

# The Newsletter

Volume 25 Number 2

Spring 2026



# ADRP

Association of Dalhousie Retirees & Pensioners

Here For You

## From the Editor

I am personally saddened to see the demise of the Spring Garden Road-Robie Street area. Over the years, many a lunch break was spent at the various businesses along that block.

This edition of the Newsletter contains reports that will be presented at the AGM. The ADRP Board has invited the Manager of Employee Benefits and the Benefits Coordinator to attend the AGM and present the new Travel Insurance Plan, so be sure to check out the material provided here and have your questions ready. Our upcoming meeting will seek to approve our new Board. There is still time to put your name forward.

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 [newsletter@theadrp.ca](mailto:newsletter@theadrp.ca).

We hope you will be able to join your colleagues at our annual GM and Social.



## The Editorial Board

Marilyn Klein, Editor

Ex-officio: Heather Schellinck  
ADRP President

Phone  
(902) 494-7174

E-mail  
[info@theadrp.ca](mailto:info@theadrp.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 Board Meeting Dates

**Tuesdays, 2:00 PM**

- May 26, 2026  
Board Meeting
- Sep 15, 2026  
Board Meeting
- Oct 20, 2026  
Board Meeting
- Nov 17, 2026  
Board Meeting

### ADRP

**Annual General Meeting**

**Tuesday 1 P.M.**

- Apr 21, 2026

**ADRP General Meeting**

**Tuesday 1 P.M.**

- Dec 15, 2026

*Annual General Meeting*

*April 21, 2026*

*Old Ashburn Golf Club*

*In person*

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 paying by cheque or payroll deduction. Please include your contact information.

**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
September 01, 2026	Sept 08, 2026
November 24, 2026	Dec 01 2026

## MEMBERS of the 2025-2026 ADRP BOARD (Jan 01, 2026)

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OFFICE	NAME	PAST POSITION
President, interim	Heather Schellinck	Sr. Instructor, Psychology and Neurosciences
Immediate Past-President	Peter Wallace	Sr. Instructor, Earth Sciences
1st Vice President	Ed Leach	Director, Centre for Entrepreneurship
2nd Vice President	David Tindall	Associate Professor, Physics
3rd Vice President	Lynn Johnston	Professor, Medicine
Secretary	VACANT	
Treasurer, interim	Linda MacNutt	Admin Asst, Faculty of Medicine
<b>ADRP Directors-at-Large</b>		
	Wendy Fletcher	Graduate Studies Program Officer
	Susan McIntyre	Student Services
	Tarjei Tennessen	Professor, Faculty of Agriculture
<b>COMMITTEES</b>		
Benefits	Jenny White	Manager, Payroll Services
Membership	Heather Schellinck	Sr. Instructor, Psychology and Neuroscience
Communications & Newsletter Editor	Marilyn Klein	Technologist, Instructional Resources, Dentistry
Pension Advisory	Randy Barkhouse	Director, Academic Computer Services
Social Director	Susan Holmes	Professor, College of Continuing Education

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

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

**DRAFT AGENDA as of April 06, 2026**

**Association of Dalhousie Retirees & Pensioners**

**Annual General Meeting**

Old Ashburn Golf Club

Tuesday, April 21, 2026

1:00 – 2:30 pm ADT

1. Call to Order, Welcome, and Land Acknowledgement
2. Adoption of the Agenda
3. Presentation – Marcie Nixon (Manager, Employee Benefits) and Laura Nelson (Benefits Co-ordinator), People and Culture, Dalhousie University
4. In Memoriam – Heather Schellinck
5. Previous Minutes – Heather Schellinck
  - a. Approval of Minutes of December 16, 2025 General Meeting
  - b. Matters Arising
    - i. Letter to DFA regarding ADRP representation in some form on its Board
6. President’s Report – Heather Schellinck
7. Treasurer’s Report – Linda MacNutt
  - MOTION: That Treasurer’s report be approved.
  - MOTION: That the ADRP budget for 2026 be approved.
  - MOTION: That Grace Paterson be appointed to audit the ADRP 2026 financial report.
8. Nominating Committee Report – Randy Barkhouse
9. Call for Additional Nominations to the Board – Heather Schellinck
  - MOTION: That the Nominations to the ADRP 2026-2027 Board be accepted.

## 10. Other Reports

- a. Benefits – Jenny White
- b. Communications Committee – Marilyn Klein
- c. Pension Advisory Committee – Randy Barkhouse
- d. Membership – Heather Schellinck
- e. Social Events – Susan Holmes

## 11. New Business

- a. Proposed By-Laws changes (approved by the Board on January 20, 2026) – Lynn Johnston

The President shall:

- Generally coordinate the activities of the Association;

The Membership Chair shall:

- maintain the membership register including the full name, contact information and date of admission and termination of membership for each member. Contact information should include postal address, telephone number, and email address. This information is confidential and will not be shared with another individual or organization without permission of the member;
- in January of each year communicate with members who are not part of the pension deduction process in order to maintain up-to-date records and invoice for annual membership dues .

- b. Naming of Honorary Members – Heather Schellinck

- Michael Bradfield
- Sid Sodhi

## 12. Adjournment

2:45 pm SOCIAL

Please join us for conversation and refreshments.

**ADRP General Meeting: December 15, 2026**

**Venue TBA**

**Draft Minutes**  
**Association of Dalhousie Retirees & Pensioners**  
**General Meeting**

Tuesday, December 16, 2025: 1:00 – 2:15 pm

Holiday Social 2:30 – 4:00 pm

**Old Ashburn Golf Club Ballroom**  
**3250 Joseph Howe Drive, Halifax**

NOTE: For a full understanding, please refer to the [Power Point slides](#) when reading the minutes.

Welcome & Land Acknowledgement – Heather Schellinck, President

1. Adoption of the Agenda
  - a. Robin Whyte/Randy Barkhouse

In Memoriam

The President read the names and led attendees in a moment of silence in honor of the following: William Birdsall, Bill Charles, Graham Day, Marcus Kienast, Spencer Lee, Peter Perina, David Wilson.

2. Previous Minutes
  - a. Approval of minutes of April 15, 2025

Robin Whyte/Patrick Ryall

3. President's Report
  - a. Terms of Reference and job descriptions for Board Members and Committee Chairs have been approved by the Board, based on the current By-Laws.
  - b. There have been several social events since the April AGM, including a 25<sup>th</sup> Anniversary celebration and play from Shakespeare by the Sea that had 40 ADRP members and guests in attendance.
  - c. ADRP made a donation to DFA during the strike.
  - d. A gift of \$73,000 was made to the ADRP Bursary Fund from the Rodger's estate.
  - e. We need new board members to replace interim President and interim Secretary roles.

4. Treasurer's Report – Ed Leach & Linda MacNutt (See slides)

- a. Linda MacNutt introduced herself as interim Treasurer. She is learning the requirements of the role with the help of Ed Leach, Grace Paterson, and David Tindall.

Ed Leach then continued with the report.

- b. Details include our Contingency Fund of \$56,305 and the Rodger Estate Donation to the ADRP Bursary Fund of \$73,000, making the current market value of the Bursary \$172,557.
- c. A Guaranteed Investment Certificate matured on November 27 and was renewed for 2 years at 2.85%.
- d. Ed served as Treasurer for 4.5 years and noted that having experience navigating the University systems helps. Linda brings that to the position of Treasurer. She is in the ADRP office Tuesday mornings. The role of Treasurer takes considerable time and effort—an honorarium of \$1,000 per year has been approved by the ADRP Board for this position.

