

ADRP

Association of Dalhousie Retirees and Pensioners

Proud of the Impact We Made, the Legacy That Continues

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From the Editor

To quote a virtual friend of mine, after the long dry summer that was the hottest on record, autumn is here. We have had 3 major storms in 4 weeks, all resulting in flooding, downed trees and power outages. At least we uncovered what was lurking in the bottom and back of the refrigerator and freezer.

This issue has an interesting contribution from Gordon Flowerdew in the Challenge: What have you been doing since retiring?. Your contribution is always welcome. Read the article by our President about the success of our ADRP Summer Social, Shakespeare by the Sea event. Ed Leach reports from Aging 2.0. You can send your stories and photos about travel, hobbies, or unique experiences, or any comments on any newsletter topic or issue, **directly to marilyn.klein@dal.ca or through the office email adrp@dal.ca.**



Backyard tree weakened by Hurricane Dorian and felled by tropical storm Melissa.

The Editorial Board

Marilyn Klein, Editor

Ex-officio: Phil O'Hara, ADRP
President

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ADRP Board and All Member Meeting Dates and Times

- **Tuesday, Sept 17 2019**
2:00 to 4:00 PM
- **Tuesday October 15, 2019**
2:00 to 4:00 PM
- **Tuesday, November 19 2019**
2:00 to 4:00 PM
- **Tuesday December 17**
AGM
2:00 to 4:00 PM
- **Tuesday January 14, 2020**
2:00 to 4:00 PM
- **Tuesday February 18, 2020**
2:00 to 4:00 PM
- **Tuesday March 17, 2020**
2:00 to 4:00 PM
- **Tuesday April 28, 2020**
AGM
2:00 to 4:00 PM
- **Tuesday May 19, 2020**
2:00 to 4:00 PM

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.

Newsletter Submission and Distribution Dates

Submissions Deadline	Distribution Date
Monday, October 21, 2019	Monday, November 4, 2019
Monday, November 25, 2019	Monday, December 9, 2019
Monday, January 21, 2020	Tuesday, January 28, 2020
Monday, April 15, 2020	Monday, April 22, 2020

ADRP General Meeting and Reception

Tuesday December 17, 2019, April 28, 2020

Meeting Location: University Hall

When at Dalhousie, Park and Pay is available at the east end of Wickwire Field.

Membership fees for 2019 (or 2018 if in arrears) may be paid at the meeting (if not already paying through the much easier method of monthly pension deduction).

NOTE: Membership dues are not income tax deductible as the ADRP is neither a registered charity nor an employee union.

MEMBERS OF THE ADRP BOARD 2019 - 2020

OFFICERS			
OFFICE	NAME	EMAIL	PAST POSITION
President	Phil O'Hara	phil.ohara@dal.ca	Manager, eLearning, LITS
Immediate Past-President	Randy Barkhouse	randy.barkhouse@dal.ca	Director, Academic Computing Services
1st Vice President	Heather Schellinck	heathers@dal.ca	Senior Instructor, Psychology and Neuroscience
2nd Vice President	Richard Apostle	richard.apostle@dal.ca	Professor, Soc. & Soc. Anthropology
3rd Vice President	Peter Wallace	peter.wallace@dal.ca	Senior Instructor, Earth Sciences
Secretary	David. McNeil	dmcneilEdal.ca	Professor, English
Treasurer	Ed Leach	ed.leach@dal.ca	Professor, Rowe School of Business
ADRP Members-at-Large			
	Glenda Butt	gmb89@eastlink.ca	Professor, Dental Hygiene
	Marek Kujath	marek.kujath@dal.ca	Professor, Mechanical Engineering
	Oriel MacLennan	oriel.maclennan@dal.ca	Librarian, Killam
	David Mercer	d.mercer@dal.ca	Technician, Dentistry
	David Tindall	david.tindall@dal.ca	Professor, Physics
CURAC Rep	Grace Paterson	grace.paterson@dal.ca	Professor, Medical Informatics
COMMITTEES			
Benefits	Peter Wallace, Cathy Bradley-Thibodeau	peter.wallace@dal.ca	Senior Instructor, Earth Sciences CSU, Dentistry
Membership	Heather Schellinck	heathers@dal.ca	Prof., Psychology and Neuroscience
Newsletter	Marilyn Klein	marilyn.klein@dal.ca	Instructional Resources, Dentistry
Pension Advisory	Randy Barkhouse, Faye Woodman	randy.barkhouse@dal.ca faye.woodman@dal.ca	Director, ACS Professor, Law

Draft Minutes
ADRP ANNUAL GENERAL MEETING
1:30 - 3:30 pm on WEDNESDAY, April 23, 2019
University Hall, MacDonald Building

There was a short meet and greet from 1:45 – 2:00 PM in University Hall prior to the start of the meeting.

1. Call to Order and Adoption of the Agenda (O'Hara).
2. Recognition of deceased members (O'Hara): Marion Florence Crowell and Diane Macphail Prosser
3. Minutes of the General Meeting of December, 2018: In absence of our Secretary, the minutes, as provided in the newsletter with copies available, were moved for adoption by a member of a board and passed.
4. President's Report (O'Hara): The members of the board were introduced and thanked for their service during the year. O'Hara reported that ADRP continued to be the voice of retirees and pensioners with participation on numbers committees during the year along with active involvement with the national body. As well, our newsletters continue as a primary communications tool with members and through this medium we wish to encourage member engagement. He announced our plans for a summer social in July which be a potluck meal in advance of a show at Shakespeare by the Sea in Point Pleasant Park (more details to follow once finalized). The positions of Secretary and Treasurer remain empty and all are invited to consider joining the executive. On a final note, he mentioned his upcoming adventure cycling in a Race Around the Netherlands and mentioned he will share his experience with posts in Facebook.
5. Treasurer's Report (Paterson): The financial statements were presented in the newsletter and copies available to those attendance. Patterson summarized some of the key numbers and mentioned we continue to provide funds for the Dalhousie Bursary.
6. Appointment of Auditor (Paterson):
7. Reports from Standing Committees (discussion of these reports is greatly encouraged):
 - a. Benefits Committee (Wallace): It was reported the objectives and mission of the committee is to formally further the understanding of post-retirement benefits available to staff members of the university and informally to investigate and negotiate group benefits that a significant number of members may desire. To this end, during the past year:

1. The committee fielded queries from ADRP members on EHB and Travel insurance issues posted to the ADRP web site Contact Us link, contacted directly to committee and/or board members, or re-directed through the Dalhousie Benefits Office,
 2. Met to discuss issues,
 3. Had a Benefits Advisory Committee Meeting to discuss EHB and Travel plan finances, benefits history, and premium rates,
 4. Discussed, via e-mail, issues relating to the plans,
 5. As a member of the Board the committee chair attended the ADRP Board Meetings.
 6. Posted articles in the ADRP Newsletter and along with other members of the Board posted articles in sister organization newsletters and as an op ed pieces on Senior's health and well being
 7. Prepared a position paper on Universal Pharmacare, for presentation to the federal consultation on Pharmacare, on behalf of the Board.
- b. Communications Committee
- i. Website (O'Hara): Word is underway to rework and update our web presence with a goal of rolling out a new site in the fall.
 - ii. Newsletter (Clovis) : Our editor Joanne Clovis sent a report including the following summary items:
 1. Four Issues per year,
 2. E-mail distribution (up-to-date addresses needed),
 3. Accepted a few ads, revenue goes to bursary fund,
 4. Contributions from members are welcome,
 5. Marilyn Klein to become the Editor in 2019.
- c. Membership Committee (Schellinck): A report was submitted for review. As of March 1st, there were 575 members registered for monthly dues deduction with an additional 35 members paying by cash or cheque. We continue to work to get accurate email addresses for all members as this is our primary communication medium.

- d. Pension Advisory Committee (Barkhouse): The report was circulated via the previous newsletter. Barkhouse highlighted
 1. Annual Indexation,
 2. Catch-up Indexation,
 3. Current plan discussions with administration,
 4. The University Pension Plan (UPP) – Ontario.
8. Nominating Committee Report: Richard Apostle presented a slate of candidates for the 2019/2020 Executive. All were elected.
9. Representatives' Reports
 - a. SCANS (Seniors' College Association of Nova Scotia) (Schellinck): The report was presented via the newsletter and summarized by a member of the executive.
 - b. CURAC (College and University Retirees Associations of Canada) (Barkhouse): The following items were highlighted by our representative:
 1. Executive Changes with a new national board,
 2. Annual Conference – Guelph,
 3. Health Committee – focus on social isolation,
 4. Health and Travel insurance comparison,
 5. Pension discussions across the country.
2. Adjournment

DRAFT MINUTES

ADRP BOARD OF DIRECTORS MEETING

2:00 – 3:15 p.m. Tuesday, October 15, 2019

Monaghan Square West Board Room, 6140 Young St, Halifax

Present: Phil O'Hara, Marilyn Klein, Heather Schellinck, Grace Paterson, Oriel MacLennan, David Tindall, David Mercer, Randy Barkhouse, Richard Apostle, and Ed Leach

Regrets: David MacNeil.

Phil O'Hara called the meeting to order at 2 pm.

After the minutes of the last meeting were discussed, it was agreed to remove the personal attribution in the last line of item 8, as it was unclear who had made the statement. The sentence will now read, “It was mentioned that the Seniors Council of Nova Scotia expects pharmacare fees may double if pharmacare is not universally funded.”

The minutes were unanimously approved (Apostle/Paterson).

Phil O’Hara then invited a roundtable discussion of recent events, a number of which provide potential material for the newsletter or our new blog. Heather Schellinck and Grace Paterson discussed recent trips to Iceland, and Oriel MacLennan complemented their accounts with a very interesting discussion of her recent forays to Greenland and Labrador. All three places were relatively expensive when looking for basic commodities, but the volcanic displays (new formations, outdoor swimming in February) in Iceland, as well as the northern lights in Labrador, were impressive.

David Mercer shared his extensive experience with coffee groups and breakfast clubs with other seniors. He made some trenchant comments about location (‘a north end connection’); preferred group size; gender composition; and group dynamics (no cell phones, individual rotation through the meetings).

David Tindall, Oriel MacLennan and Richard Apostle shared experiences with the continuing effects of Dorian in the Maritimes. Oriel reported that some are considering the fallen crane on South Park as a piece of ‘urban art’.

Ed Leach then shared a brief stream on his laptop highlighting the Aging 2.0 Global Innovation Showcase held at the Halifax Public Library on September 30. The emphasis of the presentations was on physical designs that would facilitate aging and health as a dignity journey. Ed said he would prepare a report for the ADRP newsletter.

- 1) President’s Report. Phil O’Hara stated that he is close to establishing a blog for the ADRP tentatively entitled “Advocating for Dalhousie Retirees and Pensioners”.
- 2) Treasurer’s Report. Ed Leach discussed the September statement and its connections to our term deposits. He calculated that our total assets are approximately \$44,000. Randy Barkhouse commented that care should be made that an appropriate transfer is made to the ADRP Bursary through the Development Office.
- 3) Benefits. Phil O’Hara stated that Peter Wallace’s report had been circulated by email prior to the meeting. Particular attention is now being focussed on the situation of retirees in the Under-65 year age bracket, and their access to health spending accounts, especially as they support shingles vaccinations. Given her efforts on the Benefits Committee, Catherine Bradley-Thibodeau’s name should be listed on the ADRP website.

- 4) Communications. Marilyn Klein reported that she is now gathering articles for the next issue of the newsletter. Marilyn she said that she has received the names of two individuals for an “in memoriam” section.
- 5) Membership. Heather Schellinck said the group membership is now up to 611, with 30 people still paying their dues by cheque. She has located emails for 21 members through letter contact, and has identified some incorrect email addresses.
- 6) Pensions. Randy Barkhouse stated that he is expecting roughly 2 percent indexation, given current expectations on fund returns. The issue of a merged, “one fund” pension plan is still on the table, despite widespread opposition. Further, the Superintendent of Pensions has not yet released new regulations affecting Dalhousie, possibly because she was unaware of the pressure the regulations would put on the university budget. The rules being contemplated might cost the university as much as \$20 million per year for a decade to meet a going concern requirement. By contrast, the university looks quite good in “going concern” terms (i.e., 98 percent, as opposed to 85 percent on going concern). However, the provinces of Ontario and Quebec appear to be proceeding on the basis of “adverse deviations” to establish solvency requirements (110-120 percent). Both provinces have provided a major ‘out’ by exempting plans using a joint- governance plan. (The new Ontario Universities Pension Project uses that form of governance, a big incentive for all universities there to join once it is in operation in 2021). British Columbia, by contrast, is going to use bank rates for its calculations. In British Columbia, this would mean going concern at approximately 106 to 107 percent. Based on discussions with our actuary, Randy expects Nova Scotia will have a rate somewhere between our current requirement and British Columbia’s. Our actuary’s annual evaluation is expected on November 6.
- 7) SCANS. Heather Schellinck reported that most of the current classes are full, with some having waiting lists. Some classes have relatively small caps because new instructors sometimes like to start with small enrollments. SCANS has approximately 800 members, with fees of approximately \$180 per year. Phil O’Hara commented that SCANS has been enormously successful, with 18 courses over 3 terms. He recommended that interested individuals can check prospects at: thescans.org Heather reminded the group of an upcoming public lecture by the folklorist Clary Croft on October 21 at 1:30 at the William Spry Centre.
- 8) CURAC. Grace Paterson reported that she had attended a workshop on health care policy in Moncton on September 27. The theme of the meeting was on making medications safer for older adults, particularly on deprescribing. One of the featured speakers, Dr. David Gardner, noted that Denmark will not renew driving licenses if individuals have prescriptions for sleeping pills. The province of Newfoundland is taking a lead in the general area, and can be followed at: safermedsnl.ca

