

ASSOCIATION OF DALHOUSIE RETIREES AND PENSIONERS
THE NEWSLETTER

VOLUME 5, NUMBER 2, SEPTEMBER 2006

Welcome to the second issue of our quarterly Newsletter. We did not get an issue out in July due to vacations. We certainly hope our members find the news about the ADRP and our members interesting and worthwhile.

Our Board meets every month and is active in many subjects, with our new President, Philip Welch, running the show.

An important general meeting is to take place immediately.

Association of Dalhousie Retirees and Pensioners
Presents a Panel Discussion on
"Where Do We Go From Here"
Wednesday, September 20th, 2 to 4 PM
Great Hall, Dalhousie University Club

Panelists:

- **Ms. Jeannine Jessome** – Researcher and Policy Analyst, N.S. Senior Citizens' Secretariat – **"An Overview on Senior Secretariat and Strategy of Aging"**
- **Dr. Ivan Dowling** – Past President, The Seniors' College of PEI
"Utilizing Resources for Retirees"
- **Dr. Paul Huber** – 1st Vice President of the ADRP, Trustee on Dalhousie Pension Fund and Retirees Trust fund since 1977
"The Future of Indexation"
- **Dr. Philip Welch**, Past Chair of the Dalhousie Pension Advisory Committee and the Dalhousie Employee Benefits Committee
"How Do We Get There"

Moderator:

Blanche Potter, Past President, ADRP.

Other ADRP upcoming events are:

October 18 - Wednesday, 2 to 4 PM
 Great Hall, University Club
 Dr. Stevens Norvell
 A lecture with slides on –
 "Esperanto – The International Language"

November 22 - Wednesday, 2 to 4 PM
Great Hall, University Club
Dr. Fred Vaughan
“**Anthony Trollope**” – One of the most successful, prolific and respected English novelists of the Victorian era.

December 13 - Wednesday, 2:30 to 3:30 PM
ADRP General Meeting
To be followed by a Holiday Social at the University Club

Birthday Wishes – to **Margaret Stoker**, who will be celebrating her 100th Birthday October 12th. Margaret retired from Dalhousie in the early ‘70’s and now resides at Northwood Centre in Halifax. Happy 100th birthday Margaret.

President’s Report – Dr. Philip Welch

When this organization was founded in 2000, we judged that two major concerns of Dalhousie retirees and pensioners would be financial and health. To these ends we have arranged presentations on these subjects, including income taxes, health concerns of older citizens, practical sessions on cardio-pulmonary resuscitation, and have researched health the travel insurance plans. We believed that the financial underpinning for a majority of Dalhousie retirees – namely the Dalhousie Pension Plan – was securely in place, likewise the Dalhousie Blue Cross Plan, and that neither would require attention or serious monitoring in the immediate future. These have turned out to be naïve assumptions, as we are now faced with the paradox of an enormous surplus in the Retirees Trust Fund, together with a conclusion from the RTF trustees that none of this surplus can be used to repair some of the 7% shortfall in Dalhousie pension indexation.

Meanwhile, the ADRP has been denied representation on the University Employee Benefits Committee, while that Committee prepares to take a fresh look at the provision of coverage for Nursing Home Care, because of the under-utilization of this provision.

In our assessment of the administration’s view and attitude toward retirees and pensioners, we believe that the true value of this group within the University community is consistently under-estimated and under-appreciated. To help us correct this view, we are endeavoring to collect information and data as to the ongoing benefits provided by ADRP members to the University, by means of a short questionnaire, which you will receive. We hope you will take a few minutes to fill it in and return it to me. The benefits in which we are interested include both financial and “in kind” benefits, which you may now be providing, or have given, and also any benefits of either type the provision of which, to the University, you may be considering.

I look forward to your help in order for us to help you with the problems we have identified.

Report of the Benefits Committee – Om Kamra, Chairman

The new members of the Benefits Committee are John Anderson, Shirley Dean, Om Kamra, Mary Simms and Hermann Wolf.

In preparation for the next meeting of the University Benefits Committee, this Committee is reviewing the Blue Cross Plan from an ADRP perspective. We are also reviewing Dental Plan coverage in Ontario Universities and a Survey of University Retirees Representation on University Committees, prepared by CURAC. ADRP members are encouraged to contact any member of your Benefits Committee regarding any matters of concern.

Treasurer's Report – Robert Rodger, Chairman

There have been no significant changes to the budget since it was approved at the AGM. However, it may be useful to remind members that Membership Dues are really *Due* when each fiscal year begins – i.e. 1st January, and strictly speaking, the final date is supposed to be 31st March. I know we do not always have ADRP at the front of our minds, but budgeting is a little more awkward when dues are many months delayed.

Furthermore, we have now lodged some of ADRP's income in a GIC, so we should earn a wee bit more than the \$4 per annum of the past – especially if the dues come in on time!

Your Treasurer was invited to a presentation by the CPP Investment Board in the Westin on Monday, 12th June. I asked Bob MacKay, ADRP's member of Dalhousie's Pension Advisory Committee (voice without vote) to join me. We both found the presentation excellent and fascinating. I intend to report on how well that Board is looking after YOUR money in a later Newsletter. Keeping ourselves informed on this matter is important to ensure the Board can continue to pursue its goal of a long-term, viable Canada Pension Plan without increasing contribution rates.

