

ADRP NEWSLETTER

Volume 9, Number 4, November 2010

Association of Dalhousie Retirees and Pensioners

ADRP General Meeting

Tuesday, December 7, 2010

University Hall, MacDonald Building

Elevator available

1:30 pm – Meet & Greet

2pm to 3:30 General Meeting

**Following the meeting there will be a Social from 3:30 to 5:30
In the Earl of Dalhousie Pub, University Club**

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

**Please bring your newsletter with Agenda, Minutes and
Committee Reports to the meeting.**

Dues for 2011 (\$20.00) will be accepted at this meeting

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From the Editors: Welcome to the November Edition of the ADRP Newsletter. We hope that you will take time to read the minutes and committee reports contained in this issue and if you are in the area, attend the general meeting.

We welcome contributions from you to our Announcements and Updates section of the newsletter. Just email us at either krozee@eastlink.ca or tcreighton@eastlink.ca or write us in care of the ADRP, Rm. 2831, Life Sciences Centre, Dalhousie University, Halifax, NS B3H 4J1. Ken Rozee, Blanche Potter Creighton, Editors.

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: Randy Barkhouse

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ADRP GENERAL MEETING - DRAFT AGENDA
2:00-3:30 pm on TUESDAY, December 7, 2010
University Hall, MacDonald Building

1. Call to Order and Adoption of the Agenda. (Randy Barkhouse)
2. Recognition of any deceased members since Apr.AGM. (Randy Barkhouse)
3. Minutes of the Annual General Meeting of 22 April 2010. (Randy Barkhouse)
 - a. Approval:
 - b. Matters arising:
4. President's Report. (Randy Barkhouse)
5. Treasurer's Report. (Dick Sutherland)
6. Committee Reports (discussion of these reports is greatly encouraged)
 - a. Benefits Committee.(John Barry)
 - b. Communications Committee. (Ken Rozee)
 - 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 Munteer)
 - e. Pension Advisory Committee. (Paul Huber)
7. Representatives' Reports
 - a. SCANS (Seniors' College Association of Nova Scotia) (Philip Welch)
 - b. CURAC (College and University Retirees Associations of Canada) (Philip Welch)
8. Any Other Business.
9. Adjournment.

DRAFT Minutes
ADRP Annual General Meeting

Thursday, April 22, 2010, in the Lord Dalhousie Room, 2:00 – 3:30 p.m.

1. Adoption of Agenda.

President Welch called the meeting to order with more than 60 members present. He called for the adoption of the agenda as circulated. AGREED (by consensus). M. Bradfield agreed to take minutes for the meeting.

2. Recognition of deceased members.

Philip Welch recognized 3 members who had died since the December meeting: Margaret Clark (Medicine), Malcolm Parks (English), and Mary Gatien (Student Services).

3. Minutes of the General Meeting, 9 December, 2009

On motion (Laidlaw), the minutes were APPROVED as circulated.

4. Matters Arising

- a. Blue Cross Premium memo from L. Crowell. Philip Welch critiqued and elaborated on the memo, especially the separation of the retirees from the employees' health plan and the Administration's intent to use the surplus (in excess of \$700,000) generated by the over-65 retirees to finance the deficit of the early retirees' drug utilisation. The DFA has been told of this change in Dalhousie's Medavie Blue Cross Plan which violates the DFA Collective Agreement's provision for no changes in benefits without approval of the DFA. While the Administration initially agreed that retirees who have been over-charged on their health premiums deserve to be compensated, they reneged on this position when the ADRP proposed a premium holiday. Legal advice has been sought. It was suggested that ADRP members who had been in the DFA should encourage the DFA to challenge the Administration's unilateral changes to the Plan. All members were encouraged to write to the administration, informing the administration of their intent to withhold any annual donations to the University and to remove any bequests currently in their wills.
- b. Retirees' Trust Fund. Paul Huber commented on recent news stories about the state of the Dalhousie Pension Funds. The Employees' Pension Fund (the Pension Trust Fund) has a deficit of \$111,068,000 projected to June 30, 2010. The figure for the Retirees' Trust Fund is a small surplus of \$7,021,000, when projected on a "going concern basis". However, on the solvency test, the plans are in much worse condition. These difficulties reflect the state of financial markets, the recession, and Dalhousie's middle of the pack performance among Canadian universities. Retirees

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have not received full indexation since 2002, in part because the Administration accepted a legal opinion that indexation required a surplus “in the plan as a whole” (i.e., in both the RTF and the PTF), This interpretation was subsequently rejected by an arbitrator, but by then the RTF had also moved into deficit on the solvency test.

