ADWRP

Association of Dalhousie Retirees and Pensioners

Proud of the Impact We Made, the Legacy That Continues

Table of Contents

From the Editor	1
Dates for ADRP Meetings &	
Reports	2
Members of the Board	3
President's Report	4
Treasurer's Report	5
Membership Report	5
Benefits Report	5
Pension Report	7
CURAC Report	10
Seniors College	11
Fossil Fuel Investments in	
Canadian University Pension	
Plans	11
Notices and Opportunities	13
Bridge Game	.13
Estate Planning	.14
Cognition Research	.13
Older But Wiser	14
Embracing Photography	16
On the Lighter Side	
<u> </u>	21
In Memoriam	
_	22
In Memoriam	22 23
In Memoriam The ABC's of the ADRP	22 23 25
In Memoriam The ABC's of the ADRP Membership Form	22 23 25 26

From the Editor

I find that this year has gone by so quickly. Best wishes for the upcoming season. In addition to the committee reports, this issue features information on fossil fuel investments, a personal story about my remarkable stepmother, an incredible photo essay and a call out for opportunities for some in-person bridge games. You might like to save for reference: "The ABC's of the ADRP".

Your contributions are always welcome. 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.

Please make note of the <u>Dalhousie Website for retirees:</u>



Fall 2021

The Editorial Board

Marilyn Klein, Editor

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ADRP Board and All Member Meeting Dates and Times

- Jan 18, 2022
- Feb 15, 2022
- Mar 15, 2022
- Apr 19, 2022 (Annual General Meeting)
- May 17, 2022
- Sept 20, 2022
- Oct 18, 2022
- Nov 15, 2022
- Dec 13, 2022 (Annual General Meeting)

ADRP General Meeting December 14, 2021, 2PM-4PM

Meeting Location: via Zoom

https://us02web.zoom.us/j/84813959272? pwd=azNKZXhuc1ZkWTRRVGVhaWtDY3U2dz09

E-transfer for paying Membership fees for 2022 (or 2021 if in arrears) has been arranged if you are not already paying by cheque or payroll deduction.

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

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

Winter TBD

Monday, March, 22, 2022 Monday, April 1, 2022

Monday November 22, 2022 Monday December 28, 2022

Spring TBD

MEMBERS OF THE ADRP BOARD 2021 - 2022

OFFICERS		
OFFICE	NAME	PAST POSITION
President	Heather Schellinck	Sr. Instructor, Psychology and Neuroscience
Immediate Past-President	Phil O'Hara	Manager, eLearning, LITS
1st Vice President	Peter Wallace	Sr. Instructor, Earth Sciences
2nd Vice President	Oriel MacLennan	Librarian, Killam
3rd Vice President	David Mercer	Technician, Dentistry
Secretary	Susan Holmes	Professor, Faculty of Open Learning & Career Developmen
Treasurer	Ed Leach	Director, Norman Newman Centre for Entrepreneurship
ADRP Directors-at-Large		
	Nancy Lynn Pitts	Professor, Agriculture Campus (Truro)
	Marek Kujath	Professor, Mechanical Engineering
	David Tindall	Professor, Physics
	Grace Paterson	Professor, Medical Informatics
COMMITTEES		
Benefits	Peter Wallace	Sr. Instructor, Earth Sciences
Membership	Heather Schellinck	Sr. Instructor, Psychology and Neuroscience
Communications	Marilyn Klein	Instructional Resources, Dentistry
Pension Advisory	Randy Barkhouse,	Director, ACS

The ADRP Board of Directors met remotely via Zoom October 19 and November 21, 2021 and . $\underline{\text{Minutes}} \text{ of Board of Directors Meetings will be available on the ADRP Website} < \underline{\text{https://theadrp.ca/wp/}}$

President's Report November 2021 -

Heather Schellinck

The months of October and November have been rather quiet for our board representatives on university committees as neither the Pension Advisory Committee (PAC) nor the Benefit Committee have met recently. Nonetheless, as Randy has described in his Pension Report, the PAC will be considering whether to initiate an actuarial valuation, at its December meeting, to possibly consider further catch-up indexation for the years prior to 2020. Given the value of the current surplus, we would hope for a positive decision from the administration.

We have had no trouble keeping busy with other projects. Our Communications Committee, under the discerning leadership of Marilyn Klein, has been discussing how best to update our website. They are very pleased to report that Glenn Shea, a recent retiree, who designed websites as part of his work with Information Technology Services, has joined their committee. Glenn will work with Marilyn and our Webmaster, Stewart Cameron to update our communications policy. Stewart gave an excellent presentation at the November meeting of the Board in which he described some of the challenges that we will soon be facing in terms of communicating effectively and safely with our members.

A great big thank you to Susan Holmes who has agreed to take on the position of Board Secretary. Susan has retired from the Faculty of Continuing Education, recently renamed the Faculty of Open Learning & Career Development. For 31 years, she developed specialized education programs including a very well received remedial course for Dalhousie students who would have been otherwise academically dismissed. She has also served several terms on the Dalhousie Faculty Association Executive.

