I have, that such adventures deliver huge physical, intellectual, mental and emotional rewards.

At this moment as I write, I am experiencing a powerful sense of inner peace, which is arguably on par with the best moments of my life. I think that this deep and personal emotional state is the prize for successfully completing this race.

I write this story from a belief that we all strive for the inner peace I'm experiencing right now. Admittedly that may be a false assumption, but I don't think that's the case. As human beings we are complicated and we face a variety of struggles. I found a pathway to this euphoric state of mind and I'm just a regular guy. If, like me, you feel there must be more, you're right and perhaps my journey will inspire to launch your own adventure.



So join me as I share my adventure which I'm confident is the first of many to come. Who knows, perhaps we'll have an adventure together in the future?

Although still a work-in-progress, you can find the rest of my ramblings at the following web address:
<https://tinyurl.com/rdbr2018-po>

Galomping in the Galapagos: An Adventure in Two Parts

By Marilyn Klein

Part A

In May this Spring, my husband and I had the opportunity to check off from our Bucket List a trip to the Galapagos Islands in Ecuador. Flying from Quito, a city over 9000 feet above sea level to the airport on Baltra Island (a former military base), we boarded our home for the next week, the yacht Angelito with 8 double rooms each with private bath, and crew of 8. The Galapagos archipelago consists of 50 islands of volcanic origin. The 6am-6pm sunrise to sunset days consisted of daily visits via Zodiac boats to protected sites accompanied by a multilingual naturalist and daily snorkelling opportunities. The Galapagos are unlike anything else you've ever seen and a photographers dream. I was struck by the amazing night sky in the absence of civilization; I've never seen the Milky Way so clearly. In the mornings we witnessed streams of birds that turn out to be flocks of flamingos or frigate birds. We had close encounters with sea lions, iguanas, pelicans, flightless cormorants, penguins, tortoises, turtles, rays, sharks, mangrove forests and my personal favourite, the blue footed boobies.



A Curious Blue Footed Boobie



Flightless Cormorant and Sea Iguana



King Crab

A Slaughter of Iguanas



Part B

Midway through our adventure, hiking on one of the volcanic islands I fell and broke my wrist. Since we were literally in the middle of nowhere, I soldiered on, got some temporizing treatment at a first aid station without X-ray equipment and was referred to a small hospital requiring a 2 1/2 hour wild speed boat trip both ways the next day. Health care in Ecuador is free, except you have to send someone out to purchase plaster and gauze. As soon as we were able to get cell phone reception, we contacted the Dalhousie travel health insurance company SSQ. They were very helpful, providing the location of the nearest hospital facility, assuring I was out of pain and able to travel. I am providing their list of questions for your information. Hopefully you won't ever need to use it; my experience with the company was quite positive. I continue to recover from surgery and physiotherapy back in Halifax although I now have a preexisting condition which will be excluded from coverage for 6 months.

Here's What to Expect form SSQ

Subject: SSQ Medical case XXXXXX

We will be glad to assist you. In order for us to do that, we need a certain number of information to open a file for you. Kindly enter the answers to our questions below :

- Your full name :
- Your date of birth :
- Your home address and phone number in Canada (if applicable) :
- Your current address :
- Phone number to reach you now :
- Email / alternative email address or means to contact you :
- Policy and certificate number :
- Are you the main policy holder? If not, please enter the policy holder's name and date of birth :
- Company the main policy holder works for (if applicable) and status (retired or active employee) :
- For internal purposes, we need to be informed if you have additional travel medical benefits through another person, insurance company or credit card. This information will not affect in any way your coverage.
- Are you a traveller or an expatriate?
- Your travel dates (or contract/mission dates, if expatriate) :
- Are you travelling for business, leisure or for medical purposes?
- Did you fly or drive to your destination? (if applicable)
- How many people are you travelling with?
- Brief explanation of the situation/symptoms you are experiencing :
- When did the symptoms start / incident occur :
- Is the reason you are seeking treatment related to a condition for which, in the last three months, you have received treatment, you have had a change in medication, or for which you are awaiting test and/or exams results?
- When did you seek medical attention and/or when are you planning to do so?

Once we receive the missing information, we will complete the opening of your file and keep you posted with the procedure we will follow to assist you.

