

# Newsletter

Volume 8, Number 3, October 2009  
Association of Dalhousie Retirees and Pensioners

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### GENERAL MEETING

Wednesday, December 9, 2009

Lord Dalhousie Room

Henry Hicks Building

1:30 to 2pm - Meet and Greet

2 to 3:30pm - Meeting

3:30 to 5:30pm - Social

Earl of Dalhousie Pub, University Club

**Dues for 2010 (\$20.00) will be accepted at this meeting.**

Please bring your newsletter to the meeting.

**Day parking tickets for ADRP members for the General Meeting may be obtained through the Security Office, McCain Arts & Social Sciences Building 6135 University Avenue.**

**ADRP GENERAL MEETING - DRAFT AGENDA  
2:00-3:30 pm on WEDNESDAY, December 9, 2009**

**Lord Dalhousie Room, Henry Hicks Administration Building**

1. Call to Order and Adoption of the Agenda. (J. Philip Welch)
2. Recognition of any deceased members since Apr.AGM. (J. Philip Welch)
3. Minutes of the Annual General Meeting of 23 April 2009. (J. Philip Welch)
  - a. Approval:
  - b. Matters arising:

4. President's Report. (J. Philip Welch)
5. Treasurer's Report. (Dick Sutherland)
6. Committee Reports (discussion of these reports is greatly encouraged)
  - a. [Benefits Committee](#).(John Barry)
  - b. Communications Committee. (Randy Barkhouse)
    - i. Website. (Randy Barkhouse)
    - ii. Newsletter. (Ken Rozee/Blanche Potter)
    - iii. Caring and Sharing sub-committee. (Carol Smillie)
  - c. Complaints and Advocacy Committee (Ken Rozee)
  - d. Membership Committee. (Gweneth Mounteer)
  - e. [Pension Advisory Committee](#). (Randy Barkhouse/Paul Huber)
9. Representatives' Reports
  - a. SCANS (Seniors' College Association of Nova Scotia) (Ken Rozee/Blanche Potter)
  - b. CURAC (College and University Retirees Associations of Canada) (Philip Welch)
10. Any Other Business.
11. Adjournment.

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### *Draft MINUTES*

## **ASSOCIATION OF DALHOUSIE RETIREES AND PENSIONERS ANNUAL GENERAL MEETING**

Thursday, 23 April 2009, 2-3:30 p.m. in Lord Dalhousie Room, Hicks  
Administration Building

1. **Call to Order and Adoption of Agenda:** President J.Philip Welch called the meeting to order at 2 pm (peak attendance was about 46 members - 42 were recorded on the attendance sheet). The previously circulated **Agenda** was adopted by general consent. Welch encouraged members to raise questions or make comments during the meeting.
2. The President asked for silent remembrance of deceased ADRP members Zbigniew A. Konczacki, and Sydney Patrick ( see April Newsletter page 22: "In Memoriam").
3. **Minutes** of the General Meeting of 10 December 2008, previously circulated [Note, the draft Agenda erroneously showed the meeting date as 12 December, 2007, but the correct minutes were distributed]:
  - a. **Approval:** By motion (Laidlaw) the draft minutes of the 10 December, 2008, General Meeting were APPROVED as distributed.
  - b. **Matters Arising:**
    - i. **Special Resolution:** Stuttard reported that the Registry of Joint Stock Companies had ruled that the special resolution to

amend the by-laws adopted in December (in addition to the previous resolutions adopted at the AGM last year) had not fully brought our by-laws into strict conformity with the Registry's apparently required wording. However, the relevant officer at the Registry had given her assurance that the further amendments proposed in another special resolution, to be considered later at this meeting, would rectify the deficiencies. The same officer also promised (by email) to ensure speedy approval of the Association's amended by-laws. By-laws become official only after being approved by the Registry.