Rather than fix the management of the investments, the administration is arguing that “sustainability” requires cuts to benefits.

5. **President’s Report** – previously circulated with the notice of meeting, and elaborated above (part 4.a.)
6. **Treasurer’s Report**
Dick Sutherland presented the Treasurer’s report and answered questions. On motion (Sutherland), the Financial Statement and 2010 Budget (previously circulated by email) were ACCEPTED.
7. **Auditor’s Report**
On motion (Horrocks), the Auditor’s report was ACCEPTED as presented.

On motion (Creighton) John Rutherford was appointed as the auditor for 2010.
8. **Standing Committee Reports**
 - a. Benefits. John Barry noted that the bulk of the Committee’s activities involved discussions with Katherine Sheehan about the premiums for the Health Plan and the use of the surplus generated by the 65+ retirees, discussed in section 4.
 - b. Communications Committee
 - i. Website - Randy Barkhouse noted that the ADRP website is updated regularly.
 - ii. News Letter – Ken Rozee encouraged people to provide feedback to initiate discussion in the newsletter.
 - c. Caring and Sharing – Carol Smillie asked to be informed so that letters may be sent to sick members or to families who have lost a loved one.
 - d. Membership – Gweneth Mounter reported that 136 members are currently paid up.
 - e. Pension Advisory Committee – Randy Barkhouse noted that focus of the committee has been on reports from the Ad hoc Committee on Pension Sustainability (ACOPS). The Provincial Government is extending the period to remove a solvency deficit from 5 to 10 years and the Dalhousie administration is attempting to get a full exemption from the solvency requirements. Paul Huber noted that this will be granted unless members of the pension plans object. It is not clear whether indexation can occur from the Retirees’ Trust Fund if it is experiencing strong performance but still in deficit. No new benefits can be implemented unless a plan is

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fully funded, but it can be argued that discretionary indexation is already part of our Plan. It was suggested that this situation could provide the ADRP with a bargaining chip to get re-imbusement on the over-payment of health premiums – we can encourage our members to vote against an extension of, or exemption from, the deficit period. As a 33% negative vote is required (people who do not vote are considered to support the extension), we would need support from employees as well. It may be that unions can vote as a block for their membership, but non union pension plan participants vote individually. The administration wants to make changes to the plan to force employee groups to carry some of the responsibility for covering a deficit. The government of Nova Scotia is seeking public input on other pension changes, including reduced benefits (<www.gov.ns.ca/lwd/pensionreview/>).

On motion (Kamra), the Standing Committee reports were ACCEPTED as presented.

9. **Nominating Committee**

Blanche Potter presented the slate for the Nominating Committee and called three times for further nominations. None was forthcoming.

On motion (Kamra) nominations ceased. The slate of the Nominating Committee was declared ELECTED.

10. **Representatives' Reports**

- a. SCANS (Seniors' College Association of Nova Scotia) – Ken Rozee reported that interest in the College continues to grow, with 250 participants in 30 classes over three terms. Many classes were at capacity (50). SCANS has received a \$10,000 grant from the province to hire an administrator. SCANS has recommended that they have only one representative from the ADRP Board.
- b. CURAC (College and University Retirees' Associations of Canada) – Philip Welch encouraged members to attend this year's CURAC meeting at York University in May; the focus is on Benefits.

11. **Other Business**

Philip Welch was thanked for his unstinting service as president. Ken Rozee thanked the volunteers working on the Newsletter.

The meeting adjourned at 3:43 p.m.

M. Bradfield,
Secretary pro tem

President's Report

On review the months since I assumed the DFA president's position in April have been quite active. While the dominant issues of Blue Cross benefits and pension plan sustainability remain in the forefront, several lesser themes have provided an interesting background. The ADRP board has met several times in the period, and all members owe a thanks to the board members for their volunteer efforts.