- e. Randy Barkhouse reported on the contribution of \$5,000 to DFA during the strike. Our donation is just a small token of what they have done for our membership. ADRP many years ago had been battling with Dal administration about overpayment of premiums. Philip Welch led the 4-year fight to receive repayment to ADRP members to the tune of ~\$800,000. It was also discovered that early retirees were owed \$200,000 for overpayment of dues, with which the DFA assisted.
- f. Jerry Singleton stated that he was retiree-in-training when President of DFA and reminded executive of need to safeguard benefits for retirees.
- g. SCANS, started by the ADRP, holds its lectures at Hope Church in a long room with only one screen that can be difficult for all attendees to see. In response to a request from SCANS to contribute to the cost of a two-screen setup, the ADRP made a donation to SCANS of \$4000. This was in addition to our usual annual \$500 SCANS donation.
- h. A CURAC 2026 Conference Travel Fund of \$8,500 was approved by the Board, consistent with last year's allocation.

Question posed after the Treasurer's Report: Is there a way for ADRP to serve on the DFA Board?

MOTION: That ADRP President write to DFA President asking if ADRP could be represented in some form on Board of DFA.  
Robin Whyte/Oriel MacLennan

Discussion:

With challenges filling positions on the Board of the ADRP, do we have the person-power? Will ADRP be asking for observer status on other union boards? ADRP has observer status already on Dalhousie University pension and benefits boards.

Vote: For 11. Against: 4 Several abstentions. PASSED

## 5. Other Reports

### A. Benefits – Jenny White (absent)

- a. See slides for report.

### B. Communications – Marilyn Klein, Lynn Johnston

- a. We are missing email addresses on our MailChimp database for about 100 ADRP members.
- b. The ADRP website was modified by Phil O'Hara several years ago. Lynn and Marilyn met with a web consultant to receive guidance in making improvements to the website. In essence, there is little we can do without making major changes, which are probably not worth the substantial time and effort that would be required.
- c. The Communications Committee would benefit greatly from more members, especially with technical expertise.
- d. Please let us know about your events - Mocean Dance was of interest to CURAC and published across Canada in their newsletter.
- e. Overview of survey:

ADRP members expressed high interest in hearing about our pension and health benefits in the Newsletter, such as the reports over the years by Paul Huber, Randy Barkhouse, and Peter Wallace, and moderate interest in hearing about ADRP social events. People are generally happy with what we are communicating and when. There were some suggestions for improvement to the website, such as creating a calendar of events, but that would require making links to the events themselves and people have reported not liking too many links to access for information. We have or will make suggested changes where feasible. There were good suggestions about things to include in the Newsletter, but that would require contributions from people outside of the Communications Committee to fulfil. We plan to share the results of the survey and our actions in a Newsletter. Suggestions for the website, bulletins, and newsletters are always welcome.

- f. The draw for Tims gift cards for completing the communications survey took place.

### C. Pension Advisory Committee (PAC) - Randy Barkhouse

ADRP has two observers: Randy and Faye Woodman. The PAC meets three times per year with special meetings for events such as the Triennial Valuation.

Randy updated members on the actuarial valuation now underway. A continued surplus of \$49 million has been estimated for the Retirees Trust Fund, but a \$76 million deficit for the Pension Trust Fund (PTF) for a net deficit in the Pension Plan of about \$27 million. If verified, up to half the RTF surplus can be awarded by the RTF trustees for catch-up indexation to reduce the 10.36% of missing indexation. Each 1% of catch-up costs about \$7 million so a total catch-up of about 3.5% is possible.

The trustees will be judging the outlook for the RTF as well as its status at the June 30 valuation date. An automatic pension increase of 1.86% will be awarded in January based on the 3-year average return in the RTF. It could have been about double that based on the returns to June 30 but is capped at the 1-year Consumer Price Index (CPI) as of that same date.

Returns in the RTF have been high for the past three years and many investment experts forecast a market correction (decrease) soon. A decision by the RTF trustees by February on catch-up indexation will indicate their outlook.

While the RTF has a strong surplus the PTF has an even larger deficit of about \$76 million. That deficit must be amortized over 10 years starting next July 1 at a cost of nearly \$2.5 million annually. That increased charge to Dalhousie's operating budget may be another factor in any decision on catch-up indexation that would increase the combined Plan deficit.

D. Nominating Committee – Randy Barkhouse

- a. The Committee is required to recruit new Board members.
- b. The Committee needs two non-Board members to serve on it in addition to two Board members, including the Nominating Committee Chair. Its work involves determining vacant Board positions, making calls to fill the positions, and reaching out to find people to volunteer for the positions. We hope some members in attendance today will serve.

E. Membership - Heather Schellinck

We currently have 876 members.

40 are non-payroll members. Heather reminded non-payroll members to indicate their name in their e-transfer membership fee payment.

F. Seniors' College Association of Nova Scotia (SCANS) – Susan Holmes

Nancy Pitts had been the ADRP Board member responsible for reporting on SCANS activities until she left the Board last April and continues as Truro Chapter representative to SCANS. Susan is now a SCANS Board member and will report on its to ADRP. The Winter course information session is on January 5, 2026. Eleven current or former Dalhousie professors taught SCANS courses in 2025. (See slide for names.) Many Dalhousie retirees take advantage of the variety of courses offered.

G. College & University Retiree Associations of Canada (CURAC) – Susan Holmes

The 2026 Annual Conference will be May 20-22, hosted by Simon Fraser University in New Westminster. Conference theme: Making Connections. Funding is available from ADRP to support members' attendance at the conference.

H. Social Events - Susan Holmes (See slides)

Highlights included: Cheverie Hike followed by Oktoberfest buffet at Flying Apron. Coming up: January 31, Gahan House for lunch followed by Mad Madge at Neptune. Ideas for social events are always appreciated. A guide is needed for a tour at Beaty Centre for Marine Diversity—any retired volunteers?

6. New Business - none

7. Adjournment and Holiday Social

**ADRP Annual General Meeting: April 21, 2026**

## MEMORANDUM

To: Dalhousie Retirees  
From: Employee Health, Accommodations, and Benefits, People and Culture  
Date: March 26, 2026  
Re: New Emergency Medical Travel Benefits Provider Effective April 1

Effective **April 1, 2026**, Medavie Blue Cross will become our new provider for Emergency Medical Travel benefits. This coverage ensures protection from unexpected medical costs should you require emergency care while travelling outside your home province.

New ID cards will be mailed to **retirees who are enrolled in travel coverage**. These cards will be required for accessing eligible services under the travel plan. Digital ID cards will also be available through the [Medavie Mobile App](#) or [Member Services Site](#) starting April 1, 2026.

If you are unsure whether you are enrolled in travel coverage, please contact Employee Benefits at [benefits@dal.ca](mailto:benefits@dal.ca) or call 902-494-1122.

### Important Transition Details

Visit [Travel Coverage](#) for FAQs, emergency contact numbers, information about the new flight delay service, and updated booklets when they become available.

Any questions, please let me know.

