

# **ADRP NEWSLETTER**

**Volume 10, Number 4, November 2011**

**Association of Dalhousie Retirees and Pensioners**

## **ADRP General Meeting**

**Wednesday, December 7, 2011**

**1:30 Meet & Greet**

**2 – 3:30 Meeting**

**University Hall, MacDonald Building, Dalhousie University**

**Elevator available**

**Membership fees for 2012 may be paid at the meeting.**

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

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Members will find in this issue the latest events in the long history of adverse relationships that your Association has documented between you and sectors of the Dalhousie administration. This regrettable history focuses on services that they agreed contractually to provide as incentives to your employment with the university. Once you become vulnerable as a retiree however, without the legal protection of a union contract, you have become prey to Blue Cross excess fees that are known to have totalled at least \$800,000 ( 2001 to 2009) and in the unknown millions of dollars for earlier than 2001. Most will also know of the disputed term of plan “surplus” in relation to pension indexation which led to a successful DFA grievance, but missed years of indexation. A more recent grievance over “benefit” resulted in another successful decision in April 2011 refunding almost \$200,000 of Blue Cross charges. Members of the Association have written extensively on these issues and have in this Newsletter provided readers contact information for Board members and others that may be unaware of the hostile relationship that the university administration evidences toward their retirees. Your editors encourage you to write to these persons to see if we together can effect positive change. As retirees we can be passive victims or aggressively resist injustice. We consider the latter is the only honourable response.

Ken Rozee Co-editor

**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 o 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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DRAFT AGENDA  
**ADRP GENERAL MEETING**  
**2:00-3:30 pm on WEDNESDAY, December 7, 2011**  
University Hall, MacDonald Building

1. Call to Order and Adoption of the Agenda. (Randy Barkhouse)
2. Remembrance of deceased members. (Randy Barkhouse)
3. Minutes of the Annual General Meeting of 27 April 2011. (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. (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)
7. Other Reports
  - a. SCANS (Seniors' College Association of Nova Scotia) (Ken Rozee/Blanche Potter)
  - b. CURAC (College and University Retirees Associations of Canada) (J. Philip Welch)
8. Any Other Business.
9. Adjournment.

DRAFT Minutes  
ADRP Annual General Meeting  
2:00-3:30 pm on Wednesday, April 27, 2011  
University Hall, MacDonald Building

**1. Adoption of Agenda.**

With more than 40 members present at 2:10 pm, President Barkhouse called the meeting to order. By consensus the agenda was ADOPTED as circulated.

**2. Recognition of deceased members.**

The Chair recognized Faith DeWolfe (formerly Assistant Registrar) who had died since the last general meeting in December 2010.

**3. Minutes of the General Meeting, December 7, 2010.**

**A. Approval** - On motion (Laidlaw), the minutes were APPROVED as circulated.

**B. Matters Arising: Contingency fund use** - Barkhouse had suggested that some of the association's contingency fund might be used to help defray the costs of the DFA's Blue Cross premiums arbitration. In the event, the DFA graciously declined the ADRP's offer. However, there was agreement to split the benefit consultant's fee, costing the ADRP about \$350.

**4. President's Report** – previously circulated in the Newsletter with other reports and the agenda for this meeting. Regarding the Administration's proposal for pension plan reform, Barkhouse noted that to get the right to have just one representative appointed as an RTF trustee, the Administration was suggesting that the ADRP would have to demonstrate that 50% + 1 of all (living) Dalhousie pensioners were members. He therefore urged that we engage in vigorous recruitment of new members. He also highlighted: the Atlantic Regional CURAC meeting scheduled for October 1<sup>st</sup> at SMU; the favourable Blue Cross arbitration decision regarding overpayment of benefits premiums by early retirees; and the lack of timely information on pension plan oversight and investment returns, concerns that were also expressed by DFA President Kevin Grudy in *DFA Dialogue* (<<http://dfa.ns.ca/>>).

