



## ***NEWSLETTER***

**Volume 14, Number 4, November 2015**

### **Notice of General Meeting University Hall, MacDonald Building**

**Thursday, 10 December 2015**  
**1:30 Meet & Greet (coffee, tea, water available)**  
**2:00 – 3:30 General Meeting**  
**4:00 – 5:30 Holiday Reception, University Club**

**If not already paying through monthly payroll deduction, Membership fees for 2015 (arrears) and 2016 may be paid at the meeting.**

**Day parking tickets for ADRP members are available from the Security Office, McCain Building**

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

## **From the Editors**

A few comments about this issue of the ADRP Newsletter:

- As noted in the President's Report, Dalhousie's 200<sup>th</sup> Anniversary celebration is just a little over two years away. How would you like the impact of our career accomplishments and the impact that we have had on others to be remembered in these celebrations? Some of us may be/have been national/international 'stars' in our fields, and some of us are/were maybe mini-stars, and others of us just went about preparing and supporting the next generation of professionals and citizens as best we could within the quantum changes that were occurring within our environments, particularly those of the last fifty years. Quite an evolution it has been and every piece has been as important as any other as Dalhousie has become the success that it is today...more than the sum of its parts for sure. How would you like to see our past and present influence reflected in the current University and in its future? Your feedback to Randy ([randy.barkhouse@dal.ca](mailto:randy.barkhouse@dal.ca)) would be very helpful to him as he participates on the 200<sup>th</sup> Anniversary Planning Committee.
- Take note of our newly revised logo. It came about after discussion at the Board about the 200<sup>th</sup> Anniversary and what that celebration might mean for us as retirees. What do you think of it? Like it? Hate it? Could do better? Feedback is always welcome!
- The Pension Report in this issue has some good news on indexation. Many thanks to Randy Barkhouse for keeping us on top of this matter (as well as many others!).
- Funding for the Dalhousie Retirees and Pensioners Bursary is growing. Please think about making a contribution however small, however large. The form is at the end of this Newsletter or, as I did, go online to [giving.dal.ca](http://giving.dal.ca) and specify *Dalhousie Retirees and Pensioners Bursary* – it's easy-peasy that way....no stamp or envelope required and you receive an e-mailed receipt in no time.

*HAPPY HOLIDAYS TO US ALL!!*

Denise Sommerfeld, Co-Editor

**Editorial Policy:** The ADRP intends to publish the newsletter every three months. We hope 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; and 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:** Denise Sommerfeld, Co-Editor; Joanne Clovis, Co-Editor  
**Ex-officio:** Randy Barkhouse, ADRP President; Colin Stuttard, Membership Chair  
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*DRAFT AGENDA*  
**ADRP GENERAL MEETING**  
**2:00-3:30 pm on THURSDAY, December 10, 2015**  
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 April 28,2015 (Randy Barkhouse)
  - a. Approval
  - b. Matters arising
4. President's Report. (Randy Barkhouse)
5. Treasurer's Report (Grace Paterson)
6. Standing Committee Reports (*discussion of these reports is greatly encouraged*):
  - a. Benefits Committee (David Tindall)
  - b. Communications Committee
    - i. Website (Randy Barkhouse)
    - ii. Newsletter (Randy Barkhouse for Denise Sommerfeld)
  - c. Membership Committee (Colin Stuttard)
  - d. Pension Advisory Committee (Randy Barkhouse)
7. Representatives' Reports
  - a. SCANS (Seniors' College Association of Nova Scotia) (Colin Stuttard)
  - b. CURAC (College and University Retiree Associations of Canada) (Randy Barkhouse/Grace Paterson)
8. Any Other Business
9. Adjournment (Reception follows in the Earl of Dalhousie Pub, University Club.)

*Draft Minutes*  
**ADRP Annual General Meeting**  
**2:00-3:30 pm, Tuesday, April 28, 2015**  
**University Hall, MacDonald Building**

1. **Adoption of Agenda:**  
 With about 35 members present, Denise Sommerfeld called the meeting to order at 2:00 pm. By motion (Barry/Lambie) the agenda was ADOPTED as circulated.
  
2. **Recognition of deceased members:**  
 The Chair asked for a minute of silence to recognize the recent deaths of members - Joe Johnson, Erna Miller, Stevens Norvell, Doug Roy, Carolyn Savoy, Doug Wiseman.
  