Should you have any questions or concerns, we are available 24/7 by email (operations@axa-assistance.ca) or phone (collect 514-285-8195 or toll free 1-866-783-9473) Our local office has informed us that they do not have any hospitals in Puerto Villamil, the closest they have would be in Puerto Ayora. Is there a way you could get there so we could arrange an appointment for your wife?

We will try to get our local team to advance the fees for today's visit.

However, if this option is not possible, please pay for the fees and keep the medical report and the receipt. You will be able to submit it for a claim.

Health and Wellbeing

Many Atlantic Canadians are behind on their vaccines

By Heather Laura Clarke

Published: The Chronicle Herald Sep 20, 2018

Pharmacist Curtis Chafe who works at Shoppers Drug Mart in Halifax stated that " If you're in your 40s or 50s, you likely only need to worry about two vaccinations: your tetanus booster and your flu shot". Tetanus is required every 10 years unless you have a flesh wound and you cannot recall your last one, and the flu shot each fall.

At 65 you should ask for the pneumococcal vaccine, generally a one-time vaccination, though occasionally a 5-year booster may be recommended.

If you travel, check with your doctor or pharmacist about vaccinations you may need such as hepatitis A and B.

If you are at least 50, and you've had chicken pox, you are at risk of the very nasty viral infection **shingles**, the dreaded and painful infection that can have very long-lasting debilitating effects such as vision loss, neurological problems and nerve pain that never goes away. Although the old shingles vaccine wasn't so effective, the new one, Shingrix, has a 95 percent success rate. It's a two-dose process that currently costs about \$300.

The good news is that in all provinces except Quebec, pharmacists can administer vaccinations, though a prescription may be required.

Our Board members highly recommend you check your records and update your vaccinations to prevent much pain and suffering.

<http://www.thechronicleherald.ca/more/many-atlantic-canadians-behind-on-their-vaccines-243104/>

The Canadian Longitudinal Study on Aging (CLSA)

Report on Health and Aging in Canada

Findings from Baseline Data Collection 2010-2015

In 2016 the number of Canadians over 65 exceeded the number of those aged 14 and under. By 2031 one in four Canadians will be 65 or older. The CLSA Study, funded by the Canadian Institutes of Health Research, aims to ensure that research on the determinants of healthy and active aging will be better known and shared with all Canadians, help to empower them to maintain their health and quality of life throughout the lifespan. Information is collected at sites across Canada on more than 50,000 Canadians.

The goal is that *CLSA data will guide the development of policies and programs to support healthy aging for decades to come*. Retirement, social isolation, physical and psychological health, caregiving, lifestyle, transportation and gender identity are major areas of inquiry.

The Report is at <https://www.clsa-elcv.ca/doc/2639>.

For more information on CLSA see <https://www.clsa-elcv.ca>.

Opioids—Are Seniors at Risk?

By the CURAC/ARUCC Health Policy Committee, Published June 2018

According to this report, the answer to the question is an overwhelming *yes*. While seniors' addictions are often under-reported, the risk seems to be increasing. Canadian provincial data show an increase over time in the number of opioid prescriptions (Angus Reid, 11 January 2018).

Along with addiction, dependence increases confusion, falls, negative drug interactions, and death. Awareness and action have increased with new policy statements by the Canadian Medical Association and a new federal government drug strategy and more education for health professionals in pain management.

The entire paper is at

<https://www.curac.ca/wp-content/uploads/2018/06/Opioids26April18.pdf>

Editor's Note: The Canadian Deprescribing Network has helpful resources at <https://www.deprescribingnetwork.ca> has helpful resources including *Bert's story about getting off opioids* at <https://www.deprescribingnetwork.ca/blog/2017/10/24/opioids-and-chronic-pain?rq=opioids>.

Seniors Health Knowledge Network (SHKN)

SHKN is another very helpful online health resource at <https://shrtn.on.ca/seniors-health-knowledge-network>

Their goal is to improve the quality of life for Ontario seniors and caregivers through the creation, application and sharing of knowledge.

This large network provides monthly online linkages to current knowledge and practices such as in August 2018 *Supporting Aging in Place* with a whole series of linkages to a variety of related topics such as Community-Based Models for Aging in Place.

https://sagelink.ca/sites/default/files/clinical-resources/Linkages_August-Supporting_Aging_in_Place.pdf

Notices & Opportunities

Phishing

By Phil O'Hara

Just prior to our first board meeting, several people got email messages which appeared to come from Randy Barkhouse and also from me, Phil O'Hara. They were cleverly composed and examples of phishing (pronounced fishing). They sounded legitimate.

