

ADRP BOARD OF DIRECTORS MEETING

Tuesday 2020-10-20 – Approved Minutes (12jan2021)

ZOOM Meeting

Present: Heather Schellinck (Chair), David McNeil, Marilyn Klein, Oriel MacLennan, Grace Paterson, Randy Barkhouse, Marek Kujath, David Tindall, Ed Leach, Peter Wallace

Regrets: Richard Apostle, Phil O'Hara.

1. Adoption of the Agenda

After some discussion, it was decided that the possibility of the Board writing a letter to the BOG would come up under Pension. The agenda was then adopted.

2. Minutes

a. Approval

MOTION (McNeil/Kujath) that with some minor corrections the Minutes of September 22, 2020 be APPROVED. CARRIED.

b. Matters arising

It was clarified that the unapproved minutes for the AGM (17dec19) will be posted on the ADRP website (and not published in the *Newsletter*). The *Newsletter* will inform members that the minutes are available on the website, so that members will be able to read them before the General Meeting in December. A general discussion ensued regarding posting the minutes on the website versus sending out copies in digital form or including them in the *Newsletter*. Sending out digital copies had been past-practice, and it is worth noting that only about a third of the membership has subscribed to the website. David Tindall suggested that the *Newsletter* could include an agenda which would serve to give more members a better idea of the business of the meeting.

Randy Barkhouse asked if Phil had received any replies to his request for recommendations for what ADRP should do with its accumulated surplus. Apparently he had, but there were different documents (e-mail vs report) that had differing information so it was difficult to know exactly what the situation was. In

an e-mail, Phil had indicated that there was a suggestion to contribute money towards the support of black students. He wondered if it wouldn't be better to designate a contribution to black and/or indigenous students and to create a separate bursary for this purpose. Peter Wallace thought that any such bursary/support should be directed towards work that would be appropriate for retirees (e.g., aging research). There was a general discussion about geriatric study at Dalhousie. Although Dalhousie does not have a program in geriatrics, there are units (Kinesiology, Recreation, Psychology) that have members working in the area. Marilyn Klein commented that contributing to the DFA in its negotiations with the BOG would also be good use of the surplus. David Tindall agreed. It was agreed that there should be an ongoing discussion of the matter.

3. President's Report

Phil O'Hara could not attend the meeting due to ongoing medical treatments. Hence, it was agreed that Marilyn would read the report which had been sent to her as *Newsletter* editor.

Here's hoping you're doing well through chaotic 2020. It has certainly given us all pause for reflection on what really counts in our lives. In our family, we welcomed our first grandchild on the 31st of August. We have a family pact that we will not refer to 2020 as miserable, tragic, or in any other negative context. What child needs to hear that over and over growing up? That has to be a recipe for mental health issues down the road.

Please add Tuesday, November 17th from 2:00 - 4:00 pm on your calendar. We plan to have our cancelled spring AGM on the date and use Zoom as the platform. If you are uncomfortable with the use of this online tool, I suggest you seek out and attend with someone in your personal bubble.

There are many informative articles in this newsletter. There is good news regarding health coverage of glucose monitoring for diabetics. There is concerning news regarding changes to the pension plan which will impact on our colleagues approaching retirement. As a current pensioner, the grandfather clauses guarantee that your coverage remains as it was at the time of retirement for the most part.

On a personal note, thank you for all the kind messages regarding my battle with cancer. My treatment in February and March went well as did my surgery in May. After surgery, I had a complication with blood clots and infections which kept me in hospital, alone, for twenty one days. I spent about half my time in Step-Down or

ICU so my memories are subject to confabulation. The absolute worst part of the experience was the loneliness as no one was permitted to visit due to COVID.

I wish I could report that I am now a cancer survivor but that is not the case. Cells from my esophageal tumor metastasized in my liver. It is incurable and I'm now classified as a palliative care patient with stage 4 cancer. I am on an aggressive chemotherapy treatment which, if effective, will add years to my life. To date, the side effects are manageable and include extreme sensitivity to cold, and when speaking I have difficulty finding words that I should know. I had a couple of weeks when I felt sorry for myself after my diagnosis but that has passed and I refuse to allow little-c cancer to control how I live my life.. I plan to live large going forward.

A friend who happens to be a palliative care specialist sent me a phrase that reflects my mind set, "We are all living but we are all dying too ... and it's painful to know that you're further along that timetable than you hoped. I think you are so wise to focus on what it means to be living. – Caitin Lees."

I still blog about my health with a shift from a goal of becoming a survivor to one of living well with cancer. You are welcome to read my ramblings at <https://philohara.ca>. See you online at the AGM on November 17th at 2:00 pm.

