

ADRP

Association of Dalhousie Retirees and Pensioners

Proud of the Impact We Made, the Legacy That Continues

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From the Editor

I personally am certainly looking forward to the arrival of spring this year and hope life is beginning to be lived less like a hermit.

In this issue, in addition to the committee reports, we feature an interview with our 2023 ADRP Bursary Recipient as well as an article on the up and coming sport of Pickleball.

Your contributions are always welcome. You can send your stories and photos about travel, hobbies, or unique experiences, or any comments on any newsletter topic or issue, **directly to marilyn.klein@dal.ca or through the office email adrp@dal.ca.**



The Editorial Board

Marilyn Klein, Editor

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ADRP Meeting Dates Tuesdays, 2:00 PM

- Apr 18, 2023
(Annual General Meeting)
- May 16, 2023
- Sept 19, 2023
- Oct 17, 2023
- Nov 21, 2023
- Dec 12, 2023
(General Meeting)

ADRP Annual General Meeting April 18, 2PM-4PM

Please plan to attend for annual reports and approval of the budget for 2023-24. Via Microsoft Teams and in-person
Location B400, Killam Library

Annual membership fee of \$20.00 can be paid by E-transfer to treasurer@theadrp.ca if you are not already paying by cheque or payroll deduction.

NOTE: Membership dues are not income tax deductible as the ADRP is neither a registered charity nor an employee union.

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.

Newsletter Submission and Distribution Dates

Submissions Deadline	Distribution Date
Monday, March 28 2023	Monday, April 3 2023
Monday, September, 26, 2023	Monday, September 28, 2023
Spring TBD	

MEMBERS OF THE ADRP BOARD 2022-2023

OFFICE	NAME	PAST POSITION
President	Heather Schellinck	Sr. Instructor, Psychology and Neuroscience
Immediate Past-President	Phil O'Hara (deceased)	Manager, eLearning, LITS
1st Vice President	Peter Wallace	Sr. Instructor, Earth Sciences
2nd Vice President	David Mercer	Technician, Dentistry
Secretary	Susan Holmes	Professor, Faculty of Continuing Education
Treasurer	Ed Leach	Director, Centre for Entrepreneurship
ADRP Directors-at-Large		
	Nancy Pitts	Professor, Agriculture Campus (Truro)
	Grace Paterson	Professor, Medical Informatics
	David Tindall	Professor, Physics
	Pat Nearing	Associate Director, Varsity Athletics and Recreation
COMMITTEES		
Benefits	Peter Wallace	Sr. Instructor, Earth Sciences
Membership	Heather Schellinck	Sr. Instructor, Psychology and Neuroscience
Communications	Stewart Cameron	Associate Professor Faculty of Medicine
Newsletter	Marilyn Klein	Technologist, Instructional Resources, Dentistry
Pension Advisory	Randy Barkhouse,	Director, ACS

The ADRP Board of Directors met remotely via Zoom November 15, 2022, January 17, 2023, February 14, 2023, and March 21, 2021.

[Minutes](https://theadrp.ca/wp/minutes) of Board of Directors' meetings are available <https://theadrp.ca/wp/minutes>

President's Report April 2023

Heather Schellinck

After many months of self-inflicted separation, the board will come together and meet with members at the AGM at 2 pm on April 18 in B400, Killam Library. It will be my first opportunity as president to meet with ADRP members. Mask wearing is encouraged for those in the audience. Those of you unable to attend may join the meeting via Microsoft Teams. If you would prefer to see your fellow retirees in an outdoor setting, I have good news. It looks like we are finally going to make a visit to Dal AC during their annual Community Day on Thursday, July 20th. At that time, we are also hoping to have a guided tour of their extensive gardens. More details will be provided when they are available.

Recently, an ADRP member inquired as to whether as a retiree, they were eligible to take courses “for free” at Dalhousie. I was quite confident that this was possible and after a bit of searching found the following information in the Undergraduate Calendar on a webpage entitled Money Matters under the heading Tuition Waivers.

Those who are Canadian citizens or permanent residents, 65 years of age or over at the time of registration and are enrolled in a Dalhousie undergraduate non-professional degree program may be eligible for a senior citizen waiver. This waives only the tuition portion of the fees. The student must pay any incidental fees.

If you decide to take advantage of this opportunity, we would enjoy hearing about your experience. If, like me, you have a little less ambition, but are still interested in keeping up with the latest in literature, we also all have borrowing privileges at the Killam Library. This option is actually available to anyone in Nova Scotia with a picture ID. On a recent visit to the library, I perused the new acquisitions and was quite amazed at the diversity of the offerings. It is no exaggeration to say that there appeared to be something for everyone.

The ADRP executive has had another busy year as is described in the annual reports found elsewhere in this newsletter. The members of the BoD, in particular, those who have chaired or are members of our standing committees, have worked diligently to represent and promote the best interests of our retirees. On behalf of all the members, Thank you for your dedication to the ADRP.