As Nancy Pitts has reported that Covid protocols permitting, the Seniors' College Association of Nova Scotia (SCANS) plans to resume in person courses in February 2022. For those of you recently retired and looking for new pursuits, you can learn more about SCANS at their website (thescans.org). They are very welcoming to new students and instructors interested in participating in their six-week non-credit programs. They are specifically looking for volunteers to help with setting up AV equipment at the beginning of each class. For those of you who do not know, SCANS was founded almost fifteen years ago by a group of Dalhousie retirees.

A special thank you to the members who have contributed to the newsletter this month. You have added significantly to the content. In closing, if you find the acronyms often used in our newsletters to be confusing, please take time to read The ABCs of ADRP penned by Randy Barkhouse. It is a very helpful document. And finally, a reminder that our Annual Meeting, to be held at 2 pm on December 14, is open to all members. The Board would be very appreciative if you could take the time to attend. The meeting will be held virtually. The Zoom link is on page two of this newsletter. The link will also be posted on our website theadrp.ca

See you on Zoom.

Heather

Treasurer's Report, November 2021

Ed Leach

As of October 31st, 2021

CUA Chequing Account. Balance is \$15,381.68.

Savings Account 7634-20-3. Balance is \$81.51.

Savings Account 7634-21-3. Balance is \$1,200.42

Dalhousie Account: Balance unchanged at \$2,999.16

NOTES:

- An additional \$15,000 has been sent to Diane Robinson in the Advancement Office.
- Dues for October were deposited on November 3rd \$1,140.42.

Membership Committee Report November 2021

Heather Schellinck

As of October 30th, ~ 725 faculty and staff are members of the ADRP with 690 enrolled in payroll deduction and 31 paying by cash, cheque or e-transfer. Recently, I heard from several individuals who just discovered that their membership form had never been processed, even though they had retired many years ago. Given that the ADRP membership form sometimes travels through several offices, it could possibly be misfiled or placed. We are working to find a more efficient way for retirees to apply for membership to overcome such potential problems.

Benefits Committee Report November 2021

Peter Wallace, Chair

Not much changed since the last report in April; there has been little to no action regarding queries and/ or problems. This could be a function of less mobility of retirees the past 6 months or that problems have not surfaced yet. We are waiting to see how the year's end reports finalize which will be happening soon when we have more data.

There have been no advisory meetings for either benefits group (early retirees or aged 65 and over retirees) but the early retirees are scheduled to meet before the New Year and the older cohort committee after the New Year. Because we have not heard a peep from either the Benefits Office or Medavie-Blue Cross I suspect there are no imminent radical changes proposed or needed to premiums or reimbursements.

This does not mean ADRP members should not be proactive with respect to extended health or travel benefits. The renewal dates for both plans is April 1st and any changes can be proposed up to that date by any member of the plans. If there are any areas where you think changes are need please let the Advisory Committee members know – their names are at the end of this missive. In addition to your suggestions, when we have the Advisory Meetings we get an overview of the premiums, reimbursements, and

projected expenses for the next few years and from these committee members can and do propose changes based on that data. So give us a heads-up if you feel some changes are warranted and we'll look at the data to see what we can do.

I remind you that the major change enacted since the last ADRP meeting was adding **Environmental Therapy** to the list of para-medical practitioners acceptable to the plan managers. Read the report in the April 2021 Newsletter on how Environmental Therapy can help you, it's a great read and has a high potential of helping many of our members. I also look forward to seeing how the increase in hearing aid reimbursement has affected our plan along with the Continuous Glucose Monitoring system. How these changes came about may be the path to follow for other changes in the plan.

Because many of us are double vaccinated and thinking of travel in the New Year let me finally remind you of the affinity agreements ADRP has with CURAC (Colleges and University Retiree Associations of Canada). These agreements give members group rates for services such as:

- extended health (https://www.curac.ca/members-benefits/rto-health/) if not covered by the Dalhousie plan,
- vehicle and home insurance (https://curac.ca/members-benefits/economical-ha-e/),
- pet care insurance (https://www.curac.ca/members-benefits/economical-pet/),
- **travel insurance** if you are not covered by the Dalhousie plan and/or wish a standalone trip cancellation insurance (https://www.curac.ca/members-benefits/tc-ti/), and
- <u>travel/vacation trips through the travel company Collette (https://www.curac.ca/members-benefits/travel-opportunities/guided-by-collette/).</u>

Members receive discounted prices and CURAC and ADRP receive "finder's fees" – a win-win-win for everyone.

The ADRP Benefits Committee members are:

Peter Wallace (Chair), Randy Barkhouse, Michael Bradfield, David Tindall, Christine Matheson-Studley, Cathy Thibodeau and Heather Schellinck (ex-officio, 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

The non-voting members of the Dalhousie Benefits Advisory Committee are:

Christine Matheson-Studley, Cathy Thibodeau (substitute/proxy), and Peter Wallace (ex-officio, substitute/proxy)

Pension Report

Randy Barkhouse

Investment returns for the Dalhousie Pension Plan since April 1, 2020 have been the best for over twenty years. The returns for the Retirees Trust Fund (RTF) portion of the Plan, now about 50% of the total, have similarly been extremely positive. The RTF is the fund from which pensions are paid. The other fund, the Pension Trust Fund (PTF), is the fund into which contributions by employer and employees are deposited. A transfer is made from the PTF to the RTF when an employee retires.

