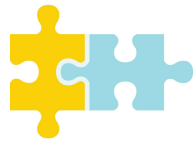


# The Newsletter

Volume 23 Number 6

April 2024



# ADRP

Association of Dalhousie Retirees & Pensioners

Here For You

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## From the Editor

At our upcoming Annual General Meeting April 16 at the Old Ashburn Golf Club, you will approve the 2024-2025 Members of the Board. See <https://theadrp.ca/wp/board-nominations-2024/>

Note the opportunity to attend the upcoming CURAC Conference "Thriving in Retirement" to be held May 2024 in Waterloo, Ontario. If you are interested in attending in person or virtually, please email [heather.schellinck@dal.ca](mailto:heather.schellinck@dal.ca)

Don't miss the article by Ed Leach on alternatives to Long Term Care!

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](mailto:marilyn.klein@dal.ca) or through the office email [adrp@dal.ca](mailto:adrp@dal.ca)

Taxi Bugs and Stick Insect,  
San Diego Zoo



## The Editorial Board

Marilyn Klein, Editor

Ex-officio: Heather Schellinck  
ADRP President

Phone  
(902) 494-7174

E-mail  
[adrp@dal.ca](mailto:adrp@dal.ca)

Web Site  
<http://theadrp.ca>

Postal Address:  
Association of Dalhousie Retirees  
and Pensioners  
Rm. 2831,  
Life Sciences Centre  
Dalhousie University  
PO Box 15000  
Halifax, NS  
B3H 4R2

ADRP Meeting Dates  
Tuesdays, 2:00 PM

- Apr 16, 2024  
(Annual General Meeting)
- May 21, 2024
- Sep 17, 2024
- Oct 15, 2024
- Nov 19, 2024
- Dec 17, 2024  
(General Meeting)

*Join your fellow Dal retirees for  
our*

*Annual General Meeting*

*April, 16, 2024*

*1:00 PM-2:30 PM*

Annual membership fee of \$20.00 can be paid by  
E-transfer to [treasurer@theadrp.ca](mailto:treasurer@theadrp.ca) if you are not already pay-  
ing 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 |
|----------------------|-------------------|
| March 26, 2024       | April 2024        |
| November 2024        | December 03, 2024 |



**ADRP Annual General Meeting & Social**  
**Tuesday, April 16, 2024**

In person or on Zoom

**1:00 – 2:30 pm**

**and/or**

**Social**

**2:30 – 5:00 pm**

Each member is invited to bring  
another Dalhousie retiree.

**In person:**

**Old Ashburn Golf Club**

**The Ballroom**

**3250 Joseph Howe Drive**

**Plenty of parking.**

## MEMBERS OF THE ADRP BOARD 2023-2024

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| 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                |
| <b>ADRP Directors-at-Large</b> |                        |                                                      |
|                                | Nancy Pitts            | Professor, Agricultural College (Truro)              |
|                                | Grace Paterson         | Professor, Medical Informatics                       |
|                                | David Tindall          | Professor, Physics                                   |
|                                | Pat Nearing            | Associate Director, Varsity Athletics and Recreation |
| <b>COMMITTEES</b>              |                        |                                                      |
| 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                                        |
| Social                         | Susan Holmes           | Professor, Faculty of Continuing Education           |
| Social Media                   | Pat Nearing            | Associate Director, Varsity Athletics and Recreation |

The ADRP Board of Directors meet in person and via Zoom monthly.

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

It is hard for me to believe that I took on the role of President of the Board three years ago. My goal of meeting members was somewhat thwarted by the pandemic as almost two years of our time together were spent communicating by Zoom. I will stay on as Membership Chair and hope to meet more of you in this capacity. Congratulations to Peter Wallace who is eager to take over as President; he has many ideas on how to make the ADRP a welcoming environment for everyone. I would like to thank all members of the Board for their support during my time as president.