Treasurer's Report, April 2023

Ed Leach

AS OF March 31, 2023

CUA Chequing Account. Balance is \$3,343.21

Savings Account 7634-20-3. Balance is \$2.00

Savings Account 7634-21-3. Balance is \$1,202.82

Dalhousie Account: \$4,399.16

NON REGISTERED TERM ACCOUNTS SUMMARY

Account Number	Type	Deposit Date	Maturity Date	Interest Rate	Current Principal Balance	Accrued Interest Amount	Closing Value 03/31/2023
76364-42-3	TERM	12/19/2022	12/19/2024	3.150	20,795.93	183.06	20,978.99
76364-44-3	TERM	11/17/2022	11/17/2023	3.400	11,000.00	137.30	11,137.30
76364-45-3	TERM	11/17/2022	11/17/2024	3.650	11,000.00	147.40	11,147.40
76364-46-3	TERM	11/17/2022	05/17/2024	3.700	11,000.00	149.42	11,149.42
76364-47-3	TERM	11/17/2022	05/17/2025	3.950	11,000.00	159.51	11,159.51
Total Overall Value					64,795.93	776.70	65,572.63

ADRP STATEMENT OF REVENUE & EXPENSE- JANUARY 1 2022 TO DECEMBER 31 2022

Revenue	Budget 2022	Actual 2022	Budget 2023
Dues - 773 Members @ \$20 each	\$15,500.00	\$14,447.06	\$15,460.00
Interest	\$700.00	\$1,058.72	\$2,700.00
CURAC Rebate	\$100.00	\$80.18	\$100.00
Travel Grant	<u>\$1,200.00</u>	<u>\$1,200.00</u>	<u>\$1,200.00</u>
	<u>\$17,500.00</u>	<u>\$16,785.96</u>	<u>\$19,460.00</u>
Expenses			
Telephone	\$166.64	\$159.25	\$166.64
Administrative Costs - Office Costs	\$450.00	\$187.77	\$700.00
Insurance Directors & Officer + General Liability	\$1,222.00	\$1,222.00	\$1,222.00
CURAC DUES	\$300.00	\$300.00	\$300.00
CURAC Conference	\$0.00	\$0.00	\$5,000.00
Social Committee	\$2,000.00	\$895.63	\$4,400.00
Communications Committee		\$1,049.76	\$4,049.76
Seminar Series - Susan Hutchison			\$2,300.00
UG Student Seniors' Research Project			\$2,000.00
Bursary Fund	\$2,000.00	\$2,000.00	\$2,000.00
SCANS Public Lecture	\$150.00	\$150.00	\$150.00
Other Donations	\$3,000.00	\$1,000.00	\$0.00
TOTAL	<u>\$9,288.64</u>	<u>\$6,964.41</u>	<u>\$22,288.40</u>
SURPLUS	<u>\$8,211.36</u>	<u>\$9,821.55</u>	<u>-\$2,828.40</u>
To Contingency Fund	<u>\$4,000.00</u>	<u>\$3,865.00</u>	<u>4,000.00</u>
To Accumulated Surplus	<u>\$4,211.36</u>	<u>\$5,956.55</u>	<u>-\$6,828.40</u>

BALANCE SHEET AS OF DECEMBER 31 2022

ASSETS	Dec 31 2022
CUA Chequing Account 10-3	\$4,714.74
CUA Savings Account 20-3	\$2.00
CUA Savings Account 21-3	\$1,202.07
GIC's with CUA	\$64,795.93
Dalhousie Account	\$4,399.16
SCANS Account	\$1.00
TOTAL	<u>\$75,114.90</u>
LIABILITIES	
Accounts Payable & Accruals	\$2,138.82
Visa Balance	\$403.41
Contingency Fund	\$42,213.71
Accumulated Surplus	<u>\$30,358.96</u>
TOTAL	<u>\$75,114.90</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

Due to COVID 19 there were no CURAC conferences in 2021 or 2022

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

Social Committee has taken a more active role

Communications is using \$3,000 to create an ADRP brand & Identity

Student Research - to support research impacting seniors & retirees

Contingency Fund - \$5 for each of 773 members, 800 members 2023

509-5450 Kaye Street
Halifax, Nova Scotia B3K 0G7

April 4, 2023

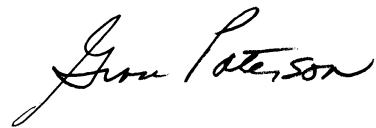
Heather Schellinck, President
Association of Dalhousie Retirees and Pensioners
Room 2831, Life Sciences Centre
Dalhousie University
PO Box 15000
Halifax, Nova Scotia
B3H 4R2

AUDIT REPORT

Dear Heather:

I have examined the Banking Records of the Association of Dalhousie Retirees and Pensioners (ADRP) and the ADRP Treasurer's Report for 2022 and find that they are in order.

Yours Truly,

A handwritten signature in black ink, appearing to read "Grace Paterson". The signature is fluid and cursive, with a long, sweeping underline.

Grace Paterson

c: Ed Leach, Treasurer
Susan Holmes, Secretary

Membership Report, April 2023**Heather Schellinck**

Current membership in the ADRP stands at ~771 as of April 1 with ~ 734 members whose dues are deducted by payroll and ~ 33 who pay by e-transfer or cheque. There are two honorary members: Philip Welch and Colin Studdart. The e-transfer option for paying for membership dues has proven popular with the non-payroll group (and particularly with our treasurer). Most of our members are living in Nova Scotia, specifically in HRM; 15 members have addresses outside of Canada. I heartily thank the 303 members who have subscribed to the website and the 20 others who have indicated that they are planning to do so. If you do subscribe to the website, you will get automatic notification of general meetings and social events.