The two tables below contain the returns for the Plan year to June 30, 2021, and for the two months following.

Dalhousie Pension Trust Fund Dalhousie Retirees' Trust Fund

Interim performance - July 1, 2020 to June 30, 2021

Fund	July 1, 2020 to June 30, 2021
PTF	20.46%
RTF	19.43%
Consolidated Pension	19.96%
TSX	33.84%
S&P 500 - \$CAD	28.24%
S&P 500 - \$US	40.79%
EAFE - \$CAD	20.54%
EAFE - local currency	27.07%
TMX Bond Universe	-2.43%
CPI	3.06%

Market Value (millions)	PTF	RTF	Consolidated
June 30, 2020	\$743.7	\$686.4	\$1,430.1
June 30, 2021	\$856.6	\$829.8	\$1,686.4

Dalhousie Pension Trust Fund Dalhousie Retirees' Trust Fund

Interim performance - July 1, 2021 to Aug 31, 2021

Fund	July 2021	Aug 2021	Two months ended Aug 31, 2021
PTF	1.80%	3.10%	4.96%
RTF	1.98%	2.72%	4.75%
Cons. Pension	1.89%	2.92%	4.86%
TSX	0.80%	1.63%	2.44%
S&P 500 - \$CAD	3.05%	4.46%	7.65%
S&P 500 - \$US	2.38%	3.04%	5.49%
EAFE - \$CAD	1.42%	3.16%	4.62%
EAFE – local currency	0.40%	2.25%	2.66%
TMX Bond Universe	1.03%	-0.12%	0.91%
CPI	0.64%	0.21%	0.85%

Market Value (millions)	PTF	RTF	Consolidated
June 30, 2021	\$856.6	\$829.8	\$1,686.4
August 31, 2021	\$887.5	\$875.7	\$1,763.2

These returns have had a very favorable impact on the projected funding ratios of the plan as reported in September by the Plan actuary from Eckler Ltd, based on the change in value of assets and liabilities since the most recent actuarial valuation of January 31, 2020.

Before 2020 in Nova Scotia a defined benefit pension plan was considered 100% funded if the value of its assets equalled the value of its liabilities. If assets were less than liabilities the plan was in deficit, requiring additional contributions by the sponsor. When assets exceeded liabilities, the plan was in surplus. Since 2001 the Dalhousie Plan has seldom been in surplus which meant the university paid in millions more (\$30 million in the past five years) to reduce the deficit.

A new provincial regulation starting in 2020 required defined benefit plans to have an additional cushion of assets over liabilities, an amount called a "provision for adverse deviation" (PfAD). For Dalhousie that PfAD was set at 7.7% meaning assets now have to be 107.7% of liabilities for the plan to be considered fully funded.

The projected funding ratios at June 30 and August 31 are shown below. The projection was made from the January 31, 2020 formal valuation, rather than from a new valuation so could deviate from the actual depending whether the assumptions used in the valuation continued true in the months since.

Going Concern BE FR at June 30, 2021 is 109.4% (101.6% of Requirement i.e., 109.4%/107.7%)

- Reflects January 1, 2022 indexation of 3.0612%
- Equates to estimated \$27 Million excess (measured relative to 107.7%)
- Estimated RTF excess of \$42 Million, estimated PTF unfunded liability of \$15 Million
 Going Concern BE FR at <u>August 31, 2021</u> is 113.2% (105.1% of Requirement i.e., 113.2%/107.7%)

In the above BE FR stands for "best efforts funding ratio", best efforts being a term now used by Canadian actuaries for how assets and liabilities are measured.

Updated projections are expected at the Pension Advisory Committee (PAC) meeting on December 1.

As mentioned above automatic indexation of 3.0612% will be applied to eligible pensions starting in January 2022. ADRP requested at the September PAC meeting that a new actuarial valuation be done in order that the pension trustees could also consider awarding further catch-up indexation for eligible pensions. Automatic indexation is awarded in the amount that the 3-year average of returns for the RTF exceed a threshold of 5.05%.

For years in which automatic indexation up to the amount of Consumer {rice Index (CPI) was not awarded another type of indexation can be awarded. Catch-up indexation is awarded at the discretion of the Plan trustees using up to one-half the amount of any RTF surplus at the most recent valuation. The award last year of just over 2% used all the available RTF surplus from the January 2020 valuation so a new one is required for any of the 50% of estimated \$42 million current RTF surplus to be used.

While the employee group reps spoke in favor of the request, the V-P Finance was not, concerned that the Plan could quickly slip back into an underfunded state if market fluctuations became unfavorable. The administration has the sole authority to commission a new valuation. It was agreed that the request would be considered again at the December 1 meeting. A new valuation would take a few months to prepare so the trustees would have knowledge of a further 4-5 months of funding status after any favorable decision for a valuation was made.

As was shown last year any catch-up award can be retroactive. The maximum amount of missed indexation for any eligible Dalhousie pensioners is about 7%. Catching up on all missed indexation is estimated to add about \$15 million to RTF liabilities.

