

The Retired Teacher

Nova Scotia Teachers Union

Volume 52, Number 1, Fall 2020

The Retired Teacher is available online at rto.nstu.ca. To download Adobe Reader, go to www.adobe.com

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A newsletter for the retired teachers of Nova Scotia

A MEMBER OF ACER/CART

From The Desk of the President...

Alyson Hillier



Just as Covid 19 affected every aspect of our lives, it had an impact on our leadership transition this year. But like everything else, adaptations were made and, over the past month, we have completed the change. I must say, I now know how important a Past President can be to a smooth transition. Bill, as you might expect, has been not only a wonderful mentor but also his patience has been a blessing to me.

Implications of Covid

All our activities, whether at the Branch or Provincial level, are guided by the Public Health regulations and the various facilities we are using. As long as Nova Scotia continues to have low COVID numbers and no community spread, we will plan events accordingly. Let me assure you that under no circumstances will we ask our members to engage in anything which would expose them to any risk at all.

As many of you are aware, the NSTU building is not available to us for meetings and events. However, they are continuing to provide administrative support to us.

Since the NSTU building has been our regular meeting place, we have had to find alternate venues for our meetings. This results in considerable costs to the organization; however, we believe that during this time, our work needs to continue. We must provide support to all our members. We want to be sure that as an organization, we continue to be strong and viable as the new reality sets in.

(continued on page 2)

As you know, we traditionally circulate a package to all new retirees at the end of the school year. This year we were unable to do so because the schools were shut down. We are pleased that, despite this, we have received over 180 new RTO registrations. If you are aware of any recently retired teachers, please encourage them to join us. The application is available on the website or from Marie MacInnis at the NSTU (mamacinnis@staff.nstu.ca).

Strategic Planning

We held our annual Strategic Planning session in a face-to-face meeting with the Executive for one day in August at the Hotel Halifax.

The topics for discussion were identified throughout the previous year but given the new reality since COVID, we had a lengthy discussion on what impact the current situation has had on our Branches and members and how we can best communicate with everyone.

Communication – Members-at-Large reported how various Branches were adjusting and how, for most, their contact has primarily been emailing information and updates. We discussed how we can reach out to all members, including those who are not using email or technology. It was agreed that we should endeavor to prepare and circulate the newsletter, *The Retired Teacher*, in the fall. Individual Branches should try to find ways that they can support their members in whatever way they can (phone calls, letters, etc.).

Pension Issues - While we are awaiting the report from Kathryn Bush, we wanted to bring all Executive members up to date on the recent history of our Pension Plan. Jim Kavanaugh gave us a comprehensive report on the events since the early '90s and the actions taken by the Government and the NSTU. The RTO was not an active participant in these discussions; however, the legal opinion we received at the time was that should any actions be taken which impact retired teachers, we should be consulted. Following that meeting in August, Bill Berryman and I sent a letter to the NSTU indicating that we continue to believe we should be included in any pension matters that will affect retired teachers in Nova Scotia.

Environmental Awareness - One other item which garnered a great deal of discussion was the importance of reducing our carbon footprint. As an organization, we are conscious of how the little things we do can make a difference. Last year in the winter months, we combined Finance

and Table Officers with the regular monthly Executive meeting, thus reducing the extra travel. We are reducing our copying for our meetings and will be introducing this to our Presidents as well. Reducing duplication and allowing those who are comfortable with electronic texts to avoid paper altogether - these are small steps forward.

Pre-Retirement Seminars

Pre-Retirement Seminars will proceed on a virtual platform and we will continue to make presentations to the participants. Members-at-Large in each region will make the presentation and be able to answer questions from the attendees.

RTO Committees

On October 20, our five Standing Committees met at the Hotel Halifax. Three met in the morning and two met in the afternoon. I visited each meeting and was pleased to see their enthusiasm and energy. We are extremely grateful to all our committee members for their willingness to serve. Face-to-face committee meetings will continue as long as it is safe to do so and should the circumstances of COVID change, we will use a virtual format to conduct business.

The Finance and Table Officers Committees have been meeting face to face since August and have continued with monthly meetings since then.

During the upcoming months, we will strive to keep you informed and up to date. More importantly, we want to be a source of support to all our members. Please do not hesitate to reach out if we can assist you in any way. While the world has changed, our commitment to our members "to advance, promote, and protect the welfare of our members" has not.

Take care and stay safe,

Alyson

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A message from NSTU President ... Paul Wozney



Since being elected in 2018, re-establishing a healthy and respectful relationship with the RTO has been a lived priority for me. I am grateful for the opportunities extended to speak at your AGM and address your Branch Presidents that have helped foster trust and open communication.

I highlight these efforts because I am sure when Premier McNeil announced the creation of a committee to review the Teachers' Pension Plan (TPP) to the world in offhanded remarks to the media in late October, it raised both eyebrows and heartrates for RTO members. I want to assure you all that I made immediate contact with your President on this matter and have since provided as much detail as possible before these plans are formally finalized and announced.

As you know, the NSTU has long held the position that any changes to pension should take place separate from the collective bargaining process and be guided by independent advice from pension experts. Adjustments that could potentially impact the hard-earned retirement income of teachers must be made with considerable care and caution.

After more than a year of advocacy on the part of the NSTU, including an appearance at the Provincial Standing Committee on Public Accounts, Government recently accepted our position.

As such, a framework is currently being developed by the Province and the NSTU to study, educate, and provide non-binding recommendations about how to protect and strengthen the TPP in both the short- and long-term.

While there are still aspects of this framework that are outstanding and have yet to be agreed upon, here's what I can tell you about the upcoming review of the TPP:

- *The NSTU and Government will jointly appoint three independent pension experts (we agree to each appointee).*
- *The panel will study the pension and determine a range of actions that would help the Pension Plan achieve fully funded status within a reasonable period*
- *The panel's recommendations are NON-BINDING.*
- *The panel will travel/engage/consult with plan members and educate plan members about the Plan's challenges and the range of steps that can help it become fully funded within a reasonable period.*
- *The NSTU and Government will jointly approve all messaging about the panel's work prior to any release to plan members.*
- *The NSTU will continue to have the ability to deliver ongoing pension education to NSTU members.*
- *The three experts will be jointly appointed by January 8, 2021.*
- *The panel's recommendations on potential actions have a tentative due date of Summer 2021; should COVID-19 frustrate its work, this deadline will be adjusted.*
- *The panel will be funded entirely by Government. Budget for the Panel will be subject to approval by Government.*

We believe this is excellent news for NSTU and Teachers' Pension Plan members. The NSTU now has shared control over appointees and over messaging, all while Government covers all costs.

This message is no doubt much longer than your dedicated editor-in-chief intended to make room for. However, given the gravity of this matter, I think it important to be frank and proactive in communicating with you all, being true to the commitment I made over two years ago.

I wish you all continued safety and health in these COVID-19 times. Thank you again for making space in your organization for dialogue with the NSTU. I look forward to continuing the good, shared work underway with President Hillier during my second term.

All my best,

Paul Wozney, President, Nova Scotia Teachers Union

A Note from the Editor...

Betty Anne McGinnis

For nine years I have had the pleasure of editing the RTO newsletter. There have been times I reached a high level of frustration. As the newsletter grew from sixteen to sixty-four pages, the work required and the stress level that was part of that work, increased greatly. However, this newsletter became part of me, and as with everything else in my life that I have taken on, I was determined to make it the best it could be. I have to admit that I enjoy writing, and I have taken advantage of my position to write a note from the editor every issue. My writing tends to be quite personal, and often passionate, but I have always tried to include a message for you, the readers. I hope I have succeeded in that attempt.

For nine years I have been supported by so very many people. I have offered a general thank you in each issue, mainly to those serving on my committee. This final issue originally planned for Spring 2020, has become a Fall issue due to the current situation with COVID-19. Now, I am taking the opportunity to be more specific with my words of gratitude.

Randy Holmesdale - We have shared many experiences in our NSTU life. As Executive members, I was always the one to write the Valley reports we shared. When you were RTO President, you needed an editor and I was your logical choice. Always supporting you, I agreed. That was the sixteen-page beginning.

Bill McLaughlin - you were my confidence builder. Once my colleague with English 12, and then my supporting editor until you were ready to retire once more. You have inspired me in my lifelong quest to improve my grammar! Presidents Randy Holmesdale, Jim Kavanaugh, Bill Berryman, and Alyson Hillier - thank you for your unconditional support. You have given me free rein to do what I felt best for the newsletter and you never questioned its growing expense. You all agreed it was for the benefit of the membership.

Communications Committee Chairs - Gary Archibald (6years), Wendy Woodworth (2 years), and Marlene Boyd (1year) - you have shown great respect for my ability to fulfill my responsibilities and I thank you for that. Gary, you turned me from a former English teacher into an editor. No matter what I was faced with, you brought me through it. And special thank you to Judi Archibald, who kindly assisted in selecting our Scavenger Hunt winner every issue. Committee members...I am afraid I would forget someone if I tried to name you all. You arrived for one year, sometimes two, and you jumped into the fray. Your contribution helped this newsletter to grow the way it has.

Colin Campbell - our webmaster, has been there for several years. Always ready with answers when I sought his technological expertise, always ready to listen to my woes.

Branch Presidents - I know more of you by name than by face. Some I have known many years. Others, newly retired every year, walked into the RTO and continued the growth process. You shared information about your Branches and we became better acquainted with so many locations in our province. You encouraged your members to bring life to the newsletter with their amazing stories.

Reg Johnston - you were my saviour when I was unexpectedly hospitalized for two months. You stepped up and produced the Winter 2014 issue like a pro!

Our sponsors - Kevin Higgins from Manulife, Paul Sarty from Johnson Inc., Rick Piper from Medavie Blue Cross, were people I came to know as an Insurance Trustee and they were more than willing to support the newsletter. Along with the NSTU, Teachers Credit Union Plus, and Maritime Travel, they were all helpful in submitting ads and articles for publication, and prizes and monetary donations for our contests and special events.

A special thank you to Johnson staff Cheryl Jones (retired) and Bernadette Donovan whose friendly assistance has been a



A Note from the Editor . . . (cont'd)

lifesaver. Every Executive member who served the RTO in the past nine years has put heart and soul into their roles. Presidents,

Vice-Presidents, Past Presidents, Secretaries, Treasurers, and Committee Chairs have been part of every newsletter.

All RTO members - you have shown tremendous support for this newsletter with your contributions and kind words over the years. As I have always said, you are the foundation upon which the rest of us build.

Advocate Printing, previously known as Transcontinental, has been an amazing company to work with, thanks to Lori Ryan and Lisa Whittle.

Finally, I want to thank NSTU staff who have done the behind the scenes work. I apologize for not including all names of those working on the database, but they changed too quickly for me, or anyone else, to follow! Karen Staples, Katie Logan, Marie MacInnis, and of course Bev Tufts worked that angle. And then there are the Graphic Designers who did the layout for every issue of the newsletter. Currently Nancy Day, preceded by Paul Hamer, had the impossible job of making everything fit. They listened to my suggestions and directions and offered their own. Special thanks to my first layout editor, Sonia Matheson, who over the course of more than five years, taught me everything she knew about creating a newsletter. I never would have made it past year one without Sonia.

As you can see, the role of editor is filled by many people who have collaborated to produce a newsletter of which we can all be very proud. My best wishes to the new editor, Glynda Wimmer. Glynda, remember the incredible people you have to help you on your way.

Thank you all for this great opportunity. I have met many new friends on my journey and have learned more about myself and my own abilities. I am proud to say I can now add Editor to the list of my accomplishments.

May you all continue to remain informed by and interested in the RTO newsletter. Above all, may you all remain safe and healthy while we live through this crisis in the world today.

A Message from your New Editor . . .

Glynda Wimmer

The year 2020 will go down as a year fraught with many challenges and obstacles. New expectations, new practices, new concerns – all wrapped up in an air of uncertainty – have resulted in a 'new normal' for all of us.

For me, my 'new normal' includes taking over the role of editor of our excellent newsletter. When Betty Anne McGinnis became editor of the newsletter it was a small, 16-page edition. She transformed it into a hefty publication that is envied by many retired teacher organizations. Updates, regional happenings, and timely information have made the RTO Newsletter an important means of communication for our members.

During this transition year, Betty Anne has been a patient and supportive mentor. There are still many details for me to learn before I finally take over in the New Year, however, I know that Betty Anne will be available for guidance should I needed it. Our esteemed web master, Colin J Campbell, will be another invaluable resource.

Many thanks to Marlene Boyd and the members of the Communications Committee for their dedication. Meetings are always well-managed and collegial, and result in positive suggestions that support the mandate of the newsletter.

And finally, thank you to Bill Berryman, Alyson Hillier, and the Executive for their encouragement. Being editor is a daunting task but one that I am looking forward to.

Stay safe everyone, and let's look forward to 2021 as being a year of renewal for us all.



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Committee Reports

Communications Committee

The Communications Committee met on October 20, 2020. All members were in attendance including Chair Marlene Boyd, Mickey Gouthro, Frances MacEachern, John MacKay, Colin Campbell (Webmaster), Betty Anne McGinnis (Newsletter Editor), Glynda Wimmer (Newsletter Editor). President Alyson Hillier greeted committee members and thanked them for their support during this time. She reiterated possible changes to future meetings should the situation with COVID change and present any health concerns or risk.



Communications Committee

Newsletter – Betty Anne McGinnis reviewed the general procedures of the newsletter and shared information relating to the preparation of the Fall issue. For the Fall issue only, all submissions should be sent to Editor, Betty Anne McGinnis at bettyanne@eastlink.ca. All submissions beginning January 2021 are to be sent to Glynda Wimmer, gdwimmer@nstu.ca our new editor.

Submission deadlines:

Fall Issue – November 15, 2020

Winter Issue – February 15, 2021

Spring Issue – May 15, 2021

Website – Webmaster, Colin Campbell, outlined the responsibilities of the webmaster and the protocol he will follow regarding communication with the Executive and Branch Presidents regarding postings to the RTO website.

RTO Resolutions – The committee discussed the deadlines for resolutions and how we can best promote them to the members. Communicating the resolutions should utilize the website, the newsletter (when timelines permit) and mailouts to Presidents.

RTO Survey – The committee discussed a survey of Branches to seek input on the forms of communication they are using as well as how the RTO could best support them in their endeavor to communicate with their members. A draft survey was reviewed and modified to a simpler format. The survey was approved by the Executive at a meeting in October. Branch Presidents were asked to return the survey by January 20.

At the end of the meeting, Betty Anne McGinnis was praised by the Chair and committee members for the incredible amount of hard work and commitment she has put forth to make the newsletter the huge success it is today. Her wonderful work and exceptional leadership has made the RTO so very proud! THANK YOU, BETTY ANNE!

— *Submitted by Marlene Boyd*

Chair, Communications Committee

Finance Committee

COVID-19 has presented challenges to the Finance Committee as, indeed, it has presented challenges to all Nova Scotians. No “face-to-face” meetings were held from early March until August. The Committee has been reviewing Branch Financial annual reports and cheques have been written to Branches that completed the financial reports. The deadlines were extended due to COVID-19. The Committee wishes to thank Branch Treasurers for their efforts at this difficult time.