Benefits Committee Report April 2023

Peter Wallace, Chair

Welcome to Anne-Marie White, under age 65 retiree member on the ADRP Benefits Committee

Since the last Newsletter the Employees Benefits Advisory Committee (EBAC) and Retirees Benefits Advisory Committee (RBAC) have met where 2022 claims and trends were reviewed and premium rates for 2023 discussed and set. In both groups claims increased over the year so there are increases in premium rates for 2023. Something to note about the EHB plans, they are essentially managed by Dal Benefits and we are really the watchdogs but Dal Benefits does work for our best interests. This sometimes results in positive changes to the plan outside of these meetings, mostly due to MBC and Dal bringing the plan in line with industry norms. Hence the changes to hearing aids and diabetic supplies claim amounts over the summer.

For the early retirees (001 plan) the prediction is that the plan will be in deficit if there is no premium increase even though there was an 8% increase last year. Note that the early retiree's portion of the plan is always in deficit but it gets rolled into the cost analysis of the whole so early retirees are not paying exorbitant premiums over and above employees since they are in the same plan. Most of these increases were in drugs but paramedical costs were up as well with the other costs such as vision, medical supplies, and hospital care. The EBAC meeting in December 2022 discussed biosimilar drugs substituting for biologics which could affect some retirees if they are taking them. The outcome of that meeting was that Dalhousie would retain the status quo through 2023 so there are no worries, drugs will not change.

For age 65 and over retirees (002 plan), the major increases were in medical equipment and paramedical claims with minor ups and downs in the other areas. The medical equipment claims are big individual bumps and are not normally continuous so over time these claims will most likely decrease or level off. But the claims right now exceed the premiums so an increase is warranted. Also the plan is in deficit which in turn increases risk and so some plan charges can potentially increase. Because of this the committee decided to pay off the deficit with a small increase in premiums now to stave off a larger increase in the near future. Coupled with this, the committee decided to maintain the premium holiday for the older cohort of 40 plan subscribers for another year only with the residual overpayment money to be rolled into the plan next year. This will result in a small surplus and lower risk. Remember that when the grievance over premiums for retirees was adjudicated in 2011, the ADRP decided that the older cohort of retirees would get 2 years of premium holidays. That holiday has continued for 10 years so I think those elderly retirees have gotten good value for their grievance.

There are 384 single and 285 family subscribers (659 in total) in the EHB 002 plan with 33 single and 7 family subscribers with the premium holiday. With over 500 subscribers we have a very good plan where we can make meaningful choices to costs can be kept at a minimum. We have no idea at this time on the number of early retiree subscribers; they vary a lot due to birthdays, etc., and since employees swamp the numbers of early retirees we have less say in the advisory committee but we do petition the union groups on campus for help.

The premiums for Travel Insurance are not set by Dalhousie because the plan covers a large consortium of universities. No fear there, the rates have not changed from last year and the maximum claim for a single incident has increased to \$2M from \$1M.

Following are the estimated premium rates for both the early and age 65 and over retirees:

	2022	2023 increase	2023 total
Under age 65 single	\$69.02	\$4.99	\$74.01
Under age 65 family	\$191.79	\$14.38	\$206.17
Age 65 and over single	\$32.38	\$3.80	\$36.18
Age 65 and over family	\$64.93	\$7.61	\$72.54
Travel under age 65	\$6.59 (s)	\$12.07 (f)	
Travel age 65 and over	\$13.37 (s)	\$26.87 (f)	

Employee Benefits Advisory Committee (EBAC non-voting) 9146-001	Retiree Benefits Advisory Committee (RBAC) 9146-002
Anne-Marie White, Peter Wallace (ex-officio, substitute)	Peter Wallace (Chair), Christine Matheson-Studley, David Tindal, Randy Barkhouse, Anne-Marie White, and Heather Schellinck (ex-officio ADRP Chair)

Pension Advisory Committee Report April 2023

Randy Barkhouse

The next Pension Advisory Committee meeting with an update on pension plan returns will not be held until May. This article instead covers a number of other aspects of the Plan.

At the most recent meeting of the Pension Advisory Committee (PAC) the external actuary represented the Dal Pension Plan fund structure as the flow of liquid into two tubs, one the Pension Trust Fund (PTF), the other the Retirees Trust Fund (RTF). When an employee retires and elects to take a pension an amount sufficient to cover the pension cost is transferred from the PTF to the RTF

Although this is a longstanding model, as shown above it is now inaccurate, as the Retirees Trust Fund is now the same size as the Pension Trust Fund, and growing more rapidly. Each fund has about \$900 million in assets.

The model also does not indicate one reason the value of the funds may decrease without an actual outflow of assets. That reason is an increase in interest rates. When rates go up the value of both bonds and public equity will decrease, precisely the reason the Dal Pension Plan, and most others, have decreased in value over the past 15 months. Although that is an undesirable trend, it will reverse when interest rates again decrease as both equity and bond values will then increase. That is precisely what happened in the 1980s and early '90s, and will happen again.