The PAC has recently set up a subcommittee to consider participation in the enhanced Canada Pension Plan (CPP). The enhancement would raise maximum CPP payments by about 33% of current payments, but also require greater contributions by employees and employer. The essential question is whether employees wish to pay more to obtain more in CPP on top of Dal pension payments and their Old Age Security (OAS). Those whose combination from those payments exceed the OAS clawback threshold

might find that they made additional payments for a benefit that was substantially taxed away. For all employees, the question of the enhanced CPP is one of current (money in their paycheck) versus future consumption (money in their CPP payments).

A further minor task of the subcommittee will be to select a consultant to prepare a report on the 2-fund structure of the Dal Pension Plan, the transfer between funds, and the Plan's indexation provisions. That report was initially targeted to be completed early in 2022, but a later date now seems likely to be required.

While the administration has argued for a cessation of transfers, associated changes in the rules on indexation have not been stated. The argument for cessation has been weakened by the obvious inaccuracy in the assertion on the Pension Plan web site that "The two-fund structure makes funding the overall plan to 100 percent unrealistic." At August 31, it was 105.1% funded.

One could also argue that rules of addition state that (A+B) +C=A+(B+C) where A=PTF assets, B=transfer to the RTF, and C=RTF assets. Any gain from cessation of transfers would seem to arise only if indexation is reduced. The present surge in the Consumer Price Index (CPI) demonstrates that indexation is very important to retaining the purchasing power of Dalhousie pensions.

Being a member of a defined benefit pension plan is recognized as a very desirable benefit for an employee, and an attraction that employers can use in recruiting. It is important that Dal pensioners, current employees, and the administration all recognize that and strive to retain the plan that we as Dalhousie pensioners now enjoy.

CURAC Report September 2021

Grace Paterson

An updated Health Care Policy Committee Bulletin has been uploaded to the <u>CURAC.ca</u> website. It was split into an Executive Summary with a link to the full bulletin. The title is "Chronic Pain in Adults: Challenges in Understanding and Care".

There is a new Board of Directors for 2021-22 with Kent Percival of University of Guelph as President. I completed my 2-year term on the board, but continue in my role as Chair, Health Care Policy Committee.

The 2021 CURAC Annual Conference at McGill was virtual.

Dates for the 2022 CURAC virtual conference and AGM are May 19-20. Check the <u>CURAC.ca</u> website for details

There is some hope the 2023 conference will be at York and be a hybrid event to allow many more to view the sessions..

Seniors' College of Nova Scotia Report November 2021

Nancy Pitts

Since the ADRP Annual General Meeting held in April 2021, the Seniors' College has offered five courses by Zoom during the spring semester (April-May). The five fall semester courses (October-November) were also offered by Zoom.

However (drum roll....), SCANS is very excited to announce that starting with the winter 2022 courses, there will be a return to some in-person courses at the various Chapter locations (the pandemic permitting, of course!). In addition to these in-person course offerings, there will be two courses offered by Zoom and available to members from all SCANS Chapters.

The Board of SCANS has adopted a Proof of Vaccination policy that is in compliance with the Health Protection Act for NS (www.thescans.org). To allow in-person classes to resume, all those in attendance (participants and instructors) must show proof of double vaccination and wear a mask while in the venue where the courses are being held.

Two free Public Lectures ("Things that go bump in the night" by Vernon Oickle; and "Reparations as an economic and social development strategy to overcome the legacy of enslavement, colonization and cultural genocide" by Delvina Bernard) were given. These Public Lectures are recorded and available from the SCANS website for anyone who missed them in their live offering (www.thescans.org/public-lectures.org).

As always, SCANS welcomes new members as well as an expression of interest from individuals who would like to contribute as a SCANS instructor. For more information: www.thescans.org and scansinfo@gmail.com

Fossil Fuel Investments in Canadian University Pension Plans

RandyBarkhouse

Marcus Taylor, head of Queen's University's department of global development studies published an opinion piece in the November 11 issue of the Globe and Mail asking if Canadian University pension plans can keep up with global finance changes. Taylor is also an adviser to the OECD's climate adaptation governance task force.

His opening follows -

As world leaders gather in Glasgow for the COP26 climate talks, there is growing recognition that the landscape of financial investment has shifted. Headed by former Bank of Canada governor Mark Carney, a highly visible campaign has sought to push global asset managers toward robust net-zero commitments suited to the scale of the climate crisis. The Canadian university sector has embraced this task. Two weeks ago, University of Toronto president Meric Gertler compellingly argued the sector has a moral obligation to promote emissions-reducing behaviour across the wider economy. This rhetoric was matched by a commitment to decarbonize its \$4-billion endowment and shed all direct investments in fossil fuel companies within a year.

Taylor further listed three key objectives he considered the Canadian university sector must deliver to meet its moral obligations to combatting climate change while also performing its fiduciary duty in management of pension funds.

