



***NEWSLETTER***  
**Volume 15, Number 3, April 2016**

**ANNUAL GENERAL MEETING  
& Election of Directors**

**Thursday, 28 April 2016 1:30 - 3:30**

**1:30 Meet & Greet**

**2 – 3:30 AGM & Election of Directors**

**University Hall, MacDonald Building, Dalhousie University**

**Elevator available**

**Day parking tickets for ADRP members are available from the  
Security Office, McCain Building**

**Membership fees for 2016 may be paid at the meeting (if not already paying through Monthly Payroll Deduction). *N.B.: MEMBERSHIP DUES ARE NOT INCOME-TAX DEDUCTIBLE (AS THE ADRP IS NOT A REGISTERED CHARITY NOR AN EMPLOYEE UNION)***

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***NOTE: If you change your e-mail address, postal address, or telephone number, please send an e-mail to [ADRP@dal.ca](mailto:ADRP@dal.ca), or call ADRP Tel: 902-494-7174 to alert the Membership Chair.***

## **From the Editors**

Once again it is Spring, and that means the ADRP Annual General Meeting and thus an opportunity for the membership to actively participate in the discussion of Committee Reports of the past year's activities and hear about plans for the coming year. It is a time to applaud the efforts of a volunteer Board committed to our many members as it has been a very productive year.

Note that in the report of the Nominating Committee there is a full slate of nominations to serve on the ADRP Board. Many thanks to that committee for its collective suasion skills!

As Winston Churchill was reported to have said: "I'm supposed to respect my elders, but now it's getting harder and harder to find one." You will note that in this issue, we have no "in memoriams" to report. How encouraging is that!

Finally, I read in the Chronicle Herald Metro Edition of April 2, 2016, a very provocative article on the social determinants of health as they relate to the questionable effectiveness of our health care system. It was authored by Dr. John Ross, an ER Physician and Professor of Medicine at Dalhousie, and was entitled "Health care fire hose: Why do we spend billions treating symptoms and comparatively little addressing the true causes of disease?" **Dr. Ross will be presenting with Dr. David Zitner (ADRP member) at a public forum at the Halifax Central Library on April 13, 2016 from 6:30-8:30 p.m. on the topic of what we need to participate in our own health care.** I hope this newsletter gets to you in time for you to attend.

See you at the AGM.

Denise Sommerfeld, Co-Editor

**Editorial Policy:** The ADRP intends to publish the newsletter every three months. We hope 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; and 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 normally 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.

**The Editorial Board:** Denise Sommerfeld, Co-Editor; Joanne Clovis, Co-Editor  
**Ex-officio:** Randy Barkhouse, ADRP President; Colin Stuttard, Membership Chair  
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**DRAFT AGENDA**  
**ADRP ANNUAL GENERAL MEETING**  
**2:00-3:30 pm on THURSDAY, April 28, 2016**  
University Hall, MacDonald Building

1. Call to Order and Adoption of the Agenda (Chair)
2. Recognition of deceased members (Chair)
3. Minutes of the General Meeting of December 11, 2015 (Barkhouse)
  - a. Approval
  - b. Matters arising
4. President's Report. (Chair) – update on ADRP Bursary Fund, motion for life memberships
5. Treasurer's Report (Paterson)
  - a. Financial Statement
  - b. Proposed budget for 2016
6. Appointment of Auditor
7. Reports from Standing Committees (discussion of these reports is greatly encouraged):
  - a. Benefits Committee (Tindall)
  - b. Communications Committee
    - i. Website (Barkhouse)
    - ii. Newsletter (Sommerfeld)
  - c. Membership Committee (Stuttard)
8. Pension Advisory Committee (Barkhouse)
9. Nominating Committee Report (Farmer) and Election of Board members for 2015-2016
10. Representatives' Reports
  - a. SCANS (Seniors' College Association of Nova Scotia) (Stuttard)
  - b. CURAC (College and University Retirees Associations of Canada) (Barkhouse/Paterson)
11. Any Other Business
12. Adjournment

*Draft Minutes*  
**ADRP General Meeting**  
**2:00-3:30 pm on Thursday, December 10, 2015**  
**University Hall, MacDonald Building**

1. **Adoption of Agenda:**

With about 40 members present, President Randy Barkhouse called the meeting to order at 2:00 pm. By motion (Scott Wood/M. Bradfield) the agenda was ADOPTED as circulated.

2. **Recognition of deceased members:**

The Chair asked for a moment of silence to recognize the recent deaths of members.

3. **Minutes of the Annual General Meeting, April 28, 2015:** By motion

(Bradfield/Meagher-Stewart) the minutes were APPROVED as circulated.

4. **President's Report:**

President Barkhouse spoke of the planning underway for the 200<sup>th</sup> anniversary of Dalhousie's founding in 1818. Members were urged to contribute their suggestions. Barkhouse reported that the ADRP Bursary Fund, founded at April's AGM, totalled \$16,241 as of November 19, with buraries to commence once the Fund reached \$25,000. He noted the Pension Report which indicated that both catch-up and automatic indexation will be awarded effective January 1, 2016. Barkhouse mentioned his greater appreciation of the Canadian Medical Associations's (CMA) lobbying for expanded seniors health service following his own hospitalization and home care services. Our national association CURAC strongly supports the CMA in this regard. He noted also the Benefits report and David Tindall's intention to step down which will require someone else to step up.