The assets in the Dal Plan had partially recovered in the July 2022-January 2023 period, but declined markedly in February and March this year, most recently sparked by concerns about a "run on the banks" in the U.S. and Europe, a contagion that affected the value of Canadian banks even though none showed any likelihood of a "run".

The actuarial valuation now underway will be dated at January 31, 2023, at the end of the temporary upward fluctuation mentioned above. It seems likely that when the report is released this fall that both the PTF and the RTF will have decreased in value, and any surplus in the RTF will have substantially decreased, or even turned to a small deficit.

If that is the case, the RTF trustees will not award any catch-up indexation in spite of what the actuarial valuation states.

Similarly, the 3-year average return of the RTF at June 30 is unlikely to surpass the 5.05% minimum which means no automatic indexation next January.

Both of these outcomes are distressing during a period of significant inflation in Canada, in February just under 6% on an annual basis, but hopefully on a trend back towards the 2-3% level usual since the 2009 Great Financial Disruption.

The buying power of a Dal pension decreased by almost 15% from July 2014 to June 30, 2022 for those most affected, and seems likely to decrease to the 19-20% level by June 30, 2023. While definitely alarming we can look back at the 2001-2009 period when a similar decline occurred, but was completely recovered by 2013.

Those cynical about indexation may cite Alexander Pope's famous 17th century lines

"Hope springs eternal in the human breast.

Man never is, but always to be blest."

Although downward fluctuations in the Dalhousie Pension Plan the past two years might affirm Pope's outlook, longer term experience with the Plan suggests we should be more optimistic.

When the obligations of the Pension Plan exceed the value of the assets as measured by an actuarial valuation, the sponsor (Dalhousie) is required to make extra payments from the operating budget over a five-year period to erase that deficit. An important fact about the Dalhousie Plan is that the deficit has been in the Pension Trust Fund. The RTF has been in surplus, partially offsetting the PTF's deficit. The extra payments have been to cover the pensions of future retirees, not those already drawing pensions.

Several years ago, the Board of Governors (BoG) notified the employee groups of its desire to change the structure of the Dalhousie Pension Plan to a more usual model with just one fund. The two-fund structure was set up somewhat reluctantly by the Board about 1980 when Dalhousie ceased buying annuities for pensioners and started paying pensions from the newly created RTF. The rules for the RTF were set conservatively with a base return level set at 4.55% and a further .5% added for possible indexation. These rules have proven prudent with the RTF almost continuously in surplus over the past 40+ years.

The proposed change has been dubbed the Cessation of Transfers proposal, or the One Fund proposal. The precise changes to the Plan rules for indexation or other aspects have not been spelled out, but the employee groups have not been convinced to the notion.

In the most recent rounds of bargaining the proposal was set aside, but the Board has indicated its intention to advance it again in future. It seems unlikely to be approved, but if it is, one condition I believe pensioners should insist on is that any surplus in the RTF be paid out for catch-up indexation, or some other basis before the Funds are merged. All assets in the RTF belong to Dal pensioners and are not to be used for any purpose but to pay pensions. They should not be used to offset any deficit in the Pension Trust Fund.

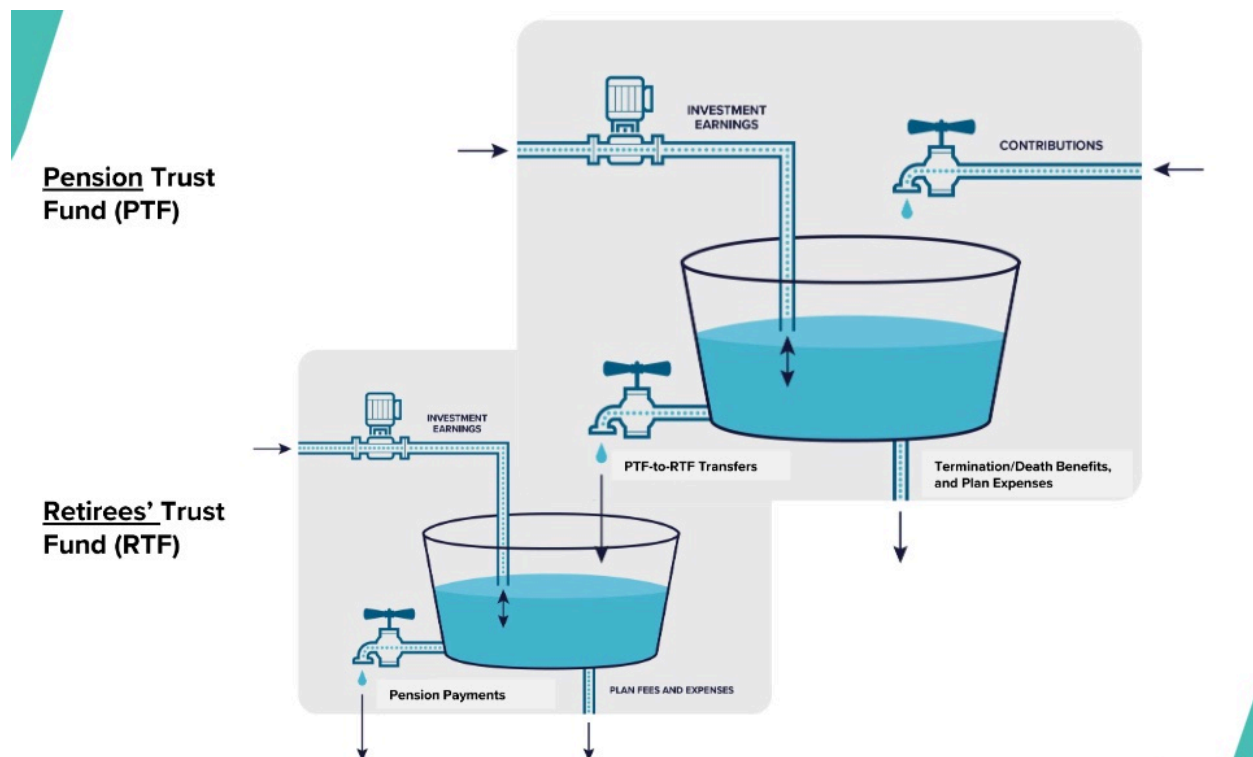
Governance of the Dal Pension Plan may be obscure for many pensioners. The text of the Plan is linked online at <https://www.dal.ca/dept/pension.html>. The section of greatest interest may be Rule 9 which outlines the basis for calculating one's pension, and of any future indexation. A change in those rules