Volunteers Needed – Alasdair Sinclair, Chair, Liaison Committee

September 17th, 2006, will mark the opening of the Halifax-Dartmouth Masonic Learning Centre for Children, at 1 Boland Road in Dartmouth. The Centre will provide one-on-one tutoring, free of charge, for children diagnosed with dyslexia. Volunteers to tutor the children are being sought. The requirements are “the desire to help a child and approximately two hours per week”. Training and support are provided by the Centre. If you are interested in becoming a volunteer you can access the website at www.dyslexiacentrehalifax.com or e-mail office@dyslexiacentrehalifax.com.

Oldies Living Together to Fight Loneliness – Hermann Wolf, Past Secretary

During a recent visit to Germany, I encountered an interesting housing project for seniors. It developed out of a search for an alternative to the choices:

- Living by yourself
- Seniors' home
- Assisted living
- Living with children

The aim was to create an arrangement that:

- Created a community with maximal autonomy of the individual
- Assured mutual assistance
- Permitted living in the community as long as possible – even while requiring some external home care
- Promoted physical and intellectual stimuli

A group of women ranging in age from 58 to 76, who shared these goals, formed – after many months of discussions and soul searching – an association and worked with a not-for-profit developer to remodel an existing three-story apartment building into 11 one bedroom and two bedroom apartments, each with kitchen, bath and a small balcony. Access to the building was made barrier-free by installing an elevator on the outside. The apartments are rented. The administration and organization of the building is carried out by the group of tenants. Landscaping and caring for the adjacent 500 m² garden is also the task of the tenant group. New tenants are selected by the group. Weekly meetings serve to discuss problems and activity plans.

The project has now been in existence since December 2003, and interested groups in other cities have taken up the concept.

Dying with Dignity Presentation – Hermann Wolf, Past Secretary

On April 5, 2006, Don Babey, Executive Director of Dying with Dignity, was invited to address our group on that topic. Approximately 25 people attended. After being introduced by Philip Welch, Mr. Babey gave an overview of the mission and programs of his organization (for details see <http://www.dyingwithdignity.ca/>). He then addressed the topic of a Living Will. He explained – “A Living Will is a document which sets out your wishes regarding consent to, or refusal of, specific medical treatment and personal care. A Living Will allows you to direct your family, physician and others about your health care choices, based on your own wishes, values and beliefs. A Living Will is a very useful document to have filled out should you, at some point in the future, be unable to articulate your own health care wishes”.

He emphasized that the rules for Living Wills or Health Care Directives differ slightly from province to province. In Nova Scotia, they are governed by the Medical Consent Act. Richard S. Niedermayer has presented some of the essentials for Nova Scotia in an article available on the internet at <http://www.professionalreferrals.ca/article-866.html>.

Mr. Babey noted that a Living Will is not a legally binding document and it does not need to be signed by a lawyer, although it is a good idea to consult one. However, a Living Will should be drawn up in connection with an "enduring power of attorney", in which the 'donor' delegates the authority to an 'attorney' to make decisions during any legal incapacity of the 'donor'.

Mr. Babey strongly recommended that thorough discussions with family members and the family physician should precede any design of a Living Will. His organization makes available a sample package of a Living Will to its members or, for \$15 to non-members. To order, contact DyingWith Dignity, 55 Eglinton Avenue E, Suite 802, Toronto, ON M4P 1G8.

After Mr. Babey's formal presentation, Philip Welch led a lively discussion with the audience, which lasted almost as long as the presentation. It illustrated that there are different views on many of the issues of end-of-life care.

Professor E. Bracewell "Eric", Lt. Cdr. R.C.N. passed away September 4th. A memorial service was held on September 10th. He leaves behind his wife of 64 years, Catherine, and many relatives, friends and colleagues. Eric was a Professor of Mathematics and an Administrative Assistant in the office of the President. He continued in this capacity as teacher/administrator until his retirement. He was very active in his church and community.

Ronald St. John Macdonald, C.C.,Q.C.,LL.M,LL.D passed away September 7th at the age of 78. Judge Macdonald was a human rights legal expert whose career took him from Dalhousie to the world stage as judge of the European Court of Human Rights and Canadian representative to the United Nations. He was born in Montreal and graduated from St. Francis Xavier, then law school at Dalhousie in 1952. He studied at Harvard and London Universities. He then came to be Dean of Law at Dalhousie from 1972-1979. He was well known in Canada, the USA, China and Europe. At the time of his death he was living in Halifax. A memorial service will be held at a later date.

Officers – Order of Canada

Our congratulations go out to two men who have made outstanding contributions to Dalhousie University and Canada, and who have recently been appointed Officers – Order of Canada – Norman Horrocks (Heritage) and Denis Stairs (Education). Well done, well deserved. Congratulations gentlemen.

Editorial Policy

The ADRP intends to publish the Newsletter every three months. It is hoped the Newsletter will serve the following purposes:

- To provide pertinent information
- To provide a forum for the free exchange of views on issues relevant to our membership
- To serve as a documentary record of matters relating to the ADRP.

The Editorial Board, under the ultimate direction of the ADRP Board, takes responsibility for the contents of the Newsletter. Signed contributions will take the form of short articles and letters to the Editor. These will represent the opinions of the author and need not represent the views of the ADRP. Anonymous material will not be considered for publication. The Editorial Board retains the right to edit or reject contributed material and to elicit similar and opposing views surrounding any issue raised.

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Finally, that is all for this edition. We hope you enjoy it and feel that the ADRP Newsletter is worthwhile. We intend to get back to you by December.

Emerson Moffitt, Editor

Janice Scott, Associate Editor