

Approved Minutes
Association of Dalhousie Retirees & Pensioners (ADRP)
Annual General Meeting

Tuesday, April 18, 2023 – 2:00 pm
Room B400, Killam Library & Microsoft Teams

In attendance:

Randy Barkhouse, Glenda Butt, Stewart Cameron, John Crowley, Wendy Fletcher, Bruce Greenfield, Susan Holmes (Secretary), Ed Leach (Treasurer), Frank Lovely, Oriel MacLennan, Donna Meagher-Stewart, David Mercer, Linda Mercer, Bruce Murphy, Pat Nearing, Grace Paterson, Heather Schellinck (President), David Tindall, Joan Walker, Peter Wallace.

Online:

Richard Apostle, Ana Blair, Victor Day, David Hoskins, Lynn Johnston, Marilyn Klein, David Maxwell, Nancy Pitts, Susan Sherwin.

Regrets: Judith Fingard, Cynthia Neville, Louise Spiteri.

President Heather Schellinck called the meeting to order at 2:02 pm.

The land acknowledgement was read.

1. Adoption of the Agenda

Nominating Committee Report was added to Committee Reports.

MOTION to adopt agenda with addition.

Pat Nearing/David Tindall. Passed.

2. Previous Minutes

Approval of Minutes of January 17, 2023

MOTION to approve minutes.

Randy Barkhouse/Grace Paterson. Passed.

Matters Arising – none.

3. President's Report – Heather Schellinck

a. In Memoriam: The names of deceased members were read, followed by a moment of silence. Essy Baniassad, Dick Chesley, Tim Dean, Daniel Gallant, Ken James, John A. Johnson, Victor Killam, Virginia Lee, Janet Lutz, Brian O'Brien, Don Patton, Allan Pyesmany, Peter Schotch, Charles Taylor, Marguerite Tivey.

b. Thank you to current Board Members and Phil O'Hara, Past President, who passed away in February 2022.

c. What have we been doing? An updated Memorandum of Understanding was negotiated by Heather with Randy's assistance, and signed by President Deep Saini. ADRP has observer status on Pension Advisory Committee (PAC) to which Randy contributes enormously. We have a nominee on the Retirees Trust Fund (RTF), which is a privilege that we hope will continue.

d. ADRP is sponsoring Retirement Lifestyle Planning webinars in the fall, offered by Dr. Susan Hutchinson, retired from Recreation and Leisure Studies.

- e. An ADRP bursary supported a nursing student who has contributed an article to the ADRP Newsletter.
- f. We plan to financially support an undergraduate summer student who is doing research associated with seniors' issues.
- g. Social events, inside and outside, are offered roughly once per month. On April 14, a group enjoyed dinner at LeBistro by Liz and attended *The Piano Men* concert with Symphony NS.
- h. July 20 is Community Day at Dalhousie Agricultural Campus and ADRP is planning a bus trip to participate in festivities and enjoy garden tours. World class research is taking place at AC and most people are unaware. Stay tuned.

4. Treasurer's Report – Ed Leach

a. April 2023

It's a straightforward report with information typically one month behind.

Chequing Account Balance: \$1,343.21

Savings Account Balance: \$2.00

Savings Account Balance: \$1,202.82

Dalhousie Account: \$4,399.16

Non-registered Term Accounts Total Overall Value: \$66,572.63

Certificates become due November 2023 – May 2025 to provide flexibility.

- b. Grace Paterson audited ADRP financial records and a good path has been laid for future transactions and audit. Grace stated that it was pleasure doing the audit with Ed.

c. 2023-2024 Budget

ADRP is striving to increase value for our members - Retirement Lifestyle Planning webinars reflect this objective.

CURAC Conference, May 31 – June 2, Saskatoon. \$2,500 per person has been budgeted to reflect realistic travel costs. Randy added that he has attended several CURAC conferences; 2016 was one of the best conferences ever attended. Large Indigenous population there and it was during the truth and reconciliation inquiry. First Indigenous person hired by the University spoke at the Conference and it was extremely educational.

Budget for Communications Committee to better communicate the benefits of membership in ADRP.

There will be a small operating budget deficit this year. Placing money in certificates is not the best way to create value for members. We are looking for appropriate ways to invest and spend to provide greater benefit to members.

There were no questions or comments.

MOTION: To approve ADRP budget as presented for 2023-24.
Randy Barkhouse/Oriel MacLennan
PASSED.

5. Other Reports

a. Nominating Committee – Randy Barkhouse

It is the first year in memory that everyone has reoffered. ADRP By-laws allow unlimited number of Directors so please think about joining the Board.

Heather made three calls for additional nominations. None were received.
ADRP Board 2023-2024 was declared elected as presented.

A. Benefits - Peter Wallace, 1st VP and Chair of Benefits Committee

a. ADRP plays a watchdog role regarding health benefits and travel plan.

About 12 years ago a few determined that our plan with Medavie Blue Cross was the best around. We can influence changes and improvements. Industry norms create changes automatically. **Members are encouraged to get in touch with Peter.wallace@dal.ca with suggestions or questions.**

b. Highlights from last year.

