

ASSOCIATION OF DALHOUSIE RETIREES AND PENSIONERS

THE NEWSLETTER

VOLUME 6, NUMBER 2, JUNE 2007.

Welcome to the June issue of The Newsletter. Our Board of Directors has provided us with lots of interesting topics which we hope you will find worthwhile reading. The topics covered certainly indicate the amount of hard work put in on our behalf by the Board.

President's Report – J. Philip Welch

This will be brief, since there have been no major developments since the AGM on 26th April. Unfortunately, I have no good news as yet regarding the current shortfall in the Dalhousie pension indexation of -7%. I can assure you, however, that this deficiency, and its relation to the large surplus in the Retirees Trust Fund, is at the top of our priority action list. I hope that there will be some positive news on this by the next Newsletter.

With regard to the Dalhousie Blue Cross Plan, the issue of Nursing Home care is yet to be decided. I hope that the Employee Benefits Committee will recognize the need and desirability of its retention. Without it the Dalhousie plan has little to recommend it to retirees in preference to other similar plans. Please see my comments on page 4. If you know any of the Employee Benefits Committee members, please contact them and urge them to retain the nursing home coverage in the plan (Please see the related article on page 4 - "Rates for Private, Non-Licenses, Independent Living Accommodation for Seniors in Greater HRM, as of February, 2007", submitted by John P. Anderson, Co-Chair, Benefits Committee. You will also find the list of EBC members on page 7).

The national organization of University retirees (CURAC) held its annual meeting in Windsor in May. Four representatives of the ADRP attended. The list of presentations is on the CURAC website (CURAC.ca) It is anticipated that most or all presentations will be available on the website within the next few weeks. I recommend them to your attention.

For those of you who spend significant lengths of time in other Canadian locations, I recommend a check on the CURAC website, which lists all the member groups and details their forthcoming activities. A phone call to a representative of another group of University retirees should be sufficient to elicit a warm welcome to any of their general interest meetings or activities. I believe that informal liaison and interaction of this kind is most desirable.

With all good wishes for an enjoyable and healthy summer.

Seniors' College – Submitted by Bob Rodger, Treasurer

The ADRP Board supports the creation of the Nova Scotia Seniors' College and hopes the first classes will be offered this Fall. The College is to be organized and run following the pattern used by the very successful Seniors' College in Prince Edward Island. The members of the College will be those who pay the tuition fee. Within the first year they will be asked to approve the College Constitution and By-laws, and to elect the College Board of Directors. Until that is done, the College will be administered by the ADRP Board of Directors.

The concept opens up exciting possibilities. The College will provide opportunities for Seniors (age 50+) to extend and deepen their understanding of the world around them by the study of various topics of general interest, led and guided by a number of instructors.

The topics will be presented at a popular (but not superficial) level.

To be viable, there will need to be at least four courses on different topics offered this Fall and there will have to be about a dozen or more learners taking each course. The learner's fee will be \$60 for the first semester. That fee will allow the learner to take as many courses in the semester as he/she wishes. The person instructing a course will be paid an honorarium of \$200 for the course.

Each course will meet once a week for about two hours, over a period of ten weeks. The first hour will usually be exposition by the instructor and the second hour will be discussion.

Homework will not be a required part of any course, and there will be no tests! If a second semester is offered (January to May, 2008), another learner's fee of \$60 will allow those paying that fee to take as many course as they wish in the second semester.

Sobey's store in Clayton Park has offered its meeting room for the classes - with free coffee and tea! There are ample parking spaces there, and buses serve the Clayton Park area from a number of points in the HRM. Other meeting venues will be sought as the College progresses.

Topics that seem likely to attract significant numbers of learners include:

- Islam, Peace and Terrorism
- Modern Medicine, Miracles and Mysteries
- Creative Writing
- Managing Money
- Music Appreciation
- Genealogy
- History
- Learning American Sign Language
- The Origins of Drug Dependencies and Addictions

These topics can be developed in a number of different ways and there are probably many others of general interest.

The **URGENT** need is for instructors to offer topics they are willing to instruct this Fall, for the benefit and interest of their fellow seniors.