3. **Minutes of the General Meeting, December 11, 2014:**  
 By motion (Farmer/Ryall), the minutes were APPROVED as circulated.
  
4. **President's Report:**  
 In view of the death in March of our late President Carolyn Savoy, two motions respecting creation of an ADRP Bursary Fund were presented which she had drafted for the board in February.
  1. **Moved** that the ADRP establish through Dalhousie External Relations the Association of Dalhousie Retirees and Pensioners Academic Award Fund, for the purpose of providing an annual bursary to a deserving student in second year or above, the field of study to be unrestricted. The initial goal for the fund will be \$40,000, after which annual awards may commence.
  
  2. **Moved** that the ADRP contribute to its Academic Award Fund, \$10,000 from its present accumulated surplus, the money to be contributed by the Treasurer as soon as formal arrangements have been completed by the Association Executive and External Relations for establishment of the Fund. That includes the ability to contribute online as well as by cheque or other offline means, and for those contributing to the fund to be able to make both onetime and recurring contributions as they wish.

Bob Rodger suggested the wording in motion 2 be changed to “satisfactory arrangements”, after which by motion (Rodger/Barry) **the two motions were approved.**
  
5. **Treasurer's Report:**  
 Treasurer Anne Dunsworth provided a brief overview of her report which had been previously circulated in the newsletter. The past year had been successful financially. On motion (Dunsworth/Tindall) John Rutherford was appointed to continue as auditor of the ADRP Financial Report.

## 6. **Standing Committee Reports:**

### A. **Benefits Committee:**

David Tindall referred to his written report in the Newsletter, and noted that the outlook for the premium holiday projects continuing for additional years. On motion (Tindall/Bradfield) the report was adopted.

### B. **Communications Committee:**

- i. **Website** - Randy Barkhouse reiterated that the ADRP website (<http://www.adrp.dal.ca/index.html>) is updated regularly, with news on upcoming events, pensions, benefits, and reports and articles. Each issue of the ADRP newsletter is also posted to the web site, and a link made to each issue of the CURAC newsletter when released.
- ii. **Newsletter** – In her report circulated previously in the newsletter, editor Sommerfeld noted the use of e-mail addresses to circulate the newsletter to most members. Also she attempts to post a short note on each of our recently deceased members, but not all deaths come to her attention so some may be missed.

### C. **Membership:**

Colin Stuttard reported a paid membership of 432 with 367 paying by monthly dues deduction. Use of the monthly deduction is greatly preferred as it requires no further effort by the member, and much less for the membership chair. Current postal and e-mail addresses are important for members to keep up to date with him as otherwise communication with a member is difficult.

## 8. **Pension Advisory Committee:**

Randy Barkhouse reported on the status of the pension plan and the outlook for a return of automatic indexation as well as further catch-up. Many members are still behind by over 7%. He also paid tribute to Paul Huber whose decades of past work on the Pension Advisory Committee for ADRP and previously for DFA have been of great benefit to all members.

## 9. **Nominating Committee:**

Pat Farmer spoke to the Committee's written report, published in the Newsletter, noting that as yet no one had been nominated for position of secretary. After the requisite three calls for further nominations from the floor, the slate of nominees was declared elected:

**President:** Randy Barkhouse

**1st Vice President:** John Barry

**2nd Vice President:** Pat Farmer

**3rd Vice President:** Donna Meagher-Stewart

**Secretary:** (VACANT)

**Treasurer:** Grace Paterson

**Members-at-Large:** Richard Apostle, David Mercer, Dianne Pothier, Doug Rasmusson

**Chairs of Standing Committees** (and thereby also Board members-at-large):

David Tindall (Benefits), Denise Sommerfeld (Communications), Colin Stuttard (Membership)

Randy Barkhouse continues as our observer on the Pension Advisory Committee.

## 10. Representatives' Reports:

- A. SCANS (Seniors' College Association of Nova Scotia)** – Colin Stuttard, now President of SCANS, spoke briefly on his report. SCANS continues very active in all its chapters. Finding locations for the courses has been a challenge since the closure of Bloomfield, but there is lots of interest in teaching courses and in attending them.
- B. CURAC (College and University Retiree Associations of Canada)** – Barkhouse spoke briefly about CURAC's activities on behalf of member associations and university retirees across Canada. The upcoming annual conference at Queen's will have a focus on seniors' health care with keynote speaker Dr. Chris Simpson, a Dalhousie medical graduate, and currently President of the Canadian Medical Association (CMA). The CMA has an objective to make alternative care for seniors outside of acute care hospitals a topic in the coming federal election.

