

**ADRP Annual General Meeting,
2 pm, 20 April, 2021 via Zoom
Revised Draft Minutes, Dec. 6, 2021**

Present: Heather Schellinck (Pres. & Chair), Randy Barkhouse, Chris Beaumont, Stewart Cameron, Joanne Clovis, Gudrun Curri, Nancy Edgecombe, Morris Givner, Carolyn Green, Bruce Greenfield, Heather Greenwood, Rebecca Jamieson, Marilyn Klein, Raymond Klein, Marek Kujath, Ed Leach, Virginia Lee, Oriel MacLennan, Jocelyn MacLean, David McNeil, Donna Meagher-Stewart, David Mercer, Linda Mercer, Jacqueline de Mestral, Michael Murray, Cynthia Neville, Phil O’Hara, Grace Paterson, Nancy Pitts, Colin Stuttard, David Tindall, Liz Townsend, Peter Wallace, Scott Wood.

1) Call to Order

Heather Schellinck called the meeting to order at 2 pm and asked for a minute of silence for recently deceased ADRP Members:

Margaret Arklie	Peter Burroughs	Margaret Hanley	Robert Hoar
David Gass	John Grey	Leon Kind	Ian McLaren
Doug Myers	Robert Rodger	Ruth Rollins	

2) Approval of the Agenda

The agenda was approved.

3) Approval of the 17 Nov. 2020 Minutes

MOVED (Stuttard/Klein): that the minutes of the Dec.17, 2019 meeting be approved with minor corrections. CARRIED.

4) Matters Arising

None

5) President’s Report

Heather began her report by recognizing the work of the Board members: Phil O’Hara, Randy Barkhouse, Richard Apostle, Peter Wallace, David McNeil, Ed Leach, Oriel MacLennan, Nancy Pitts, Grace Paterson, David Mercer, David Tindall, Marek Kujath, and Marilyn Klein. She singled out the Communications Committee consisting of Marilyn Klein, Stewart Cameron, David McNeil and Phil O’Hara who produced the Newsletter and maintained the website. Heather also thanked Randy and Peter for their work on pensions and benefits respectively, Nancy and Grace for serving as the ADRP representatives on the Boards of SCANS and CURAC respectively.

Heather noted that Randy Barkhouse won a national award from CURAC for his contributions to the ADRP. Her nomination letter for Randy, included in these minutes, describes some of his

efforts over the years. Paul Huber was made an ADRP Honorary Member for his contributions to the organization. Much of the value in pensions that we receive can be directly attributed to work done by Paul Huber.

6) Treasurer's Report

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

As of February 28th, 2021

CUA Chequing Account. The balance in the CUA Chequing Account as of January 31st is \$12,872.36

Savings Account 7634-20-3. Balance is \$81.47.

Savings Account 7634-21-3. Balance is \$1,200

Certificate #	Deposit	Mature	Interest	Principal	Accrued %	Closing Val.
76364-40-3	02/03/2020	08/03/2022	2.250%	10,667.54	16.46	10,694.00
76364-41-3	02/03/2020	08/03/2022	2.250%	11,852.06	18.27	11,870.33
76364-42-3	12/19/2020	12/19/2022	.800%	20,467.14	31.85	20,498.99
76364-43-3	12/02/2019	06/02/2022	1.950%	<u>10,195.53</u>	<u>47.93</u>	<u>10,243.66</u>
				<u>53,197.27</u>	<u>114.50</u>	<u>53,306.77</u>

Dalhousie Account: Balance unchanged at \$2,999.16

ACTION REQUIRED:

1. Direct deposit for individual dues has been set up and we have 15+^h.
2. Dues for November (1,107.22), December (1,113.86), January (1,117.18) and February \$1,160 have been received.
3. ADRP now has a credit card with a \$1,000 limit (\$1,200 deposit required).
4. Grace Paterson has completed her audit and as a result a few items have been clarified (e.g., dues reported for the period for which they pertain and not when received).
5. Heather, Grace and Ed are now the ADRP signing officers.

