

Approved Minutes
ADRP Board of Directors' Meeting
Tuesday, September 20, 2022
2:00 – 4:00 pm

In attendance: Randy Barkhouse, Stewart Cameron, Susan Holmes (Secretary), Marilyn Klein, Ed Leach, David Mercer, Grace Patterson, Nancy Pitts, Heather Schellinck (President and Chair), David Tindall, Peter Wallace.

1. Adoption of the Agenda

Peter requested:

- the addition of an item under Matters Arising: ADRP and Dal's Equity, Inclusion and Diversity Committee
- the RTO report follow the Benefits report

Agenda approved with amendments. (Stewart)

2. Previous Minutes (May 17, 2022)

A. Approval of minutes. (Ed)

B. Matters Arising

a) MOU

The MOU has been back and forth with Laura Neals a couple of times. As per Ed's request, the word "volunteer" was replaced with "contributions". We had hoped to be able to choose trustee. We participate but they have final say. Regarding the social hosted by the President, in the past no one was invited from ADRP. Now ADRP President and Membership Chair or designate will attend. Photos from past events show many members of NSGEU in attendance. This is a way for ADRP to connect and invite them to join ADRP.

MOTION that Memorandum of Understanding be signed and sent back to HR. Randy/Peter.
Passed unanimously.

b) ADRP Constitution

Everyone was asked previously to review the Constitution to see what changes were needed. Heather suggested we have a Membership Chair as a separate position. No other changes were suggested.

ACTION: Heather will make this change to the Constitution and circulate before the October 18 meeting.

c) Auditor's Report

Grace reported that everything in balance. She submitted an interim report as some annual payments and commitments were outstanding: ADRP Bursary, SCANS, SCANS memorial lecture, payment to Registry of Joint Stocks.

ACTION: Heather has received some paperwork from the previous Secretary regarding Registry of Joint Stocks that will be transferred to the Secretary. Treasurer will take care of outstanding payments.

d) Archiving records

Stewart reported that the Communications Committee is working on this (Stewart, Marilyn, along with Secretary) and will develop a formal policy. Backing up means having a dated back up in the event of catastrophe--archiving is something else. We need a more formal system so Board members can access important documents. *Sync* does backup automatically without much trouble.

Heather has membership records. In the office are the forms that everyone fills out when they join ADRP. Grace had a thumb drive as Treasurer. When this was passed along to Ed, he copied the contents to Dropbox, along with all the financial records he has collected (bank statements, etc.) and created.

Randy suggested that ADRP create an operation manual. Marilyn added that simple things like using Word as a standard should be laid out. Ed and Heather stated full support for the need.

ACTION: Everyone agreed to create "operation manual" (procedures to follow when performing ADRP duties which would guide a person unfamiliar with the requirements of the role.)

e) How to recruit NSGEU members

IT people join perhaps because of Randy; Nancy encourages people from Truro campus. Marilyn reports that when NSGEU folks meet with HR to discuss retirement, that's the point where they hear about ADRP. We need a rationale for NSGEU to participate. What are the benefits to them?

ACTION: Heather will send revised ADRP membership form to Pension office.

Susan suggested that ADRP needs to articulate the benefits that it can offer, separate from Dal, both for NSGEU and DFA. Peter commented that many organizations have centralized with Halifax as the centre. We are not Dal; we are the association of retirees and pensioners. Susan added that a unique benefit of ADRP is the opportunity to share common Dal experiences—no other social group offers this.

f) (Added) Dal's Equity, Diversity and Inclusion (EDI) Committee.

Peter suggested that ADRP have a representative on the EDI Committee. Ed added that age should be part of that. Ed has already made contact with Dr. Kevin Hewitt, recently appointed Associate Dean, Equity and Inclusion, Faculty of Science. Susan suggested that Ed's conversation be broader than age as ADRP members have many identities.

ACTION: Ed will draft a letter to Dr. Hewitt pointing out the rationale for having ADRP representation on the EDI committee.

3. President's Report – Heather Schellinck

Three social events have been held over the summer, organized by Susan.