**11. Adjournment:** On motion by numerous members the meeting adjourned at 3:30 pm.

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### President's Report, November 25, 2015 Randy Barkhouse

Planning for the 200<sup>th</sup> anniversary of Dalhousie's founding in 1818 continues. It is remarkable to reflect that members of the ADRP were active members of the Dalhousie community for up to a third of those two hundred years. Although 2018 is over two years in the future, the celebrations will begin in the fall of 2017. Members are encouraged to contribute their own ideas to the planning process. If you wish, contact me with your suggestions and I will forward them to the Planning Committee.

Members have been active with contributions of a different sort in the past few months. I am happy to report that as of November 19, contributions to the ADRP Bursary Fund totaled \$16,241. Members who have not yet contributed are encouraged to do so. A contribution form is included with this newsletter.

The initial goal for the fund is \$25,000 after which bursaries will begin to be awarded up to the 4.25% spending rate under Dalhousie's endowment policy. It is hoped that this goal will be reached before the 200<sup>th</sup> anniversary observances commence.

In addition to ongoing contributions, which will add to the fund's total, the fund will also increase by any investment earnings over the 4.25% spending rate. The excess earnings will maintain the fund's value against future inflation, and also allow for increased awards.

Members will note from the Pension Report that both automatic and catch-up indexation will be awarded starting January 1 to assist in maintaining the value of our pensions. However many pensions will still be missing indexation up to 7% for the period 2012-2014 which one hopes will be caught up in future years.

The CURAC Report in this issue outlines some of the continuing activities of our national body on both the pension and health care fronts. My personal “encounter” with the health care system the past two months has made only too real the concerns for health care outlined by CMA past-President Dr. Chris Simpson at CURAC’s national conference. In Nova Scotia the number of patients in the acute care hospital system is close to 100% of capacity. The home care system, based on VON services, is a wonderful complement, but also at capacity, and also has a retirement “bulge” approaching as many staff are past the 30-year service mark. With the baby boomer bulge now rapidly increasing the cohort of seniors, their health care is going to become an increasing strain. As citizens we need to pay attention to what governments at all levels are doing, or not doing, to prepare for the future of health care services.

The Benefits Report by David Tindall provides an update for the fortunate minority who subscribe to the benefit plans. Most seniors in NS are not similarly covered. Note also David’s impending retirement from his service as committee chair. It will be necessary for other members to “step up” to that position and the several others on the ADRP board when the annual meeting is held in April. I encourage members to consider serving.

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## **Treasurer’s Report, November 25, 2015** **Grace Paterson**

### **FINANCIAL UPDATES**

#### **Checking Account:**

As of November 25, 2015, the BMO checking account balance is \$5,948.40.

#### **Dalhousie Account:**

As of November 25, 2015, the balance is \$1,715.46. This account is used for Travel expenses, Print Centre Services and Postage.

#### **Investment Report:**

The current balance is \$25,602.25 for three BMO Cashable RateRiser GICs. At our Annual General Meeting in April 2015, two motions were passed. One was to set up an ADRP Bursary Fund and the other was to contribute \$10,000 from ADRP’s accumulated surplus. On June 16, 2015, \$8,000 from BMO Cashable RateRiser GIC – Compound was redeemed. The contribution of \$10,000 was composed of \$8,000 from the GIC and \$2,000 from chequing account.

**Travel Expenditures:**

Two delegates, Randy Barkhouse and Grace Paterson, attended the 2015 CURAC Conference at Queen's University. Total expense was \$2,329.02, of which \$1,200 came from a travel grant from the Dalhousie Administration.

**Membership Dues:**

Our membership dues being paid currently project well towards exceeding the budget goal of \$8,207 for 2015. With regard to 2014, the amount of dues collected was \$8,206.74.

**Signing Authority with BMO:**

Donna Meagher-Stewart, 3<sup>rd</sup> Vice President on the ADRP Board of Directors, has Signing Authority for ADRP, along with the Treasurer, and Membership Chairperson, Colin Stuttard.

