

Minutes - ADRP Fall General Meeting, November 17, 2020.  
(approved 20 April 2021)  
ZOOM Meeting

Present: Phil O'Hara (Pres. & Chair), Richard Apostle, Randy Barkhouse, Ian Blair, Stewart Cameron, Joanne Clovis, Lilliana de Antueno, Herb Gamberg, Carolyn Green, Bruce Greenfield, Heather Hagreenwood, Katherine Harman, Chris Hawkins, David Hoskin, Nigel Kemp, Marilyn Klein, Marek Kujath, Ed Leach, Virginia Lee, Oriel MacLennan, Rob McClure, Patricia McMullen, David McNeil, Pat Melanson, David Mercer, Linda Mercer, Cynthia Neville, Barry Pass, Grace Paterson, Nancy Pitts, Tim Ruggles, Heather Schellinck, Susan Sherwin, Colin Stuttard, Dick Sutherland, David Tindall, Liz Townsend, Peter Wallace.

1) Call to Order

Phil O'Hara called the meeting to order at 2 pm and asked that for a moment of silence for recently deceased ADRP Members:

Christian Marfels

Peter Waite

Tarunendu Ghose

Phillip Hicks

Jim Manos

Jennifer Bankier

H. E. Morgan

Ed Belzer

Dora Ann Stinson

Margaret Joan Hanley

Donald O'Dor

Robert Edward (Bob) Hoar

Tieje Zonneveld

Larry Holt

Rollie Langille

Joseph Dooley

2) Approval of the Agenda

Colin Stuttard said that agenda should be revised because certain items were required (e.g., budget for 2021) as per the ADRP constitution covering the "annual" meeting. It was agreed that the 2021 budget could come up under the Treasurer's Report. Colin also commented that some documents were either missing or difficult to find on the ADRP website. (Randy Barkhouse commented that the constitution was under "About Us.") Phil responded by saying that he would look into the matter and make any necessary corrections/additions. Lastly, Colin pointed out that the agenda did not contain the "appointment of auditors." Randy said that at the last Board meeting the subject came up at the end of the Treasurer's Report.

3) Approval of the Dec. 19, 2019 Minutes

MOVED (McNeil/Stuttard): that the minutes of the Dec. 17, 2019 meeting be approved with some minor corrections in the list of attendees. Colin Stuttard noted a mistake in the acronym for CURAC. With these corrections the Minutes were APPROVED.

#### 4) Matters Arising

None.

#### 5) President's Report

Phil began his report by recognizing the work of the Board members: Heather Schellinck, Randy Barkhouse, Richard Apostle, Peter Wallace, David McNeil, Ed Leach, Oriel MacLennan, Glenda Butt, Grace Paterson, David Mercer, David Tindall, Marek Kujath, Faye Woodman, and Marilyn Klein.

He then stated that the main mission of ADRP was to give a voice to its members, and for this to happen effectively there had to be good communication (both among members, and between the Board and the membership). Beyond the meetings and the website, there were important gatherings such as Shakespeare-by-the-Sea (Summer 2019) and Neptune Theatre (Spring 2020). Such activity helped fight against senior isolation, the negative consequences of which have become clearer.

Phil went on to say that while 2020 had been a lousy year world-wide, it had also been a particularly challenging year for himself. He has decided to step down as President for health reasons and Heather Schllnick has agreed to be nominated as the new ADRP President. Due to the pandemic, not only was the AGM postponed but the Board did not meet as frequently as it usually does.

Randy Barkhouse then thanked Phil for his service to ADRP. He recalled hiring Phil to head-up a teaching unit in Dalhousie's computer services and said that Phil's actions since being diagnosed epitomized what one could characterize as making the most of a "teachable moment." By bravely sharing his experiences with his diagnosis and subsequent treatment via a personal blog, he has been and continues to be an exemplum for all. On a more personal level, he was grateful that Phil's willingness to continue as Past President meant that Randy could finally relinquish those duties. David McNeil added that Phil had reminded ADRP members that they were more than names on a list or votes at a meeting, but rather that they were social beings with a need to interact with each other and the world. He admired Phil's strength this past year and guessed that it must have something to do with the support he receives from his family and friends. He closed by telling Phil that he also has the support of all ADRP members.