Ed and Susan met with Susan Hutchinson, School of Health and Human Performance. Susan will co-facilitate with S. Hutchinson during the fall offering of the Retirement Planning Workshop. This could be offered to ADRP members who retired before it was offered, or they now find themselves wondering what to do with their time. ADRP is willing to promote this for the benefit of ADRP members.

ACTION: Susan will obtain promotional material from S. Hutchinson and pass along to Stewart/Heather.

Heather spoke with Dal Advancement office for opportunities for ADRP to financially support student research that would benefit seniors.

4. Treasurer's Report (screen shared)
Three certificates matured, earning .6% interest at the moment.

MOTION: Wait another 30 days for bank rate increase before reinvesting term deposits that are due.
Ed/Randy

FRIENDLY AMENDMENT TO MOTION: That the term deposits (approximately \$44,000) be reinvested within 10 days for three different terms.

Susan/Ed.
Passed.

Ed raised philosophical issue about what we do with excess money and suggested that ADRP involve members in work, proposals, and research rather than giving money to Dal to allocate.

Canada HomeShare Program

Ed was asked to serve on CBSSO and became interested in a sub-project known as Canada HomeShare. This is being piloted in Fredericton and involves matching students with older adults for reduced rent in return for 10 hours/week of light work. Halifax is on the radar for next year. Ed was thinking along the lines of an investment of \$10,000 from ADRP. It's a good way to provide intergenerational interaction. A social worker would be doing the screening and matching.

Ed asked for Board support to investigate further.

Randy supports investigation but hesitates if it requires an operational function. Susan suggested that before making such an investment, it would be good to know members' level of interest in sharing their homes.

ACTION: Susan and Peter volunteered to assist Ed in the investigation.

5. Other Reports

A. Benefits (see report)

Peter shared that one member did not know how to access Medavie Bluecross. Psychological services are under same category as other paramedical: covered \$500 per calendar year.

Marilyn mentioned that adding dental coverage for members is still on the agenda. NS Dental Hygienist group have no financial incentive to offer dental services. Dal dental said they had to speak with Dal HR.

ACTION: Marilyn will review correspondence and get back to Dal Dental clinic.

RTO (see report)

Susan gave report on RTO. You can opt out of Dal benefits plan and move into RTO with no problem. Premiums are \$33, including travel for 6 months, from Dal. RTO benefits are about 3

times' Dals, and costs about 3 times. RTO is accepting people who have any connection to an education (custodians, libraries, etc.).

B. Communications

Susan prepared a survey to get input from members on their interest in various social events. Options to add: Shakespeare by the Sea, garden tour.

MOTION: That ADRP send survey to members to help direct social events.
Passed.

Recommendation: Solicitations for research participants will be put on website, with a disclaimer that we are not endorsing. These solicitations will not be pushed to members.

Next Newsletter deadline November 22 for distribution before GM on December 13.

ACTION: Reports and obituaries to Marilyn by November 22 for next Newsletter.

C. Pension Advisory Committee (see report)

Randy reported that the next meeting is October 5. More information will be available for the October 18 Board meeting.

D. Membership

Heather reported that 70 people retired in July, a few in August, so membership numbers are increasing.

E. SCANS (see report)

Nancy reported that SCANS is offering 19 courses this fall, one by zoom, in various locations around the province. SCANS has adopted a revised logo, land acknowledgement at the beginning of each lecture, and first session of each course. It was reported that approximately 200 people signed up for the Food Security seminar.

Stewart reported that Nancy did a great job providing an overview of upcoming courses—in fact it was so terrific that a larger room is required to accommodate the enrolments for her course.

F. CURAC – Dr. David Zitner has agreed to be on Health Policy Committee, but a co-chair is still needed. David Tindall reported that several CURAC meetings have been cancelled but one is scheduled for the near future.

6. New business was discussed earlier.

Next meeting Tuesday, October 18, 2022.

Respectfully submitted,

Susan Holmes
ADRP Secretary

ADRP Treasurer's Report September 20th, 2022 (revised)

AS OF August 31st, 2022

CUA Chequing Account. Balance is \$9,628.15

Savings Account 7634-20-3. Balance is \$33,875.52.