Committees are meeting this fall. This means that committees will have met only twice this fiscal year instead of the normal four times. Table Officers/Finance and Executive meetings were not held “face to face” in this period either. Some meetings were held either by teleconference or by Zoom. One issue (spring issue) of the newsletter was not published this year. The other major impact of COVID-19 has been on Branch Initiatives/Programs (BIP) activities. Most of these came to an abrupt halt in March. A small number of Branches are

Committee Reports

completing a few activities following the Public Health orders in regard to COVID-19. Much of the BIP grant funding that would have been spent on BIP activities will not occur this fiscal year. As a result, there have been significant unspent amounts in the budget lines. Since August we have met “face to face” at Hotel Halifax as the NSTU building is not available. There has been an additional cost to meet at this location. However, the net effect of COVID-19 is that about \$70,000 that would normally have been spent will not be spent this fiscal year. A GIC in this amount was purchased on October 1.

The Finance Committee and the Executive are examining procedures that would assist Branches in servicing their members at these challenging times. One suggestion that was approved by the Executive on September 26 is to provide, early in 2021, \$1000 to each Branch to spend on appropriate activities as each Branch sees fit. Suggestions were made at the recent Branch Presidents meeting to provide assistance to Branches to reach members who do not have email, especially at this time with Christmas approaching. Further suggestions are welcome and will be considered carefully.

The AGM of the RTO was held on a modified basis on September 30. The Budget for 2021 was passed. There will be a Benevolent Fund provided. It will operate in a manner similar to the NSTU Benevolent Fund. The procedures for applying are in the Operations binder that each President now has. If a member has an emergency where funding is needed, please contact your Branch President, RTO President, or your Member-at-Large. The new Budget has an increase in the BIP funding to \$1500 per Branch. The current amount is \$1000.

Finally, as Treasurer, I wish to thank the members of the Finance Committee for their advice and assistance throughout the year. I also want to extend my thanks to the members of the Executive and all of the Branch Presidents. I wish to note that Jim Kavanaugh has completed his term; I will miss his sage advice. I wish to welcome Debra Featherby to the Committee; Deb will contribute greatly to the work of the Committee due to her background in financial matters. It is a privilege to work with you all. Many thanks!

—Peter Lewis
Treasurer and Chair, Finance Committee

Membership Committee

The Membership Committee met on October 20 in the McNab Room with all five members present. The group consists of Chair Jim Harpell, Pat Hillier, Anita MacDonald, Ambrose White, and Mike Knowles.



Membership Committee

Priorities for the year were discussed and areas on which we will focus during the term were identified:

- Relationship with the NSTU Locals and the RTO Branches
- Updating the Deals and Discounts informa-

tion to include deals offered by regional businesses

- Discussion of “The Wall” during the period of the NSTU Building shutdown and how our Wall may be expanded to our web site

The Membership Database continues to be a major issue. Branches will be asked to compare their own membership lists with those produced by the NSTU and to report any discrepancies. We also discussed ways in which we may encourage retired members who have not become RTO members to join.

The committee members were all pleased to have the opportunity to have a face-to-face meeting and hope to continue with them all year. As for unscheduled meetings, it was agreed that, if necessary, Zoom meetings could be held if time did not allow for a face-to-face meeting.

—Jim Harpell
Chair, Membership Committee

Committee Reports

Pension and Benefits Committee

As most RTO members have heard, the NSTU and Provincial Government have formed a Panel to look at the unfunded liability of the Nova Scotia Teachers' Pension Plan (NSTPP). There are many questions that arise as to the Kathryn Bush Report – has it been completed or will it be completed? Please direct any concerns to the RTO Provincial Executive.

Members are asked to check the Benefits and Discounts or ask about the inclusion of Medical Alert Devices. This is a new Discount that members may be interested in.

DO YOU HAVE:

- A Will – make your wishes known
- A Power of Attorney
- A Personal Directive – a person who knows your wishes if you cannot make decisions about your health
- A Designated Beneficiary
- Information on what needs to be done if you or your spouse pass away

Do you review these? Set a date – New Years', your Birthday – update these each year.

Johnson's – 1-902-453-1010 1-800-588-3885

NSTPP – 1-902-424-5070 1-800-774-5070

CPP – 1-800-277-9914 English 1-800-277-9915 French

Members are reminded to check the RTO website. There are links to many resources and lots of valuable information.

—*Brian D. Noble,*

Chair, Pensions and Benefits Committee



Pension Committee

Programs Committee

The Programs Committee met on October 20, 2020 in the MacKay Boardroom at the Halifax Hotel. Chair Judy Knowlton welcomed Linda MacNeil (who is a returning member to the committee) along with new members Maureen Duffy-Mason, Jack Boyd, and Cathy



Programs Committee

Anderson. RTO President Alyson Hillier visited early in the meeting to welcome everyone and deliver updates on the future meetings. Linda MacNeil volunteered to record the minutes for this session.

Binders were handed out and the expense forms, Privacy Statements, and Conflict of Interest forms were completed by all members. Contact information was reviewed and updated if necessary. The importance of safe travel was stressed when reviewing the Winter Travel Guidelines. As there is only one returning member to the committee, the mandate of the committee was reviewed and discussed at length. The committee will continue to support existing RTO programs, as well as initiate and promote programs of interest that will serve the membership. The committee acknowledged the ongoing Advance Care Planning program and the

Committee Reports

continuing Branch Initiative Program (BIP) which allows Branches funding for activities. At the AGM in September, the budget line for the BIP was increased to \$1,500.00 per year for each Branch. It was noted that the RTO website also contains valuable links to many Wellness sites which Branches and members can access.

The committee agreed that in-person meetings are more beneficial and discussion takes place with more spontaneity, especially when planning events. Much of our time was spent discussing the Health Symposium 2021. The outgoing 2019-2020 Programs Committee left many valuable comments in their last meeting minutes which were appreciated and will be considered in discussion when planning the next symposium. Considering what we have and are still experiencing with COVID

19, it was felt that our theme would center on social isolation and mental health. It is also important that this symposium take place in person, not in a Zoom format. Depending on the health of Nova Scotia and RTO members, this symposium may well be delayed until the spring of 2022 so that members may attend in person and enjoy the benefits of socializing with each other. The committee wants this event to be informative and uplifting for all attendees. There will be guest speakers and a Mini Expo so attendees may browse and collect information to take back to their Branches. The Programs Committee will be very busy this year.

—*Judy Knowlton*
Chair, Programs Committee

Research and Review Committee

The Research and Review Committee held its first meeting on October 20, 2020. Chair Margie MacNeil, Sharon Sullivan, Reg Johnston, Bob Hayter and Hank Middleton were in attendance. Sharon Sullivan kindly volunteered to record the minutes of this meeting. The agenda, the committee mandate, and the priorities of the committee were reviewed. Due to COVID-19, the last meeting held was February 25, so the minutes of that meeting were circulated and approved.

The updated Branch Initiatives Program (BIP) database was also reviewed by the committee and it was noted that 20 out of 23 Branches have applied for initiatives over the past four years. To date 46 initiatives have been completed around the province. Even during COVID-19, two new initiative requests have been

received from the Lunenburg Branch and have been approved by the Executive. As a committee, we encourage Branches who can apply for a COVID safe initiative, promoting a “safe distancing” idea, to continue to apply with their proposals.

The Finance Committee’s recommendation was approved for an increased budget to allow each Branch to receive grants totalling \$1500.00 per year. Branches may apply for more than one grant as long as they do not exceed the yearly limit.

The committee discussed a survey that each President will receive at the next Presidents’ meeting requesting ideas and concerns from their Branch. The committee members are responsible for collecting these responses and collating the data.

The Advance Care Planning Program data previously collected by presenters was also discussed. It was agreed by committee members that we would await direction from the Executive to see if this information is “a fit” for our committee.

COVID-19 and possible Zoom meetings were discussed for future meetings.

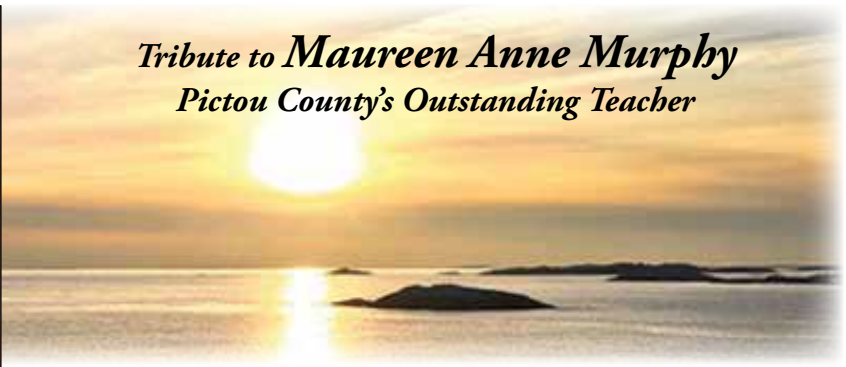
—*Margie MacNeil*
Chair, Research and Review Committee



Research and Review Committee



Tribute to Maureen Anne Murphy Pictou County's Outstanding Teacher



On October 2, 2019, recently retired teacher Maureen Anne Murphy, or “Murph” as she was lovingly called by her students, suddenly passed away at the age of 66 years. Her death left many of us in deep mourning because of the tremendous impact she had on her students and staff members, especially at Northumberland Regional High School in Alma, Pictou County.

I knew Maureen’s impact on students especially in the life of my nephew Jeffrey Davis who was a very troubled youth in the 1990s. He had been enrolled in the Westville High School’s Occupation Preparation Program and Maureen, as Coordinator of that program, took an active interest in trying to help him resolve his many problems. Jeffrey’s mother, who was my sister, had died when he was at the age of twelve. He needed a lot of nurturing and understanding and Maureen stepped in to help him during his high school years. Many times in the middle of the night when he was wracked with so many difficulties, she was there and received his phone calls just to listen, to love, and to talk him through his addictions. We, as a family, never forgot the impact she had upon him. When my nephew died in 2018, Maureen was there to give solace and support to the family. We loved her dearly.

Maureen was born in New Glasgow and earned her B.ED. from St. Mary’s and M.ED. (Guidance) from Acadia. She taught in Thompson, Manitoba and Quebec City before returning to Nova Scotia where she taught in River John, Westville High, and Northumberland Regional High School.

A Chinese Proverb was quoted at her funeral, “If you want happiness for a lifetime, then help someone else.” Ms. Murphy walked the corridors of the school with a steady stride, an infectious smile, and a desire and a dream to help young people find success in their lives. For many years her students’ futures looked bleak but fortunately their guardian angel Murph was on the case. She was always prepared to do whatever it took for her students to find success.

During her long career Maureen was an inspiration and a mentor not only to her students, but also to her colleagues. She always took time to listen and to give advice from her bag of tricks. Not a surprise to us, she became a member of the Regional Committee for the Special Olympics. As an educational leader, she would never ask anyone to work harder than she expected from herself.

Maureen did not get to enjoy a long retirement, but I am convinced she helped so many to find their success in life. She never asked for recognition nor attention, but gave her life in service so that extraordinary things could happen for her students. Failure was never a part of her vocabulary. She left an indelible mark on the lives of so many students and teachers. *“Well done, good and faithful servant; Inasmuch as you have done it unto one of the least of these my brethren, you have done it unto me.”* (Matthew 25:40)

Submitted by Fred Jeffery



From The Desk of the Past President...

Bill Berryman

I have now completed my second two-year term as President of the Retired Teachers Organization of the Nova Scotia Teachers Union. I owe a huge debt of gratitude to my fellow Executive members, Provincial RTO Standing Committee members, Branch Presidents and their Executive members, our Newsletter Editor Betty Anne McGinnis and our Webmaster Colin Campbell. I believe the organization has become a strong, well-respected, and effective spokesperson for not only our 7,300 plus members, but also for seniors in Nova Scotia.

On March 13, 2020 the World Health Organization declared a global pandemic and suddenly our world turned upside down. I sincerely hope that all of you, your families, loved ones, and neighbours “weathered the storm” and continue to be safe and healthy.

Everyone questions when things will return to normal and what the “new normal” will be.

I hope you received and appreciated the multitude of documents on COVID-19 that I have sent since the month of March. I thought it was imperative to keep members informed with up-to-date information, in particular those members suffering from social isolation in having difficulty leaving their homes due to mobility and transportation issues.

I now look forward to continuing working as your Past President along with my continued responsibilities with the Seniors Advisory Council of Nova Scotia and the Canadian Association of Retired Teachers. All of us have been subjected to an unprecedented past seven months and I believe the RTO has met its collective responsibility to support and care for one another, has shown compassion and protection for its members, and has worked passionately to keep our members safe and healthy through the pandemic.

RTO RESOLUTIONS COMMITTEE

Once again, we invite members to submit resolutions for presentation and discussion at the 2021 Annual General Meeting on Thursday, May 20, at the NSTU building. The committee is looking for submissions from the RTO Executive, from RTO Branches, and from individual RTO members.

What might be of interest as a resolution? Some examples - perhaps the RTO should look at particular governance issues; perhaps there are aspects of insurance coverage that need to be addressed; possibly there is an area of advocacy that we need to consider.

All resolutions submitted to the committee must be accompanied by a brief that describes the intent and rationale for the resolution. Briefs should be concise and clear. Please submit resolutions, using the form available on the website, to Eileen Coady. All submissions must be received by the committee by December 15, 2020.

If you have any questions, please contact Eileen - eileencoady.80@gmail.com or 902-248-2951

Thank you for your interest in our organization.