**5. Treasurer's Report**

Dick Sutherland presented the Treasurer's report, noting that the Association's finances in the past year had gone well; AVP Sheehan had renewed her grant of funds for travel expenses; and the dues income was used to cover office expenses such as the Newsletters, including paper copies mailed to about 85 members who had no email addresses and to administrators, and CURAC meeting delegate expenses. The 2010 calendar year budget had produced a small surplus, most of which had been added to the contingency fund. The 2011 budget contained similar

numbers. The Treasurer's MOTION, *That his report be accepted*, was CARRIED without dissent.

6. **Auditor's Report:** John Rutherford referred members to his March 2 report included in the Newsletter, which stated that he had examined the ADRP banking records and treasurer's report for 2010 and found them to be in order.
  
7. **Standing Committee Reports:**
  - A. **Benefits** - John Barry reviewed the Committee's report printed in the Newsletter. He pointed to the agreement to reduce Blue Cross premiums for regular retirees (aged 65 and older) and the arbitration decision requiring early retirees to be compensated for being charged premiums as of September 2009 that were higher than those charged to employees. Committee member Mike Bradfield explained the premium holiday scheme to compensate the regular retirees, beginning with the older members. The procedure for implementing this resolution remained to be settled. The assembly applauded the Committee's efforts (other Committee members were Carol Smillie, Denise Sommerfeld, and Philip Welch, and Emeritus member Ken Easterbrook), and several members participated in further discussion of these issues. To Joan Walker's query as to whether the Blue Cross plan could provide improved coverage for cataract surgery, Barry remarked that we only get what we pay for, but the Committee could investigate the cost of improved coverage. He noted that other university retiree associations within CURAC have better coverage than ours. Finally, Barkhouse drew attention to Welch's untiring, relentless pursuit of a resolution [to the Blue Cross premiums travesty] through the DFA's grievance process.
  
  - B. **Liaison** – Stuttard reported that efforts to form a regional umbrella organization, possibly to be known as FURANS (Federation of University Retirees Associations of Nova Scotia), seemed to have stalled.
  
  - C. **Communications Committee**
    - i. **Website** - Randy Barkhouse noted that the ADRP website is updated regularly; he distributed ADRP business cards carrying the URL (<http://www.adrp.dal.ca/index.html>).
    - ii. **Newsletter** – Co-editor Blanche Potter Creighton called for contributions from members, including "Letters to the Editor", and again urged members to notify the Association promptly of any address changes, both regular and e-mail.
    - iii. **Caring and Sharing** – Carol Smillie reported that her Committee's functions were carried out by several individuals, especially sending cards at the request of members who identified appropriate recipients. This was a small contribution to the ADRP community. However, the number of such requests was decreasing. Only two or three had been

sent in the past year, so Smillie wondered whether this practice should continue. There were a few house-bound members, who in past years had been sent poinsettias, but this year there had been no requests.

iv. Should this committee be merged with the Complaints and Advocacy Committee? Barkhouse would bring this question to the board at their next meeting. Scott Wood suggested perhaps other social networks take care of this issue.

v. **Complaints and Advocacy** – No report.

**D. Membership** – Gweneth Mounter referred to her report in the Newsletter, adding that she had sent out about 200 reminders to members whose dues were in arrears. Lambie asked whether the ADRP could get the names of new retirees; Barkhouse explained that the administration did not disclose personnel information, but was willing to send ADRP messages to pensioners. Also, ADRP officers were able to get some information at the annual meeting for impending retirees in May.

Marian Binkley later moved: *That the reports from the standing committees be accepted.* The motion was CARRIED.