- 9) AOB. Phil O'Hara reminded the executive that its next meeting will be on November 19. On a motion by Randy Barkhouse and Oriel MacLennan, the meeting was adjourned at 4 pm.

Richard Apostle Secretary pro tem

President's Report

Phil O'Hara

On November 3rd, we turn our clocks back and settle in for shorter days, colder nights, and our annual move to indoor living. With Dorion in a rear view, the beautiful fall colours, the outdoor furniture stored, thoughts of snow tires, we hunker down for the winter. Personally, I enjoy living where we have multiple and varied seasons while I appreciate many retirees do not share my opinion as they prepare to head south or other locations with warmer climates.

Your new Board of ADRP resumed monthly meetings in September. We continue to have an engaged group of volunteers ready and committed to advocating on behalf of our shared interests. Social isolation, health care, and pensions continue to be the hot topics and regular agenda items. In this newsletter you will find more information on those topics.

On the heels of a successful Summer Social in July at Shakespeare by the Sea, we plan to identify and host comparable events during the winter months. There will be more to follow on that but for the time being, please put Tuesdays, December 17th, 2019 and April 28th, 2020 on your calendar for our general meetings from 2:00 - 4:00 in University Hall followed by a reception in the University Club.

We have been working on an updated web site. Our plan is to retire the current site very soon. I invite you to visit <http://theadrp.ca> and complete the email subscription found on the right of the screen.

This newsletter is filled with relevant information, reports and stories from fellow members. May I thank you for your continued support and share with you that we now represent more than half of all retirees at Dalhousie.

As always, I invite you to pass along your thoughts to adrp@dal.ca or if you prefer contact me directly via email at w.philip.ohara@gmail.com or phone at (902) 497-6056.

Treasurer's Report October 21, 2019

Ed Leach

I am new in the treasurer's role and want to thank Grace Paterson and Phil O'Hara for their patience and help as I assume my duties.

- I. CUA Chequing Account. The balance in the CUA Chequing Account is ~ \$11,117.32. We will be purchasing another term deposit as well as issuing a \$2,100 cheque for the bursary fund.

2. Savings Account. Balance is \$81.38
3. GICs. There are three term GICs with CUA. Values as of 10/21/2019 are \$10,360.99 (03/02/2020), 11,600.70 (03/02/2020) and 19,849.00 (19/12/2020).

Benefits Committee Report

Peter Wallace, Chair

Since the last Newsletter report and the AGM the Benefits Committee has been busy. We've been enhanced by the recruitment of 2 ADRP members under the age 65 (stay tuned, you'll see why that is important), we've met with the manager of Dalhousie University Benefits Department to talk over Extended Health Benefit (EHB) plan issues, and we have had a couple of meetings of the ADRP-BC to have face-to-face discussions on our findings.

At the last AGM, I spoke about how I was vexed to discover a major difference between the EHB plan of early retirees (under age 65) and retirees aged 65 and over. This mainly concerned coverage of the Shingrix vaccine where the older cohort is covered but the younger not. I wondered if there were other differences between the two EHB plans as well. This oversight was mainly because ADRP is not a part of the Dalhousie Benefits Committee, a parity committee of the University Administration and the Regular University employee groups. This parity is because the University pays 60% of the premiums and if ADRP gets membership the university must get an equivalent member. If all groups get representation then the committee becomes unwieldy so what are we to do? One suggestion was that individual retirees could go to their former union groups and influence those reps on the committee. Not easily done or efficient.

Upon meeting with the Dal Benefits representatives it was decided that ADRP will be allowed to send two non-voting delegates to the meetings. That way the committee numbers do not need to increase by more administrators attending and since it is a rather congenial committee we can critique proposals without resorting to extreme measures. We have appointed 1 early retiree (Christine Matheson-Studley) and 1 age 65 and over (Peter Wallace, chair ADRP-BC) as delegates with Cathy Thibodeau (early retiree) as spare. Since this committee deals with early retirees it is best they get representatives. The older cohort has the Advisory Committee where they deal with changes to their plan.

This change was most timely because the Dal Benefits Committee met in September to discuss changes in the Dal Benefits plan that could potentially affect early retirees. There are no current changes taking effect and they might not even affect current early retirees but most certainly are planned to affect future early retirees to the good. The committee has asked Blue Cross to study potential changes in the drug formulary in order to find savings that then could be put towards enhancing some of the other benefits such as vaccines, increased coverage for para-medicals, and or more or better coverage in other areas (diabetics, mental health, and vision?). The drug

changes are scheduled to occur at the next renewal of premiums (April 2020) and further enhanced changes will occur in April 2021 if the previous year's savings are realized. These changes are proposed not only because of the savings and increased benefits projected but also because the changes will make the system less bureaucratic (cheaper and easier to use) and it potentially will tie into the Seniors Programme which has no tiers with respect to drugs which all Nova Scotia retired employees will eventually have to subscribe to. Our main concern right now is whether or not the proposed changes might make differences in premiums between current early retirees and incoming early retirees in 2020 and later.

The other item discussed at that meeting was to make clear the criteria used to determine whether or not an employee can stay in the EHB plan upon retiring. Some employees are not "regular" employees (i.e. part-time, contract, etc. prior to being full-time regular) and so determining the years of service has not been easy. Hopefully the changes proposed will be available for the next meeting in November so if you are a potential retiree (and potential ADRP member) stay tuned.

