

# Association of Dalhousie Retirees and Pensioners (ADRP)

## NEWSLETTER

Volume 13, Number 1, February 2014

### Notice of the ADRP ANNUAL GENERAL MEETING

**Thursday, 24 April 2014**

1:30 Meet & Greet, 2:00 – 3:30 Meeting

University Hall, MacDonald Building

Dalhousie University

**Membership fees for 2014 may be paid at the meeting  
(if not already paying through Monthly Payroll Deduction).**

Day Parking tickets are available at the Security Office, McCain Building

***NOTE: If you change your e-mail address, postal address, or telephone number, it would  
be greatly appreciated if you would send an e-mail to [ADRP@dal.ca](mailto:ADRP@dal.ca)  
or ADRP Tel: (902)494-7174 to alert the Membership Chair.***

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## From the Editor

This is 2014 and we all are another year older. After reading the Pension Advisory Committee's Report in this Newsletter, one can't help but wonder who amongst the DAL Board and Administration might possibly care much that some of us will pass to the great beyond before we see any indexation, catch-up or otherwise, of our pension. Our pension. Our money. Our Retirees Trust Fund over which we have no real control. I am very grateful that we have Paul Huber and Randy Barkhouse keeping their eagle eyes focused on these pension matters and articulating a translation of it all for us in their reports for the newsletter and via relevant postings on the ADRP website, and presenting and debating our case at endless meetings. Let's hope that the excellent letter (with copy included in this Newsletter) to the Chair of the RTF from ADRP President Carolyn Savoy will generate some good news soon.

ADRP influence is growing in matters related to retiree benefits as the Benefits Committee Report demonstrates. Who would have 'thunk' that we would have achieved travel medical benefits for retirees? Thank you David Tindall and the BenComm for the persistent hard work on this and for bringing us good news indeed with signs of more to follow.

Finally, just as we were preparing to go 'to press', we have been informed of the untimely passing of Susan Stuttard, the wife of our current Membership Chair and very valued and committed colleague, Colin Stuttard. For those members especially who may be away from Nova Scotia at the moment, Susan's obituary from the Halifax Herald (Feb. 18, 2014) is included in full in the "In Memoriam" section of this newsletter. Though not a member of ADRP directly, Susan was an ardent supporter of it through the tireless ADRP work of Colin to whom we extend our condolences.

Denise Sommerfeld, 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 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:** Blanche Potter Creighton, Co-Editor; Denise Sommerfeld, Co-Editor;  
**Ex-officio:** Carolyn Savoy, President, Randy Barkhouse, Secretary & Past President  
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**President's Report, February 2014**  
**Dr. Carolyn Savoy**

Since our last newsletter the Benefits Committee has continued to make great gains for the ADRP. I congratulate David Tindall and his Benefits Committee on doing such a fine job on our travel insurance plan. Well done folks.

I had an inquiry about retirees accessing online books from our Killam Library. I contacted the Library and received the following reply from them :

*From: Donna Bourne-Tyson <[Donna.Bourne-Tyson@dal.ca](mailto:Donna.Bourne-Tyson@dal.ca)>  
 Date: Mon, 6 Jan 2014 11:23:51  
 To: Carolyn Savoy<[Carolyn.Savoy@dal.ca](mailto:Carolyn.Savoy@dal.ca)>  
 Subject: RE: Ebooks*

*Dear Carolyn,*

*Sorry for the delay in replying -- I was looking into what is done currently and what can be done. It's my understanding based on some fact finding that retired employees at Dal retain their NetID, and this is a good thing because it makes it much easier for the Libraries to continue providing access then.*

*We could in fact provide blanket access to all retirees automatically, but for a variety of security reasons, this is not the best way to proceed. And from what I gather, not all retirees are interested in access to library resources at any rate.*

*So, how does this sound . . . we will provide access to all Dal Libraries e-resources to any retired employee upon request, for a period of five years, and we can renew access at the end of the five years. The retiree would just send me a request via e-mail in order to set this up.*

*Please let me know if this doesn't sound like a workable approach, or if you have any questions or suggestions to improve the solution.*

*Best regards and Happy New Year!*

*Donna*

*Donna Bourne-Tyson  
 University Librarian  
 Dalhousie University Libraries  
 6225 University Avenue, PO Box 15000  
 Halifax NS B3H 4R2  
 902.494.4089 donna.bourne-tyson@*

In late January I sent a **Memorandum of Understanding (MOU)** between the ADRP and the University Administration. I have not heard from Dr. Florizone regarding the draft document to this point. The MOU is below.