5. **Treasurer's Report:**

Grace Paterson spoke briefly about her report which was in the newsletter, noting the \$10,000 contribution to the ADRP Bursary Fund. Surplus and Contingency funds are in GICs. She mentioned some of the major expenses, and her intention to once again apply to the office of the AVP HR for a \$1200 travel grant for the national CURAC Conference.

6. **Standing Committee Reports:**

**A. Benefits** – David Tindall mentioned that our benefits plans are self funding with premiums set at levels to recover claims plus administration and advisory costs. He mentioned that the Blue Cross web site provides the ability to file claims online once a member has registered.

**B. Communications Committee**

- i. **Website** - Randy Barkhouse reiterated that the ADRP website (<http://www.adrp.dal.ca/index.html>) is updated regularly, with news on upcoming events, pensions, benefits, and reports and articles. Each issue of the ADRP newsletter is also posted to the web site, and a link made to each issue of the CURAC newsletter when released.
- ii. **Newsletter** – The newsletter is e-mailed to all members for whom we have an e-mail address. It is important that members notify the membership chair if their e-mail address changes. Just under 50 printed copies of the newsletter are mailed to members for whom we have no e-mail address, plus to

members of Dalhousie's senior administration whose responsibilities include matters relevant to pensioners, and the development officers of each Faculty.

- C. Membership** – Colin Stuttard mentioned that 18 members had died since January 1, 2015. He reported a paid membership of 460 with 401 paying by monthly dues deduction. Use of the monthly deduction is greatly preferred as it requires no further effort by the member, and much less for the membership chair.
- 8. Pension Advisory Committee** –Randy Barkhouse reported that for the second year in a row catch-up indexation would be awarded, and for the first time in several years automatic indexation will be paid, both effective January 1, 2016. In response to a question from the audience, and after some discussion of the means of calculation, Barkhouse undertook to post a report on the ADRP web site to show the total indexation that a given member could expect from the combined adjustments.
- 9. Representatives' Reports:**
- A. SCANS (Seniors' College Association of Nova Scotia)** – Colin Stuttard spoke briefly on his report in the newsletter. The membership of SCANS has dropped about 10% as of September, whether a consequence of the required addition of HST to the fees, or for other reasons. Registration for winter courses will begin in January. The call for nominations to the SCANS board will be made early in 2016.
- B. CURAC (College and University Retirees' Associations of Canada)** – Barkhouse spoke briefly of CURAC activities in the pension and health care areas. He chairs the Pension Committee, and Grace Paterson serves on the Health Care Policy Committee. The latter committee will be releasing a report next term on end-of-life care services.
- 10. Adjournment** – On motion by several members the meeting adjourned at 3:30 pm. President Barkhouse reminded members of the reception to follow in the University Club Pub.

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**President's Report, April 8, 2016**  
**Randy Barkhouse**

The Annual General Meeting (AGM) of the ADRP is the time for renewal as the executive and board positions are filled for the next year. As members will see from the nominations report we have been fortunate to have a mix of new members offering, and of current members moving to new roles. A few members are also leaving after several years of service to their fellow retirees. We owe a thanks to Denise Sommerfeld, Donna Meagher-Stewart, John Barry, and Pat Farmer for the time they have given to ADRP operations, and wish them well in their "second retirement". We also owe a tremendous thanks to David Tindall for his long service on the Benefits Committee, on the Retiree Benefits Advisory Committee, and for his continuing service as 1<sup>st</sup> Vice-President.

I urge as many members as possible to attend the AGM on Thursday, April 28, 2-3:30, in University Hall for discussion of the reports that comprise this edition of your newsletter.

Last year at our AGM we founded the ADRP Bursary Fund. An update on its funding status will be given at this year's meeting. That Fund and the motivation for its founding has attracted the attention of Dalhousie Marketing & Communications. Those who receive the Dalhousie publication "Giving Power" should watch for a story in May on the Fund and the motivation for its founding.

A sincere "Thank You" goes to all those who have already contributed. For those who wish to contribute by credit card a link to the online Dalhousie donations page is available on the ADRP web site at [adrp.dal.ca](http://adrp.dal.ca). A form is included in this newsletter for those who wish to contribute by mailing a cheque.

Preparations continue for the celebration of the 200<sup>th</sup> anniversary of Dalhousie's founding in 1818. Well over 200 nominations were received for the "Dal Originals" project. From those 200+ a shorter list will be created for a set of stories to be published during the anniversary year. The nominations will be whittled down to that final set over the summer, and the process of writing the story of each will then begin. As one of the judges I am looking forward to representing ADRP in the process of reviewing the nominations, in concert with the eight other members of the "Dal Originals" committee.

Once again I urge members who are able to attend the AGM on the 28<sup>th</sup> and look forward to seeing you there.