The last item to tell you about again results from the AGM. I asked whether or not Blue Cross should examine the over age 65 EHB plan with the idea to bring it in line with the "industry standard" (and to let us know what such a standard is – the Blue Cross consultant keeps using that term at meetings). The membership voted affirmative and so it has been asked. That report should be ready for our annual Advisory Meeting held in the New Year and you should be reading about this before the next premium renewal date. If you have any ideas on this you can let the ADRP-BC know of them before the Advisory meeting.

The ADRP Benefits Committee members are:

Peter Wallace (Chair), Randy Barkhouse, Michael Bradfield, David Tindall, Christine Matheson-Studley, Cathy Bradley Thibodeau, and Phil O'Hara (ADRP Chair)

The ADRP nominees to the Retiree Board Advisory Committee (RBAC) are:

Peter Wallace (Chair), Christine Matheson-Studley (under age 65 rep), David Tindall, and Randy Barkhouse.

Membership Report

Heather Schellinck

Currently, 608 members are registered for payroll deduction with another 35 paying by cheque or cash. There are three honorary (Life) members: Tarunendu Ghose, Bob Rodger and Philip Welch. We extend a very warm welcome to the thirty new members who joined the ADRP during the summer of 2019.

Given the current trend of changing phone numbers and e-mail addresses quite frequently, it has become more difficult to keep in contact with our members. I have had great success with my telephone campaign to update the e-mail addresses of our members. I am presently contacting those ADRP members who receive a paper copy of our newsletters to determine if they are interested in switching to an electronic version. If you expect to change your contact information, please e-mail me at: heathers@dal.ca.

Pension Report

Randy Barkhouse, Chair

I) The PAC sub-committee on the One-Fund proposal met very briefly on September 18. Recall that proposal from the administration is to cease transfers from the Pension Trust Fund (PTF) to the Retirees Trust Fund (RTF) when an employee retires, and pay pensions from the PTF of those who retire after the cessation. Besides simplifying administration it is projected that over 10-15 years this would bring the PTF into surplus as it would eliminate transferring funds from the PTF when it is in deficit. Those pensioners already in the RTF would continue to have pensions paid from a declining fund which would disappear at the death of the last beneficiary.

The day previous to the subcommittee meeting the NSGEU locals had joined the DFA in declining to further participate in the One-Fund discussions, effectively ending the development of communications to the employee groups. Both NSGEU locals oppose the One-Fund proposal.

Current pensioners are not affected since they would continue to have pensions paid from the RTF with rules governing their pensions unchanged..

It appears that a document on the proposal will be circulated to current employees in the near future, although the purpose is unclear given the proposal seems likely to fail at the full PAC stage should it ever come to a vote.

II) At the Sept 18 meeting University treasurer Colin Spinney did unofficially confirm that annual indexation will be awarded January 1, 2020, a testament to the very strong recovery of equities from January 1, 2019. The returns earned by the Plan's two funds in the Plan year to June 30, 2019 are shown in the table attached.

As per Plan rules the amount of this indexation will be roughly 2.0 per cent, that amount being the excess over the threshold of 5.05% of the 3-year average net returns of the RTF. Official notification will not be provided until after the trustees meet in mid-November.

III) The full PAC will meet on November 6 to review the actuarial valuation to March 31, 2019.

That valuation will determine if there was a surplus in the RTF at that date, a necessary condition for awarding any catch-up indexation. Unless that surplus is a very unlikely 10-20% above total RTF liabilities the RTF trustees are almost certain not to award any catch-up.

IV) The pension plan actuary from Eckler indicated he has had no further update from the NS Supt of Pensions whether the new regulations on Provision for Adverse Deviation (PfAD) will come into force this fall. If the draft regulations earlier circulated did come into force the effect on the Dalhousie budget would be severe as it would require additional payments of several millions annually until a going concern surplus in the 10-20% range was achieved. Based on the previous valuation in 2018 it is expected that the March 31 valuation will at best show a slight deficit. Dalhousie did put last year's small operating surplus into a pension stabilization fund, but that amount would be only a limited buffer for a year against additional annual payments.

The possibility of added PfAD payments would probably negatively influence any decision on immediate catch-up indexation, although the intent of the PfAD is to raise a surplus to the range the current RTF trustees have indicated would be needed for them to be comfortable in making an award in future.

Missed indexation at present is about 10% for those worst affected, and less for those whose pensions began in just the past few years.

Of interest in the above figures is that as of June 30, 2019 the RTF at \$664.9 millions is almost 47% of total plan holdings, a percentage that is increasing yearly. That percentage is far greater than the representation of pensioners on the RTF board of trustees, a legacy of pension regulation being an element of labor relations between employee groups and the employer.

**Dalhousie Pension Trust Fund
Dalhousie Retirees' Trust Fund**

Interim performance – July 1, 2018 to June 30, 2019

Fund	April 1, 2019 to June 30, 2019	July 1, 2018 to June 30, 2019	1 Year Net Return	3 Year Net Return
PTF	2.55%	6.75%	6.19%	8.48%
RTF	2.38%	5.91%	5.35%	7.55%
Consolidated Pension	2.48%	6.36%		
TSX	2.58%	3.87%		
S&P 500 - \$CAD	2.07%	9.81%		
S&P 500 - \$US	4.30%	10.41%		
EAFE - \$CAD	1.48%	0.52%		
EAFE – local currency	2.80%	2.17%		
TMX Bond Universe	2.51%	7.36%		
CPI	0.66%	2.02%		

Market Value (millions)	PTF	RTF	Consolidated
June 30, 2018	\$739.6	\$614.0	\$1,353.6
March 31, 2019	\$732.8	\$654.7	\$1,387.5
June 30, 2019	\$755.8	\$664.9	\$1,420.7

SCANS Report

Heather Schellinck

The Seniors' College Fall Term is in full swing with a great selection of courses available in HRM, Truro, Mahone Bay, Chester and Liverpool. Approximately, 600 of our members signed up for courses this term. Many of the twelve courses offered in HRM still had waiting lists in mid-October. This situation certainly caused some degree of frustration among members who did not get into every class that they had applied for. If you are among them, remember that we ask instructors to teach courses more than once and also keep a waiting list from one term to the next. As well, we are always looking for larger venues (with adequate parking and long term availability) so if you have any suggestions, please e-mail me at heathers@dal.ca.