#### 6) Treasurer's Report

The Treasurer's Report was then given by Ed Leach.

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As of September 30, 2020

CUA Chequing Account                 \$8,874.46

Savings Account                         \$81.44

Term Deposits

Dalhousie Account: Balance unchanged at \$2,999.16

Certificate #	Deposit	Mature	Interest	Principal	Accrued %	ClosingVal.
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>

#### ADRP STATEMENT OF REVENUE & EXPENSE

JANUARY 1, 2019 TO DECEMBER 31, 2019

Revenue	Budget	Actual
Dues	\$12,585.00	\$12,139.92
Interest	\$714.07	\$682.71
Travel Grant	\$1,200.00	\$1,200.00
	\$14,499.07	\$14,022.63
Expenses		
Telephone	\$174.12	\$174.12
Postage	\$310.50	\$0.00
Administrative Costs - Office Costs	\$100.00	\$300.00
CURAC DUES	\$300.00	\$300.00
Travel CURAC	\$2,400.00	\$1,123.93
Communications Committee	\$250.00	\$0.00
Social Committee	\$2,000.00	\$2,565.64
SCANS Memorial Lecture	\$150.00	\$300.00
Registrar of Joint Stock	\$31.15	\$31.15
Other Donation	\$100.00	\$0.00
Donation to Bursary Fund	<u>\$3,000.00</u>	<u>\$4,400.00</u>
TOTAL	<u>\$8,815.77</u>	<u>\$9,194.84</u>
SURPLUS (Income)	\$5,683.30	\$4,827.79

To Contingency Fund	\$2,950.00	\$3,240.00
To Accumulated Surplus	\$2,733.30	\$1,587.79

BALANCE SHEET AS OF DECEMBER 31, 2019

ASSETS

CUA Chequing Account	\$1,406.70
CUA Savings Account	\$81.40
GIC's with CUA	\$51,710.69
Dalhousie Account	\$2,999.16
SCANS Account	<u>\$1.00</u>
TOTAL	<u>\$56,198.95</u>

LIABILITIES

Contingency Fund	\$31,098.71
Accumulated Surplus	<u>\$25,100.24</u>
TOTAL	<u>\$56,198.95</u>

NOTES:

Contingency Fund money is based on \$5.00 per paid member per year (648 members as of Dec. 31, 2019).

Contingency Fund amount for 2019 was added to the 2018 Contingency Fund amount.

Surplus for 2019 was added to the 2018 Accumulated Surplus amount.

Ed leach then asked if there were any questions about these reports. On the subject of the Budget for 2021, he said that he was anticipating a surplus of \$12,018.85. There are no substantive risk factors that would change this estimate at this time as long as ADRP continues to take in the revenue per head that it presently receives. Given the request for suggestions as to what to do with the current surplus, there was a proposal to suspend the dues for the coming year. Since automatic withdrawals from pension amounts was the norm and since changing such automatic withdrawals temporarily meant a substantial amount of clerical work, he didn't think it was in the best interests of ADRP to suspend dues. (The President confirmed that the proposal did not garner enough support to be considered as an option at this time.) Randy Barkhouse wanted verification that "Surplus" was the same as "Income." It is. Randy then noted that since the total number of Dalhousie retirees was 1,331 and the present ADRP membership stood at 715 (see #6c below), the latter figure represented more than 50% of the total. It was **Moved** that the Treasurer's Report be accepted. The **MOTION** passed 29 for, 2 abstentions.