ii. **CURAC National and Atlantic Regional Meetings:**

Welch advised that the Association will provide \$50 to any member to pay for lunch (\$15) and help to defray the cost of road travel to Moncton for the Atlantic Region CURAC meeting on Wednesday, May 20. There is no registration fee for this meeting. However, anyone wishing to attend the National CURAC meeting at the same venue on May 21 and 22 will be able to claim ALL expenses (including road travel) for the meeting.

iii. **Pension Surplus Arbitration (Pension Indexation):**

Welch reported that the Arbitrator had decided in favour of the DFA/ADRP position - that for discretionary indexation the relevant surplus was the Retirees' Trust Fund (RTF) surplus. Rodger observed that the Arbitrator's award confirmed that the RTF Trustees had violated their trust to pensioners, and future legal action would be appropriate sometime soon. Laidlaw noted that the ADRP Benefits subcommittee would review the implications of the arbitration decision.

4. **President's Report:** President Welch noted that his written report was printed in the April Newsletter, and he would only like to reiterate his closing comments: a plea for your help!

With reference to the arbitration decision, Ken Easterbrook observed that to date the University Administration had offered no apology for their failure to abide by the Pension Plan rules. He therefore urged members to maintain their pressure on the Administration in this matter. Welch added that the Administration might yet appeal the Arbitrator's decision, which they were still reviewing. Bob Rodger agreed, but noted that the Arbitrator was very senior and highly experienced, so the likelihood of his decision being overturned on appeal was extremely slight.

Andy Wainwright asked how many individuals were eligible for ADRP membership. Stuttard responded that the number of living Dalhousie retirees and pensioners was probably about 500. Welch added that efforts

to recruit members included presentations at annual pre-retirement meetings organized by the Administration, but the latter routinely refused to provide information to the ADRP regarding impending or new retirees, citing protection of privacy concerns. However, Blanche Potter noted that the Association was able to send information and invitations to join to all retirees once every two or three years through the University's Employee Benefits office (Lee Crowell) in the Department of "Human Resources". It was now about time to ask Mr. Crowell to facilitate another mass mail-out, for which the ADRP would bear the cost. Crowell would provide the list of names of all known living Dalhousie pensioners and the ADRP would delete the names of existing ADRP members. Wainwright observed that he had never received any information about the ADRP from the Administration. Jack Duffy, however, declared that he had been sent such information. Rodger suggested that current members be asked to identify recent retirees, who could then be sent individual letters. The best recruiting tool was personal contact. This could be the responsibility of a sub-committee of the Membership Committee. John Barry thought the Administration's supposed privacy concern regarding retirees' contact information ("*in loco parentis*") might be an item for discussion with AVP Sheehan.

Randy Barkhouse commented that the Nominating Committee had unsuccessfully sought individuals willing to join the Membership Committee. Welch noted that the Chair of the Membership Committee need not be an elected Board member, but an ordinary ADRP member, who would become a Board member on appointment as Membership Committee Chair.

**5. Treasurer's Report and Proposed Budget for 2009:** Treasurer Sutherland referred to the ADRP Financial Statement and Proposed Budget for 2009-2010 as published in the April Newsletter. He noted that the ADRP financial year was the calendar year; therefore the proposed budget actually covered two-thirds of the current year and one third of next year. Also, the listed "surplus" was actually a misnomer, because those funds were already "spoken for": by Association policy, 25% of dues income was automatically transferred into our Contingency Fund each year. Overall, the Association's finances were in good shape, with reserves held as a GIC to the current value of approximately \$15,000. The proposed budget was very similar to the previous year's.

Welch noted that travel costs for attending the up-coming CURAC meetings in Moncton were to be subsidised by Associate VP Katherine Sheehan, who was concerned about improving relations with retirees.