As I have noted previously, if you are not a member of the Seniors' College but would like to sample some of our course offerings, drop into one of our classes that are being held in HRM Public Libraries. These are free for library patrons. Alternatively, you could attend one

of our free public lectures. Dr. David Gardner, who, in 2017, was named one of the 150 Leading Canadians for Mental Health by the Centre for Addictions and Mental Health will be giving a lecture on “improving medication use and sleeping well” at 1:30 pm on November 25 at the Captain William Spry Community Centre, 16 Sussex St., Spryfield. See www.thescans.org for further information.

CURAC Report: 2019 Annual Conference

Grace Paterson

The CURAC 2019 Annual Conference was hosted from May 22-24 by the University of Guelph Retirees Association. The opening reception was held at the Art Gallery of Guelph, where Tom Thomson's canvas of *The Drive* was on exhibit.

The conference was opened by Jason Moreton, Vice-President, Alumni Advancement, University of Guelph who warmly welcomed the delegates and gave some background on the university.

Bryan Harvey, President of CURAC spoke about the benefits of CURAC membership. He recognized the historical work of Peter Russell on the May 2002 objectives. The average age of death in 1950 was 65 and by 2000 it was 81. We have more years of retirement. CURAC represents 15,000 retirees. The average cost is \$.75 a year per member.

Bev Stefureak, Member Benefits Chair, prepared a handout titled, “You Ask—What are the Benefits of Being a Member of CURAC?” and referred to further details for travel planning and insurance needs on the website, <https://www.curac.ca/members-benefits>. All affinity partners offer discounts or special deals to members of CURAC Retiree Associations.

Fred Fletcher, Communications Chair, gave a presentation on the available channels of communication. These include the annual conference, the website, newsletters and periodic e-mails to the primary contact in each Retiree Association (RA). Information flow should also occur from the RA to CURAC. He is looking for feedback on the recruitment and retention of retirees in Retiree Associations. Each RA should have an active primary contact with CURAC.

The remainder of the first morning was devoted to Round Table sessions. We started with two topics on RA Best Practice.

- a. Tell us about the best event / activity your RA did in the past year
- b. Should CURAC have an award for RA Best Practice?

The responses ranged from a group trip to China to periodic updates on campus developments, weekly lecture series, trips to local attractions, annual receptions for retirees hosted by the university or college, and emeritus college model. Several suggestions involved ways to remind senior administrators of the continuing contributions of retirees. The award proposal was viewed as a good idea.

This discussion was followed by questions that were intended to provide the Board of Directors with advice and direction.

1. What does your local RA gain from CURAC membership?
2. How should CURAC best work with affinity partners? How much marketing of these programs should CURAC do?
3. How can CURAC better help your RA to forward CURAC news to your members?
4. Does your RA wish to engage with programs of these organizations?
5. Does your RA discuss these bulletins and/or forward them to members? Are there Health Care issues that CURAC should research?
6. How should CURAC communicate with your RA leaders and with individual members?
7. Would your RA wish to engage with local campaigns in your area by talking about these issues during the campaign?
8. What does your RA want from CURAC that it does not do now?

Other issues that arose were double-dipping (continuing to work after retirement) and relations with university administrations. From information collected by individual institutions on what retirees are doing post-retirement, we learned that one-third stay professionally active; one-third are involved in their communities; and one-third retire from active life.

The program included presentations on health, sexuality, food security and climate change, aging well, benefits of dog ownership, collection and preservation of information resources and what it takes to become an award-winning coach.

We learned from Alison Duncan about the advance of functional foods, such as Omega 3 eggs which provide health benefits beyond basic nutrition. Eating beans can reduce the risk of developing chronic disease. Her research showed that replacing potatoes or rice with pulses can lower your blood glucose levels by more than 20 per cent.

Kries Gies and Peggy Pritchard spoke about the human-animal bond, and animals that are bred as companion animals (also called “live hot water bottles”).

Emma Allen-Vercoe gave a very informative talk on the microbe equilibrium, biodiversity and probiotics. Harm to the microbiome comes from antibiotic use, artificial sweeteners, emulsifiers and diet, and many diseases are associated with altered gut microbiota. She has developed a potential treatment for *Clostridium difficile* infection and is developing ways to treat the microbiome to counter disease. Her time-lapse video of corn being digested showed a very diverse colon microflora population.



CURAC Board of Directors

(missing from photo are Khouri (Gowri) Gowrisankaran and Carole-Lynne Le Navenec)

The CURAC Awards Banquet was held at the Arboretum Centre. The recipients were David Swayne for the Contributions to CURAC/ARUCC Award; Linda Kealey for Appreciation Award; Lois Brockman and Walter Piovesan for CURAC/ARUCC Tribute Awards; University of Guelph Retirees Association for CURAC/ARUCC Association Award; and Isaac Wismer for the Economical Insurance Conference Scholarship.

Evan Fraser gave a presentation on “Feeding the Future—Climate Change, Population Growth and Technology”. He spoke about the disconnect between nutritional guidelines and agricultural land use. There is an overproduction of grains, fats and sugar, but insufficient production of fruits and vegetables. The *Royal Bank Report: Humans Wanted* addresses ways to apply automation so that it is a competitive advantage. An agricultural example is robotic milking operations. We can better feed the hungry planet, reduce the environmental impacts of the food system and build economic prosperity at the same time.

Tuuli Kukkonen spoke about the psychophysiology of sexual health across the adult lifespan. Sexual functioning is strongly related to our quality of life. Her research has a focus on the interaction between biological and psychosocial factors involved in sexual health and aging.

There was a panel discussion on “Aging Well and Age-Friendly Communities”. Japan is the current leader in age-friendly communities as defined by the World Health Organization. The care of a vulnerable citizen is everyone’s responsibility. The Planning Department of the City of

Guelph develops municipal policy to address the age-friendly community processes, and the city has a dedicated Seniors Community Centre.

Our final session was held at the McLaughlin Library where Kathryn Harvey told us about the Lucy Maud Montgomery Special Collection and other archives. Head coach, Dave Scott-Thomas, spoke about how he had coached some of his students on to become Olympic and world champions.

I joined the CURAC Board of Directors as Chair, Health Care Policy Committee. The following photo was taken at the CURAC conference and posted on the CURAC website, <http://www.curac.ca>. Health and Wellbeing

Health and Well Being

Is Daily Aspirin Right for You?