Savings Account 7634-21-3. Balance is \$1,201.05

Certificate #	Deposit	Mature	Interest	Principal	Accrued %	Closing Val.
76364-42-3	12/19/2020	12/19/2022	.800%	20,630.88	59.69	20,746.19
				<u>54,061.73</u>	<u>264.55</u>	<u>54,326.28</u>

Matured GICs

There was a .75% hike in the bank rate on September 8th. In consultation with Randy, Grace and Heather we felt that we should wait until the end of September or early October before reinvesting for a longer term.

With the three matured certificates of deposit (1 June and 2 in early August) plus the monthly contributions for dues we have \$40,000 to we could invest. Rates have increased and the prime rate is predicted to level off around 4.7% for 2023 and 5.20% by the end of this quarter. Looking for guidance on how much we invest and over what term. I have reached out to CUA to give me a call and they typically provide a rate .25-.5% than the rates on their website.

I am leaning towards waiting another 30-45 days to see if the bank rate is increased again. and then investing in \$10,000 tranches for 1 year, 18 months, 2 years and 3 years. This would give us the liquidity we need for projects that arise while at the same time taking advantage of the higher rates.

Current CUA Rates

1 year = 3.00

2 year = 3.25

3 year = 3.45

4 year = 3.90

5 year = 4.10

Dalhousie Account:

General Account \$2,999.16

Travel Fund (For CURAC) \$1,200

NOTES:

1. Our term deposit matures on December 19th.
2. Dues for August will be deposited in September.

3. The decision of how much and what term to invest will be influenced by our choices for decreasing our surplus.

Ed Leach
Treasurer

509-5450 Kaye Street
Halifax, Nova Scotia B3K 0G7
September 20, 2022

Heather Schellinck, President
Association of Dalhousie Retirees and Pensioners
Room 2831, Life Sciences Centre
Dalhousie University
PO Box 15000
Halifax, Nova Scotia
B3H 4R2

AUDIT REPORT

Dear Heather:

I have examined the Banking Records of the Association of Dalhousie Retirees and Pensioners and the ADRP Treasurer's Report for 2021 and find that they are in order.

Yours Truly,

A handwritten signature in cursive script that reads "Grace Paterson".

Grace Paterson

c: Ed Leach, Treasurer
Susan Holmes, Secretary

Report from Benefit's Committee to ADRP Board
for meeting September 20th

There have been no major issues since the last meeting of the board but I have fielded 3 email requests/questions which lead me to formulate some reminders about the Benefits and Travel plans for our members.

1. Solved an issue of a member who was having trouble getting reimbursed by SSQ for a travel medical expense.

Outcome of this was that we should remind members to contact SSQ immediately there is an injury or need for medical assistance when travelling and not to pay the bill and try to get reimbursement later. SSQ will arrange payment directly from the insurer so members will not be out of pocket.

2. Had a potential ADRP member (current employee retiring soon) asking about dental coverage or lack thereof. I directed her to look at the RTO's plan which has an optional dental component.

Dental premium costs are high and I suspect this lack of coverage will continue and we will make sure members know about this lack and the RTO alternative.

3. The last query was about getting reimbursed for a shingles vaccine shot. The member has not needed to contact Medavie-Blue Cross since retiring over 4 years ago and wondered about the procedure.

I gave her the Madavie-Blue Cross URL and told her about what she needed to have on hand in order to set up automatic reimbursement, etc. I also gave her the alternative of visiting their office in Halifax and Dartmouth. This is interesting, I wonder how many members, both employees and retirees, who have not had to contact M-BC and so do not know the procedure? Or have forgotten having set it up so long ago? The M-BC site has changed since I retired a decade ago and I must say it's very easy to get around in it seeing what is covered and how to be reimbursed. I might mention this to the HR – Benefits Office and get them to issue a refresher.

4. A fourth issue was one of mine. I had to get one of my hearing aids replaced and the receipt was not clear that I paid for a new hearing aid so it was rejected.