— Eileen Coady,
Chair of the Resolutions Committee



Yarmouth Argyle wreath-making group

Seniors Advisory Council of Nova Scotia

Seniors Advisory Council of Nova Scotia Telephone Conference Call

April 23, 2020

1. Response from Minister of Municipal Affairs re Proposal to Remove Nova Scotia Capped Assessment Program (CAP)
 - Chair was advised to contact Juanita Spencer, Chief Executive Officer, Nova Scotia Federation of Municipalities to find out when future meetings of the All Party Committee are planned
 - When face-to-face meetings resume Council will meet to come up with recommendations on the issue
 - Council wants to hear pros and cons from guest speakers on CAP program before making decision
 - Nova Scotia Federation of Municipalities wants to phase out the CAP program over the next 13 years
 - The Federation of Municipalities claims 54% of Nova Scotians are overpaying their taxes and subsidizing the municipal services of others
 - The Federation of Municipalities is proposing a property tax assistance program for low-income homeowners, but will not provide details
2. No response to letter of Minister of Health and Wellness (March 14, 2020) requesting high-dose flu vaccine be provided to at risk seniors
 - Council is worried that without a vaccine for COVID-19 it will be necessary to provide this vaccine in the fall
 - Council wants decision soon as government will need to order adequate supplies from pharmaceutical companies
3. Homecare under COVID-19
 - Council members are concerned due to shortages of personnel and not all seniors are receiving necessary support
 - Council believes once COVID-19 is over that government needs to develop a long-term care strategy for seniors
4. Emergency Funding for Vulnerable Seniors
 - Department of Seniors have provided \$20,000 to each of the 18 Senior Safety Coordinators and \$100,000 for Community Links
 - Money will ensure vulnerable older adults in remote and rural communities receive basic living requirements during the COVID-19 pandemic
 - Monies are provided to organizations to help delivery of groceries, cooked meals, necessities and needed medications
 - Help is being provided by volunteers, university students and fire fighters

5. Emergency Funding Announced April 17
 - Efficiency Nova Scotia and Nova Scotia Power are redirecting \$3 million from the Home Warming Program to fund organizations that deliver prepared meals, operate soup kitchens, help the homeless and provide other services
 - Breakdown will be \$1.6 million for Meals on Wheels, \$1 million for the United Way and \$400,000 for shelters

6. Letter of Minister of Health and Wellness re thirty day restriction on pharmaceuticals - April 5, 2020
 - Premier announced on April 22, 2020 that government will pay extra dispensing fees for Senior Pharmacare and Family Pharmacare members for second and third refill until June 30, 2020
 - Province initially was prepared to spend \$1 million for low-income seniors, but after concerns raised by the Seniors Advisory Council changed its decision and will provide \$3 million to cover all members under the provincial pharmacare programs
 - This will not affect the \$382 co-pay maximum and could provide benefit for up to 170,000 Nova Scotians

7. Dr. Robert Strang – Chief Medical Officer, Province of Nova Scotia
 - Concerned about two areas in the province – Dartmouth and long-term care facilities
 - Provided new information on Northwood and moving some residents to a hotel
 - Concerned about Nova Scotians not tested and with asymptomatic transmission spreading COVID-19
 - Is a member of the Canadian Advisory Committee looking into the possibility of a second wave in the fall of 2020
 - Emphasized need to keep social distancing and seniors staying home
 - Very happy with Seniors Advisory Council getting message to seniors in the province
 - Spoke about some of the research being conducted at Dalhousie University following Federal government disbursement of \$1 billion in research grants
 - Will check for antibodies that are generated as a response to COVID-19 and will tell researchers how many people have been infected without having symptoms
 - Serology testing will also indicate how quickly immunity develops and also fades as this is important in guiding the government’s recovery strategies
 - Another research group is studying how the virus mutates to escape detection and whether certain individuals are more susceptible to infection or less able to overcome it

8. Communications Nova Scotia – Michelle Lucas and Glen Friel
 - Spoke on how messages are being developed for seniors
 - Council emphasized print media, simple messages, graphic messages and plain language
 - Council asked if possible to do up messages and place in seniors mailboxes
 - Indicated that they were there to help in any way to get information to seniors

— *Submitted by Bill Berryman*
Chair, Seniors Advisory Council of Nova Scotia

Seniors Advisory Council of Nova Scotia
Telephone Conference Call

June 5, 2020

1. Dr. Robert Strang – Chief Medical Officer Nova Scotia
 - Dr. Strang spoke on re-opening the economy after June 5 and how his department will be carefully watching about new cases from human transmission
 - Said we will probably have to live with COVID-19 and hopefully a vaccine will be available in 2021
 - Looking into allowing visitors in long-term care facilities, but will need to wear masks and respect social distancing
 - Spoke on having a Maritime Bubble with free movement between New Brunswick, Nova Scotia and Prince Edward Island
 - Hoping to increase numbers of people allowed to congregate to 25 on July 1 and 50 on August 1
 - Does not expect there will be concerts and sport activities for a while yet
 - Recommended Chair write letter to Minister of Health and Wellness requesting High Dose Flu Vaccine be available to residents in long-term care and “at risk” seniors
2. Glen Friel – Communications Nova Scotia
 - Continues to seek Council help in getting the messages out to seniors
 - June 15, 2020 is Elder Abuse Awareness Day and the government is launching a major print, media, social media campaign
 - Working with Senior Safety Coordinators in the province to get information to seniors in order to combat social isolation, depression and mental health issues
 - Will be working with 211 by providing information for seniors on where to go for help
 - Council indicated to keep message simple with text appropriate for seniors and not rely on social media to provide information
3. Nova Scotia Capped Assessment Program (CAP)
 - Council has formed a sub-committee to develop a “Seniors Friendly Alternative Proposal” to the program after reviewing the All Party Legislative Committee recommendations
 - Sub-committee will work over summer to look at alternatives and hope to have a proposal to the Minister of Municipal Affairs in the fall
 - If the government decides to eliminate the CAP it will be necessary to have protection for the most financially vulnerable and property tax increases spaced over a period of time
4. Re-Opening the economy from a seniors lens
 - Council will be inviting Bernie Miller, Executive Assistant to Premier McNeil and Dr. Strang to speak at a future meeting
 - Dr. Strang and the Premier met with business associations and sectors that were forced to close asking measures they were putting into place in order to open their businesses safely.
5. Council members were happy with the following initiatives in helping seniors during the pandemic
 - Government of Canada \$300 for Old Age Security and \$200 for Guaranteed Income Supplement
 - Government of Canada providing extra \$20 million to New Horizons for Seniors program to support community based projects that reduce isolation, improve the quality of life of seniors and help them maintain a social support network

- Home Warming Program monies diverted to \$1.6 million for Meals on Wheels, \$1 million for the United Way and \$400,000 for shelters
- Province of Nova Scotia Department of Seniors providing \$100,000 for Community Links and \$20,000 to each of the 18 Senior Safety Coordinators
- Wellness Together Canada: Mental Health and Substance Use, Abuse Portal
- Federal government \$350 million Emergency Community Support Fund
 - Funds in Nova Scotia to be administered by United Way (\$2.28 million), and Community Foundation of Nova Scotia (\$1.12 million) and Canadian Red Cross
- Nova Scotia to spend \$15 million on Accelerated Internet Projects by Develop Nova Scotia in Cumberland, Colchester, Shelburne and Queens counties
- Red Cross Friendly calls phone line for seniors who are feeling isolated

— *Submitted by Bill Berryman*
Chair, Seniors Advisory Council of Nova Scotia

Seniors Advisory Council of Nova Scotia
Hampton Inn, Halifax
September 24, 2020

1. Dr. Kevin Orrell – Deputy Minister of Health and Wellness
 - There was a lengthy discussion on the recommendations of the Northwood Quality Improvement Review Committee and the lack of an updated Continuing Care Strategy
 - Other topics included the availability of the high dose flu vaccine for all “at risk” seniors over age 65, especially those as determined by the well-recognized Frailty Scale, this fall
 - Dr. Orrell also spoke on the return of routine diagnostic imaging and blood work and hoped there would not be a “shutdown” of these activities if there is a second wave of COVID-19
2. Brief on the Proposed Phasing Out of the Capped Assessment Program (CAP)
 - Council approved the brief developed by a sub-committee of members during the summer and it will now be sent to the All-Party Committee of the Legislature
 - The three recommendations of the brief include:
 - That the All-Party Committee not accept or endorse the Nova Scotia Federation of Municipalities proposal to eliminate the CAP
 - That any future proposal clearly articulate and define in full details protections for lower income and fixed income seniors presently protected by the CAP
 - That those groups most adversely affected by any proposed changes to the CAP be provided the opportunity to make representations to any future committee
3. SHIFT 2.0
 - Council agreed that the focus on the next document must include lessons learned from the experience of COVID-19, how should these lessons influence the next iteration, and how does the experience of COVID-19 change how we work together

4. Innovate Care Conference October 5-6, 2020
 - Council members were invited to participate in this conference which was a collaboration of the Department of Seniors, Aging 2.0, Northwood, and other organizations to showcase Nova Scotia as an innovation hub for innovative home and health care, aging, seniors, mobility and independent care solutions.
 - The mission of the conference was to enhance independent living and aging well while promoting and publicizing exciting innovations and advancements in all aspects of home care.
 - The conference looked at new technologies of innovative care solutions and in products and services which enhance care and allow seniors to live and age well [an example was Hospital@Home].
5. Seniors Week October 1-7, 2020
 - Council members reviewed activities which include a message from Minister of Seniors Leo Glavine; Nova Scotia GovLab profiles on older Nova Scotians in the areas of volunteerism and entrepreneurship; library activities across the province and readings by authors.
6. Federal Government Safe Restart Agreement
 - Council reviewed the funding for initiatives for enhanced COVID-19 testing; contact tracing and data management; health care system capacity; care for vulnerable Canadians; municipalities and transit; personal protective equipment for health and non-health workers; child care for returning workers and pan-Canadian sick leave.
7. New Horizons for Seniors Program
 - The federal government is providing grants up to \$25,000 for community based projects that address one or more of the five objectives:
 - Promoting volunteerism among seniors
 - Engaging seniors in the community through mentoring of others
 - Expanding awareness of elder abuse, including financial abuse
 - Providing social participation and inclusion of seniors, and
 - Providing capital assistance for new and existing community projects and/or programs for seniors
8. Re-opening of Seniors Clubs and Councils
 - The Deputy Minister has agreed to develop a prevention plan which will allow clubs which were closed under the Health Protection Act Order to possibly re-open
 - The workplace COVID-19 prevention plan would address the public health protocols which include social distancing, number of clients, how to work and interact with customers, cleaning and sanitizing equipment, and monitoring the plan
9. Council members want to have more discussion on seeking help for caregivers in allowing them to maintain their mental health and self-care
 - Members are concerned that without help their effectiveness and health will suffer and lead to stress, anxiety, and in some cases depression
 - Members are happy that the Public Health Agency of Canada had a webpage dedicated to COVID-19 resources for seniors and their caregivers, but more resources need to be provided if there is a second wave.

— *Submitted by Bill Berryman*
Chair, Seniors Advisory Council of Nova Scotia

Seniors Advisory Council of Nova Scotia
ZOOM Meeting

October 22, 2020

1. Office of Social Innovation and Integrative Approaches – Jean Flynn, Executive Director
 - New government office established by the Department of Justice to look at restorative practices and diversity, inclusion and equity
 - Mandate and Objectives:
 - Central office supporting collaboration and change process through the development of policy, programs, initiatives and practices to support progress on sustainable development goals
 - Lead and enable systematic integration of restorative principles into the corporate system of government
 - Offer facilitative leadership across departments in support of integrated human-centered policy design
 - Build collaborative relationships internal and external to government to utilize and build on resources and expertise to support well-informed, responsive and participatory decision making
 - The “how to” work in order to support social innovation includes:
 - Building relationships in connection with and support of the work
 - Developing research, collaboration and capacity in support of learning and understanding new ways of working
 - Convening, knowledge-building, strategic policy and systems advice
2. High-Dose Trivalent Vaccine
 - Council members are very concerned that most of the vaccines will be provided to residents in nursing homes, residential care facilities and hospital patients waiting for beds in these facilities
 - The province purchased 9,700 doses of the vaccine and very few pharmacies have been able to provide the vaccine to seniors willing to purchase it
 - Council members have requested the Chair write a letter to the Minister of Health and Wellness voicing our concern that the vaccine is not provided to all vulnerable seniors over the age of 65
3. SHIFT 2.0
 - Council members will receive a presentation on the original document and have input on the recommendations proposed for 2021-2024 document at the November 26, 2020 meeting
 - The final document will be prepared in January 2021 and submitted for approval by government in February 2021
 - The expectation is that the 2021 Provincial Budget will have funding for the first year of the document
4. Guaranteed Income Supplement
 - Recipients who have not filed their 2019 income tax should file their taxes electronically with the Canada Revenue Agency or contact Service Canada at 1-800-277-9914 and provide their income information over the phone
5. Seniors Travelling to Warmer Locations
 - The Federal Department of Seniors is advising against any non-essential travel outside Canada, including all cruise ship travel
 - For those thinking of travel consider the following:

- Local public health measures may be less stringent than those in Canada, potentially putting one at a greater risk of infection
- Travellers may suddenly face strict restrictions at your destination such as curfews, lockdowns and quarantines
- Travellers may have difficulty obtaining essential products and services, including medications
- The Government of Canada may have limited capacity to offer consular services
- Travel insurance may not cover medical expenses or cover an unexpected extended stay
- Flight operations could be reduced making it difficult to return to Canada

6. Centre of Rural Aging and Health – Nova Scotia Community College, Middleton Campus
- Council members are requesting a presentation from Heather McCormick, Project Coordinator, on this specialized program for seniors
 - This program began as a respite care program to give caregivers a break while providing recreational and social programming for seniors
 - With new funding the program provides opportunities for NSCC students to interact with seniors and more opportunities to socialize
 - The hope is that this program could provide a template that would then be available at the 12 other NSCC campuses.

— *Submitted by Bill Berryman*
Chair, Seniors Advisory Council of Nova Scotia

REPRESENTATIVE VOLUNTEER HONOURED

The COVID-19 pandemic may have delayed the 2020 Provincial Volunteer Award Ceremony, but that event finally went ahead via a partially virtual format today in Halifax.

This year's Provincial Volunteer Representative Award Recipient for Bridgewater is John R. MacDonald, retired educator and former NSTU President.

John enthusiastically volunteered in student extracurriculars, most notably coaching debating and the Reach for the Top program for many years while he was a staff member at Park View Education Centre. He has been an effective leader in his Church, as President of the Bridgewater Inter-Church Council, and especially when serving on the Bridgewater & Area Refugee Committee that he chaired. He has done much during 25 years in promoting the spirit of cooperation and good will that is so evident among the churches of Bridgewater.



John works hard to make a real difference in people's lives and his award is their success. His work with Special Olympics, Habitat for Humanity, The Salvation Army, Knights of Columbus, and the Royal Canadian Legion reflect that helping attitude. John's most pressing project at the moment is facilitating immigration for the son of a couple the church sponsored a year and a half ago. Dealing with Canadian Immigration in Beirut has been a challenge.

Congratulations, John, and thank you for your tireless work!

Branch Updates

CPX

Happier times with CPX - Christmas dinner 2019

Almost a year ago we celebrated the Christmas season as a Branch with our annual dinner. Special guests



Gifts CPX 001

Alyson Hillier, then RTO Vice-President, Member-at-Large Judy Knowlton, and Dartmouth Branch President Audrey Matheson were seated at the head table.

Christmas is the only occasion when we feature a head table.

Our Christmas dinner provides an entertaining time for our members. However, it is also an occasion when the CPX Branch joins together to bring cheer to others. All members bring gifts gaily wrapped and ready to be presented to residents at the Ivy Meadows Continuing Care Home in Beaverbank. Christmas is a time for giving and CPX is happy to be part of the experience.



Cumberland

The Cumberland Executive met on September 9, 2020 to discuss a possible action plan for the fall. It was decided that due to the uncertainty of Covid, we would not hold a Branch meeting for members, and would reassess later in the fall. Fast forward to November 12 when we met again to make a decision on a Christmas event for our members. Trying to keep the welfare of all our members as our first concern, once again it was decided not to hold a meeting or social event during the holiday season. We have decided to send our message of the season by email, through social media, or by mail to our members, along with

a special recorded “treat”, and to make a monetary donation on their behalf to help make Christmas for at least one Cumberland County family a little easier to pull together.