## 6) Reports from the Standing Committees

### A) Benefits

Peter Wallace reminded members that there are two benefit plans: #001 for retirees younger than 65 (and partners); and #002 for retirees 65 and over (and partners). Members in the 001 plan, which is the same as the plan for employees, pay 100% (employees only pay 40%). Members in #001 family plan do not move over to the #002 plan until the younger partner turns 65. The ADRP representatives for the #001 plan are non-voting since the university pays a greater percentage of the plan. The great majority of ADRP members are in the #002 plan, and here the ADRP representatives are voting members since retirees pay 100% of the plan.

Although there have not been any meetings of the Benefits Committee over the last while, the Benefits office at Dalhousie has published a few newsletters outlining some changes. Changes in the provincial Pharmacare Program obviously affect the benefits packages offered by Dalhousie; for instance, Pharmacare now pays up to 80% for glucose monitoring. This service actually brings down the overall costs for diabetics.

An important difference between the 001 and 002 plans is that the latter covers up to 80% of the Shingrix Vaccine, while the former covers nothing. The 002 coverage is a under “health benefit” not “drugs,” which has led to some confusion. Moreover, the coverage does not include any costs that a doctor or pharmacist may charge for the injections. Peter added that there will probably be an Advisory Committee Meeting in January so that if members have any questions, they can send them to him.

Phil O’Hara reminded members that Peter has done an extensive cost-analysis of benefit packages comparing ADRP’s to those of similar institutions in Ontario and Alberta and those benefits enjoyed by ADRP members come out very good (it is relatively stable and predictable). Greater coverage, of course, comes with greater costs, and benefit plans seems to work better when they serve more members (as opposed to insurance, which tends to carry a cost described as “peace of mind”). The debate is between extending benefits versus providing a widespread benefit (i.e., a benefit that many ADRP members would receive).

Collin Stuttard asked about the possibility of benefits for hearing aids. Peter responded by saying that there was a partial benefit for hearing aids of 80% or \$200 every 7 years. Peter, who wears hearing aids himself, admitted that the coverage is rather low but added that the aids can come with insurance that often includes “maintenance” for three years. Anyone with such a package would be wise to make sure their aids were in good working order before the three years expire.

Heather Hagreenwood related how she was refused coverage for Shingrix under the 002 plan. Peter advised her to find her receipts and make a new claim. David Tindall pointed out that the coverage was not “direct pay”; hence, it is advisable to make an online claim and submit a photo of the receipt as an attachment.

## B) Communications

Phil O'Hara assured members that the ADRP website (<http://theadrp.ca>) would be improved and that all older documents be made available on it. David McNeil and Stewart Cameron have agreed to help with its maintenance.

Marilyn Klein reported that COVID-19 has disrupted the plan for more issues of the *Newsletter*, but the fall issue has appeared and plans to continue the current rate of production are in place. The *Newsletter* is distributed electronically where possible and made available on the website. It is, however, not “pushed out” automatically to all ADRP members, and some members prefer to receive hardcopy. A decision was also made to have minutes posted on the website, rather than have them dominate the *Newsletter*. The Editor is always eager to receive submissions.

## C) Membership

Heather Schellinck reported that membership in the ADRP stood at over 700 (an increase over last year). Most pay dues by payroll deduction, and a few by cheque, but measures are being taken to make e-transfers possible (especially now that COVID-19 has slowed down mail-delivery).

COVID-19 has also slowed down the information flow from the university concerning recent retirees. This problem has been recognized, and hopefully the normal flow will resume before too long. Phil recalled how when he joined ADRP in 2015, the membership was just below 600; he thanked Heather for her work.

Nancy Pitts then commented that she hoped to join the Board in January; she also added that she planned to promote the ADRP to all her contacts from the Agricultural Campus (Truro). Phil O'Hara offered Nancy and any other ADRP member access to the licensed programs that the ADRP Board has if they wanted to make use of such resources to reach retirees.

## D) Pension Update

Randy Barkhouse began by pointing out that the latest report has shown the RTF (Retirees' Trust Fund) did not make the 5.05% three-year threshold (i.e., 4.86%) to allow for indexation. The national CPI to June 30<sup>th</sup> was only .6%, and the Nova Scotia CPI to June 30<sup>th</sup> was only .1%. So one could argue that we have only fallen behind by that much. The RTF is now close to 49% of the total assets in the fund, and this percentage has been growing over the last few decades.

