

The Retired Teacher

Nova Scotia Teachers Union

Volume 47, Number 2, February 2016

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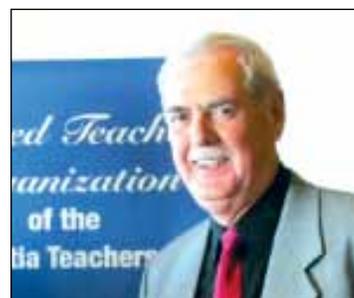
From The Desk of the President...

Jim Kavanaugh

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On behalf of the RTO Executive I would like to extend best wishes to all RTO members for a happy, healthy, and prosperous 2016. With your continuing support and that of the twenty-three Branch



Executives, your RTO Executive is committed to fulfilling the RTO Mission which states “The RTO is the official body representing the retired teachers of Nova Scotia and will advance, promote and protect the welfare of its members”.

The Retired Teacher, a newsletter for retired teachers, is published by the Retired Teachers Organization, an affiliate of the Nova Scotia Teachers Union.

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Seniors' Pharmacare Program Changes

On January 15, Leo A. Glavine, the Minister of Health and Wellness, announced a number of changes to the Seniors' Pharmacare Program. These changes, as many of you have voiced, are extreme and unacceptable. Elsewhere in this newsletter, you will find a letter dated January 28 that was sent to me from Minister Glavine. Also in this newsletter please find my response letter to Minister Glavine, dated January 29, which spells out, among other things, why we find these changes unacceptable. To reiterate an essential fact, in 2007 the premium was set at \$424 per year for all participants except for those with low incomes. At that time, it was also agreed by the Department of Health and Wellness and the Seniors' Advisory Council (Group of IX), of which the RTO is a member, that this level of premium, which represented 25% of the Pharmacare costs, was

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A newsletter for the retired teachers of Nova Scotia

A MEMBER OF ACER/CART

fair and reasonable. Additionally, it was agreed that the 25% in participant premiums and 75% in government contribution to the program would be maintained for this most important cost-sharing social benefit. Each year Health and Wellness personnel would report to the Group of IX on whether the 25%/75% ratio had moved.

For some time, there was practically no change, but eventually there was some slippage, and rather than altering premiums or contribution levels for small differences, it was agreed to allow a 3% cushion on either side of these ratios. However, in Minister Glaviné's letter to me dated January 28, 2016, I learned that the sharing ratio at the end of 2014-15 had come in at 30.4% versus 69.6%. More importantly, this difference translated into seniors paying \$10 million more than agreed upon while the government paid \$10 million less than agreed upon.

When the government looked at this situation, they had three options. The first option was to be fair and to decrease premiums by \$10 million for senior participants and to increase the government contribution, our tax dollars, by \$10 million. Option two was to use the \$10 million saving to increase the number of seniors paying no or reduced premiums, to base premiums on income, and to reduce the co-pay. The third option, which of course they selected, was to keep the \$10 million. On February 2, I became aware that the government followed up option three in 2015 by rescinding the Regulation that spelled out the 25%/75% ratio agreement. As you know, governments can change regulations at any time and such changes do not come before the House of Assembly for discussion or debate. This brings us to 2016 and the government decision that a portion of option two, the program changes part, looked good. They introduced these changes, but the costs related to these changes, \$10 million, were downloaded to seniors in drastic premium increases. With these changes, the cost-sharing ratio, by the end of 2014-15, changed from the original 25%/75% to 30.4%/69.6%, and now to 37%/63%. In other words, seniors will now pay \$20 million more than the agreed upon 25%/75% ratio formula, and the government will pay \$20 million less. On February 3, a special meeting of the Group of IX was held with government officials. We appreciated the opportunity to express our collective concerns and opposition. The government officials present assured us that they were listening, that they would bring these serious concerns and objections back to the Premier and

his government, and that they would bring a response back to us in a timely manner. It was indicated that they should have a response for us by the following week. Because of publishing deadlines for this newsletter, I will not be able to share their response in this medium, but I will report through our 23 Branches, our website, and other means at our disposal. If the response is unacceptable, we will look to you to help us ramp up our opposition to these Seniors' Pharmacare program changes.

Retired Teacher Group Drug Plan

Many of you asked the RTO to investigate the possibility of setting up a Group Drug Plan for retired teachers. As you have probably heard, we have already started that process. It is important to point out to you that we are not encouraged by responses to our initial inquiries, but we will continue the research. Also, I know some of you are investigating existing drug plans to determine if any hold a viable option for you. In addition to comparison of premiums and formularies, there are many factors to consider. Most, if not all, of the drug plans exclude pre-existing conditions from coverage. As well, there are no maximums on co-pays, and there are annual or lifetime limits on drugs. Also, keep in mind the harsh penalty for leaving and rejoining the Seniors' Pharmacare program. All 23 RTO Branch Presidents will meet with the RTO Executive on March 1, and we will report our findings to them. Our report will also be posted on our website at rto.nstu.ca.

\$10,000 Branch Initiatives/Programs Fund

The 2015 AGM approved an Executive proposal to establish a special fund to which Branches could apply, beginning 2016. The fund is called the Branch Initiatives/Programs Fund and the intent is to encourage Branches to come up with programs and/or initiatives to better service their RTO members at the Branch level and to request funding through this special fund. The Executive was very pleased to approve the first two applications at our January Executive meeting and we look forward to receiving applications from other interested Branches.

Thinking Differently About Life After School

The RTO was pleased to sponsor a full-day session on Conscious Aging for twelve teachers in the Halifax re-

gion last year. We had hoped that similar sessions could be held in other regions of the province, but there was little take up. It appears that few people were prepared to commit a full day, so the program has been revised to a half-day session and the program has been renamed “Thinking Differently About Life After School”. We shall promote this revised version and we hope that it will generate interest within our Branches.

Teachers Pension Plan Trustee Inc. Appointment – Response

I reported to you in October that the RTO took great exception to the NSTU’s appointment of a retired teacher representative on the Teachers Pension Plan Trustee Inc. Board, one year prior to the position vacancy, without advertising or calling for applications, as per their own Operational Procedures. I wrote our objections to NSTU President Shelley Morse on May 28, but a reply had not been received in time for the October Newsletter. My letter also requested that the Provincial Executive rescind the appointment and advertise the position. In a letter from President Shelley dated October 21, 2015 she stated “After a lengthy discussion, the Provincial Executive decided to take no action at this time”.

Branch Presidents Meetings

For a number of years, the RTO Executive has built three meetings of Branch Presidents into the annual meeting schedule. These meetings are a great opportunity for the Executive to disseminate information and to seek input from the twenty-three Presidents. They also afford a great opportunity for Presidents to share topics of interest and best practices at the Branch level. The next meeting of Branch Presidents, a full day, will be held on March 1 at the NSTU.

AGM 2016

Evaluation feedback from last year’s AGM clearly indicated the desire to continue to hold the AGM in Halifax with the same arrangements. Therefore, the 2016 RTO Annual General Meeting is scheduled to take place at the NSTU on Friday, May 20. A dinner for delegates and guests will be held the evening before at the Brightwood Golf Course in Dartmouth. The April issue of this newsletter will contain further details.

A Note from the Editor

February storms and another issue of The Retired Teacher. Some things just seem to go together. Personally, I’d prefer July sunshine with my reading, but what can one do?



Every time I write an editorial note, I thank those who have made our newsletter possible. I shall do so again, but with a new addition. Paul Hamer, NSTU staff, now works with us. Paul, welcome and thank you for bearing with me as I muddled through this issue. Your patience was much appreciated. I am sad to say that the Desktop Publisher I have worked with for more than four years has been reassigned. Sonia Matheson was my mentor when I took on this role, and she became much more than that. Sonia, thank you for your exemplary work with the newsletter. We will miss you. Of course, the Communications Committee members cannot be overlooked. Their efforts in contacting Branch Presidents, their advice, and their continuing support are essential to the production of this newsletter. Wendy, Colin, Margie, Vicky, and Glynda, thank you. Bill McLaughlin, your editing skills are invaluable, and I find myself still learning some of the finer points of grammar. And last but not least, to the RTO Executive, to the Branch Presidents, and to members who send the news, the stories, and the announcements...you are the foundation of this newsletter.

You might have read the NSTU Teachers Make a Difference campaign notices. The RTO now presents to you the opportunity to show that retired teachers also made a difference. In this newsletter, please note the information which outlines how you can share your stories of a favourite teacher from your past. We look forward to reading your submissions. The RTO will make a donation to the Legacy Foundation in the name of the teacher selected by our committee. We shall share the stories with you through The Retired Teacher.

On a final note, I would like to acknowledge those retired teachers who passed away during the last year, as well as the active teachers who did not have the opportunity to experience the joy of retirement. They are missed.

—Betty Anne McGinnis

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Committee Reports

Communications Committee

I would like to welcome on board *The Retired Teacher* compilation team our new layout editor, Paul Hamer, who has been assigned to us from the NSTU staff. Paul was introduced to the Communications Committee at its third meeting of the year on February 3. Our sincere thanks to former layout editor Sonia Matheson for her dedication to our newsletter over the last several years.

Between meetings, the committee keeps in touch regularly via emails and phone calls, always with the view of enhancing *The Retired Teacher* and the website for your information and enjoyment. We appreciate the many contributions, comments, and suggestions from you, the membership.



The RTO website at rto.nstu.ca is constantly updated by webmaster Colin J. Campbell. His addition of seasonal icons and pictures is worth a look.

NOTEWORTHY OF THANKS:

- * our Branches, who contribute more and more great updates and pictures with each issue of the newsletter,
- * our editor Betty Anne McGinnis and our webmaster Colin Campbell, retired teachers who volunteer uncountable hours in order to share the RTO news with you
- * the many of you who enjoy and submit entries to our Scavenger Hunts
- * the members of all committees from every corner of NS who diligently travel to meetings in all seasons in order to keep our organization upbeat and up-to-date

- * the RTO Executive that takes a strong stance to ensure fairness and well-being to all of us, and that constantly advises the Branch Presidents of their endeavors

Communication is indeed well and strong within our RTO.