I phoned M-BC and got a "newbe" who couldn't help me so I nixed the call. The newbe was not versed with our plan which I am and even though I read off the relevant parts but still never got anywhere. I called a day later and got a new person who knew what I was talking about and got the issue resolved immediately. The outcome here is to remind members not to give up if you think you should be reimbursed. The second person had been there at M-BC a while so was more experienced so asking for managers might help or calling back later hoping for a different associate. The overriding fix really should be everyone check receipts to make sure they are clear as to what is being paid for. My receipt said I was paying a deductible and the new person said M-BC did not pay deductibles. That was irrelevant, I was paying for a new hearing aid.

Peter Wallace

Pension Report September 2022

No official figures have yet to be released for returns on the Dalhousie Pension Plan assets for the year to June 30, 2022.

However, given the steep declines in equity markets and fixed income assets during February-June, it is likely that the return for the full year was insufficient for automatic annual indexing which would require a 3-year average return exceeding 5.05%.

In addition since no new actuarial valuation has been done, there is no new surplus available in the Retirees Trust Fund (RTF) for catch-up indexation. Missing indexation is now in the 10-12% range.

The next meeting of the Pension Advisory Committee (PAC) had been scheduled for October 5, but notice of a reschedule has been received.

One item expected to be on the agenda is that of a new actuarial valuation. Although none is required under the 3-year minimum rule until January 2023, it is likely that a valuation back-dated to early 2022 will be done.

That will avoid a later valuation which could show a deficit in the Plan which would require the Board to make amortization payments. The deficit in the Pension Trust Fund (PTF) would exceed any surplus in the Retirees Trust Fund resulting in an overall Plan deficit.

Although a new valuation might show a surplus in the RTF, the trustees will know of the later decline and use their discretion under Plan Rule 9 to not award any catch-up indexation.

Two other items of information expected at the next PAC are the number of retirements to June 30th, and the status of the pension audit. This latter process is a check that no pension fraud is being committed by continued pension payments after a pensioner has died.

The audit will be only the second done for the Dalhousie Pension Plan following the first done several years ago.

There has been no news on the Board's proposal to eliminate inter-fund transfers by merging the PTF and RTF, nor on negotiations with employee groups concerning the enhanced Canada Pension Plan.

Randy Barkhouse

RTO (Formerly Retired Teachers of Ontario/News from September 8, 2022 Meeting
Brudenell, PEI
Susan Holmes

I joined RTOERO (formerly Retired Teachers of Ontario/Les enseignantes et enseignants retraités de l'Ontario) when I retired and have thoroughly enjoyed and benefitted from their webinars, *Renaissance* magazine, and “chime-in” socials over Zoom. The District 50/Atlantic President, Pam Baker, got in touch with me and asked if I'd be a Board member-at-large. I agreed and attended the meeting held at Brudenell in September.

Approximately 100 members and friends from the Atlantic region attended a luncheon hosted by RTO, followed by a meeting that included a presentation by the Director of Marketing, Head Office. RTO provided \$110 to supplement travel expenses.

The new Atlantic District President is William Otto.

RTOERO is attempting to change their name to RTO (like BMO has done) to facilitate growth as a national organization.



I spoke with a member from SMU, Keith Vaughan (K.vaughan@ns.sympatico.ca) who reported that SMU does not offer benefits to retirees, so retirees join RTO. Retirees have an association of about 50 members and are interested in sharing events with ADRP.

I was encouraged to speak with other retirees' organizations from the education sector to see if a group would be interested in having representatives from RTO Head Office meet with us.

RTO membership is open to anyone with an association with the education sector—librarians, custodians, etc. They are on a drive to increase membership and resultant buying power.

Current numbers, from website: 82,766 members with “82% picking our health insurance”.

Annual membership fee was \$70 when I joined.