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Telephone: (902) 494-7174  
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Web Site: <http://adrp.dal.ca>*

### ***Memorandum of Understanding (Draft)***

*Whereas the Association of Dalhousie Retirees and Pensioners (ADRP) was formed and has been registered under the Societies Act of Nova Scotia for over a decade*

*and;*

*Whereas the ADRP wishes to continue a cooperative and mutually respectful relationship with the Board of Governors of Dalhousie University (Board)*

*and;*

*Whereas the Board values its relationship with retired faculty and staff, recognizing their contributions, commitment, and ongoing interest in the University's mission as assets;*

*The following understandings have been reached:*

*The Board shall collaborate with the ADRP to promote the continued volunteer efforts of retired members of the University to participate in scholarly, professional, and other activities within the University.*

*The Board shall continue to support the ADRP having observer status on the Pension Advisory Committee, and the ADRP's participation in all relevant discussions of the Dalhousie Pension Plan.*

*The Board and the ADRP acknowledge their commitment to the Retiree Benefits Advisory Committee*

*The Board shall continue to provide to the ADRP office space located on campus under terms previously agreed upon in a separate lease agreement, and shall continue to provide retirees with access to the University's WIFI network. The ADRP shall be responsible for phone and computer connection costs in its office.*

*The Board shall continue to provide dues deduction from pension payments process as currently in operation. Any changes shall be by mutual agreement.*

*The University shall continue to provide server space for the ADRP web site, but the ADRP website development shall be the responsibility of ADRP. The ADRP shall continue to be provided with Dalhousie e-mail services ([ADRP@dal.ca](mailto:ADRP@dal.ca)).*

*The Board shall notify the ADRP when the term of the Retiree Member of the Retirees Trust Fund (RTF) is due to expire, and accept nominations from the ADRP for the Retiree Member’s position in the fiduciary role of the trustees.*

*The ADRP shall continue to annually submit a report to the Human Resources Committee of the Board, copied to the President of Dalhousie.*

*The Board shall appoint a senior officer to liaise with the ADRP on any matters of mutual concern. This shall not preclude occasional meetings with the President or other senior officers as may be agreed.*

*ADRP shall continue to have the opportunity to make a 30-minute presentation regarding the Association, including its objectives, at pre-retirement seminars offered to faculty and staff.*

*The University President shall host an annual reception for its retirees, usually at Homecoming.*

*The Board shall provide a separate “Dalhousie Retiree” designation for donations to the University and the United Way.*

*These understandings may be varied from time to time by mutual agreement of the Board and the ADRP, and will be reviewed periodically with the Senior Liaison Officer.*

\_\_\_\_\_  
*President, ADRP*

\_\_\_\_\_  
*President, Dalhousie University*

Date \_\_\_\_\_

As you can see by the reports in this newsletter, the ADRP is doing a great deal of work on behalf of Dalhousie retirees. Please feel free to pass on this newsletter to others and encourage them to join us. Remember there is power in numbers!

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**Report of the Benefits Committee (BenComm) – February 14, 2014**  
**David Tindall, Chair**

This Report is an update of the one presented in the November 2013 ADRP Newsletter and should be read in conjunction with it. [Ed.: Past Newsletters can be found at <http://adrp.dal.ca> ]

**Cross-Experience rating of the Blue Cross Plan**

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The ADRP has the position that the Health Plan should be cross-experience rated with that of the active employees. Following our meetings with NSGEU-77 and the EBC on

this matter, we met with the Dalhousie Faculty Association (DFA) Executive in early December. The DFA has now put in writing their support for our proposal.

**Travel Medical Insurance coverage and Plan Renewal**

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All members of the Health Plan should have received a letter last month from the Retiree Benefits Advisory Committee (RBAC) detailing changes to the Plan; most significantly the addition of Travel Medical Insurance, effective February 1st, 2014, with a modest increase in premium going into effect on April 1st.

**Semi-Private Hospital Coverage**

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Thus far, there has been little to report on this issue. The limited feedback we have had from members has been mixed and consideration of Semi-Private Hospital coverage was deferred until the Travel Insurance coverage and Plan Renewal issues were settled. Now that those matters are out of the way, you can expect to hear from us after we have had full discussion of the pros and cons.