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**Treasurer's Report, April 8, 2016**  
**Grace Paterson**

ADRP FINANCIAL STATEMENT FOR 2015 AND BUDGET FOR 2016			
	<b><u>BUDGET 2015</u></b>	<b><u>ACTUAL 2015</u></b>	<b><u>BUDGET 2016</u></b>
<b><u>REVENUE</u></b>			-
Dues by Direct Payment	1099.96	665.00	600.00
Dues by Pension Deduct	7106.78	7,564.62	8,000.00
Donations by Members	0.00	20.00	0.00
BMO Account Interest	0.11	0.00	0.00
BMO GIC Interest	738.91	265.54	306.00
<i>(BMO GIC Interest Breakdown: \$110.43 for redeemed GIC#3; \$39 for GIC#2; 116.11 for GIC#4)</i>			
Dal HR Travel Grant	1200.00	1200.00	1200.00
<b>TOTALS:</b>	<b>10145.76</b>	<b>9715.16</b>	<b>10106.00</b>
<b><u>EXPENDITURES</u></b>			
Bank Charges	30.00	15.00	15.00
Telephone	321.20	184.47	190.00
Postage	600.00	401.41	400.00
<i>(Postage Breakdown: \$194.41 for mailing newsletters; \$207.00 for other mail outs)</i>			
Office Costs	100.00	65.42	100.00
<i>(Office Costs Breakdown: \$25.18 for Envelopes; \$40.24 for Labels; \$0.00 for Other)</i>			
NS Registration Fee	30.25	31.15	31.15
CURAC Dues	300.00	300.00	300.00
<i>(CURAC cheque in amount of \$300 sent Nov 2015 but not cashed till Jan 2016 so shows up in Outstanding Cheques)</i>			
Travel	2500.00	2329.02	2500.00
<i>(Travel (CURAC) Breakdown: \$1203.12 from Blanche Creighton-Potter Travel Bursary; \$1,125.90 from Dal Grant)</i>			
Membership Cmte	200.00	0.00	0.00
<i>(Membership Cmte Breakdown: \$0.00 for Printing; \$0.00 for Postage; \$0.00 for Other)</i>			
Communications Cmte	400.00	467.28	460.00
<i>(Communications Cmte Breakdown: \$467.28 for Printing Newsletter; see above for Postage; Other=0)</i>			
Benefits Cmte	0.00	0.00	0.00
Social Cmte	1200.00	989.42	1000.00
Meeting Room	115.00	172.50	172.50
SCANS Memorial Lecture	150.00	150.00	150.00
<i>(SCANS cheque sent in Dec 2015 but not cashed till Jan 2016 so shows up in Outstanding Cheques)</i>			
Donation	100.00	10120.00	400.00
<i>(Donation Breakdown: \$100 for Scholarship memory of Carolyn Savoy; \$10,020 ADRP Bursary)</i>			
<b>TOTALS:</b>	<b>6046.45</b>	<b>15225.67</b>	<b>5718.65</b>
<b><u>SURPLUS</u></b>	<b>4099.31</b>	<b>(5510.51)</b>	<b>4387.35</b>

To Contingency Fund	2100.00	2150.00	2200.00
To Accumulated Surplus	1999.31	(7660.51)	2187.35

<b><u>BALANCE SHEET as of DECEMBER 2015</u></b>			
<b><u>ASSETS</u></b>		<b><u>LIABILITIES</u></b>	
BMO Account	5533.10	Regional Account	786.02
GIC's with BMO	25413.18	Contingency Fund	19643.71
Dalhousie Account	1621.46	Accumulated Surplus	12139.01
SCANS Account	1.00		
<b>TOTAL:</b>	<b>32568.74</b>	<b>TOTAL:</b>	<b>32568.74</b>
<b><u>CURAC Regional Account</u></b>			
Balance 31 Dec 2015	786.02		
<b>Notes regarding Contingency Fund Money and Accumulated Surplus Money:</b>			
<ul style="list-style-type: none"> <li>Contingency Fund money is based on \$5.00 per paid member per year. In 2015 it equaled 430 members. The Contingency Fund money is added to the Contingency Fund from the 2014 Liabilities.</li> <li>Accumulated Surplus is the remainder of the yearly Surplus.</li> <li>GIC 3 was redeemed for \$20,849.34 on June 18, 2015 to provide funds for \$10,000 donation to ADRP Bursary. New GIC purchased on June 18, 2015 for \$12849.00. Total of three GICs is \$3159.07+9405.11+12849=\$25413.18. Total interest paid but reinvested is \$110.43+39+116.11=\$265.54</li> </ul>			

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## **Report of the Benefits Committee (BenComm), April 8, 2016**

### **David Tindall, Chair**

**A. Report of the Retiree Benefits Advisory Committee (RBAC) meeting held on February 11, 2016:**

**1. Changes in member composition of RBAC:**

- **Jenny White** has replaced Darryl Warren (Board appointee);
- **Peter Wallace** (ADRP) has replaced Mike Bradfield (and was elected secretary);
- **Dianne Pothier** (ADRP) was elected Chair of RBAC (succeeding David Tindall);
- **Chris Patterson** (Board) who attended as Observer is expected to replace Lee Crowell when he retires in August.

**2. Health Plan Premiums:**

Unfortunately, there will be significant increases (as of April 1, 2016):



- **Medavie Blue Cross (MBC) premiums** have increased 12.8% to \$21.45(Single) / \$42.93(Family);
- **However, the Plan now includes** the added benefit of foot-care by a nurse on same basis as Physio/Podiatry etc. (i.e. 80% up to a combined \$500 per annum per person);
- **SSQ Travel Insurance premiums** up 31% to \$17.29(S) / \$34.74(F) (The rationale given by SSQ was the lower value of the Canadian dollar).