Our concerns as retirees and pensioners are ones shared by most active employees, albeit from a different perspective. Liaison meetings with executive members of each of DFA, DPMG, and NSGEU have proven very useful to update one another on current issues. Those groups recognize that we are where they will be, and we recognize that they have influence through collective bargaining that can provide leverage for us. All have agreed to have continuing liaison sessions.

On a wider scale ADRP representatives have joined retirees from Acadia, St. Mary's, and Mount St. Vincent to explore establishing a formal association of Nova Scotia university retirees. Besides providing insight into the activities of each group, an association might also provide a means to influence provincial policy advice on seniors programs through the Seniors Secretariat. A steering committee has been set up to further investigate this initiative which former ADRP president Tarun Ghose leads. Colin Stuttard and Toni Laidlaw are the ADRP delegates.

A topic of keen interest to seniors, protecting your legal rights, was the focus of a November 9 workshop for ADRP and SCANS members, provided by the Nova Scotia Legal Information Society (LISNS). The workshop introduced a recent publication of the Society "It's In Your Hands: Legal Information for Seniors and Their Families." This publication is online at <http://www.legalinfo.org/seniors/index.html>. Judging from its enthusiastic reception by workshop attendees the publication has considerable utility for N.S. seniors. ADRP was fortunate to be offered this free workshop by LISNS. A big thanks to ADRP office manager Blanche Potter for an excellent job of promotion with a short lead time.

ADRP's efforts of almost two and a half years duration on behalf of its Blue Cross subscribers, has continued on two fronts since April. As members may recall two distinct issues remain for the two groups of Blue Cross retirees. For the "early retirees", those under 65, it is the substantial increase in premiums resulting from the splitting off of retirees from the active employees. The DFA has taken up a grievance on this matter. It was not resolved at the informal stage so has now been filed as a formal grievance which may have multiple stages over several additional months before final resolution. For the "regular retirees" aged 65-and-over the major issue is the surplus accumulated during at least part of the period when premiums were set at a level equal to regular employees, but without drug coverage being included. The university has recently proposed a process for resolving that and future issues through set up of a University Retirees Benefits Committee. Our own Benefits Committee met on Nov 23rd and has forwarded its

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observations on this proposal to the ADRP board for consideration at its next meeting in January. By that time there may also be further clarity of the DFA grievance's status. John Barry, chair of the ADRP Benefits Committee, ADRP past president Philip Welch, and ADRP board member Denise Sommerfeld have been spearheading our Blue Cross lobby.

The pension plan continues as ADRP's second major current interest. All pensioners will have recently received a mail out from the university on Temporary Solvency Relief for the pension plan. That letter followed from the formal Actuarial Valuation completed this fall showing the financial state of the Plan as of March 31, 2010. Although the RTF from which our pensions are paid had a \$17 million going concern surplus, and a surplus of \$8.6 million under the solvency test on that date, the PTF to which contributions are made by employees and the university had large deficits under both tests.

Provincial regulations require both deficits to be amortized, but the term of such amortization varies. The recent letter outlines existing options, but some hope continues for a complete exemption, as is available to universities in several Canadian provinces. It also outlines the procedure for objecting to the Temporary Solvency Relief.

ADRP has not yet had an answer to the effect of the temporary solvency regulations on possible future pension indexation. We want to know if, during the period of temporary solvency relief, the RTF earns sufficient excess interest for indexation to be granted, whether that indexation would be granted. Watch the ADRP web site at <http://adrp.dal.ca> later in November for news on this question and your ADRP board's recommendation about objecting to temporary solvency relief. Note that any objection must be filed by December 6 to be valid.

The nature of pension discussions ongoing at the Pension Advisory Committee (PAC) and the new Subcommittee on Pension Sustainability (SOPS) is outlined in a separate article. ADRP is fortunate to have the long experience and insight of Paul Huber as our representative in these discussions.

It has become clear in dealing with each the above issues that a robust ADRP membership is very helpful to the ADRP board acting on the members' behalf. If you know of Dal retirees and pensioners who are not yet members of ADRP please suggest they consider joining. Of course we look forward to as many as possible who are reading this newsletter attending the December general on December 7, at 1:30 in University Hall of the Macdonald building.