**2016 CURAC Conference:**

As was done in previous years, this coming January a request for grant money to assist with costs of attending the annual CURAC Conference will be sent to the Dalhousie Assistant Vice President of Human Resources.

**CURAC Membership Dues:**

A cheque was sent in November 2015, in the amount of \$300.00, to cover ADRP's membership dues for 2015/2016.

**Registry of Joint Stock Companies:**

The yearly fee, in the amount of \$31.15, for ADRP registration with the Registry of Joint Stock Companies, was paid in October 2015.

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**Report of the Benefits Committee (BenComm), November 24, 2015**  
**David Tindall, Chair**

**Benefits Versus Cost:**

Among the very few complaints we receive about the Health Plan, the ones that figure largely are a lack of a Dental Plan, and the limitations on the coverage that we do receive. In both cases, the answer is money. The Plan is paid for by its members and, at least over time, the amount paid out in benefits needs to equal the premium income less the expenses of administering the Fund. We are grateful that one-half of the annual consultant's fee is picked up by the Dalhousie Administration – that was something agreed upon when the Retirees Benefits Advisory Committee (RBAC) was set up a few years ago.

Just as an example, one of the "Extended Health Benefits" in the Plan covers 80% of the costs up to a "Maximum reimbursement (of) \$500 payable for each participant every calendar year in combination with podiatrist/chiropractor, chiropractor, physiotherapist, psychologist and osteopath." In other words, since the family premium (for the over-65s) is \$38.06 per month, a "family" could claim \$1000 in a year from the Plan for these services, into which they have paid only \$456.72.



While the Plan can be improved of course, improvements cost money and have to be paid by increased premiums. The question then becomes can the premiums be raised without members withdrawing from the Plan. It seems that the present situation is reasonably close to the optimum, but let us know if you feel otherwise.

**Medavie Blue Cross Website:**

Did you know that, at the Medavie Blue Cross website, medavie.bluecross.ca, you can submit claims online (in cases when your provider does not direct bill)? If you do not have one, you first need to register to create a username/password and, to file an online claim, be able to photograph or scan your receipt from the service provider. Once registered, you can also use the site to check the coverage and limitations for each of your benefits.

**Plan Review:**

Quite soon, the RBAC will meet to review the performance of the Plan, review the Premium Holiday which currently applies to about half of the members of the Plan and to set the rates for the year beginning 2016-04-01. You will be informed of the results of that review in due course.

**The BenComm members are:**

Randy Barkhouse, John Barry, Michael Bradfield (Secretary), Grace Paterson, Dianne Pothier, David Tindall (Chair, until April 2016), Peter Wallace and Philip Welch.

**The ADRP nominees to the RBAC:** Dianne Pothier, David Tindall (Chair) and Peter Wallace.

**From the BoG:** Lee Crowell (Vice-Chair) and Darryl Warren with Jenny White (Payroll/Benefits) and Kirk Shand (Mercer) as advisors.

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## Communications Reports, November, 2015

### Newsletter – Denise Sommerfeld

The ADRP Newsletter recently has been fortunate to have a few members step up to contribute to our Opinion Page section. These short articles have focused on topics relevant to us as citizens and as retirees, particularly around health care issues. We encourage contributions from other members as well, to articulate ideas and opinions on issues of concern, not only on health care but perhaps legal, social and financial matters as well. For example, think about that last conversation you had with another retired colleague when you had a heated debate on some issue or other. Maybe you could put fingers to the keyboard and articulate that point of view in a short article for the newsletter. After all, we are a group of well-educated, well-read individuals who likely have a firmer grasp of the facts and evidence on issues than those writing for some of the media, are we not? Interested?? We would love to hear from you ([denise.sommerfeld@dal.ca](mailto:denise.sommerfeld@dal.ca); [joanne.clovis@dal.ca](mailto:joanne.clovis@dal.ca) ).

## Webmaster Report - Randy Barkhouse

The ADRP web site at ADRP.DAL.CA hosts recent announcements and archived information of interest to the membership, and links to Dalhousie web site information relevant to retirees.

**ADRP**  
Association of Dalhousie Retirees and Pensioners  
*Proud of the Impact We Made, the Legacy That Continues*

**Site Navigation**

- ◆ [About Us](#)
- ◆ [Mission, Objectives, etc.](#)
- ◆ [Officers and Board](#)
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**Important Messages/Announcements Relating to Current Events**

**ADRP General Meeting**

**NEW!**

Thursday, December 10, 1:30-3:30,  
University Hall  
Reception to follow  
University Club. 4:00-5:30.