THIS IS A CALL FOR INSTRUCTORS. If you are interested in instructing a course, please e-mail Blanche Potter at tcreighton@eastlink.ca or phone her at 454-5554 with your name, e-mail address, phone number and a description of a topic you would be willing to instruct and lead this Fall.

Although it is difficult to decide without knowing details of the courses to be offered, if you think you might become a College learner this Fall, please e-mail or phone Blanche with your name, e-mail address, phone number and an indication of what course topics would interest you. Such a response does not commit you to actually enrolling.

If there is not a significant response within two or three weeks of this notice appearing in the June Newsletter, there will not be enough time to organize the courses for this Fall. In other words **the Fall plans will fall through!**

Communications Committee Report – Barbara Prime-Walker – Chair

Members of the Communications Committee wish to express thanks and appreciation to the former chair, Dr. Man Vohra, Department of Pharmacology, for his contributions to the

evolution of the ADRP and, in particular, his commitment to the development of the Communications Committee. We will continue to solicit his input and guidance as the
2

Association moves forward in new directions.

The *Caring and Sharing Sub-Committee* has sent 2 sympathy cards since the AGM. Please continue to keep us informed of events in member's lives that merit acknowledgement.

We are pleased to welcome Randy Barkhouse as our new Web Master. Randy has prepared two alternate styles as possible formats for a new web page. He would appreciate comments from both Board members and the general membership in selecting one of the two draft models as a final choice. For those who have e-mail, please review the drafts at:

www.dal.ca/adrp/ADRP_Gold

www.dal.ca/adrp/ADRP_Blue

Send replies to randy.barkhouse@dal.ca or leave a message at the ADRP office, 902-494-7174, prior to June 19th. Interested members receiving The Newsletter by mail, may request copies for perusal by also leaving a message at the ADRP Office.

Thank you in advance for your assistance in choosing our new web page format. The Committee looks forward to working on your behalf, as we plan for the ensuing year.

To access the ADRP web site, go to – <http://retireesandpensioners.dal.ca>

ADRP MEMBER PROFILE Randolph (Randy) Barkhouse

Randy has joined the Communications Committee as Web Master. Retiring from the Department of Academic Computing Services in September, 2006, he brings 37 years of computer experience to this volunteer position.

Many Dalhousie personnel will remember seeing Randy in the basement of the Killam Library. He was also known for his passion for long distance running, both as a runner and an athletic coach at Dalhousie.

Randy and his wife enjoy their home on the seacoast in Lawrencetown. His hobbies include landscaping and restoring a grain building on his grandfather's historical farm in Hants County.

Employee Benefits Committee – Items for Consideration Regarding the Dalhousie Medavie Blue Cross Insurance Coverage for Nursing Home Care – Philip Welch

These points arise from discussion with Mr. Peter MacAulay, the Medavie Blue Cross representative for corporate plans. Mr. MacAulay has argued against the continuation of any

form of Medavie Blue Cross coverage for Nursing Home care in the Dalhousie plan. Herewith, as I understand it, are Mr. MacAulay's arguments against its continuation, followed by my own comments which I have sent along to the Employee Benefits Committee.

3

There is no other Maritime Blue Cross plan which provides such coverage.

Comment: This is true. For this reason I have personally, for many years, addressed all those groups of potential and actual Dalhousie retirees, who attend the workshop seminars provided by the University, encouraging them to retain their Dalhousie Blue Cross membership because nursing home coverage is not available elsewhere. This recommendation has been provided regularly to these groups for a number of years and several retirees have indicated to me that this is the reason they have maintained their membership in the plan.

Mr. MacAulay has checked the Blue Cross records over the past several years and states that ever since this provision was included in the plan over a decade ago, there have been no claims paid on its account, nor has Blue Cross recorded any inquiries as to its availability. He therefore maintains that there is no interest in the provision of such coverage.

Comment: I am certainly prepared to believe that there have been neither claims nor inquiries. Whether this reflects a lack of interest in this provision (see #1 above) is another matter.

Mr. MacAulay maintains that the provision of this coverage in the plan is too expensive.