Pension Report – Randy Barkhouse and Paul Huber

After four inactive months following the PAC meeting of June, review of the Dalhousie Pension Plan has moved to a more active state with release in late October of the actuarial valuation as of March 31, 2010. The March 31 date was chosen as the financial state of the plan's assets had worsened through the second quarter making the usual June 30 date less attractive.

The Pension Advisory Committee received this valuation at its November 19 meeting. Prior to that the employee groups and administration had met on November 5 to discuss resumption of separate discussions on contribution levels and other Plan features. The sub-committee known as ACOPS has been replaced by a slightly altered Subcommittee on Pension Sustainability. It was to resume deliberations after November 22.

On November 2 the University had released to all Plan members a "Notice of Temporary Solvency Funding Relief Under regulation 6(A) of the Nova Scotia Pension Benefits Act." This notice was required to qualify for an extension of the amortization period for solvency deficits from the usual five years to ten years. Members have until December 6 to file an objection. If more than a third of the approximately 3700 members object the usual five year amortization period will have to be used, requiring much larger annual payments from Dalhousie's operating budget. The University is required to report by early January to the Superintendent of Pensions the response to the Notice.

The University had posted on the Pensions section of its web site each of the Actuarial Valuation, the Notice of Solvency Funding Relief, and a subsequent "Information about Solvency Funding Relief" document as many questions had arisen concerning the initial Notice.

Together with the 'Investment Committee & PTF/RTF Trustees Report', the 'Dalhousie 2010 Pension Trust Fund Annual Financial Statements' and the 'Dalhousie 2010 Retirees' Trust Fund Annual Financial Statements', posted to the Financial Services web site, the amount of information available on the Pension Plan has probably never been more extensive, such as the Trustees Report excerpt below.

RETIREES' TRUST FUND PERFORMANCE

	Annualized Returns to					
	March 2010		June 30, 2009*		March 31, 2009	
	Fund	Benchmark**	Fund	Benchmark**	Fund	Benchmark**
10 Years	5.0%	3.4%	5.6%	3.7%	5.4%	3.4%
4 Years	2.2%	2.4%	2.0%	2.8%	1.2%	1.9%
3 Years	-0.3%	0.2%	0.4%	1.0%	-2.8%	-2.0%
2 Years	0.8%	0.3%	-5.7%	-4.7%	-8.5%	-7.3%
1 Year	18.4%	17.1%	-8.6%	-8.6%	-14.2%	-14.1%

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For ADRP the ongoing discussions on the Plan are hoped to achieve a number of objectives. These include full representation on the PAC. The RTF's assets are 42% of the Plan's total, and growing, which we believe merits more than observer status. In addition we believe that an ADRP nominee should represent pensioners on the RTF trustees in order that we have full knowledge of and full participation in investment strategy review. In the long run it is return on assets, not the level of contributions that is the more important to the adequacy of plan funding.

The objectives of the University and of the employee groups for the sustainability discussions are not yet known. We do know from last year's analysis by the Towers-Perrin consultants that no individual plan feature could be identified as a problem for its sustainability. The plan does not have an unfunded indexation scheme, nor an improperly costed early retirement provision, two features common to many public sector plans in Canada, so those topics of usual controversy need not be part of the deliberations.

The outlook for pension indexation remains poor for at least the next 3 years as the dismal investment returns of 2008/2009 will continue to be a factor in indexation calculations for the next two years. This underlines our interest in investment strategy for the RTF.

Benefits Committee Report of 17 November, 2010 : John Barry

The Benefits Committee has had a reduced number of meetings since late Spring as no reply was forthcoming from Dal administration concerning our February proposal to settle the decades long Premium Overpayment of the over-65 year old subscribers.

By late summer we requested our new President, Randy Barkhouse to attempt to secure some response from Katherine Sheehan's office. His efforts are just starting to be responded to and yesterday some proposals were mentioned at the ADRP Board meeting that will be the main topic for our Benefits Committee meeting next week. They will be the basis of part of our report at our ADRP General Meeting on Tuesday, 7 December, 130 in the Great Hall of the MacDonald Building - the old Science Library.