University of Manitoba Retirees News, Fall 2019

By Alastair Brown (MD, CCFP) and Phil St. John (MD, FRCPC)

Acetylsalicylic acid (ASA; brand name Aspirin) is a medication commonly used to treat pain, inflammation, and fever. While acetylsalicylic acid was first synthesized in 1853, a related drug known as salicin has been used for millennia. Subsequently, ASA was found to be effective for the treatment of stroke and heart disease. Much more recently, healthy adults have used ASA with the aim of preventing heart disease and stroke.

In this editorial, we will briefly discuss the history and pharmacology of ASA, demonstrate the questionable benefits of using ASA to prevent vascular disease in healthy adults, and highlight the risks associated with daily use of ASA.

ASA's clot preventing properties stem from its anti-platelet actions. Platelets are one of the factors involved in forming a blood clot. ASA impairs the ability of platelets to aggregate into a clot. Unfortunately, ASA also increases the likelihood of gastrointestinal bleeding. Salicin is the active ingredient in willow bark and meadowsweet flower, the former of which was noted to have pain-relieving properties as far back as ancient Sumeria. Salicin was first extracted from willow in the mid 19th century and the oxidized form, salicylic acid, was synthesized shortly thereafter. In 1899, the German pharmaceutical company Bayer began selling the acetylated form of the drug under the trade name Aspirin. Beginning in the 1960s, interest began to mount regarding ASA's possible benefit in preventing recurrent events in heart attack survivors and that interest only grew in the following decades. Current estimates suggest that roughly one third of Americans take Aspirin daily to prevent cardiovascular disease.

The 1980s saw a number of clinical trials examining Aspirin's effectiveness in the secondary prevention of cardiovascular disease. Secondary prevention is an intervention in those people

with established disease with the goal of preventing further events. There was initially little research, however, in Aspirin's role in the primary prevention of cardiovascular disease. Primary prevention involves treating healthy people with the goal of preventing a first event.

In 2009, a synthesis of six large clinical trials involving 95,000 individuals was conducted with the aim of determining whether ASA had a role in the primary prevention of vascular disease. It was determined that over 1500 patients would be needed to be treated with ASA daily to prevent one serious vascular event per year. Patients receiving ASA for primary prevention also experienced a higher yearly rate of extracranial (bleeding outside the brain) bleeds and trended towards a higher rate of hemorrhagic stroke (a bleeding event into the brain.) Since 2009, three large multi-center trials have evaluated whether ASA is an effective tool in the primary prevention of vascular disease. All these trials randomly allocated research participants to receive ASA or a placebo (an inactive substance.) All these trials involved more than 12,000 people and showed no significant reduction in the risk of heart attacks or strokes. Furthermore, the study participants receiving ASA experienced rates of major bleeding events at a rate greater than the reduction in transient ischemic attacks. None of these trials have demonstrated any benefit in reducing the incidence of cancer. The current American College of Cardiologists guidelines do not recommend taking ASA for people without vascular disease.

TO SUMMARIZE:

There is good evidence that those with vascular disease (such as heart attack, stroke or angina) should take ASA. However, in healthy individuals without history of heart attack or stroke, daily ASA likely offers minimal to no benefit in the prevention of vascular disease. Furthermore, any possible benefit is offset by the increased risk of major bleeds. Healthy people should discuss the risks and benefits of ASA should discuss this with the primary care provider.

TRIAL RESULTS:

The ARRIVE trial evaluated some 12,500 healthy patients with moderate pre-existing vascular risk over five years and found that daily Aspirin did not improve vascular outcomes and doubled the risk of gastrointestinal bleeding when compared with placebo. The ASPREE trial followed just under 20,000 healthy older individuals over five years and concluded that daily aspirin did not extend disability-free survival and may, in fact, slightly increase the risk of death. The ASCEND Study followed some 15,000 diabetic patients over seven years and determined that daily aspirin may slightly reduce the risk of transient ischemic attacks (TIAs or "mini-strokes") but did not reduce the incidence of heart attacks, stroke, and death.

2019 Maritimes Stakeholder Workshop: Making Meds Safer for Older Adults

Grace Paterson, ADRP Representative

ADRP is an organization that serves, works with and represents older adults. ADRP was invited to send a representative to the 2019 Maritimes Stakeholder Workshop in Moncton on September 27, 2019. This workshop was organized by the Canadian Deprescribing Network (CaDeN), a group composed of Healthcare provider champions, Clinicians, Community leaders, Patient advocates, Decision-makers and Academic researchers. Their website is <http://deprescribingnetwork.ca>.

CaDeN's dream is "to raise awareness of medication harms so that informed decision-making can occur around medication use and safer alternatives; equip patients with the confidence they need to raise medication issues with their healthcare providers; and reach all seniors, no matter where they live or their level of health literacy."

The workshop objectives were:

- Learn: share evidence-based knowledge and trends as well as expert perspectives on medication use for older adults
- Equip: Discover key programs, tools and resources on safe medication use in the Maritimes
- Network: Connect and exchange with community, healthcare, research and policy leaders
- Mobilize: Identify concrete actions for improving medication safety for older adults in the Maritimes

SaferMedsNL is an example of a deprescribing initiative. It is changing the way residents use medications in Newfoundland and Labrador.

Attendees were provided with copies of the slides used at the meeting and order forms for brochures and toolkits. The Making Meds Safer in the Maritimes follow-up meeting is scheduled for December 5, 2019, and I plan to attend. Please contact me at grace.paterson@dal.ca if you wish to view the slides or view any of the resources distributed at the workshop. The CURAC Health Care Policy Committee will include information from CaDeN in its proposed briefing paper on Medications and Older Adults and this will be published in the ADRP newsletter.

Dr. David Gardner, Professor of Psychiatry and Pharmacy, Dalhousie University, is a member of CaDeN. He will be speaking at a Seniors College Association of NS (SCANS) Public Lecture on Monday, November 25, 1:30 pm at the Captain William Spry Community Centre..

Summer Social

Submitted by Phil O'Hara



On Tuesday, July 30th, 2019, thirty-three members of ADRP gathered in Point Pleasant Park for a potluck meal followed by attendance at a performance of *Love's Labour Lost*.

A fellow member of ADRP, Elizabeth Murphy, is a co-founder and co-artistic director of the theatre company. I have been a regular attendee for years and personally believe we are fortunate to have this outdoor theatre company in our community. The Board of ADRP does not meet during the summer months so my thoughts hosting an ADRP event in July might be an engaging way for an enjoyable meet-and-greet.