— Submitted by Wendy Woodworth, Chair
Communications Committee

Membership Committee

The Membership Committee met on February 1, 2016, with all members of the committee present. The lateness of this meeting was due to the cancellation of the scheduled January 13, 2016 meeting because of inclement weather.

A major concern of the committee has been the neglect that the RTO Database has experienced over the past two years. One of the major responsibilities of the committee is to ensure that the RTO has an accurate and current database. I am happy to report that through the efforts of the RTO, the NSTU, and Johnson Inc, the RTO Database is updated and that everything seems to be working well.



The Membership/Authorization Form and the Associate Membership/Authorization Form have been updated.

We remind members that the RTO does not issue receipts for your membership fee for income tax purposes.

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Committee Reports

The committee has sent to the Pension Services Corp. an RTO package for inclusion in the materials that are sent to retirees when they apply for their pensions.

The committee reviewed its Mandate and will recommend to the Executive an addition to the Mandate.

The committee has the following items for sale to promote the RTO: LED keychain lights, RFID wallets, and RTO pins.

— *Submitted by Herbert E. Seymour, Chair
Membership Committee*

Pension and Benefits Committee

The RTO Pension and Benefits Committee met on January 13, 2016 and discussed a number of items. Committee Members are presently studying the various provincial retired teachers' pension plans from across Canada.

It was noted that we were not the only province that had a two-tiered benefit program when it comes to C.P.I. increases. Both Alberta and Ontario have incorporated two and three-tiered programs, respectively. Committee member Peter Lewis produced a survey of plans from Ontario west which he presented to the committee. In future months, Quebec east will be completed.



Committee members reviewed the Enhanced Survivor Benefits of the Nova Scotia Program and agreed that newly retired teachers should be given greater detail, not only of the benefits of the program, but also some of the pitfalls. It was noted that should a spouse pass away before the retiree, the retiree still receives a reduced pension. It was also noted that should that retiree remarry, the new spouse cannot be covered under the Enhanced Survivor Benefits Program.

A pamphlet entitled 'What Happens at Age 65?' has been produced based on the work completed by last year's Pension and Benefit Committee. This will be made available to the Branch Presidents at their next meeting.

Teachers have been asking about Funeral Insurance. Insurance Advisor Roy Lounsbury (roy@roylounsbury.ca) made a presentation to the committee on the two companies he represents. He gave advantages of each program, as well as some of the pitfalls. Of course, there are a number of companies offering funeral and/or end of life insurances, so it would be worthwhile for people interested in such insurance to contact their insurance provider and/or Roy. It was obvious there are a number of factors relating to the cost of this insurance, including age, sex, and medical history. There are a number of on-line calculators for insurance costs. They can be obtained by 'googling' Funeral Insurance.

There are still many people out there that think that their credit cards may provide emergency medical travel insurance. A survey was conducted in 2007 which showed that only 4 of 26 credit card companies provide this insurance. None provided emergency medical travel insurance for travellers over the age of 65. We encourage members to contact their credit card companies if they have any questions re emergency medical travel insurance.

— *Submitted by Gary Archibald, Chair
Pension and Benefits Committee*

Research and Review Committee

At the October 14 meeting it was reported that the RTO Executive has accepted the recommendations of the committee from last year. Those recommendations were in relation to the survey conducted to define the relationship between RTO Branches and NSTU Locals. The results of that survey will be shared with the RTO Presidents at a future Presidents' meeting.

Elizabeth Haggard who is an employee of the Department of Seniors for the province of Nova Scotia presented an overview of emerging issues and opportunities for an aging population. After presenting statistics of the senior population in Nova Scotia, Ms Haggard explained in detail the four themes of her

Committee Reports

research: Respect, Autonomy and Diversity; Healthy Active Living; Aging in Place; and The Social and Economic Contribution of Older Adults.

Committee member Norbert LeBlanc presented an overview of grants available for seniors. He presented both provincial and federal programs. The availability of funding for programs related to wellness is a second task the committee will examine this year. Because of the lack of time, it was agreed that the committee would look at this again at a subsequent meeting.

Marlene Boyd reported to the October Presidents' meeting, with her report focused on our work to date. Ms Boyd represented the Chair who was away from the area.

The committee encourages RTO members to take advantage of the "wellness" benefits provided through our Pension and Benefits, including chiropractic services, massage therapy, orthotics, and physiotherapy. Retired teachers should also note the available counselling services provided by the NSTU Member Services.

The January 13 meeting of the Research and Review Committee was cancelled because of weather. The next meeting will be held February 17.

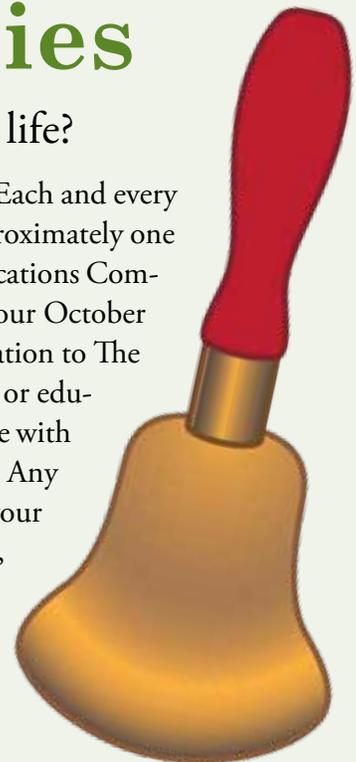
— Submitted by Jack Boyd, Chair
RTO Research and Review Committee



School Day Memories

Do you have a story about one special teacher in your life?

There are more than seven thousand retired teachers living in Nova Scotia. Each and every one of them left their mark in this province. We invite you to tell us, in approximately one hundred words, how one of these teachers affected your life. The Communications Committee of the RTO will review your submissions and select one to print in our October issue of this newsletter. The RTO will honour the teacher by making a donation to The Legacy Foundation, which awards grants to institutes that provide medical or educational training to sick or challenged children in Nova Scotia. Please include with your story the teacher's full name, the school, and the location of the school. Any contact information you might have would be appreciated as well. Send your story about the special teacher in your life to the editor of the RTO Newsletter, Betty Anne McGinnis, 6571 Highway 1, Ellershouse, NS, B0N 1L0, or email to bettyanne@eastlink.ca. Submissions must be received by June 30, 2016. The nomination may be made by anyone, but the nominated teacher must have retired from a Nova Scotia school. We look forward to reading your stories.





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

ACER – CART REPORT

President JoAnn Lauber wrote a letter on behalf of the 137,000 members of ACER-CART on November 10, 2015 to congratulate the new Prime Minister of Canada, Justin Trudeau. She indicated that as former teachers we are proud that one of ours now leads our country, and wished him great success as he deals with the issues that face Canada today.

JoAnn thanked the Prime Minister for responding to our questionnaire of a “Vision For Canada”, and, in particular, his response that “the federal government must take a leadership role and work together with the provinces and territories to adequately care for our aging population, and to tackle critical needs which might arise in the health care system”.

JoAnn offered our members’ career skills of educating, clarifying, and organizing to assist in the realization of the goals of efficiency, affordability, and universality in our health care system, and fairness in Canada’s social systems.

Prior to the federal election, ACER-CART had the opportunity to work with many like-minded organizations. These coalitions gave us the opportunity to put forward our priorities as significant items to be discussed with all candidates. ACER-CART intends to pursue collaboration with the following four organizations so that together we can assist and influence the new government to adopt policies that are in the best interests of seniors and all Canadians.

1. The National Association of Federal Retirees
 - leading the Canadian Coalition for Retirement Security, a collaboration formed to protect public and private sector employee accrued benefits and retiree benefits.
2. Congress of Union Retirees in Canada
 - “Seniors Vote” campaign follow-up concerning housing, financial security, health care, and income inequality.

3. Canadian Medical Association
 - at their August 23-26 AGM approved resolutions for a national Pharmacare program (92% in favour); a national seniors strategy; the establishment of a basic living wage for Canadians and work with insurance companies to provide better travel insurance for patients.
4. National Pensioners Federation
 - lobby the federal government that the age for Old Age Security remain at 65.
 - lobby the federal government to provide an enhancement of CPP, a defined benefit plan providing Canadians with the greatest pension income security in retirement.

Committee Reports

1. Political Advocacy Committee
 - member organizations were extremely pleased with the “Vision for Canada” pamphlet, the “Seniors Issues For the 2015 Federal Election” document, and the “Federal Party Leaders Reply To Our Questions” on the document.
 - ACER-CART Executive will suggest new topics in the coming weeks.
2. Pension and Retirement Income
 - many questions and concerns about provinces and pension plans changing from defined-benefit pension plan model to shared-risk pension plans.
 - looking at preparing documentation on the comparative study of pension plans in Atlantic Canada.
3. Health Services and Insurance
 - partnering with McMaster University on the Optimal Aging Portal.
 - this portal is an excellent on-line resource which aims to ensure that Canadians know about and have access to high quality information that can help them stay healthy, active and engaged as

long as possible and also manage their health conditions.

- register at no cost to www.mcmasteroptimalaging.org and gain easy access to search the full content of the portal.

*Respectfully submitted,
Bill Berryman*



ACER – CART Recommends McMaster's Optimal Aging Portal

Newspapers and the Internet cover lots of stories about health care for the aging Canadian, but the emphasis is usually on drama (dramatic findings from a new study, dramatic events with no mention of related scientific research), with less emphasis on substance. Readers are left to wonder which information to trust.

At the recent June board meeting, The Canadian Association of Retired Teachers (ACER-CART) unanimously passed a resolution to support McMaster University's Optimal Aging Portal as part of a platform for the development of a National Seniors Strategy. The resolution also encouraged each of ACER-CART's thirteen provincial associations likewise to endorse and become active partners with the McMaster Optimal Aging Portal.