ADRP STATEMENT OF REVENUE & EXPENSE JANUARY 1 2020 TO DECEMBER 31 2020

Revenue	Budget 2020	Actual	Budget 2021
Dues	\$14,000.00	\$13,043.50	\$14,000.00
Interest	\$600.00	\$984.55	\$550.00
Travel Grant	<u>\$1,200.00</u>	<u>\$0.00</u>	<u>\$1,200.00</u>
	<u>\$15,800.00</u>	<u>\$14,028.05</u>	<u>\$15,750.00</u>
Expenses			
Telephone	\$175.00	\$174.12	\$175.00
Postage	\$0.00	\$0.00	\$0.00
Administrative Costs - Office Costs	\$300.00	\$230.00	\$400.00
Insurance Directors & Officer + General Liability	\$0.00	\$0.00	\$1,122.00
CURAC DUES	\$300.00	\$300.00	\$300.00
Travel CURAC	\$0.00	\$0.00	\$0.00
Communications Committee	\$0.00	\$0.00	\$0.00
Social Committee	\$2,000.00	\$1,794.00	\$2,000.00

SCANS Memorial Lecture	\$150.00	\$150.00	\$150.00
Registry of Joint Stocks	\$31.15	\$31.15	\$31.15
Other Donation	\$0.00	\$0.00	\$100.00
Donation to Bursary Fund	\$4,000.00	\$4,000.00	\$19,000.00
TOTAL	<u>\$6,956.15</u>	<u>\$6,679.27</u>	<u>\$23,278.15</u>
SURPLUS	<u>\$8,843.85</u>	<u>\$7,348.78</u>	<u>-\$7,528.15</u>
To Contingency Fund	<u>\$3,375.00</u>	<u>\$3,500.00</u>	<u>\$3,810.00</u>
To Accumulated Surplus	<u>\$5,468.85</u>	<u>\$3,848.78</u>	<u>\$11,338.15</u>

ADRP BALANCE SHEET, DECEMBER 31, 2020

ASSETS	Dec 31 2020
CUA Chequing Account	\$9,699.85
CUA Savings Account	\$81.46
GIC's with CUA	\$52,695.18
Dalhousie Account	\$2,999.16
SCANS Account	\$1.00
2020 Outstanding Deposits	\$2,221.08
2020 Outstanding Cheques (\$150 and \$4000)	<u>\$4,150.00</u>
TOTAL	<u>\$63,547.73</u>

LIABILITIES

Contingency Fund	\$34,598.71
Accumulated Surplus	<u>\$28,949.02</u>
TOTAL	<u>\$63,547.73</u>

Ed also noted that the cost of Directors and Event Liability insurance had been added to the 2021 budget. As CURAC did not meet in 2020 and will meet virtually in 2021, no money has been budgeted for these years.

Since the CRA (Canadian Revenue Agency) generally does not want to see a “surplus” for a non-profit (i.e., no income tax) organization larger than one year’s revenue, the decision was made to transfer \$15,000 to the bursary fund. (\$2,000 was transferred for each of 2019 and 2020.)

Ed then asked if there were any questions or comments. Cynthia Neville asked if the bursary transfers meant that ADRP was committed to spending those amounts. Randy Barkhouse indicated that this was not the case. Cynthia followed up by asking if the transfer meant that the money was just sitting in another ADRP account. Randy responded no--that the bursary transfer was moved to the Dalhousie Development Office. The ADRP bursary fund at Dalhousie currently has a balance of \$45,000. It was MOVED (Neville/Murray) that the Treasurer’s Report be accepted. CARRIED.

7) Reports from the Standing Committees

A) Nominating Committee Report

The slate of officers for the ADRP Board 2021-2022 (published in the March Newsletter) was then presented by Randy Barkhouse:

OFFICE*	NAME	PAST POSITION
President	Heather Schellinck	Senior Instructor, Psychology and Neuroscience
Past President	Phil O'Hara	Manager, eLearning, LITS
1st. Vice President	Peter Wallace	Senior Instructor, Earth Sciences
2nd. Vice President	Oriel MacLennan	Librarian, Killam
3rd. Vice President	VACANT	
Secretary	David McNeil	Associate Professor, English
Treasurer	Ed Leach	Director, Centre for Entrepreneurship
Director-At-Large	Nancy Lynn Pitts	Professor, Agricultural Campus (Truro)
Director-At-Large	Grace Paterson	Associate Professor, Faculty of Medicine
Director-At-Large	David Tindall	Professor, Physics
Director-At-Large	Marek Kujath	Professor, Mechanical Engineering
Benefits	Peter Wallace	Senior Instructor, Earth Sciences
Communication	Marilyn Klein	Instructional Resources, Faculty of Dentistry
Membership	Heather Schellinck	Senior Instructor, Psychology and Neuroscience
Pension Advisory	Randy Barkhouse	Director, Academic Computing Services

* As per the ADRP Constitution, Art. IV, 1.

The President made three calls for further nominations. Hearing none, she declared that the slate was approved by acclamation.