Attendance at a performance, is by donation at a suggested amount of \$20. Our original plan was to make a donation on behalf of members and invite those attending to make a top-up contribution on arrival. Show time is 7:00 PM and members were asked to assemble at 5:00 PM for a potluck meal in advance. It seemed like a pretty good plan.

A week before the show, only 15 people confirmed their plans to attend. Based on the original budget, the plan changed such that Sweat Seats were purchased, sandwich wraps and salads ordered from the University Club, and members instructed to bring deserts. Since seats were secured for members, each was asked to make a charitable contribution instead of paying to attend for which an income tax receipt was available from Shakespeare by the Sea.



To our delight (and surprise), the number of attendees doubled in the last week so we simply increased our food order and purchased additional seats.

By all accounts, this proved to be an engaging member event and successful for the company. In addition to the purchase of the Sweat Seats for members by ADRP, charitable contributions totalled to \$1,600 and given that some people simply dropped their contribution

into the box without requesting a receipt, I suspect the exact total was higher. The management of Shakespeare by the Sea shared their gratitude with me and hope we will make this an annual event. We expect to do so.

Below are a couple of pictures of those members enjoying the event.



As always, I invite you to pass along your thoughts to adrp@dal.ca or if you prefer contact me directly via email at w.philip.ohara@gmail.com or phone at (902) 497-6056.

ADRP Photo Challenge

See Your Photos Here

Please remember to send along your photos for the photo challenge to marilynklein@dal.ca

*What Have You Been Doing Since Retiring Challenge?**Gordon Flowerdew*

My retirement hobby is providing musical gigs at nursing homes, churches and other venues that want live music for a special occasion. Together with my son and two other talented musicians, we play mostly secular old-time favorites from around the world, mixed in with pieces that are more spiritual in origin, and songs that my son has composed. We accompany ourselves on the keyboard, violin, guitar, trombone, accordion, ocarina and juggling, although doing more than one of these simultaneously is a bit tricky. We charge a nominal fee to cover expenses.

Piano_mama and the Mixed Bag: gordon.flowerdew@dal.ca or pianomama52@gmail.com
(Meg Johnson)

What have *you* been doing since retiring? We'd like to know.

Please submit your stories and activities, along with any photos, to marilyn.klein@dal.ca

*Aging2.0 Global Innovation Showcase**Ed Leach**Grey, Grey Matter Matters – Got the T Shirt!!!**About the Author*

Ed Leach is currently the Halifax chapter ambassador Aging2.0. Until 2017 Ed was a faculty member in the Rowe School of business and served as director of the Norman Newman Centre for Entrepreneurship 2010-2017.



On September 30th Aging2.0 hosted a Global Innovation Showcase. Aging2.0 is an organization with global reach – 100 chapters in 23 countries. The Halifax event was 1 of 9 taking place globally in cities such as Zurich, New York, Paris and Boston.

This event showcased companies and innovators who are building world class products and services developed in our region aimed at Health and Wellness in general and, specifically, at assisting Seniors to age well in Atlantic Canada and throughout the world. The winning innovator was Matt MacKenzie developer of [Paraglide](#) a repositioning system for those who are wheelchair bound. Matt received a year's membership in the Aging 2.0 Collective (\$5,000 US) and a guaranteed presentation slot at the [Age Well conference](#) in Moncton on October 23rd and the [Revolutionize Aging2.0 Boston conference](#) on October 24th.

In the second session we showcased organizations and individuals who had exciting projects and innovative approaches to enhancing the health care system and the quality of life for seniors.

Speakers for session 2 included Andy Filmore federal member of parliament, Hugh MacKay, provincial MLA, Simone D'Entremont, deputy minister Nova Scotia department of seniors, Jacklyn Carter, a resident of Northwood, Chris Pelham, president St. Margaret's Bay Community Enterprise Centre, Tony Ingram, Axem NeuroTechnology (Stroke Rehab) , Ron Swan, Lawtons Home Health Care, Martyn Sibbald, (CIO of CAA Atlantic), Aubrie McGibbon, NS Gov Lab and Glen Hougan ,faculty member at NSCAD with a focus on industrial design and human factor analysis.

Livestream Bookmarks

The [live stream](#) for the event can be found at <https://vimeo.com/361111807>. Of particular interest are Paraglide Winning Pitch (55 Min mark) Simon D'Entremont – Deputy Minister Seniors Province of Nova Scotia (2 hours 22 min mark) Jacquie Carter (Northwood Resident) and Margaret Szabo (director of business development at Northwood) at 2 hours 35 min and Glen Hougan NSCAD – Human Factors Designer for Aging (3 hour 24 min mark).

On the Lighter Side



ANAGRAMS

SLOT MACHINES:

When you rearrange the letters:

CASH LOST IN ME

ANIMOSITY:

When you rearrange the letters:

IS NO AMITY

SNOOZE ALARMS:

When you rearrange the letters:

ALAS! NO MORE Z 'S

A DECIMAL POINT:

When you rearrange the letters:

I'M A DOT IN PLACE

THE EARTHQUAKES:

When you rearrange the letters:

THAT QUEER SHAKE

ELEVEN PLUS TWO:

When you rearrange the letters:

TWELVE PLUS ONE

Notices & Opportunities

VOLUNTEER AT THE



The IWK Health Centre in Halifax, Nova Scotia is seeking volunteers to help support our many programs providing quality care to women, children, youth and families from throughout the Maritime Provinces and beyond.

With over 30 unique opportunities for individuals to choose from, we truly have a role for everyone. Our volunteers typically commit to one shift per week for a minimum of 8 months.

However, most volunteers will request additional shifts and end up staying for years!

For more information, or to request an application, please contact Randi Griffin at randi.griffin@iwk.nshealth.ca or 902-470-6692.

Have a free hour to help test some cool brain tech? Research Volunteers Needed

A trio of current and former Dalhousie PhD students are working to develop a new tool to help stroke survivors recover movement and mobility. Prior research shows that when brain imaging is combined with physiotherapy after stroke, survivors regain movement faster. In our research, we are making a brain imaging headset that is both affordable and user-friendly to help stroke survivors achieve these benefits.