### **3. The "Pre-September 2009 Surplus" Fund and Premium Holiday Eligibility:**

- About \$400K remains in the "pre-September 2009 Surplus" available for premium holiday payments. Those born in 1937 or earlier will still be eligible as of April 1st. (The cutoff was backed up one year, removing 12 members from the Premium Holiday.)
- The estimated cost to the surplus for the upcoming year is \$77K so that there remains about 5 years of "Holidays" in the fund. Of 390 members in plan, 120 will still be on premium holiday as of April 2016.

### **B. Seniors' Pharmacare:**

In late January, the Nova Scotia Government suddenly announced drastic changes to the cost of Seniors' Pharmacare: raising the annual premium from \$424 (where it had been for many years) to, possibly, \$1200 (depending on income). We took actions on a number of fronts, e.g., an enquiry to the Health Plan Consultant revealed that a private plan would cost in excess of \$1800 per annum (independent of income, which of course all other products you purchase are!). One good aspect of Seniors' Pharmacare that should not be overlooked is that the co-pay amounts are capped at an annual maximum. This is not true of private plans, as far as we know.

In the face of something akin to a mass revolt by seniors and their organizations from far and wide – Grey Power at its finest! – the government backed down, withdrew the proposal and promised to “consult with seniors from one end of the province to the other”. No doubt, we have not heard the last of this issue.

### **C. Medavie Blue Cross website – Reminder:**

At the Medavie Blue Cross website, <medavie.bluecross.ca>, you can submit claims online (in cases when your provider does not directly bill). If you do not have a username and password, you first need to register to create one and, to file an online claim, be able to photograph or scan your receipt from the service provider.

Once registered, you can also use the site to check the coverage and limitations for each of your benefits. In addition, you can also print out a customised statement for any time period, any beneficiary and any category of benefit – particularly useful when doing your income tax.

**BenComm membership:** Randy Barkhouse, John Barry, Michael Bradfield (Secretary), Grace Paterson, Dianne Pothier, David Tindall (Chair, until AGM), Peter Wallace (Chair after AGM) and Philip Welch.


**The ADRP nominees to the RBAC:** Dianne Pothier (Chair), David Tindall and Peter Wallace (Secretary).

**From the BoG:** Lee Crowell (Vice-Chair) and Darryl Warren with Jenny White (Payroll/Benefits) and Kirk Shand (Mercer) as advisors.

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## Communications Reports, April 8, 2016

### Webmaster Report - Randy Barkhouse



**ADRP**

Association of Dalhousie Retirees and Pensioners


*Proud of the Impact We Made, the Legacy That Continues*

**Site Navigation**

- ◆ [About Us](#)
- ◆ [Mission, Objectives, etc.](#)
- ◆ [Officers and Board](#)
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**Important Messages/Announcements Relating to Current Events**



**ADRP Annual General Meeting**  
University Hall, MacDonald Building  
Thursday, April 28, 2016 1:30 - 3:30

**Estate Planning Seminar** – with Ian Lewer  
May 12 - 1:30 - 3:00 pm  
NSTU Building, 3106 Joseph Howe Drive, Halifax

**NEW!**

F0  
B.1

- Role of the Executor
- Wills & Trusts
- CRA and Tax
- Bequest Strategies
- Charitable Gifting

*Email if you plan to attend.*

[Pharmacare Program in Each Canadian Province](#) - posted February 2016

[Dal Pensioners Combined Indexation Table, January 2016](#) courtesy Jeff Turnbull, Eckler Ltd - posted December 2015

[Dalhousie Retirees' Trust Fund Annual Report to Retirees as of June 2015](#) - posted November 2015

ADRP.DAL.CA is the address for the association's web site. On the site members will find announcements of upcoming events, links to the list of board members, links to reports on pensions and benefits, a link to the online donation site for the ADRP Bursary Fund, and links to a variety of other materials including the archive of association newsletters.

At present a link to the May 12<sup>th</sup> session on Estate Planning may be of particular interest. Details of that event are given separately in this newsletter.

### **Newsletter – Denise Sommerfeld**

In 2012, Blanch Potter Creighton asked me to join her on the editorial team of the ADRP Newsletter. With her guidance, I learned the process of how it was done as well as how it could be done. Following Blanche's death in March 2014, I continued on and was lucky to recruit Joanne Clovis to join me as Co-editor in November of that year. I will be stepping down as Co-Editor of the ADRP Newsletter as of the 2016 AGM as my husband and I will be moving to Ottawa to do what retired folks often do, that is, move closer to see the grandchildren growing while they are still interested and excited about having you around. I am very confident that Joanne as continuing Co-Editor, will bring a fresh approach to the Newsletter as well as be an active, informed participant at Board meetings.

I am very grateful to Randy Barkhouse who, along with Colin Stuttard provides immediate proofing of the newsletter drafts to pick up any annoying typos and pesky grammatical and formatting glitches. Randy then e-mails it to the members so it is hot-off-the-press to you and our fellow CURAC members, and posts it to the website. After Blanche died, Randy personally has taken care of quickly getting the hard copies printed, stuffed into envelopes and schlepped to the Mail Room to send to those without e-mail addresses as well as to University Administration...clearly going above and beyond the President's job description yet again!