Take care,

Marcie

Marcie Nixon (she/her)

Manager, Employee Benefits

PEOPLE AND CULTURE | Employee Health, Accommodations, and Benefits

Henry Hicks, Room 150

PO Box 15000, 6283 Alumni Crescent, Halifax, NS B3H 4R2

[902.800.1542](tel:902.800.1542) | [marcie@dal.ca](mailto:marcie@dal.ca)

DALHOUSIE UNIVERSITY

Welcome to our April newsletter. It is wonderful to see the snowbanks quickly disappearing in what for Halifax has been an old-fashioned winter. As the weather improves so does my sense of optimism.

Our membership continues to grow and our nominating committee reports that volunteers are coming forward to fill some of our vacant executive positions.

Several initiatives have been completed. Under the leadership of Lynn Johnston, a history of the ADRP was completed and was published as a special newsletter on our website in January. As you will find in detail elsewhere in this newsletter, the responses from our communications survey have been collected and analysed and provided us with positive feedback regarding our communication with the membership. Most recently, an already close relationship with the Seniors' College Association of Nova Scotia (SCANS) has become even more significant. For the 2026-2027 term, up to 10 ADRP members per term may take one SCANS course online for free. More details will be forthcoming on our website. All told we have much to be encouraged about in the Spring of 2026.

Over several weeks last summer, Linda MacNutt undertook a major reorganization and resourceful refurbishment of the ADRP office, located in Room 2831 of the Life Sciences Centre (LSC). Prior to her amazing efforts, the dark and dingy office looked like a storage room. Now, after a few coats of white paint, reorganization, and a major deep cleaning courtesy of LSC custodial staff, it looks like an office. There are 2 desks, each with a task chair; a cupboard with counter top; a 4-drawer lateral file cabinet; a small discussion table with 2 chairs; and a credenza with shelving. Internet access has been secured through ethernet and a Canon printer donated to the office. Linda is in the office most Tuesday mornings, taking care of her Treasurer duties. If you are nearby, drop in and say hello!

## Membership Committee Report, April 2026

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Heather Schellinck

There are approximately 883 members. 841 of these members have their dues deducted by payroll. The remainder pay by cheque or e-transfer. Reminder notices were sent via e-mail to the latter where the information was available. We welcome two new honorary members, Sid Sodhi and Michael Bradford. Along with current honorary member, Colin Studdart, they have contributed to the success of the ADRP over the years.

**AUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED  
DECEMBER 31, 2025**

**ADRP STATEMENT OF REVENUE & EXPENSE Jan 1, 2025 – Dec 31, 2025**

<b>REVENUE</b>	<b>Budget 2025</b>	<b>Actual 2025</b>	<b>Budget 2026</b>
Dues	\$16,800.00	\$18,314.98	\$17,500.00
Interest	\$2,450.00	\$2,378.68	\$2,450.00
CURAC Rebate	\$60.00	\$171.90	\$150.00
Travel Grant	<u>\$1,200.00</u>	<u>\$2,400.00</u>	<u>\$1,200.00</u>
	<u>\$20,510.00</u>	<u>\$23,265.56</u>	<u>\$21,300.00</u>
<b>EXPENDITURES</b>	<b>Budget 2025</b>	<b>Actual 2025</b>	
Telephone		\$160.00	\$158.00
Administrative Costs		\$1,500.00	\$595.13
Treasurer Honorarium		\$0.00	\$0.00
Insurance Directors & Officers + General Liability		\$1,137.00	\$1,387.00
CURAC Dues		\$300.00	\$300.00
CURAC Conference		\$8,500.00	\$5,736.99
Social Committee		\$6,000.00	\$6,958.54
25 <sup>th</sup> ADRP Anniversary Celebration		\$1,000.00	\$29.99
GM & AGM – Room Rentals		\$2,500.00	\$2,670.61
Communication Committee		\$3,000.00	\$1,409.41
Bursary Fund		\$2,000.00	\$0.00
SCANS Public Lecture		\$500.00	\$4,500.00
SCANS course with Susan Hutchinson		\$1,400.00	\$925.14
Other Donations		\$100.00	\$5,100.00
<b>TOTAL</b>		<u>\$28,097.00</u>	<u>\$29,770.81</u>
<b>SURPLUS</b>		<u>-\$7,587.00</u>	<u>-\$6,505.25</u>
To Contingency Fund		<u>\$0.00</u>	<u>-\$5,000.00</u>
To Accumulated Surplus		-\$7,587.00	-\$1,505.25

## ADRP BALANCE SHEET AS OF DECEMBER 31 2025

<b>ASSETS</b>	<b>Dec 31 2025</b>
CUA Chequing Account 10-3	\$1,739.00
CUA Savings Account 20-3	\$3.92
CUA Savings Account 21-3	\$1,811.43
GIC's with CUA	\$57,035.49
Dalhousie Account	\$482.67
SCANS Account	<u>\$1.00</u>
<b>TOTAL</b>	<b><u>\$61,073.51</u></b>

<b>LIABILITIES</b>	
Accounts Payable & Accruals	-\$4,158.78
Visa Balance	-\$2.65
Contingency Fund	\$45,333.71
Accumulated Surplus	\$19,901.23
<b>TOTAL</b>	<b><u>\$61,073.51</u></b>

### NOTES

GIC: \$12,541.47@5% matures 11/27/2027

GIC: \$ 9,400.50@4.45% matures 05/27/2026

GIC: \$22,858.80@3.3% matures 12/19/2026

GIC: \$12,234.72@3.5% matures 11/17/2026

GIC: \$12,118.96@3.95% cashed out 05/17/2025 and deposited to CUA Chequing Account

CURAC conference was in Montreal

CURAC Travel Expenses paid for Susan Holmes, Ed Leach, Robin Whyte and Sue Hutchison

Donation to DFA for strike support was deducted from the Contingency Fund

Increased donation to SCANS for audiovisual support

Co-Sponsorship of Susan Hutchison's SCANS Course free to ADRP members

Insurance includes \$200 payment to Volunteer Canada

VISA had been overpaid in 2024 so started with a positive balance of \$116.69

Serving on a nominating committee is not a rewarding assignment. My thanks go to Grace Paterson, Linda MacNutt, and Donna Meagher-Stewart for agreeing to assist in this year's search for members of ADRP's Board for 2026/27.

Our efforts have recruited three new directors-at-large and a new 2<sup>nd</sup> vice-president for the vacant positions, but not for the secretary despite inquiring of a large number of members if they might be interested. Quite a few of those expressed a future interest, but current obligations prevented them from taking on the duties for the next year.

The important position of secretary remains open and nominations or a volunteer offer continue to be sought.

The proposed slate for the board for 2026/2027 is:

Office	Name	Home	Past Position
President	Heather Schellinck*	Halifax	Sr Instructor, Psychology & Neuroscience
1st Vice-President	David Tindall*	Halifax	Assoc Professor, Physics
2nd Vice-President	Deborah Tamlyn	Ferguson's Cove	Director, School of Nursing
Secretary	Vacant		
Treasurer	Linda MacNutt*	Dartmouth	Admin Asst, Faculty of Medicine
Director-at-Large	Sue Hutchinson	Lake Loon	Assoc Professor, School of Health & Human Performance
Director-at-Large	Kevork Peltekian	Halifax	Professor, Medicine & Surgery, Faculty of Medicine
Director-at-Large	Keith Taylor	Halifax	Professor, Mathematics & Statistics; Dean, Faculty of Science
Benefits Committee Chair	Jenny White*	Dartmouth	Manager, Payroll & Benefits
Communications Committee Chair	Marilyn Klein*	Halifax	Technologist, Instructional Resources, Faculty of Dentistry
Membership Committee Chair	Heather Schellinck*		Sr Instructor, Psychology & Neuroscienc
Pension Advisory Committee Observer	Randy Barkhouse*	Lawrencetown	Director, Academic Computing Services
Social Director	Susan Holmes*	Halifax	Professor, Continuing Education

\* reoffering

The full Communications Committee has met twice over the last year. The web team (Lynn Johnston & Marilyn Klein) meets regularly, generally every couple of weeks, by phone, Zoom, or in-person. In December we met with a website consultant to gain a more detailed understanding of working with our website and web hosting service.