**Dalplex Rates for Retirees**

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There was discussion of these rates at both the December and January meetings of the RBAC. The ADRP's position is that the Dal Retirees' non-prime time rate should be 50% of the Seniors' (community) non-prime time rate (which is 50% of the community rate) – NOT 50% of the Community rate, as is the present situation.

On behalf of RBAC, Lee Crowell sent the ADRP proposal to Katherine Frank (Assistant Vice-President, Human Resources), with a covering letter which contained the following:

“Given that retirees have non-prime time access at Dalplex, the RBAC is seeking confirmation from Dalhousie that its Retirees should pay a non-prime time rate which is 50% of the non-affiliated ”seniors” rate. As the Dalplex rate structure stands, Dalhousie Retirees currently pay the same as retirees who have no affiliation to Dalhousie, i.e., their service to Dalhousie is unrecognized, despite the language and intent of the DFA.”

Actually, the non-affiliated "Seniors" rate begins at age 60 and one does not need to be retired to take advantage of it. We await a response from the AVP (HR).

As always, we look forward to your suggestions and contributions (adrp@dal.ca)!

**The current ADRP nominees to RBAC are:** Michael Bradfield (Secretary), Dianne Pothier and David Tindall (Chair). **From the BoG:** Lee Crowell (Vice-Chair) and Darryl Warren with Kirk Shand (Mercer) as advisor.

**BenComm Members:** Randy Barkhouse, John Barry, Michael Bradfield (Secretary), Larry Nestman, Dianne Pothier, Carolyn Savoy, David Tindall (Chair), Peter Wallace and Philip Welch.

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**Membership Committee Report – February 16, 2014**  
**Colin Stuttard, Chair**

On January 18, 2014, I sent email reminders to 62 lapsed ADRP members: 8 were undeliverable and might indicate former members who have died since 2012, or moved, perhaps to nursing homes with no email. (There are just over 500 names on our total membership list and Dalhousie currently has about 900 pensioners.)

To date, those emails elicited 26 positive responses, with cheques or Monthly Dues Deduction (MDD) forms received. In addition, ten new members have joined and registered for MDD, and another one paid 2014 dues by cheque. Also, nine members in good standing have switched to MDD, effective January 1, or February 1, 2014.

The current number of ADRP members in good standing is 409, of whom 345 are paying dues by monthly deductions from pensions.

My next, more delicate task will be to try phoning about 70 former members and 15 members who became delinquent on January 1, 2014; the latter had either not responded to my earlier email or have no email address on file.

[Ed. note: If you are **not** paying dues by monthly pension deduction and are unsure whether you are or are not ‘delinquent’ in your dues payment, please feel free to ask ([ADRP@dal.ca](mailto:ADRP@dal.ca)). As well, the form **Application for Payment by Pension Deduction** is at the end of this Newsletter.]

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**Pension Advisory Committee Report - February 16, 2014**  
**Randy Barkhouse and Paul B. Huber (ADRP Representative to the Pension Advisory Committee)**

Since the previous newsletter and our General Meeting in December important new information relevant to Dalhousie pensioners has been released.

On the asset side returns for the Retirees Trust Fund (RTF) for the period July 1, 2013 to December 31, 2013 were posted by Financial Services. That table is linked on the ADRP web site at [adrp.dal.ca](http://adrp.dal.ca) under “**Interim PTF & RTF Investment Performance**”.

The fiscal year for the Pension Plan is July 1-June 30 of the following year so this report gives the investment performance for the first six months of the current Plan year. The return of **8.18%** was very favorable in comparison to the RTF’s annual target of 5.05%. The twelve-month return of **14.40%** for the calendar year was equally impressive. **Although fluctuations subsequently have adjusted the year-to-date figure many indicators point to another annual return well in excess of the 5.05% threshold.**

This excess return is very important to wipe out the deficit in excess returns necessary under our Plan rules before automatic indexation can resume. The deficit as of June 30,

2013 was -6.58% . The history of the RTF's investment returns, indexation granted, and the negative return cumulative balance are available via the ADRP web site link "**Missed Indexation Per \$1000 of Pension and Missed Indexation Percentages**".