requires agreement by both the Pension Advisory Committee and the Board of Governors. Note that the ADRP has no vote on the PAC, only observer status, in spite of the RTF holding over 50% of the assets.

Further regulations about NS pension plans are included in the provincial Pension Benefits Act. These may require a vote by employee group members, and in the case of an adverse amendment, one that may decrease benefits, by pensioners. Other regulations which pension plans must follow in Canada are specified by the Canada Revenue Agency (CRA). One example of a CRA regulation is the maximum surplus a plan may have. Another is the maximum pension allowed in a defined benefit plan like Dalhousie's.

Dalhousie is both sponsor and administrator of the Plan, but authority over the Plan is exercised by a set of trustees, some appointed by the Board, others representing employee groups, with one pensioner member appointed by Dalhousie. The trustees have oversight of the financial management firms (about 20) which invest the funds in a variety of assets – public and private equities, bonds, real estate, and other types. Dalhousie Financial Services is the contact point for those firms.

The trustees meet multiple times a year to review investments and other matters. An independent actuarial firm, Eckler Ltd, is employed to do formal valuations and provide other advice. It is one of those periodic valuations that is now being done, with a release date in early fall.



A Model of the Dalhousie Pension Plan

CURAC Committee

David Tindall

ADRP is an active member of the College and University Retiree Associations of Canada (CURAC).

CURAC 2023 will be hosted by the University of Saskatchewan Retirees Association (USRA). Any ADRP member may attend.



CURAC Conference 2023

May 31 to June 2023

Hybrid - In person and online

<https://usra.usask.ca/documents/curac-2023-registration-page-march2.pdf>

Seniors' College of Nova Scotia Report April 2023

Nancy Pitts

As we know, the pandemic restrictions resulted in SCANS implementing live streaming of courses via Zoom. Now that in-person classes are permitted, all locations offered in-person courses in the winter semester that was just completed. However, numerous members valued viewing the live streaming option from the comfort of their homes and/or the asynchronous option of viewing Youtube recordings of the classes.

As a result, this past semester one course was offered only by Zoom. Of note, this course was offered from Cyprus, moderated by a class manager who was located in British Columbia and the technical considerations of pre-recorded video clips and live streaming managed by the Tech Team located in Halifax. Talk about a global effort!! Other than a minor miscalculation over the beginning of Daylight Savings Time, the viewer would never have guessed at the diverse locations.

A second technical accomplishment was the first 'hybrid' course offering under the SCANS banner. Dr Stewart Cameron presented his course to an in-person group in Hope Church and it was simultaneously live streamed to members who chose to attend online. This hybrid format was only possible because of the dedicated efforts of the SCANS Tech Team (Bill Li, Bob Russell, John Stewart) in identifying, acquiring, and operating the necessary array of laptops, cameras, microphones, sound board, and monitors each week. And, of course, Stewart Cameron's willingness to be the first 'hybrid course instructor'. While course feedbacks are still coming in at the time of this writing, anecdotally the first hybrid course seems to have been well received and a success to build on for the future.

According, the Spring 2023 semester has two hybrid courses scheduled to start toward the end of April. One is on Climate Change; the other is on City Planning. These will also be recorded and available to SCANS members after the class as a YouTube recording. As well, there are 15 other in-person courses available to members. Check them out: www.thescans.org.

Wondering what you can do to add some excitement to your spring? Why not consider becoming a volunteer with SCANS? Potential instructors are always welcome to self-identify. Do you have an interest in learning and helping with the technical aspects of live streaming? Volunteers are welcome and needed in this area too.