Our wish to every RTO member is that joy finds its way into their hearts and homes as we possibly face a very different Christmas in many ways.

Merry Christmas and Seasons Greetings

Dartmouth

The Dartmouth Branch RTO held a casual lunch at the MicMac Grill on Tuesday February 18, 2020.

Fifteen people attended and ordered from the Grill’s extensive menu. A Branch Executive Meeting was held afterwards to discuss different excursions using our BIP funds.



Skyline Trail

Little did we know, events would not be taking place as planned. Instead of group events, self-isolation became the norm.

During this period, members were encouraged to send us pictures of their experiences. Dorothy Haley shared photos of her visit to the Skyline Trail, the Canaan Trail and Port Hood.



Camping in Port Hood

Branch Updates



Canaan Trail

More recently, our Executive met at President Audrey Matheson's home, physical distancing in place.

The Dartmouth Branch would like to acknowledge the contribution to the annual Christmas dinner by member Ruth Durrant. Every year, Ruth faithfully collected food and monetary donations from members for the Food Bank. Last year she collected \$500.00 and



Dartmouth Executive meeting with Dorothy Smith, Audrey Matheson, Dorothy Haley, Judy Knowlton, and Diane Morgan.

two trunk loads of groceries. Regrettably, Ruth passed away just a few weeks later. We encourage all Dartmouth members to make a donation to the Food Bank in memory of Ruth.



Ruth Durrant

Glance Bay

The first luncheon meeting of the year was held on February 24, at Warden United Church in Glance Bay where the membership got to enjoy another delicious buffet meal. The meeting had been delayed because of inclement weather on the original date. However, it was well worth the wait. Since the meeting also served as our AGM, the annual financial report was presented by Treasurer, Wayne Hurley. Nominating Committee Chair, Jack MacNeil, presented the new slate of table officers consisting of President, Reg Johnston; Vice President, Mickey Gouthro; Secretary, Patricia Clyburn and Treasurer, Wayne Hurley.

Unfortunately, our April, June, October and December meetings were cancelled due to the Covid-19 outbreak. Hopefully, 2021 will be better so that we can start having our regular meetings once again. In the meantime, we will continue to update our members using our phone tree, email and FaceBook.



New members (L-R) Allan Nicholson, Steve Zuran and Henry White anxiously await their first luncheon meeting.



Rita MacLean and Theresa Gillis enjoy a chat before the meal

Branch Updates

Halifax County

Firstly, sincere condolences from the Executive and members of Halifax County Branch RTO to those who lost loved ones during this challenging year. It has been a different and difficult year for all, but for some, more difficult. We now live with a new normal and with hope that things will be better for all, especially for those who live on their own and for those living in retirement and care facilities. It must improve!

Since the last newsletter, only three of our many



scheduled activities occurred due to restrictions related to COVID. On February 18 (pre-COVID),

seventeen participants enjoyed an afternoon of activity, cake, and prizes at Bayer's Road Bowlarama. The atmosphere was delightful! Lots of fun and laughter, great conversations, old friendships renewed, and new ones nurtured. Everyone enjoyed the added bonus of treats and prizes. Thank you to all RTO members and guests who joined in on the fun. Looking forward to another bowling adventure sometime in 2021.

Our annual Card Games Afternoon was held in early March, also pre-COVID, and it, too, was a great success. There were twenty-five attendees and fun was had by all with lovely treats and laughter.

We hosted three presentations at Woodlawn Library in our Speaker Series, prior to COVID restrictions.

1. Peggy Ludlow presented Navigating the Travel Maze, which addressed a number of concerns that senior travellers may have:

- What do you consider when planning a trip?
- Do you know the best/cheapest time to travel?

- Does paying a single supplement prevent you from traveling?



- Do you know which tour operator to choose?
- When reading a detailed itinerary, do you know what the terms mean?
- Should you take a sea or river cruise?
- Why should one buy medical insurance, if traveling in Canada?
- Why should you purchase trip cancellation/interruption insurance?
- Is there a recommended order of steps to book a trip/tour/cruise?
- Why book with a travel consultant rather than online?
- Where would you like to go, if a group tour were organized?

These questions and many more were answered at this session.

2. Our February Speaker Series Event - Lianne Bradshaw, a Senior Investigator with the Nova Scotia Securities Commission, discussed how the Nova Scotia Securities Commission

can assist investors who have complaints about investment firms, frauds, and new initiatives aimed at seniors. She discussed the types of investment fraud and current threats in the marketplace. Lianne shared practical tips from real cases from her many



Branch Updates

years as an investigator. This presentation was casual with lots of opportunity for



questions and discussion. The topics included general knowledge about the industry and regulation, what to watch out for, what to do if you've been a target, and new threats and scams.

3. At our March Speaker Series, Dr. Keri-Leigh Cassidy gave a presentation on The Fountain of Health for Optimal Aging to nearly 50 RTO and Public Library members. The Fountain of Health is a non-profit association sharing the science of brain health and resilience, with tools to promote healthy aging. Learn about the science, methods, and supports you need to effectively take charge of your health future. (www.fountainofhealth.ca) The presentation covered the 5 domains for optimal aging and presented us with opportunities to implement them on our own, to sign up for a series of four 90-minute weekly workshops, and offered an invitation for members to help spread the word as volunteer speakers and/or workshop hosts. Training would be provided for these tasks. Several signed up for these.

Beginning early April, we announced that the remaining 2020 scheduled events, and the newly planned events, were all cancelled. This included cancellation of the Annual Provincial Bowling. Thank you to Peter Balcom and his team for rescheduling the bowling event for 2021. More info to come.

Our County Executive has remained active through emails, phone calls, and ZOOM meetings. A full calendar of over twenty events was planned for 2020-2021, with a number of new activities including kayaking, tai chi, and felting. In addition, our treasurer, Peggy Ludlow, attended the Provincial RTO AGM as

our representative, and President Debbie Rowsell attended the Provincial meeting of Branch Presidents. We have attempted to keep our members informed by distributing emails, notices, and by posting to our website. Also, the Executive agreed, on behalf of our membership, to make a donation to the provincial Legacy Fund in memory of our deceased members.



On behalf of Halifax County Branch RTO members, we

extend a virtual handshake of sincere gratitude to Past President, Bill Berryman. Bill's voice and his leadership with RTO, the Seniors Advisory Council, and with ACER / CART have been very influential and beneficial for seniors in Nova Scotia and Canada. We are all grateful and especially appreciative of how he is keeping us informed during this pandemic. As soon as COVID is in the past, our Branch will host a celebration event for our members to personally thank Bill and his family for their commitment to our organization and our members.



Also, gratitude to NSTU President Paul Wozney for keeping retired teachers informed and



Branch Updates



understanding their deep connection with our education system.

We look forward to seeing you at some of our events, hopefully in 2021. As the Nova Scotia saying goes... Together we are Stronger!

Inverness

The Inverness Branch of the RTO intended to be very active during the spring and summer of 2020 but alas, fate worked against us!

We had a number of activities planned within our Branch Initiative Grant which involved indoor and outdoor events. Hikes along the beautiful Ceilidh Shores Trail, a boat tour and picnic on Port Hood Island, driving updates for seniors, and another trivia event at a local venue were all suspended. Our consistently delicious meal during our General Meeting held in Margaree was also lost due to Covid -19. We plan on completing all of these events hopefully in the summer and fall of 2021.

This does not mean that our members were not active during these past months. Everyone followed the di-



Executive

rections of our Premier and Dr. Strang and when possible continued their community work. Our members have always been front and center volunteering in the Inverness County communities. From small individual deeds to larger organized events, RTO members were present or leading the way to assist, convene, replenish, or comfort those that needed help. Committees, groups or boards always call on RTO members to be part of their organizations. We may have done our work “virtually” at times but we were there when needed.

Our Executive members did meet “live” for one short meeting in early October to touch base and plan for the future.

All of us are looking forward to gathering together for our meetings, dinners, and social events when pandemic restrictions are eased. Till then, stay safe, everyone!

Kings

There have been many articles and memes about the year 2020 and how the virus changed the world we live in. The role of the Kings Branch RTO changed significantly over the past few months, at least for the foreseeable future, as did so many other organizations.

We began the year with a snowshoeing event hosted once more by Anne Marie and Robin Foley at their beautiful property on the North Mountain. This had become an annual event recently, with members getting together to enjoy each other’s company while snowshoeing in fresh snow on a crisp winter’s day in January. It was followed by chance to warm up in the indoor rink on their property. They had a fire in a big wood stove, and Anna Maria had prepared a great meal for everyone. Shown in the photo are the adventurous snowshoeing group – Brian Bent (Brian passed away in October. His wife Anna-Maria has given permission to use his photo) Alana Huntley, Robin Foley, Anne Marie Foley, Anna-Maria Bent, Lois Boudreau, and Anne MacKenzie.

In February we held a pub night with a small group enjoying a friendly time catching up over snacks and a beer.

Branch Updates



Snowshoeing on the North Mountain in Kings County

Early in March the Kings Branch RTO sponsored the annual RTO Curling Bonspiel, organized by Ed Getson and Peter Goucher. It was a successful event with teams from across the province joining in for the friendly competition.

We had planned a Games Night for March and a Centre Stage Ceilidh for April. Many members were looking forward to both of these events, but we had to cancel them due to pandemic. Other events such as our Not Back to School Brunch, another Wellness Day and our Annual Christmas Dinner also had to be cancelled. We are looking forward to bringing them back once again when Covid-19 no longer makes it impossible to hold public gatherings.

The RTO took on a different role during the months since the lockdown. Critical information needed to be communicated to our members and we did this by email. When the lockdown first took place, there were changes to MEDOC Travel insurance that members needed, especially those who were still outside the country. We needed to get word out to members about rapidly increasing restrictions due to the pandemic and information from public health officials and research on the virus. We sent out emails about Federal programs to support Canadians during the lockdown. There were changes to the availability of prescriptions and the role the RTO played in trying to change these limitations. We kept members informed about services they could access through the RTO during this time. Members received a great deal of information.

Almost every day in the spring we sent emails out to our members. In the fall, as Nova Scotia started experiencing a second wave, we began sending out emails once again. These communications were important for many members, and we received lots of thanks for what both the Provincial RTO and Branches did to keep members informed. We worried about members we could not reach because we did not have their correct emails. It was a stark reminder of how important it was for our members to let the RTO know of changes in their email addresses. Without those changes, we were no longer able to contact members and they were often left wondering why they no longer received RTO emails.

Lunenburg

"It was the best of times, it was the worst of times, it was the age of wisdom, it was the age of foolishness, it was the epoch of belief, it was the epoch of incredulity ..." This quote from *A Tale of Two Cities* by Charles Dickens best describes the times we are living in.

With the pandemic, all of our Branch meetings were cancelled, although the Executive has continued to meet via the Zoom Platform. We awarded a \$500.00 bursary to a deserving student at Forest Heights School. With three high schools within our Branch area, we rotate the bursary each year. We have also had a Branch Initiative Program event – Bingo Bowling at the Bowl More Lanes in Bridgewater, which was great fun. Also scheduled are card making classes – we have scheduled two in order to allow for social distancing and non-sharing of the supplies. We will also be having Zoom presentations on Alzheimer's and the CarePath program, so we are trying to keep our members involved and in the know.

Many emails have gone out to the members as news about the pandemic and the provincial RTO happenings became known. Many thanks are due to the Provincial Executive for keeping us well informed and up-to-date on the provincial scene.

Although our Christmas gathering has been cancelled, the Branch Executive is working on ideas to keep in touch with our membership. Hopefully, in the new year we will be able to return to normal, but

Branch Updates

in the meantime we will work to keep our members safe and well informed. We are Lunenburg County Strong!

New Waterford

The New Waterford RTO Branch has not met since the Pandemic began.

Three bursaries were distributed in June to graduates of Breton Education Center who are related to our members. Three members of our Executive participated in the election for the Member-at-Large for Cape Breton-Victoria. Congratulations to Margie MacNeil who was the successful candidate and thank you to Cathy Anderson who acted as returning officer. We look forward to getting together again for a luncheon meeting when things return to the so-called normal times.

Northside Victoria

Just a quick note to our members to let you know we are still here!! I miss seeing you at our luncheons. If you need any assistance with RTO issues or if you just want to talk, your President and other Executive members are here for you.

If you know any new retirees (2020) please send their names to Branch President Cathy Anderson to welcome them to the Branch.

Take care of yourselves and I hope Covid-19 “retires” so we are able to re-connect sooner rather than later.



Richmond

Due to COVID-19, the Richmond Branch of the Retired Teachers Organization has been on hold since March 2020. We have not held a General Meeting but Executive members have met four times to discuss local and provincial issues.

The Executive sent e-mails to members on August 25 and September 9 concerning information received from the provincial RTO and a proposed motion granting the Branch Executive powers to act on any urgent or emergent business on behalf of the membership during the pandemic.



Marlene Boyd, Odille Campbell, Betty Anne David, Phyllis Cote. Back Row Sonia Smith and Don Smith

Moving forward, the Executive of the Richmond Branch has decided to hold a face-to-face meeting in the near future that will follow the Nova Scotia Department of Health guidelines and COVID-19 protocol. A venue will be sought that will accommodate our usual number of members present. Pre-registration will be required.

The Branch would like to congratulate the new members of the Executive and to thank the outgoing members. A special thank you to Bill Berryman for his efforts in the past as President.

Keep safe fellow retirees. Help your fellow seniors keep up the good work at slowing down the spread of COVID-19.

Branch Updates

Shelburne

Like everyone else, our 2020 events have been scarce. We didn't meet as a group to do a No Bell Breakfast, so we had a special Selfie Draw. Members were sent the following challenge:

BACK TO SCHOOL SELFIE DRAW!

This year, we cannot do the large group No School Breakfast but that does not mean that we cannot do something fun. Celebrate the occasion of school starting with a photo of yourself celebrating or with your small group of friends. Only one entry per member permitted. Only valid on September 8. You may email

me your photo (jcmackay@nstu.ca) or post the picture on the private Facebook group to qualify.



Bonnie Mahaney Mary Manning Linda Goreham

Congratulations to Pam Smith. Here are some of our celebrants!



Dawn Smith 5th year



John MacKay 5th year



Kristine MacKay-Nickerson 5th year



Pam Smith Winner



Ruth Thomas 8th year



Wanda Nickerson 4th year

Sydney and Area

In the face of Covid 19, as with most Branches, our social activities have been curtailed. The Sydney and Area Branch sponsored a pre-Covid gathering entitled: "An Afternoon with Lesley Crewe". The event was both engaging and entertaining. A group



Branch Updates

of Sydney and Area RTO members gathered for refreshments and to hear Lesley read from her book *Are You Kidding Me?! Lesley's book is a side-splitting, heart-warming, Cape Breton-flavoured celebration of the little things. Participants enjoyed coffee, tea, wine, snacks and amusing anecdotes relayed by Lesley.*



Yarmouth/Argyle

In this unfortunate era of pandemic, our Branch has relied on our extensive communication network to reach our members. More than 80% of our membership have notified us of their email addresses, and thus can be reached by our mass electronic mailouts. All of the bulletins and info from the Provincial Executive and our news and upcoming activities are thus shared. When we require specific response from our members individually, especially for attendance at meals, etc., a team of twenty-seven Calling Committee members contact all by telephone or email. Our Branch newsletter editor, Ann Jones, published newsletters in July and October, and members choose to receive electronic or hard copy. Our Facebook page is active and regularly updated with announcements, pictures, and other relevant information.