First is to set "comprehensive, Paris-aligned transition plans that achieve net-zero status by 2050 at the latest." He follows that with -

Second, any sustainable finance strategy must follow the universities of Toronto, Guelph, Laval, Concordia, McMaster, Simon Fraser, Lakehead, UQAM, British Columbia, Victoria and Waterloo in putting an immediate screen on fossil fuel investments and rapidly transferring investments out of the sector. As the president of Harvard unequivocally stated in September, fossil fuel investments contradict the need to decarbonize the economy and violate the university's social mission.

Note that Dalhousie is missing from that list.

Taylor's third objective is that pension plan trustees must provide transparency by annually disclosing their investment holdings alongside a breakdown of emissions from those investments.

An e-mail later on November 11 to Dalhousie President Deep Saini asking for "...any information for Dalhousie pensioners to clarify what Dalhousie pension fund managers are doing to reduce the future risk of holding fossil fuel investments in the Dalhousie pension plan?" brought the following reply from chief of staff Erin Stewart-Reid.

"Please know that this is a topic of discussion amongst Deep and his senior leadership team and he, or a member of his team, will be back in touch with more information when they are able."

As fossil fuel investments in our pension plan continue to be a topic of interest to ADRP members, your ADRP board will keep members informed on any dialogue with Dalhousie's administration and the trustees of our pension funds.

The matter of fossil fuel use is multi-faceted, and although reduction of harmful emissions is an essential objective, the key question is what will be the replacement energy source, not only in Canada, but globally. That is not only a complex technical issue, but also an investment issue in which pension plans will be deeply involved.

Notices & Opportunities

Bridge Games

Bridge players wishing to play social bridge in-person are invited to contact the Dalhousie Neighbourhood Mixed Bridge group. We gather on the first Saturday afternoon of the month in each other's home. Please send an email to grace.paterson@dal.ca if you are interested.



Double vaccination is required for all bridge players.

Estate Planning

Many individuals in the Dalhousie community make an impact in their estate plans for future students. Members who wish to leave a legacy in the form of an estate gift to Dalhousie should speak with Terri Mann in the Office of Advancement. The university likes to have a confidential Memorandum of Understanding (MOU) document on file for estate gifts that outlines exactly the impact you want to have with your gift. The MOU ensures clear direction for the gift and its intended purpose so that there is no confusion when an estate gift is realized. Terri's contact information is as follows:

Terri.Mann@dal.ca Senior Development Officer 902-877-6589







Caught Your Attention? Volunteers Needed for Cognition Research!

We are looking for healthy volunteers aged 55yrs and older to participate in an online study of attention. Participants will answer questionnaires over the phone and complete a series of online attention tasks and surveys on their computer over three 1 hour sessions. Your participation will help us develop better remote tests for cognitive health.

For more information, please email Katie McKearney at EskesPsychLab@gmail.com or leave a voicemail at (902) 494-4033 and tell us you're interested in the "Remote Attention Study"

Older but Wiser: Shirley Berhang Sands



Harley or walker?,

Robin Siegel photo

Marilyn Klein

My stepmother Shirley passed away at age 99 just 3 years ago. Shirley always had high regard for education and kept herself and my father active in adult education experiences. My daughter recently googled her and found this article written in 1994 by one of her professors. I have extracted the beginning and end, if you would like to read more it is at:

Flannery, M. C. (1994). Older but Wiser. *The American Biology Teacher*, *56*(8), 497–500. https://doi.org/10.2307/4449897

Older But Wiser by Maura C Flannery

The second summer session ends this week, and I really hate to say goodbye to this group of students. I always seem to get a good group for second session, perhaps because a student has to be extremely desperate or motivated to go to class in July and August. There are several students who are finishing up their degrees [and left their science requirement to the bitter end], a couple of students who are trying to improve their indices so they can get off probation before the fall semester begins, and then there's Shirley. Shirley usually gets one of the highest quiz grades, did very well on her written assignments, and had the best-organized oral report. Yet Shirley is only auditing the course, is hearing impaired, and has had cataracts removed from both eyes. Shirley is, let us say, more than 70 years old. In the few short weeks of this summer session, Shirley Berhang Sands has become important to almost every- one in the class. She's become my role model; as I slog through middle age and consider my retirement, I want to be like Shirley: eagerly learning, interested in life, and contributing greatly to the lives of others. She has become a good friend to Tehran, the young wife and mother who sits next to her. They discuss family, class work and male strippers [that's a whole other story]. And she has enriched the experience of everyone in the class by the questions she asks and the comments she makes, including calling some of my quiz questions "clinkers." Shirley did not admit to me until the fourth week of class that she was a hospital dietitian before her retirement; that is, her second retirement. She also taught home economics in high school, but she never took a know-it-all approach when we discussed nutrition. She had come to learn and never imposed herself during the class, though on the last day she did give me a copy of one of her articles on nutrition which appear in her community's newspaper (Sands 1994). Early in the semester, I asked the students to write an essay on the disease they fear most. I find this an assignment that not only forces students to think about themselves and their fears, but one that tells me a lot about the people sitting in my class. Over the years, more and more of the essays are on AIDS, which is comforting in the sense that at least some young people appreciate what a high-risk group they are in. Shirley, not too surprisingly, does not fear AIDS, but perhaps more surprisingly, she doesn't fear cancer or stroke or heart attack, at least not as much as she fears being useless. She sees feeling useless as a disease, and the comment in her essay which is most memorable to me is that when people ask her what she does, and she says that she's retired, "conversation dwindles" because in this country we are so much defined by our occupations. This comment made me consider how much of my time and my soul goes into my work and what that commitment would leave me with when I retired....