Once again everyone has been busy preparing their end-of-year reports for the Annual General Meeting. By and large, the news is good: we are in fine financial order; members who have retired prior to January 2023 received a cost of living increase and membership has surpassed 800. As always, our benefits committee is working hard on our behalf. Most significantly our communications and membership teams have provided us with a new look and an efficient way of reaching our members; our social committee has found a wide range of activities for us to enjoy. Further details of each committee's hard work will be found elsewhere in this newsletter.

## Membership Report, April 2024

Heather Schellinck

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We now have ~806 Members. Of those thirty-five do not pay by payroll deduction; 30 are up-to-date with membership fees. Twenty members whose e-mail addresses had "bounced" to a message on MailChimp were sent letters asking them for an updated address, eleven members replied, I have not heard from the others whose addresses were also obsolete. We need to update the membership form online at least to reflect the need of members who file by e-transfer to also fill out a membership form. Since December we have been informed of the deaths of the following former Dalhousie employees: James Barker, Bob Fournier, John Godfrey, Hilda Kelly, Alistair Munro, Mark Sadler

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

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

**BALANCE SHEET AS OF DECEMBER 31 2023**

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



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

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

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

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

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

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

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

The Benefits Committee welcomes feedback and suggestions.

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

|        | EHB                  | Travel               | Total                 |
|--------|----------------------|----------------------|-----------------------|
| Single | \$34.22 from \$22.81 | \$16.71 from \$13.37 | \$50.93 from \$36.18  |
| Family | \$68.51 from \$45.67 | \$33.59 from \$26.86 | \$102.10 from \$72.54 |



Most Dalhousie Pension Plan pensioners were fortunate in January to receive conditional indexation of just over 2.8%. Many also were eligible for catch-up indexation that would have boosted their pension payments by over 7.25%.

While conditional indexation, awarded on the basis of the 3-year average of Retirees Trust Fund (RTF) returns, is awarded uniformly, for the most part, to all pensioners and survivors who qualify, catch-up indexation awards depend on whether a pension was being drawn in any past year when missed indexation was accrued.

Missed indexation accrues when any conditional indexation in a year is less than the Consumer Price Index (CPI). Rules 9(b) and 9(f) of the Pension Plan text contain the precise rules.

The total amount of missed indexation outstanding from past years was almost 15%. It was accrued from the following years –

|      |         |
|------|---------|
| 2013 | .839%   |
| 2014 | 1.1513% |
| 2015 | 2.3577% |
| 2019 | 1.16%   |
| 2021 | 0.66%   |
| 2023 | 8.05%   |

The above figure for 2013 is the residue from the previous catch-up indexation award that caught up all but .839% of the missed indexation that year.

The memo of January 25 from Retirement Services outlined that this year's catch up paid off the remainder of the 2013 amount, all of the 2014 amount, and 2.2779% of the 2015 amount.

This leaves a total of about 10.18% of missed indexation still to be caught up for those most affected, and lesser percentages for others depending on one's year of retirement. The remaining \$11.5 million of the January 31, 2023 surplus in the RTF, if awarded, would catch-up the residue of the 2015 amount, and possibly all of the 2019 amount. Unfortunately, it will require identification of a further surplus in the RTF by the next valuation, expected in January 2026, to catch up any additional amount.

The percentage catch-up pensioners are awarded in a given year depends on their number and their collective pension amount, a calculation that requires those details in order to explain the calculation. If awarded uniformly across all pensioners \$11.5 million would cover about a 1.5% increase. However, the rules of catch-up indexation, and basic fairness, requires the catch-up to cover the longest standing missed indexation first, then moving forward to subsequent years.