The Portal features high quality scientific evidence about healthy aging – information that can help Canadians remain healthy, active and engaged as long as possible, and to manage their health conditions. The Portal evaluates health research and resources, telling users whether free health resources on the Internet and in newspaper stories are based on scientific research, are reliable, and are worthy of note. The articles are written in consumer-friendly language.

Users can register for free at www.mcmasteroptimalaging.org and gain easy access to search the full content of the Portal. To keep up to-date with new research and receive lists of new content recently added to the Portal, users can opt in to receive Email alerts about how to

stay healthy, active and engaged as they grow older. Users can also follow @Mac_AgingNews or the Portal on Facebook for news and evidence about optimal aging.

"I'm very proud to announce this new partnership," said Suzanne Labarge, Chancellor of McMaster University. "Both McMaster University and the Canadian Association of Retired Teachers have a strong interest in supporting life-long learning and healthy aging."

"As former educators, we have a commitment to public education and supporting trustworthy sources of information," said JoAnn Lauber, President of ACER-CART. "Over the next year, we plan to ensure that the thousands of retired teachers in Canada are made aware of this valuable resource, and that they, in turn, can share this knowledge with their communities."



Department of Seniors Meeting with the Seniors Advisory Council of Nova Scotia

November 26, 2015

1. Seniors' Advisory Council of Nova Scotia Priorities 2015-2016

- 1) Patient-Centered Health Care:
 - Provide advice and monitor N.S. Seniors Pharmacare Program to ensure affordability and equitable access to the program with a wide range of medications
 - Provide input to the Continuing Care Strategy Refresh for 2017
 - Provide input to the implementation of the Dementia Strategy
 - Provide input to the Integrated Palliative Care Strategy (eg. Advance Care Planning)
- 2) Facilitate participation of seniors in Nova Scotia's Economic Recovery:
 - Gather input and determine how seniors can

- contribute to the goals and game changers in the One N.S. Report
 - Support youth, early childhood education, and the restructuring of workplaces to allow seniors to continue working
- 3) Develop Age Friendly Communities (Aging In Place):
 - Access to affordable, accessible transportation
 - Access to a continuum of care from first diagnosis through acute care, home and community based, long-term care through the end of life needs
 - Access to housing appropriate to need, including affordable and supportive housing and assisted-living services
 - Provide input to Housing N.S. toward their plan to establish new program options for affordable home ownership
 - Provide input to the Department of Seniors in the development of Aging Policy Framework and Plan
 - 4) Support for Caregivers:
 - Financial support for family/friend/caregivers workplace leave protection and respite care for heavy caregivers
 - 5) Financial and Pension Security in Retirement:
 - Enhancement of CPP to provide Nova Scotians with the greatest pension income security in retirement
2. Housing for Seniors – Jason Shannon, President and Chief Operating Officer Shannex Incorporated and Heather Hanson, Director Communication and Community Affairs Shannex Inc.
 - Shannex is building three new “campuses” in Saint John, Fredericton, and Dartmouth
 - These “campuses” will have 3 types of housing – seniors apartments, seniors assisted-living, and seniors nursing home
 - Approximately 400 seniors will live on these “campuses”
 - Will build three new specialized residences for dementia patients
 - At present time Shannex operates 50 buildings in Atlantic Canada with over 4,000 staff and clients
 - Shannex follows the following principles in building new facilities:
 - o Client directed service
 - o Aging in place
 - o Wellness / memory care
 - o Community partnership
 - o Research and innovation
 3. Concerns were raised about Victorian Order of Nurses ceasing operations in Alberta, Saskatchewan, Manitoba, New Brunswick, Prince Edward Island and Newfoundland and Labrador.
 - Continues to serve its two principal service areas Nova Scotia and Ontario
 - VON has been challenged to serve a growing number of clients with finite resources, and believes the restructuring will allow it to focus resources on care service areas where economies of scale can be achieved
 - Except for Ontario and Nova Scotia, VON has filed for protection under the Companies’ Creditors Arrangement Act
 4. The Seniors’ Advisory Council has requested Ruby Knowles, Executive Director Continuing Care, to attend a meeting in March to speak on the Dementia Strategy.
 5. The Seniors’ Advisory Council revised its Structure and Operating Procedures document to reflect changes agreed upon at our one day Renewal and Refocusing Retreat on April 23, 2015.
 6. The Seniors’ Advisory Council has approved a request from the Hepatitis Society of Nova Scotia to review and disseminate materials on Hepatitis C, a chronic disease that causes liver damage.
 - The Council will provide assistance with contacts in our nine organizations to have presentations on the topic to seniors
 - The Section of Senior and Retired Doctors of Doctors Nova Scotia has approved the one-time testing for the public, born between 1945 – 1975, for Hepatitis C based on information from the Public Health Agency of Canada
 - Information was provided to indicate that 44% of people in Canada who live with Hepatitis C do not know they have it.

*Respectfully submitted,
 Bill Berryman
 Chair Seniors’ Advisory Council of Nova Scotia*

Elections

Elections

Deadline for Nominations:

President and Vice-President
February 29, 2016
Members-at-Large
Applications to Branch President
April 15, 2016

Elections for President and Vice-President:

The positions of President and Vice-President are open for the term 2016-2018 and these positions will be filled at the RTO AGM in Halifax on May 20, 2016. Application forms can be found on the RTO website at <http://rto.nstu.ca> and in the RTO newsletter. To be an eligible candidate for the positions of President and Vice-President, a member must file with the NSTU Office a notice of candidacy for the position sought, no later than February 29, 2016. Each position is a two-year term.

Elections for Members-at-Large

1. Annapolis Valley: Annapolis, Kings, West Hants (2-year term)
2. Cape Breton: Sydney and Area District/ Northside-Victoria/ Glace Bay District/ New Waterford (2-year term)
3. South Shore: Lunenburg County/ Queens/ Shelburne County (2-year term)

Branch Presidents must receive applications by April 15, 2016. Only one candidate per Branch is eligible. If, in a particular Branch, more than one candidate offers for Member-at-Large, then an election at the Branch level must be held. Only one name goes forward. A Regional Returning Officer will be appointed at the March Presidents' meeting. After April 30, the Regional Returning Officer calls a meeting of the candidates and three voting delegates from each participating Branch, conducts an election, and submits the winning candidate's name to the Nominating Committee Chair by May 15, 2016. Names of winning candidates will be announced at the AGM 2016 in Halifax

Submitted by Gary Archibald, Acting Chair
Nominating Committee

Retired Teachers Organization

Nomination for Executive Positions

Elected at AGM

Deadline for Nominations

February 29, 2016

Nominations for 2016: **Check one:**

- President (two-year term)
 Vice-President (two-year term)

Name of Nominee: _____

Branch: _____

Address: _____

Postal Code: _____

Telephone: _____

Email: _____

Please attach a resume including RTO Branch activities, RTO Provincial activities, and other, including NSTU Local and Provincial activities.

Signature: _____

Return to:

RTO Nominations Chairperson

Nova Scotia Teachers Union

3106 Joseph Howe Drive

Halifax, NS, B3L 4L7



FEATURE TEACHER

Lawry MacLeod

** Editor's note: Usually a Branch selects our Feature Teacher, and someone within the Branch writes the article. This feature is slightly different. A Branch member suggested that Lawry write the story of his involvement with the Hemophilia Society. After reading his submission, I asked him if he would agree to add a few details and allow us to publish him as a Feature Teacher. We are proud to acknowledge Lawry as a feature in the RTO newsletter, and I am sure the Cumberland Branch is even more proud of a teacher who spent his life working to improve the lives of his students and colleagues, while he offered his services nation-wide to improve the lives of those living with hemophilia, including his own son.*



Mary, Ben and Lawry MacLeod in costume during Showcase Production of the musical "Dirty Rotten Scoundrels, 2014"

My teaching career began in the fall of 1974 at the Oxford Elementary School, Grade Two. After my third year of teaching, I began my administrative block as part of the requirement of becoming vice-principal. I remained in Oxford for 17 years until I became teaching-principal of the Sir Charles Tupper Elementary in Warren, outside of Amherst. That's where I taught Primary for several years and became quite vocal about the need for more men to teach in the early grades. I even went so far as to suggest that men be given "visible minority status" for Grades Primary and 1. I spent 17 years in Amherst, with



Lawry grade 5 at Oxford

the last three at the new Cumberland North Academy where I chose to go back to the classroom full time, Grade 2 to start and then Grade 6.

I entered what should have been my last year in the fall of 2008, having applied for a position back in Oxford so I could finish where I began. I was to teach Grade Primary again, and this time I would have my grandson in my class. I stayed for a 36th year so that I could take my Primaries into Grade 1 and into the new school. I wanted to prove to myself that having the same teacher for the first two years of school would be of great benefit to the children in terms of little or no transition into Grade 1, after the sometimes traumatic transition from home to school in Primary. It was a great success.

During my career, I served on Science and Social Studies curriculum implementation teams, report card

committees, and several Board and NSTU initiatives, but I loved the classroom best.

When I retired, I continued to volunteer with the Hemophilia Society, Habitat for Humanity, VON, palliative care, community theatre, and lay ministry. Mary and I both sing in the church choir, perform with several musical theatre groups, and occasionally sing at weddings, funerals, and community functions. Mary enjoys working with her four horses on our hobby farm, but like most grandparents, we spend a good deal of time babysitting our grandchildren and carting them off to their various activities. Life is good!

My involvement with the Hemophilia Society did not come by chance.

Nine months after our son Ben was born in 1979, while his sister Emily was just three years old, we learned that Ben was a hemophiliac. "Bleeders" are individuals whose blood does not clot normally and requires interventions. Hemophiliacs do not bleed more than the rest of us, but they bleed longer because they are missing a protein, or factor, from their genetic make-up. Here we are in 2016 with a son who has hemophilia, a daughter who is a carrier of the disorder, and a grandson who has also



National Medical Symposium in Halifax with the Canadian Hemophilia Society in May 2015

inherited the condition. We still await the carrier status of our granddaughter.

