



ADRP

Association of Dalhousie Retirees & Pensioners

Here For You

APPROVED MINUTES ADRP Board of Directors' Meeting Tuesday, March 19, 2024 2:00 pm

In attendance:

Zoom: Ed Leach, Susan Holmes, Nancy Pitts, Marilyn Klein, Randy Barkhouse, Stewart Cameron

In person: Peter Wallace, David Tindall, Grace Paterson, David Mercer, Heather Schellinck

Regrets: Pat Nearing

President Heather Schellinck chaired.

1. Adoption of the Agenda
 - A. Stewart Cameron/Ed Leach
2. Previous Minutes (February 20, 2024)
 - A. Approved with corrections: Marilyn was in attendance by Zoom. Small wording change in pension report. David Tindall/Peter Wallace
 - B. Matters Arising
 - Nominating Committee report from Peter
 - President Peter Wallace
 - Past-President Heather Schellinck
 - 1st Vice President Pat Nearing
 - 2nd V-P David Tindall
 - 3rd V-P Grace Paterson
 - Secretary Susan Holmes
 - Treasurer Seeking nominations – will be posted on website.
 - Members at Large (By-laws permit 4)
 - Lynn Johnston
 - Ed Leach
 - David Mercer
 - Nancy Pitts (SCANS)
 - Pensions Randy Barkhouse
 - Benefits Peter Wallace
 - Communications Committee
 - Chair, Webmaster Stewart Cameron
 - Newsletter Editor Marilyn Klein
 - Social Events Susan Holmes
 - Social Media Pat Nearing

3. President's Report – Heather Schellinck

- A. CURAC Conference, May 22-24, University of Waterloo, *Thriving in Retirement* – Susan will attend in person; Peter will attend via Zoom. David Zitner: ADRP will pay for registration and CURAC will pay for other expenses as he is Chair of Health Policy Committee. Reduced registration fee due by April 5 for both in-person and online attendance \$195. <https://curac.ca/en/library/2024-conference-updates>
- B. Board members expressed the desire for members to benefit from the dues collected. To support this principle, ADRP will provide \$4,000 to fund members who express a desire to participate in CURAC conference on a first come/first served basis. Nancy will provide wording to promote this opportunity on website and in newsletter.
- C. No word on reception for Dal retirees; admin keeps saying it is coming.

4. Treasurer's Report – Ed Leach

- A. Ed reviewed call for new Treasurer and duties. Heather asked if checking the mail on campus was included and that will be included. Ed will orient new Treasurer, as Grace did for him.
- B. Put up call for nominations on website. At AGM, Randy will put up the list to date and ask for nominations from the floor.
- C. Newsletter will list the current Board, not the vacancy.
- D. Financial report

Chequing Account	\$3,107
Savings 7634-20-3	\$2.94
Savings 7634-21-3	\$1,205
Dalhousie Account	\$603
Contingency Funds Dec 31/2023	\$46,153
Term Deposits	\$67,715
- E. ADRP has to ask for the \$1,200 travel fund from Dal. Ed will send a note to Human Resources and Grace will supply name of individual. Is it time to ask for an increase?
- F. The Board approved the proposed budget for 2024-25 with some adjustments. (See report)

5. Other Reports

- A. Benefits – Peter Wallace (See report)
Note to remove any early retiree rate information from benefits report before publishing in the newsletter.
- B. Pension Advisory Committee – Randy Barkhouse
Nothing further from PAC.
- C. Seniors' College Association of NS – Nancy Pitts (See report)
- D. Communications Committee
 - 1) Chair, Webmaster - Stewart Cameron (See report)
 - 2) Newsletter - Marilyn Klein

Reports for the membership to Marilyn by March 26. Ed will submit an article on NORCs – Naturally Occurring Retirement Communities. Any stories to share about hobbies, activities, travel, etc., please submit and encourage other members.

3) Instagram – Pat Nearing

4) Socials – Susan Holmes (See report)

The AGM is the next big social event. A lineup of summer and spring events is in the works, with details soon to be put in place.

E. Membership – Heather Schellinck (See report)

There are now 806 members.

6. New Business

A. Preparation for AGM

We will have a trial run at Ashburn in the week before the AGM to test technology and finalize setup in the ballroom.

7. Adjournment

Respectfully submitted,

Susan Holmes
ADRP Secretary

Next Meeting: Annual General Meeting
Tuesday, April 16, 1:00 - 2:30 pm
Old Ashburn Golf Club, Ballroom
Social following meeting.