...As I come to the end of this column, I ask myself why did I decide to write it, why was it so important to me to introduce all these people to you? Do I want to honor them? Do I want to encourage active retirement in those of us who have been in the classroom for many years? No, these are not the reasons that motivated me. Instead, I wanted, first, to thank them for sharing their love of life as well as their knowledge and interests with me. Also, I wanted to revel in their activity, in their approach to old age. I want to celebrate their continued useful- ness, so that I might be capable of the same when I finally leave teaching. I see them as giving me inspiration for a rich old age that my own parents could not provide. Though some of my students may think that my retirement can't come quickly enough, I don't have any intention of retiring soon, but I would like my retirement years to be as rich and interesting as my working years. I see people like Shirley and Burnett and Larry as role models, and as more than that-as symbols of the joy there is in life, of the rewards that come to those who want to continue to learn and do and share throughout their lives

Embracing Photography

Robert Loney

For retirees (or indeed anyone), I believe now is the time to embrace photography as a hobby or pastime. Cameras of all types have improved immensely and the overall cost of cameras and making images is lower than it ever has been for all levels of expertise. The opportunity to print photos at home, create hard cover books, create hard copy images to hang on the wall or the ability to easily post images to social media make it easy to share the joy of photography with family and friends. There is no substitute for an image that captures a special moment in time and brings memories flooding back.

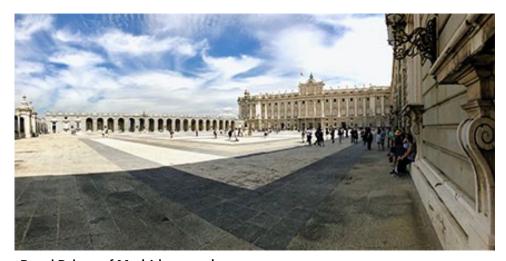
Smartphones

Smartphone cameras have improved in image quality impressively over the last number of years. In fact, they have decimated the compact camera and low-end digital camera market. Many users don't see the need to have a dedicated camera for day-to-day pictures or even for recording their travels, since the images that their phones produce are so good. Indeed, I've stopped carrying my dedicated compact, DSLR and mirrorless cameras for vacations, unless I plan on shooting wildlife.



Placid Boat, Bedford Basin, smartphone

Smartphones really excel in some areas. For instance, in general, it is easier to use a smartphone to take panoramic images than to use a dedicated camera.



Royal Palace of Madrid, smartphone panorama



View of Toledo, smartphone panorama

It is also generally easier to use a smartphone to make photos that have a large dynamic range between the brightest and the darkest parts of the image. I took the photo of the Catedral Primada Santa María de Toledo with both my smartphone and a dedicated camera, but the smartphone image was better, with better exposure of the bright upper blue dome because it took 3 photos, exposed them separately for the dark areas, midtones and highlights and then automatically/instantly merged them to produce the photo that you see. Similar results can be obtained with a dedicated camera using special settings or by using with special software, but for many people, the smartphone can do it more easily and more quickly - basically automatically.

Smartphones have become so 'smart' that you can now take handheld photos in the dark, where previously only dedicated cameras with long exposures on tripods would have produced an acceptable image. Smartphones instantaneously make multiple photos (upwards of 9 or more) and combine those to eliminate blur, digital noise (grain) and to expose for shadows, midtones and highlights



Catedral Primada, Toledo, smartphone, high dynamic range (HDR) image



simultaneously. The devices use artificial intelligence to know what parts of the photos require special exposure/adjustment to look best (e.g. human faces)! You don't need the most expensive or up-to-date phone, but you will be surprised how much better images from newer phones look, especially if you present handset more than five years old.

Ottawa Post Office, 5AM, smartphone, handheld 1/5sec



Old Town Clock, Foggy Night, smartphone, handheld

Lastly smartphone photos can often be edited right within their camera apps and shared with others almost immediately. That's not for everyone, but we've been on travel tours where participants were able to share photos directly with each other using Bluetooth, without Wi-Fi or cellular coverage.

Dedicated Cameras

Despite all the advantages that I've mentioned about smartphones, there are still times when a dedicated camera is best. Wildlife telephoto images, macrophotography, or low light images that need to be cropped or enlarged can all benefit from a camera with a larger lens and larger image sensor (the part that captures the image). For these and other uses, a dedicated camera may be desirable.

The good news is that this is a great time to practice photography with these cameras too. Because many people are selling off their old cameras to purchase newer mirrorless cameras or smartphones, you can find great used equipment at bargain basement prices. Many of these were top-of-the line models just a few years ago. At the other end of the spectrum, newer cameras can shoot 20 frames/second or more to capture fast-moving subjects. Additionally, they are incorporating artificial intelligence to determine when a human, bird or animal eye is in the viewfinder and setting focus specifically on those areas for best results. Some cameras are even adding vehicle detection (think racetrack photos).