B) Benefits Report

Peter Wallace said that a detailed report (including a comparator spreadsheet) was in the March *Newsletter*. He highlighted the following:

- in 2020 both retiree groups saw limited premium holidays and reduced premium rates, a re-instatement of Travel Insurance, and the introduction of Continuous Glucose Monitoring (CGM) for diabetics (early retirees);
- thus far in 2021, the under age 65 plan (9146-001) has seen no changes in-premium rates or to the EHB plan;
- thus far in 2021, the age 65 and over plan (9146-002) has seen the premium rate reduced by 11.7%, the CGM coverage to continue, a change in hearing aid re-imburement to 80% of \$700 every 3 years, the premium holiday to continue for retirees born in 1934 and earlier, and Occupational Therapy to be included in the para-medical practitioner category.

Peter mentioned that the March *Newsletter* also had a link to a spreadsheet that compared our EHB and Travel Plans with the Retired Teachers of Ontario (RTO) and Alberta Retired Teachers Association (ARTA) benefit and travel plans. He encouraged members to examine it with a view of balancing costs versus benefits and believed that the Dalhousie plans compared quite well.

Colin Stuttard asked about the increased hearing aid benefit; was the benefit now 80% of the maximum (\$700)—i.e., \$560 or 80% up to a maximum of \$700? Peter confirmed that it was \$560. David McNeil reminded members that the improvement was also about the period of coverage (three versus seven years) in addition to the amount, which will put a lot more money into the hands of members using this benefit. While the improvement does not come close to covering the cost of hearing aids (approx. \$2,500 per aid), Colin noted that members could claim a portion (i.e., medical expenses) against income tax.

Jacqueline de Mestral thanked Peter for his efforts in getting coverage for compression bandages, which was another relatively recent improvement (80% up to \$200/yr or \$160). David Tindall pointed out that footcare was another recent benefit that was probably under-utilized.

Peter then asked Liz Townsend to elaborate on the occupational therapy benefit. Liz said that the new benefit appears under “medical practitioners” (80% up to \$650/ yr). Occupational therapy includes such things as home renovation /adaptation, and energy conservation. She referred members to the article in the latest *Newsletter*, which contains more examples and photos. Since elderly people suffer more than the general population from things such as arthritis and Parkinson’s disease, this benefit is significant. Occupational therapists can also advise on items related to mental health issues. The latter can be encountered at retirement or other times of transition (e.g., depression subsequent to a move to a new city/province)

C) Communications

Marilyn Klein reported that The ADRP *Newsletter* is published to the website in January and April 2021. Members are notified by email when a new *Newsletter* is available, and there are still a number being printed and mailed to members.

In addition to the contributions of very hard-working members of the Board, who submit thorough and coherent reports, we are fortunate to have talented members willing share stories and views from their lives apart from their work lives.

David McNeil reported on the ADRP website. The website is maintained by a subcommittee (Stewart Cameron, Phil O’Hara and David McNeil), which has been meeting regularly since November by ZOOM. It makes sure that all relevant documents are accessible, that notices of interest to ADRP members are posted regularly, and that the site easy to use. After an intense period of weekly meetings, the subcommittee now meets biweekly. Two software packages are used to help maintain the site (WordPress and Jetpack); there is a modest fee for these, which to date has been covered by a donation by Phil O’Hara.

There was an attempted scam in early January (see March *Newsletter* for details) which was reported to the Canadian Anti-Fraud Agency.

The subcommittee did a feedback survey on its communication with the membership. The response was rather low (16 of approximately 700 members or 2.3%), but it did suggest that there was satisfaction with the level and content of the communication. David mentioned that while he did not want to make assumptions, the relatively low response-rate might itself be interpreted as a level of satisfaction.

Gudrun Curri commented that she did not receive her T4 from the university and wondered how that situation could be addressed. David McNeil responded by saying that communication with

the university was not really part of ADRP's responsibility, but an inquiry on behalf of ADRP members could be made. The pandemic did result in a disruption of the regular mail service. A few members offered suggestions (e.g., accessing one's T4 on Banner or the CRA website). Heather Schellinck then commented that there were approximately 30 ADRP members who did not use the internet. This situation would have to be considered by the ADRP Board and possible action taken to improve communication not just within the organization but between all members and Dalhousie.

D) Pension Advisory Committee

Heather noted that this report should have come before, not after, Communications as per the agenda. Randy Barkhouse directed members to the Newsletter for the most detailed information and said that he would only mention the key issues. First, he expressed his pleasure at learning that the NSGEU negotiating team was recommending that their members approved the latest offer from the university. If approved, the conclusion of this settlement will bring us closer to the prospect of striking a committee to investigate a merger of the two retirement funds (pensioners and retirees). The former DFA president has already said that the DFA would never agree to a merger.