Comment: It is difficult to logically reconcile this argument with #2 above.

Mr. MacAulay maintains that the present ceiling on nursing home coverage (\$28,000) would be too costly for the Dalhousie Blue Cross plan.

Comment: Any payments made to Blue Cross members under this provision would only be made on the recommendation, and with the approval of the Employee Benefits Committee, which might, therefore, only approve an amount of assistance less than the maximum permitted. It should also be noted that there are other expensive items presently included and covered by the Dalhousie Blue Cross plan, such as the potential provision of a \$30,000 wheelchair. (Since the provision of nursing home coverage is described in the contract as being in lieu of nursing care provided in the home, which has a ceiling of \$13,000 per year, an argument could be made for reducing the ceiling for nursing home care to the same figure of \$13,000).

5. Mr. MacAulay has pointed out that the intent of the Blue Cross coverage is to provide "nursing care", not accommodation, and that it would be an impossible task for the Employee Benefits Committee members to identify how much of nursing home costs were for "nursing care" and how much for simple "accommodation".

Comment: In fact, no one, including the Nova Scotia Department of Health, and Revenue Canada, tries to identify how much of nursing home costs are attributable to nursing care, and how much to accommodation. Most notably, Revenue Canada allows

an income tax deduction for the total overall costs of nursing home care as a medical expense.

6. Mr. MacAulay has claimed that insurance for nursing home care is not really necessary, because the nursing home costs can be claimed as an income tax

4

deduction, as described above.

Comment: While such a deduction is certainly technically possible, it cannot be claimed that its existence nor the existence of some financial assistance for the costs of nursing home care provided by the Department of Health (DOH) (on an income-related assessment basis) renders the existence of insurance coverage unnecessary. The utility of such tax deduction is perhaps best understood with the following information and example, provided by the NS Department of Health officials at public meetings.

Background

Maximum nursing home charge for the individual is \$75.50 per day. The actual cost to the Province of Nova Scotia is approximately \$225 per day.

Application can be made to the DOH for a “reduced accommodation charge”, based on your after tax income in your Revenue Canada assessment. From your assessed after tax income, you may retain the maximum of either 15% of this amount, or \$2,556 per year.

Given the above, herewith is an example of an assessment of a married couple, John and Jane Doe.

John has applied for Long Term Care placement and has requested to be considered for a reduced accommodation charge.

From John’s Revenue Canada Notice of Assessment (NOA), line 236 = \$18,000, line 435 (tax) is \$1,290.

From Jane’s NOA, line 236 = \$13,010, line 435 = 0.

Their combined assessed income = $(\$18,100 + \$13,010) - (\$1,290 + \$0) = \$29,820$.

Jane’s portion is $\max(\$29,820/2) = \$14,910$.

John’s portion is $\$29,820 - \$14,910 = \$14,910$. 15% of this amount is \$2,236.50 – John therefore retains \$2,556.

The amount available, and to be taken for his accommodation charge, is $\$14,910 - \$2,556 = \$12,354$.

Jane Doe, the surviving spouse still in the community, is left with residual income amounting to $\$29,820$ less $\$14,910 = \$14,910$.

Technically, Jane Doe could then claim the medical expenses of John’s nursing home care, amounting to \$12,354 as a “medical expense”, however, this makes no difference whatever to her income of approximately \$14,910, which is at or below the poverty line for a single person in a community the size of HRM (2005 data).

Now if John and Jane had been carrying Dalhousie Medavie Blue Cross insurance to cover some of John's nursing home costs, some amount might be provided to assist them. Let's suppose that this is \$10,000. This would be free of income tax (because the Blue Cross Premiums had been paid by John and Jane Doe) and John's requirement for his nursing home care of \$12,354 would then be reduced by the \$10,000 Blue Cross insurance coverage, resulting in a reduced nursing home charge amounting to \$2,354, while his wife, Jane Doe, now has a de facto income of approximately \$25,000 – still \$5,000 less than the family income preceding John's transfer to the nursing home.

5

I hope that these comments, and the example I have provided, give some further food for thought for member of the University Employee Benefits Committee, before they decide whether to delete the nursing home coverage for the Dalhousie Blue Cross Plan.