**Dalhousie Pension Trust Fund**  
**Dalhousie Retirees' Trust Fund**

**Interim performance ending December 31, 2023**

| Fund                  | April 1, 2023 to<br>December 31, 2023 | July 1, 2023 to<br>December 31, 2023 | 1 year as at<br>December 31, 2023 |
|-----------------------|---------------------------------------|--------------------------------------|-----------------------------------|
| PTF                   | 4.96%                                 | 3.76%                                | 8.59%                             |
| RTF                   | 5.67%                                 | 4.13%                                | 10.08%                            |
| Cons. Pension         | 5.31%                                 | 3.95%                                | 9.34%                             |
|                       |                                       |                                      |                                   |
| TSX                   | 6.88%                                 | 5.72%                                | 11.75%                            |
|                       |                                       |                                      |                                   |
| S&P 500 - \$CAD       | 14.46%                                | 7.66%                                | 22.90%                            |
| S&P 500 - \$US        | 17.48%                                | 8.04%                                | 26.29%                            |
|                       |                                       |                                      |                                   |
| EAFE - \$CAD          | 6.20%                                 | 5.51%                                | 15.06%                            |
| EAFE – local currency | 8.06%                                 | 3.63%                                | 16.16%                            |
|                       |                                       |                                      |                                   |
| FTSE Univ. Bond       | 3.36%                                 | 4.08%                                | 6.69%                             |
|                       |                                       |                                      |                                   |
| CPI                   | 1.93%                                 | 0.70%                                | 3.40%                             |

| Market Value (millions) | PTF     | RTF     | Consolidated |
|-------------------------|---------|---------|--------------|
| March 31, 2023          | \$853.7 | \$894.0 | \$1,747.7    |
| June 30, 2023           | \$868.4 | \$894.3 | \$1,762.7    |
| September 30, 2023      | \$843.4 | \$886.0 | \$1,729.4    |
| December 31, 2023       | \$889.9 | \$930.3 | \$1,820.3    |

Attention now turns to the outlook for further indexation in January 2025. There remains a further \$11.5 million that the trustees can use as they did for 2024 to catch-up some more of the missed indexation amount outlined above. That decision will depend on the state of the RTF next fall when such decisions are usually made. If no catch-up indexation is awarded for 2025, it is still possible that it could be awarded for 2026.

The outlook for conditional indexation in 2025 is uncertain. That will depend on the 3-year average return of the RTF to June 30, 2024. The 2-year return of only 2.3% the past two years will require a 1-year return over 10% just to meet the 3-yr threshold of 5.15% for the RTF. While returns to December 31, 2023 were encouraging as shown in the table below, those in the first three months of 2024 were much lower as many factors weighed against any significant equity market improvement.

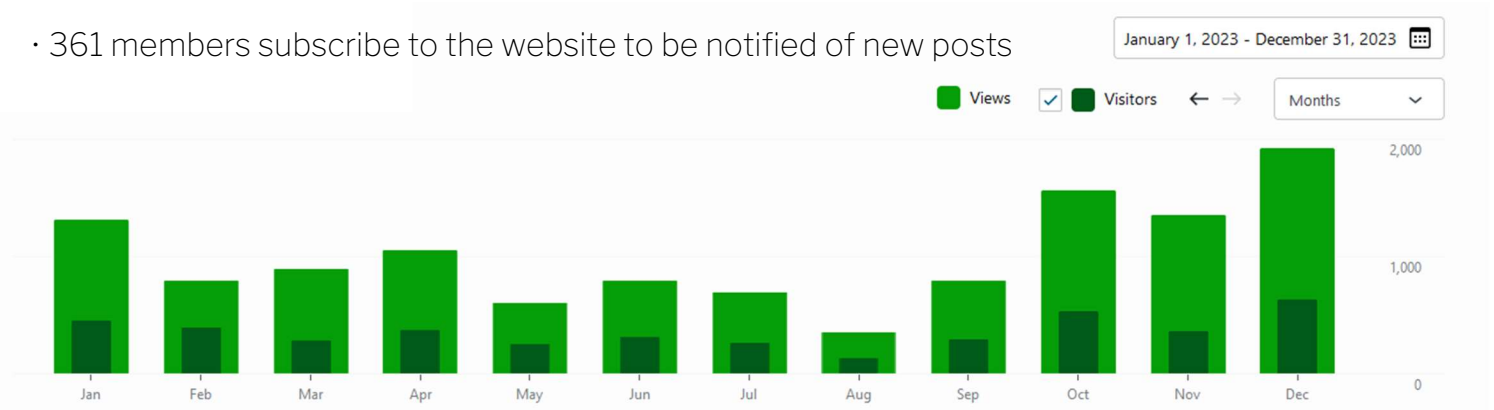
Since the last update in the ADRP Newsletter, SCANS has completed a winter semester that included 17 courses over a wide variety of topics. As you read this update, the Spring semester, also with 17 courses (2 as zoom webinars; 2 as hybrid courses offering both online and in-person options for attending) will be underway.