Before Ben turned a year old, Mary and I joined the Nova Scotia Chapter of the Canadian Hemophilia Society. Since 1980 we have met literally hundreds of families in Canada and abroad who have been affected by one form or another of hemophilia or other bleeding disorders, from low platelets to Von Willebrand's disease. In Nova Scotia alone, there are over 600 individuals who experience some level of this once devastating "disease".

I have volunteered at the chapter level as treasurer, president and vice-president. I sat on several national committees, and I currently serve as a parent-adviser on a national parenting program to facilitate workshops for parents with hemophiliac children. I even attended the first joint Canada-USA convention in Houston, Texas, in the late 80s. But the greatest honour has come in the form of an invitation from the World Federation of Hemophilia to be one of four guest panelists to present their story to the World Congress in Orlando, Florida, in July of this year. I was nominated by a parent/CHS colleague with whom I had worked for several years. She thought that our story was worthy of telling as we have taken this journey over the past 35 years.



Reading in granddaughter's classroom

Our family, immediate and extended, and our friends, near and far, have been a huge support group as we endured bleeding episodes, infusion workshops (we learned to give IV treatments to Ben), tainted blood products, and living with HIV, hip replacements, and other hospital procedures. There are positives as well, which include family weekends, summer camps, trips to Skydome, and travel both in and outside of Canada.

To our many fellow retirees who continue to work with volunteer organizations, "Thank you!" And safe journey to those who are true Snow Birds.

Mary and Lawry MacLeod live in Oxford, NS. Lawry is a retired Elementary school teacher and principal, and Mary retired from APSEA where she worked with the blind and visually impaired throughout Cumberland County. Their daughter Emily, a paramedic, lives in Oxford with husband Greg and children Owen (12) and Aislin (8). Their son Ben lives in Amherst with partner Kristi. Lawry is currently VP for the Cumberland RTO.

DID YOU KNOW?



Credit Cards

If you use a credit card to book a flight or a vacation and assume you have medical insurance, you probably don't. Credit cards that include Travel and Medical Insurance are available, BUT the medical insurance is usually cancelled once you turn 65. It is important to call your bank or credit card company and speak to a representative to determine the changes that are made to your coverage when you reach 65. These details tend to be buried in the fine print on paper and online.

Ambulances

Did you know that we are charged for ambulance services only if we are transported by them? When an ambulance is called to a home or accident scene to give medical assistance, and the paramedics believe further treatment is required at the hospital, the patient may opt to have a family member or friend drive him there if the paramedics deem that it is safe to do so. When paramedics are called to a home to provide aid – even if it's just to assist someone with mobility issues back into bed – there is no charge. This is true for all of Nova Scotia. (Let's hope the government doesn't change this!)

Did you know you can access the RTO website by typing in *rto.nstu.ca*?
Do not use "www".

RTO 2016

Annual General Meeting

The RTO Annual General Meeting will be held in Halifax at the Nova Scotia Teachers Union Building on Friday, May 20, 2016 starting at 9:30 a.m.

The AGM Dinner will be held at Brightwood Golf and Country Club in Dartmouth on Thursday, May 19, at 7 p.m.

We encourage all RTO members to come to the AGM which provides excellent opportunities to see your RTO in action and to share time with friends and colleagues.

Registration forms will be available in the next issue of the *The Retired Teacher*.

For detailed information
on the NSTU/RTO
Deals & Discounts,
visit the RTO website at:

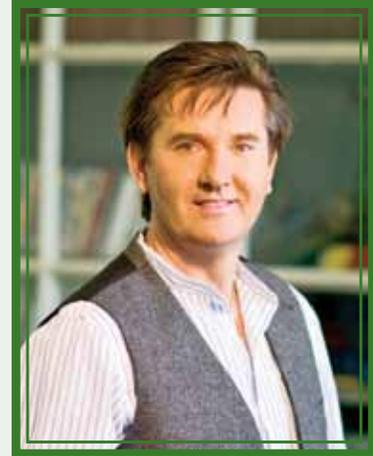
<http://rto.nstu.ca>

Check out
the RTO
website at:

<http://rto.nstu.ca>

Ireland with Daniel O'Donnell

Get set for a magical and musical adventure of a lifetime. Join Maritime Travel as we explore Ireland's most beautiful sights and meet up with the country's favourite son, singing star Daniel O'Donnell. With a maximum of just 30 guests, it will be an intimate tour focusing on music and fun. It all happens **August 8-15, 2016 - 8 days, 7 nights**. Here are just some of the highlights of our trip:



- ♣ TWO concerts with preferred seating and a personal meet and greet with Daniel O'Donnell in Killarney.
- ♣ Fully Escorted
- ♣ Tour of Ireland, including the stunning beauty of Donegal, Sligo, Cliffs of Moher, Clare, Killarney, Blarney, the Vale of Tipperrary, Dublin, and a guided day visit to County Wicklow, the Garden of Ireland.
- ♣ 7 Nights deluxe hotel accommodation
- ♣ 7 Full Irish Breakfasts
- ♣ 4 Dinners, including a dinner/concert with wine & 1 Lunch
- ♣ Enjoy a "pint" in Fitzgerald's Pub in Avoca
- ♣ Admission to area attractions, as outlined in itinerary
- ♣ Private Deluxe transportation while in Ireland
- ♣ Memories, laughs, and friendships to last a lifetime.

Contact any Maritime Travel location for further details. Or visit www.maritimetravel.ca for a complete daily itinerary and price details!

Our escort is Ron Beed, who has lived, worked, studied, and volunteered all over Ireland. He has been sharing his knowledge and passion for the Emerald Isle by organizing and guiding small group tours for more than 15 years. He is an accredited Irish travel agent with the Shamrock Club of the Irish Tourist Board, and holds a degree in Irish Studies from Saint Mary's University. "I love every part of Ireland and am always thrilled to introduce visitors to all the Island's charms," Ron says. "I especially love the small towns, country villages and out-of-the-way places, and in particular, County Donegal, where I lived and studied for a time. This Daniel O'Donnell experience will be unforgettable."

Of course, everyone knows Daniel O'Donnell. This Irish superstar has sold over 10 million records and is beloved around the world. Affectionately known as "Wee Daniel," he is considered an Irish cultural icon, famous for his engaging stage presence, and close relationship with his fans. Daniel is a native of County Donegal and has won the Irish Entertainer of the Year award three times. His concerts are much-sought-after events that provide an intimate insight into the performer and his beautiful homeland.

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RTO Travel Club c/o Maritime Travel
2000 Barrington Street, Suite 202
Halifax, NS B3J 3K1



A European Adventure

Athens–Santorini–Vienna–Prague–Berlin–Cologne–Brussels–Bruges–Amsterdam

On October 15, my husband Dennis, my sister Michelle, her husband Bob, and I left for Montreal to begin a month-long trip to Europe. We were three retired teachers and a nurse. We had some reservations about this trip – the Greek economy, the election of a Greek president, and immigration problems. However, five years earlier, the four of us had travelled to Italy, Spain, and Portugal, and we knew that we could be flexible, and still love one another when the trip was over. So onward we went.



On the first day, our flight to Athens was diverted to Frankfurt, Germany, where Bob lost his wallet with money and credit cards at the airport, but he did have his passport. We finally arrived in Athens and experienced kind, friendly people. Rooms that had looked beautiful on the internet were not so. They were on the third floor (no elevator) and very tiny. In Athens, we had insight into a real Athenian neighbourhood. We visited the Acropolis, enjoyed the food, and visited many historic sights.

We flew from Athens to Santorini for a week. Santorini is a gorgeous, quaint island off the Aegean Sea. On our rented ATVs, we found our way to beautiful, pristine beaches, shopping areas, and tourist spots. Santorini can get very busy, and after three days, we turned in our

risky vehicles and opted for relaxed bus tours around the sea-blue domed buildings. We all hated to leave this piece of heaven.

We left Santorini with its hot temperatures and flew into freezing Vienna, Austria. There we wore everything we had in our suitcases. The cold did not deter us from enjoying this fascinating city with its grand, white buildings. At the train station leaving Vienna, enroute to Prague, we met up with refugees trying to make their way to Germany. Hundreds of hungry, cold, tired, mud-clad refugees, including many families, sat on the floor waiting their turn to get on the train. It was very sad.



Prague, the capital of the Czech Republic, was magical. It is noted as one of the most beautiful cities in the world. Under warm temperatures, and with the expertise of our private tour guide, we experienced the ringing of the famous Astronomical Clock, a tour of Old Town, the famous Charles Bridge, and sight-seeing cruises on the Vltava River. It was our rule not to visit every church we saw, but the Church of St. Nicholas was amazing.

We then left for Berlin, Germany, where we were exposed to both its Nazi and its Cold War past. We toured this huge city on the Hop-On, Hop-Off buses and travelled to the Brandenburg Gate, Holocaust Memorials, the Berlin Wall, The Terror Museum, Checkpoint Charlie, and many other interesting places.



After four days, we left for Cologne—the city of magnificent Renaissance churches, green spaces, and art work. The Cologne Cathedral is cited as being one of the most prestigious structures in Europe. The Hohenzoften Bridge or Love Bridge, with countless engraved love padlocks, is etched in my memory. It is hard to believe that this beautiful city had been exposed to sexual attacks and muggings of women on New Year’s Eve.

Then we arrived in Brussels, Belgium. We all loved it there, with the culinary experiences of frites, waffles, beer, and chocolates. One day, while we toured a very



wealthy area, many people gathered to witness the arrival of the Secretary General of NATO. Armed guards and police surrounded his hotel, and gunmen were on the rooftops. An entourage of beautiful Muslim women dressed in pure white clothing, Secret Service, and finely dressed military men awaited his arrival. It was exciting – like an event on television. Many political events take place in Brussels, as it is the headquarters of the European Union and NATO.



Brussels was great, but it was time to leave and explore the city of Bruges for three days. This is a must-go-to place with an atmosphere of friendliness, charm, and quaintness. We all experienced a calmness there that gave us time to put our feet up to reminisce and laugh (sometimes hysterically) about our adventures. We cruised the canals and took in many of the attractions – especially the Heilig Bloedbasiliek – ‘a church that holds a vial of Christ’s blood.’