Faye Woodman, who has extensive experience on the subject of pensions, has agreed to serve as the DFA representative on the conciliation board that the DFA and the Dalhousie Board of Governors (BOG) jointly requested on October 28, 2020. The two big issues are: 1) the move to a single fund; and 2) the unstacking of the CPP/OAS and Dalhousie pensions. While the first would have no direct affect on current pensioners, the indirect affect might be on the RTF's

future earnings and hence catch-up indexation. The most affected regarding missed indexation would be people retired as of 2016 (8.6%) and those retiring later would have decreased amounts.

David Tindall asked if the ADRP Board had received a reply to its letter sent to the BOG that supported the DFA's position in the current negotiations. Phil O'Hara said that as president of the ADRP he had been sent a letter simply stating that the ADRP letter had been received, but nothing substantive beyond that.

Richard Apostle asked if the recent behaviour of the stock markets gave any hope for the future. Randy did respond by saying that the market had obviously rebounded since the precipitous drop last spring. If this recovery trend continues, there is a good chance that the RTF will hit the three-year threshold in the future. However, what this last year has demonstrated is that the future is impossible to predict.

#### 7) SCANS (Senior's College Association of Nova Scotia)

Heather Schellinck briefly explained why the ADRP includes a SCANS report on its agenda. Years ago, the ADRP created a task force, consisting of Colin Stuttard and other ADRP members, to look into establishing a college for seniors. This task force eventually led to SCANS, which has operated since 2007.

This has been a challenging and interesting year for the Senior's College. The last week of the winter term and all the spring term were cancelled due to Covid-19, and the decision was made to offer a limited fall term online via Zoom. Five courses, covering a wide range of interests and learning experiences, were offered this fall, one each day:

1. The Science of Mindfulness
2. Satire: from Juvenal to Stephen Colbert
3. Seeing is Believing: How the Telescope Changed Who We Are and What We Know
4. The Devil That Will Not Die: The History of Anti-Semitism
5. Choosing the Future: American Presidential Election 2020

It has been a learning experience. After several stops and starts a broadcast studio was established at Hope United Church. Because the classes have been recorded, members had more flexibility in accessing courses.

A public lecture was offered online in July, and a very successful information session in September. Information on SCANS's Winter 2021 courses and how to register will be posted online in early December:

[www.theSCANS.org](http://www.theSCANS.org).

Among the 2021 winter courses will be two by ADRP members: 1) Stewart Cameron (MD) "How to Become the Empowered Senior Patient"; and 2) Norman Pereira "Six Controversies."

Heather said that current membership in SCANS is approximately 700, the same as ADRP. While there were some SCANS members who did not have an interest in doing courses online, many of the 60 new members are people who would not have been able to attend SCANS classes physically even if there was no Covid-19.

Heather also mentioned that the Senior's College of the University of Toronto has opened up its offerings to ADRP members for the 2020-21 year. This information will be put on the ADRP website.

Colin Stuttard (former President of SCANS and current Chair of its Nominating Committee) asked that ADRP members consider making nominations or suggestions to the SCANS Board. Younger retirees are especially needed. Phil offered to post a call for SCANS nominations on the ADRP website.

#### 8) CURAC (College and University Retiree Associations of Canada)

Phil then called upon Grace Paterson to address the meeting. Grace, a current CURAC Board member and Chair of its Health Policy Committee, said that the CURAC Board met online on September 30. The McGill CURAC 2021 meeting has been cancelled (as was the 2020 meeting scheduled for UBC); however, McGill will host an online gathering, April 14-15, 2021. The presentation of the CURAC awards is delayed until the next in-person conference. (Usually, two ADRP representatives attend CURAC conferences.)