Being a member of the ADRP Board and then its Editorial team has been a privilege. I have found that the influence of the ADRP within Dal and the larger community is greater than I would have thought when I retired, thanks particularly to the wise advocates that comprise our Executive and Committees. They invest many hours of volunteer time on our behalf to be active participants at many tables, as is evident from the reports in this newsletter. They make us all look good. Not a bad return for \$20/year membership fee, no?

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### **Membership Committee Report, April 8, 2016** **Colin Stuttard, Chair**

As of today, **418** members are registered for monthly dues deductions, an increase of four since my previous report. Three of these are new members, and together with one returning member **the total number of current members is 448**, although twelve seem to be waiting until the AGM to pay their dues for 2016. Another 18 remain delinquent in not having paid dues for 2015.

So I'll repeat my message: **any members who suspect their dues may be in arrears, please send us a cheque as soon as possible; or, if you're not sure of your status, call or send an email via the ADRP website <http://adrp.dal.ca>.**

To any pensioner members who have not yet registered for the memory-free dues-payment method, please seriously consider doing so (a copy of the monthly deductions application form is at the end of this Newsletter). You only need to do this ONCE.

For members without a Dal pension, paying dues (still \$20) before the end of the first quarter of each year will ensure your membership is in good standing (rather than delinquent); the fiscal year of the Association is the calendar year.

Reminder: Membership dues paid to the ADRP are not income-tax deductible because the ADRP is neither a registered charity nor an employee union.

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**Pension Advisory Committee Report, April 8, 2016**  
**Randy Barkhouse**

The investment performance to June 30, 2015, of both funds in the Dalhousie Pension Plan was very strong, enabling both a further award of catch-up indexation, and for the first time in several years of automatic indexation. The outlook for any indexation next year is less rosy.

By terms of our pension plan text, the trustees may award discretionary catch-up indexation using up to half the surplus in the Retirees Trust Fund identified in the most recent actuarial valuation. The most recent was at March 31, 2014, and all the available surplus was awarded in the two catch-ups of January 1, 2015 and January 1, 2016. No further valuation is required before March 31, 2017. Thus without a new valuation being done as of no later than June 30, 2016, there is no possibility of further catch-up indexation on January 1, 2017.

The possibility of automatic indexation still exists, but would require a substantial rebound in investment returns from what has been achieved since July 1 of last year. The decline in most asset classes to December 31 was off set partially by the decline in the Canadian dollar. A partial rebound in returns since then has brought markets back to just above where they were on January 1, but volatility can swing that very quickly from day to day.

Although the returns for the Dalhousie Pension Plan have not been robust since July 1, 2015, our plan is in much better shape than defined benefit plans at many other universities across Canada. No drastic changes in Dalhousie Plan benefits have been required as has happened elsewhere, although a 2% increase in contributions by active employees was instituted in 2012.

A detailed description of our Pension Plan's performance and governance is available in the "2015 Dalhousie University Pension Plan Annual Report" which is linked off the "Pensions" section of the ADRP web site at [adrp.dal.ca](http://adrp.dal.ca). Just click on the NEW link "Pension Advisory Committee Annual Report".

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**Report ADRP Nominating Committee, April 8, 2016**  
**Randy Barkhouse, Chair**

Nominations are presented **IN BOLD** as follows:

<b><u>OFFICE</u></b>	<b><u>NAME</u></b>	<b><u>PHONE</u></b>	<b><u>EMAIL</u></b>	<b><u>PAST POSITION</u></b>
<b><u>President</u></b>	<b><u>Randy Barkhouse</u></b>	<b><u>434-8291</u></b>	<b><u>randy.barkhouse@dal.ca</u></b>	<b><u>Director of Academic Computing Services</u></b>
<b><u>Immediate Past President</u></b>	<b><u>Vacant</u></b>			
<b><u>1<sup>st</sup> Vice President</u></b>	<b><u>David Tindall</u></b>	<b><u>455-7456</u></b>	<b><u>david.tindall@dal.ca</u></b>	<b><u>Professor of Physics</u></b>
<b><u>2<sup>nd</sup> Vice President</u></b>	<b><u>Richard Apostle</u></b>		<b><u>richard.apostle@dal.ca</u></b>	<b><u>Professor of Sociology and Social Anthropology</u></b>
<b><u>3<sup>rd</sup> Vice President</u></b>	<b><u>Paul Huber</u></b>	<b><u>404-5213</u></b>	<b><u>Paul.huber@dal.ca</u></b>	<b><u>Professor of Economics</u></b>
<b><u>Secretary</u></b>	<b><u>Phil O'Hara</u></b>		<b><u>w.philip.ohara@gmail.com</u></b>	<b><u>Manager eLearning, LITS</u></b>
<b><u>Treasurer</u></b>	<b><u>Grace Paterson</u></b>		<b><u>grace.paterson@dal.ca</u></b>	<b><u>Professor, Medical Informatics</u></b>
<b><u>ADRP Members-at-Large</u></b>				
	<b><u>Dianne Pothier</u></b>		<b><u>dianne.pothier@dal.ca</u></b>	<b><u>Professor of Law</u></b>
	<b><u>David Mercer</u></b>		<b><u>d.mercer@dal.ca</u></b>	<b><u>Technician Dentistry</u></b>
	<b><u>Heather Schellinck</u></b>		<b><u>heathers@dal.ca</u></b>	<b><u>Psychology and Neuroscience</u></b>
	<b><u>Doug Rasmussen</u></b>		<b><u>rasmus@dal.ca</u></b>	<b><u>Professor Physiology &amp; Biophysics</u></b>