Branch President Stephen Surette presenting the Adopt-a-Book donation

Our Branch Executive held a Zoom meeting in June and indoor socially-distanced meetings in August, September, and October. The Teachers Centre is again operational, and an RTO member is on duty there for two hours each Tuesday and Thursday. Thanks to the dozen or more who have put their names on this schedule.

Our Branch has once again supported the bi-annual Adopt-a-Book campaign of the Western Counties Regional Library with a monetary donation.

Three teams enjoyed our annual fall golf scramble at the West Pubnico Golf and Country Club in September. It was nice to see some new participants joining us for the first time. Our annual Ellenwood Walk and Picnic in the Park in October had the best turnout yet, and once again the weather was perfect. Outdoor socializing at its best!

Our biggest endeavor this year was our very successful take-out turkey supper November 6, offered to our members for an amazing \$5.00 per meal! See the Branch Initiative Activities section of this newsletter to see the details.

Our sincere thanks to Betty Anne McGinnis for her years of providing the RTO with wonderful editions of *The Retired Teacher* newsletter, which has united retired teachers across the province and beyond in common interests and shared information. Much appreciated, Betty Anne, and enjoy your free time now farther away from the computer!!

Branch Initiatives

Halifax City

On Tuesday, March 10, the Halifax City Branch of the RTO, gathered in Hope United Church Hall for an afternoon of fun and painting. The program was led by Yaymakers, a national group who uses local artists to lead the sessions. The funding for this event was, in part, provided by the RTO Branch Initiative Program.



While many expressed their lack of artistic ability, the afternoon was filled with laughter, snacks and surprising results for us all. Participants arrived to the welcoming setup with easels, canvases, and paint in place ready for the activity. Maggie Richards, a local artist, patiently led us through the steps and stages to create our own version of “Moment on the Ocean”. As members left proudly carrying their masterpieces, many expressed a desire to do it again. (Little did we know at that time we would not be able to do it again soon, but it will be at the top of the list for future events!)



Many thanks to the RTO for the financial support and helping to make it a terrific success.



Branch Initiatives

Lunenburg

On November 3, a small group of retired teachers from the Lunenburg County Branch met at the



*Seated - Pat Townsend, Olive Joudrey.
Standing - Greer Robbins, Kelly Blair, and
Florence Bush.*

Bowl More Lanes in Bridgewater and had a rollicking good time Bingo Bowling! For those of you who are unfamiliar with Bingo Bowling,

you get to daub the number on your bingo card that matches the number of pins you knocked down. Participants play on teams and the first team to fill their

card wins the prizes for that string. It was good fun and fellowship, all done while following protocols. Thank you to the RTO Branch Initiative Program for supporting this event. Thank you, also, to photographer Deb Featherby.



Seated - Patsy Perkins. Standing - John MacDonald, Joan Jobb, and Alfred Perkins

Yarmouth/Argyle

Reflecting on our knowledge that we see the strongest turnout of members at an activity that offers a meal, and wanting finally to offer an event to our members in this Covid age of many restrictions, we decided that maybe, just maybe, we could offer them a take-out meal! And so the planning began...

We hired our usual luncheon chef and her Canadian Legion kitchen crew, rented their hall for November 6, contacted every one of our members with details requesting a definite re-



RTO take-out dinner car line-up

sponse and number of orders at \$5.00 A PLATE, purchased all the food for the turkey dinner, obtained the extensive amount of packaging for the take-out meal, and

planned the logistics of a drive-thru delivery pick-up from 2 to 4 p.m. Ask us if we were astounded to have almost 200 meals ordered! Thanks to our many volunteers who helped to make this a very successful venture, which was so well received by our members. We are grateful for the Branch Initiative Grant, which helped us to subsidize this meal for a very attractive price.



RTO take-out dinner Nov. 2020

Your Insurance Benefits at a Glance

NOVA SCOTIA TEACHERS UNION GROUP INSURANCE PLANS PUBLIC SCHOOL RETIRED TEACHERS		
PLAN	RETIRED (UNDER AGE 65)	RETIRED (AGE 65 & OVER)
Provincial Member Life & Accidental Death & Dismemberment	Retired After Aug. 1/2008	All coverage ceases end of month of 65 th birthday except for \$10,000 Retiree Life. Deducted from Nova Scotia Teacher's Pension. Conversion option available. See booklet. This amount increased effective August 1, 2009. Therefore, retired member may be insured for a lesser amount.
	\$50,000 Life \$50,000 AD&D \$3,000 Dependent Life Spouse \$1,500 Dependent Life Children Deducted from your Nova Scotia Teacher's Pension cheque.	
Optional Life Insurance / Spousal Life Insurance	After Oct. 1/2014	After Oct. 1/2014
	\$50,000 to \$300,000. (The initial amount of Optional Life Insurance has increased over the years; therefore, you may be insured for a lesser amount). Members under 65 may apply/continue coverage by submitting medical evidence of insurability. Initial amount re-entrant/return - \$10,000 Spousal Life available equal to or less than member. Pensions paid 100% by teacher. Deducted from Nova Scotia Teacher's Pension.	Ceases the end of the month of 65 th birthday. Dependent Life and Spousal Life ceases, or when no longer eligible per contract. At age 70, the benefit will reduce to a maximum \$50,000. Anyone with less than \$50,000 of coverage would continue with a lesser amount. Pensions paid 100% by teacher. Deducted from your Nova Scotia Teacher's Pension.
Dependent Life	\$10,000 Spouse \$5,000 Dependent Children	\$10,000 Spouse \$5,000 Dependent Children
Voluntary Accidental Death & Dismemberment	\$5,000 to \$300,000 Pensions paid 100% by teacher. Deducted from Nova Scotia Teacher's Pension. Can only continue the coverage in effect prior to retirement. Coverage same as active	Up to age 70 - \$5,000 to \$300,000. Coverage same as Retired under 65. Age 70 to 74 inclusive - \$5,000 to \$100,000. Same conditions after age 70. Please see Group Insurance Profile. Coverage ceases the end of the month of 75 th birthday. Deducted from Nova Scotia Teacher's Pension.
Medical	Total Care / Medical continues. Pensions paid 100% by Province of Nova Scotia for Single or Family Plan. A retired teacher must enroll in the Plan within sixty (60) days of retirement, or within sixty (60) days of first pension cheque.	Coverage transfers to the Retired Teachers Health Care Plan. Pensions paid 100% by Province of Nova Scotia. No drug coverage - covered under Nova Scotia Seniors' Pharmaceutical Program if 65 or over. Upon death of teacher, coverage continues for spouse if in receipt of Nova Scotia Teacher's Pension (Province of Nova Scotia pays 100% of pension).
Dental	Dental Plan continues if enrolled at date of retirement. Pensions paid 100% by teacher. Deducted monthly from Nova Scotia Teacher's Pension.	The termination date of coverage was extended beyond age 75, effective Jan. 1, 2010 for those currently insured. Pensions paid 100% by teacher. Deducted monthly from Nova Scotia Teacher's Pension.
MEDOC® Travel Trip Cancellation / Interruption	Available to all Members. Pensions based on age. Deducted monthly from Nova Scotia Teacher's Pension.	Available to all Members. Pensions based on age. Deducted monthly from Nova Scotia Teacher's Pension.
Voluntary Critical Illness Insurance	Available to all Members. Pensions based on age. Up to \$50,000 guarantee issue amount of insurance available. Deducted monthly from Nova Scotia Teacher's Pension.	Available to all Members under the age of 75. Pensions based on age. Up to \$50,000 guarantee issue amount of insurance available. Deducted monthly from Nova Scotia Teacher's Pension.
CAREpath: HealthCare Assist Program Cancer Assistance Program Seniors' Care Assistance Program	Coverage continues. Paid 100% by NSTU Group Insurance Trust Fund.	Coverage continues. Paid 100% by NSTU Group Insurance Trust Fund.

ATTENTION:

Travel Insurance offered through the NSTU Group Insurance Plan will change its name from MEDOC® to

NSED Travel Insurance

Travel has been challenging during the past few months due to borders closing, flight cancellations, and the uncertainty of when we will be able to get back to how it was before COVID-19.

The NSTU Group Insurance Trustees have decided to rebrand the name of their travel insurance from MEDOC® to **NSED Travel Insurance** effective September 1, 2020. To help you understand why, we have put together the following Frequently Asked Questions:

Q: Why did the name of the policy change from MEDOC® to NSED Travel Insurance?

A: MEDOC® is a registered name for the Travel Insurance program of Johnson Insurance which is where this product was previously underwritten. A number of years ago, the underwriter was changed to Medavie Blue Cross and remains the same today. When COVID-19 shut travel down, having the same name for two different policies became confusing as the stances from each underwriter were different regarding when members needed to get home in order to avoid having coverage cancelled, who to contact to have inquiries answered, etc. Ensuring that the brand of our plan is easily identifiable is very important to us and this change to **NSED Travel Insurance** will ensure there is no further confusion. You will receive the same great coverage, just under a different name.

Q: Will the name change have any impact to the premiums of the policies this year?

A: No, the rates will remain the same for this renewal as they were last year for each age band. We have paid an extremely large number of claims since COVID-19 began and a rate hold is great news for the 2020-2021 year.

Remember, in renewing your policy, there is no proration of premium if you cancel and then repurchase at a later date. If you cancel and choose to repurchase, the 12 month premium will be split over the remaining months left in the policy year.

Q: Is all of the contact information the same as it is was previously?

A: Yes, the contact information remains the same as it is on the ID card you currently have. The ID card you currently have will also remain valid. You will receive an updated ID card referencing this name change at a later date.

If you have any questions regarding your policy, would like to make changes to trip dates,

increase or decrease coverage, please call the Administrator, Johnson Inc., at **(902) 453-9543** or **1-800-453-9543 (toll-free)**.

To make a claim against your Out of Province/Canada Emergency Medical Plan or Trip Cancellation/Interruption Plan, you or your representative must call Medavie Blue Cross' appointed travel assistance provider as soon as possible at one of the following numbers:

- **From Canada or the United States – 1-800-563-4444**
- **From anywhere else – 1-506-854-2222 (collect)**
If calling collect is not possible, Medavie Blue Cross will reimburse the cost of the call.

Q: The US and international borders remain closed, why do I still need travel insurance?

A: Your **NSED Travel Insurance** policy not only covers you for Out of Country trips but also for trips within Canada. For example, if you have a trip planned to New Brunswick that needs to be cancelled for an insurable reason, the Trip Cancellation / Interruption policy would cover you. Where there are different medical coverages in different provinces within Canada, the Emergency Medical Insurance Plan ensures you are covered for all insured losses under the plan and that you get the appropriate coverage you need. An example would be if you required an air ambulance in another province for an insurable accident. The **NSED Travel Insurance** plan would cover the cost of this where the provincial plans would not.

If you have any further questions regarding this name change, please contact the Administrator, Johnson Inc., at (902) 453-9543 or 1-800-453-9543 (toll-free). You can also find more information regarding your **NSED Travel Insurance** plan and all of your other NSTU Group Insurance benefits by visiting www.nstuinsurance.ca.

PROVINCIAL NEGOTIATIONS

1. On November 18, 2020 members of the NSTU ratified a new 4 year collective agreement.
2. The following ancillary benefits will be retroactive to August 1, 2019
 - 80% coverage of the Continuous Glucose Monitoring System (Free Style Libre)
 - Increase cost of hearing aids from \$600 to \$750 in any 36 month period
 - Increase coverage of maintenance of prosthetic or other appliances to \$200 in any 12 month period
 - 80% coverage for cochlear implant upgrades, parts and accessories



Coping by Caring... *Caring while Coping*

Halifax County Branch

Once a teacher, always a teacher! What have teachers always done well? They have found creative ways to cope. They are amazing problem solvers. They are resilient. They persevere. What do teachers do best...they CARE.

COVID 19 has hit us with many challenges. It hit us hard, and hit many harder than others, but throughout COVID, we continue to hear stories of retired teachers making a difference, in their own lives and in the lives of others, by CARING...caring for people and caring about education. Our Halifax County Branch RTO decided to reach out to our retirees to hear their inspirational stories of the caring acts being performed under this pandemic cloud. Here are a few that brought smiles to our faces. If a name was shared with us, we included it.



We were told about a Retired Reading Recovery Teacher, teaching behind plexiglass with an opening at the bottom so that the child and the teacher could work together to problem solve a levelled book.

Several retired teachers shared that they tutored, in an attempt to help students close the gap from missed instructional time when schools were forced to shut down this spring.



Some retirees were asked to home school children for family and neighbours.

Retiree Brenda

Cormier and her mom, Maureen, have put their creative minds and hands to use. Brenda, like others, made masks for teachers and others in her family.



She also invested a great amount of time making headbands (the button request) for nurses and healthcare providers in both the Dartmouth General Hospital and the Halifax Infirmary. The headbands helped alleviate the irritation behind people's ears caused by wearing masks for entire shifts, by providing buttons to loop the elastic from the masks.

Brenda's 91 year old mom, Maureen, crocheted 'mask mates' which are smaller crocheted pieces with two buttons that sit over a ponytail so mask elastics could be looped over them as well. Maureen desperately wanted to contribute like she did during the war many years ago. Very special!



Our County Branch webmaster, Nancy Barkhouse, has made masks for hospital staff, Citadel High School learning centre, family and friends, and over 500 for the students at Atlantic View Elementary.

Our County Branch webmaster, Nancy Barkhouse, has made masks for hospital staff, Citadel High School learning centre, family and friends, and over 500 for the students at Atlantic View Elementary.



So far, Nancy has made over 2000 masks in total.

One retiree shared that her family decided to donate to a Food Bank instead of buying special occasion gifts for family members.



Some of the 2000 masks made by Nancy Barkhouse

Peggy Ludlow, a long-time Halifax County Executive member, has been busy since March lockdown working with her church members of the Society of St. Vincent de Paul to deliver food to those in need in their community.

Retiree, Geoff Hill, shared the wonderful story of work of Dartmouth Kinsmen, a service club that he is a proud, active, member of and a club that has been active in



the Dartmouth area for 65 years. At the outset of the pandemic, all normal service club fundraising and in-person community support activity had to cease but the Club members felt a need to be active to support the two causes that they were passionate about. They decided to continue to raise funds for the annual bursaries awarded to graduating students at five local high schools (Cole Harbour High, Prince Andrew High, Dartmouth High, Auburn High, and Island View High) because they understood that this year students needed the financial support more than ever. Their other passion was supporting Margaret's House

and Souls Harbour Missions. Since March, this group has been supplying and delivering supplies (dishes, bowls, paper bags, utensils, hand sanitizers, cleaning supplies) to support their new take-out models for providing meals to needy and vulnerable members of the community. Both Margaret's House and Souls Harbour Missions have maintained their service to the community by providing daily meals because of supports from volunteers, including retired teachers, service groups and others, in our communities.