Leaving Belgium, we ventured to Amsterdam, in the Netherlands. This city is a perfect get-away for Europeans, a most interesting place where everybody rides bikes as their mode of transportation, as the landscape is so flat. Our four days were filled with anticipation of visiting the 17th century historic sites, combined with a modern metropolis. We enjoyed our trips to the Old Jewish Quarter, the Pink Elephant (a famous pub with about two hundred beer on tap), and of course, the interesting and precarious Red Light District. Amsterdam was exciting, and a great way to end the trip of a lifetime.

— Submitted by Bernadette Hollohan
Sydney and Area Branch



Seniors
Office of the Minister

15th Floor, Barrington Tower, 1894 Barrington Street, Halifax, Nova Scotia, Canada B3J 2A8 • novascotia.ca

JAN 28 2016

Nova Scotia Retired Teachers Organization
Mr. Jim Kavanaugh, President
3238 Nicholson Ave
New Waterford NS B1H 1P1

Dear Mr. Kavanaugh:

I am writing to you today to address questions being raised about upcoming changes to the Seniors' Pharmacare program, coming into effect on April 1, 2016.

Rising drug prices and an aging population mean that changes are necessary to keep Seniors' Pharmacare affordable, especially for those in greater need. Changes to the program followed discussions with various senior advocacy groups. Changes have not been made since 2007.

Regardless of income, all Seniors' Pharmacare members will pay less when they pick up their prescriptions. The co-pay is being reduced to 20 per cent per prescription, down from 30 per cent. For example, a senior that currently pays \$30 at the counter for a \$100 prescription will pay \$20 starting April 1.

For clarity around pension splitting, Pharmacare uses Line 150 of the Canada Revenue Agency Notice of Assessment, as it always has. If pension splitting applies, Pharmacare will use Line 150 (Total Income) minus Line 210 (Deduction for elected split-pension amount) for the person whose income is being split and Line 150 for the other person in the couple. For unusual situations, and if CRA's income information does not truly reflect an individual's or a couple's income, people should contact Pharmacare (Metro Halifax: 902-429-6565 / (toll-free) 1-800-544-6191) to request a re-assessment of their premium.

We made these changes to protect low-income seniors and improve the fairness of the program. We don't think it's fair that a senior earning more than \$100,000 a year should pay the same premium as someone earning only \$24,000.

-2-

All low-income earners earning under \$22,986 (single) and \$26,817 (couples) will pay no premiums. Single seniors earning between \$22,986 and \$35,000 a year will pay a reduced premium between \$1 and \$482 a year, depending on annual income. Couples with a combined income between \$26,817 and \$40,000 a year will pay between \$1 and \$482 each per year, depending on their income. Single seniors earning more than \$75,000 and couples with a combined income of more than \$100,000 will pay \$1,200 per year or \$100 a month per person.

An online calculator will be available for those seniors who wish to estimate their annual premium prior to official notification from the program. The calculator will be available at www.novascotia.ca/seniorspharmacare .

There are questions about people earning a Guaranteed Income Supplement being asked to pay premiums. Most people who have been premium exempt as a result of receiving GIS will see no change. Everyone in the program will have their premium assessed solely based on their income.

The government continues to pay most of the cost of Seniors' Pharmacare. In 2014-15, the government paid \$122 million for seniors' pharmaceuticals; seniors paid \$53.4 million in premiums and copayments.

We appreciate your interest in the program. These changes will protect low-income seniors and ensure the program remains sustainable in the future.

Sincerely,



Leo A. Glavine
Minister



Retired Teachers Organization

of the Nova Scotia Teachers Union

3106 Joseph Howe Drive, Halifax, Nova Scotia B3L 4L7

January 29, 2016

Honourable Leo A. Glavine
Minister of Health and Wellness
15th Floor, Barrington Tower
1894 Barrington Street
Halifax, Nova Scotia
B3J 2A8

Dear Minister Glavine,

You wrote to me yesterday “to address questions being raised about upcoming changes to Seniors’ Pharmacare program, coming into effect April 1, 2016”. You obviously have been getting questions and comments from retired teachers, and I too have been inundated with emails and phone calls. I will share your letter with our members and I will also be sharing this letter of response with them.

I have a great deal of concern and objection, as do many other retired teachers, not only with the program changes, but also with how the changes were articulated and presented.

Communication

Firstly, the indication from you re the support for these changes was far from actuality. In your press release on January 15, 2016 you said “These changes were approved after discussions with organizations such as” and you go on to list the nine seniors organizations that make up the Seniors’ Advisory Council (Group of IX), including the Retired Teachers Organization. Yes, the two RTO representatives on the Group of IX, I and Bill Berryman, felt, based on what we knew then, that changes in the Seniors’ Pharmacare program were necessary in light of the increasing number of Nova Scotians turning 65 annually and the need to add new drugs to the formulary. We were also in agreement with premiums being more reflective of income levels. However, I can assure you that we raised many questions and objections to the scenarios presented for feedback, and we are totally opposed to the program changes adopted by Cabinet. Your statement above would, I believe, imply that all nine organizations supported the new regime and that is not so.

Secondly, an invitation was sent out to one representative of each of the Group of IX organizations. Each organization has two members on the Group of IX. No invitation was sent to my fellow RTO representative, Bill Berryman, who is the Chair of the Group of IX. This was a terrible oversight. One of the nine invited was asked to join you on the stage and the person chosen, who you introduced in your introductory remarks, had been most supportive of the program changes. Again, this gave the impression that the Group of IX was totally supportive.

Thirdly, and more importantly, your comments on January 15 and again to me in your letter, give, I believe, a slanted, to say the least, version of the need for such drastic

changes in the program and the fairness of it all. I respectfully disagree with the changes and the expressed version of fairness and the following is why.

Cost Sharing Ratio

The present premiums of \$424 were set back in 2007. In discussions between the Department of Health and Wellness and the Group of IX, it was agreed by all that this level of premium represented a fair revenue contribution of 25% by program participants and 75% by government to meet the costs of the program. It was also agreed that each year the program revenue and program costs would be examined in detail to see if premiums by participants or contributions by government had to be adjusted to maintain the 25/75 ratio. After some time, the examinations revealed that the 25/75 ratio was slipping somewhat, but rather than adjusting premiums or contributions for slight differences, it was agreed to allow approximately 3% on either side of the ratios. When various scenarios for the 2016 program changes were presented to the Group of IX, for one thing, we did not know the cost sharing ratio for 2014-2015. In your letter to me you state that "In 2014-15 the government paid \$122 million for seniors' pharmaceuticals; seniors paid \$53.4 in premiums and copayments". This sounds very generous on the government's part, but what most don't know is that the \$53.4 million paid by seniors is 30.4% of 2014-15 Pharmacare costs, not the fair and agreed upon 25%. Government contribution that year represented only 69.6% of the costs. The 30.4% payment means that in 2014-15, seniors have subsidized government contributions by 9.6 million dollars. Why the urgency to increase premiums? I asked the Pharmacare Division presenters what impact would the proposed 2016 changes have on the traditional 25/75 cost sharing ratio and the answer given was that ratio could only be determined in retrospect, after a year or longer. How can anyone set premium levels and government contributions if they have no idea of the projected costs? In this morning's issue of the Chronicle Herald, Tory Leader Jamie Baillie was quoted as saying he received a copy of the projections, (that I could not get) and he says that the revised program changes are projected to result in seniors paying \$64.6 million and the government paying \$110 million. If these projections are true, and there is no reason to believe they are not, this means that seniors will be contributing an additional \$10 million dollars while the government, again, gets to reduce their contribution by the same amount. Compare this to the agreed cost sharing ratio of 25% and 75%, the senior participants will now be paying 37% of the costs and the government 63%. In all, as reported from the 2014-15 statistics, seniors will be paying \$20 million extra and the government will be paying \$20 million less. It must also be noted that the projected total costs of the revised program is \$175,000,000, the same total costs that were reported for the 2014-15 year. How can you justify the program changes with your statement that "These changes will..... ensure the program remains sustainable in the future"? We, too, were told at the Group of IX that changes were necessary to sustain the program, yet we see now there was no projected increase in cost. It appears the only concern of government was, and is, how do we download more of this cost to seniors? Your government has managed to do it and I think it is deplorable to paint these downloading revisions in such glowing and positive terms.

Excessive Premium Increases

We had no difficulty with increasing the number of seniors who will be paying a reduced premium or no premium, but for other seniors, the increase in premiums amounts to \$10 million more than what was needed to sustain the program and \$20 million more than what is a fair sharing between plan participants and government. You said in your press release that "The highest earning seven per cent of plan members will pay the maximum premium \$100 a month or \$1,200 per year". This represents a 183% increase

in premium at one time. There is no gradual increase. Seven percent sounds small, but it represents 8,400 seniors who are already paying high taxes to, among other purposes, support government contributions to the Pharmacare program. You also fail to mention the thousands of additional seniors who will see their premiums increase by at least 100%.

Single vs Married Premium Level Unfairness

I contend that there is a tremendous unfairness in the premiums required of a single person as compared to that required of a married couple. To give two examples from the limited data, a single senior with an annual income of \$35,000 will pay \$480 per year. A married couple with a combined income of \$40,000, only \$5,000 more than the single person, will result in premiums of \$480 for each of them. What if the two married people had incomes of \$20,000 each, should not each be excused from paying any premium because neither met the single \$22,986 threshold? On the upper income levels, a senior with an income of \$75,000 will pay \$1,200 per year. A married couple with a combined income of \$100,000, only \$25,000 more than the single person, is required to pay \$1,200 each per year. What if this married couple had incomes of \$75,000 and \$25,000, should it not be reasonable for the \$75,000 earner to pay \$1,200 per year and the \$25,000 earner pay less than \$40 per month? I have never heard anyone give an acceptable rationale as to why these drastic and unfair discrepancies were adopted. Additionally, I have a question that is not addressed in any of the documentation. What if a married person is in the program and has an income of \$22,000 and his/her spouse is not yet 65 and, of course, is not in the program but has an income of \$78,000. Does that person not pay any premium, or must that person combine his/her income with the non-participating spouse and therefore have to pay \$1,200 per year?