Peace, Love and Laughter, Phil

Heather commented that ADRP members would need to be informed (by e-mail) of the Nov. 17th meeting at least two weeks prior. This would include the agenda and the proposed slate of officers. A general discussion of what constitutes proper notification (i.e., under the constitution versus actual practice) ensued. A conventional e-mail could be sent, but experience suggests that the trouble with this option was that too many of them ended up in a "spam" or "clutter" folder. A WordPress notification may not be satisfactory under the constitution. Marilyn pointed out that the *Newsletter* could be used since it reached more than those members who had e-mail (it also would reach members who opted for surface mail). Heather mentioned that e-mail may be required by the Registry of Joint Stock Companies.

4. Treasurer's Report

Ed Leach then presented the Treasurer's Report, as of October 20, 2020:

AS OF SEPTEMBER 30th

CUA Chequing Account. The balance in the CUA Chequing Account as of August 31st is \$8,874.46

Savings Account. Balance is \$81.44.

Certificate #	Deposit	Mature	Interest	Principal	Accrued %	Closing Val.
76364-40-3	02/03/2020	08/03/2022	2.250%	10,441.95	154.48	10,596.43
76364-41-3	02/03/2020	08/03/2022	2.250%	11,590.56	171.48	11,762.04
76364-42-3	06/19/2018	12/19/2020	1.950%	20,237.12	111.36	20,348.48
76364-43-3	12/02/2019	06/02/2022	1.950%	<u>10,000.00</u>	<u>161.88</u>	<u>10,161.88</u>
				<u>52,269.63</u>	<u>599.20</u>	<u>52,868.83</u>

Dalhousie Account: Balance unchanged at \$2,999.16

When the term deposits mature in December, the ADRP should have approximately \$10,000 in its account, and with the other term-deposits ADRP will have approximately \$60,000. Randy Barkhouse commented on the unusual circumstances due to the pandemic. For example, the reception following the AMG in April did not happen which saved about \$1,000.

On the other side of the ledger, Heather pointed out that there were delays in getting the surface mail forwarded from Dalhousie and hence some of the membership cheques could not be cashed. It seems that a number of ADRP membership forms were not received. Marilyn also remarked that members had been told that they could bring their membership cheques to the AGM (which of course wasn't possible due to it being cancelled). David Tindall wondered if ADRP could use internet transfers to accept membership fee payments. A general discussion of what would be needed to accept internet transfers then ensued. It was concluded that Ed and Grace would look into the matter and report back.

Marilyn requested that Ed provide her with a short text outlining payment options for the *Newsletter*.

Ed Leach reported that Sue Whitman can no longer make automatic monthly transfers from retirees to the CUA account. He and Grace will determine the best path forward on this issue.

5. Committee Reports:

a. Benefits

Peter Wallace began by saying that not much has happened since March. However, there have been some developments: ADRP members <65 are now eligible for the glucose monitoring expenses, and the 65&+ members can get COVID-19 coverage through SSQ when they travel. (He advised anybody who is thinking about travel to check the fine print for maxima, etc.) Peter has sent a report to Heather and Marilyn for the *Newsletter*. Marilyn said that she would circulate a draft of the *Newsletter* to Board members so that it can be reviewed.

b. Communications Committee

i. Webmaster - theadrp.ca

David McNeil promised that he would push Phil to get a meeting so that he could become familiar with WordPress and then help maintain the ADRP website. Marilyn asked who else had access to the website. David McNeil was sent a “password,” but he hasn’t been able to figure out how WordPress works. However, another ADRP member, Stewart Cameron, has agreed to help with its maintenance.

ii. Newsletter

Marilyn reminded the Board that she would send out a draft of the latest *Newsletter* tomorrow. It includes ten *in memoriams* and important information about the offer from the Seniors’ College of the University of Toronto. Heather added Jennifer Bankier from the Law School to the *in memoriams*. The *Newsletter* will have photos of the deceased and links to their obituaries.

iii. Other Organizations’ Newsletters

6. Membership Committee

Heather reported that ADRP had approximately 730 members, although she has been encountering difficulties getting their forms. She also described how she has been searching the Dalhousie website for references to the newly retired with the purpose of adding them to the current database. A number of members apparently retired years ago but have never paid membership fees. using the Newsletters of other retiree organizations to track down e-mail addresses of ADRP member.