**Committee Chairs (to be appointed by the Board following the AGM)**

<b><u>COMMITTEE</u></b>	<b><u>NAME</u></b>	<b><u>PHONE</u></b>	<b><u>EMAIL</u></b>	<b><u>PAST POSITION</u></b>
<b><u>Benefits</u></b>	<b><u>Peter Wallace</u></b>	<b><u>542-5391</u></b>	<b><u>peter.wallace@dal.ca</u></b>	<b><u>Professor, Earth Sciences</u></b>
<b><u>Communication</u></b>	<b><u>Joanne Clovis</u></b>		<b><u>j.clovis@dal.ca</u></b>	<b><u>Professor of Dental Hygiene</u></b>
<b><u>Membership</u></b>	<b><u>Colin Stuttard</u></b>	<b><u>429-0252</u></b>	<b><u>c.stuttard@ns.sympatico.ca</u></b>	<b><u>Professor Microbiology &amp; Immunology</u></b>
<b><u>Pension Advisory</u></b>	<b><u>Randy Barkhouse</u></b>	<b><u>434-8291</u></b>	<b><u>randy.barkhouse@dal.ca</u></b>	<b><u>Director of Academic Computing Services</u></b>

All the above have agreed to serve in the capacities indicated. Respectfully submitted on behalf of the  
**Nominating Committee: ADRP Board 2015/2016**

**CURAC Report, April 8, 2016**  
**Randy Barkhouse and Grace Paterson**

ADRP pays an annual fee of \$300 to belong to the College and University Retiree Associations of Canada (CURAC) which includes several dozen member associations from St. John's to Victoria. You might ask "What do we get for our \$300?"

The principle returns are contact for each member association with like groups across the country. It isn't surprising that most groups have similar issues to address, making contact with the others very instructive. Typical issues include membership recruiting, board member recruiting, dealing with your member university's administration on pensions and benefits, and effective communication with your association's members, to name a few.

CURAC has existed for over a dozen years. In fact the founding conference was hosted by ADRP here at Dalhousie under our own founding President, Tarun Ghose.

An annual conference is held each year in late May. Recent conferences have been hosted by the retiree associations of York, Victoria, MUN, McMaster, and Queen's. This year's conference is being hosted by the University of Saskatchewan in Saskatoon from May 25-27. ADRP is provided a \$1200 grant annually by Dalhousie to send one member, and Association funds are provided for a second to attend.

In recent years seniors' health care has been the dominant topic with many instructive sessions provided on research being done at various universities, and lobby efforts by groups such as the Canadian Medical Association (CMA), and the Canadian Association of Retired Persons (CARP). A visit to their web sites will quickly provide an overview of seniors' health care issues not being effectively addressed by our publicly funded acute care system.

CURAC publishes an online newsletter. Issues are posted to the web site at [www.curac.ca](http://www.curac.ca). It also produces submissions on pensions and seniors health care that are sent to relevant federal and provincial politicians and departments to give voice with them from university retirees. The next submission, due out in May from the CURAC health care committee, will be on end-of-life care.

The utility of CURAC to its member associations demonstrates the foresight of our own **Tarun Ghose** and his co-founders to establish this national organization.

Following is a Bulletin from the CURAC Health Policy Committee (that includes ADRP's **Grace Paterson**), that was circulated recently and re-printed here, that will be of interest to ADRP members. **Member Associations and individual association members are invited to submit comments on the Position Paper by April 30 to Linda Kealey at [lkealey@unb.ca](mailto:lkealey@unb.ca)**. This feedback will enable the committee to produce a revised copy by the May 2016 Annual General Meeting and to forward the final version to both Federal and Provincial legislators.



**College and University  
Retiree Associations  
of Canada**

**Associations de retraités  
des universités et collèges  
du Canada**

## **BULLETIN**

**No. 12 March 2016**

### **CURAC/ARUCC Health Care Policy Committee Position Paper: Palliative Care/End of Life Care**

Many studies of palliative care conclude that Canadians prefer to end their lives at home. These studies underline the increasing demand for palliative or end of life care, especially as seniors now comprise 16% of our population and in the next twenty years, it will be around 25%. Studies also show that access to this kind of care varies enormously depending on where patients live. Despite awareness of preferences, of the increasing interest in palliative and end of life care, plus the lower cost of this type of care, there is still a disconnect between our health care system and patients and their families.

Taking the point of view of the patient is the key. Although there is now debate on physician assisted dying and what regulations should emerge, no one should be forced to contemplate it as an option due to a lack of good quality, accessible palliative/end of life care. How we accomplish the latter requires consistent data from across the country, with well thought out policies and procedures, and adequate resources.

Palliative care is often assumed to mean end-of-life-care. According to the Canadian Cancer Society's "Right to Care: Palliative Care for All Canadians" (2016), palliative care is very important as part of a continuum of care that can be started early in a disease to address physical and non-physical symptoms. It involves a team approach of health care providers who support patients and families. End-of-life-care is a component of palliative care but it focuses on dying. While recognizing the distinctions, for the purposes of this paper, the term, "palliative care" will be used more generally, including end-of-life.