## 8. **Other Reports:**

**A. Pension Advisory Committee** – Paul Huber apologized for not producing a written report. Regarding the solvency deficit, he noted the problem was caused by abnormally low interest rates (a boon to younger folks); if the rates were to rise to 2%, the solvency deficit would more or less disappear. The situation was the same across the country. Poor investment returns were partly caused by the recession and partly by Dalhousie's poor decisions. Recent returns were much better, but future performance was unknown. The March 31, 2010, actuarial evaluation had shown a modest surplus in the Retirees' Trust Fund (RTF) and a big deficit in the Pension Trust Fund (PTF). The trustees could have exercised their discretion to give catch-up pension indexation, but they chose not to, possibly because Dalhousie was simultaneously seeking exemption, or at least relief, from the provincial regulatory pension solvency requirement. Dalhousie had received a 1-year deferral that expired on April 1, 2011, and was seeking an extension. If this is not given, Dalhousie will have severe budget problems. Huber speculated on the administration's "town hall" presentations about pension reform and the need, as they see it, for joint, employee-employer sponsorship of the pension plan. Several members added comments, particularly focussing on the desirability of pensioners having a majority of representatives appointed to the board of pension trustees. Trustees need to have appropriate expertise and devotion to their duty to the beneficiaries, not to the employer.

- B. Nominating Committee** – Blanche Potter Creighton apologised for errors in the Committee’s written report published in the Newsletter (Barry has 3 years on the Board, not 2; Wainwright, 2 years, not one; Stuttard has served 3 years as Secretary, plus 3 as a VP, and should not also have been listed as a Director-
- C. at-Large; Huber served as 1<sup>st</sup> VP for six of his ten years on the Board). She called three times for further nominations from the floor. Hearing none, the slate of nominees was declared elected.
- D. SCANS (Seniors’ College Association of Nova Scotia)** – Potter Creighton (Past-President of SCANS) referred the assembly to Ken Rozee’s written report in the Newsletter and added that new by-laws had been adopted unanimously at a special general meeting. Stuttard commented that those new by-laws changed the College from the original ADRP concept of a member-run organization, with significant standing committee chairs nominated in advance and elected by the general membership at the AGM, to a Board-centred body with unspecified procedures. He wished them well in their future activities.
- E. CURAC (College and University Retirees’ Associations of Canada) – Huber noted that this year’s CURAC meeting will be held in mid May at the University of Regina.

**9. Adjournment** – The meeting adjourned at 3:48 pm.

**President’s Report**  
**The “Dalhousie Retirees’ Haircut” and other Snips**

It is hoped that many reading this report will be able to join other ADRP members at the general meeting December 7, 1:30 pm, in University Hall. The reception to follow in the Earl of Dalhousie Pub will provide an opportunity for further discussion and to catch up with old friends and fellow Dalhousie retirees.

In early September I had indicated that letters to early retirees belonging to Blue Cross should be received shortly. Unfortunately the administration encountered problems tabulating individual refund amounts, and in setting up the refund process with Blue Cross. By early November all those subscribers and former subscribers to whom refunds were due should have received a letter specifying their credit amount. The expense claim process appears straightforward, but if you encounter difficulties please let the Dal Benefits Office know.

Achieving the refund of excess premiums and continued rating of early retirees with active employees has been a lengthy battle, ADRP past-President, Dr Philip Welch, and the DFA executive, including grievance officer, David Mensink made substantial efforts over

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a long period to secure this result, with the support of the several members of the ADRP Benefits Committee chaired by John Barry.

Although the early retirees' Blue Cross problem appears resolved, the refund process for the over-65 group who paid excess premiums prior to Sept 1, 2009 has evolved into a "Dalhousie Retirees' Haircut" proposition according to an e-mail from Dalhousie HR to our Benefits Committee chair on November 3. The 1-year premium holiday for those born before 1940 will refund about \$75,000, but that is less than a tenth of the overpayments made. That \$75,000 would be a payout of less than \$.10 on the dollar. The "Greek haircut" of \$.50 on the dollar for holders of Greek bonds seems munificent by comparison.

Why Dalhousie HR is extending this saga of Blue Cross overpayments into a fifth year is incomprehensible. At UNB the identical problem was resolved in a matter of months. ADRP began discussions with Dal HR in 2007. Two years later the premiums for the over-65 subscribers were finally reduced, but concurrently those for the early retirees were increased. Now that arbitration with the DFA has required Dal HR to roll back that increase and required a payback of about \$175,000, Dal HR appears to be covering its "loss" by retaining the bulk of overpayments made by the regular retirees rather than charging the amount to the \$2.2 million surplus in the whole employees benefits account to which the arbitration says they by contract belong.