7. Other reports:

a. Pension Advisory Committee

Randy reported on the meeting that took place (via ZOOM) between the Board, the President of the DFA (David Westwood), and the actuary representative, Paul Chang. To summarize the important subjects that came up, Randy mentioned the BOG offer to the DFA of a single trust fund and the unstacking of pensions as the single offer that seems to affect ADRP members the most (especially with respect to the possibility of “catch-up indexation”). The “unstacking” change, if implemented, would only take full effect in 40 years. Marilyn remarked that she was surprised to see the use of the adjective, “necessary” with regard to the BOG’s proposals, which Randy said might have something to do with the changes in provincial regulations regarding pensions. At present the two sides seem to be dug in. Randy clarified what “unstacking” meant—i.e., that CPP would be deducted from Dalhousie pensions when members started receiving them. Presumably, with “unstacking” pensioners would be paying less deductions. Ed Leach said that from his experience it was better to retain the stacking principle (as a kind of forced savings) on the basis that most people would not save the difference in deduction amounts.

Randy also provided some history on the history of how the pension wording has been subject to different interpretations. David Tindall recalled how the DFA won an arbitration case against the BOG who argued that the funds (RTF and PTF) should be considered together for the purpose of calculating a surplus. As it stands now, the RTF is in surplus, while the PTF is in deficit. Merging the funds would make future indexation that much more difficult (and catch-up indexation even more remote) as the total would also probably be in deficit.

b. Seniors College

Heather reported that the Fall Term was off to a good start. Five classes were being offered via ZOOM Webinar, and because they are all being recorded it is not too late to register and access all of the classes which have already occurred. The shift to online was successful although there were some glitches. SCANS membership stands at 370 with 60 new members. It is reasonable to assume that the new members joined because of the shift to online. These new members may live in remote parts of the province or simply not want to make the journey to one of the SCANS sites.

The Winter Term classes, which will also be online, will be announced in early December.

c. CURAC

Grace and Heather attended the AGM on September 30th, which was also held via ZOOM. Delegates from 42 retiree organizations were present. The decision was made to defer the in-person conferences for 2020 (UBC) and 2021 (McGill).

A CURAC Board meeting on September 10th was largely concerned with how to communicate CURAC's health policy recommendations to an audience beyond academia.

There was a special presentation on later-life learning and active aging. The usual reports were submitted by the various committees, and Grace offered to forward copies (i.e., the CURAC booklet) to anyone who was interested. ADRP members might also want to investigate CURAC's information on travel insurance.

8. Other Business

a. Digital estate planning for retirees

Phil has received an offer from Steve Chapelle to host an online session on estate planning. It was agreed to postpone discussion of this item until Phil could attend.

b. Draft letter from ADRP Board to BOG on the state of negotiations between the DFA and the BOG

Phil has composed a draft letter to the President of the BOG expressing concerns about the current negotiations between the BOG and the DFA. It began circulating to ADRP Board members only last night, so the letter may be news to some. Heather and Randy believed that the description of contributions of ADRP members to Dalhousie should be expanded (teaching, research, etc.).

A number of minor grammatical changes were also suggested by Oriel and Heather.

There was also a general agreement that the letter should be copied to the presidents of all employee groups and interested parties (e.g., NSEGU).

Peter Wallace expressed concern that the BOG has never communicated directly with the ADRP about its proposals, even though those proposal directly affected ADRP members. The general statement released by the BOG was sent only to students and employees. Randy commented that the administration was probably only satisfying legal regulations under the Pensions Benefits Act. Given that the ADRP only represents about 60% of all Dalhousie retirees, Peter Wallace felt that the BOG should feel an obligation to communicate with all retirees. Something on communication should be in the letter. Randy agreed to include something on “communications” in the letter.

A general discussion ensued on the best way for the Board to communicate with ADRP members concerning this letter. An automatic e-mail generated by a website post would only go to members who have subscribed. It might be better to send individual e-mails to all ADRP members (in groups of 200 to avoid spam filters).

David Tindall suggested that “ADRP Board” be changed to “ADRP” since the board speaks on behalf of the entire organization. David McNeil expressed reservation about this change since the reality was that the Board (not the membership) discussed the issue and would be submitting the letter. Randy Barkhouse and David Tindall maintained that the Board was elected to represent the entire ADRP. This position was supported by Peter Wallace. It was MOVED (Tindall/Barkhouse) that the letter be revised to say “ADRP” rather than “ADRP Board.” The MOTION CARRIED (with two abstentions).

c. Date, time and place of the next AGM

It was decided to hold the AGM (postponed from April) on November 17, 2020 at 2 pm by ZOOM. Ed leach agreed to set up the meeting with his ZOOM account.

d. ADRP and ZOOM Premium

It was agreed that ADRP would purchase a premium ZOOM account. Ed Leach will look into the costs.

e. Slate of Board Nominees for AGM

Nancy Pitts (Agricultural Campus, Truro) has agreed to stand as member-at-large. One more nomination is being considered but remains unconfirmed. It is not known if Richard Apostle will continue on the Board. Whether Phil (given his personal challenges) will want to continue as President is also unknown at this time.

The agenda being covered, the meeting adjourned.