Phishing is the fraudulent attempt to obtain sensitive information such as usernames, password and credit card details (and money), often for malicious reasons, by disguising as a trustworthy entity in an electronic communication. (<https://en.wikipedia.org/wiki/Phishing>)

You cannot avoid getting these unwanted messages. At the Wikipedia address above, there are several recommendations on how to recognize these nefarious attempts to con you. Here's a few suggestions:

1. Suspect every message particularly those asking for information.
2. Messages which include lines like "I can't believe they said that about you" are written to elicit an emotional response such that you react rather than think it might be a con.
3. If you can, open the return email address. Often it will be obvious that it's bogus.
4. No reputable organization will ever ask for login information from their clients.
5. If suspicious, contact the organization by phone to ask about the request.

There is plenty of advice online to help you avoid being taken advantage of by a phishing attempt. Always have your guard up.

Kudos

Mary R. Brooks

A Professor Emerita of the Rowe School of Business and Chair of the Marine Board of the National Academies in Washington, DC, the distinguished academic shared the 2018 Onassis Prize in Shipping. The Onassis Prizes are awarded to the world's foremost academics in the fields of finance, international trade and shipping. They were presented in a grand ceremony at the Guildhall in the City of London on Monday 24th September 2018. Our most sincere congratulations to Dr. Brooks on being awarded this distinction.

See <https://www.city.ac.uk/news/2018/september/world-leading-academics-recognised-with-presentation-of-onassis-prizes-2018>

Jeannette McGlone

Jeannette McGlone was invited by Tennis Canada to join the 70 year old ladies team playing at the worlds event in Umag Croatia. She is very proud of being selected for this privilege since her competitive game only flourished after her Dalhousie retirement 5 years ago.

Dr. McGlone has promised to provide her story and a photo for an upcoming issue.

The Great Debate

What is the next frontier: space or the ocean?

On November 5, renowned American astronaut Kathryn Sullivan will join Canadian astrophysicist Christian Marois on the team representing space. Mark Abbott, president and director of the Woods Hole Oceanographic Institute, German marine biologist Antje Boetius and Dal's own Boris Worm represent the ocean side. The Debate emcee is Jay Ingram of Daily Planet fame.

The event is free but you must register beginning October 9.

<https://www.dal.ca/news/2018/09/07/a-200th-state-of-mind.html>

05 NOV Join some of the world's greatest minds in ocean science and space exploration for a fun and engaging debate inspired by the question: "WHAT IS THE NEXT FRONTIER: SPACE OR THE OCEAN?"

WHAT IS THE NEXT FRONTIER? THE GREAT DEBATE SPACE vs. OCEAN

TEAM OCEAN
MARK ABBOTT
ANTJE BOETIUS
BORIS WORM

TEAM SPACE
KATHRYN SULLIVAN
CHRISTIAN MAROIS
JOSHUA KUTRYK

EMCEE
JAY INGRAM

Dal alumna **Kathryn Sullivan** (PhD '78), former NASA astronaut, will be joined by test pilot and Canadian Space Agency astronaut **Joshua Kutryk** and Canadian astrophysicist **Christian Marois** on the team representing space. **Mark Abbott**, president and director of the Woods Hole Oceanographic Institution, German marine biologist **Antje Boetius** and Dal's own **Boris Worm** join forces on the ocean side. Well-known author, speaker and TV science broadcaster **Jay Ingram** of Daily Planet fame will serve as emcee.

NOVEMBER 5, 2018
7:00-9:00 PM
Rebecca Cohn Auditorium
Dalhousie Arts Centre
6101 University Avenue, Halifax

REGISTER:
The event is free but registration is required. Please visit dal200.ca for details about registration. The event will also be livestreamed and recorded at dal.ca/livestream.

DALHOUSIE UNIVERSITY 1818 2018 **DAL200.CA**

Travel Planning?

CURAC has a successful partnership with Collette Travel. Members planning future travel may wish to check out more than 160 tours available to them at the following website: <http://www.gocollette.com/en-ca/landing-pages/2015/partner/curac>

CURAC members enjoy savings on bookings, benefit from professionally planned itineraries and the services of a Tour Manager, and enjoy other perks on certain tours, e.g., round-trip home to airport sedan service.