While a return to automatic indexation would appear to be at least two to three years in the future, conditions for **catch-up indexation** as permitted by Plan sub-rule 9(f) are more favorable. The RTF surplus was over \$26 million at the March 31, 2013 actuarial valuation. Investment returns since that date have added about \$20 million to that surplus. [Ed. note: the Dalhousie Staff Pension Plan allows the Trustees of the RTF, at their discretion, to provide catch up or missed indexation by drawing on or using "up to a maximum of one half of a surplus, if any, identified in the Actuarial Valuation, to make up an insufficiency." (Sub-rule 9 (f))].

However we know from the Plan actuaries that new mortality tables will add over \$20 million to Plan liabilities to cover longevity increases. Those tables will be in effect as of the next valuation which must be done no later than as of March 31, 2014. The results of that valuation should be known early next fall or sooner.

In addition to that information relevant specifically to our Pension Plan, another figure was released effective December 31, 2013. That was the regular monthly report from Statistics Canada on the Consumer Price Index (CPI). This report is available via the Pensions section of the ADRP web site under the link "**Consumer Price Index Tables by Province (monthly)**". The average increase for all Canada for the year December 2012-December 2013 was 1.2%. That for Nova Scotia alone was 1.4%.

**These CPI figures confirm the continuing loss of purchasing power of our Dalhousie pensions, which for those who have gone without indexing the longest is approaching 20%. This is very serious erosion in just over a decade. Considering a Dalhousie pensioner can expect to live into their late 80s, according to the new mortality tables, one might expect a cumulative erosion of pension purchasing power of 50% or more from time of retirement, and that assumes the relatively low rate of inflation of the last decade continues.**

In early December a letter was sent to all Dalhousie pensioners by the Chair of the RTF Trustees, George McLellan. Our concerns over continued loss of purchasing power, as well as points raised in the letter itself have motivated your ADRP Board to respond to Mr. McLellan's letter in which he commented on the Trustees' decision of October 18, 2013 to not grant any new catch-up indexation. Both the timing of that decision, and the basis for it as described in that letter, raised questions. The ADRP's response – a letter to Mr. McLellan, is included below following this report.

The next Pension Advisory Committee (PAC) meeting is scheduled for early March. At that meeting the Ad Hoc Sub-Committee on Indexation is expected to report. **A possible new basis for automatic indexation may be presented.** An update on that report will be provided in the next issue of the ADRP newsletter due out in advance of our Annual General Meeting, April 24, 2014.

The other significant Pension Plan activity upcoming is the next actuarial valuation mentioned earlier. This will be the first for our Dalhousie Plan under the provincial requirement that a plan file annual reports, rather than every three years, when the ratio of



solvency assets to solvency liabilities falls below .85. While a negative indicator from the sponsor's viewpoint, the requirement will provide an exact measure of the effect of the new mortality tables on RTF liabilities and surplus. The subsequent update of the level of RTF surplus will, we hope, make a compelling case with the RTF trustees for granting some measure of catch-up indexation by January 2015 or before.

### *Association of Dalhousie Retirees and Pensioners*

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*February 17, 2014*

*Mr. George McLellan  
Chair, RTF Trustees  
Dalhousie University*

*Dear Mr. McLellan:*

*The board members of the Association of Dalhousie Retirees and Pensioners (ADRP) thank you for your letter of November 25, 2013 concerning the decision of the Retirees Trust Fund (RTF) trustees not "to provide catch-up indexation at this time" from the "going concern surplus of approximately \$26 million in the Retirees' Trust Fund." We have reviewed your letter carefully and we appreciate the trouble you have taken to communicate with Dalhousie pensioners regarding the trustees' reasons for their decision and their concerns about the current and future state of the RTF.*

*Some ADRP members reacted to your letter with dismay, since most have experienced a loss of purchasing power of their pensions of ten percent just in the last six years. Indeed, there were some pensioners who were outraged that the trustees did not even provide a token amount of indexation. A few ADRP members have developed great expertise regarding the Dalhousie Pension Plan (DPP) through very lengthy experience on Dalhousie's Pension Advisory Committee and as RTF and PTF trustees. Collectively their involvement with the DPP exceeds seventy years. They have helped identify the issues taken up below.*

*The decision of the trustees was apparently made on October 18, before the full results of the March 2013 actuarial valuation had been completed, and certainly long before the excellent RTF investment returns from March through December of nearly nine percent could have been known. Yet the trustees had absolutely no reason to reach an indexation decision at such an early date. Nothing in Rule 9 of the Dalhousie Pension Plan requires an autumn decision on catch-up indexation, and on more than one occasion in the 1990s such discretionary indexation was considered and implemented separately from the regular indexation determined by the Plan's sub-rule 9(b).*