Reports following:

Proposed Budget (amended)
Proposed Budget for Social Events
Benefits Report (amended)
Membership Report
SCANS Report (amended)

**2023 AUDITED STATEMENTS FOR ADRP
 ADRP STATEMENT OF REVENUE & EXPENSE
 JANUARY 1 2023 TO DECEMBER 31 2023**

	Budget 2023	Actual 2023	Budget 2024
Revenue			
Dues @ \$20 each	\$15,460.00	\$15,470.92	\$16,000.00
Interest	\$2,700.00	\$2,276.06	\$2,600.00
CURAC Rebate	\$100.00	\$2,035.66	\$100.00
Travel Grant	<u>\$1,200.00</u>	<u>\$0.00</u>	<u>\$1,200.00</u>
	<u>\$19,460.00</u>	<u>\$19,782.64</u>	<u>\$19,900.00</u>
Expenses			
Telephone	\$166.64	\$158.88	\$170.00
Administrative Costs - Office Costs	\$700.00	\$1,800.40	\$2,000.00
Insurance Directors & Officer + General Liability	\$1,222.00	\$1,273.50	\$1,300.00
CURAC DUES	\$300.00	\$300.00	\$300.00
CURAC Conference	\$5,000.00	\$4,066.29	\$4,500.00
Social Committee	\$4,400.00	\$4,438.55	\$5,000.00
GM & AGM			\$2,500.00
Communications Committee	\$4,049.76	3,379.40	\$2,000.00
Seminar Series - Susan Hutchison	\$2,300.00	\$2,000.00	\$0.00
UG Student Seniors' Research Project	\$2,000.00	\$0.00	\$0.00
Bursary Fund	\$2,000.00	\$4,000.00	\$2,000.00
SCANS Public Lecture	\$150.00	\$150.00	\$150.00
Other Donations	<u>\$0.00</u>	<u>\$100.00</u>	<u>\$100.00</u>
TOTAL	<u>\$22,288.40</u>	<u>\$21,667.02</u>	<u>\$20,020.00</u>
SURPLUS	<u>-\$2,828.40</u>	<u>-\$1,884.38</u>	<u>-\$120.00</u>
To Contingency Fund	<u>4,000.00</u>	<u>\$3,940.00</u>	4,000.00
To Accumulated Surplus	<u>-\$6,828.40</u>	<u>-\$5,824.38</u>	<u>-\$4,120.00</u>

BALANCE SHEET AS OF DECEMBER 31 2023

	Dec 31 2023
ASSETS	
CUA Chequing Account 10-3	\$593.38
CUA Savings Account 20-3	\$2.94
CUA Savings Account 21-3	\$1,205.12
GIC's with CUA	\$67,068.00
Dalhousie Account	\$603.44
SCANS Account	\$1.00
TOTAL	<u>\$69,473.88</u>
LIABILITIES	
Accounts Payable & Accruals	-\$1,254.96
Visa Balance	40.55
Contingency Fund	\$46,153.71
Accumulated Surplus	<u>\$24,534.58</u>
TOTAL	<u>\$69,473.88</u>

NOTES

Interest Income - is based on the coupon rate of existing term deposits

Insurance includes \$150 membership to Volunteer Canada

A separate line item was created for the CURAC Rebate

CURAC conference is in Saskatoon - \$1,200 funded by Dal and \$1937.74 by CURAC

Social Committee has taken a more active role

Communications created an ADRP brand & Identity

Student Research - to support research impacting seniors & retirees - no applicants

Contingency Fund - \$5 for each of 788 members, 800 members 2024

Submitted by Treasurer Ed Leach

Proposed Budget for ADRP Social Events, 2024-2025

Prepared by Susan Holmes, Social Committee

Updated May 1 **2023-24 Budget \$4,400. Actual \$4,438.55.**

	Event	Details	Apr 23			ACTUAL
April 16	AGM	Ashburn Ballroom (rental, podium, screen registration table.				
		Food 1,200 Actual Food \$1,205.91		\$2,325		\$2,327.16
April 29	Night Sky 9 pm	York Redoubt with David Hoskin. Hot chocolate,	\$30			0
May 27	8:30	Shearwater Flyer Trail with Marty Finch	\$250			
May	2 outdoor events	Guide @ \$125; appetizers for group \$100		\$450		
July 20 or 27	Peggy's Cove Boat Tour to Pearl Island – Puffins, Razorbills, Black-legged Kittiwake, etc.	Tickets \$80 per person ADRP \$40 * 10 Appetizers for group \$100		\$500		Est 800
	Intro to Pickleball, Pat Nearing					
June	local theatre	10 * \$25 Appetizers for group \$100	\$150	\$350		
Aug	Shakespeare by the Sea	\$750 for 20 tickets \$100 for food		\$850		
	2 outdoor events	Guide @ \$125; appetizers for group \$100		\$450		
Sept	Blue Rocks Hike, Peter Wallace	Appetizers for group, Lockett's Vineyard \$200		\$200		
Oct	1 outdoor event	Guide @ \$125; appetizers for group \$100		\$225		
Nov	Neptune, Symphony, or local theatre	10 * \$25 Appetizers for group \$100		\$350		
Dec	GM	Ashburn Ballroom rental, podium, screen, registration table	\$1,125			
		Food	1,200	\$2,325		
Jan	Varsity hockey, basketball. Pickleball					
Feb	Movie night	Appetizers for group \$100		\$100		
Mar	Local Theatre	10 * \$20		\$200		
	Ongoing Coffee Social, Truro					
		Total before tax		8,325		
			TAX	1,248		
Mar 12/24 sdh				\$9,573		

Benefits Report March/April 2024

ADRP Benefits Committee

Peter Wallace (Chair), Christine Matheson-Studley, David Tindall, Randy Barkhouse, and Jenny White (Early Retirees)

We have a new ADRP early retiree member on the Benefits Committee: Jenny White who recently retired in 2023. She comes with immense knowledge of Dalhousie's benefit plans and we are all happy to see her on this committee.