[Announcing Creation of the ADRP Student Bursary Fund - Pledge Form](#)

[Nova Scotia's Dementia Strategy - posted June 2015](#)

[CURAC - Issues of Concern to Canadian Seniors - posted April 2015](#)

[Payment of Dues by Monthly Pension Deduction](#)

[ADRP Newsletter, posted September 2015](#)

[CURAC Newsletter - linked June 2015](#)

[Pensions](#)   [Reports and Articles](#)   [Benefits](#)   [CURAC](#)   [Research Recruitment](#)

Members are invited to forward to the webmaster items they feel may be of interest to others in the Association.

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**Membership Committee Report, November 25, 2015**  
**Colin Stuttard, Chair**

We now have **401 members paying dues by monthly deductions**, compared with the AGM figure of 394; another 59 members have paid in cash; we have one honorary member, and one delinquent (still missing dues for 2014), giving a total of **460**, a net increase of seven from the AGM figure. We look forward to more renewals at the December 2015 General Meeting.

To any pensioner members who have not yet registered for the **memory-free dues-payment method**, please seriously consider doing so (a copy of the monthly deductions application form is at the end of this Newsletter). You only need to do this ONCE.

For those members without a Dal pension, paying dues (\$20) before the end of the first quarter of each year will ensure your membership is in good standing (rather than delinquent); the fiscal year of the Association is the calendar year.

**A reminder that membership dues paid to the ADRP are not income tax deductible as the ADRP is neither a registered charity nor an employee union.**

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**Pension Report, November 25, 2015**  
**Randy Barkhouse**

Once again, as happened one year ago, some favorable news has been released respecting our Dalhousie Pension Plan. All Dal pensioners should have recently received the “Annual Report to Pensioners from the RTF Trustees, June 30, 2015” with that news outlined.

For the first time in several years automatic indexation will be awarded. Our plan has an excess-surplus rule respecting indexation, and conditions of that rule have been satisfied. Effective January 1, any pensioners who qualified under rule 9c will receive an increase in their pension. For most that will be 1.03%. The amount matches the national CPI increase from July 1, 2014 to June 30, 2015. It is able to be paid because the 3-year Plan returns to June 30, 2015, exceeded the Post Retirement Income Assumption (PRIA) of 5.05%, and also because the returns deficit from 2008-2010 had finally been erased by subsequent positive returns.

Furthermore enough surplus remained in the Retirees Trust Fund (RTF) as of the most recent actuarial valuation which was done as of March 31, 2014, that additional catch-up indexation is being awarded by the trustees as provided in rule 9f:

- The 1.6017% catch-up indexation is in respect of the indexing that would have occurred on January 1, 2012 (i.e., 1.6017% out of the 3.0981% missed on January

1, 2012). This is the oldest missed indexation. Missed indexation before that was caught up last year.

- The January 1, 2012, full indexing would have been granted to those who retired in 2009 or prior, and those who retired in 2010 will receive a portion of the indexation based on sub rule 9 (c).
- Those who retired on or after January 1, 2011 won't get any catch-up.

This catch-up uses the remainder of 50% of surplus in the actuarial valuation of March 31, 2014. The other portion funded the catch-up awarded last year. No further catch-up can be awarded until a new actuarial valuation is done that shows a surplus.

The next required date for an actuarial valuation is March 31, 2017, but it is possible that one will be filed at an earlier date if that would show the going concern deficit had been eliminated. Recent returns and the outlook for returns for the next year make that unlikely. The prospect for any automatic indexation next year is also uncertain for the same reason.

At its most recent meeting in early November the Pension Advisory Committee was advised that four pensioners out of more than 900 had not yet responded to letters sent in 2014 and 2015 to all pensioners requesting confirmation of address. In recent years a small number of Dal pensioners have died without the University being informed. Pension payments continued that were not justified. While recovery of such funds is always sought this can be a difficult process.