Co-pay Reduction

There was great fanfare made of the fact that the co-pay was reduced from 30% to 20%. My take on this is that for many, if not most, participants, it simply means it will take them a little longer to reach the maximum co-pay amount of \$382.

Penalty Clause

In your January 15 announcement and your January 28 letter to me, I saw no comments re the penalty clause which states that if a person does not join the program when eligible, or leaves the program and wishes to rejoin, he/she must then wait 90 days and then be subject to 1.5 times the premium for five years. At the Group of IX sessions, we took great exception to this extreme penalty and were shocked to see that it was not eliminated or at least revised.

For the reasons stated above, I and the RTO members with whom I have been in contact, are extremely upset with your government for the unreasonable and unfair changes in the Seniors' Pharmacare program. We urge your government to reconsider the introduction of this revised program as announced on January 15.

Sincerely,



Jim Kavanaugh
President, Retired Teachers Organization

~ THE WALL ~

The Retired Teachers Organization (RTO) has a display wall at the NSTU building. It is on the second floor, Room 208 – near the large meeting room. This display provides information about the RTO and how it works on behalf of retired teachers. It also showcases retired teachers. Retired teachers are a large group of busy people who do many interesting things – volunteering, working, organizing activities, travelling. The RTO Wall is a great place to post pictures and information about our organization. The Membership Committee asks the Branches to contribute to this endeavour by sending contributions to the Committee. We look forward to receiving your input so that we can all share in the activities. If you send a picture, please attach the names of those in the picture and briefly describe the event pictured. This will make your picture of more interest to others. You can e-mail the photos to the person below; there is no need to send a hard copy. If you have a smart phone, just “click and send”. We will do the rest!

The Wall is updated on a regular basis, whenever information is provided by Branch Presidents or any member of the Organization.



CONTACT: HERBERT SEYMOUR

**13240 Highway 3,
Upper LaHave, N.S. B4V 7C5**

Email: hseymour@eastlink.ca

Branch

Updates

ANNAPOLIS BRANCH

November 19, 2015 was a day to remember for the members of the Annapolis Branch of the RTO. Following our Executive meeting, the conference room at the End of the Line Pub turned into a festive Craft Fair. Members of our Branch displayed and sold a variety of crafts that they had made. Judging by the laughter, the volume of conversation, and the sales, the occasion was a huge success and may become an annual event.

Our guest speakers for the meeting were also well received. Darrell Warren and Ellen Corkum-Warren, retired teachers and now the operators of Discovery Driving School in Bridgetown, gave an interesting presentation on “Winter Driving Safety”. Even though most of the members had driven on winter roads for years, the tips, anecdotes, and statistics offered by the speakers were both informative and timely.



Darrell Warren, Ellen Corkum-Warren and June Trimper.

After a delicious lunch and more laughter and conversation, the General Meeting continued. One of the highlights of the meeting was the announcement that our Branch will host the RTO Golf Tournament at the Eden Golf and Country Club on September 17, 2016.



Bill Butler, wife Donna Lee and Barbara Tratt. Bill donated all of his wood turning proceeds to the meal programs at our local elementary schools.

Other discussions included the Programs and Initiatives grant of up to \$2000 available to Branches from the Provincial RTO, as well as suggestions for future speakers and activities. Each member present received the informative book, *It's in Your Hands*, which provides information on most legal issues facing seniors.

COLCHESTER-EAST HANTS BRANCH

On September 29, 2015 Colchester-East Hants RTO members spent a day exploring Tatamagouche and the North Shore. The group met at Creamery Square and toured the Margaret Fawcett Norrie Heritage Centre and Museum and the newly opened Grace Jollymore Joyce Arts Centre.

After a brief walk along the Trans Canada Trail, we visited the Train Station Inn, billed as one of the ten quirkiest inns in the world. Owner and guide James Lefresne, dressed in full station master costume, led the tour. We were treated to lunch on the dining car, an experience in itself.

The group enjoyed the various shopping venues along the main street. We stopped at the Tatamagouche Brewing Company and enjoyed samples. We then visited Sara

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Bonnyman's pottery studio where she turned a couple of pots before we moved on to Patterson's Wharf, built by the men during the week of the show "The Week the Women Left". A photo shoot with Tatamagouche Bay as the background provided evidence that we were, indeed, there.

Our stop at Jost Winery in Malagash capped a wonderful day on the North Shore, and provided us an opportunity to sample the wine and enjoy the ambience. Everyone went home happy with the day's adventure.



Over the years, the East Hants retired teachers have held a number of well-attended dinners in the Rawdon area. To revive interest, the Branch undertook a 'Meet & Greet'. Through the efforts of a few active retirees, the word quickly spread throughout the region.

On the 22, twenty-five East Hants retirees met at Shooters in Enfield. The initial get-together was an attempt to gauge the interest for continuing social programs in the area. Five Colchester area members attended to lend support to this initiative. From the noise level, it was clear that people wanted to reconnect.

Branch President Peter Mattatall also expressed support for the initiative and welcomed the unfamiliar faces. Many in attendance expressed support for a Christmas dinner as the next opportunity to meet. All-in-all, a successful first step toward greater involvement by retirees in the East Hants area.

The proposed turkey dinner was held on December 10, also at Shooter's in Enfield. Forty retirees and guests attended. A survey was taken to help determine future initiatives and frequency of get-togethers. Another successful initiative on behalf of the Branch.

DARTMOUTH BRANCH

Dartmouth hosted 42 members at its first luncheon of the season on October 21, 2015 at Brightwood Golf and Country Club. Members caught up with each other over a delicious meal of chicken, vegetables, and a dessert – chocolate lava cake. We welcomed new retirees Nora Muise and Janet Latter Wilmot, as well as old friends and guests of members. Our speaker was Paul Sarty from Johnson Inc. who spoke on Carepath – Cancer Assistance program.



Margaret MacDonald (Past President) presents Jo-Ann Cuvelier a token of thanks for her work as retiring Vice President of Dartmouth.

This year's Provincial RTO Committee members include Annette Petrie on Research and Review and Sharon Taylor on Membership. A continued initiative this year is a business card with contact information of Executive members. A new component of the card is the inclusion of luncheon dates for the coming year. Also, once a

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month, we hope to get a Walking Group out and about to various locations in the city.

December drew 70 members and guests to Brightwood again for the Christmas luncheon. A festive atmosphere complete with a traditional turkey dinner and sticky pudding for dessert had everyone chatting and sharing memories. Craft vendors, AKA “Retired Teachers”, Diane Morgan, Ruth LeLacheur and Judy Knowlton, provided a variety of handmade products for purchase. A special thank you to Ruth Durrant who handled the collection of food donations for the food bank and monetary contributions to F.O.O.D. For many years Ruth has graciously looked after this task on our behalf. Also, kudos to Randy MacKenzie who sold tickets in support of a youth group that he has volunteered faithfully with



Dartmouth friends, old and new gather to get caught up on the news.

for many years. Don Hill was the lucky 50/50 winner! A record 14 door prizes, which were donated by the Branch members, craft vendors, and the Branch, were drawn for before greetings of the season were extended to all.

We are looking forward to March 30 when Paul Sarty will speak to Metro Branches on Travel Insurance. Also, the Dartmouth Branch will host the “Metro Combined Luncheon” on April 6, 2016 at Brightwood.

GLACE BAY DISTRICT BRANCH

On Thursday, December 10, the Glace Bay District Branch RTO held its Christmas dinner meeting at the Immaculate Conception Church. A large turnout of members enjoyed a delicious turkey dinner with all the trimmings. The December meeting is always special, with gift draws and donations to support community organizations. The mood was joyous as the membership looked forward to the approaching holiday season and a new year.



Peggy Whyte, Legacy Fund; Reg Johnston, Branch President; and Chris Cormier, member.



Branch Secretary Patricia Clyburn and Treasurer Wayne Hurley.

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HALIFAX COUNTY BRANCH

The Halifax County Branch celebrated the Christmas Season with an afternoon high tea in honour of the sixth and final season of Downton Abbey. Oakwood House on Lake Banook was the perfect backdrop for the event. Members were invited to dress in period costume and the event featured a Downton Abbey trivia contest, a charity raffle, and a high tea prepared by The Baking Brit. It was a delightful afternoon. We paid tribute to the series, enjoyed the company of friends, and shared delicious treats.



Photo credit Ken Thompson

Watch your inbox for information on upcoming winter events to help beat the winter blues. An afternoon of bridge and other card games, a Skate Date at the oval, and a Pub night are on the agenda.



Photo credit Ken Thompson

INVERNESS BRANCH

November 10, 2015 was the day, a beautiful autumn day, when approximately 60 members of the Inverness County Branch of the RTO met in Port Hood for our semi-annual meeting. At the end of the meeting, Patrick Lamey, a local lawyer, gave us a great presentation on wills, as well as some of the legal details that we should know regarding aging well.



Then, the local CWL treated us to a delicious roast beef dinner which everyone thoroughly enjoyed. It is always a pleasure to meet and reconnect with our former colleagues, and it is always a bonus when we learn useful tips while we're together.



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KINGS BRANCH

On October 15, a number of RTO members showed up at the Driftwood Restaurant in Berwick for coffee and muffins. Guest speaker, Jenn Black of Trip Central – Wolfville Office, gave a talk on travel for retired persons. She raised a number of good points on travel and was peppered with questions from her audience.



November pub night

There was a promise of guitar music at our Pub Nite on November 3. The guitar player did not materialize, but that didn't stop 25 members from showing up at Kings Arms. They were a boisterous bunch, and repeated comments such as "Hey, I haven't seen you in such a long time," and, "Good to see you," were heard. After a few drinks, members up and down the long table shared appetizers. As they left, several asked when the next Pub Nite would take place, and commented on the fun they had had. The next such gathering is February 9 at Kings Arms.