These are some of the many stories of Coping by Caring and Caring while Coping that retired teachers wrote,



Kinsmen continue their support

and continue to write, in our communities during this pandemic. They exemplify resilience, perseverance and are acts of love and compassion. Their gifts are gifts that benefited our communities. Retired teachers are leaving their fingerprint and continue to make a difference!

Wishes of good health and happy holidays to all.

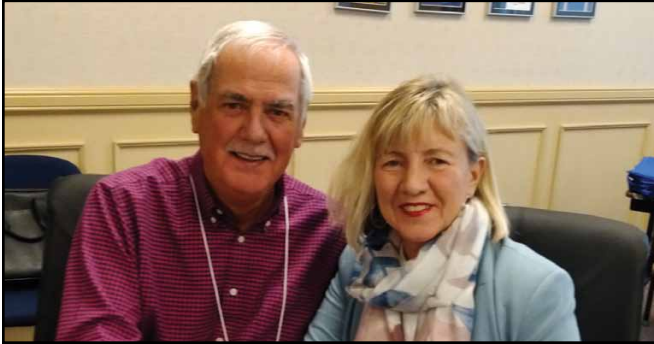
From Halifax County Branch RTO



Dartmouth Kinsmen working through COVID -19 to help others

Spring Presidents' Conference







What's new with the Medavie Blue Cross Mobile app?



- ✓ Get reminders on when to take and refill your medications
- ✓ Find health professionals near you that offer e-pay
- ✓ Plus all the great existing features

Download today!



AD-029-2020-1 The Blue Cross symbol and name are registered trademarks of the Canadian Association of Blue Cross Plans and are used under license by Medavie Blue Cross, an independent licensee of the Canadian Association of Blue Cross Plans.



Retired Teachers Organization of the Nova Scotia Teachers Union

Support the Retired Teachers' LEGACY FOUNDATION GRANTS

Honor a colleague - make a Legacy Donation



Support the work of
the RTO Foundation Grants

Memory and Donation
Cards will let families know
of your donation

Send your donation to the
Retired Teachers' Legacy
Foundation

Donations are tax deductible
and receipts available

Contact your Branch President

RTO Administrative Assistant
3106 Joseph Howe Drive
Halifax, NS B3L 4L7
reception@staff.nstu.ca

rto.nstu.ca
Download
Legacy Foundation Grant
Application and Brochure

Another quality tested recipe from



to you

GLUTEN FREE

no-Bake energy bites

Yield: 28 bites (about 20 g each)

250	ml	Valley Kitchen gluten free whole rolled oats	1	cup
125	ml	chocolate chips, dairy free	1/2	cup
125	ml	Valley Kitchen gluten free Flax Flour or Flax Powder	1/2	cup
125	ml	peanut butter substitute	1/2	cup
60	ml	honey	1/4	cup
60	ml	maple syrup	1/4	cup



1. Combine the oats, chocolate chips, flax flour or powder, peanut butter or substitute, honey, and maple syrup.
2. Scoop out about 1 Tbsp, squeeze and roll into a ball.
3. Arrange the bites on a parchment paper lined sheet and freeze until set, about 1 hour.
4. Store refrigerated.

Per bite:
 calories 87
 fat 4 g
 saturated fat 1 g
 omega-3 fat 0.5 g
 sodium 170 mg
 carbohydrate 11 g
 fiber 2 g
 sugar 7 g
 protein 2 g

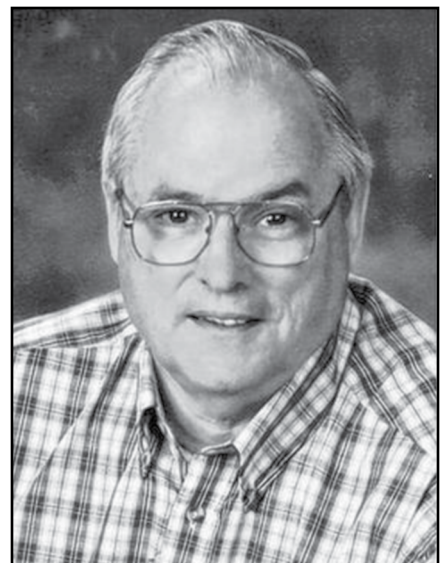
I used WOW Butter to make these energy bites peanut free. WOW Butter is a bit thicker than peanut butter, so if you use peanut butter you should add less maple syrup.

These are free of gluten, dairy, and nuts when using the recommended ingredients.

Wendy Rodda, Annapolis Branch, treats her colleagues at Presidents' meetings with these delicious and healthful bites!

IN MEMORY

Walter Farmer was elected as President of the Nova Scotia Retired Teachers Association at the 2004 AGM. Walter had served more than thirty years in education, most at the Administrative level. He retired in 1996 as Assistant Superintendent of Education for the Colchester-East Hants Amalgamated School Board. Walter was a dedicated Union member at both the Local and Provincial levels, serving on several committees and holding Executive positions. Walter served as the RTA representative on the Group of IX Seniors Organization of Nova Scotia (Seniors Advisory Council), RTA representative for ACER CART (the Canadian Association of Retired Teachers), Chairperson of the School Advisory Committee Enfield District, and treasurer of the Colchester-East Hants Branch of the RTA. Walter passed away on November 5, 2020. The RTO sends condolences to Walter's family.



Our Advance Care Planning Program is Growing!



For the past five years, the Retired Teachers' Organization has partnered with the Nova Scotia Hospice Palliative Care Association (NSHPCA) to deliver the Advance Care Planning Program (ACP) to Nova Scotians from one end of the province to the other. We are very impressed by the commitment of our members and are proud of the significant contribution we have made to the program both provincially and nationally. Volunteers from the RTO have been providing public education about ACP and the members involved have found their work to be both gratifying and enriching to their own lives.

Throughout our work, we have learned the importance of end-of-life conversations with loved ones who can follow your wishes, when you cannot speak for yourself. Having a personal directive and a delegate, a substitute decision-maker, can support your loved ones in ensuring the health and personal care that reflects your values, wishes, and beliefs. Quality of life is an important consideration in the management of a serious illness.

We are currently seeking volunteers to be part of this work. Without realizing it, volunteers have the capacity to change the face of the community. Using a prepared PowerPoint, they have presented to groups the importance of having a personal directive and assigning a delegate. They have been successful in helping individuals engage in the ACP process. Not only do they make a huge difference in the lives of individuals, but generally through their efforts, they are enhancing the health of the community.

If you would like to learn more about becoming a volunteer, please contact Alyson Hillier (alyson.hillier53@gmail.com).

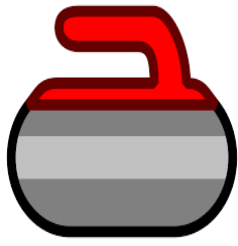


As we look forward to the holiday season, we are acutely aware that many Nova Scotians are still facing financial hardship due to COVID 19 and as such, are struggling to feed their families.

The RTO Executive will, once again, contribute \$5000.00 on behalf of our members to Feed Nova Scotia to provide additional support to our fellow Nova Scotians.

Please remember
we are all in this
together!





CURLING BONSPIEL 2020

ROCKING IT IN THE VALLEY

The Kings Branch of the Retired Teachers Organization hosted the Provincial RTO Bonspiel on March 6 and 7, 2020 at the Glooscap Curling Club in Kentville. Each team participating in the event played at least three 6-end games in a grouped round robin. Eight teams then went on to a playoff round which was followed by four of those teams going on to a championship round. Standings in each round were determined by a pre-established point scoring system based on a win/tie in the match, win/tie of each end played, and score differential to a maximum of five. The Glooscap Club was pleased to welcome teams from Shelburne, Liverpool (2 teams), Amherst, Wolfville, and Claire to our bonspiel. Another team from Dartmouth had to withdraw at the last moment. Rounding out this year's field of thirteen teams were seven teams from the host Glooscap Club. Scheduling and scoring details were handled by Darryl Smith (Member of Glooscap and retired educator from Ontario).

Social activities also played a large part in the activities over the two-day event. After the first round of curling on Friday, a Meet and Greet Luncheon was hosted by Kathy Siddall (Member of Glooscap, and RTO member who retired from HRM). All participants had a chance to win one of six door prizes. The purchases and draws were organized by John Van Zoost (RTO Kings Branch) and concentrated on 'Valley Flavored' products from a local cheese house and numerous wineries in the area.

Also, during that evening our Glooscap Junior Curlers sold 50/50 tickets with the \$100 pot being won by Mark Lavoie from the Claire team. Upon winning, Mark generously donated \$50 back to the Juniors. The evening ended with two more rounds of curling and special mu-

sic provided by DJ Andrew Seymour (NSTU Kings Local member).

On Saturday morning, with coffee and warm cinnamon rolls in hand, we played the last two rounds in the round-robin. As points were being tabulated, Arnie Lemmon (chef extraordinaire at Glooscap) hosted a chili dinner with Flower Cart Bakery rolls followed by Arnie's Valley Apple Crumble a la mode.

The afternoon saw both a playoff and a championship round. When all the points were tabulated at the closing, the Glooscap team of Carl and Debbie MacLeod along with Sandi and Bernie Walker were victorious and declared winners of the bonspiel. Kings Branch RTO President Peter Sheppard presented the trophy to Carl on behalf of his team.

Our thanks go out to Manulife Financial, NS Provincial RTO, and Kings Branch of the RTO for their generous financial support of the bonspiel. After expenses, monies went to the teams as cash prizes and the account balance was split between the Glooscap Junior Curlers and Glooscap Special Olympics.

A good time was had by all. Best of luck to Shelburne who plan to host for the next season in December 2020.

Co-Chairs: Ed Getson and Peter Goucher

*Photos by Doug Holland (RTO Kings),
Brenda Sheppard (RTO Kings), and
Peter Sheppard (RTO President Kings)*





ASSOCIATION CANADIENNE DES ENSEIGNANTES ET DES ENSEIGNANTS RETRAITÉS
CANADIAN ASSOCIATION OF RETIRED TEACHERS

AGM REPORT

June 5, 2020

Due to the COVID-19 pandemic, the Canadian Association of Retired Teachers (ACER-CART) held their first virtual Annual General Meeting on June 5, 2020 through the ZOOM platform. There were thirty-six participants in the meeting which was a very interesting experience. Members had the opportunity to hear various reports and to ask or respond to questions and issues which arose during the three-hour meeting.

ACER-CART represents thirteen retired teacher organizations from all provinces and the Yukon with a total membership of 160,585, an increase of 13,354 from the previous year. There is only one meeting of ACER-CART each year, and it fulfills the role of the AGM. The meeting provides a unique opportunity for the Executive, Directors, Observers, and Executive Directors from the member organizations to discuss issues of importance, to share action plans, and to seek advice from colleagues.

The objectives of ACER-CART are as follows:

- To facilitate and to promote liaison and mutual assistance among member organizations
- To promote the interests of its member organizations
- To develop strategies for joint action on matters of common concern to member organizations
- To promote and support public education

President Bill Berryman welcomed members and the first order of business was to suspend certain Bylaws,

Articles, and Protocols from the ACER-CART Operating Procedures due to the event not happening on a Saturday, the timing of the call for nominations, and how secret ballots were to be conducted.

The President provided his report and thanked organizations for providing their members with the Political Advocacy Committee pamphlet entitled "Seniors' Issues for the 2019 Federal Election". He spoke on the cancellation of the Canadian Health Coalition National Pharmacare Lobby on Parliament Hill on April 27-28, 2020 due to COVID-19. He emphasized the need for ACER-CART to promote a National Seniors Strategy which optimizes health, affordable housing, financial security, and social inclusion. He also spoke on the Pension and Investment Committee monitoring the impact of COVID-19 on pension plan assets and liabilities which could affect solvency obligations.

Delegates received written reports in advance and were provided an opportunity to ask questions on the Executive Director, Communications Committee, Health Services Committee, Pension and Retirement Income Committee, Political Advocacy Committee and the Nominations/Elections Committee reports.

All member organizations were required to submit an annual written report on their activities over the past year and all were given an opportunity to supplement this with additional comments and to respond to questions. These presentations are very worthwhile and

they provided participants an opportunity to examine the workings and activities of the thirteen member organizations.

RTO Vice-President Alyson Hillier provided the Retired Teachers Organization of the NSTU report emphasizing members' participation in the federal election, the review of the Retired Teachers Pension Plan by Kathryn Bush, the shortage of doctors and health care services, the purchase of liability insurance, the work of Seniors Advisory Council during COVID-19, and the improved relationship with the NSTU.

The following resolutions were approved by the AGM delegates:

1. That ACER-CART commit to pursuing all avenues for the federal government to improve the standards of care in seniors' care homes.
2. That ACER-CART advocate for universal coverage for all vaccines for seniors.
3. That the Executive review the existing Bylaws, Articles, and Protocols in order to facilitate the convening and holding of any future AGM through either a teleconference or a web format and report to the 2021 AGM for approval.

In the financial report, delegates approved the budget of \$66,000 for 2020-2021 with no fee increases from member organizations.

Elections for officers' positions on the ACER-CART Executive were conducted and the following were elected for a one year term:

- President – Gerry Tide (BCRTA)
- Vice-President – Martin Higgs (RTO-ERO)
- Regional Representative East – Margaret Urquhart (NBSRT)
- Regional Representative Ontario – Martha Foster (RTO-ERO)
- Regional Representative West – Marilyn Bossert (ARTA)

In closing AGM delegates approved the following priorities for 2020-2021.

1. ACER-CART will, in collaboration with like-minded organizations,

- a) Advocate for the development and implementation of a National Seniors Strategy including using the information from "A Declaration Concerning a National Health Care Strategy for Seniors"
 - b) Monitor the federal government's implementation of a national universal pharmacare, including the establishment of a Canada Drug Agency and implementation of a national formulary
 - c) Monitor the effects of COVID-19 on the Canada Health Act and on the bilateral health funding agreements with the provinces and territories
 - d) Advocate for a health care system that prioritizes care in seniors' own homes for as long as possible
 - e) Advocate for regulations governing Retirement and Long-Term Care Homes with emphasis on improving patient respect, working conditions, training, and staff wages.
2. ACER-CART will monitor the impacts of the global pandemic on defined benefit pension plan assets and liabilities which could affect solvency funding obligations.
 3. ACER-CART will seek to continue elevating the profile of our National Association in our provincial associations and at all levels of government and beyond.
 4. ACER-CART will seek to extend our relationship with CTF-FCE.

—*Bill Berryman*
Past-President, ACER-CART



Four past presidents 2020

Branch Presidents' Fall Meeting

October 27 and 28

Our Presidents' meeting of the RTO was held on October 27 and 28 in the Baronet Ballroom at the Hotel Halifax with 22 Presidents and the 12 members of the Executive in attendance. The hotel was a hospitable location and all COVID-19 regulations were put in place (spacing, food, and masks) to ensure the health and safety of our members.