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*Money can't buy happiness, but it sure makes misery easier to live with.*

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**CURAC Report, November 25, 2015**  
**Randy Barkhouse and Grace Paterson**

CURAC, the College and University Retiree Associations of Canada, is active year round on behalf of its member associations and their individual retiree members. The ADRP was among the founding members of CURAC. A snapshot of CURAC's activities is available on its web site at [WWW.CURAC.CA](http://WWW.CURAC.CA). CURAC is affiliated with a wide range of other seniors' organizations including those with a higher education focus such as Academics Without Borders, and others of a general nature such as the Canadian Association of Retired Persons (CARP).

The current president of CURAC is Dr. Ken Craig of UBC. Dr. Craig was the recipient of a honorary degree from Dalhousie University at its 2015 Fall convocation, and is a noted pediatric pain researcher.

CURAC's annual conference each spring brings delegates from across the country for discussions of interest to university retirees. The inaugural conference was held in 2003 in Halifax, hosted by the ADRP. The 2015 conference was held at Queen's University with a focus on the future of seniors' health care.

CURAC's executive and board are active year round. The locus of much of CURAC's activities are its standing committees. Two of those are the Pension Committee, chaired by ADRP President Randy Barkhouse, and the Health Committee of which ADRP Treasurer Grace Paterson is a member. The committees follow issues relevant to the university retiree community, and produce articles for publication in the CURAC newsletter, as well as position papers for the executive on topics for which subsequent presentations are made to politicians at the provincial and federal levels.

The CURAC Pension Committee includes Al Stauffer of York University, Howard Fink of Concordia University, George Brandie from Queen's University, and Ken Criag from UBC. It is currently following developments respecting recent pension legislation in each of Ontario and Quebec. The Ontario government has legislated that universities must join a new jointly sponsored plan, or an existing one, to qualify for permanent solvency exemption. A project committee formed by six of the universities is nearing the end of the design phase for a combined plan. The Quebec government has just introduced a bill mandating significant changes in university pension plans, including indexing changes that could also affect pensioners. CURAC is monitoring these initiatives should there be opportunities to comment, and also because such initiatives may be copied in other jurisdictions in Canada.

The Health Care Policy Committee's next short paper will deal with end of life care. Committee members remain the same as last year: Jack Boan of the University of Regina, John Stager from Windsor University, Grace Paterson, Ed Williams of MUN, Ken Craig (CURAC President) and Linda Kealey (Chair) from UNB.

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**Seniors' College Association of Nova Scotia (SCANS): Nov. 25, 2015**  
**ADRP Liaison: Colin Stuttard (President of SCANS)**

Some readers, especially new Dalhousie retirees, may not be aware that the ADRP founded SCANS nine years ago, initially with two ADRP board members serving on the SCANS board. That number was soon halved, but there is still one seat on the SCANS board (currently vacant) that is reserved for an ADRP board member. So the link between the two associations continues, and SCANS appreciates any advice or assistance the ADRP may be able to give the College.

When the last of the current sixteen courses given in Halifax ends on December 11, 2015, as well as two in each of Chester and Liverpool, and three each in Mahone Bay and Truro, another successful term of SCANS programming will have been completed. And we start again with Information and Registration Sessions in these five locations in January.

Please see the winter term schedule being published about the same time as this Newsletter, and available on our website ([thescans.ca](http://thescans.ca)). Again, be sure to join us.

The last four words in the previous paragraph are heartfelt. In the fall term the College experienced a drop in membership of about 10% - possibly a response to the cost of HST added to the unchanged annual membership fee (still \$135 for the opportunity to participate in any number of the 70 or so courses on offer). Or perhaps other factors yet to be discerned were responsible. In any event, for the College to be sustainable as currently constituted we will need to recover those missing members and add some new ones in 2016. Our board and other volunteers from the membership are working hard along with our Office Manager to keep the ship afloat, and more are needed.

SCANS members will soon get (or may already have received) the annual call for nominations of candidates to serve on the new board. So, if you are already a SCANS member in good standing, please give this call serious consideration. If you're a lapsed member, or have yet to experience the stimulation that SCANS courses provide, please sign up in January.

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## OPINION PAGE

### Dalhousie Retirees Might Continue to Educate Doctors

by **David Zitner, MD**

*[Ed. Note: Dr. Zitner is a family doctor, and a member of the ADRP. He was a Professor in the Faculty of Medicine and the Founding Director of Medical Informatics at Dalhousie. He has worked with several local and national groups to develop and implement methods to evaluate the costs and benefits of health services, including serving on the Canadian Medical Association's Health Policy and Economics Committee, chairing various committees within Capital Health including the Utilization and Quality Committees, and serving on the Board of DoctorsNS.]*

Patient participation in their own health care contributes to safer, more satisfying health services. Citizen participation in governance might halt the continuing erosion in access to care.