I hope you will come and help fill this large room. I'm cutting one of Dr. Walter Kemp's great opera lectures for SCANS at that time myself. Talk about sacrifice. It's very important for our committees to receive feedback from the members to steer us right and the General Meeting provides this opportunity .

The dramatic rise in the Medavie premiums for the under-65 retirees has now been grieved by the DFA and has now reached the formal stage of engagement. It is unlikely this issue will be resolved this year.

One more issue. The Benefits Committee wishes to ascertain if one of the Medavie benefits that subscribers have been entitled to by contract is still being supplied. It is the Benefit to the Spouse of a Deceased Member. The spouse benefits under the Medavie FAMILY coverage for the 65 and over group in which the DAL member dies prior to the spouse. The spouse need not have any other association with Dalhousie. The coverage should continue for this surviving spouse.

Can any member put me in touch with an individual they know is receiving or entitled to this benefit in the situation described? Please e-mail me or get word to any Board member to pass on to me or post a note to our ADRP office. john.barry@dal.ca

Finally I would like to thank the great bunch that forms the Benefits Committee for their enthusiastic support throughout the year. They devote a good chunk of their time to help us all out. To Shirley Dean, Carol Smillie, Denise Sommerfeld, to our “emeriti” members Sheila Johnson and Ken Easterbrook, to Randy Barkhouse and especially the extra support of Mike Bradfield and Phillip Welch - it’s a wonderful life.

Membership Committee Report

As in 2009, ADRP information and application forms are going to be mailed out to new retirees and to those members from whom we have not heard for a while. I will be asking Lee Crowell’s help in obtaining mailing labels for the new retirees. Our membership count is two hundred and eleven.

As last year, Blanche Potter has been helping me by providing databases, with pertinent information regarding our members. Be assured that this information is kept completely confidential.

Please bring your 2011 membership fees (\$20.00) to our December 7th General Meeting.

OR

Mail your dues to the following address:
Gweneth Munteer
Chair, ADRP Membership Committee
45 Coles Rd.
Lower Sackville, NS B4C 1T0

OR

Mail or drop off:
ADRP Membership Committee
Rm. 2831, Life Sciences Centre
Dalhousie University
Halifax, NS B3H 4J1

When paying your dues (either in person or by mail) please let us know if there have been any changes to your mailing address, telephone number or if you have a new e-mail address.

Gweneth Munteer

AHED - Academics for Higher Education and Development

ADRP was invited to send a representative to meet with Mr. Steven Davis of AHED on his recent visit to Dalhousie. ADRP board member Denise Sommerfeld, a retired professor of Nursing, attended on our behalf.

In the same respect as mentioned for CURAC in our previous newsletter, Dalhousie retirees have a strong presence also with AHED. Below is a brief report from Denise as well as a short extract from the AHED web site relating work by two Dalhousie retirees.

“I attended the luncheon on Oct. 27th, arranged by the Department of International Studies, to meet Steven Davis, Executive Director of Academics for Higher Education & Development to informally discuss the mission of that organization. Among those present were Don Cherry of the Faculty of Management and David Black of the Centre for Foreign Policy Studies at Dalhousie, as well as a representative from St. Mary’s University.

The best (and most accurate!) way to describe AHED is to direct you to its website <http://www.AHED-UPESSED.org> which is quite comprehensive of its mission, operating principles, projects, supporters, etc.

Essentially its mission is to facilitate the linking of academics who wish to volunteer their academic expertise to developing countries as they build/re-build their post-secondary institutions. The philosophy is based on one of capacity building in partnership with the host countries with the goal of independent sustainability. AHED assists with the recruitment and placement of volunteers for institutions requesting assistance, keeping ‘goodness-of-fit’ principles in mind, and arranges travel logistics while the host institution provides the living accommodations. Volunteers sought include not only academics in the traditional sense, but those familiar with the infrastructures required in a university setting such as IT, audio-visual, etc. Terms of commitment vary from a month at a time, to a few months every year, etc. depending on the nature the project to which one becomes committed. Mr. Davis was quite encouraging with the goal being to facilitate placements in the true sense, that is, to manage the logistics so that the volunteers can move ahead to commit, get there, and do the work. He makes international development work for folks like us quite do-able, and is more than willing to be contacted by interested individuals who would like to venture into this kind of work. His contact information is on the website.”