The surplus in the regular retirees Blue Cross account was over \$854,000 as of March 31, 2011, and growing, according to figures provided the Employee Benefits Committee in June. Dalhousie HR has acknowledged in its own reports that over \$790,000 of that surplus can be attributed to excess payments from regular retirees before Sept 1, 2009. The money is there, paid by the over-65 retirees, but Dalhousie HR seems determined not to make anywhere near a full refund. This struggle is not over, and your ARDP executive will continue every possible effort to secure a proper settlement for our members. The "Dalhousie Retirees' Haircut" is not it.

Your ADRP executive is also closely watching our pension plan situation. The Pension Town Hall session scheduled for 5:30 pm, November 24, in the MacMechan Room of the Killam Library, will be an opportunity for pensioners to hear first hand about the state of the Dalhousie Pension Plan and to ask questions of VP Finance, Ken Burt, and AVP Human Resources, Katherine Sheehan. By that date the long anticipated update by the NS government of the Pensions Benefits Act is expected which should remove one longstanding uncertainty. As far as your ADRP representatives know, there has been no discussion of the University's proposal for a new jointly-sponsored, jointly-trusted pension governance model. We do have concerns with several aspects of that proposal, particularly representation of pensioners.

The separate report in this newsletter of investment returns for the Plan shows some encouraging numbers since 2008, but the low level of long term interest rates will be a



drag on any defined benefit plan for some years to come. Our pension representative, Paul Huber will be giving a further report at the December General Meeting.

Our concerns over senior administration's handling of the Blue Cross issues and the pension plan, have prompted your ADRP executive to send a brief to each member of the Dalhousie Board of Governors. Besides updating them on Dalhousie retiree's concerns, the brief recommends that the Board close the gap on oversight of relations with retirees and pensioners, by receiving an annual report from the ADRP board. Our hope is that senior administration will be motivated to more quickly resolve issues given oversight that is now absent. Whether Dalhousie Board members will act or even discuss our brief is unknown, but several Board members have been contacted with a separate request to at least put our recommendation on their agenda.

An annual round of liaison meetings with executive of the several employee groups is also underway. These meetings serve not only to advise them of ADRP concerns, but to exchange views on the benefits and pension plans to which both active and retired employees belong. We are their "advance party" into the land of retirement for active employees.

Several ADRP members attended the Atlantic Regional CURAC Conference on October 1 co-hosted by ADRP and SMURA at the Sobey Building on the St. Mary's campus. All Atlantic university retiree organizations were represented. CURAC national President George Brandie also participated. The formal report on the conference is linked on the ADRP web site at [adrp.dal.ca](http://adrp.dal.ca), as is a more humorous version from Bob McCarthy of the Acadia retirees.

The sessions offered insights into the challenges and successes each group has experienced. The conference provided numerous ideas for future ADRP operations that could boost our membership and the utility of the organization for each member. Payment of annual dues by direct monthly deduction has been a great success for Memorial University retirees. Such a scheme would remove the need to remind ADRP members that their annual fee is due at our December general meeting, and save our membership chair, Gweneth Mounter, the task of sending reminder notices for months afterwards.

To conclude I would like to thank the members, if not already noted, of the ADRP board and committees for their time and effort on behalf of the members. Secretary Colin Stuttard performs that seldom sought task with admirable diligence. Newsletter co-editors, Ken Rozee and Blanche Potter perform the same in compiling the submission for each issue. Blanche also checks on our campus mail in her role as office manager. Carol Smillie lets members and their families know they are in our thoughts with her Caring and Sharing duties. Treasurer Dick Sutherland tracks our finances with a greater certainty than his professional training as a statistics professor might ever have predicted. There's no "We have a 95% probability of balancing the budget" from him. A treasurer who reports with a smile relieves anxiety more quickly than any tranquillizer

**ADRP Benefits Committee Report**

As I write this report, I truly wonder whether it should not be renamed, the Abuse Report, since the “Bold Ambitions” Dalhousie’s Senior administration has no apparent bounds on their intent and desire to abuse their pensioners and retirees.