Report of the Communications Committee

September 15, 2022

1. Marilyn Klein (newsletter editor) Stewart Cameron (webmaster) and Susan Holmes (secretary) conferred by Zoom. Susan left after the first two items were completed.
2. The agenda comprised a) membership survey b) backup policy c) recruitment for research on seniors.
3. Survey – Susan has organized several successful get-togethers: some birdwatching walks and a pub lunch/Neptune afternoon. To better plan for future social events, she would like to conduct a survey of members. She had drafted a questionnaire and requested it be reviewed. It was agreed by all that this was a great idea and we supported sending it via email to all members. Posting it on the website and using an online tool like Survey Monkey were discussed but it was felt email (and regular mail to the 30 members who do not have email) would be the best option. It was also agreed to add an item for a potential bus tour of the Truro campus. Susan felt we could use the campus bus for this even and potentially share the trip with interested DFA members. The survey, attached, will be taken to the board for review and a decision.
4. Backup Policy- This was discussed at a previous board meeting and it was agreed we would come back with a proposal. Currently, Susan backs up her ADRP documents to her private iCloud account. This does not allow for access of documents by anyone else. In the event Susan were not available or had a computer malware attack, the documents would not be obtainable. The backups are also not versioned i.e., stored in a sequence of dated, discrete versions. (This allows for using earlier and earlier backups to restore our files in the event of a malware attack, if the most recent backups are infected. We discussed using software such as SYNC.com. They use Canadian servers and have a reliable, convenient interface. They are used by several large Canadian

Institutions as well as by our colleagues in SCANS. We discussed starting with minutes and agenda packages for board and regular meetings, which would not take up much space. SYNC.com has a free account that might handle this volume of material. However, we discussed the potential for using SYNC.com as a repository of other important ADRP documents, such as memoranda of understanding, the review of dental plans and similar files. We felt that there may be numerous such important documents stored on various computers by members. The archive would be a logical place to store them as well. When photos are involved, the space requirements would increase and a paid account would be likely required. It was agreed that we propose the ADRP create an account at little or no cost and try it for a year. It would be expected that the files would be accessed typically only for catastrophic loss of data, and not routine retrieval. Files such as the Constitution, which is regularly accessed, would be best suited on the website. We would also call on members to send us potentially important files for uploading to SYNC.com. Marilyn and Susan pointed out that a proper filing and naming system would be important, and they will work on a draft scheme for implementing this.

5. We have been receiving a few requests to email solicitations to our members to volunteer for research projects on seniors. We agreed that we supported appropriate studies on seniors as they are often excluded from medical research. However, we did not feel it was appropriate that we act as a relay point to push these offers to our membership via email. We recommend instead that they be placed on the website or in the newsletter. It was felt that pushing email to our members should be reserved for important ADRP business only. As well, we should avoid leaving the impression that the ADRP was endorsing the solicitations. A disclaimer should be used on the website and the newsletter, stating that the solicitation was provided for information only and had not been evaluated or approved by the ADRP.

Respectfully submitted
Stewart Cameron, Chair

Draft Survey of ADRP Members
Fall 2022

What social events interest you?

We know that social connections are important to our health and well-being as we age. Retirement means the loss of connection with many people whom we interacted with frequently on our campuses. ADRP can play a role in offering opportunities for Dalhousie retirees to get together and reminisce about our common past, while having fun and creating new memories.

Below are some ideas that we have generated. Please check all that interest you. Ideally we will have one social event each month (if Covid permits). There is space at the bottom to offer your ideas.

		Yes	No	Maybe	Comments/Suggestions
1	Peggy's Cove Boat Tour to Pearl Island (\$65), partially sponsored by ADRP.				
2	Lunch at Peggy's Cove.				
3	Guided birding/walk on Shearwater Flyer Trail or another location.				
4	Dinner at Port Pub in Port Williams.				
5	Monthly book selection followed by coffee and discussion.				
6	Meet for coffee, scheduled and hosted by a member anywhere.				
7	Lunch and Neptune matinee, partially sponsored by ADRP.				
8	Dinner and evening Neptune, partially sponsored by ADRP.				
9	Symphony Nova Scotia, partially sponsored by ADRP.				
10	Bike ride on rails to trails (various options for starting point).				
11	The Guzzle in Grand Pre to observe thousands of migrating Sandpipers perform their "murmuration". Lunch or dinner in Wolfville.				
12	Walk through Public Gardens followed by coffee or ice cream at the coffee shop.				
13	Morning stroll through Point Pleasant Park.				
14	Cribbage Tournament.				
15	Late afternoon movie followed by dinner.				
16	Tour of Agriculture Campus, opportunity for socializing with local retirees, transportation to and from Truro on Dalhousie bus				

