



ADRP

Association of Dalhousie Retirees & Pensioners

Here For You

Approved Minutes
Association of Dalhousie Retirees & Pensioners
General Meeting
Tuesday, December 12, 2023, 1:00 – 2:00 pm AST
Stanley Thompson Room, Old Ashburn Golf Club/Zoom

In person attendees:

Monica Baccardax, Rorman, Nancy Barkhouse, Randy Barkhouse, Marian Binkley, Mary Brooks, Steve Burns, Stewart Cameron, Cathy Charles, Jack Crowley, Jerzy Gajewski, Carolyn Green, Susan Holmes, David Hoskin, Lynn Johnston, Marilyn Klein, Raymond Klein, Ed Leach, David Lewis, Susan McIntyre, Donna Meagher-Stewart, David Mercer, Linda Mercer, Bruce Murphy, Lawrence N?, Pat Nearing, Grace Paterson, Heather Schellinck, Sue Sherwin, Jerry Singleton, Kim Stewart, Colin Stuttard, David Tindall, Joan Walker, Peter Wallace, Kathie Wheadon, Pamela Wile, Helen Wojcik.

Zoom attendees:

Robert?, John?, Louise ?, Herman Bakvis, Ian Blair, Jo] Clovis, Mel Cross, Maria Elder, Lucia Fanning, Debbie Gordon, Janet Hawkins, Jane Anne Horne, John Kirk, Keith Lawson, Christina Luckyj, Jeanette McGlone, Nancy Morrison, Mike Murray, Cynthia Neville, Alex Peers, Nancy Pitts, Jennifer Smith, Elizabeth Townsend, Geoff Turnbull, Elizabeth Welch, Peter Wentzell, Sara Whynot, Ellen Wood, Pollen Yeung.

Regrets: Swapan Dasgupta, Michael Lee, Patricia Manuel.

The meeting was called to order at 1:10 pm by President Heather Schellinck.

The Chair opened the meeting with the following statements:

We are located in Mi'kma'ki, the ancestral and unceded territory of the Mi'kmaq. We are all Treaty people.

We recognize that African Nova Scotians are a distinct people whose histories, legacies and contributions have enriched that part of Mi'kma'ki known as Nova Scotia for over 400 years.

1. Adoption of the Agenda

MOVED: Susan McIntyre/Stewart Cameron. **PASSED.**

2. Previous Minutes

a. Approval of minutes of April 18, 2023

MOVED: Ed Leach/Randy Barkhouse. **PASSED.**

b. Matters Arising - None

3. President's Report – Heather Schellinck

The following deceased colleagues were recognized with one minute of silence.

Christopher Axworthy, Ana Mercedes Blair, Chris Corkett, Ron Cosper, Tim Dean, John Fraser, Donald Hopper, Walter Kemp, Mary Kilfoil, Raymond Paul LeBlanc, Henry Moxsom McConnell, Allan Pyesmany, Tina Jones Riley, James Stoltzman, Janice Ruth Townson.

- a. Heather reported that ADRP Communications Committee had been busy over the summer developing brand identity. There was a session on travel benefits which is available on our new YouTube Channel. Susan organizes monthly social events. Heather especially enjoyed the visit to the Agricultural Campus during Open House in July. She saw the insides of a cow--the cow didn't seem to mind--and viewed the rock garden that won international awards.
- b. Dal administration is proposing integration of the Pension Trust Fund (PTF) with the Retirees Trust Fund (RTF). ADRP does not support this move.

4. Treasurer's Report – Ed Leach

- a. Ed reported the balance of accounts as of October 31, 2023. The Contingency Fund as of December 31, 2022 had a balance of \$42,213.71. This is available to resist unfavorable changes that management may want to impose on retirees' pensions or benefits.
- b. An investment certificate came due on November 17 and was reinvested at a higher rate. A portfolio approach creates certificates maturing at different times.

MOVED that Treasurer's Report be accepted.

Mary Binkley/Mary Brooks. PASSED

5. Other Reports

A. Benefits - Peter Wallace

- a. Employee Benefits Advisory Committee: Mary Anne White (early retiree). Peter ex-officio, substitute.
- b. Retiree Benefits Advisory Committee for regular retirees and age 65+. Peter Chairs; other members are Christine Matheson-Studley, David Tindall, Randy Barkhouse.
- c. These Committees are in existence because of MOA with the University. One can be a member for 7 years and term is coming to an end. ADRP needs to nominate more representatives at AGM.
- d. Travel insurance webinar, notes and recording at <https://theadrp.ca>
- e. Benefits fraud webinar notes on ADRP website. This does not refer to fraud by our members but fraud in amounts charged by providers. Do your receipts reflect the

service you received? When there is a spike in claims, audits are triggered. Peter's notes from the webinar will be posted on ADRP website.