*We fail to understand your concerns regarding liability growth. Of course the RTF liabilities are growing! Every time a new person retires from Dalhousie, the RTF*

liabilities grow; and with rapidly rising salaries, they grow even more rapidly. **But RTF assets grow to the same extent!** So no worsening of the RTF surplus can or does arise as a result of retirements under the terms of the DPP. Over the three years from the 2010 actuarial valuation to the most recent valuation, RTF liabilities grew by 16%, while RTF assets (measured at market values) grew by 25%, for example. Over the nearly ten years from June 2003 to March 2013, RTF liabilities rose 2.3-fold, i.e., 8.7% per year, whereas assets (at market) went up 2.4-fold, i.e., 9.1% annually. These are facts that can easily be verified.

You also argue that the trustees must “maintain a buffer to protect against potential market downturns” and assert that, “market behaviour can be a real threat to the Fund.” Most retirees realize that investment returns fluctuate, but observe that the RTF has only once experienced a three-year period in which returns were worse than negative 9% (-3% per annum) and has incurred only one or two actuarial deficits over its thirty year history. This very stable record does not result from trustee decisions to deny catch-up indexation to deserving pensioners, but from conservative -- perhaps excessively conservative -- features built into Rule 9 of the DPP -- regarding which the trustees appear less well informed than they might be.

Consider some of these features, each of which either protects or adds to RTF surpluses. First is the essence of excess-interest indexation in the DPP: retirees share the risk of variable investment risk with the Dalhousie Board of Governors because normal indexation fluctuates with the three-year average rate of return on RTF assets. Second, funding of the RTF is based on the actuarially assumed post-retirement interest rate of 4.55%, but normal indexation uses a threshold 0.5% higher, i.e., 5.05%. Third, normal indexation generally starts eighteen months after pension payments commence and subsequent indexation lags six months after the period to which it relates. Fourth, the CPI cap on indexation prevents returns above the threshold plus CPI from being used for normal indexation; instead they must be added to RTF surplus. Fifth, an asymmetry is built into sub-rule 9(e): low returns cannot be made good through previously achieved outsized results, but only subsequently. Almost all the current surplus has arisen through this mechanism. The point of these details is that the DPP rules for indexation, although not optimal in a number of ways, do amply provide buffers against market downturns and have worked reasonably well for thirty years. There is no genuine need for the trustees to worry about the funding of the RTF when that fund is in very substantial -- and rapidly rising -- surplus.

The excellent 9-month returns since the last actuarial valuation will have boosted the surplus by about \$20 million to about \$46 million by end-December 2013, easily enough to cover the possibly \$25 million cost (8%) to the RTF of the new actuarial mortality assumptions and leave a very substantial amount remaining, a portion of which could be used for indexation. According to the Dalhousie Actuary, only \$5.63 million would be required to catch up -- on a go-forward basis only -- all missing indexation that would have been implemented from January 2003 up through January 2008 (relating to RTF fiscal years ending June 2002 through 2007). This would partly make good about 6.5% of the 16.7% of missing indexation. The trustees can and should check these calculations with the Plan's actuaries, but a new actuarial valuation is not required in order for the trustees to devote up to \$13 million to catch-up indexation; that amount is already authorized by sub-rule 9(f) of the Plan and the last valuation.

*We request that the RTF trustees reconsider catch-up indexation at their upcoming meeting at the end of this month. The trustees must realize that Dalhousie pensioners generally are not affluent: last March, the average pension was only \$33,000, unchanged from three years earlier. Many Dal pensioners are hurting and the trustees have the power to improve their lot.*

*Sincerely,*

*Carolyn Savoy, President, ADRP*

*cc RTF Trustees, ADRP Board members*

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**CURAC Report: February 16, 2014**  
**ADRP 2013 Delegate - Randy Barkhouse**

The national association, the College and University Retirees Associations of Canada (CURAC) to which ADRP belongs produces a newsletter 3-4 times annually, and also holds an annual conference hosted by a member association from across Canada.

The fall issue of the CURAC newsletter, which is linked off the main page of the ADRP web site (**[adrp.dal.ca](http://adrp.dal.ca)**) provides a thumbnail sketch of retiree association activities at several universities across Canada. It also has a preview of the 2014 annual conference. Any member is eligible to attend, but each association is required to name one as its official delegate.