We had another great turnout for our Annual Christmas Dinner on December 2 at the Berwick Lions' Club. Everyone had a great time meeting friends and colleagues, chatting up a storm, and enjoying wonderful food cooked by Lions' Club members. There was so much chatter and laugh-



Christmas Sweaters

ter that it was difficult to hear the Christmas music from the sound system.

Many guests made donations to the Food Bank in the form of food (over 50 kg!), while others made cash donations (\$145.00). There were a number of door prizes of poinsettias that came in handy with the Christmas season about to begin.



Christmas Waiting

A General meeting was also held where resolutions to the AGM were ratified by the membership. We have had offers from members to organize ski trips to Martock this winter. There is also an offer to have members learn to draw or paint. Another offer is to lead spring hikes of various levels in and around Kings County. Lots of activities happening in RTO Kings Branch.



November pub night

LUNENBURG BRANCH

The Lunenburg Branch hosted a wonderful turkey dinner at our December meeting. Music and Christmas cheer spread to our members from Krista McDow's Grade 2 class, Hebbville Academy, under the direction of music teacher Emily Strong. Queens President

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Alex Doggett and spouse Deb, along with Shelburne President Bonnie Mahaney and VP Phyllis Cunningham were special guests. The Branch welcomes Dan Thimault as our new VP and Rhoda Crouse-Eisner as our new MAL. Our Branch is busy with new initiatives. We are planning a Wellness Day in the near future. A committee has been formed to look at guidelines to award a Branch Bursary. We look forward to another productive year.

NEW WATERFORD BRANCH



Enjoying a pre-meal discussion at the New Waterford Christmas meeting are left to right Lowell Cormier, Gary Burke, Ambrose White, Greg MacSween, and Darrel MacDonald.

In keeping with tradition the Christmas meeting of the New Waterford Branch was held on December 14 at the Knights of Columbus Hall in New Waterford. Seventy members attended and all enjoyed a delicious turkey dinner. A relaxed Christmas spirit prevailed. Sydney Branch President Bernadette Hollohan, Vice-President Margie MacNeil, and Secretary Dianne Davis were in



These smiling ladies are faithful attendees at our meetings. Left to right Beth Boudreau, Hazel Fraser, Anne Porquet, Ceci MacNeil, Peggy White, and standing, Jean Macdonald.

attendance as welcomed guests. Margie was the guest speaker and her topic was Advance Care Planning. Her informative presentation was well received.



Meeting old friends are Ray Kavanaugh, Doug MacSween, Don Sheehy, Beth Boudreau, and RTO President Jim Kavanaugh.

PICTOU BRANCH

When is a good idea not always a good idea? Our Not Back to School Breakfast held in early September was a real hit. However, when we tried to emulate the event by having a breakfast as part of our regular meeting at the end of October, the results were less successful. We learned not to overdo a good thing. Fortunately, our annual Christmas Dinner was



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extremely well attended. Seventy-five people sat down to a turkey dinner with all the trimmings. Well known local performers Shaun McLean and Ross MacVicar entertained the group with a selection of Christmas songs. Our new MAL for Chignecto-Central, Jack Boyd, and his wife Esther were our



special guests. Jack briefly addressed the group and provided relevant information from the provincial RTO. We finished off with the draws for a selection of beautiful poinsettias, Tim Horton Gift Cards, and wrapped Christmas gifts.



RICHMOND BRANCH

Richmond RTO accepted an invitation to host an information display at the Seniors Take Action Conference held on October 24, 2015 at the Richmond Education Centre and Academy. There were over 165 seniors and community members who attended the event. It was a great opportunity to promote the Retired Teachers Organization at both the Branch and Provincial levels. It helped create awareness about the programs and services the RTO provides. We are very appreciative to our RTO President, Jim Kavanaugh, who provided us with information for our display and loaned us the RTO banner.

RTO members also attended the conference where they, along with other participants from communities throughout Richmond County and the Strait Area, gathered to show their interest and commitment to ad-

ressing issues that impact seniors. Those who attended had the opportunity to hear from panelists and to participate in discussions on a variety of topics which included social inclusion and participation, mental health, continuing care, seniors outreach, communication, and accessing resources. The day also included remarks and day-long participation from Deputy Minister of Department of Seniors, Simon d'Entremont. The keynote speaker was seniors advocate, Bill VanGorder. It was a great day that provided valuable information and identified actions for advancing seniors' health and developing age-friendly communities.



Linda Boulet, Marlene Boyd, and Leona Campbell

SYDNEY AND AREA BRANCH

Greetings to you from the Executive RTO Sydney and Area. Our Executive remains the same – Margie MacNeil (Vice-President), Diane Davis (Treasurer), Tina MacNeil (Secretary), and Bernadette Hollohan (President).

On December 1, 2015, members gathered for a meeting at Brookshaven Hall, Sydney. Sandra Gabriel



Diane MacGillivray, Louise Whelan, Gloria Ryan.

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Gerald Barrington, Sheila Reeves, Ann Benedict, Dave Benedict.

spoke a beautiful multicultural grace, which was followed by a delicious turkey dinner. Guest speakers were physiotherapists Aaron Feit and Alanna Cody. They informed members

on pertinent topics such as the benefits of physio for all injuries, acupuncture, occupational and message therapy, and functional capacity. By the end of the presentation, we were all well informed.

About one hundred members enjoyed the comradeship of old and new friends, shared memories, and savoured each other's company. Doreen MacDonnell was the lucky recipient of the beautifully decorated Christmas basket, Paul Black won the even-split, and many members left with Christmas door prizes. Newly retired member Ginny Sampson was welcomed,



Treasurer Diane Davis, Secretary Tina MacNeil, President Bernadette Hollohan, V.P. Margie MacNeil.



Tina MacNeil, Karen LeBrun-Smith.

with the hope and expectation that other newly retired teachers would become involved and join us at our next meeting.

It is important to the Sydney and Area Branch to remember and help the community in whatever way possible. Members gather four times a year, and at the Christmas meeting, they



Paul Black, Bill Jameal, Tom Farrell.

make monetary donations to a group or an organization that benefits from the help. At the December meeting, a donation was made to the Men's Shelter. Members also brought in dry food that was sent to the Food Bank.

The Executive hopes that in the new year members will support events and meetings. Notices will be sent out before each function. A wish for a very happy New Year is extended to all.

YARMOUTH ARGYLE BRANCH REPORT



Eileen Coady at our Craft Fair.

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New Year greetings from the executive of the Yarmouth Argyle RTO.

Members of the Yarmouth Argyle Branch have had a number of events and activities to enjoy in recent months. Our October 30 Luncheon brought out many members and guests to a delicious meal at the Knights of Columbus hall on Collins Street in Yarmouth. Branch President Wayne welcomed everyone with Provincial RTO news and Branch updates.

On November 30, our “Dumping Day” breakfast, held annually on the first day of the local lobster season, was very well attended and served as the opportunity to draw for our 2015 participation prizes. Three lucky members went home with gift certificates from the Branch for their RTO involvement over the past year.

In addition to a nature walk in early October, the Branch organized a successful Christmas Craft Sale and Social

on December 2. With participation from RTO members as vendors and sellers, this proved to be a welcome and worthwhile first-time venture with lots of seasonal spirit. Prior to Christmas, the Yarmouth Argyle executive, on behalf of the Branch, made a donation to the Yarmouth Refugees Support Group.

Upcoming events for the winter months include a nature walk and lunch at Ellenwood Provincial Park and a Dooly’s pool party, both slated for February, and a bowling afternoon in March. There will also be a Branch luncheon in February. Tentative plans are underway for a RTO presentation on taxation and estate planning for seniors, with details still to be confirmed by the organizers.

In early February, members are encouraged to watch for the next issue of *Beyond the Classroom*, our Branch newsletter, for dates and other useful information. Happy 2016 everyone.

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

Katie Logan at reception@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.

Bowling Tournament Info

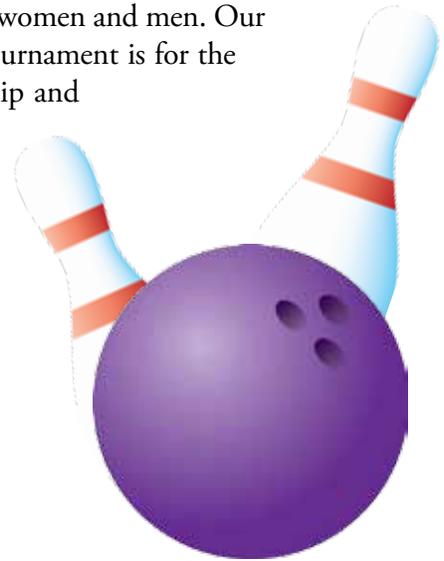
March 22 Deadline

42nd NSTU Annual Bowling Tournament

The 42nd Annual Teachers Bowling Tournament will be held April 23-24, 2016, at the Fairlanes Bowling Centre in New Minas, and will be hosted by the Kings County Kegglers. This tournament is open to all teachers (active, retired, reserve) with any combination of women and men. Our tournament has run non-stop since it was first held in 1975. This tournament is for the skilled or unskilled, with two divisions of competition: championship and handicap.

New teams are invited and encouraged to participate (5-8 bowlers/team). Cost is \$260/team. Individual teachers looking to be placed on a team can contact the tournament chair. Registration deadline is March 22.

Bowlers seeking more information, or who wish to indicate interest, please contact Stephen McNeill, tournament chair at 902-670-8741, smcn@accesswave.ca or Ken Williams, tournament secretary, at 902-443-7168, kb.williams@ns.sympatico.ca.