We have had an active year. Our Communications Committee Terms of Reference and Media and Communications Policy were approved at the September 2025 Board Meeting. We have developed a Webmasters Guide to managing our website, with guidance on such things as how long items are kept on the website and who we accept items from to include on the website. This is meant to be an evergreen document. We conducted a communications survey last fall with preliminary results presented at the December General Meeting and a full report in the Spring 2026 Newsletter. Over the last few months, we have made changes to the website in response to member comments in the survey: creating separate pages for pension information, benefits information, upcoming events, past ADRP events, SCANS, and CURAC.

Between April 23 and March 23 we sent out 18 bulletins, with 2 more planned before our AGM. We have 752 email subscribers (85.7% of membership) to the bulletin. Better than 99% of email bulletins are consistently delivered. The open rate ranges from 21.2 - 85.9% (mean 36.5 and median 27.3) and the click rate from 2.5 - 78.1% (mean 18.4 and median 12.1). There is no obvious clue to what prompted the two unusually high open rates.

We published 3 Newsletters in 2025 (April, September, and December) with a Special Newsletter with the ADRP History in January 2026.

Between April 1, 2025 and March 23, 2026 there have been 9600 views of the website (up 10% from the previous year) among 3100 viewers (down 7% from the previous year). The web pages with more than 500 views are Homepage (2728 views), Upcoming Events (1818 views), and Newsletters and Bulletins (506 views).

## Communications Survey Report

### *Background*

In the fall of 2025, the Communications Committee conducted a survey to explore how the ADRP can better meet its members' communication needs. At the time, ADRP largely communicated with its membership electronically through posts (an email notification of upcoming events; generally no more than once/month), bulletins (an email communication that links to events and other items of interest; generally no more than once/month), and newsletters (generally 4/year and containing reports, social events stories, and human interest stories submitted by members, etc.) and through its website (<https://theadrp.ca/wp/>). To get at this information we asked general questions about what topics members wanted to hear about, what they thought about our frequency of communication, and what types of social media they use. We asked more specific questions about the ADRP website and newsletters.

### *Methods*

All members who subscribe to the ADRP bulletin were invited to participate through a link to the survey found in a bulletin sent out on October 20 and again on November 5, 2025. The survey was open for 4 weeks and took less than 10 minutes to complete. The survey questionnaire was pre-tested by three ADRP members not involved in its development. Opinio Survey Software was used to administer the survey, overseen by an ADRP Board member not on the Communications Committee. Participants were able to respond anonymously.

### *Results*

The bulletins were received by 754 ADRP members. There were 127 stored responses (at least partially completed) and 94 completed surveys for a 12.5% response rate for completed surveys (9% error rate at a 95% confidence limit). Members gave the following responses when asked about topics that they want to hear about from the ADRP. Results (Table 1) are expressed in absolute numbers for high, medium, low, and none and in per cent for high and medium (H & M) level of interest. Hearing about the pension plan and health and non-health benefits were of very high interest, with varying and lower levels of interest for other topics.

Table 1. Level of interest in hearing about.....

Parameter	High (n)	Medium (n)	H & M (%)	Low (n)	None (n)	n
Pension	90	13	96.3	3	1	107
Health Benefits	79	11	84.1	11	6	107
Non-health Benefits	67	29	90.6	7	3	106
ADRP Social Events	41	35	71.7	18	12	106
Dal Social Events	9	33	40.4	46	16	104
Community Social Events	7	32	38.2	42	21	102
Dal Public Lectures	22	44	64.1	24	13	103
Community Public Lectures	18	33	50	33	18	102
SCANS	21	40	60.4	21	19	101
Other Universities' Lectures	12	36	47.1	29	25	102
General Health Information	20	45	61.9	26	14	105
Healthy Aging	19	49	65.4	24	12	104
Research Opportunities	5	12	16.8	38	46	101

Green: 75-100% Yellow: 50-75% Red: <50%

The frequency of communication was viewed about right by 97.1% of respondents. Sixty- three per cent of respondents (n=105) use some form of social media, with 59.9% saying that they would use social media with ADRP if it was made available. Of those who use social media, 2/3 use Face book, with far fewer (18) using Instagram and LinkedIn (12). X was not a response option.

Comments about the website were generally positive (11) or had no changes (7) to suggest, with 5 individuals saying that they rarely (3) or never (2) visit the website . Seven respondents had specific suggestions for improvement:

- less clutter;
- it would be nice to not have to go to a link to search for items in the newsletter. I would rather have all the information in one place and I find the newsletter glitchy. I keep getting a message saying it's not valid and asking me to delete it;
- have benefits with a separate link;
- keep it timely. Remove material once outdated;
- it could be helpful to display a graphic calendar of some sort (with hyperlinks) so the dates and times of upcoming events and deadlines could jump out more effectively than in the sort of curated listing;
- change font list available health benefits by employee group, not by pressing a link
- something appears to be amiss with the Disclaimer. I wouldn't normally be looking at the Disclaimer, but since you asked the question, here we are! Let's get rid of the bullet points.

There was a high (n=45) or medium (n= 45) level of interest in the newsletter among the 99 respondents to this question. Views on content, writing, and personal relevance were positive or neutral (Table 2).

Table 2. Your view on the Newsletter

Parameter	Very	Somewhat	Not very	Not at all	Undecided	n
Important to you	40	46	6	2		94
Satisfied with writing quality	62	28			5	95
Satisfied with overall content	48	42	1		4	95
Relevant to you	48	42			3	93
Timely	48	36	2		7	93

Respondents wanted to see the President's (86.2%), Benefits (91.5%) and Pension (97.9%) Reports and in memoriam (77.7%) remain in the Newsletter and 75% wanted to see Dal News and Updates added. There were fewer than 50% interested in seeing the SCANS report, on the lighter side, and mission and objectives in the Newsletter.

Similar to the website responses, comments about the Newsletter were positive (14). There were suggestions for topics that members would like to hear about:

- comparisons with other University retirees, particularly in Atlantic Canada (2 comments)
- info on labour relations at Dal and other Atlantic Canadian Institution as well as debate on issues.

- living abroad.
- member recommendations re: places to eat, events to attend, Senior friendly venues, discounts, etc.
- options for travel (ocean cruises, river cruises, bus tours, railroad trips)
- general information about Dalhousie, e.g. changes in executive level positions, significant happenings (challenges and opportunities)
- a section on HRM as well as rural NS issues and opportunities for input into decisions as well as more broadly and NS-related political issues
- discussion of the state of education in Canada.
- a column from Dalhousie Faculty Association or retirees/alumni updating ADRP of broad issues of academic politics. Issues such as academic freedom (thus tenure, disciplinary definitions, campus justice, retention of programmes etc).
- the current newsletter is too long so rather than suggestions to add, I suggest taking away.
- pertinent preventive medicine issues
- the in memoriam should include a write up about the individual; it would be nice to hear more about what ADRP members as individuals (and not non-ADRP members) have achieved.