A patient can receive palliative care in different locations: in hospitals, long-term care facilities, hospices or at home. Hospitals can have palliative care beds, or sometimes special units. However, not all deserving hospital patients receive palliative care, especially in acute care or intensive care wards where 70% of patients can die. Nevertheless research is demonstrating the value of palliative care being available outside hospitals in long term care homes, hospices or as integrated palliative care programs supporting home care.

In the Canadian Medical Association's "Palliative Care: CMA's National Call to Action" (May 2015), eight different leading organizations were featured, none of them based in a hospital. For example, the Colchester East Hants Health Authority Integrated Palliative Care Program in Nova Scotia, begun in the late 1990s, does support patients at home as well as in long term care facilities. It relies heavily on nurses working closely with primary care or patient physicians and palliative care specialists to obtain the best results in pain and symptoms management. The Nova Scotia program meets the standards of the Canadian Hospice Palliative Care Association and the Canadian Hospital Accreditation Service. Consultation services with or by experts are available in the community, at the local hospital and health

centre. Consultation teams involve palliative care doctors, nurses and social workers who collaborate closely with the Hospice Society that has two social workers on staff. Also the Society is key in training volunteers and overseeing student placements. These programs derive their funding from the Nova Scotia Dept. of Health and Wellness.

Outside the hospital setting, long-term care facilities, home settings and hospices are set up specifically to treat patients dealing with serious diseases. They provide home-like conditions where patients receive less interventionist types of care aimed at controlling pain and anxiety. Most often these patients have advanced cancer (80-85% in Ontario; 80-90% in Nova Scotia) (Canadian Cancer Society, 2016, 3). But, according to the Canadian Hospice Palliative Care Association (2014) only 16 to 30 percent of Canadians have access to hospice palliative care or end of life services, depending on their location.

The CHPCA Association claims that the benefits of palliative care include: better quality of life, improved symptom control, higher levels of satisfaction and in some cases longer life. Other positive features include lower costs. The Ontario Auditor General's 2014 report estimated the cost of care in the last month of life at \$1100/day in hospital, \$770 in a palliative care unit, \$460 in hospice and less than \$100 at home. Home-based palliative care does, however, involve significant unpaid care-giving costs, which in Ontario has been estimated at 77% of the total costs for palliative care. In 2009, the estimated economic contribution of family caregivers in Canada was between 25 and 26 billion dollars. (Statistics taken from CHPCA, 2014)

Family care-giving introduces a whole new element to family life. Individuals often miss work, use their own personal savings, and may experience negative effects on their physical and mental health (CHPCA, 2014). They frequently need to undertake a wider range of tasks in an environment with less support from professional caregivers. Note also that all provinces have some form of palliative drug coverage for home care since 2012, and provide legislation to protect jobs for those taking unpaid compassionate care leave (eight weeks except in Quebec which allows twelve). The federal government has recently extended its compassionate care benefits program to 26 weeks. Internationally Canada is not highly ranked, however, placing 27th out of 40 countries surveyed (Economist, 2010).

It now seems absolutely clear that we need National Leadership for a national strategy for palliative and end-of-life care, in co-operation with provincial and territorial governments. There are still no common standards or approaches; indeed we do not even collect data in a consistent manner. Medical professionals can still be better trained in palliative care. And if we want a system that is accessible to all, we need to provide sufficient resources so that palliative care becomes a real choice for patients. This is a real opportunity for Federal collaboration and leadership to enhance comfort and quality of life for Canadians at the end of life.

#### SOURCES:

- (1) Canadian Cancer Society, "Right to Care: Palliative Care for All Canadians" (January 12, 2016)
- (2) Canadian Hospice Palliative Care Association, "Fact Sheet: Hospice Care in Canada" (March 2014)
- (3) Canadian Medical Association, "Palliative Care: CMA's National Call to Action, 2014-15" (May 2015)
- (4) Economist Intelligence Unit, "The Quality of Death: ranking end-of-life care across the world," 2010

Linda Kealey (lkealey@unb.ca) is the Chair of the Health Care Policy Committee of the College and University Retirees Associations of Canada. The other members of this committee are Jack Boan, Regina; Ken Craig, UBC; Grace Paterson, Dalhousie; John Stager, UBC; and Ed Williams, Memorial.



**Report on Seniors' College Association of Nova Scotia (SCANS)**  
**ADRP Liaison: Colin Stuttard (President of SCANS): April 9, 2016**

SCANS held its AGM on March 10 and elected the new board for 2016-17. Officers re-elected were Stuttard and Hazelwood (President and Secretary, respectively), with John Cowans the new Vice-President. The Treasurer's position remained vacant, but a volunteer, Carol Lee, has since come forward for confirmation as Treasurer at the next Board meeting. Rolly Lewis continues as Immediate Past-President and as such is automatically an officer of the board. The former VP, Elizabeth Salton, continues on the Board with six other continuing and three new Directors-at-Large, making a total Board of 15 members. In addition, the ADRP board can appoint one of its members to the SCANS board. Current bylaws prescribe a minimum of twelve and a maximum of twenty SCANS board members.