Members who took an early retirement will know that the DFA grievance arbitrator declared the administration’s increase in their Blue Cross fees to be unjust, and that it should be rolled back and compensation paid for the gross overcharging. They will also know – as should our other members – that nothing changed until September, and the overcharging on the Blue Cross premium continued unabated. Various excuses were offered, mostly laying blame on Blue Cross, a situation which has been most difficult to understand.

Meanwhile, the Blue Cross premiums for the over 65 retirees have remained unchanged, except that a 12 month premium ‘holiday’ from May 2011 was provided to retirees with birth dates 1915 – 39. This was valued at approximately \$70,000, thus but a small portion of the \$800,000 or more which, by the University’s own tabulation, had been over paid by those retirees from approximately 2001-2009. (You will remember that the over 65 retirees incorrect and grossly exorbitant Blue Cross premiums were also in place for decades earlier.)

John Barry, the Chair of the ADRP Benefits Committee, wrote politely to Lee Crowell to inquire when some further progress – or some further discussion – might occur on the Blue Cross premiums for both groups of retirees – the ‘early’ and the ‘regular’. Lee Crowell response (3 Nov. 2011) seemed to say that the Dalhousie administration has now fulfilled its obligations under the March arbitration decision and implied that there will be no compensation to the ‘early’ retirees for that many months (?17) of overpayment, nor would there be any more compensation in kind for the regular retirees, over and above the 12 month premium holiday provided to the oldest retirees, referred to above.

Lee Crowell also stated, in his response of 3 November that “Presently, the University is not considering any changes that consider the early and post 65 retirees separately.”

This seems to indicate

- 1) No more compensation in dollars on premium holiday for any group of retirees
- 2) All retirees will be considered together, and none will be cross rated with regular employees
- 3) You may wave farewell to the remainder of the \$800,000 over payment which the Administration previously described.

Readers will immediately recognise why a change of name to the Abuse Report is considered more appropriate.

Your committee, and all members of the ADRP board, will be responding to these latest developments. We are also considering a response in the public media to these actions of the Administration.

Any ADRP members reading this newsletter is encouraged to pick up pen (remembering that it is mightier than the sword) and write to any member of the Administration or Dalhousie Board of Governors, to protest these latest perverted “Bold Ambitions” moves! Readers should contact Colin Stuttard, ADRP Secretary, at 902 429-0252 or by e-mail [colin.stuttard@dal.ca](mailto:colin.stuttard@dal.ca) for the names and contact information of members of the board, and others, who we believe can assist to rectify the situation.

(In the unlikely event of “a road to Damascus experience” on the part of the Administration, please check with any member of the ADRP board before you indulge in a deluge of four letter words.)

Philip Welch

### **Pension Report**

The Pension Advisory Committee met on October 4 and will next meet on December 6, the day before the ADRP general meeting on December 7. Members should be fully up to date on December 7 as a consequence.

During October VP Finance Ken Burt, and AVP HR Katherine Sheehan made three town hall presentations on the state of the pension plan. The slides from one of those sessions are linked on the ADRP web site at <http://adrp.dal.ca>.

The town hall sessions covered substantially the PAC information of October 4, a mixture ranging from “good news” to “terrible news.”

First the good news on recent returns for the PTF and RTF for the 1 year period ending June 30, 2011 –

PTF 14.62%  
RTF 13.70%  
Combined 14.23%

Here’s the bad news for indexation which requires a 3-year return exceeding 5.05% in the RTF.