Eagle landing, Sheffield Mills, camera, with 100-400mm telephoto lens with 1.4x extender

Software and Free Photography Lessons

Everyone knows about 'Photoshopping'. Image editing software nowadays allows one to alter an image in ways that darkroom workers only dreamed of in decades past. If you are a committed photographer, Adobe Photoshop and Lightroom are amongst the most universally used and well-reviewed packages available. For

the rest of us there are other less costly and subscription-free programs that can be used on multiple platforms (e.g. Affinity Photo, Pixelmator Pro, etc.). Many cameras come with free software for image editing. Most smartphones can do from simple to quite-complex edits right within their camera apps. You can get as involved in editing as much or as little as you wish!

If you feel you need help making better images, either in camera or with software, there is a world of help online. YouTube has exploded with tutorials and reviews of photographic equipment, technique and software – they are available for free. Watch blind critiques of photos submitted by users or watch photos being edited in real time. Sites offer help in written form as well and there are many paid subscription channels for even more in-depth help.

I believe that there has never been a better time to take photos! Digital photography has brought huge improvements to the photos we can produce and it allows those images to be used and shared in many ways. You don't need expensive gear, and you don't need an exotic locale or a spectacular subject to make great photos. There are wonderful images waiting to be made all around us. Get shooting!



Mallard duck, Shubenacadie Canal Park, dedicated camera, 55-250mm lens



Pears, home, smartphone

On the Lighter Side

An Ode of English Plurals From Davya Cohen

submitted by Joanne Clovis

We'll begin with a box, and the plural is boxes, But the plural of ox becomes oxen, not oxes.

One fowl is a goose, but two are called geese, Yet the plural of moose should never be meese.

You may find a lone mouse or a nest full of mice, Yet the plural of house is houses, not hice.

If the plural of man is always called men, Why shouldn't the plural of pan be called pen?

If I speak of my foot and show you my feet, And I give you a boot, would a pair be called beet?

If one is a tooth and a whole set are teeth, Why shouldn't the plural of booth be called beeth?

Then one may be that, and three would be those, Yet hat in the plural would never be hose,

And the plural of cat is cats, not cose. We speak of a brother and also of brethren,

But though we say mother, we never say methren. Then the masculine pronouns are he, his and him, But imagine the feminine: she, shis and shim!

Let's face it, English is a crazy language. There is no egg in eggplant nor ham in hamburger; Neither apple nor pine in pineapple. English muffins weren't invented in England. We take English for granted, but if we explore its paradoxes,

We find that quicksand can work slowly, boxing rings are square,

And a guinea pig is neither from Guinea nor is it a pig.

And why is it that writers write but fingers don't fing,

Grocers don't groce and hammers don't ham?

Doesn't it seem crazy that you can make amends but not one amend.

If you have a bunch of odds and ends and Get rid of all but one of them, what do you call it?

If teachers taught, why didn't preachers praught?

If a vegetarian eats vegetables, what does a humanitarian eat?

Sometimes I think all the folks who grew up speaking English

Should be committed to an asylum for the verbally insane.

In what other language do people recite at a play and play at a recital?

We ship by truck but send cargo by ship.

We have noses that run and feet that smell.

We park in a driveway and drive in a parkway.

And how can a slim chance and a fat chance be the same,

While a wise man and a wise guy are opposites?

You have to marvel at the unique lunacy of a language

In which your house can burn up as it burns down,

In which you fill in a form by filling it out, and

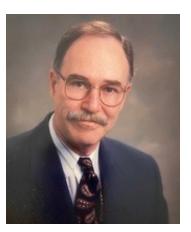
In which an alarm goes off by going on.

And in closing, if Father is Pop, how come Mother's not Mop?

In Memoria



Linda Knight Macleod



Dr. Adam Carr Bell



Guy Robertson MacLean



Dr. Richard Goldbloom

The ABC's of ADRP

Randy Barkhouse

It seems inevitable that authors populate articles in this newsletter with acronyms and abbreviations, although it is hoped that they use an abbreviation only after the initial non-abbreviated usage when writing on any given topic.

As a handy guide to readers a short description follows for many that frequently occur in this newsletter.

ADRP - Association of Dalhousie Retirees and Pensioners. The association was formed over twenty years ago, lead by the late Tarun Ghose of the Faculty of Medicine. At its formation there were just a few dozen members. Current membership is over 720. The ADRP web site is at https://adrp.ca.

CPP – Canada Pension Plan. This one should be familiar to Dalhousie retirees as nearly all are recipients of a monthly payment from this national plan. A retiree may start drawing CPP as early as age 60. The CPP is one component of retirement income along with one's employer pension, and Old Age Security, plus any private savings. An enhancement of the CPP is currently a topic of discussion between Dalhousie and its employee groups as it requires additional contributions by employer and employees.

CRA – Canada Revenue Agency. This arm of the federal government sets many of the rules that govern pension plans. Further regulations are set in each province for provincially regulated plans.