For example, the Nova Scotia Health Authority recently proclaimed that in the near future the Health Authority, and not communities and their doctors, will decide how many family doctors will practice, where, and how they will practice. The circumstance will be similar to what currently exists for hospital-credentialed specialists where the health authority decides on the number of doctors in each speciality, and how long people must wait for care.

The Atlantic Institute for Market Studies and the Nova Scotia Cooperative council are supporting projects aimed at promoting patient participation in their own care, and citizen participation in health system governance. Readers can learn more about the Cooperative Council projects at <https://healthconnex.ca/> and about the Atlantic Institute for Market Studies projects by visiting <http://www.aims.ca/en/home/default.aspx>.

Participation in one's own care and in health system management requires knowledge. Recent expert and public meetings have identified health literacy as a major problem for the public. Recent reports in the Canadian Medical Association Journal (<http://www.cmaj.ca/content/early/2015/10/26/cmaj.150430.abstract>) and in the Canadian Conference on Medical Education ([https://www.proreg.ca/events/ccme/archive\\_2015/schedule\\_abs.php?id=108180](https://www.proreg.ca/events/ccme/archive_2015/schedule_abs.php?id=108180)) have suggested that physician health literacy is also an important problem.

It seems that many doctors do not fully understand the strategies necessary to evaluate and explain the benefits and harms of the drugs they prescribe. The standard measures are “numbers needed to treat (NNT)”, how many people must take a drug for one person to benefit and “numbers needed to harm (NNH)”, how many people must take a drug for one person to be harmed. We all know that prescription drugs help some people, and hurt others. Doctors should explain, and patients should understand, the wager which patients make when they accept a prescribed drug. In particular, patients should know if a drug is more likely to help or harm.

For example, when statins are prescribed to lower cholesterol for people who are otherwise healthy, 104 people must take a statin for 5 years to prevent a heart attack; 154 people must take the drug for 5 years to avoid a stroke. However, for every 100 people taking statins, 1 is harmed by developing diabetes, and for every 10 people taking statins 1 is harmed by muscle damage (<http://www.thennt.com/nnt/statins-for-heart-disease-prevention-without-prior-heart-disease/>).

The **absolute risk reduction** in the chance of heart attack is about 1% - one in 100 people taking a statin for 5 years avoids a heart attack, and 1 is harmed by developing diabetes. The **relative risk reduction** – about 33% - means that if 100 people with high cholesterol do not take the drug, 3 will develop a heart attack; if they do take a statin 2 will have a heart attack. There is a 33% reduction in risk even though only 1 person in 100 had any benefit.

If 3 people in 1 million developed a condition without a drug, and 2 people who take the drug develop the condition, only one person in a million benefits, the relative risk reduction is still 33%. Most people would not take a drug for a 1 in a million chance of benefit even if that meant they have a 33% lower chance of developing the problem.

In essence then, people who expect to be health literate must understand the meaning of absolute risk reduction and relative risk reduction as it applies to their situation

Now, you know to ask your doctor about the chances that a particular treatment will benefit you, and not blindly accept fuzzy statements about 25% or 50% reduction in the risk of harm.

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## **NOTICES & OPPORTUNITIES**

**An Invitation:** The **Dalhousie Faculty Association (DFA)** moved into its new offices earlier in the year. To celebrate both the new new location and the holiday season, you are invited to an Open House on **Friday, December 11 from noon to 3 pm**. Hors d'oeuvres and egg nog will be served throughout the afternoon. The address is **1443 Seymour Street** (the former DalCard office), near Coburg Road. Please RSVP by November 30 to [linda.robertson@dal.ca](mailto:linda.robertson@dal.ca).

Donations for the Dalhousie Student Union Food Bank will be collected, so non-perishable food items would be greatly appreciated.