PTF 3.10%  
RTF 3.65%

Here’s the terrible news on the state of overall plan funding as June 30, 2011

Solvency Deficit - \$202 million  
Going Concern Deficit - \$120 million

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The going concern deficit for the PTF was estimated at \$122 million, while the RTF was estimated to have a small surplus of \$2 million, a small sliver of silver lining in an otherwise black cloud.

Most of the remainder of the October 4 session discussed the University's joint governance proposal with the unions indicating no willingness to discuss it until new legislation was passed. The University wishes to pass the new proposal in advance of legislation, given lead time required to implement it. Such is the definition of stalemate.

It is assumed the new governance model will lead to a solvency test exemption under the anticipated new provincial legislation. Word on that legislation was mixed. The actuary was told it would likely not be introduced in the fall session. The VP Finance had been told it would. By the date of our December meeting we should know which was correct. We do know that the HRM plan is a jointly governed, jointly trusted plan and has not yet been granted a permanent exemption.

The pension trustees were to meet on November 17<sup>th</sup>, at which time the ADRP's request of June for more, and more frequent, communication on the pension plan was to be considered. That meeting was to also consider the annual indexation question, but in view of the RTF's 3-year return figure, the outcome seems obvious.

At the town hall session of November 1 it was evident that confusion persists over the source of the massive deficit under the solvency test. That deeper deficit since March 2010 did not occur due to a drop in asset values. Rather it was due to a further drop in long term interest rates during 2010 and 2011. Those rates are part of the theoretical calculation of the cost of annuities should Dalhousie close and pensions be purchased at that instant to cover pension liabilities.

### **Membership Report**

Our membership is now up to well over 200 members. I know there are many more prospective members amongst past and new retirees.

When a retiree is invited to become a member (on the year of their retirement), and does not respond, a second invitation is sent out.

For those who have responded by becoming members, or renewing their membership, thank you. I realise that receipts, by e-mail or regular mail have been delayed. I apologise for this and they should be out by mid-November. As well, invitations are being sent to the 2011 retirees.

Remember, ADRP's aims that have been achieved have been through the efforts of my fellow Board Members, who have worked tirelessly to improve our lot.

If we can put the force of a higher membership to support ADRP and our Board of Directors, I am sure much more can be done. If you know fellow retirees who are not sure whether it is worthwhile to join us, let them read our Newsletters to see what has been accomplished and also, what remains to be done.

Thank you,  
Gweneth Mounteer, Chair  
Membership Committee

### **Seniors' College Association of Nova Scotia (SCANS)**

The Seniors' College continues to grow and flourish. We now have approximately 400 members.

The Fall Session, now just ending, included an offering of 12 courses in the Halifax area, ranging from Music Appreciation to Medical Ethics, and a choice of three views of History – Russian, Jewish, and/or that of the Atlantic Provinces.

Chapters of SCANS have now been established in Mahone Bay and in Truro. Three courses were offered in Mahone Bay, and four in Truro. (A SCANS membership allows the member to participate in any of the courses in any location – provided that the attendance for the course is not closed due to a complete sign up.)

Courses planned for the Winter Session include

Mahone Bay: More Japanese Films; Ethics in the Market Place; Poetry and Ideas.

Truro: History of the Jewish People II; Finance and Investing – the Basics; Some Major Moments in 20<sup>th</sup> Century World History; and Introduction to Non-fiction Writing.

Halifax: Numbers All Around Us; History of Science II; Geology of Nova Scotia; Astronomy; and Good Soil, Good Crops, Good Health. There are still four courses for the Halifax area waiting final confirmation.

The complete list will be available on the SCANS website [www.theSCANS.ca](http://www.theSCANS.ca) by the end of November. Thus far the annual SCANS membership fee remains at a bargain \$120.00.

SCANS members may note that a general informational meeting and social will be held at the Bloomfield Centre on Agricola Street in Halifax on 6 December at 10:30am. SCANS members should receive a mail or email notice of this meeting in the near future, and intending members and interested others are also invited.