Morris Givner asked whether the Board of Governors' investment strategy (for pension funds) was legal, because it seemed to lack transparency,

unlike the situation in Quebec. Barkhouse responded that Dalhousie put investment information on its web site. Stuttard noted that the BoG listed among its investment management firms one that was apparently being sued by Halifax Regional Municipality regarding dealings with the self-confessed fraudster, Bernie Madoff. Givner thought pension investments should be in very conservative instruments, such as GICs. Welch observed that no one had the necessary foresight 18 months ago, and some thought people were being stupid to stay with a defined benefit pension. Rodger said recent years had seen movement towards defined contribution plans, and the CEO of the Ontario Public Service Pension Plan was advocating mergers with other pension plans, especially universities, in order to reach a value of some \$100 bn. Wally Geldart thought the Quebec pension plan had lost some \$40 bn (about 25%) in the current financial crisis.

Herb Gamberg saw the \$350,000 annual salary paid to Dalhousie's president as comparable with the over-compensation of company CEOs.

Welch reported that in a recent presentation to the Senate on the Dalhousie Pension Plan by VP Burt and AVP Sheehan, the "stakeholders" did not include retirees.

David Maxwell reminded members that the deed of trust governing the Retirees' Trust Fund trustees could not be altered unilaterally by the BoG. Welch suggested that the way the RTF is handled is of interest to pensioners, who have a vested interest in getting indexation, but this was not covered by the deed of trust. Wally Geldart believed the Administration included bright people who were dedicated to administration.

On motion (Sutherland) the Treasurer's report was APPROVED *nem con*.

6. **Auditor's Report:** Norman Horrocks noted his report was in the April Newsletter.

7. **Committee Reports:**

a. **Benefits Committee:** John Barry announced that the Committee was seeking another member - if possible a female. He also revealed that Lee Crowell had just agreed to change the Benefits Brochure to improve its accuracy.

Welch believed that regular meetings between members of the Benefits Committee and AVP Sheehan could be more beneficial than ADRP having a seat on the University Benefits Committee. Discussions with Sheehan had revealed that retirees aged 65 and older were paying extended health benefits premiums that were at least 50% too high, and future premiums should drop by about 50%. Retroactivity was unlikely, although approximately

\$500,000 currently comprising a premium surplus might be used to provide a premium holiday for older Blue Cross plan members. Givner wondered why the Administration could not simply provide a reimbursement cheque to each member who had paid excessive premiums in the past. Welch said retirees have very little leverage with the Administration. In response to Ruth Gamberg, Welch thought we might expect to get premiums reduced in three to four months time. She also wondered whether the the benefits package might be extended. Welch said this was under the purview of the University Benefits Committee; employee groups would need to agitate for more benefits, but these would also have increased costs. Barry said his committee would canvass the ADRP membership; he urged members to look at the UPEI website to see the benefits available to their retirees.

Mike Poulton queried the reported surplus in the benefits plan. Welch explained that the income from premiums was supposed to be used up annually in disbursements from the plan, but over a number of years premiums in excess of costs had been collected without anyone asking who was actually contributing the surplus. Thus, the fact that retirees aged 65 and older have been subsidizing the employees and retirees under age 65 (mainly because the latter have drug cost coverage included while older retirees do not) was not previously identified.

b. **Communications Committee**

(i) **Web Site:** Randy Barkhouse noted that links to the Pension Fund reports were on the ADRP web site. He also confirmed for Barry that he was liaising with the University's web site managers as they proceed with their revamping exercise in the coming months.

(ii) **Newsletter:** Ken Rozee remarked that production of the April issue had been a huge job, and hoped that future editions would be produced more rapidly. He thanked Emerson Moffitt and Jan Scott for their past editorial work. Moffitt responded in kind.