This winter there has been a flurry of Public Presentations that are open to all. These can be attended in real time or accessed later as Youtube recordings. Check them all out at <https://www.thescans.org/past-public-presentations.html>. You will find interesting topics like a personal experience with MAiD, Sable Island, Sherlock Holmes and others. Upcoming Public Presentations include “Living with OpenAI and ChatGPT” (George Butters) and “Nova Scotia’s Changing Climate” (Jim Abraham). Registration is required to watch them in real-time.

The new President of SCANS, Helen Griffiths, was installed at the 2024 Annual General Meeting in March. At the meeting, members were informed that the Board had accepted a number of recommendations made by the ad hoc Strategic Planning Committee, Course Delivery Alternatives. One exciting change is the Board’s endorsement that each term SCANS deliver 2 or more hybrid courses and 1 or more courses as a zoom webinar. Recently SCANS has implemented two membership categories: one membership category is the conventional membership (\$150/y+ tax) where members can register for in-person and on-line course. The second category (‘online member’) offers access to all of the online courses for \$100+ tax per year. Now that online membership can be accessed anywhere, the bylaws were amended to remove the requirement for members of SCANS to reside in Nova Scotia.

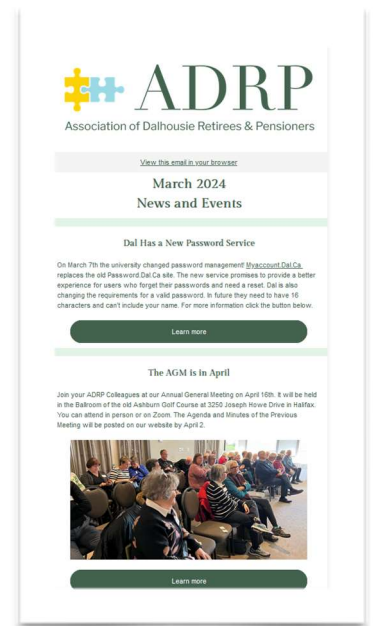
### *The ADRP Website for 2023*

- Underwent a design refresh to reflect our new branding
- Was viewed over 12,000 times (compared to 8,000 in 2022)
- 25 new posts were added (compared to 5 in 2022)
- November 28, 2023 was the busiest day ever with 494 views
- 361 members subscribe to the website to be notified of new posts



### *ADRP Bulletins*

- We created an account with Mail Chimp in 2023
- It is used to send updates to members
- Bulletins include images and links
- 4 have been sent since December 2023
- The open rate is 57% on average, which is high compared to peer organizations



### *ADRP Newsletters*

- Will be published twice a year
- We welcome contributions from our membership

### *ADRP Instagram*

- [Follow fellow retirees](#)



*Watch for exciting spring and summer events for ADRP members and guests.  
Details to follow.*

April 16, 1:00 pm AGM and Social, Old Ashburn Golf Club

April 29, Exploring the Spring Night Sky with David Hoskin

May 22 - 24, Conference “Thriving in Retirement” with seats for members sponsored by ADRP, College and University Retiree Associations of Canada (CURAC).



**Horton Bluffs Hike**

June - Peggy’s Cove Boat Tour to Pearl Island where Puffins nest

July - Lunch and Theatre

August - Shakespeare by the Sea Details to follow.



All Photos Susan Holmes



**Puffins near Pearl Island**

The Canadian Dental Care Plan (CDCP) is launching soon, and if you're unsure of what it means to you, you're not alone. There's still some uncertainty around the rules. Here's what we know, and what RTOERO is doing.

You can find [more information on the government of Canada website](#).