Information and Registration sessions (IRS) for the spring term were held in all five SCANS chapters last week, and on-line memberships and registration will be available at 8 am on Tuesday, April 12. There are 15 courses on offer in Halifax, 2 each in Chester and Liverpool, and 3 each in Mahone Bay and Truro. Members may take any number of courses in any of the venues, subject only to classroom seating limits. (see [www.thescans.ca](http://www.thescans.ca))

As I reported in the last ADRP Newsletter, SCANS' financial situation is somewhat precarious, with a budgeted deficit of \$9,992 for the current fiscal year. The College, founded in 2007 by the ADRP, is essentially a volunteer, co-operative venture, being owned and run by its members, who also provide its sole source of continuing income by way of annual membership fees (dues) in the amount of \$135 + HST. To solve the financial problem we need to have about 74 more paying members than we have currently (around 600) annually. If at least 74 current SCANS members could each recruit one new member, or persuade a lapsed member to re-join, the College finances would be stabilized. So, if you are not already a member, please join now!

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## **NOTICES & OPPORTUNITIES**

### **Estate Planning Session:**

In response to member requests a presentation on estate planning has been arranged for **May 12, 1:30-3:30 pm, in the NSTU Building 3106 Joseph Howe Drive**. There is ample parking at the rear of the building.

The session will be led will by Mr. Ian Lewer of Dalhousie's Development Office who worked for several years in the financial trust field before coming to Dalhousie. The session is intended to be interactive with questions invited during the presentation.

Topics to be covered include:

1. Role of the Executor
2. Wills & Trusts
3. CRA and Tax
4. Bequest Strategies
5. Charitable Gifting in Estate Planning
6. Whatever topics arise from questions, to the extent that time allows.

A link to a more detailed description has been placed on the ADRP home page. Another link has been placed for registration in order that we have an idea of audience size. Refreshments will be provided. There is a limit to audience size so those interested are urged to register early to secure a seat. Spouses are welcome along with members.

The session is being offered in cooperation with the HRM branch of the Retired Teachers Organization.

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**Yes! I want to support the Dalhousie Retirees and Pensioners Bursary!**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

Province/State: \_\_\_\_\_ Postal /Zip Code: \_\_\_\_\_

☐ This is my preferred address

**GIFT AMOUNT:** I want to support the Dalhousie Retirees and Pensioners Bursary by:

☐ A one-time gift of ☐ \$100 ☐ \$50 ☐ Other \$ \_\_\_\_\_

☐ A monthly gift of ☐ \$15 ☐ \$10 ☐ Other \$ \_\_\_\_\_

*I may alter this agreement by contacting the Office of External Relations*

**METHOD OF PAYMENT:** Please select one:

☐ Please process my credit card: ☐ Visa ☐ MasterCard ☐ AMEX

Card #: \_\_\_\_\_ Expiry: \_\_\_\_\_

Signature: \_\_\_\_\_

- ☐ I've enclosed a cheque made payable to Dalhousie University to process my one-time gift.  
☐ I've enclosed a void Canadian cheque to process my pre-authorized monthly gifts.

Mail contributions to:  
ADRP Bursary Fund  
Office of External Relations  
Dalhousie University  
Box 15000 Halifax, NS B3H 4R2

*OR to make your gift online,*

*visit [giving.dal.ca](http://giving.dal.ca) and specify Dalhousie Retirees and Pensioners Bursary*

**TAX RECEIPTS:** A tax receipt will be issued for your income tax purposes. Monthly

Donors will receive one yearly receipt summarizing giving over the year.

## Association of Dalhousie Retirees and Pensioners



Room 2831 Life Sciences Centre  
Dalhousie University  
PO BOX 15000  
Halifax, Nova Scotia  
B3H 4R2  
Telephone: (902) 494-7174  
E-Mail: [adrp@dal.ca](mailto:adrp@dal.ca)

### Membership Application for Payment by Pension Deduction

Employee Number (from your pension stub): B \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

Postal Code \_\_\_\_\_

Phone Number: \_\_\_\_\_

E-mail: \_\_\_\_\_

Date of Retirement: \_\_\_\_\_

Dalhousie Department: \_\_\_\_\_

I request that ADRP monthly dues (\$1.66) be deducted from my pension  
starting (month and year) \_\_\_\_\_, and continuing  
until I inform you otherwise in writing.

\_\_\_\_\_  
(Signature)

Please return this form to:

Payroll Office  
Room 152, Henry Hicks Academic Administration Building  
Dalhousie University  
PO BOX 15000  
Halifax, N.S. B3H 4R2

The information you provide to us will be used for our records and to allow us to contact you or distribute to you information. Information that identifies you will not be shared with any other organization.



### Membership

- Open to all Retirees from the University staff, Non-Academic and Academic.
- Associate membership is available to those within 5 years of retirement.

### Mission

- To facilitate and promote the dissemination of information of interest to Dalhousie Retirees; and
- To enhance and promote the sense of continuing membership in the Dalhousie Retirees' family.

### Formal Objectives

- To represent the interests of retirees from Dalhousie University, their spouses and beneficiaries;
- To further the understanding of the retirement pension and benefits;
- To cooperate with other groups that have similar objectives; and
- To provide a conduit for information, when necessary, between the university and retirees.

### Informal Objectives

- To promote social interaction among its members;
- To investigate and negotiate group benefits that a significant number of members may desire;
- To provide information to its members about general and specific retirement issues; and
- To pursue other issues as the membership directs.

### For Further Information

- Visit us at our Web Site: <http://adrp.dal.ca> or phone us at (902) 494-7174. Our E-mail is [adrp@dal.ca](mailto:adrp@dal.ca).
- Our **unstaffed** office is in the basement of the Life Sciences Centre, Room 2831.