Following is the list of the members of the Employee Benefits Committee.

Blake, John (DFA) Dept. of Industrial Engineering 494-6068 john.blake@dal.ca
5269 Morris St. B3J 1B6 420-7858

Crowell, Lee (Board) Employee Benefits & Pensions 494-1121 lee.crowell@dal.ca
Rm 152, Henry Hicks Bldg 494-1480

Harding, Wade Morneau Sobeco 474-3267
701-1809 Barrington St. wharding@morneausobeco.com
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Herman, Paul (IUOE) Zone 2, Facilities Management pdherman@dal.ca
(Alternate) Central Services Building

Long, Anthony (IUOE) Carpentry Shop 494-8893 amlong@dal.ca
Central Services Building 494-1645

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Rm 21, Henry Hicks Bldg

Power, Lynn Dean's Office, Fac. of Medicine 494-1886 L.Power@dal.ca
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Roughneen, Michael Personnel Services 494-1134 (Board) Rm 152 Henry Hicks Bldg 494-1480
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5909 Veterans' Memorial Lane
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Thomson, Ian (NSGEU) Theatre Department 494-6401 ian.thompson@dal.ca
5th Fl. Arts Centre 494-1499

Warren, Darryl (NSGEU) Academic Computing Service 494-1779 darryl.warren@dal.ca
(Alternate) C580 Killam Library

Yeats, Chris (NSGEU) Office of the Registrar 494-1650 chris.yeats@dal.ca
Rm 133, Henry Hicks Bldg 494-1630

Employee Benefits Committee Report – Submitted by John Anderson, Co-Chair

“Rates for Private, Non-Licensed, Independent Living Accommodations for Seniors in
6

Greater HRM, as of February, 2007”

The Berkeley, Halifax, Dartmouth, Bedford, Gladstone (new). Meals included. Studio: \$2095-\$2400/month; 1 bedroom: \$2605-3000/month; 1 bedroom and den: \$3120/month; 2 bedroom: \$3630/month. For double occupancy, add \$500/month.

Melville Heights, Halifax. Meals included (except if occupant has a kitchenette). Bachelor: \$1975-\$2075/month; 1 bedroom and kitchenette: \$1900/month (not all meals included); 1 bedroom suites: \$2300-\$2600/month; 2 bedroom suites: \$2995-\$3295/month. For double occupancy, add \$500/month.

Cameron Hall, (Parkland Estates/Shannex) Halifax, plus a new facility opening in Dartmouth, November 27th, 2007. Meals included. 1 bedroom: \$2395-\$2795/month; 2 bedrooms: \$3595/month.

Northwood: Halifax. No meals included. Pay extra for heat, hot water, telephone and cable TV. Manor and Tower: bachelor (1 person) 1 bedroom (2 persons): \$500/month. Almon Place (new): bachelor, 1 and 2 bedrooms: \$565-\$845/month.

Victoria Hall, Halifax. For women only. Meals included. 1 bedroom in 2008: \$1550; 1 bedroom in 2009: \$1800/month.

Country Living Estates Seniors Residence, Prospect Road. Meals included. Private room and bathroom: \$3900/month; private room and shared bathroom: \$3700/month.

Magica Meadows Manor, Herring Cove. Meals included. 1 bedroom: \$2500/month.

Reports on Two Guest Speakers, submitted by Norman Horrocks, Secretary

Dr Don Tremaine " Changes in Broadcasting since 1948" 14 March 2007

Don Tremaine, former co-host of CBC radio's "Information Morning" was the March speaker. In addition to his lengthy radio career - CHNS 1948-51, CBC Sydney 1951 and CBC Halifax 1952-87 - he was also known for his charitable work for the I.W.K. Hospital Telethon and fund-raising campaigns for the Canadian Cancer Society, the Kidney Foundation of Canada and the Heart and Stroke Foundation of Canada. Don was admitted as a Member of the Order of Canada in 1994, and received an honorary doctorate from St. Mary's University in May, 1996. "Now here I am a Grade XI dropout lecturing to Dalhousie professors."