[Updates will be posted on the ADRP website](#)

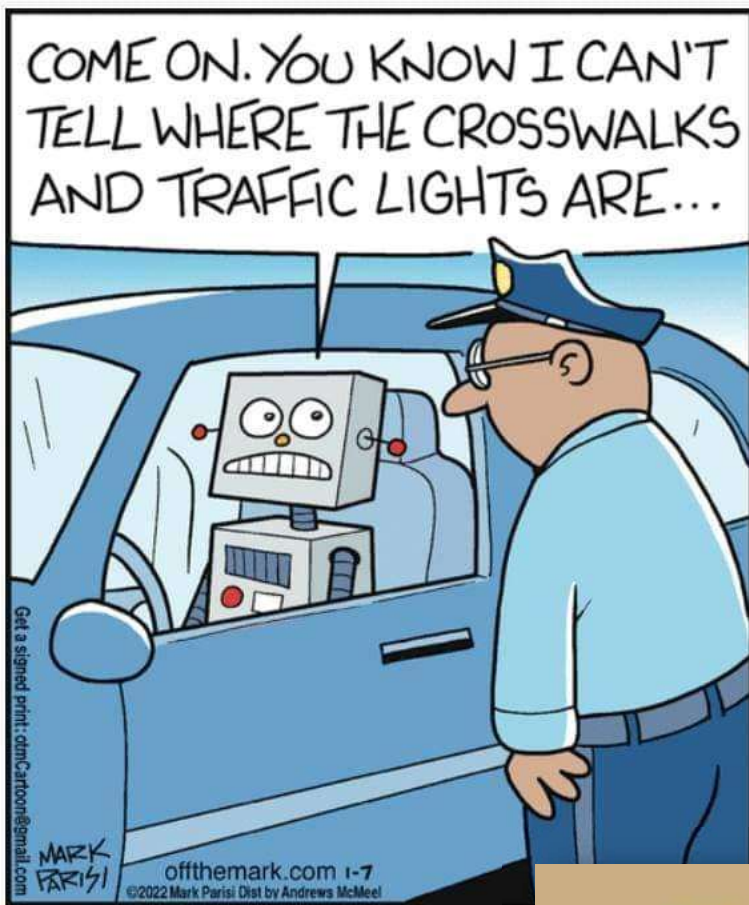
## **High-risk groups can now book spring COVID-19 vaccination**

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Dose will be available from March 25 to May 31

Read the details here: <https://www.cbc.ca/news/canada/nova-scotia/high-risk-groups-can-now-book-spring-covid-19-vaccine-1.7147381>





**WE SHOULD START REFERRING TO “AGE” AS “LEVELS”, BECAUSE “I’M AT LEVEL 47” SOUNDS MORE BADASS THAN JUST BEING AN OLD PERSON.**



## Notices & Opportunities

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### *Are you getting the Most out of Retirement?*

The upcoming annual CURAC conference, “Thriving in Retirement”, is being held May 22-24, 2024 in Waterloo. This year the CURAC conference is structured to allow attendees to either experience the conference in person or to register and access the sessions online. Check it out at <https://curac.ca/en/library/2024-conference-updates>

Recognizing the relevance of this topic to our members, the ADRP Board has allotted \$4000 to support several members who wish to attend. Individuals attending online can request support for their registration. ADRP members wishing to attend in person can apply for support of up to \$2000 toward receipted expenses.

ADRP members who are interested are asked to email the ADRP President, [heather.schellinck@dal.ca](mailto:heather.schellinck@dal.ca). Be sure to indicate whether you would be attending in person or virtually. Expressions of interest will be considered in the order in which they are received.