Second, the returns of both funds continue to look very good, which means that, if the trend continues to June, there is a possibility of indexation. The RTF (Retirees Trust Fund) would have to stand at 107.7% of its liabilities to be considered fully funded. It would have to have a 3-year average return to June 30 above the 5.05% threshold for any indexation to occur. The fund would have to reach at least 110% before catch-up indexation could happen.

E) Membership

Heather Schellinck reported that membership in the ADRP stood at over 734 as of March 31, 2021. Most pay their ADRP dues by payroll deduction, but approximately 15 pay by cheque, and now that an e-transfer is possible, some members are using this option. ADRP membership has benefited from the many retirements in the last two years, although this information was slow in coming from the university.

Heather noted that she has started calling members for whom we do not have e-mail addresses to get updated contact information from them.

F) Seniors' College Association of Nova Scotia (SCANS)

Nancy Pitts (member of the SCANS curriculum committee) noted that the Spring Term will run from April 19th to the week of May 24th. All classes will be offered via ZOOM webinar with class recordings available asynchronously. The Fall 2021 semester will also be offered via ZOOM, but the intention of SCANS is to return to some in-class offerings as soon as possible. SCANS members can take up to 5 ZOOM classes per semester for each of the three semesters year after paying their annual dues. The organization has five regional chapters in Nova Scotia.

SCANS will sponsor a public lecture at 10 am, June 3rd; entitled "Welcome Home: Newcomers to Nova Scotia," the lecture will be given by a member of ISANS (Immigrant Services

Association of Nova Scotia). The lecture is open to the general public, but registration (www.thescans.org) is required.

Nancy emphasized that SCANS offers many opportunities to its members: to learn something new; to volunteer as a class manager, a member of the technical team or a member of one of the committees, and to serve as an instructor.

G) CURAC (College and University Retiree Associations of Canada)

Grace Paterson then gave a CURAC 2021 Report. The 2021 CURAC Virtual Assembly was held on April 15. Dr. Bryan Harvey, Chair, CURAC, gave the welcoming remarks. The two talks were “Rising to the Challenge: Reflections on McGill’s Third Century” by Dr. Suzanne Fortier and “Nature and Nurture: How early life experience changes our DNA Narrative” by Dr. Moshe Szyf.

The CURAC/ARUCC Tribute Award was presented to Randy Barkhouse. The following Award Citation taken from Heather Schellinck’s nomination letter was read out to the Assembly:

"Randy Barkhouse is the bedrock of the Association of Dalhousie Retirees and Pensioners (ADRP). He has served as President from 2009-2012 and 2014-2017. As our first webmaster in 2009, Randy made the work of the association more visible and accessible. He continued in this role for ten years, working assiduously to keep the site operative and current. Being such a caring person, he continued to send newsletters to members who were without e-mail access.



Randy’s dedication coupled with his excellent organizing abilities gave ADRP members the opportunity to both learn from and socialize with retirees across the country. He helped initiate conferences of the Atlantic Provinces University Retirees. In 2019, he personally addressed the logistics associated with the ADRP’s co-hosting (with Saint Mary’s University), the well-attended CURAC Conference. His skilled storytelling of Dalhousie’s history

was a highlight.

As our current representative (albeit nonvoting) on the University’s Pension Advisory Committee (PAC), Randy’s expert understanding of financial matters in general and our pension fund issues in particular have guaranteed that our voice is valued and respected both on the PAC and throughout the university community. He is also currently the Chair of CURAC’s Pension Committee.

In summary, Randy Barkhouse is a person who “makes things happen”. He has a reputation of never turning down a request for help; he is a good listener and never makes a person feel uninformed. The ADRP believes that his many attributes and achievements, both personal and professional, make him most deserving of CURAC’s Tribute Award.”

Applause could be heard from all those members who had their mics turned on. Randy responded by thanking CURAC and ADRP. He added that for some reason the award made him recall the facetious words of Mrs. Lester Person upon the retirement of her husband (former Prime Minister of Canada and Nobel Peace Prize recipient), “behind every successful man is a surprised woman.” While he could not speak for his wife, Nancy, he did acknowledge her assistance and that of several other people (e.g., Philip Welch, John Barry, Joanne Clovis) over the years.

8) Adjournment

Hearing no other business (and the agenda items being finished) a motion was made to adjourn Motion (Clovis) to adjourn.

David McNeil
Secretary

Heather Schellinck
President