**14<sup>th</sup> Annual CURAC / ARUCC Conference & AGM**  
**May 28 – 30, 2014 at Hamilton ON**

The 2014 Conference and Annual General Meeting is being hosted by the McMaster University Retirees Association (MURA), with support from the Retirees Association of Mohawk College (RAMC). “**INNOVATION: THE FUTURE OF AGING**” will be the conference theme. Sessions will focus on innovations to keep older adults healthy and active for as long as possible. The program will also include a ‘Best Practices’ session and other opportunities for information exchange between retiree associations. Conference sessions will be held on the McMaster University campus, with accommodation available in a student residence on campus and at a hotel in downtown Hamilton, approximately 4 km from campus. Transportation will be provided between sites.

Information about the conference program, registration, accommodation, travel and activities will be available at the conference website:

**<http://mcmaster-retirees.ca/curac2014.html>**

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**Seniors College Association of Nova Scotia (SCANS) Feb. 15, 2014**  
**ADRP Representative: Philip Welch**

The Seniors College Association of Nova Scotia (SCANS), founded by a small task force established by the ADRP in 2007, continues to grow and flourish. This Winter semester we are offering 21 courses on a wide variety of topics, including Astronomy; Roman Civilisation; Poland in WWII and Its Aftermath; Women of Ancient Greece; - to name just a few. Our members now total 570, including 60 new members this year.

Meanwhile, our annual membership fee remains at \$135 for as many courses as desired (seats permitting). More details can be found at [www.thescans.ca](http://www.thescans.ca).

Soon after SCANS was started, we elected to provide occasional Special Lectures, usually given over two hours at a specific location in HRM. These are now designated as "**The Dr. Ken Rozee Memorial Lecture Series**" in honour of our good friend, retired Dalhousie Professor, and committed member and leader of both SCANS and the ADRP. Upcoming Special Lectures are:

- "**Beyond the Rhetoric-- An Israeli Examines the Concept of a Homeland for the Jews in Palestine**", to be given by Daphna Levit on February 25, 2014, 10AM-12 noon in the Woodlawn Library, 31 Eisener Boulevard, Dartmouth.
- "**Mi'kmaq Women: Educational Equity and Cultural Revitalisation**", to be given by Patricia E. Doyle Bedwell, on March 25, 2014 at 10AM – 12 noon in the Bloomfield Centre, 2786 Agricola Street, Halifax.

These lectures are **FREE to all ADRP members**; we make them known to all our members who have an email address, and will continue to do so through the good offices of the ADRP Secretary.

**AND ANOTHER OPPORTUNITY FOR ADRP members...** SCANS enthusiastically invites retired faculty of Dalhousie University to propose courses to offer during SCANS' fall, winter or spring semesters. Courses are typically once per week for 2 hours, 6-8 weeks in duration, and taught to very interested and interesting adults who are 50+. There is a small honorarium of \$300 for each course taught as well as travel expenses in some instances. Administrative and logistical supports are provided. Current locations include Bloomfield School on Agricola Street, various Halifax Regional Libraries and other locations in the HRM, as well as SCANS Chapter locations in Mahone Bay, Chester, Liverpool & Truro.

**We encourage you to visit [theSCANS.ca](http://theSCANS.ca) for a full overview of SCANS and its courses, and to call the SCANS Office (444-7588) and request its user-friendly, two-page Faculty Information Form for course proposals.**

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## IN MEMORIAM

We regret to announce the passing of the following. Our condolences go out to their family and friends.

**MEDIOLI, Dr. Franco** - Passed away peacefully on January 31, 2014, at the age of 78. He was born in Parma, Italy and received his Bachelor from Collegio Maria Luigia and completed his doctoral studies at the Università di Parma. He then completed a post-doctoral fellowship at the Institut Français du Pétrole in Paris, France and studied English for a year in London, England. He came to Canada on April 1, 1965 on a NATO post-doctoral fellowship and a year later, accepted a position at Dalhousie University where he taught in the Geology Department from 1965-1996, serving as Associate Director, Centre for Marine Geology, Dalhousie University from 1985 to 1989. In 1996, he was appointed Professor Emeritus in Geology at Dalhousie University and continued his research efforts well into retirement. His outstanding work in the field of micropaleontology was recognized at the 2013 Geological Society of America Meeting where he was awarded the prestigious Joseph A. Cushman Foundation Award for Excellence in Foraminiferal Research. A true Geologist at heart, some of his fondest memories were of time spent in the Canadian Arctic, on Sable Island, throughout the marshes and estuaries of the Maritimes, and at sea where he conducted many successful field seasons.