Looking for a Mother's Day gift for someone 50+ in your life? Why not consider an annual membership in SCANS? www.thescans.org or scansinfo@gmail.com

Upcoming Social Events

Won't you join us? It's good for your health.

- ◆ Monthly Coffee & Chat, Truro
Retirees from the Ag Campus meet for Coffee & Chat the first Thursday of every month at 10 am. For the months of February, March, and April 2023 we will meet in the spacious food court of the Truro Mall, Robie Street, Truro. Note that Aroma Maya is in the newly renovated food court. Dalhousie retirees from other locations are welcome.
- ◆ April 14, 7:30 pm *The Piano Men: Tribute to Billy Joel & Elton John* with Symphony Nova Scotia; ADRP provides \$25 supplement per ticket. See theadrp.ca for details.
- ◆ April 14, 5:00 pm Dinner, Le Bistro by Liz, South Park Street.
- ◆ April 18, 2:00 pm, Annual General Meeting. Via Microsoft Teams and in-person. Location B400, Killam Library.
- ◆ May – Walk and Guided Bird Watching
- ◆ July – Garden Tour on the Agriculture Campus, Truro
- ◆ Summer – Shakespeare by the Sea, Point Pleasant Park
- ◆ September 23 – Interpreting the Ancient Environment of Horton Bluff Rocks and Fossils. Peter Wallace retired Senior Instructor, Earth Sciences, will lead the field trip.

DETAILS available on the website theadrp.ca under Meetings & Events

<https://theadrp.ca/wp/upcoming-events/>.

*Meet our, 2023 ADRP Bursary Award Recipient: Tammy Maillet**Marilyn Klein*

Each year, the ADRP is proud to provide support to a deserving second year student in the form of a bursary award through the Office of Advancement. This year's recipient is Tammy Maillet, Bachelor of Science, School of Nursing.

1. What has led you to choose to study nursing at Dalhousie?

This is sort of a long story, but I love telling it so here goes lol. I'm what you would call a "mature" student. I started the program when I was 35. I've had a few different

career opportunities throughout my life. I started out as a hair stylist and loved what I did but ended up with health problems which meant I had to give it up. After that, I got a position as a private personal care provider for a lovely lady with MS. This is where I

knew that I was meant to be a nurse! I fell in love with the caring part of nursing but at the time I had a young family and going to school wasn't an option. So, after my son was born, I stayed home to be able to spend as much time with my kids (daughter who was 4 and my son who was a baby) as I could. I nannied in my house for a family while I stayed home with my own babies for extra income but when my son started school, I decided to go back into the work force, and I got a job selling cars! Believe it or not, I loved this too because I got to meet and spend time with people. Nursing was still at the forefront of my brain and heart though, so when the opportunity came up, I returned to school part time to get the grades I needed and applied to Dal in 2019. And here we are!



2. Is there any area of clinical practice that particularly intrigues you?

I'm currently doing a 5-week clinical placement in family practice nursing, and I have found my niche! I adore the holistic approach to care that this offers, and I will be pursuing a career in FPN when I graduate in July.

3. Is there any area of existing or future research that particularly intrigues you?

To be honest, I haven't really had much time to think about areas of research that I would be interested in but I'm sure that as I progress into my career there will be gaps that will allow me to research more about to better my nursing practice.

4. How do you view the role of nursing in supporting seniors?

Great question! As a resident of Nova Scotia, I am well aware that this is a province with a large aging population. I feel that family practice nursing serves a great part of the geriatric population and it's an excellent way to provide education for chronic disease management but also so important in offering support for the seniors in our community. Nurses are one of the most if not the most important resource for seniors to attain support with their health and well-being and prolonging independence. I'm passionate about nursing from a holistic approach as I've said before and offering education, screening, therapeutic communication, emotional support, community resources and personal care for seniors can positively impact their quality of life.

5. Do you have anything to say to our audience of former Dalhousie faculty/staff?

I want to say a big thank you to ADRP for the opportunity to receive this bursary. As a mom of 2 kids who has not had time for any employment during my studies, every single cent helps so much! It allows me to have less worry about finances which in turn allows me to focus my time and energy on my education without compromising my family life.

If you would like to make a contribution to the ADRP Bursary fund, the form can be found at the end of the Newsletter or at the link of our ADRP website.

Is Pickleball the Right Activity for You?

Patrick Nearing



Photo by [Ben Hershey](#) on [Unsplash](#)

The definitive answer to that question is “probably”. Here are some pros and cons of the sport that is taking the country by storm. Taking those first steps to playing is up to you. Joining a group with a friend that already plays is a good way to start or for the adventurous, show up and introduce yourself as a beginner. The pickleball community is a welcoming place.

If you are looking for an activity that has some or all of these characteristics:

- Social component - meeting new people or getting together with friends on a weekly basis
- Easy to challenging cardio activity level
- Easy to challenging skill level
- Recreational to competitive levels of play
- A reasonable number of places to play both indoor and outdoor. It can be played in a school gym using badminton courts (slightly modified to create the non-volley zone near the net)
- Comfortable playing with and against new people

It is a sport that spans a wide range of competitive levels and skill levels and offers chances to play in tournaments, leagues or simply in “pick up” groups where there are no results recorded.