- f. There will likely be an increase in premiums April 1, 2024. Rates today for single retiree \$45/mth. Seven years ago rate was \$52/mth.
 - g. There has been a premium holiday for oldest cohort and it's coming to an end April 1, 2024. We are the watchdogs. At one time, retirees were greatly over charged but following relentless lobbying by Philip Welch, Mike Bradfield and the late John Barry, \$750,000 was recovered.
 - h. We have no official standing at the University as retirees. In DFA, a clause states that retirees should be treated properly. That's when the Benefits Committee was born. Now we have pre-retiree reps on Extended Health Benefits Committee. Dal is the administrator and policy holder for benefit plans.
 - i. Retirees aged 65 and over have Shingrix coverage; now trying for RSV vaccine coverage.
- B. Communications - Stewart Cameron
- a. A report is presented for information. We now have a brand identity reflecting that we are interfaced with Dal but separate and distinct. New Committee members Patrick Nearing and Susan Holmes have joined Marilyn Klein, Heather (ex-officio) and Stewart.
 - b. Watch for monthly social events. Subscribe to <https://theadrp.ca> to receive important updates on benefits, pensions, socials, etc. Posts also on Instagram.com/Dalhousie_retirees
 - c. Newsletters will continue, along with more frequent bulletins to keep members informed.
 - d. We welcome your contributions in all forms.
 - e. <https://theadrp.ca> website has surpassed 10,000 views in a single year. Marilyn Klein now has editing privileges.
- C. Pension Advisory Committee - Randy Barkhouse
- a. We did better in pension indexing than expected. The Retirees Trust Fund (RTF) achieved a 3-year average excess over the 5.05% minimum. This is capped by the one-year CPI increase to June 30, 2023. A second portion of 1.5% was awarded by RTF Trustees due to \$46 million surplus in the RTF at the actuarial valuation of January 31, 2023.
 - b. If RTF and PTF are combined, the surplus in RTF would be absorbed and BoG would benefit. PTF is at a deficit. We have a contingency fund to help unions to resist this change which would be detrimental to our pensions.
 - c. **Starting with January 2024 pension payment, eligible members of Dal Pension Plan will receive indexation (increase) of 4.3123%.** Last increase was January 2022.
 - d. A member pointed out that not all members of ADRP were DFA members. ADRP has tried to obtain names of leaders of other unions and associations on campus, but such information is not given out to non-members.

- e. ADRP does not support the BoG's One Fund proposal and supports the continued practice of keeping the two funds, RTF (Retirees Trust Fund) and PTF (Pension Trust Fund) separate. The following motion was made to show members' support for this approach.

MOTION: That ADRP continue the practice of not merging the two funds (RTF and PTF).

David Lewis/Jerry Singleton

PASSED

D. Membership - Heather Schellinck

ADRP now has 796 members; 30 non-payroll subscribers, 340 web subscribers. Please subscribe to the website and watch for future messages from MailChimp.

E. Seniors' College Association of Nova Scotia/SCANS - Nancy Pitts

- a. The Seniors' College was originally established by ADRP members.
- b. SCANS offers 6-week courses on a wide variety of topics. Fall 2023 saw 15 in-person courses at three locations in NS. In addition, 2 hybrid and an online course were offered, along with free public presentations, also asynchronously on Youtube.
- c. Join SCANS to keep your brain active, or volunteer, or give a membership as a gift. <https://scansinfo@gmail.com>

6. New Business/Questions

- a. \$500 for physio, etc. is insufficient. Could it be increased?
Peter Wallace responded that this is often discussed by the Committee. Very simply put, if we double the benefit, we double the premiums.
- b. Can one stop paying for travel insurance?
Not currently. They are twinned. If you opt out of travel benefits because you turn 90 years old, it is not going to make any difference to Beneva, the provider. It is Dal's rule that you cannot access the travel plan unless you are in the benefits plan.

7. Adjournment 2:05. Holiday Social followed.

Annual General Meeting: April 16, 2024, 1:00 pm ADT.

Respectfully submitted,

Susan Holmes
ADRP Secretary