(iii) **Caring and Sharing Sub-Committee:** Carol Smillie thanked Blanche Potter for providing her with notifications regarding members' circumstances. She depends on members to inform her when needs arise, as indicated in her written Newsletter report.

c. **Complaints and Advocacy Committee:** Rozee had nothing to report.

d. **Membership Committee:** Blanche Potter said that 211 members had paid dues for 2008/09, including four new members in 2009. She asked members to please notify the ADRP when they had

any postal or email address changes.

e. **Pension Advisory Committee:** Robert MacKay had given regrets for his absence; his report was printed in the April Newsletter.

f. **Social Committee:** Sid Sodhi directed members to the Committee's written report (Newsletter), and observed that arrangements for events take some time and effort. Therefore, the low attendances, despite advertising in various media, were disappointing. He wondered what could be done, and gave his best wishes to his successors. Both he and Potter were retiring from this Committee and from the Board. Welch noted that Bob Mackay was also stepping down from the Board. A round of applause followed his thanks to all three for their dedicated service.

On motion (Stuttard) the above Reports were ADOPTED.

Welch then obtained the consent of the meeting to change the order of agenda items to ensure that the special resolution was considered before people began to leave the meeting.

8. **Special Resolution:** Stuttard moved:

*That the by-laws be amended*

i. *At Article II, clause 8, by deleting the words, "and transfer of" in the heading; and in the second sentence deleting the words, "membership is transferred without any fee to" and substituting the words "the benefits of membership for the remainder of the calendar year are conferred on the spouse of the deceased member at the time of death without any further fee."*

ii. *At Article IV, clause 8, by deleting the word "record", after the words "The Secretary shall", and inserting the words " have responsibility for the preparation and custody of all non-financial books and records, including"*

iii. *At Article V, clause 7, after the word "execute," insert the words "deeds, bills of exchange, and"*

The motion was APPROVED without dissent.

9. **Representatives Report - SCANS (Seniors College Association of Nova Scotia):** Rozee reported that SCANS had been successful to date, with more than 200 members. The Board had recently held "brainstorming" sessions on the topic of "Where do we go from here?" Representatives had been invited to visit Berwick to help a group to establish a similar operation in the Valley. Residents of St. Margaret's Bay were also interested in getting activity in Tantallon. SCANS already provides courses in Bedford; and with 40 to 50 persons per course, SCANS needs more venues. The College is financially sound. Barry added that the courses "are great, good and cheap" and suggested this could be the College motto. Sodhi noted

that Bob Anderson, Chair of the College Curriculum Committee was looking for potential instructors for expansion within HRM and possibly beyond.

10. **Report of the Nominations Committee:** Blanche Potter noted that their call for nominations had elicited no responses, but the Committee was able to bring forward the following names for **election**, as printed in the April Newsletter:

President	J.Philip Welch
First Vice-President	Ken Rozee
Second Vice-President	Toni Laidlaw
Secretary	Colin Stuttard
Treasurer	Dick Sutherland
Directors at Large	Randy Barkhouse
	John Barry
	Paul B. Huber
	J.Andrew Wainwright

No further nominations were received from the floor and the above candidates were ELECTED by acclamation.

The meeting was adjourned at 3.49 p.m.

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President's Report September  
September 29, 2009

This will be a fairly short report, since the interval since my last report to you in June has been relatively short, and such news as has been generated seems to follow the pattern of one step forward and two steps back.

My letter to Dr. Jim Spatz, Chair of the Board of Governors, mentioned by me in the last newsletter, describing our concerns with regard to the apparent poor performance of Dalhousie investments in the two pension trust funds, as well as Dalhousie's other University investments, was essentially rebuffed, without any attempt to explain the situation, or to offer any evidence that the situation was less bad than might be concluded from the available data.

The University Administration has expressed some concern with regard to what they describe as the sustainability of the Dalhousie Pension Plan. This seems to be based on a belief that the Plan is too costly for the University, and/or too generous towards retirees. This does **not** pose a direct threat to the pensions of the ex-members of the Dalhousie Staff who are now retired, although apparent lack of enthusiasm on the part of the trustees of the Retirees Trust Fund to increase the investment yield will have an adverse



impact on the provision of both the so-called 'automatic' indexation, and the catch-up indexation. The overall cost-of-living deficit due to lack of catch-up indexation is now significantly more than 10% for some retirees.