**STUTTARD (Flood), Susan Elizabeth** - With great sadness, we regret to announce that on February 13, 2014, Susan Stuttard died suddenly and unexpectedly of heart failure in QEII Health Sciences Centre, Halifax. Susan was born in 1946 in Dublin, Ireland, to Mona and Rodan Flood. She married Colin Stuttard in 1966 and moved to Syracuse, N.Y., USA, then to Halifax in 1969. Susan resumed undergraduate education as a mature student at Dalhousie University in 1976, published a significant research paper, and graduated cum laude in 1979. After earning her MSc (Audiology) in 1981, she was employed by the Nova Scotia Hearing and Speech Clinic as a rehabilitation audiologist, mainly at the Camp Hill/Infirmary VMB site, until retirement at the end of 2003. Susan enjoyed the natural world, especially its herbs - she was a superb cook. In retirement, Susan was elected president of the board of the newly-formed Seniors' College Association of Nova Scotia in November 2007, and subsequently served as a member of its Curriculum Committee. Susan was predeceased by her father, and is survived by her mother in Dublin; daughter, Leila (Matt Shaw) and her children, Phoebe and Wyatt; son, Gavin (Candice Crocker) and his children, Owen, Brendan, and Maeve; also sisters, Jane in Dublin and Christine in Switzerland; brothers, Michael and Rodan (Maggie) in Sligo, Ireland. Cremation has taken place. There will be a celebration of Susan's life in Dalhousie University Club on Saturday, February 22, 2-4 p.m.; family flowers only. Susan's favourite charities were Amnesty International and Medecins Sans Frontiers. To leave on-line condolences, please use: [www.jasnowfuneralhome.com](http://www.jasnowfuneralhome.com)

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**AND ON THE LIGHTER SIDE....perhaps...**

A group of seniors were sitting around talking about all their ailments at a local coffee shop.

"My arms have got so weak I can hardly lift this cup of coffee," said one.

"Yes, I know," said another. "My cataracts are so bad; I can't even see my coffee."

"I couldn't even mark an "X" at election time because my hands are so crippled," volunteered a third.

"What? Speak up! What? I can't hear you, said one elderly lady!"

"I can't turn my head because of the arthritis in my neck," said one, to which several nodded weakly in agreement.

"My blood pressure pills make me so dizzy!" exclaimed another.

"I forget where I am, and where I'm going," said another.

"I guess that's the price we pay for getting old," winced an old man as he slowly shook his head.

The others nodded in agreement.

"Well, count your Blessings," said a woman cheerfully.... "Thank God we can all still drive."

# Association of Dalhousie Retirees and Pensioners



Room 2831 Life Sciences Centre  
 Dalhousie University  
 PO BOX 15000  
 Halifax, Nova Scotia  
 B3H 4R2  
 Telephone: (902) 494-7174  
 Fax: (902) 494-8341  
 E-Mail: [adrp@dal.ca](mailto:adrp@dal.ca)

## Membership Application for Payment by Pension Deduction

Employee Number (from your pension stub): B \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

Postal Code \_\_\_\_\_

Phone Number: \_\_\_\_\_ Fax Number: \_\_\_\_\_

E-mail: \_\_\_\_\_

Date of Retirement: \_\_\_\_\_

Dalhousie Department: \_\_\_\_\_

I request that ADRP monthly dues (\$1.66) be deducted from my pension starting (month and year) \_\_\_\_\_, and continuing until I inform you otherwise in writing.

\_\_\_\_\_  
 (Signature)

Please return this form to:

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

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

## **Association of Dalhousie Retirees and Pensioners (ADRP)**

### **Membership**

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

### **Mission**

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

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

### **Formal Objectives**

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

To further the understanding of the retirement pension and benefits;

To cooperate with other groups that have similar objectives; and

To provide a conduit for information, when necessary, between the university and retirees.

### **Informal Objectives**

To promote social interaction among its members;

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

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

To pursue other issues as the membership directs.

### **For Further Information**

Visit us at our Web Site: <http://adrp.dal.ca> or phone us at (902) 494-7174. Our E-mail is [adrp@dal.ca](mailto:adrp@dal.ca) . Our office is in the basement of the Life Sciences Centre, Room 2831.