The Extended Health Benefits (EHB) and Travel Insurance plans for both retiree groups and the Dental plan for early retirees have had their annual review. At these meetings the Dalhousie Benefits personnel, Union and ADRP representatives, and Health Professional consultants review the experience of the plans over the past years in order to set renewal premium rates and in the case of the regular retirees aged 65 and over, to analyse and/or recommend any changes in benefits.

If you remember both EHB plans experienced increases last year over the rates for 2022 but travel insurance and dental rates had no changes save for the total claim per incident for travel insurance increasing to \$2M. Much of the increase in EHB for early retirees was driven by higher drug costs whereas in the over age 65 retiree plan driven by increased cost per claim with minimal increase in the number of claims. EHB claims for the aged 65 and over retirees had some minor adjustments as well such as 80% of \$200 for standalone cataract lens replacement, increasing paramedical total claims to 80% of \$625 with Occupational Therapist added, hearing benefit increased to 80% of \$700 every 3 years and diabetic supplies increased to 80% of \$200 every year.

The EHB experience over the past year, 2023, is similar to the previous year in that claims have increased more than premiums and that the greatest increases were driven by extended health, with medical equipment, nursing and diabetic supplies having the greatest effect but all areas experienced increases. For the early retirees plan, increases in drug costs and for newly introduced mental health practitioners were also major factors. The numbers of claims for both plans have also increased meaning more members are also using the plans. SSQ (Beneva) have increased their premium rates as claims have increased due to more members travelling and getting unforeseen medical issues most likely due to fewer visits to doctors over the Covid years.

The premium holiday for our most senior retirees who were born prior to 1935 has now ended. When this was set up, ADRP and MBC calculated the holiday would last 2 – 6 years but it has continued for over 10, way beyond our expectations. This will only simplify the financial recording; there will be no effect on the overall account.

The RBAC recommended that the RSV vaccine be added to the EHB plan as a standalone benefit starting in April 2024 and the small residual left over from the premium holiday fund be rolled over into the active plan's funds.

The premium rate increases for early retirees for 2024-25 have not been finalized as of this writing but will be available in time for the AGM in April and will most likely also be emailed to all EHB and Travel plan subscribers in a Dalhousie Benefits Newsletter. Below are the premium rates agreed upon for the retirees aged 65 and over:

	EHB	Travel	Total
Single	\$34.22 from \$22.81	\$16.71 from \$13.37	\$50.93 from \$36.18
Family	\$68.51 from \$45.67	\$33. 59 from \$26.86	\$102.10 from \$72.54

The Benefits Committee welcomes feedback and suggestions.

Membership Report
Heather Schellinck
March 2024

We now have ~806 Members. Of those, thirty-five are up-to-date with membership fees. Twenty members whose e-mail addresses had “bounced” to a message on MailChimp were sent letters asking them for an updated address, ten members replied, I never heard from the others whose addresses were also obsolete.

We need to update the membership form online at least to reflect the need of members who file by e-transfer to also fill out a membership form.

Since December we have been informed of the deaths of the following former Dalhousie employees: James Barker, Bob Fournier, John Godfrey, Derek Jones, Hilda Kelly, Alistair Munro, Mark Sadler.

(Jones added by Grace Paterson.)

Report from SCANS
March 2024
Submitted by Nancy Pitts

The SCANS spring semester runs April to mid-May. The Information Sessions for the upcoming courses are happening this week (March 18th). The course lineup includes two hybrid courses: Energy (Ecology Action Centre) and Sherlock Holmes (Mark Alberstat). Two livestreamed courses are also planned: Cultural Hi\$tory of Money (David MacNeil) and Artificial Intelligence (George Butters).

In terms of upcoming Public Presentations, Zoe Lucas will speak on her experience with Sable Island. This will be offered online as well as in person on March 21st (afternoon). There have been two more Public Presentations added recently: “Open AI and Chat GPT” (George Butters) and “Nova Scotia’s Changing Climate” (Jim Abraham). The presentations are open to all members of the public and can generally be attended as a zoom livestream or asynchronously as a Youtube recording (www.thescans.org/upcoming-public-presentations.html). Some presentations are available in-person; please check the website noted above.

At the SCANS AGM the new President, Helen Griffiths, took office. The recommendations from the Strategic Planning Committee, Course Delivery Alternatives that the Board had approved in December 2023 were presented. There were numerous recommendations, one of which was that SCANS deliver 2 or more hybrid courses and 1 or more Zoom courses per term. Members were also reminded members SCANS now has two membership categories. In addition to the conventional membership (\$150/y), the option to have a membership to attend only online courses is available for \$100 + tax per year. A motion was passed at the AGM that members no longer need reside in the province, making the offering of online courses even more relevant.