The program focused on the priorities for Branches.

- Dr. Cheryl Smith RN, NP, DNP, CDP who was a member of the Expert Panel on Long Term Care which was conducted prior to COVID-19, spoke of the challenges facing LTC in Nova Scotia and what measures are in place to address these going forward. She also discussed the impact of the pandemic and how they are preparing for future cases.
- Heather deBertt-Romily, from Legal Info Nova Scotia, updated the group on **Seniors' Navigator Project** and their progress to date. They have established the online apps to help seniors prepare Personal Directives, Wills, and Power of Attorney documents. She invited members of the RTO who are interested in becoming a navigator to contact her.
- As part of the ongoing discussion on de-prescribing Camille Gagnon, PharmD, Assistant Director of the Canadian Deprescribing Network, prepared a video outlining the importance of understanding how medications can affect us as we age and the importance of regular conversations with your medical team. The video has been distributed to the Presidents to share with their Branches.
- Round Table discussions gave Presidents the opportunity to share ideas for how they are functioning in the new reality and many related how they are communicating with their members without face-to-face meetings.

Since all committees met in October, Presidents received reports from each Chair. Updates from Liaison, Insurance Trustee, Senior Advisory, and ACER-CART were provided by Bill Berryman.

Paul Wozney, fresh from his successful re-election as President of the NSTU, joined the meeting for lunch and spoke to the group and answered questions on recent events.

The meeting was a good opportunity to collectively find ways to keep connected with our members while keeping safe!

—*Alyson Hillier*
President, RTO



Branch Presidents' Fall Meeting



Alyson Hillier and Paul Wozney



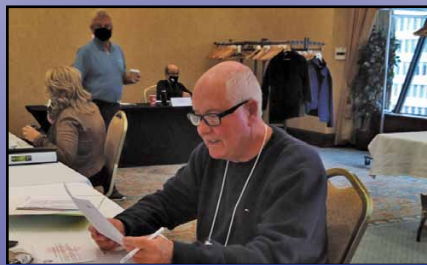
Mary Hammond CPX



*Bonnie Mahaney
Acting Secretary Pres meeting*



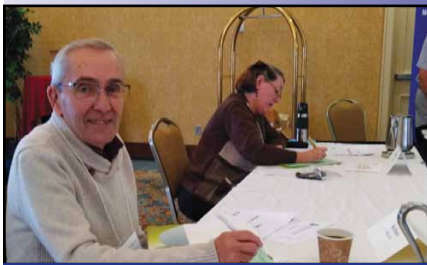
Finance Committee Peter and Debra



Reg Johnston Glace Bay



Wendy Rodda Annapolis



Bob Hayter Halifax City



Chuck McLellan President Queens



*Laureen Murphy Antigonish
Guysborough Roy Sturmy Inverness*



RTO table officers



Dan Thibot Lunenburg



Eileen Coady Vice President



*Laurie MacIntosh
Sydney and Area District*



*Audrey Matheson
Dartmouth Dorothy Smith*



*Bev Roy Legacy Foundation
Community Transit NS Committee*

Branch Presidents' Fall Meeting



André Turbide Baie St Marie



50 50 Laurie MacIntosh prize winner



Alyson Hillier President RTO



Brian Noble MAL Yarmouth



President Meeting Group shot



Chuck McLellan Queens



Marlene Boyd MAL Strait



Pat Hillier Cumberland Cindy MacKinnon Pictou



Phyllis Côté Richmond



Dan Thibot Lunenburg



Cathy Anderson Northside Victoria



Report of the RTO Nominating Committee

The following motion was approved at the August 13, 2020 Executive Meeting –

“Moved by Peter Lewis and seconded by Judy Knowlton that the RTO Executive approve the following members to serve on the RTO Standing Committees for 2020-2021.”

RTO Committees 2020 – 2021

Membership

Chair: Jim Harpell

1. Pat Hillier – Cumberland Branch
2. Anita T. MacDonald – Glace Bay District Branch
3. Mike Knowles – West Hants Branch
4. Ambrose White – New Waterford Branch

Pension and Benefits

Chair: Brian Noble

1. Brian Faught – Cumberland Branch
2. Garland Standing – Northside Victoria Branch
3. Jim Kavanaugh – New Waterford Branch
4. Margaret (Peggy) Ludlow – Halifax County Branch

Research and Review

Chair: Margie MacNeil

1. Sharon Sullivan – Yarmouth Argyle Branch
2. Bob Hayter – Halifax City Branch

3. Hank Middleton – Lunenburg Branch

4. Reg Johnston – Glace Bay District Branch

Communications

Chair: Marlene Boyd

1. Frances MacEachern – Inverness Branch
2. John MacKay – Shelburne County Branch
3. Mickey Gouthro – Glace Bay District Branch
4. Betty Anne McGinnis, Glynda Wimmer – RTO Newsletter Editors
5. Colin J. Campbell – RTO Webmaster

Programs

Chair: Judy Knowlton

1. Linda MacNeil – Halifax County Branch
2. Cathy Anderson – Northside Victoria Branch
3. Maureen Duffy Mason – Yarmouth Argyle Branch
4. Jack Boyd – Cumberland Branch



PROVINCIAL STICK CURLING CHAMPIONSHIP

Dave MacDougal (on the left) is an RTO Member from Yarmouth/Argyle. He and his partner won the National Stick Curling Championship held in Cornwall, PEI April 4 - 9, 2019. The pair won their third consecutive Nova Scotia Stick Curling Championship in Yarmouth February 14 -16, 2020. Congratulations, Dave, from your RTO colleagues



Retired Teachers Organization
of the Nova Scotia Teachers Union
Retired Teachers

LEGACY FOUNDATION GRANT APPLICATION

Society or Organization: _____ Federal Charitable Status # _____

Name of Applicant: _____

Address: _____

Telephone: _____ E-Mail: _____

Program Coordinator: _____

Brief Description of Program: _____

Number of children under age of 21 involved in this program: _____

Please indicate if Society or Organization is for an educational, medical, social or similar purpose:

How will this grant make a difference? _____

Other source(s) of funding for your organization: _____

- Note:**
1. By signing this application, you will also be authorizing the Retired Teachers Foundation to verify your business number and check any other relevant facts about your organization.
 2. Please attach a one-page letter to elaborate on information requested in this form.
 3. Applications can be received in consecutive years
 4. Mandatory that Federal Charitable Status Number be on form
 5. Must be postmarked or date stamped no later than **March 31st**

reception@staff.nstu.ca (email)

or

RTO Administrative Assistant (Mail), 3106 Joseph Howe Drive, Halifax, NS B3L 4L7

Signature: _____ Date: _____

The Retired Teachers Legacy Foundation

The Retired Teachers Legacy Foundation was established by the RTO Executive in 1994.

Objectives of the Legacy Foundation:

1. To solicit; accept; receive; acquire by grant, donation, legacy gift, bequest; or otherwise; any kind of real or personal property and to enter and carry out agreements, undertakings and conditions in connection therewith;
2. To disburse annually the donations, Teachers Plus Credit Union rebate, return on investments and First Rate Savings interest from the previous year.

Guidelines:

- (i) This annual disbursement is to honor the life and work of former teachers in Nova Scotia
- (ii) This annual disbursement is to benefit children younger than the age of 21 years
- (iii) Annual disbursement(s) may benefit institutes which are defined as a society or organization founded for an educational, medical, social or similar purpose.

Check List

- Is your target population you serve under the age of 21?
- Did you put your Federal charitable status number on the form?
- Did you attach a cover letter to elaborate on the project?
- Were you specific on how the funds would be used?
- Did you list other sources of funding?
- Annual Deadline March 31st

Revised September 2019

RTO Annual General Meeting

The Retired Teachers Organization of the Nova Scotia Teachers Union Annual General Meeting was scheduled for May 21, 2020 with the RTO Dinner the evening before. Needless to say, due to the COVID-19 restrictions on the number of people who could meet together, the event did not take place.

At the RTO Executive meeting on August 14, 2020, a decision was made to have the Annual General Meeting on September 23, 2020 subject to Article VI – General Provisions of the RTO Constitution which states:

Article VI

H. Quorum

ii. **A quorum for the Annual General Meeting or Special General Meeting shall be twenty-five (25) active members in addition to the Executive in attendance.**

Notice of the decision was sent to each of the 23 Branch Presidents and each Branch was permitted to send one delegate. All Branches indicated they would have representation.

The Annual General Meeting of September 23, 2020 had to be re-scheduled because Hurricane Teddy was forecast to cause heavy rainfall and high winds on that day.

Finally, on September 30, 2020, under the strict COVID-19 guidelines of the Department of Health, the Annual General Meeting took place in the spacious Baronet Room of the Hotel Halifax with 37 delegates in attendance. The Table Officers, under the leadership of Dorothy Smith, once again acted as the Planning Committee for this year's event.

Delegates received reports from the RTO President, Seniors Advisory Council of Nova Scotia, the Canadian Association of Retired Teachers (ACER-CART), the NSTU-RTO Liaison Committee, and the NSTU Insurance Trustees-RTO Committee. Other reports were provided by the Chairs of the RTO Programs, Research and Review, Communications, Membership, Pension and Benefits Committees, and the Legacy Foundation.

There were three resolutions to be debated – one from an individual Branch and two from the RTO Executive.

The Lunenburg County Branch submitted a resolution requesting the RTO petition the NSTU to include coverage for sensor strips which are compatible with the Smart Guard Auto Mode Medtronic insulin pump in their negotiations with the NSTU Insurance Trustees.

The RTO Executive first resolution sought to develop a new membership authorization form entitled “Affiliate Form B” for those Faculty and Professional Support members employed by the Nova Scotia Community College who retired after July 1, 2018 and wished to join the organization. With the approval of this resolution, the third resolution provided the necessary changes in Article III – Membership of the RTO Constitution.

I am pleased to report all resolutions were unanimously approved.

Treasurer Peter Lewis provided an audited statement of review of the 2019 financial records with comprehensive notes on each budget line. Peter answered questions on certain expenditures. At the end of December, 2019 the RTO had a surplus of \$71,342.39. Peter also presented the 2021 Budget with revenue in the amount of \$375,765.00 and expenditures in the amount of \$362,224.00 for a projected surplus of \$13,541.00. Comprehensive notes on each line of the revenues and expenditures were provided and questions answered by Peter.

As it was impossible to have the RTO Dinner the night before, presentations on out-going Executive members were made at the Annual General Meeting. Members heard many kind words on out-going Past President Jim Kavanaugh, Member-at-Large South Shore Bonnie Mahaney, Member-at-Large Cape Breton-Victoria Reg Johnston, and President Bill Berryman.

It was a very different Annual General Meeting, but all participants were very happy to have a face-to-face meeting and welcomed new President Alyson Hillier and Vice-President Eileen Coady who assumed their new responsibilities for the next two years.

—*Bill Berryman*
Past President

RTO Annual General Meeting



Snack time



Registration desk



Reg Johnston



Peter Mattatall



Promotional materials



Peter Lewis



Pat Hillier and Cindy MacKinnon



*Bill Berryman and John MacKay
50/50 winner*



Alyson Hillier



AGM voting card



Bonnie Mahaney and Chuck McLellan



Cindy MacKinnon and Marlene Boyd



Margie MacNeil and Peggy Ludlow



*Alyson Hillier and John MacKay
Tech Support*



Bob Hayter and Margie MacNeil

NOMINATING COMMITTEE REPORT

AGM 2020

Election Results

Alyson Hillier was elected by acclamation to the position of RTO President and Eileen Coady was elected by acclamation to the position of RTO Vice-President. Bev Roy was elected by acclamation to the position of Member-at-Large for the Valley Region and Debra Featherby was elected by acclamation to the position of Member-at-Large for the South Shore Region. In the Cape Breton-Victoria region an election was held on September 15 and Margie MacNeil was elected Member-at-Large. A sincere thank you is extended to each of you for your willingness to serve our RTO members.

Committees

The members of the five RTO committees were chosen by the Executive at the August 13 meeting for the 2020-2021 term. All those chosen were informed of their selection as a committee member. Candidates chosen for a first term are eligible to re-apply for a second term on the same committee.

—Jim Kavanaugh

Chair, Nominating Committee

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Northwood

LIVE MORE

NORTHWOOD EMERGENCY RESPONSE CENTRE

We are very pleased and excited to be able to share a new offering through the RTO Deals and Discount program. Northwood provides medical assistance devices “Intouch” to support members should they find themselves in a situation where they need assistance but are not able to get to their telephone to call for help. There are two devices that will be available to RTO members at a discounted price which are as follows:

BASIC ALARM – Regular \$43/month reduced to **\$35/MONTH** for RTO Members

The **Basic Alarm** is the standard personal alarm. Worn on the wrist or around the neck, the system is activated when the button is pressed. While traditionally thought of for medical emergencies, the buttons can be pressed for any type of emergency, be it fire, home invasion, etc.

How it Works:

The unit connects to a regular telephone jack and enables the signal from the help button to our Emergency Response Centre (can be connected to a cell phone at an additional cost). A two-way speaker allows for hands-free communication between the subscriber and operator, and also acts as a speakerphone for regular phone calls.

AUTOMATIC FALL DETECTION (FALL ALERT) –

Regular \$55/month reduced to **\$45/MONTH** for RTO Members

Whether you worry because it’s happened to you or someone you know, the fear of falling and not being able to get help is real. It can limit how you live your life, but it doesn’t have to. Ease your worries and have peace of mind knowing that even if you can’t call for help, your button will do it for you! Lightweight and discreet, with a range of wearing options plus adjustable sensitivity, the fall alert pendant provides constant care, automatically.

How does it work? The smart button with automatic fall detection can be pressed when needed, and offers an extra layer of protection by being able to detect falls. When a fall is detected, a help call is sent automatically, even if the member is unconscious. This ensures greater peace-of-mind. The unit connects to a regular telephone jack and enables the signal from the automatic fall detector to our Emergency Response Centre (can be connected to a cell phone at an additional cost). A two-way speaker allows for hands-free communication between the subscriber and operator.

HOW TO SIGN UP AND RECEIVE DISCOUNT:

1. Via phone - (902) 492-3346 / 1-800-461-3346
Please mention that you are a member (or family member) of the RTO or,
2. Visit the website at www.northwoodintouch.ca and apply online. Please be sure to add RTO member/ family member in the notes section so that we apply the correct discount to service or,
3. Visit us in person at 1-130 Eileen Stubbs Ave, Dartmouth, NS B3B 2C4
Office hours are Monday to Friday 8:30-4:30.
Please mention you are a member (or family member) of the RTO

* The contract definition of family (member’s brother, sister, partner/spouse, children, parents or parents-in-law).