There are many reasons why people take up pickle ball. When asked how they got started in the sport players answered:

James (29 year old alumni varsity athlete) “ “My folks started playing pickle ball so when they invited me to join in I did so and was happy to have a sport for the whole family to play together on a regular basis. It is challenging enough to get a work out and simple enough for our family to play together.”

Pat (65 year old retired university administrator) “I was looking for a sport where I could compete, play on a regular basis year round and which provided a moderate cardio activity. Pickle ball gave me that as well as meeting lots of new people and added a few activities to my weekly schedule since I retired and was looking for some more.”

Does pickleball cost a lot to play?

- Rackets and balls can run you anywhere from \$50 - \$200
- Playing at an HRM recreation facility costs around \$5 per visit
- Private facilities charge court fees which are in the \$15-\$20 per hour range (split between all the players)
- Playing on HRM outdoor courts is free
- Most players, once they get going in the sport will invest in good court shoes (\$100 - \$150)
- There is no correct attire to play in (T shirt and shorts usually) but some players have fairly extravagant and interesting playing attire

What's the deal with all this ranking that goes on in the sport?

- Players are ranked from 1-5 with 1 being a beginner and 5 being a professional.
- Most players are “self ranked” but sport organizers and club managers can help you understand your actual rank
- Ranking helps players join the correct groups for play. Having a 2.0 ranked beginner join a group for 4.0+ players is in no one's best interest.

Some of the barriers to taking up this rapidly growing sport

- Reluctance to take that first step and sign up for lessons or drop into a beginners session
- Not really understanding the rules or the strategy of the game
- Being intimidated because you are a beginner and don't want to play with or against experienced players
- Like all sports there is a level of injury risk with tendonitis, and sprains the most common.

Summary

Pickleball is a sport that is fun, easy to take up, is playable at a recreational level, has a great social aspect and provides a reasonable level activity. The number of people playing the sport and the increase in pickle ball facilities provides more opportunity to play year round. Many, but not all, of the players are retired and play during the day but there are opportunities to play on evenings and weekends. It may be a great fit for you so get out there and find a group that you enjoy.

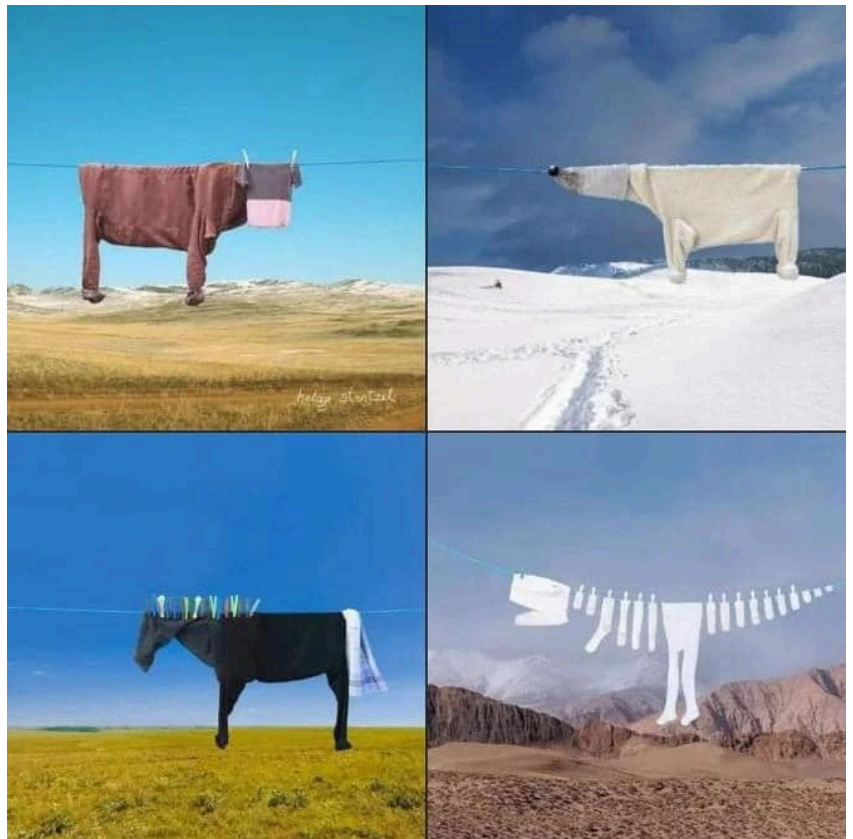
More information can be found at the Nova Scotia Pickle Ball Association website:

www.pickleballnovascotia.com



Photo by Lesli Whitecotton on Unsplash

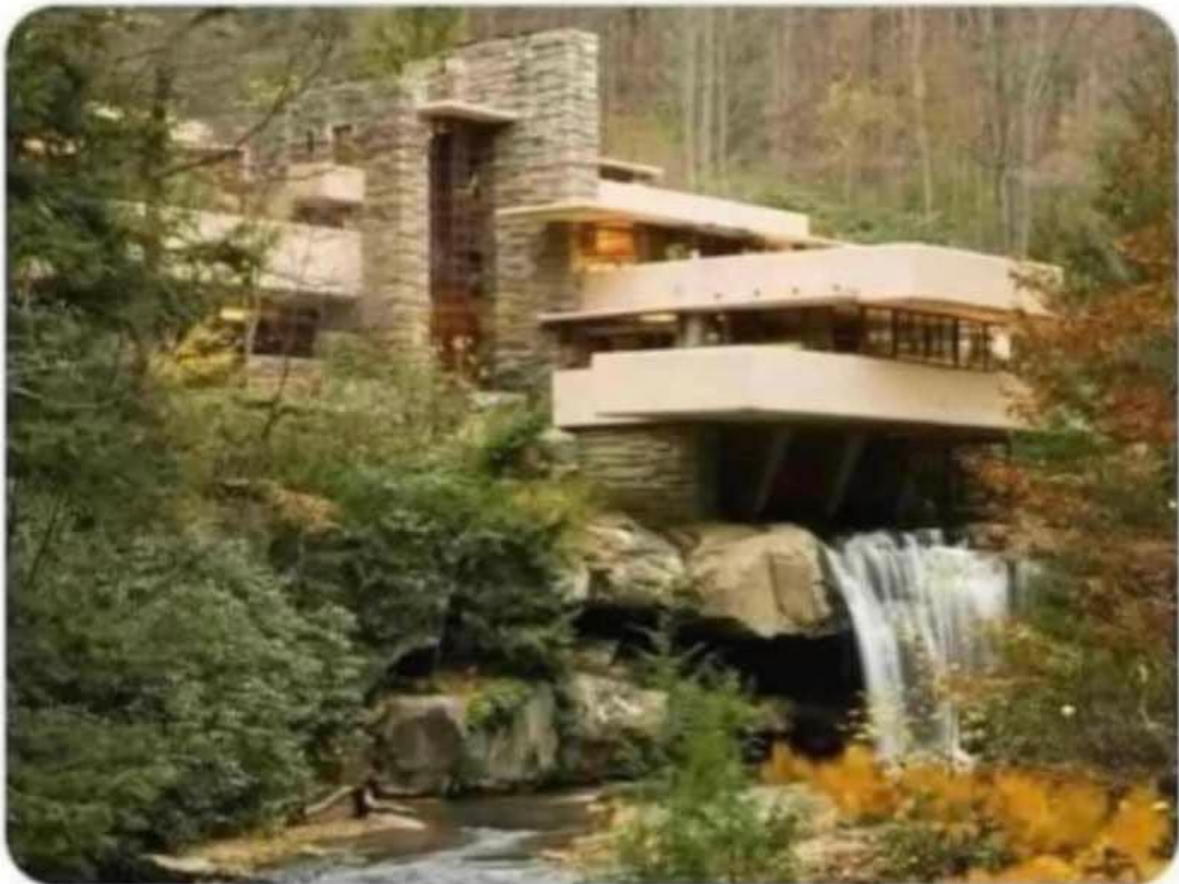
On the Lighter Side



Laundry Art: Helga Stentzel

Notices & Opportunities

In case you're worried that you're too old to pursue your dreams... Frank Lloyd Wright completed 1/3 of his life's work between the ages of 80 and 92.



In Memoria



Dr. Charles Dean



Dr. Allan Pyesmany

Association of Dalhousie Retirees and Pensioners



Room 2831 Life Sciences Centre
Dalhousie University
PO BOX 15000
Halifax, Nova Scotia B3H4R2
Telephone: (902) 494-7174
E-Mail: adrp@dal.ca
Website: theadrp.ca

Membership Application for Payment by E-transfer, Cheque or Monthly Pension Deduction

Employee Number (from your pension stub): B _____

Name _____

Address _____

Postal Code _____ Phone Number _____

E-mail: _____ Date of Retirement: _____

Dalhousie Department: _____

Payment method (Choose one):

- An e-transfer of \$20 to treasurer@theadrp.ca for the current year. You will receive confirmation that your transfer was successful.
- I enclose a \$20 cheque payable to the Association of Dalhousie Retirees and Pensioners,
Mail this form with your check to:
The ADRP Office
Room 2831 Life Sciences Centre
PO Box 15000
Halifax Nova Scotia B3H4R2
- For payment by Monthly Pension Deduction:
I request that ADRP monthly dues (\$1.66) be deducted from my Dalhousie University pension starting (month and year) _____, and continuing until I inform you otherwise in writing.

(Signature)

Return this form to:

Payroll Office
Room 150, 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 information to you. Information that identifies you will not be shared with any other organization.



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 Advancement
Dalhousie University
Box 15000 Halifax, NS B3H 4R2

OR to make your gift online,

visit giving.dal.ca and specify Dalhousie Retirees and Pensioners Bursary

TAX RECEIPTS: Dalhousie will issue a tax receipt for your income tax purposes. Monthly Donors will receive one yearly receipt summarizing giving over the year.

Association of Dalhousie Retirees and Pensioners (ADRP)

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 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://theadrp.ca> or phone us at (902) 494-7174. Our email is adrp@dal.ca. Our unstaffed office is on the lower floor of the Life Sciences Centre, Room 2831.