In order to address the question of sustainability of the plan, the University Administration has moved to form an ad hoc Committee on Pension Sustainability (ACOPS) to examine the situation. This Committee has been set up in conjunction with the University Pension Advisory Committee, and I am pleased to state that the ADRP has a representative on this ad hoc Committee, in the person of Paul Huber. We believe that there is nothing intrinsically wrong with such an examination. There are certainly some potential changes which might be made to the Pension Plan which would help to ensure greater fairness of treatment of current retirees, but we fear that the University Administration views this as a cost-cutting exercise, which is therefore likely to result in a diminishment of the quality of future pensions. We hope that this new committee will give due attention to the importance-and any needed improvement-to the investment policy regarding the pension funds. The person chosen to Chair this new committee is an important consideration, and the University Administration would prefer to identify someone who is known, or likely, to be sympathetic to their view of the world. (Further details concerning this Committee can be found in the Pension Advisory Committee Report by Randy Barkhouse in the July ADRP newsletter.)

Retirees who are also continuing members of the Dalhousie Medavie Blue Cross Plan will be aware of the changes introduced by the University Administration to the premiums demanded from the regular (over 65 years) and early (less than 65 years) retirees, the former having an apparently significant reduction and the latter having a significant increase. Most Blue Cross retiree members over age 65 will probably regard the decrease in their premiums with some relief; your ADRP representatives who have been talking with the University Administration regard the change for this group as "a dollar short and many years late". The increase in the premiums demanded from the "early retirees" is the result of the University Administration's insistence that this group has demonstrated an unfair cost advantage; a claim which your ADRP representatives feel to have been inadequately documented. More importantly, we consider the premium increase to be unfair, unjust, and possibly illegal. Further talks are continuing. Such talks will also include the disposition/utilization of the considerable surplus generated from the excess of the premiums over the benefit costs for the over 65 retirees (also mentioned in the July ADRP newsletter), identified at \$520,000 in that newsletter, and now likely to be considerably greater.

Finally, I would like to draw the attention of ADRP members to a surprising and undesirable attitude which we have seen, with increasing

frequency, from some of the current identified employee groups within the University. Your executive has always taken the view that there should be sympathetic cooperation between the ADRP and the ongoing employee groups, since the majority (if not all) of the members of these groups will eventually reach their own retirement and in their own self-interest should therefore show some concern regarding the welfare of current retirees. For example, letters sent to the Presidents of all current employee groups, pointing out that the Blue Cross premiums which may be demanded of their own intending early retirees, and from those members of their various groups considering continuation of employment after their 65th birthday, should be carefully scrutinized. These letters met with no response and no indication of interest. I mention this concern, since some ADRP members may be in continuing contact with their colleagues and friends who are continuing in Dalhousie employment, and to ask that such ADRP members bring these concerns to the attention of their employed colleagues to try to imbue the executives of these various employee groups with a greater sense of reality.

I hope to see you all at our December general meeting and social on Wednesday, December 9.

With all good wishes,  
J. Philip Welch  
President, ADRP

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PAC Update - Randy Barkhouse

There have been no Pension Advisory Committee meetings since June, but the summer hiatus has now been broken with the start of work by the ad hoc sub-committee on pension sustainability. The representative for ADRP on that sub-committee is Paul Huber, and I serve as alternate.

This sub-committee was struck in response to senior administration concern that the sharp drop in Dalhousie pension plan asset value could lead to a massive requirement to make up any actuarial deficit that might exist as of June 30, 2010. Under present rules any such deficit is the responsibility of the Board of Governors to remedy over a five year period. The possible deficit foreseen could present a disruptive multi-million dollar drain annually on the university's operating budget.

The sub-committee met twice in September to discuss its mode of operation, and to select a neutral chair. The process of contacting potential nominees itself took considerable time between meetings. Although a chair

has yet to be confirmed three of the names placed in nomination have been ranked and the first ranked individual is being approached to serve.

It should be noted that the value of plan assets in both the Pension Trust Fund, and the Retirees Trust Fund have recovered substantially from the extreme lows of early March.