There were a few non-communications related comments that were brought to the attention of the Board at one of its meetings.

*Discussion (and what have we done or plan to do?)*

Overall, we were gratified by what seemed to be a generally favourable view of what we communicate and how often. People value the Newsletter and what we do. Seeing that just over half of respondents use social media and our limited human resources, we do not plan to communicate through social media in the near future.

In terms of the website suggestions, we took action on those we understood, where we could. We were not entirely sure where the clutter was, but we made a separate page for Past Events so that the Upcoming Events have less on that page and may be easier to navigate. We did not understand the problem with having to go to a link to search for items in the Newsletter. Generally our links in the Newsletter take readers right to the site. When that does not happen, we may have erred in making the link. We have created a separate [benefits page](#) on the Website. We think we are removing outdated material and would point out that some people like to see the historical information (e.g. minutes, Newsletters), which is retained longer to varying degrees. In terms of a graphic calendar with hyperlinks for events, we get complaints about excessive use of hyperlinks and so are reluctant to make that change, in addition to this change probably doubling the work for the two volunteers who manage the website. In terms of changing the font for available health benefits by employee group, we wonder if this was referring to the Dal website, which we cannot change. Finally, in terms of the disclaimer footnote, one of us spent hours trying to fix it until our web consultant said that we would likely have to change the entire website formatting to make that correction!

In terms of additional topics, the Communications Committee regularly invites members to make submissions to the Newsletter. Now that you all have seen the suggestions for what people want to read about, we challenge you to choose one of the topics and submit an article for inclusion. We will explore having periodic updates from the DFA and other bargaining groups and Dalhousie administration. As always, we invite ADRP members to contact us if they have questions, concerns, suggestions, or contributions to make regarding the Website and to the Newsletter.

Lynn Johnston

Attached to this report are the most recent performance figures for the assets of the Dal Pension Plan funds, and notes from the actuary on liability growth and deficit/surplus figures. These were distributed for the Pension Advisory Committee meeting held on March 4.

Although automatic indexation was received starting in January equal to the Consumer Price Index (CPI) 1-year increase to June 30, 2025, the hope for any catch-up indexation has wilted due to the sharp decline in equity markets following the opening of Middle East hostilities in late February. Missed indexation is over 10.3% for Dal pensioners most affected.

Missed indexation occurs when the 3-year average return on the Retirees Trust Fund (RTF) is not sufficient to pay indexation at least equal to the 1-year increase in the national CPI.

Automatic indexation is simply a mathematical exercise based on how much the 3-year return of the RTF to June 30 each year exceeds the fund "hurdle rate" of 5.05%.

Catch-up indexation on the other hand is a judgment call by the RTF trustees who can use up to one-half the surplus in the RTF at the most recent actuarial valuation. That surplus to June 30, 2025 was calculated to be \$39 million, which would provide \$19.5 million to fund catch-up indexation. Each 1% of catch-up would require about \$7 million.

The annual "Report to Pensioners by the Trustees of the Retirees Trust Fund" outlines indexation awards and other details of RTF experience in the Plan's previous year ending June 30. That report was distributed early in 2026, but since the valuation was not completed officially until early April, no official decision on missed indexation could be made before its release.

In past years when there were far fewer pensioners for whom individual calculations had to be made, the actuarial valuations were usually completed in the fall and the trustees able to make a decision at their November meeting.

The outlook for further automatic indexation at January 2027 is also in question despite 2-year returns for the RTF being over 10%. The 1-year return to June 30, 2026 would have to be only a lowly 4% to bring the 3-year average far enough above the 5.05% hurdle to match a CPI increase of 2.5%. Although the 6-month return of the RTF to December 31, 2025 was 4.12% recent volatility in investments could reduce that number at June 30, 2026.

The unusual Pension Trust Fund (PTF) asset quarterly decline to Dec 31, 2025 was due to an unusually high number of withdrawals by those terminating employment at Dalhousie. An unusually high number of retirements at June 30, 2026 is expected, many of those a consequence of the operating budget situation at Dalhousie.

The calculation of automatic indexation amounts provided to 1710 pensioners and survivors in January revealed past miscalculation for over 100 pensioners. Letters were sent out in early March to those affected, most whom were underpaid, but a small portion overpaid.

From Dal Retirement Services in early March - "Most have been revised upwards and will receive retroactive lump sums in March, plus interest next month at the 4.55% funding rate. There were 13 that were overpaid indexing, the highest being just over \$1,000. The lowest was overpaid by \$30. For the 13:

2 were greater than \$1,000

6 were between \$100 and \$1,000

5 were under \$100

These will be corrected in the March payments. Most will require 1-time payments of under \$100, but a small number amount to a few thousands."

The miscalculations were due to misinterpretation of past retirement effective dates by the external consultant firm that performs the indexation calculations for Dalhousie. The faulty calculations were revealed by Dal's actuary when performing the June 30, 2025 valuation.

Note that recovery of overpayments is a requirement of pension regulations, and not a discretionary decision by Dalhousie administration.

The deficit in the Pension Plan revealed by the 2025 valuation requires extra payments by Dalhousie starting July 1, 2026. Those payments for the two years until the next valuation will be made from the Pension Stabilization Fund and not increase Dalhousie's current operating budget shortfall.

All Dalhousie pensioners will receive their first annual member statement later in 2026. These statements are a new requirement of Nova Scotia's Pension Benefits Act regulations.

A final point of discussion at PAC was the unforeseen consequence of the blending of the enhanced CPP benefit and the Dalhousie Pension Plan. This blending could result in some individuals on Long Term Disability receiving reduced retirement benefits. Neither the CPP legislation nor the terms of the Dalhousie Pension Plan can be amended to correct this problem, which could be a violation of the Human Rights Act. Dalhousie has the complex problem under investigation in order to determine if and how ex gratia payments could compensate affected individuals.

Only pensioners who retired since January 1 2024 could possibly be affected and, so far, none have been found who are. Several dozen active employees on LTD could be affected to varying degrees proportionate to their length of time on LTD.

The next meeting of the PAC will be held in late May.

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

**Interim performance ending December 31, 2025**

Fund	April 1, 2025 to December 31, 2025	July 1, 2025 to December 31, 2025	1 year as at December 31, 2025
PTF	5.40%	4.34%	6.77%
RTF	5.52%	4.12%	6.84%
Cons. Pension	5.45%	4.21%	6.79%
TSX	29.73%	19.53%	31.69%
S&P 500 - \$CAD	17.28%	11.51%	12.36%
S&P 500 - \$US	23.14%	11.00%	17.88%
EAFE - \$CAD	16.94%	10.36%	25.06%
EAFE – local currency	17.21%	11.84%	20.60%
FTSE Univ. Bond	0.61%	1.19%	2.64%
CPI	0.92%	0.36%	2.36%

Market Value (millions)	PTF	RTF	Consolidated
March 31, 2025	\$963.6	\$1,060.1	\$2,023.7
June 30, 2025	\$969.6	\$1,065.4	\$2,035.0
September 30, 2025	\$986.2	\$1,112.5	\$2,098.7
December 31, 2025	\$978.9	\$1,115.7	\$2,094.6

## Dalhousie University Staff Pension Plan - Plan Liability Update (Mar. 4, 2026 PAC)

### Going Concern Liability Update

#### General Comments

- Growth of total Plan going concern best estimate liabilities is at weighted average of (PTF) pre-retirement /(RTF) post-retirement interest rates.
- Growth rate is subject to inaccuracy if experience does not follow the actuarial assumptions (e.g., retirement, salary, mortality etc.).