### *Free Online Puzzles and Games*

- <https://www.newyorker.com/crossword-puzzles-and-games>
- <https://www.boatloadpuzzles.com/playcrossword>
- <https://www.theatlantic.com/free-daily-crossword-puzzle/>
- <https://wafflegame.net/daily>
- [https://thewalrus.ca/games/crossword/?utm\\_source=facebook&utm\\_medium=key-wee&utm\\_campaign=Cross-word&kwp\\_0=2343834&kwp\\_4=6586449&kwp\\_1=2815155&fbclid=IwAR0pHUz19J4iB7OkY1\\_jo8fF2VXc0vIDD3rDUt85VFkEvBmsi2U6sMP7GBU](https://thewalrus.ca/games/crossword/?utm_source=facebook&utm_medium=key-wee&utm_campaign=Cross-word&kwp_0=2343834&kwp_4=6586449&kwp_1=2815155&fbclid=IwAR0pHUz19J4iB7OkY1_jo8fF2VXc0vIDD3rDUt85VFkEvBmsi2U6sMP7GBU)
- <https://www.nytimes.com/games/wordle/index.html>

**NORC, NORC, Who's There?  
Spice Girls! Spice Girls Who?  
Spice Girls It's What I Really Really Want!**

**Ed Leach**

Please forgive the sixties references but I am a child of those times. I did my undergrad at Dal in the late sixties and will turn 75 this coming September. When I attended the reception for retirees in 2017 at the home of then president, Richard Florizone I have a vivid memory of the look on Dr. Mary Kilfoil's face (my wife) as I was invited to share a few comments as I, and the other 20 retirees, were presented with a clock. "I'm not retiring I'm just getting started! I plan to continue to move the needle and I challenge all of us here today to do the same!"

In the intervening years, I have assumed the role as an advocate for active aging. The current provincial Minister of seniors the honorable Barbara Adams is a former student of mine and in 1999 we wrote the initial business plan for Person-to-Person Healthcare, which was an early virtual medicine model for the remote monitoring of congestive heart failure patients upon release from hospital.

In this article I will share three different alternatives to Long Term Care: Naturally Occurring Retirement Communities (NORCS); the COURAGE: Action for Better Aging initiative; and the Certified Age Friendly Employer (CAFE) program. Nova Scotia is currently home to the second highest percentage of the population over the age of 65 and is quickly approaching the status of being a Super Age Community. In conversation with the provincial minister of seniors and long-term care, and her team I have made the case for moving upstream in the wellness continuum. Premier Tim Houston has underpinned his strategy for healthcare as "increasing access and improving flow". The current policies focus on increasing the number of health professionals and aggressively expanding the number of long-term care beds. According to minister Adams in a presentation at the May 2023 annual meeting of CARP (Canadian Association of Retired Persons) it costs \$140,000 a year to maintain one long term care bed for one Nova Scotian.

What is the root cause for the increasing load on our health care system? Primarily it is the rapidly growing number of older adults. The suggestion to move upstream will positively impact both access and flow by increasing health span. As we age none of us would put being placed in long

term care as a first choice. The research in this space clearly identifies the preference of older Canadians to age in place surrounded by friends, family, and community. Hmm....so if we were to delay the entry into long term care of one Nova Scotian by one year we could save \$140,000.

### The NORC Movement

Back to the title of the article NORC NORC! On March 15<sup>th</sup> of this year The Walrus published an article entitled You Don't Have to Move into a Nursing Home. There's a Better Way . Naturally Occurring Retirement Communities (NORCs) are a beacon of hope and innovation in elder care. NORCs, like the Stanley Knowles co-op, provide a sustainable, community-centric approach to aging in place. NORCS provide a range of services and supports to residents, enabling them to maintain their independence, health, and social connections within their chosen communities. The NORC model is a radical shift away from institutional care towards a model that values autonomy, community engagement, and integrated care services tailored to the aging population's desires and needs.

### The COURAGE Initiative

Back again to the title – What do older adults really, really want? Older adults value being in control of their own destiny. The COURAGE initiative led by SE Health (active in 7 provinces, 8,000 employees) and the Covenant Family (Alberta) has established a Manifesto that states “ –soon one in five of us will be over the age of 65. And we will live longer. It's time to flip the script on what it means to get older”. Among other things the manifesto states that we have the right to get older on our own terms including the right to be respected; the right to live where and how we want and with whom; and the right to be employed.