Philip Welch, ADRP appointee to the SCANS Board

### **A Healthy Retirement Posting - Randy Barkhouse**

For many year's while working at Dalhousie I subscribed to the e-newsletter "Tomorrow's Professor" out of Stanford U, as a source of ideas relevant to my department's support and promotion of Dalhousie's online course management system. The editor of this e-newsletter puts out a daily thought, mostly on enhancing teaching.

Recently for the first time it had a posting about retirement, a momentary switch in mode to "Yesterday's Professor".

The short article is a replay of many ideas advanced at the October 1, Atlantic CURAC conference. However there are also a few new ideas that seem quite practical, and a couple anecdotes on retirement activities that are rather humorous. I liked the one on writing a memoir. Perhaps a Psychology colleague can confirm the claim about watching TV versus staring at a blank wall. One's cable or satellite bill could be eliminated by making the switch.

It's American-based advice, but substitute CBC for NPR, use Tim Horton's to avoid social isolation, and it becomes advice for Canadian retirees, not just retired professors, but anyone.

Quite a few present ADRP members, busy in their own suite of retirement activities, could confirm the advice in this "Tomorrow's Professor" posting. You might want to forward it to colleagues still working, those prospective new members for ADRP.

Here are extracts from that posting by Stanford retiree Rick Reis.

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Folks:

Bear with me here. Having just turned 70 myself I find this posting on a healthy retirement quite relevant and while only a few of you are at this stage now, hopefully all of you will be at some point down the line. The posting is from Chapter 30 in the book, *The Prudent Professor: Planning and Saving for a Worry-Free Retirement From Academe*, by Edwin M. Bridges. Published by Stylus Publishing, LLC, 22883 Quicksilver Drive, Sterling, Virginia 20166-2102. [<http://www.styluspub.com>]. Copyright (c) 2010 by Stylus Publishing, LLC. All rights reserved. Reprinted with permission.

Regards, Rick Reis

## **Happiness, and a Fulfilling Retirement**

You can't buy happiness.

With age 95 looming far into our future, most of us worry more about outliving our nest eggs than about leading a happy, fulfilling life. Now ten years into my retirement, I realize that focusing solely on financial planning is myopic. If you manage to save a lot of money for retirement, you may later discover that money can't buy happiness or a fulfilling life unless you have planned for it. Achieving happiness and a fulfilling life in retirement isn't easy. I know because I didn't plan for it, and I have only been partially successful.

### **Use It or Lose It**

Shortly after I retired, I listened to a lecture by my former internist, now a gerontologist. He underscored what he termed the "two keys to a long life." The first was, "Use it or lose it." The word "it," made infamous by former president Clinton, refers in this case to the mind and the body. According to Dr. Walter Bortz, research suggests that watching television is not the way to use your mind. Studies of brain waves show that TV viewing produces the same brain wave activity as staring at a blank wall. Unfortunately, I watch more TV than is mentally healthy because I enjoy watching movies, sporting events, and the news. Breaking this viewing habit remains a challenge for me.

For mental stimulation, I solve puzzles, read about politics and investing, and write books. In my first year of retirement, I wrote a memoir which I titled, "Looking in the Rearview Mirror." Wishing that I had known more about the lives of my father and mother, I thought my children and grandchildren would appreciate learning about mine. After my daughter read a draft, her only comment was, "Dad, it's all about you." Maybe, just maybe, she and her three brothers will some day come to appreciate that it was all about me. My next writing project focused on retirement planning and investing, topics that I thought might be beneficial to my children, grandchildren, and friends. Reading and trying to learn about topics that were foreign to me proved challenging and stimulating. My third book, *A Problem-based Approach to Management Education*, was written with a former student, Philip Hallinger, and built upon our previous work. I haven't yet decided on my next writing project.

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To keep physically fit, I walk daily-usually 30-40 minutes, sometimes longer. Most of the time my companion is a Sony Walkman tuned to National Public Radio (NPR). Several years ago my wife and I hiked a lot, but her arthritis and bad feet limit her physical activity.