Effective Date	PTF (Pre-Retirement Rate)	RTF (Post-Retirement Rate)	Total Plan Weighted Growth Rate	Provision for Adverse Deviations (PfAD)
June 30, 2025	6.50%	5.05%	5.76%	6.80%

#### Most Recent Update (Going Concern BE FR (Best Estimate Funded Ratio))

- Going Concern BE FR at June 30, 2025 was 105.6% (98.9% of Requirement i.e., 105.6%/106.8%)
  - Equates to \$22 Million deficit (measured relative to 106.8%).
    - RTF excess of \$39 Million, PTF deficit of \$61 Million
- Going Concern BE FR at December 31, 2025 is 106.7% (99.9% of Requirement i.e., 106.7%/106.8%)
  - Equates to estimated \$2 Million deficit (measured relative to 106.8%).
    - Estimated RTF excess of \$54 Million, estimated PTF deficit of \$56 Million
  - Please see disclaimer below.

### Solvency Liability Update

#### General Comments

- Full and permanent solvency funding relief (still remains a good indicator of the health of the Plan)
- In general, annuity rates drive Dalhousie's solvency liabilities. Rate history is as follows:
  - June 30, 2025 - 4.74% p.a., December 31, 2025 - 4.90% p.a.

#### Most Recent Update

- Solvency FR at June 30, 2025 of 109.4% (excess of \$173 Million)
- Solvency FR at December 31, 2025 of 112.2% (excess of \$228 Million)

**Disclaimer:** Extrapolated results are based on an actuarial valuation that is 6 months old now. Actuarial gains/losses due to experience different than expected and the effect of any assumption changes will be measured at the next actuarial valuation. The result of a formal actuarial valuation (were one to be completed at any of the dates for which we provide estimates for in this handout) could differ significantly from that estimated.

I am writing this in mid-March when there was snowfall in Halifax not many days ago. Fortunately, I have been in Spain for two months, returning via Rome mid-April.

**Come From Away** at Neptune will be the next ADRP event, with tickets purchased way back in August. Thanks to Ed Leach for hosting the dinner gathering beforehand at Moxie’s and to Heather Schellinck and Linda MacNutt for taking care of the details behind the scenes. I am sure that members will be thrilled with this performance.

Plans are in the works for a hike and/or bird walk in late May—many will recall that last year we hiked with Marty Finch in Jerry Lawrence Park where we heard many spring warblers. Checking my eBird list for that trip indicates that, with Marty’s keen eyes and ears, 25 species were reported. There were several Common Yellowthroats and a favorite of mine, the Black-throated Green Warbler. We also viewed a cool Ovenbird with its loud “teacher” call. I hope



you’ll join your ADRP friends for this popular event to welcome spring with birdsong.

We also viewed a cool Ovenbird with its loud “teacher” call. I hope you’ll join your ADRP friends for this popular event to welcome spring with birdsong.

**HOLMES PHOTOS**

**NEW! Introduction to Lawn Bowling!** This was suggested by Francoise Baylis and I’m keen to give it a try. The Wanderers Lawn Bowling Club will host--but currently they are enjoying winter hibernation. We are likely to have dates mid-June when the weather is pleasant—so make a note in your calendar. Details will be announced at the AGM.





**Silvers' Garden Tour**, Prospect Bay – This year we are hoping to visit when rhododendrons are in full bloom. Check out this link for a CTV story with Donna Silver in the 8 acres of gardens. <https://www.ctvnews.ca/atlantic/article/nova-scotia-family-providing-tours-and-helping-hand/>

**HOLMES PHOTO**

The **CURAC conference program** is now available. Check it out for a taste of the west coast culture and intellect that will be experienced.

<https://curac.ca/en/conference/2026-conference/2026-program>

CURAC (College and University Retiree Associations of Canada) is a volunteer organization that provides a gathering place for retiree associations across Canada. They are an energetic, friendly group of peers and I encourage ADRP members to consider attending the conference, May 20-22 in New Westminister, BC, hosted by Simon Fraser University.

**What other activities would you enjoy this summer?**

Please pass along your ideas to me at the AGM or email [socials@theadrp.ca](mailto:socials@theadrp.ca)

## SCANS Thank You

### *Exciting Tech Upgrades at SCANS: A Brighter Experience for All!*

Have you ever wished for a clearer, more engaging view during SCANS lectures? So did our tech team! This past season, they rolled up their sleeves to tackle a common challenge: making presentations easier for everyone to see, whether you're sitting up front or at the back.

After listening to feedback from members and presenters, the team identified the need for larger, moveable screens. Their journey began with thorough research, comparing options for size, quality, and flexibility. Eventually, they landed on a winning solution—two dazzling 84-inch screens, offering crystal-clear visuals and the flexibility to adapt to different room setups.

Of course, bringing this vision to life required more than just technical know-how. Funding such an upgrade is no small feat. That's where the generous support of the Association of Dalhousie Retirees and Pensioners (ADRP) came in. Their significant contribution made it possible for us to invest in top-notch technology that truly enhances the SCANS experience for everyone. The relationship between Seniors' College and Dalhousie retirees is mutually beneficial with members of both Associations appreciating the opportunity to volunteer, teach, and learn.

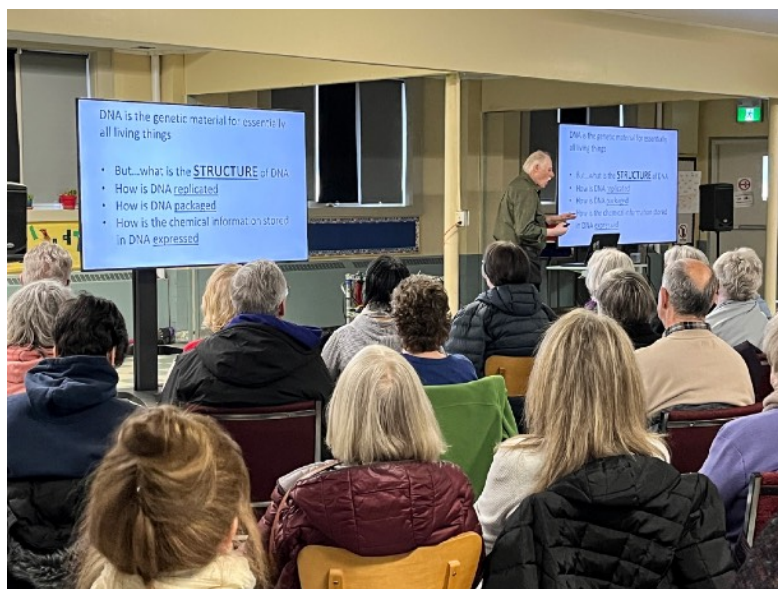
We're thrilled to welcome you to SCANS at Hope United Church—come see the amazing difference these new screens make! We've included before-and-after photos so you can appreciate just how much things have improved. Thank you, ADRP, and thank you to our dedicated tech team for keeping SCANS at the forefront of lifelong learning.