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## **IN MEMORIAM**

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

**Albert James "Bert" Knight** of Halifax passed away at the age of 84 years, on January 28, 2015 at the QE II Health Sciences Centre. Born in Halifax, he was the son of the late Herbert Knight and Viola (O'Connell) Knight-Doucette. In 1990, he retired from Dalplex where he was well liked by all students and faculty. Bert had been a member of the Canadian Provo Corps. He was a boxer during his early years and played in a band with his brother, Reg. He loved animals, enjoyed going for walks and loved to watch baseball games, especially the World Series. Most of all, Bert enjoyed being with his family. He is survived by his loving wife of 42 years, Rose (Jones), Halifax; sons; Michael (Terri-Lee Chapman), Halifax and James, Sydney Mines; daughter, Satrina (Tyson) Slaunwhite, Terence Bay; brother, Joseph (Rose MacDonald) Doucette, Halifax; sister, Mary (Earl) Donaldson (Doucette), Tatamagouche; grandchildren, Kyle and Erin Slaunwhite. His brothers, William, Herbert and Eric "Reg", predeceased Bert.

**Dr. John Farley**, a founding member of the ADRP, passed away November 10, 2015 at the age of 79 years. Born April 23, 1936 in Leicester, England, he joined Dalhousie's Biology Department as an Assistant Professor in 1964. Although trained as a parasitologist, and a teacher of invertebrate biology, he became a leading historian of science and began teaching the history of science and the history of medicine in classes cross-listed in Biology, History, Medicine, and at King's College. His first book *The Spontaneous Generation Controversy from Descartes to Oparin*, published in 1977, remains the best treatment of what John liked to call "Life Without Parents." His second book, *Gametes and Spores: Ideas about Sexual Reproduction, 1750-1914*, published in 1982, contained important insights for biologists and historians into how our approach to and understanding of reproduction has changed over time. *Bilharzia: A History of Imperial Tropical Medicine* was published in 1991. In 1995 John took early retirement, publishing two more books, *A History of the International Health Division of Rockefeller Foundation* (2003) and *Brock Chisholm, the World Health Organization & the Cold War*, 2008. He continued to teach including teaching English as a second language at the Halifax Public Library and serving as a very enthusiastic and dedicated volunteer patient for the Faculty of Medicine at Dalhousie University. As well, John held provincial, national and international Masters Swim records in various age ranges. When in the 70-74



age group John set provincial records in the 100 and 200m freestyle, the 50 and 100m breaststroke and the 100 and 200m individual medley. He was an avid rugby fan and loved to engage in passionate discussions about rugby over a pint of 'real' English beer. As per his wishes, his body was accepted into the Body Donation Program at Dalhousie University. John is survived by his wife, Grace (Depencier); his children, Gael (Eric), Gyneth (Mike), James and Gilmour; as well as his beloved grandchildren, Alec, Evan, Emily, Madeline and Colin.

*[Ed. Note: Content for the "In Memoriam" section of the ADRP Newsletter is taken from obituaries published in local newspapers and/or funeral home websites, from notices on Dal's Notice Listserv, and on occasion from the deceased family members.]*



Yes! **I want to support the Dalhousie Retirees and Pensioners Bursary!**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

Province/State: \_\_\_\_\_ Postal /Zip Code: \_\_\_\_\_

**This is my preferred address**

**GIFT AMOUNT:** I want to support the Dalhousie Retirees and Pensioners Bursary by:

A one-time gift of  \$100  \$50  Other \$ \_\_\_\_\_

A monthly gift of  \$15  \$10  Other \$ \_\_\_\_\_

*I may alter this agreement by contacting the Office of External Relations*

**METHOD OF PAYMENT:** Please select one:

Please process my credit card:  Visa  MasterCard  AMEX

Card #: \_\_\_\_\_ Expiry: \_\_\_\_\_

Signature: \_\_\_\_\_

- I've enclosed a cheque made payable to Dalhousie University to process my one-time gift.  
 I've enclosed a void Canadian cheque to process my pre-authorized monthly gifts.

**Mail contributions to:  
 ADRP Bursary Fund  
 Office of External Relations  
 Dalhousie University  
 Box 15000 Halifax, NS B3H 4R2**

*OR to make your gift online,*

*visit [giving.dal.ca](http://giving.dal.ca) and specify Dalhousie Retirees and Pensioners Bursary*

**TAX RECEIPTS:** A tax receipt will be issued for your income tax purposes. Monthly Donors will receive one yearly receipt summarizing giving over the year.

# 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  
 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: \_\_\_\_\_

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.



### 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 unstaffed office is in the basement of the Life Sciences Centre, Room 2831.