- Which is generally best for you? Weekdays ____ Weekends ____
- What time of the day do you generally prefer? Mornings ____ Afternoons ____ Evenings ____
- Your suggestions are welcomed! Is there something in your area that you would like to suggest? Maybe host?

Summer Social Events

Report to ADRP Board, September 20, 2022

By Susan Holmes

We know that social connections are important to our health and well-being as we age. Retirement means the loss of connection with many people whom we interacted with frequently on our campuses. ADRP can play a role in offering opportunities for Dalhousie retirees to get together and reminisce about our common past, while having fun and creating new memories.

Over the summer ADRP has sponsored three social events

1. Birdwatching on Shearwater Flyer Trail & Salt Marsh Trail with guide Marty Finch, July 12.

If I recall accurately, eight members and their friends participated. Birdwatching is a great social activity because we are exercising out in nature, the pace is easy, and we can move around and chat with everyone.

Cost \$100 donation to NS Bird Society

2. Lunch and Neptune Theatre matinee, Saturday, August 6.

People were on their own for lunch at Gahan House. We then walked across the street to enjoy "Yours Truly, Cape Breton". Twelve members and friends attended.

Cost \$240 (\$20 contribution towards \$45 ticket)

3. Birdwatching in Wolfville area with guide Richard Stern, Saturday, August 27.

Eleven members and friends attended. (The guide set a limit of 10). We had a wonderful morning, stopping at three different sites. Then all participants went to Paddy's Pub in Wolfville for lunch, where many enjoyed their delicious fish cakes and chow-chow.

Cost: \$100 donation to NS Bird Society; appetizers and guide's lunch \$46.59.

Report from SCANS; September 2022
Submitted by Nancy Pitts

SCANS is preparing for an active fall semester.

Upcoming Courses: There are a total of 19 courses being offered. The one online course by Pierre Schmit on “Medical Language in Western Culture: Origin, History, Structure, and Power” will be available by Zoom (and asynchronously by Youtube). There are a total of 18 in-person courses scheduled for the fall semester: 10 in HRM, 3 each in Mahone Bay and Truro, and 1 each in Chester and Liverpool. Information sessions have already been held and registration is open and will close on September 25th.

Public Lectures: The first Public Lecture of Fall 2022 was held on September 16th (“It’s time to Learn more about Canada’s Food System” with Sylvain Charlebois). There are two more Public Lectures planned for this fall. The next one will be an in-person lecture (“The Wonderful World of Dance and Music”) to be held at the Maritime Conservatory of Performing Arts on October 6, 2022 from 2:00 – 3:30 pm.

Strategic Planning: After a series of focus groups held in the various Chapter locations, the Board and Curriculum Committee was led through a full day workshop as part of the process to develop a new strategic plan for SCANS. More details in the future.

As always, SCANS welcomes guests to occasionally visit a course as a ‘test drive’ as they consider becoming a member, and is always on the lookout for potential instructors. For more information: www.thescans.org

September 13, 2022

I would like to open a conversation about ADRP becoming a host for the [Canada Home Share Program](#)

This is a program which matches students with older adults.

In exchange for reduced rent of \$400-\$600 per month, the student provides up to seven hours of companionship and/or assistance with completing light household tasks, such as preparing and sharing meals, tidying up, carrying groceries, or walking a pet.

To date we have given money from our surplus for scholarships and there was a proposal to give money to support research.

My take here is for ADRP to give member time and money that supports both seniors and students.

At the September 20th meeting it would be my intent to introduce the concept and form a small committee to bring forward a proposal to the ADRP board.

Ed Leach