We are currently looking for individuals aged 50+ that have *not* experienced stroke to help us demonstrate that our low-cost headset can measure the healthy brain's activity as accurately as an expensive research-grade brain imaging system. If you volunteer to participate, you will be

invited to our research lab at Dalplex for a 2 hour session where you will perform simple movements (ex. opening & closing your hands, tapping your toes, etc) while we measure your brain activity with a headset. You won't be moving the whole 2 hours; there will be three 20-minute mini-sessions of data collection with ample breaks in between. Participants will be provided a \$20 honorarium to compensate travel and time.

If you are interested in participating in this research, you can book an appointment by using our calendar at: <https://calendly.com/camplab>

Click any date with a blue color to see the available times on that day, and click the time that works for you to begin your booking.

Alternatively, you can also contact the graduate student conducting the research, Chris Holland, either by phone (613-876-1369) or by email (ch375146@dal.ca).



ELDER LEARNER FALL 2019 TALKS

Talks are \$20 for members, \$25 for non-members, which includes lunch. For more information go to www.elderlearners.ca. To register call Jennifer at 883-9766

THE LIFE AND TIMES OF SIR SANDFORD FLEMING

Sydney Dumeresq will talk about Sir Sandford Fleming as the father of time zones, but also as the donor of the land where the Dingle tower, designed by Sydney's grandfather and Andrew Cobb, was built.



**Saturday, October 19,
Scotiabank Theatre,
Sobey Building,
Saint Mary's University
9:45am**

SS ATLANTIC: COURAGE, FOLLY AND LIES IN THE WHITE STAR LINE'S WORST DISASTER BEFORE THE TITANIC.

Robert Chaulk will talk about the ineptitude of the ships officers, as well as the dramatic heroism of the people of Lower Prospect.



**Saturday, November 30th,
McNally Theatre,
St Mary's University,
9.45am.**

Elder Learners Halifax, a nonprofit organization offers talks that may be of interest to our members. Mary-Jane O'Halloran is the President, Elder Learners Halifax

In Memoriam



CROSS, Michael Sean

Michael S. Cross passed away September 18, 2019. Born in Toronto in 1938, he earned his PhD from the University of Toronto in 1968. He taught at University of Calgary, Carleton University, and University of Toronto before joining Dalhousie's History Department in 1975, where he stayed until retiring as full professor in 2002.

Michael helped bring the union movement to Dalhousie and on two occasions served as chief negotiator for the DFA. Dr. Robert Rodger, the DFA's President in 1978, recalls that Michael was a "first class negotiator. I got to know him as we sat around the bargaining table. He was calm, rational and reasonable."

Michael was an editor of several historical publications, contributed to organizations such as the Canadian Historical Association, the Social Sciences and Humanities Research Council of Canada, and the Canada Council. At Dalhousie, he served two terms as Chair of the Department of History, Dean of Henson College and Associate Dean of the Faculty of Arts and Science.

Michael is survived by his wife Patricia DeMeo and children Rean, Sean, Patrick, Misty, and Andy. His family notes that Michael faced his final illness bravely, surrounded by people who loved him. 'He was a lot of things: father, Canada's coolest professor, towering intellect, social justice champion, grandfather, author, jokester, union organizer, music lover, great grandfather, basketball aficionado, science fiction nerd, and loving husband.'

Memorial for Michael Cross

Friday December 6 2019, 5 PM
University Club's Games Room

You can also donate to the Michael S. Cross Memorial Undergraduate Essay Prize in Canadian or Labour History

Desmond Patrick Kerans March 10, 1930 — August 13, 2019

Peacefully in Ottawa at the age of 89. Survived by his wife of 46 years, Marion Douglas Kerans, four step-children, Karen (Brian), Joanne (Michael), Robert (Heather), and Lyn (Jamie), thirteen grandchildren, and eight great-grandchildren, and by other family members, Murray Angus (Joyce), Deborah Stienstra (Greg) and Elspeth MacEwan (Grant). Also survived by his brother Roger Kerans. Predeceased by his parents, Philip and Julia Kerans, step-children Patrick and Maureen, and nephew Chris Kerans.

Born in Rosetown, Saskatchewan in 1930, Pat lived in various prairie towns during the Depression where his parents pursued their careers as teachers. At the age of 18, he joined the Society of Jesus (Jesuits) and spent the next 13 years studying in Canada and abroad. He was ordained in 1961.

Pat was an intellectual of great depth and breadth. He was also a natural teacher, and took great pleasure in sharing his vast knowledge with students at St. Mary's and Dalhousie Universities in Halifax, and at UBC in his later years. He took particular satisfaction in working with adult students, particularly Mi'kmaq, while teaching at Dalhousie's School of Social Work.

Pat was also a life-long advocate for social justice at both the community and global levels. He and Marion were instrumental in the development of the first housing co-op in Halifax, and were both commissioners on the People's Food Commission in the late 1970's. His academic writings focused on poverty and inequality, and the conflict between modern economic values and those of the Gospel. His groundbreaking book, *Sinful Social Structures*, in 1972 captured the essence of his thinking, and of the times.

In 1972, Pat felt called to leave the Jesuits and enter into marriage with Marion Douglas Kellerman, a widow with six young children. In doing so, he became a central figure in what would become a large and ever-expanding family across the country. He took particular delight in witnessing the development of his thirteen grandchildren, and his eight great-grandchildren. The family would like to express appreciation to Dr. Claudia Hubbes for the exceptional care she provided during Pat's final years, and to the May Court Hospice in Ottawa. In lieu of flowers, those wishing to honour Pat's life may do so by donating to a charity of their choice.

A funeral mass was celebrated for Patrick Kerans, at St. Joseph's Catholic Church, Ottawa on Saturday, August 17, 2019. Cremation has taken place and Pat's ashes will be interred on Caribou Island, NS, at a date to be determined.

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

Membership Application for Payment by Cheque or Monthly Pension Deduction

Employee Number (from your pension stub): B_____

Name _____

Address _____

Postal Code _____

Phone Number: _____

E-mail: _____

Date of Retirement: _____

Dalhousie Department: _____

I enclose a \$20 cheque / request that ADRP monthly dues (\$1.66) be deducted from my
Dalhousie University 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.



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 and specify Dalhousie Retirees and Pensioners Bursary

TAX RECEIPTS: Dalhousie will issue a tax receipt for your income tax purposes. Monthly Donors will receive one yearly receipt summarizing giving over the year.

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 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 Email is adrp@dal.ca. Our unstaffed office is on the lower floor of the Life Sciences Centre, Room 2831.