- i. Tuition Waiver program – Take Dal credit courses with the only charge being student fees.
- ii. Have been searching for person for some time to represent under -65 retirees and Anne-Marie White is now the rep.
- iii. Some past retirees paid an exorbitant amount for benefits in error; DFA grieved and won, and money came back to retirees to pay retirees premiums for 8 – 10 years. The ADRP went to bat.
- iv. Number of claims hasn't changed but costs have. 002 most costs are for medical equipment which is extremely expensive.
- v. Some biosimilar drugs are losing effectiveness after 5 years.
- vi. Claims for travel have increased to \$1M per claim. With Dal you can have more than one claim in a year if they are separate events.
- vii. Use table (in report) to compare with Johnson & Johnson or CAA.
- viii. We have had 500 members for a few years, which provides a stabilized program with good benefits. Number of retirees in program increased 6% in last 2 years. Likely down to 3% in 2023. Retirement surge due to COVID expected to fall off.

B. Communications

Webmaster - Stewart Cameron

- a. Stewart reported that he was asked by past ADRP Executive, David MacNeil and Phil O'Hara, to assist with ADRP website. Soon he found

- himself managing the site alone. A Communications Committee has been established to coordinate efforts and messaging to members.
- b. Lots of archival material now in the process of being safely stored using SYNC.
 - c. We need a consistent approach when communicating with our audience, and messaging that enhances membership in ADRP. Budget approval will allow the Communications Committee to hire a professional to develop brand identity for ADRP.
 - d. Website has had almost no downtime.
 - e. Check out bios and photos of Board Members and info on social events. If you are subscribed, you will receive notifications of important updates on pension, benefits, and social events.

Newsletter - Marilyn Klein

Marilyn had technical issues. The newsletter hasn't come out as often this year due to personal travel. There will be another newsletter in June.

Your contributions add variety and interest. Please contribute.

- C. Pension Advisory Committee - Randy Barkhouse
 - a. Pension Advisory Committee (PAC) is joint Board and ADRP Committee. ADRP has observer status. Paul Huber was very active in making improvements to the plan.
 - b. When there is a deficit, the sponsor has 5 years to amortize. There has been a lot of volatility in the past year. So far things are looking like we might receive indexation. Two kinds of indexation are possible. If there is a surplus, the trustees can use up to half for indexation. If not a surplus, not likely another evaluation until 2026. Our pension is already behind 14% compared to consumer price index. Pensions could be behind CPI by up to 18% by June. Trustees receive evaluation report in November and may award catchup indexation this fall or next spring. OAS and CPP do have indexation.
- D. Membership - Heather Schellinck
 - a. 734 on payroll deduction end of March 2023; 34 who took pension money out and those from AC = 770 members.
 - b. Most members are from HRM; 15 not in Canada. 332 website subscribers make it easier for us.
 - c. 1,500 active pensioners so our membership is over 50%. Lost about 50 members in 2021. With new initiatives, we are hoping to increase membership.
 - d. Suggestions to increase membership from the members present:
 - i. Individual employee groups may decide to have "opting in" to ADRP as the automatic choice.
 - ii. Automatic free first year membership to then encourage people to continue membership.
 - e. Anyone in the world has access to our website.

E. Seniors' College - Nancy Pitts

Nancy had technical issues, so Stewart presented. Lyme Disease webinar had highest attendance. First hybrid courses held winter term with online audience twice the size of in-person. Two courses in spring session were hybrid. **SCANS is always looking for instructors and technical help.** SCANS founded by ADRP and has grown beyond expectations.

F. Social Activities - Susan Holmes

May 27 – Walk, birdwatching with guide, Historic Garden Tour; Annapolis Royal

July 20 – Community Day, Agricultural Campus; Garden & Facilities Tour
Summer - Shakespeare by the Sea

September 23 – Interpreting the Ancient Environment of Horton Bluff Rocks & Fossils; Peter Wallace, retired Senior Instructor, Earth Sciences, will lead the trip. **WATCH the website for details. Theadrp.ca**

G. CURAC Conference – Randy Barkhouse

College and University Retirees Association of Canada (CURAC) founding conference was at Dal in 2003. Several Dal people have been on the Board; Grace Paterson was on Health Policy Committee. Roy Romanow is on 2023 agenda talking about health and seniors (same topic on 2003 conference agenda). David Zitner, Dalhousie, is incoming Chair of Health Policy Committee.

Heather Schellink announced that **Randy Barkhouse had received an award from CURAC**, but with COVID, we have not had the opportunity to recognize him. He's the rock that keeps things going. Congratulations and a loud round of applause to Randy for his contributions. They are sincerely appreciated.

6. New Business

Question - \$500 for physio, vision and podiatry. Can it be increased?

Peter Wallace responded that we have investigated increasing this benefit.

However, what we pay in is what we pay out. If we increase payout by 30%, then premiums must increase 30%. Massage benefit increases costs because everyone wants a massage every month.

7. Adjournment 3:24 pm

Members enjoyed conversation and light refreshments.

ADRP General Meeting: December 12, 2023, 2:00 pm.

Respectfully submitted,

Susan Holmes
ADRP Secretary