Don't miss the chance to experience our technology upgrade in person—see you at Hope United Church!

February 12, 2026



**BEFORE**



**AFTER**

## *Opportunity from the Seniors' College Association of Nova Scotia (SCANS)*

In appreciation of ADRP's financial contribution to its AV equipment, SCANS is offering **online access** to one of its courses to up to 10 ADRP members in each of its 3 terms in the 2026-2027 academic year. The first term will start in October 2026 (Fall Term) and be followed by Winter and Spring Terms (exact dates and times for all to be announced at a later date). Some things to know:

- SCANS is making this available only to ADRP members who have never been a SCANS member
- This offer is available for only one course and one term per person
- This opportunity is for online attendance only at either an online or hybrid course
- Each course generally runs for 2 hours, once weekly, for 6 weeks
- Courses are usually announced on the [SCANS website](#) about 4 weeks before the Term starts
- ADRP has a page on its website for [SCANS information](#), including when Terms start, and for the duration of this opportunity will remind members of Term starts in an ADRP Bulletin.

ADRP is administering this offer to its members. You may apply by contacting [President@theadrp.ca](mailto:President@theadrp.ca), including the following information:

- Your name, telephone number, and the email address to be contacted at,
- The Term that you would like to attend a course,
- Attestation that you are not and have never been a SCANS member, and
- Name of the course if known when you apply. Be sure to send the name of the course as soon as you know, if it was not known at the time you applied.

**It is essential that all this information be received by ADRP at least 1 week before registration closes for the selected Term. ADRP will forward the information to SCANS, which will send you the link for the course.**

ADRP realizes that you may want to reserve your spot before the courses are announced. We cannot guarantee that there will be a course to your liking for that Term (but find it hard to imagine that happening) and may be unable to accommodate Term changes. If you wish to see the course offerings before signing up, that is acceptable, although we will not necessarily be able to guarantee that there are still spots. However, our goal is that as many ADRP members as possible take advantage of this opportunity and we will do our best to make this work!



Dr. Ed Leach is a Dalhousie retiree, ADRP board member, and founder of Aging Proactively who works to advance purposeful aging and intergenerational collaboration in Nova Scotia. This article is part of ADRP's ongoing conversation about the role retirees and older adults can play in strengthening Dalhousie and the wider Nova Scotia community.

What if one of the province's most valuable resources in Nova Scotia is hiding in plain sight?

Across our province, thousands of older adults are launching new ventures, mentoring younger generations, volunteering in their communities, and contributing ideas that strengthen our economy and civic life. Yet too often the public conversation about aging focuses on decline rather than possibility.

It is time to see — and be seen! Nova Scotia is entering what many researchers now call a “super-age” society — a demographic moment when more than one in five citizens is over the age of 65. This shift brings important challenges, but it also brings extraordinary opportunity.

Dalhousie University has long played a leadership role in helping Nova Scotia understand and respond to major societal change. Through research, teaching, and community engagement, the university helps shape the province's economic and social future. As our population ages, there is a growing opportunity for Dalhousie to deepen its engagement with older adults — not only as alumni or retirees, but as learners, mentors, volunteers, innovators, and community leaders.

Many members of the Association of Dalhousie Retirees and Pensioners (ADRP) know this firsthand. Retirement today is rarely a period of withdrawal. For many people it becomes a time of renewed purpose, creativity, and contribution. A powerful example of this new narrative will take place in Halifax on May 14, when the Top 7 Over 70 Atlantic Gala is held at the Halifax Convention Centre.

The Top 7 Over 70 movement began in Calgary in 2017 with a simple but powerful idea: instead of celebrating lifetime achievements, the awards recognize individuals who have started something new after the age of 70. Across Canada, the program has gained national attention for highlighting people who launched new ventures later in life — whether in business, science, the arts, community leadership, or volunteerism. Their stories help shift a long-standing cultural narrative about aging. Rather than focusing on decline, the program highlights initiative, innovation, and continued contribution. The upcoming Atlantic edition will celebrate remarkable individuals from across the region whose work continues to strengthen their communities and inspire others.

Events like this matter because they remind us that experience, insight, and civic energy do not disappear with age — in many cases they deepen. This is where Dalhousie has an exciting opportunity.

Universities around the world are beginning to think more broadly about lifelong learning and intergenerational engagement. Older adults are increasingly participating as students, mentors, entrepreneurs, volunteers, and research partners. Their experience can enrich classrooms, strengthen community partnerships, and help bridge generations.

Many ADRP members have spent decades contributing to Dalhousie's teaching, research, and institutional life. Even in retirement, that connection remains strong. Retirees represent a remarkable reservoir of knowledge, professional experience, and civic commitment that can continue to benefit the university and the wider community.

Encouraging stronger engagement between Dalhousie and older adults — including retirees — could open new pathways for collaboration, mentorship, research, and community impact. The message behind the Top 7 Over 70 initiative captures this spirit well: meaningful contributions do not stop at a particular age. In many cases, they are just beginning.

For Dalhousie — and for Nova Scotia — this moment presents an opportunity to recognize a powerful truth: older adults are not simply recipients of services or care. They are contributors, innovators, mentors, and builders of community.

The invitation is simple:

See the talent

See the experience

See the opportunity

And just as importantly, ensure that older adults themselves are seen — in our institutions, in our public conversations, and in the plans we make for the province's future.

On May 14, the stories celebrated at the Top 7 Over 70 Atlantic Gala will remind us of something both hopeful and practical: when we learn to see and be seen across generations, everyone benefits.

After all, possibility has no expiry date!

*Seniors College Association of Nova Scotia (SCANS) Fall 2025 Course:*

*Are You Living Your Best Retirement Life? Final Report*

*Dr. Susan/Sue Hutchinson (retired, adjunct faculty)*

With **generous** sponsorship from the Association of Dalhousie Retirees and Pensioners (ADRP), last fall I facilitated a 6-week in-person course for the Seniors College Association of Nova Scotia (SCANS) titled: *Are You Living Your Best Retirement Life?* This course built on research I conducted before retiring in 2023.

Interestingly, the Seniors College has its origins with the ADRP, getting its beginning in 2007 with ADRP support. Since then, a highly committed group of volunteers has curated a fascinating range of scholarly and special-interest courses for community members living in the Halifax Regional Municipality. Anyone can sign up for an annual SCANS membership and then have access to any number of courses, both in-person and virtually, each Winter, Spring and Fall term (see information about membership: [Membership - Seniors' College Association of Nova Scotia](#)).