The two major changes in broadcasting since 1948 he identified as programmed content, and humor. He hailed the work of Peter Gzowski - " arguably the greatest Canadian broadcaster - on a scale of 1-10 he was a 25." Gzowski and Tremaine were guided by "Make it clear and keep it clean. A license to broadcast was not a license to offend." But, he said, "the language of the gutter today is permeating the airwaves." He wondered what the hope is for the future.

In response his audience was critical of recent changes in CBC programming e.g. the introduction of early evening jazz on Radio Two. Tremaine said the CBC felt it had to serve the younger audience "but why, when they are well served on other

7

stations?" On humor and language there was audience appreciation of old-time shows, e.g. Wayne and Shuster in contrast to today's "Trailer Park Boys".

Dr Peter B. Waite, Professor Emeritus, Dalhousie History Department, "The Secret Diaries of Mackenzie King, 1893-1950"

Saying he was not a psychologist, Peter took us through the history of the diaries and the events which led to their eventual publication. King began his diaries when he was a third-year student at the University of Toronto and continued them until a few days before his death. In his will he stated that the diaries should be destroyed after his death but before this was done his executors made them available to his official biographer. Having done this, it became difficult to deprive other scholars and interested persons from seeing the diaries. An additional complicating factor was the discovery that a photographer in the National Archives had made microfilm copies of sections of the diaries which had

then been sold. Eventually the diaries were opened to anyone interested and today all 30,000 pages can be accessed on the web site of Library and Archives Canada. Peter highlighted a few incidents in King's family and personal life linked to the diaries. On his Mother's 74th birthday he kissed her 74 times. "King was not a misogynist - he was always fond of women." In 1934 he visited Italy where he met a 24 year-old beauty, Giorgia Borra de Cousandier, whom he met again in the late 1940s. By accident Peter found King's letters to her in the Beaverbrook papers in London when researching R.B. Bennett. King's last letter to her was written three days before he died and was received after she had read of his death.

Our thanks to Norman for these reviews. Listed below are two events which we hope will interest you. We look forward to seeing you there.

UPCOMING EVENTS

“Aging and Spiritual Traditions of the World”

Guest Speaker: **Dr. Ravi Ravindra**, Dalhousie Professor Emeritus – author of over one hundred papers in Physics, Philosophy and Religion and over twenty books including “Whispers from the Other Shore: Spiritual Search East and West” and “The Yoga of Christ”

. 2:30 P.M., Wednesday, June 20, 2007

Great Hall, University Club

All Welcome!

ADRP Annual B-B-Q

12 noon to 3 P.M., Wednesday, July 18, 2007, Earl of Dalhousie Pub, University Club
Come and join us for a barbeque and a chance to relax and socialize with old friends and colleagues. The cost is \$15.00 which includes one free drink from the

8

bar. Coffee, tea and soft drinks will also be available.

For further information on either of these events contact Sid Sodhi at 433-3269 or Blanche Potter at 454-5554.

OBITUARIES

It is with sadness that we announce the passing of two friends and ADRP members.

Margaret E. Harnish passed away April 25, 2007, at the age of 85. She was employed by the Department of Preventive Medicine and had been retired for 27 years.

Margaret "Peggy" Hansell passed away May 2, 2007 at the age of 66. Peggy retired last year from the Department of Anatomy and Neurobiology.

Our sympathy goes out to the families and friends of Margaret and Peggy.

A Note from your Editor and Associate Editor.

At the suggestion of Dr. Man Vohra, recently retired Chair of the ADRP Communications Committee, we thought it would be helpful if you had a way of contacting us directly with suggestions or comments. This will now be included in the foot-note for your information.

We hope you have a happy and enjoyable Summer.

Emerson Moffitt, Editor
Jan Scott, Associate Editor

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 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.

You can reach us in the following manner: Editor -Dr. Emerson Moffitt – 902-429-0385, Associate Editor - Jan Scott at janscott@primus.ca or our Office Manager, Dianne Prosser at prosserconsult@ns.sympatico.ca. To access our web site go to – <http://retireesandpensioners.dal.ca>