CURAC – College and University Retiree Associations of Canada. CURAC is a national association to which over forty associations at individual institutions belong. ADRP was a founding member in 2003 and ADRP's late Tarun Ghose was an early president. The late Al Sinclair served as CURAC treasurer for several years and a number of ADRP members have served as chair or member of CURAC standing committees. CURAC holds a national conference annually. ADRP was host in 2003 and again in 2018. The most recent conference in 2021, organized by the McGill University Retirees Association, was a virtual one due to the pandemic, as will be that for 2022 next May 19-20 hosted by retirees of UBC, Simon Fraser, and the University of Victoria. It is hoped that a return to in-person events will resume at York University in 2023, although some wish a virtual component to be included to allow many more to view conference presentations. The CURAC web site is at https://curac.ca.

MOU – Memorandum of Understanding. An MOU is simply a document signed by representatives of the associated parties listing a number of points of agreement. ADRP signed two previous versions with Dalhousie in 2000 and again in 2007. At present an update drafted by ADRP is under review by Dalhousie after being presented to President Saini in early October. Among the items listed are Dalhousie's service to collect ADRP monthly dues from pensions, and provision of the ADRP office in LSC2831. Once finalized it will be printed in a future issue of the ADRP newsletter. The update is desired to make current office holders of both Dalhousie and ADRP aware of past arrangements.

OAS – Old Age Security. From the Canada.ca web site "The Old Age Security (OAS) pension is a monthly payment you can get if you are 65 and older...The amount you receive depends on how long you lived in Canada or specific countries after the age of 18." When a recipient's income exceeds the annual threshold (currently over \$79,000) OAS is taxed back at a rate of 15% of the excess. The threshold is adjusted annually.

PAC – Pension Advisory Committee. The PAC is a parity committee with equal voting members of the employee groups and of Dalhousie. ADRP has observer status meaning our representatives have voice but no vote. The PAC governs the benefits side of the Dalhousie Pension Plan as outlined in the Plan text. Changes to the Plan originate at PAC and must be approved there before entering further phases of the approval process. The assets of the Plan are governed by a separate group, the Plan trustees who oversee investment of the assets. More on them later.

PSSP – Public Service Superannuation Plan. Before amalgamation with Dalhousie, employees of both the Technical University and the NS Agricultural College were members of this provincial government pension plan, and on retirement draw a pension from it rather than the Dalhousie Pension Plan. Over time this will phase out as new hires since the amalgamations belong to the Dalhousie Plan.

PTF – Pension Trust Fund. The PTF is one of two funds that form the assets of the Dalhousie Pension Plan. Deductions from the salary of active employees are paid into this fund. The PTF trustees govern investment of the PTF assets, now over \$800 million.

RBAC – Retiree Benefits Advisory Committee. Until 2009 both active employees and pensioners belonged to the single employee benefits plan. An Employee Benefits Committee (EBC) which included no pensioner representatives, advised on the fringe benefit plans, including health and dental. For accounting reasons the University administration decided to remove pensioners from this single plan, and with the participation of ADRP representatives a separate plan was arranged with Blue Cross. A new governing body was set up, the Retiree Benefits Advisory Committee, on which ADRP has the majority. Thus ADRP reps now effectively make the choices on benefits and premium amounts.

RTF – Retirees Trust Fund. The RTF along with the PTF form the assets of the Dalhousie Pension Plan. On retirement, an amount necessary to cover a retiree's pension entitlement is transferred from the PTF to the RTF. Pensions are paid from the RTF whose assets at present are about equal to those in the PTF at over \$800 million. Investment of the RTF assets is governed by the RTF trustees, the same group as the PTF trustees plus a "pensioner member". To date the choice of this member was made by the Dalhousie administration. In the revised MOU presented to President Saini the ADRP has suggested that it have a role in this selection in future.

SCANS – Seniors' College Association of Nova Scotia. SCANS provides short non-credit courses to it members who pay an annual fee. SCANS was founded in 2007 by ADRP, but has since become an independent organization with its own board of directors. Many ADRP members are also members of SCANS. Courses are popular both for their content and the opportunity for social interaction. The SCANS web site is at https://thescans.org.

YMPE – Years Maximum Pensionable Earnings. Remember CPP? Deductions for CPP from annual employment income are made on earnings up to the amount of YMPE. For 2021 YMPE was \$61,600, an amount that is adjusted each year.

Association of Dalhousie Retirees and Pensioners



Room 2831 Life Sciences Centre Dalhousie University PO BOX 15000 Halifax, Nova Scotia B3H4R2 Telephone: (902) 494-7174 E-Mail: adrp@dal.ca

Employee Number (from your pension stub): B
Name

Postal Code_____

Phone Number:

Date of Retirement:

Dalhousie Department:

Payment method (Choose one):

- An e-transfer of \$20 to treasurer@theadrp.ca for the current year. You will receive confirmation that your transfer was successful.
- I enclose a \$20 cheque payable to the Association of Dalhousie Retirees and Pensioners, c/o adrp office address.
- I 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: ____ City: _____ Province/State: ______Postal /Zip Code: _____ ☐ This is my preferred address GIFTAMOUNT: I want to support the Dalhousie Retirees and Pensioners Bursary by: Other \$_____ ☐ A one-time gift of \$100 \$50 \Box 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 \Box 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://theadrp.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.