Dalhousie administration had an actuarial valuation of the Pension Plan liabilities and assets done as of February 28, 2009, and an extrapolation of that valuation will be used as the basis of sub-committee discussion of plan funding.

Senior administration have also indicated that governance of the plan is a concern, but no specifics of that concern have been presented.

It should be noted that Dalhousie is not alone among Nova Scotia universities in its concern over the method of funding deficits in its defined benefit pension plan. In particular the short term of five years to make up any deficit is a provincial government regulation from which relief is sought.

Although permanent or temporary adjustments in the Dalhousie pension plan may be required, senior administration have been careful to state that there will be no changes in existing pensions.

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Benefits Committee Report. October 2009

Hi ADRP Members.

Recently those of you who are subscribers to Medavie saw a change to the amount of your monthly deduction on your advisory statement from Payroll - - early retirees will see an increase, and over-65 retirees will see a decrease.

You should have received notification of the new rates from Lee Crowell the end of July.

For the regular retirees the adjustment represents a step towards remedying the injustice of gross overpayments for up to a couple of decades for some. With the new rates instituted in September your overpayment has been reduced. There's more work to be done.

For this issue of the Newsletter, I've invited Benefits Committee members to contribute their thoughts on the issue at hand.

Sheila Johnson and Shirley Dean collaborated on the piece to follow. Sheila retired from the BenComm earlier this year for health reasons. She is one individual who has been overpaying for many, many years. Sheila retains an interest in the deliberations of our committee and continues to be a resource for us to turn to. I hope she's out of the hospital and able to read this issue at home when it's published.

Sheila and Shirley wrote:

Regular retirees who received the letter from Lee Crowell dated July 2, 2009, were happy to find that there would be some reduction in the rates for health benefits but were astonished to discover that they were eligible for dental and travel benefits, to quote: "...Dalhousie University has facilitated access to health and dental plans for employees upon retirement".

The letter goes on to assure us, "...benefits currently offered are the same as those offered to active employees... ". Further... "Regular retirees are covered for the same benefits with the exception of prescription drugs which are provided through the provincial Pharmacare plan".

Enquiries to the office of Human Resources, Pensions and Employee Benefits contradicted the information relating to dental and travel benefits noting these had never been available to retirees.

One is left to wonder "who is minding the store?" when it comes to retirees and their benefits...?

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Mike Bradfield joined our committee as secretary at the beginning of this year. Mike has been involved in all but the earliest meeting Philip, Mike and I have had with Asst. VP Katharine Sheehan and Lee Crowell since December 2008.

Mike wrote:

Negotiating fairness

The ADRP negotiations over the Extended Health Care benefit with the Dalhousie Administration have been long and ultimately both fruitful and frustrating.

Citing the example of the University of New Brunswick, we asked for a

reduction in the monthly premium rates to be consistent with the utilization of our Extended Health Care benefit and for compensation for years of over-payment. Our data indicate that rates should be cut by about 70 per cent. The Administration interpret their data as justifying about a 50 percent reduction in rates for retirees over 65. However, their data also indicate there is high drug utilization by the early retirees, those under 65. As the ADRP concern was with the only benefit available to those over 65, we emphasized the EHC benefit.

While agreeing that there should be a cut in the EHC rates for 65+ retirees, the Administration focused on the question of "pooling", i.e., of the group for which rates would be set - are retirees two separate groups (early and 65+) or should they be one group with a single EHC rate? We said that the rates heretofore appear to be set for the entire group - employees and retirees - and this should continue. It became clear that the Administration's concern was with their potential "post-retirement" liability if retirees were pooled with employees. It is not clear why such a liability would arise if rates reflect utilization. The Administration had been aware that EHC rates were too high and generating a surplus which benefited the entire membership of the medical plan, but did not suggest separate pooling for the retirees until they feared that reasonable rates could generate a liability rather than an asset for them.