### CAFE Certification

The final thread to the conversation is the work we are doing with the Certified Age Friendly Employer (CAFE) program. Aging proActively has just completed a pilot project with TIANS (Tourism Industry Association of Nova Scotia) and certified 22 locations across the province. Tourism accounts for 11% of the total labor market nationally and the labor shortage has had a greater impact in this sector than any other. We are awaiting word on a funding application to Invest Nova

scotia for our project entitled Boosting Nova Scotia's Economy: An Age-Driven Workforce Resurgence.

Retaining and engaging older workers helps to address the labour shortage while generating economic benefits for the province. This also helps with loneliness and isolation by retaining the social network with other employees and customers while also helping with financial insecurity. When we have a personal sense of purpose and maintain our social connections it has a positive impact on our health span. Finally, if health span increases the pressure on the health care system is reduced.

So...What do we as older adults really, really we want? We want to be in control of our own destiny surrounded by friends, family, and community with the ability to make our own decisions and be respected for making them regardless of how good or bad our choices are. We do not need to be "shoulded". I challenge everyone of us to look after ourselves as we age and to actively advocate to policy makers to show some respect and to allow us as health care consumers not patients to actively lead our own care.

#### About Dr. Ed Leach

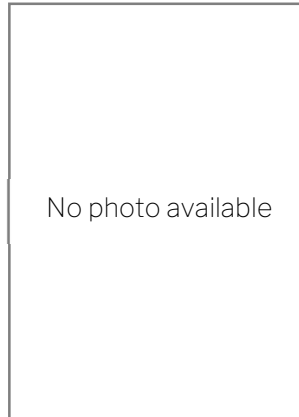
Ed was an assistant professor in the Rowe School of Business and a former director of the Norman Newman Centre for Entrepreneurship. He remains actively engaged in the older adult community serving as treasurer for the ADRP, Nova Scotia Ambassador for Aging2.0, a large international not for profit, he is president Aging proactively and serves as treasurer for the June 2024 Summit for Community Based Seniors Service Organizations.

## In Memoria

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Christopher John Corkett



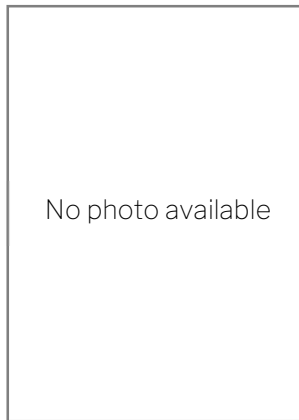
William Phillips



James R. Barker



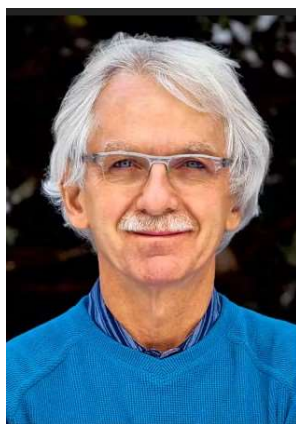
Robert Fournier



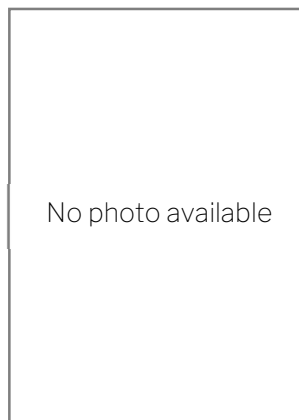
John Godfrey



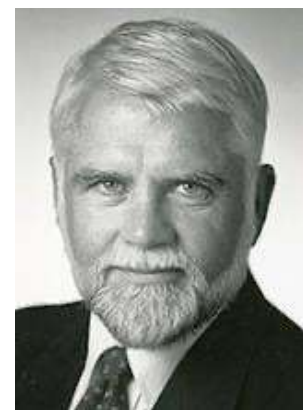
Alistair Munro



Mark Sadler



Henrietta Kelly



Gordon Beansland



Howard Goodall



Derek Jones

## **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](mailto:adrp@dal.ca). Our unstaffed office is on the lower floor of the Life Sciences Centre, Room 2831.

## **Links of Interest**

- [Why Join the ADRP?](#)
- [ADRP Membership Form](#)
- [Read about and Support the Dalhousie Retirees and Pensioners Bursary](#)