Course have ranged from a deep dive into Hitchcock's books, to the history of Halifax Harbour, to the health care system in Canada. I encourage you to check out the SCANS website to see the courses currently underway for the winter term: [Courses Winter 2026 - Seniors' College Association of Nova Scotia](#)

The spring term begins the week of April 6<sup>th</sup>, with an opportunity to learn about the upcoming courses at an Intro session scheduled for March 16<sup>th</sup>. The course list is still being finalized but will include two new courses by retired Dalhousie faculty:

- Dr. Tanya Packer, teaching a course on living well with chronic health conditions
- Dr. David Hoskins, teaching a course on cancer treatments

Going back to my course in the fall, approximately 30 people consistently attended the course over the six-week period (ranging in age between mid-fifties to mid-eighties; all except one Dal faculty member, were retired). During the six weeks we considered:

- Retirement as one more in a lifetime of transitions
- The power of words to define (limit or empower) us, e.g., aging and retirement
- Lifestyle planning tools and processes
- A 'resource' perspective on retirement and aging
- Five key areas for living a happy, healthy, and meaningful life in retirement
- Real and anticipated obstacles to living our best lives in retirement
- The importance of 're-valuing' ourselves, casting aside limiting beliefs
- Possibilities and opportunities for cultivating community and connections

All participants were provided with ‘workbooks’ (again, special thanks to the ADRP for covering printing costs) which included exercises that fostered self-reflection, self-assessment, or goal setting and planning. Although I did draw on my own and other’s research, the sessions were designed to encourage active discussions and sharing. Although sometimes it was hard to hear everyone, many participants shared that it was the small group discussions and sharing that were most impactful. As one participant commented in their final course evaluation, encouraging participants to share their learnings “led to much more inclusive and animated conversation. Small breakout groups gave everyone a chance to contribute... And there was a lot of wonderful information and links to resources made available to the course participants. Many many thanks to everyone who put this together.”

Unlike traditional university class settings, SCANS members attend because they *want* to, not because they have to. As a result, the level of engagement was fantastic. It was truly one of my most enjoyable and rewarding teaching experiences in years! With or without ADRP sponsorship I look forward to offering this course again in the future. If you want to check out my website, you will see a list of books and other resources to support lifestyle planning: [www.retiredyou.com](http://www.retiredyou.com)

I strongly believe that the Seniors College is an amazing vehicle for continued personal growth and learning for us at any age/stage of life. I am so grateful to the ADRP for supporting this course offering. If any of you ADRP members are interested in sharing some of your research passions please contact me (I’ve since joined the SCANS curriculum committee as a volunteer) and I’d be happy to meet to chat with you about the possibility of a course offering. I can be reached at:

[Susan.Hutchinson@dal.ca](mailto:Susan.Hutchinson@dal.ca)

Again, sincere thanks to the ADRP for their support!

I'm a fairly recent retiree (wait... has it been three years already?!) but this was my first time attending the CURAC (College and University Retiree Associations of Canada) conference in Montreal this past spring. In addition to touring McGill's beautiful campus there were four plenary sessions that addressed aspects of individual, community, and societal well-being. Overall, it was inspiring to meet retirees from other academic institutions and the sessions were enlightening and thought-provoking (and some—e.g., about the impact of smart phones and AI on society—frightening!).

One of the presentations, titled “A Trauma-Sensitive Approach to the Well-being of People, Communities, and Ecosystems”, was delivered by Dr. David Kaiser, who teaches in McGill's Public Health and Preventative Medicine training program. He began by reminding us that we can never know what impact the smallest of actions—like a pebble dropped into the water—might have on ourselves, others, and our communities more broadly. He argued that from a public health perspective, while we may all want to believe that our interventions will be helpful, like the pebble in the water, often we don't know what the ripple effect harms might be (take the emergency response to COVID for example). He likened these harms to trauma, drawing on the SAMSHA (US-based Substance Abuse and Mental Health Services Administration) definition: “trauma results from an event, series of events, or set of circumstances that is experienced by an individual as physically or emotionally harmful or threatening and that has lasting adverse effects on the individual's functioning and physical, social, emotional, or spiritual well-being.” Dr. Kaiser suggested that often in our workplaces and communities we are so focused on the issue or job at hand that we are oblivious to signs and symptoms of trauma.

According to Dr. Kaiser, an important way to improve the well-being of individuals or groups within workplaces or communities is to promote ‘collective resilience’ which refers to the ability of people to adapt and support each other through adversity. He suggested that this can be accomplished by intentionally implementing or putting into collective practice the 4 Rs of a trauma-sensitive approach:

- **Realize:** Understand the widespread impact of trauma and its potential effects on individuals.
- **Recognize:** Identify the signs and symptoms of trauma.
- **Respond:** Use knowledge about trauma to inform policies, practices, and procedures that support healing.
- **Resist:** Avoid re-traumatization by creating safe and supportive environments.

Dr. Kaiser argued that all organizations and communities are living with trauma, and that these principles help people and organizations create a framework for collaborative action that prioritizes safety, trust, and empowerment. What does this mean for us, as retirees?

As someone who is interested in supporting people to plan for their lives in retirement, I suggest some tentative connections to this broader concept of ‘trauma-sensitive’ care:

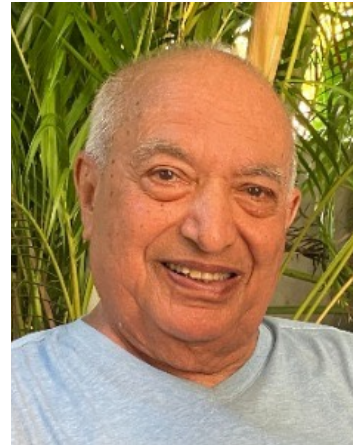
1. Can we become more ‘trauma-sensitive’ as we try to be more compassionate with ourselves? Honest self-assessment is often a starting place for lifestyle planning and maybe this is a relevant place to start?
2. Can we begin to create the conditions within our life, home, or community for reducing harm and cultivating collective resilience? This may require setting firm boundaries on what can and can’t be talked about in your household (e.g., no political talk) or being very clear about what you need to decrease stress and increase your well-being. Asking for an open conversation might be a starting place, but before this it might be helpful to first identify what it is you need to say ‘yes’ and ‘no’ to in your home, relationships, and life more broadly (this is another place where lifestyle planning can help).
3. Dr. Kaiser suggested that individual and collective well-being can be accomplished by small measures, e.g., spending more time with other humans (who value you) and being in nature. Lifestyle planning is about making decisions about all the small and big things in which you invest your time and other resources.
4. Finally, Dr. Kaiser referred to the PERMAH (positive emotions, engagement, relationships, meaning, accomplishment, and health) model, which has six well-being indicators . These aspects of well-being closely align with my own recommendations for planning for living our best lives in retirement.

If you are interested in thinking and talking more about these ideas please reach out to me:  
Dr. Sue Hutchinson: Susan.Hutchinson@dal.ca

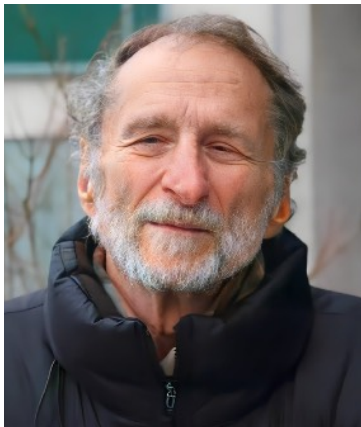
Susan retired in 2023 from Dalhousie’s School of Health and Human Performance. Before retiring she conducted an online study asking Canadians how they plan for their lives in retirement and that research has been a jumping off point for the retirement lifestyle planning workshops and programs she offers to pre- and post-retirees.



**Dale Godsoe**



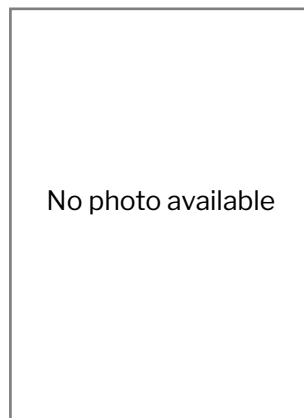
**Om Karma**



**Herb Gamberg**



**Glenda Butt**



**Edwin Michael Rosenberg**