Unlike UNB, the Administration said there could be no cash payout for the years of over-payment, but has not rejected other options, such as a pension holiday which could be financed by the \$521,000 surplus from 2003-2008, generated by the 65+ retirees. The Administration's position is that some of this surplus should be used to eliminate the drug deficit of the early retirees. As the retirees' drug benefit is restricted to the early retirees and the rates are set by the Administration, we said that it was their issue and should not come out of the surplus of the 65+ retirees.

Several meetings focused on the questions around pooling and the use of the surplus, during which time the premium rates for employees AND FOR RETIREES were raised by 4.2%! In July, we suggested that interim rates be set, without prejudice to the ultimate resolution of the questions of pooling and use of the surplus. Using data for the 65+ retirees supplied by the Administration's consultant, we estimated that family premium could be cut to 40% of the 2008 rate and that the single rate cut to half the family rate - both of these rates appear to have been previously set from the respective rates for the employee group. The Administration promised to respond to our proposal but instead sent out the misleading July 29 memo on new rates. These rates are roughly 50% higher than our proposal, but we have been given no explanation of how they were set or why the promised consultation did not occur.

\*\*\*\*\*

Philip Welch was responsible for carrying forth the effort to put an end to the overpayment.

More work is ahead as the surplus cited by Mike, above, of what's now estimated to be in excess of \$600,000 has not been addressed.

Philip has taken some calls from ADRP members who are early-retirees and speaks to them in this section.

Philip wrote: Blue Cross Update and Action Suggestions for ADRP Early Retirees

Some early retirees (i.e. those aged 60-65 who retired prior to age 65), who (as they thought) were offered continuation of their membership in the University Blue Cross plan, were disturbed to be informed that the University administration is increasing their premium by about 60%, - while the premiums for regular employees, in all age groups, remain unchanged. They have been singled out simply because they "retired"..

(Sorry, but we can't explain it either.) We are protesting this increase on your behalf, which we believe to be unjust, inequitable, and probably illegal; but don't hope for any speedy reversal of this admin. decision.

Some of these early retirees have told us they are exploring options for a possible replacement auxiliary health care carrier.

We encourage you to do so. If you are successful, please let us know.

Possible options to try :

- Canadian. Assn. of Retired Persons (CARP) 1-877.551.5566
- Canadian Auto Assn (CAA) 1-866.999.422
- Cover Me Flexcare (Manulife) 1-877.268.376 AND - don't forget to include in your inquiry
- Medavie Blue Cross 902- 496.6624 or 1-800.667.4511
- and also explain to them that you are a member of the Dalhousie Blue Cross plan, paying the same premiums as all other plan members up to this point, but that you have now been targeted for a 60% increased premium because you are retired ! Perhaps ask the Blue Cross reps if they think that Blue Cross could be sued on this account. Good Luck! Keep us informed.

- Philip Welch, President ADRP

I hope the membership appreciates the work of the Benefits Committee and I would like to thank the committee members for the hard work and feedback they've provided over the past year.

We would be pleased to receive feedback from the ADRP membership as we move on to the surplus issue.

John Barry  
Chair  
[john.barry@dal.ca](mailto:john.barry@dal.ca)

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## Announcement and Updates

**Increase in Blue Cross Premiums:** Those members who retired "early" - i.e. prior to age 65 - and are still below age 65 - will have received a notice from Lee Crowell (Director of Insurance and Employee Benefits) "explaining" the increase in Blue Cross premiums for this group. The ADRP had no involvement in this increase, and believe it to be unjust, inequitable and arguably, illegal.

It is suggested that members who have received this notice contact the undersigned, either by e-mail ([welchjp@eastlink.ca](mailto:welchjp@eastlink.ca)) or by phone (902-826-7428). I will be glad to provide you with detailed comments - and questions which you may wish to pass on by phone, e-mail, or letter, to Mr. Crowell and other members of the University Administration.