CURAC has published a health care policy bulletin (Strategies for an Aging Population: Maintaining Independence), which can be accessed at the CURAC website. CURAC is currently reviewing the Canadian Medical Association's Health Advocate Plan, which has four priorities: 1) supporting seniors and caregivers; 2) improving access to care; 3) expanding virtual care; and 4) managing COVID-19. Grace encouraged ADRP members to go on the CMA website (<https://www.cma.ca/>) and forward any thoughts they had on the priorities to her. Ed Leach, for instance, forwarded a link to the "Age Well" Conference that was held recently. It show-cased innovated technologies that are being developed to help aging populations.

Ed Leach commented briefly on his involvement with the Aging 2.0 Organization and recent conferences/developments. He has been busy but finds the work extremely exciting and believes that NS is positioned to be a leader in the field of technology for an aging population.

#### 9) Any Other Business

##### a) Slate of Officers

Phil O'Hara thanked Richard Apostle for his years of service on the ADRP Board. He raised a glass and toasted Richard's contributions as a "savant leader."

A slate of nominees (officers) was then presented (copy taken from the recent *Newsletter* 19, No. 3, p. 15). There were some changes to the list. Oriel MacLennan moves to 2nd Vice-President,

and Don Clairmont (Professor, Sociology) stands as member-at-large. Nancy Lynn Pitts should be listed as representing the Agricultural Campus (Truro).

The slate was presented to the members for approval. After three calls for further nominations, the Slate of Officers was put to the vote, and CARRIED.

#### b) ADRP Surplus

Three options for dealing with the surplus, which stands at \$25,100.24, were presented:

- 1) Allocate all of the surplus to the Contingency Fund to assist the DFA in advocating (i.e., legal fees) for the retention of stacked pensions and the two-fund (pensioner and retiree) system;
- 2) Allocate \$15,000 to the Bursary Fund and the balance to the Contingency Fund; and
- 3) Allocate all of the surplus to a fund for members in need.

These were created by the Board after surveying all submissions. The suggestion to defer dues for a year was not presented because it was deemed too difficult to implement. The current Bursary Fund stands at \$43,683. When it was first established the goal was to reach \$50,000 to provide a foundation for the future. As meeting Chair and ADRP President, Phil O'Hara said that he would recognize anybody who wanted to speak to the issue but reserved the right to speak last.

Colin Stuttard asked for clarification on the term "stacked" pensions. The term refers to the practice of adding the CPP/OAS amount to the pension (some plans will subtract CPP and OAS amounts from pensions). The current BOG proposal to the DFA includes the elimination of stacked pensions. Randy Barkhouse commented that the issue was more complicated insofar as there was a proposal that contained an enhancement (spread over the years worked at Dalhousie) for current employees. Even the elimination of stacked pensions would be gradual so that it would merge with the current system. Ed Leached asked if "unstacking" essentially meant that the Dalhousie pensions would be less in the future than they are now (i.e., that the university would be saving money). Randy responded in the affirmative but pointed out that contributions would also be less.

Phil then spoke. He pointed out that the advocacy role of ADRP was to speak for all pensioners (current and future). Although the amount under option #1 probably represents only a small portion of the fees that would be required to hire legal counsel, it would be a gesture towards this part of ADRP's mandate. It would also be welcome by the DFA. Contributing to the Bursary Fund would be noble, but the fund is in good shape, and there will be future years in which a ADRP surplus or part thereof could put towards it. Establishing a fund for members in need would be difficult to set up and administer, but it is not something that should be dismissed out-of-hand.

Phil then asked members to vote on the options. Option #1 CARRIED (count: 18 for option #1, 7 for option #2, and 4 for option #3).

Randy Barkhouse asked what the full amount of the Contingency Fund would be with the addition. Ed Leach confirmed that the current surplus is \$21,100.24, that the existing surplus stood at \$31,098.71, and that the net surplus will be \$56,198.95.

Hearing no other business (and the agenda items being finished) President O'Hara, on a Motion (Stuttard), declared the meeting adjourned.

David McNeil  
ADRP Secretary