Occasionally, I walk with a friend or a former student. Although I enjoy listening to NPR, I find it more enjoyable to walk and talk with someone else. Recently, I began to supplement my walking with a 25-minute exercise program Sit and Be Fit, which I recorded on my digital video recorder. Together, the walking and additional exercise have improved my emotional and physical well-being.

There are countless ways in which one can use it rather than lose it. I chose activities that I enjoy. To live a fulfilling life to 95, choose activities that you enjoy and provide a workout for your mind and your body. Spending all day in front of a TV screen does not fit the bill.

Make Yourself Useful, or What's the Job Description for the Rest of Your Life?

To drive home the second key to a long, fulfilling life, Dr. Bortz recounted an experience he had as a young lad. His grandfather owned a grocery store in rural Pennsylvania. From time to time young Walter visited the store and stood around hoping for some candy from his beloved grandfather. One day his grandfather looked at him and said, "Walter, make yourself useful." That comment stuck with him and has become a mantra for living his life.

To make yourself useful, consider volunteering. There is ample research evidence demonstrating the value of volunteering in promoting happiness, health, and longevity (see Harris & Thoresen, 2005). Serving others brings meaning to your life and rewards you with the "Helper's High." You can serve others through formal or informal volunteering. Apparently greater benefits occur to those who volunteer formally rather than informally. If this is the case, several of my friends have an edge on me. They are formal volunteers, whereas I am an informal one. A friend of mine grew up on a farm and developed a useful set of carpentry skills. When he retired from his professorship, he volunteered to build homes for Habitat for Humanity. Each year he supervises the construction of six to eight homes for the less fortunate. Another friend runs a men's group at his church and pursues his academic interests in health and psychology at a local university. A third is a retired college president who chaired a national campaign to raise money for cystic fibrosis, a disease that afflicted his two granddaughters. He also



My sense of usefulness derives mainly from helping former colleagues, friends, and my children with financial decisions that face them. Occasionally I speak to a group about retirement planning and work with individuals who are contemplating retirement. Though I feel reasonably competent to help others in making decisions about investments and retirement, I have discovered that many are reluctant to discuss their financial affairs with someone whom they know. From time to time former students come by my home and seek advice as they cope with a range of problems. Others phone me from distant places and use me as an executive coach. Still others drop by to talk and share what is going on in their lives. These activities nourish my spirit and afford me a taste of the "Helper's High."

If formal volunteering appeals to you, I suggest you develop the habit years before you retire. The transition to retirement will be easier. According to what I have learned, your skills and wisdom will more likely be welcomed if you have cemented yourself in the volunteer organization before you retire.

(See "HRM Volunteer Opportunities" on the ADRP home page for local possibilities.)

### **Additional Keys**

My former internist overlooked two additional keys to living a happy, fulfilling, and long life in retirement: being socially connected and religiously involved. Putting all of your emotional eggs in one basket can be dangerous to your physical and mental well-being (Coontz, 2006). Retirees especially need to broaden their social connections, people whom they enjoy and in whom they confide. If your spouse is the only one with whom you discuss important matters, you will become socially isolated when that person dies or becomes incapacitated. That happened to a friend of mine's father; having no one else can be devastating. It is important to establish close social and emotional ties beyond your nuclear family. I am fortunate that I have several friends with whom I share my fears, concerns, and matters of personal import. Though I believe in God and try to lead a Christian life, I do not attend church regularly. Some of my friends have an edge on me because they attend church regularly, and regular churchgoers tend to live longer than those who do not.

As you think about retirement, factor into your thinking the need to plan for a long, happy, and fulfilling life. If your financial house is in

order, you could benefit from adopting the philosophy of Milton W. Garland, an active centenarian and inventor. He said, "Live like you're going to live forever, not like you're going to die tomorrow."

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**IN MEMORIAM**

**Lucille Stewart** We have recently learned of the passing of Lucille Stewart, Halifax, in July at the age of 90. She was an Assistant Professor in the Department of Biochemistry, retiring from Dalhousie in 1986. Our condolences to her family and friends.