I think you will find these comments and questions most useful. (Please feel free to pass on the availability of these questions/comments to any other early retirees who may not be ADRP members).

- Philip Welch, President, ADRP

**Honorary Member** - it is with great pleasure that we announce that the ADRP Board voted unanimously to accord a life membership in this organization to **Dr. Tarunendu (Tarun) Ghose**. In his letter informing Dr. Ghose of this honour, President Philip Welch wrote: "You are truly the 'founding father' of this Association, and saw the need and potential for such a group, when others were lukewarm. You provided the initial spark, gathered the troops, and proceeded to lead us in the early days when much establishment planning was required.

You continue to provide us with the benefit of your wisdom and insight - and I hope you will continue to do so. I cannot think of a more appropriate recipient of life membership in the ADRP".

Tarun Ghose is currently the President of the CURAC - College and University Retirees Association of Canada.

### **Ernest Sprott Memorial Plaque Dedication**

On a gloriously warm and sunny September 30 afternoon a small group of friends and colleagues gathered in front of the Killam Library to dedicate a plaque to the late Dr. Ernest Sprott, who died May 20, 2009 in his 90th year. The bronze plaque will hang in the 3rd floor of the Killam Library where the Australian poetry collection which he endowed is housed. It states simply, "Ernest Sprott, 1919-2009, Scholar and Gentleman". Although those simple words certainly apply for all who knew him as a professor of English at Dalhousie for 50 years from 1958 onwards, a considerable enlargement of his life and personality was provided in remarks given at the brief dedication, and in a subsequent reception hosted by the Department of English in the Fireside Lounge in the FASS Building.

While his skills in cooking and music may have been known to many, his expertise in horticulture, and cultivation of songbird habitat at his south-end home were aspects of his life known to a close few. What even fewer knew of this diminutive scholar with the basso-profondo voice was his service as a stretcher bearer in the Australian army in WWII. It even gave him an opportunity to humorously relate the advantage of being considerably under the average height - he could carry a stretcher holding his back straight while his taller comrades had to stoop to avoid shellfire!

It will be of less surprise to learn that Ernest Sprott had a closely analyzed version of Shakespeare's "Henry VI, Part 1" out to a publisher prior to his death. Given the enthusiasm for computer-based methods which this renowned scholar pursued starting late in his seventh decade, it was thought that an online version of this work might be another fitting acknowledgement of his fifty years of scholarship at Dalhousie.

**Award:** Congratulations to ADRP President, Dr. Philip Welch, who is to receive the 2009 Founders Award from the Canadian College of Medical Geneticists, at their annual meeting in Banff, Alberta, in recognition of an outstanding career in medical genetics.

### **From the Editors:**

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The editors wish to warmly welcome Gweneth Munteer to our Board. She will undertake the heavy task as Chair of the Membership Committee. Gweneth retired as Administrative Secretary from the Faculty of Dentistry in 2000 and has been an ADRP member since her retirement. She will undertake the heavy task as Chair of the Membership Committee. As can be appreciated, this is perhaps the most important activity of Board committees for a membership weakly representative of the pensioners means a weak voice in our future, as the University administration understands only too well. Please help Gweneth in the recruitment task. . .it is very important. Numbers mean a lot!!

Some concern has been raised concerning members who for a variety of reasons require assistance or advocacy for problems that arise in their life and have difficulty in obtaining help. We encourage members with such needs to contact the Chair of the Complaints and Advocacy Committee (Ken Rozee) who will, in strict confidence, help solve your problem.

We would more than welcome contributions from you to our Announcements and updates section of the Newsletter. Just drop us an email at either of the addresses below and our thanks to those who contributed to this current newsletter.

Your Editors look forward to less "interesting times" and a shorter Newsletter in the future.

**Editorial Policy:** The ADRP intends to publish the newsletter every three months. It is hoped 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;
- 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.

The Editorial Board: Ken Rozee, Blanche Potter Creighton

Ex-officio: J. Philip Welch, Randy Barkhouse

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