WHAT EVERY CANADIAN SHOULD KNOW ABOUT IDENTITY THEFT PROTECTION

It's easy to spot a suspicious purchase on a credit card or get to the bottom of an unknown caller asking you for your Social Insurance Number. But in this digital age, the creativity and resourcefulness of thieves is nothing shy of impressive. And it isn't always about money. Personal information can open many doors for fraudsters including applying for loans, renting apartments or cars and more.

Every Canadian can benefit from a bit of knowledge and advice to help protect their identity.

COULD IT HAPPEN TO YOU? CANADIAN IDENTITY THEFT STATISTICS

42% of Canadians have noticed an increase in suspicious emails, texts, phone calls, or online advertisements.* But did you know 52% of Canadians are unable to identify all of the warning signs of identity theft, even when the signs are provided in a list?* Unfortunately, thieves are becoming more creative than ever:

Forged applications

Identity thieves will use their victim's personal information to apply for a variety of services. For example, in the midst of COVID-19, there have been reports of scammers who have applied for the Canadian Emergency Response Benefit (CERB) on their victim's behalf.**

Dumpster diving for info

With more people working from home, a greater amount of personal and work information is being thrown into the household recycling bin. Thieves know it's easier to lift a lid than it is to hack into someone's email.

Signs your identity has been stolen

Most people notice ID theft when they see purchases they can't explain or withdrawals from an account. However, identity theft isn't always as obvious as a stolen or missing wallet. Here are some less obvious signs:

Health plans

Fraudsters know there's money for the taking in health plans. If you get notified that you're suddenly not covered for a condition or you've reached your benefit limit, it could mean someone has stolen your identity.

Calls from creditors

Getting contacted by a creditor to approve or deny credit you never applied for.

No mail

If you're not receiving expected bills or other mail, it's possible that fraudsters may have redirected your mail to another address or stolen it from your mailbox.

Identity theft prevention in Canada

The harder we can make it for thieves to steal our identity, the better off we are. Here are some tips to make their lives more difficult:

Create strong passwords

Use strong online passwords. This means that your password should include a combination of capital letters, numbers and symbols. Never use one password for all your accounts.

Spot bad emails

Fraudsters love to fake official looking emails with links to fill out forms or offers that sound too good to be true. These could look like they're from a cable provider, a financial institution or even the government. Always double check the sender's address to see where the email has originated from and never click on links unless you're sure the email is legitimate.

Block suspicious numbers

We've all gotten those random phone calls and text messages from obscure places around the world. Never provide personal information over the telephone unless you initiate the call. And use the block feature on your phone to avoid being targeted repeatedly.

Cover your paper trail

Shred or destroy pre-approved credit card applications, credit card receipts, bills, and related information when you no longer need them. You should also avoid keeping a written record of your bank account, PIN number(s), Social Insurance Number, and computer password(s) around the house or in your wallet.

How we can help in the event of identity theft

Surprisingly, only 26 per cent of Canadians say they have identity theft protection or insurance.* For those who do, be sure to review your coverage with your insurance broker to understand what's included in your policy. At Johnson Insurance, we're here to help protect you by offering identity theft coverage in all home insurance policies. To learn more about home insurance through Johnson, give us a call or visit Johnson.ca.

* According to a recent survey commissioned by Johnson Insurance, a leading property insurer offering identity theft coverage.

** <https://fcnb.ca/en/news-alerts/canadian-anti-fraud-centre-bulletin-cerb-scams> About the survey:

From June 26th to June 28th 2020 an online survey of 1,512 randomly selected Canadian adults who are Maru Voice Canada panelists was executed by Maru/Blue. For comparison purposes, a probability sample of this size has an estimated margin of error (which measures sampling variability) of +/- 2.5%, 19 times out of 20. The results have been weighted by education, age, gender and region (and in Quebec, language) to match the population, according to Census data. This is to ensure the sample is representative of the entire adult population of Canada. Discrepancies in or between totals are due to rounding.

Article courtesy of Johnson Inc. Johnson Insurance is a tradename of Johnson Inc. ("Johnson"), and is an insurance intermediary specializing in home and auto insurance, as well as group benefits. For more information about Johnson, go to www.johnson.ca. Home and auto policies underwritten, and claims handled, by Unifund Assurance Company ("Unifund"). Described coverage and benefits applicable only to policies underwritten by Unifund. Johnson and Unifund share common ownership. Eligibility requirements, limitations, exclusions or additional costs may apply, and/or may vary by province or territory.

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Legacy Grants

Hitchinbrook Farm Society

The Hitchinbrook Farm Society provides therapeutic riding and outdoor recreational activities with a focus on sensory management and socialization skills. The Legacy Foundation is supporting this program for 12 students diagnosed with Autism.

The Board of Directors for the Hinchinbrook Farm Society is pictured. Front: Kathryn McMullin, Terese Silver, Carol Rolfe-Higney (President), Deb Featherby (MAL South Shore), Bob Chapman
Back: Amanda Teal, Kara Wilson, Patty McGill



March of Dimes

The March of Dimes operates year round conductive education for children with neurological motor disorders. This funding will help defer costs for those children accessing this assistance. Participants work under the guidance of trained professionals to build on their existing skills and abilities and to help perform more easily daily tasks such as dressing and feeding themselves.

Judy Knowlton presents a cheque to Beth Lynch, March of Dimes, at DeWolf Park in Bedford.



Pictou Roots for Youth



Pictou Roots for Youth is a program to help youth ages 16-24 to end their homelessness. In the past year the organization has helped 35 young people in this regard. By providing access to education, skill development, and a safe place to connect with the community, the program has successfully assisted these young people and will continue to reach out to those in need of a home.

Cindy MacKinnon, Stacey Diamini, and Jim Harpell are shown in the photo.

Robotics South Shore

Teacher Byron Butt offers an after school program in Robotics on the South Shore. He provides an extensive array of skills development in coding, robotics (both underwater and surface varieties), and video game design. This grant will allow students to access critical resources. Bryan is presented the cheque by MAL Deb Featherby.



Legacy Grants

Scottish Rite Learning Centre

Judy Knowlton is presenting Thelma Gregan, Director of the Scottish Rite Charitable Foundation, with a Legacy Foundation grant. The Scottish Rite Learning Centre for Children is in its fourteenth year of operation in Halifax. It provides free remedial tutoring for children who have been identified as dyslexic.



Spirit Glen

Pictou United Church's contemplative garden, officially named 'Spirit Glen', is a space made for our anxious times. The garden welcomes any and all who seek sanctuary, alone or as an opportunity to safely spend time with a friend, and provides an open-air space for meetings, a knitting circle, and recently the resumption of in-person worship at Pictou United.

Grants from United Way Pictou County and the Retired Teachers Organization of Nova Scotia have funded what was meant to be an initiative to mentor children in organic gardening practices. Covid-19 restrictions required a deferral of this plan until another year when it will be safe to gather children together, with the three raised garden beds each being worked by an individual family with small children for this year. An arbor for growing climbing edibles, such as runner beans, has been constructed with a tool shed soon to be added.



The first photo shows Jim Harpell presenting the cheque to Ruth MacKay and Cindy MacKinnon. The second photo is of members of the committee for the Pictou United Church Youth Garden – Ruth MacKay, Dorothy Bush, Cindy MacKinnon, Karen Hicks, and Angie Burns Burrell.



Super Siblings Program

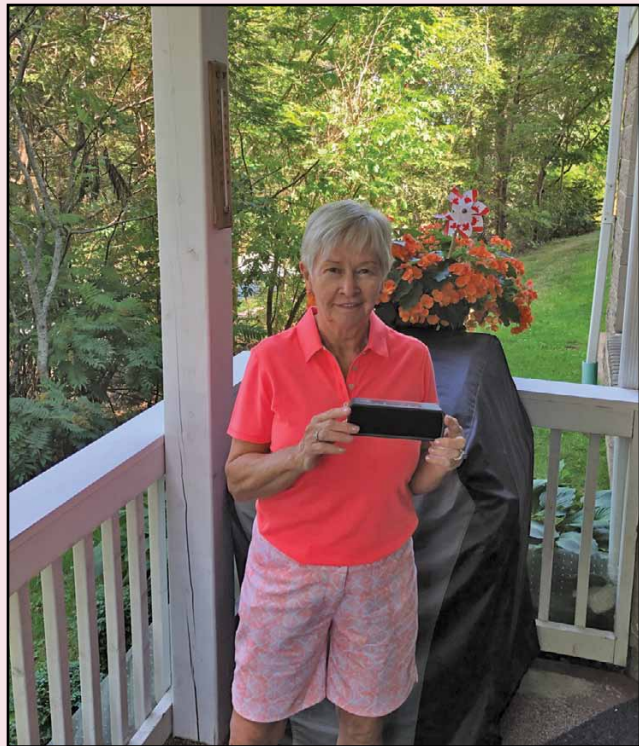
The Super Siblings program is a recreational opportunity provided by the Annapolis Valley Chapter of Autism Nova Scotia for children and youth who have a sibling with autism. It is an opportunity for them to be in the spotlight and enjoy a program tailored to them. It is also a chance for them to meet other kids in a similar situation. There is no education or official support piece in this program – no therapy or counselling, or even talking about autism. The person with autism does not attend this program (parents/grandparents have pointed out the added benefit of spending this time alone with their autistic child/grandchild). Consider it as respite for the siblings.

Photo shows Bev Roy presenting the cheque to Amanda and Angela Cress, mother and daughter organizer and participant in the program.



Find Scavenger Hunt

Find the answers to the following questions and submit your entry to the editor by email bettyanne@eastlink.ca , or by mail to Betty Anne McGinnis, 6571 Highway 1, Ellershouse, NS B0N 1L0. Prizes have been generously donated by Medavie Blue Cross, NSTU, and Manulife. Submissions must be received by January 10, 2021. A random draw among those entries with all answers correct will determine the winner. Be sure to include your name, RTO Branch, mailing address, and phone number. The winner of the Winter 2020 contest was Deborah Clarke, West Hants Branch. Congratulations!



Deborah Clarke, winner of the Winter contest with her Bluetooth speaker donated by Manulife.

1. What community organization in Halifax County raised money for five scholarships, in spite of the restrictions placed on us by the pandemic?
2. Who should you call or email at the NSTU Office to update your contact information?
3. Who is the new RTO Newsletter editor, beginning January 2021?
4. Who is the new provincial RTO President?
5. What is the new name for the Medoc Travel Insurance plan?
6. What Yarmouth member is the new 2020 NS Stick Curling Champion?
7. What important topic does Johnson's article give you advice on?
8. What recipe was shared by Wendy Rodda?
9. What is the phone number for Pension Services Corp.?
10. Who was the late retired teacher paid tribute to by the Pictou Branch?

RTO Members Contact Update

RTO Members are asked to notify their Branch Presidents of changes in their contact information, including phone numbers, email, and mailing addresses.

Branch Presidents can be reached through both the RTO Newsletter and the RTO Website at <http://rto.nstu.ca>
 Also, please update your contact information with **Marie MacInnis at mamacinnis@staff.nstu.ca**
 or **1-800-565-6788** at the NSTU Office for the RTO Newsletter mailing list.

Please state whether you would like to receive an electronic subscription—opposed to a paper copy—by leaving your email address.

NOMINATING COMMITTEE

Table Officer Positions

The following RTO Table Officer Positions are open for 2021-2023

1. Treasurer – 2-year position
2. Secretary – 2-year position

These positions will be filled at the RTO Annual General Meeting in Halifax on May 20, 2021. Interested candidates must send a completed application form to the Chair of the Nominating Committee no later than February 28, 2021. In addition to inclusion in the next issue of the newsletter, the application form for these two positions is also posted on the RTO website at rto.nstu.ca.

Member-at-Large Positions

Member-at-Large positions are open for nomination in the following four regions for the 2021-2023 term:

1. Strait (Richmond, Inverness, Antigonish-Guysborough Branches)
2. Chignecto-Central (Colchester-East Hants, Cumberland, Pictou Branches)
3. Halifax Metro (Dartmouth, Halifax City, Halifax County, CPX Branches)
4. South-West Shore (Yarmouth-Argyle, AER-Baie Sainte Marie, Digby Branches)

The application form for the Member-at-Large position is posted on the RTO website at rto.nstu.ca and will also appear in the winter edition of the RTO newsletter. Interested candidates must submit a completed application form to his/her Branch President no later than April 1, 2021.

If a particular Branch has more than one candidate offering for Member-at-Large,

RETIRED TEACHERS ORGANIZATION
NOMINATION FOR PROVINCIAL EXECUTIVE POSITIONS ELECTED AT AGM

Deadline for Nominations – February 28th

Nominations for: TREASURER
 SECRETARY

Name of Nominee: _____

Branch to which Nominee belongs: _____

Address of Nominee: _____

Tel #: _____ Email: _____

RTO Branch Activities:

RTO Provincial Activities:

Other (Including NSTU Local or Provincial activities):

Signature: _____ Date: _____

Return to:
RTO Nominations Chairperson
Bill Berryman
669 Bog Road
Falmouth, N.S
B0P 1L0
Or scan and email to: bbberryman459@gmail.com

then an election at the Branch level must be held prior to April 30, 2021. No more than one name may be offered by each Branch in the region. A Regional Returning Officer for each region holding a Member-at-Large election shall be appointed at the March 3, 2021 Branch Presidents meeting.

If there is more than one candidate applying for the position, each Regional Returning Officer will then conduct an election for Member-at-Large in his/her region after April 30, 2021, but prior to May 15, 2021. The Regional Returning

Officer shall conduct an election by calling a meeting of the candidates and three voting delegates from each participating Branch. Immediately following the election at this meeting, each Regional Returning Officer shall submit the name of the successful candidate to the Chair of the RTO Nominating Committee. The names of the newly elected Members-at-Large will be announced at the RTO Annual General Meeting on May 20, 2021.

—Bill Berryman
Chair, RTO Nominating Committee

This Land Is Your Land...

The RTO Newsletter invites all members to send us their photos of our beautiful province. In each issue we will showcase the life, landscape, and seascape of Nova Scotia. Submissions must be your own photography. Please include your name and the location. Not only will our newsletter continue to share information and stories with members, but your photographs will remind us why we have chosen to retire in Nova Scotia, and encourage us to explore its wonders for ourselves.



Arichat, Isle Madame. Photo by Cheryl Millard.



*Queensland Beach.
Photo by Glynda Wimmer.*



*Turtle.
Photo by Martha Wheaton.*

This Land Is Your Land...



*Bush Island, Lunenburg County.
Photo by Charlotte Brooks.*



*Lighthouse at Port Medway.
Photo by Brenda Zwicker.*



The Bluenose in Bedford Basin. Photo by Deb Clarke.

This Land Is Your Land...



Fall at the Cabin. Photo by Dorothy Smith.



Sea gems on Lockman's Beach in Sydney Mines. Photo by Marilyn Martell.



Sunflower Maze. Photo by Glynda Wimmer.



Waves crashing against rocks at Peggy's Cove. Photo by Verlene Silver-Corkum, Bridgewater.



Return undeliverable Canadian addresses to:
3106 Joseph Howe Drive, Halifax, NS B3L 4L7

RTO Pins are available through
your Branch
Presidents.
Price is \$5.00 each!