Dalhousie involvement as related on AHED’s web site

“Current Projects

Rwanda

AHED currently has two projects at the National University of Rwanda. The first project is to assist NUR in upgrading the quality of its registrar’s office. AHED’s two volunteers, Gudrun Curri, who was a registrar at Dalhousie and Carole Dence, who was a registrar at Carleton will be spending six months at NUR spread over a year and a half. They were at NUR in June, 2010

for a two week exploratory posting and shall return for a longer stay in October, 2010 and then again in 2011 for a two month period. A registrar's office is a key service at a university. It not only provides a university with current information about its student body, but also provides the institution with information that allows it to plan and administer its academic programmes.

The second project is to assist the Faculty of Economics and Business Management at the National University of Rwanda to introduce a Master's degree in accounting. AHED's volunteer, Don Cherry a retired professor from Dalhousie University in Halifax will be spending a month and a half at NUR this fall/winter and then return there in the spring."

Book Review

SCANS Success Explained?

The success of ADRP's spinoff, the Senior's College of Nova Scotia, and the enthusiasm evident in its classes has been a bit of a marvel. It may be due in part to its contribution to one's RECP as outlined in this book review.

"From *Canadian Business Online Blog*, Nov 16, 2010

Attend charm school before retiring by: Larry MacDonald

When Lyndsay Green was in her fifties, she spent many hours in long-term care facilities, visiting her elderly aunts. It was then she realized she might not "survive old age" unless she started preparing for it.

So she rounded up and interviewed dozens of people over 75, all living their senior years with exemplary courage, integrity and grace. Then she merged their wisdom with wide reading and wrote a book, released earlier this year: *You Could Live a Long Time: Are you Ready?*

Finances not so important

Most books and articles on retirement planning tend to focus on money as the key ingredient to a successful life after work. What is striking about the advice given by the elders is how little of it dealt with finances. "The elders have varying financial circumstances, but, regardless of income level, they seem to have what they need," writes Green.

Attend charm school and contribute to your RECP

Matters of the heart were uppermost. Green got an inkling right from the start from Aunt Jean, who had entered a seniors' home at the age of 86 and charmed her way into the hearts of those around her, particularly the care staff. Green draws inspiration from her example and remarks: "Note to self: 'Attend charm school before it's too late.'"

Indeed, one of the main tips in the book for those still in the work force is to stop being so busy with work to focus more on developing a web of relationships to sustain you in old age. Yes, build up the RRSP but also give some weight to the RECP (Retirement Emotional Circle Plan), advises Green.

Traveling through Elderland will be so much better if you can draw on a strong social network. The emotional support and assistance will be important to keeping depression at bay and staying healthy longer. “We are all better when we are loved,” says the grandmother in the Alistair MacLeod novel, *No Great Mischief*.

There is lots of guidance in this delightful book on how to go about building up one’s RECP. And there is lots more advice on other matters, such as looking after your body, keeping your mind sharp, leaving a legacy, deciding where to live, developing a work plan (not a retirement plan) and developing the right frame of mind.”

In Memoriam

It is with sadness that we announce the death of the following ADRP members. Our sincere condolences to their families.

Steele, Dr. Bernard Joseph – Halifax, October 19, 2010, after a short illness. He graduated in Arts from St. Francis Xavier University and in Medicine from the University of Ottawa. For over 20 years he was a surgeon in Halifax and taught at Dalhousie University Medical School. He was president of the Medical Society of Nova Scotia, president of the Provincial Medical Board and Registrar of the Provincial Medical Board prior to his retirement.

Hillier, Nicholas Silas – passed away October 20, 2010 in Camp Hill Veterans’ Memorial Building, QEII, Halifax. Most of his working life was spent as a stationary engineer, employed by Moirs, the City of Halifax and Dalhousie University. He served overseas and was a highly decorated veteran of the Second World War and a member of Royal Canadian Legion, Branch No. 111.