Inquiries about tours, or bookings, can be made by calling 800.468.5955, and bookings can also be made through your local Travel Agent. **Be sure to mention your membership in a CURAC association for additional savings!** Savings amount varies by tour and is valid on new bookings only. If you provide the name of your CURAC member association, you will be eligible for discounts. For each CURAC/ARUCC booking, Collette returns a fraction to CURAC/ARUCC, and that commission is shared with the retiree association of which the traveler is a member.



The Wit (and Wisdom) of Phyllis Diller - from her 'Heyday'

... a few of the more publishable ones

- A smile is a curve that sets everything straight.
- Best way to get rid of kitchen odours: Eat out.
- Old age is when the liver spots show through your gloves.
- My photographs don't do me justice - they just look like me.

Association of Dalhousie Retirees and Pensioners



Room 2831 Life Sciences Centre
Dalhousie University
PO BOX 15000
Halifax, Nova Scotia
B3H 4R2
Telephone: (902) 494-7174
E-Mail: adrp@dal.ca

Membership Application for Payment by Cheque or Monthly Pension Deduction

Employee Number (from your pension stub): B _____

Name _____

Address _____

Postal Code _____

Phone Number: _____

E-mail: _____

Date of Retirement: _____

Dalhousie Department: _____

I enclose a \$20 cheque / request that ADRP monthly dues (\$1.66) be deducted from my Dalhousie University pension starting (month and year) _____, and continuing until I inform you otherwise in writing.

(Signature)

Please return this form to:

Payroll Office

Room 152, Henry Hicks Academic Administration Building
Dalhousie University
PO BOX 15000
Halifax, N.S. B3H 4R2

The information you provide to us will be used for our records and to allow us to contact you or distribute to you information. Information that identifies you will not be shared with any other organization.



Yes! **I want to support the** Dalhousie Retirees and Pensioners Bursary!

Name: _____

Address: _____

City: _____

Province/State: _____ Postal /Zip Code: _____

This is my preferred address

GIFT AMOUNT: I want to support the Dalhousie Retirees and Pensioners Bursary **by:**

A one-time gift of \$100 \$50 Other \$

A monthly gift of \$15 \$10 Other \$

I may alter this agreement by contacting the Office of External Relations

METHOD OF PAYMENT: Please select one:

Please process my credit card: Visa MasterCard AMEX

Card #: _____ Expiry: _____

Signature: _____

I've enclosed a cheque made payable to Dalhousie University to process my one-time gift.

I've enclosed a void Canadian cheque to process my pre-authorized monthly gifts.

Mail contributions to:

ADRP Bursary Fund


Office of External Relations

Dalhousie University

Box 15000 Halifax, NS B3H 4R2

OR to make your gift online, visit giving.dal.ca and specify Dalhousie Retirees and Pensioners Bursary

TAX RECEIPTS: Dalhousie will issue a tax receipt for your income tax purposes. Monthly Donors will receive one yearly receipt summarizing giving over the year.



The Legacy Effect Judy Dunn

“ Dalhousie was our family, and it still is. Our hearts remain there. I feel very fortunate to be creating a legacy that will help the university give people that unique Dalhousie experience for years to come.”

Read Judy's story at dal.ca/donors/dunn

We Can Help

If you're thinking of including Dal in your estate plans, we can help you match your gift to your wishes.

Explore the possibilities at dal.ca/plannedgiving

Or get in touch, we're here to answer your questions.

Siobhan Doherty 902-494-6853

siobhan.doherty@dal.ca



Association of Dalhousie Retirees and Pensioners (ADRP)

Membership

Open to all Retirees from the University staff, Non-Academic and Academic. Associate membership is available to those within 5 years of retirement.

Mission

To facilitate and promote the dissemination of information of interest to Dalhousie Retirees; and

To enhance and promote the sense of continuing membership in the Dalhousie Retirees' family.

Formal Objectives

To represent the interests of retirees from Dalhousie University, their spouses and beneficiaries;

To further the understanding of the retirement pension and benefits;

To cooperate with other groups that have similar objectives; and

To provide a conduit for information between the University and retirees.

Informal Objectives

To promote social interaction among its members;

To investigate and negotiate group benefits that a significant number of members may desire;

To provide information to its members about general and specific retirement issues; and

To pursue other issues as the membership directs.

For Further Information

Visit us at our Web Site: <http://adrp.dal.ca> or phone us at (902) 494-7174. Our Email is adrp@dal.ca. Our unstaffed office is on the lower floor of the Life Sciences Centre, Room 2831.