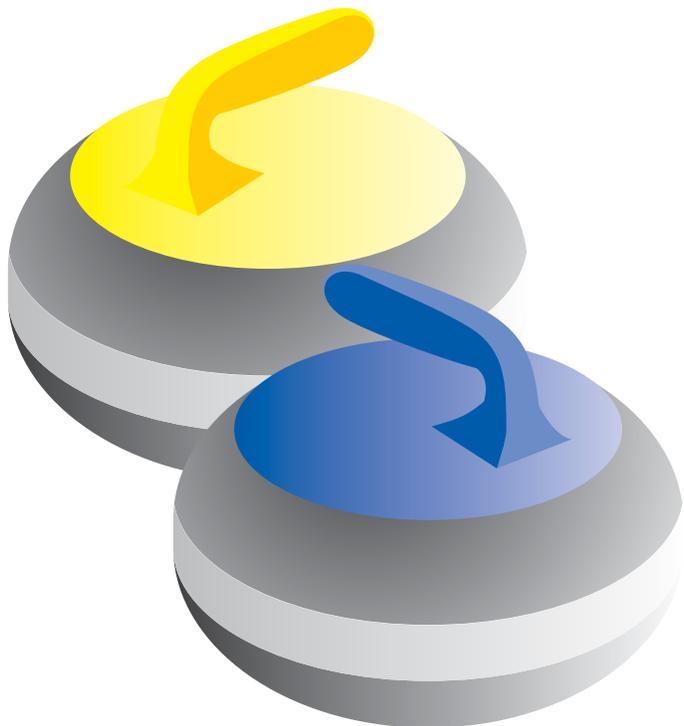


Retired Teachers Curling Bonspiel

The RTO Curling Bonspiel will be held at the Yarmouth Curling Club on the evening of April 1 and all day on April 2, 2016.

Teams can be composed of regular and stick curlers with RTO and NSTU members, along with their spouses, taking part.

For further information contact Gary Archibald at 902-742-4195 or archibald@eastlink.ca. Further information will be on the RTO website in March. The RTO Branch Presidents will have entry forms after their meeting in early March.



Craft Fairs – a Worthwhile RTO Venture

Over the years, Christmas craft fairs have been mentioned in various RTO Branch updates, and the Yarmouth Argyle Branch decided to organize such an event this past December. It proved to be a great success, popular with our RTO members who were vendors, and equally popular with those who came to browse and to buy. In addition, it allowed us to raise our RTO profile among our members.



Dianne Rose – crafts in aid of Camp Peniel, a youth camp in Yarmouth

With the thought that other Branches might be interested in tackling such a fair in their area, we are sharing our planning steps and what we've learned along the way. Perhaps other Branches looking for activity ideas will adopt such a project and adapt it to serve their members.

Retired teachers are naturals when it comes to ventures such as this. We are organizers. Many members have multiple interests and talents to draw on and we are blessed with the time



Greg Fevens with his coin collection

and energy to pull it together. *And* we have a Branch organization to lead the way.

In October, our planning began in earnest with a dedicated committee of five headed by a member of the Branch executive, Sharon Sullivan. Committee members included Wendy Woodworth, Liz Noble, Janet Sollows, and Eileen Coady. Throughout the process, we had the continued cooperation of President Wayne LeBlanc and the rest of the executive, and are appreciative of this valued support.

We chose a central location on the outskirts of Yarmouth, an attractive community hall, easily accessible and with good parking. Because we wanted to create a social gathering with refreshments available, we needed a facility with a working kitchen and an overall layout that allowed for vendor tables as well as adequate seating for visitors.



Heather Rideout provided entertainment on keyboard

In our area, craft fairs occupy many weekends in the months prior to Christmas, and for that reason the committee set a mid-week date in early December. Because this was a first-time venture, we were cautious, for we wanted to assure our vendors of a response, at least from the retirees in our community. A Wednesday afternoon fit the bill.

By mid-October, we sent out a call for vendors among retired teachers through our Branch email contacts,

and promoted the craft fair at our RTO October Luncheon. Sharon was pleasantly surprised to have a very positive response by the November 13 deadline. In total we had fourteen vendors register, with several booking two tables. Vendors paid a reasonable rate for their table, and were invited to contribute an item to our door-prize basket.

Advertising for our 'Christmas Craft Sale and Social' included posters in the area, notices in church bulletins and in the community page of the *Vanguard*, our area newspaper. As well, we promoted the craft sale through social media, creating a Facebook event. We were fortunate to have our RTO Dumping Day Breakfast earlier in the week, a springboard to remind members to attend.



Gary Archibald and Branch President Wayne LeBlanc on door duty

We were favoured with good weather for our December 2 event, and there was steady attendance throughout the afternoon. In addition to delightful craft and bake tables, other displays included health and beauty products, jewellery and honey, Christmas wreaths and boughs, small antiques, rug-hooking supplies, and scrapbooked cards and tags. One retired teacher brought her crafts to sell in support of a summer youth camp; another brought items from her nautical-themed gift shop. A retired teacher now involved in coin collecting was keen to make contacts and found the afternoon to be most helpful. Christmas music provided by retired teachers, both on keyboard and in a recorder group, added a festive charm to the proceedings.

RTO volunteers assisted throughout the afternoon – at

the door, preparing food, serving in the kitchen, and in the set-up and clean-up – all positive opportunities for members to participate and certainly much appreciated by the committee.



Ivan Dagley and Dot Cochrane, Christmas wreaths and crafts

At the end of the day, the committee circulated a vendor-evaluation form which provided positive feedback for future reference. In summary, the craft sale brought in a reasonable profit and had limited expenses. With some fine-tuning, our Branch is hopeful to repeat the event next year, and our members appear to be in agreement. We wish other Branches success in such a venture.

Submitted by Eileen Coady, Yarmouth Argyle Branch



Liz and Brian Noble – wonderful Noble bread table

IN RETIREMENT

Energy Conservation

by Maya Fallows, O.T. Reg. (N.S.)
EIP Case Coordinator

Maya Fallows has a BSc in Psychology and a BSc in Occupational Therapy. She works as Case Coordinator with the Early Intervention Program, which is part of the Members Assistance Program with the Nova Scotia Teachers Union. She assists members who have experienced injury or illness.



Sometimes it's difficult to find the energy to perform all of the tasks that are required in the run of a day. This becomes even more of a challenge when you deal with a long-term illness or injury, or experience chronic pain and/or fatigue. If you begin your day with a limited store of energy, it is important that you learn to use it in the wisest manner possible, or try to conserve it. Energy conservation is a way to avoid fatigue. It finds the easiest method to balance activity with rest. The idea is to learn how to work smarter, not harder. To learn how to conserve energy in less important areas of your life, so that you can continue to perform the activities that are most meaningful to you.

HOW DO I CONSERVE ENERGY?

Eliminate unnecessary activities:

Allow the dishes to air dry, or straighten covers as you get out of bed to make bed-making easier.

Ask for assistance:

Some tasks may be too difficult to perform by yourself. Consider whether it is possible to delegate work to someone else. Evaluate the task. If it's unnecessary, eliminate it!

Organize your time:

Plan your daily and weekly activities so that you perform the most energy-consuming tasks at the time of day or week when you have the most energy. Do not engage in more than one heavy task per day, and pace tasks through planned rest breaks. Consider mini-breaks, 30 seconds or so, throughout the day. These aid with the maximization of your tolerance. Alternate difficult and easy tasks. Keep your schedule flexible, with free time built-in to allow for the unexpected.

Organize your methods:

Repetition of procedures helps tasks become more automatic. The more proficient you are, the more energy you save. Patronizing the same grocery store saves time because you move through aisles with which you are familiar.

Organize your space:

Store items used most frequently in drawers or shelves positioned between waist and shoulder level. This way you need not stoop or perform an extended reach to access them. Store lightweight articles higher than heavy ones. To avoid unnecessary steps and burdens, stock items in the area where they are used.

Pace yourself:

A slow, steady pace consumes less energy. Perform one activity at a time and employ slow, smooth movements. Both a hurried pace and multi-tasking can lead to discomfort and errors. Your favorite music is always a good pace-setter. And take advantage of rest breaks throughout the day.

Posture:

One of the easiest ways to save energy is to treat your body with respect. Proper posture and body alignment require less effort. Do not bend at the back. To access low areas, bend at your knees. Push, pull, or slide items rather than lift or carry them. If you must lift, engage

the muscles of your legs. Utilize both hands to carry the load close to your body. Sit for as many activities as possible. Sitting requires 25 per cent less energy than does standing. Choose a work height at which you can maintain good posture and eliminate strain from any body segment. Experiment. Adjust your chair height to find the most comfortable position for you.

Relaxation:

Relaxation reduces the amount of energy expended, and helps to restore energy. When you are tense, lie down, stretch, and take a deep breath to help with relaxation.

Equipment:

Select the right tool for the job at hand. Long-handled equipment helps eliminate the need to reach and bend.

When possible, utilize electrical equipment such as a can opener, a blender, a mixer or a food processor. Non-stick pans make clean up much easier. Avoid the need to hold items. Anti-slip matting can stabilize them. Allow trollies and wheeled bags to carry for you.

Last, but not least, avoid fatigue. It is important to anticipate fatigue, and to rest before you become tired. Understand your limitations and determine how active you can afford to be. Be certain to get enough sleep, from six to eight hours a night. Maintain good health through regular visits to your doctor, or other health care professionals.

*[From The Teacher, September 2013, Volume 52
Number 1, page 6 © NSTU 2013]*



Scavenger Hunt February 2016

Find the answers to the following questions and submit your entry to the editor by email bettyanne@eastlink.ca, or mail to Betty Anne McGinnis, 6571 Highway 1, Ellershouse, NS B0N 1L0. Prizes have been generously donated by NSTU, Medavie Blue Cross and Manulife. Submissions must be received by **March 20, 2016**. 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 April contest was Dorothy Smith, Dartmouth Branch. Congratulations!

1. What is the RTO's website address?
2. Who is this month's Feature Teacher?
3. Where will the Annual Bowling Tournament be held this year?
4. Who should you contact to update your mailing information? Give either the phone number or email address.
5. What is the deadline for nominations for The Legacy Foundation grants?
6. What is the title of our new feature that invites you to send stories about retired teachers and how they affected your life?
7. What is the current issue on the minds of all those over 65, an issue addressed by our RTO President Jim Kavanaugh in his report and in a letter to the Minister of Health?
8. In each issue we print a report from ACER-CART. What do the letters CART represent?
9. Three reunions are announced in this issue. Name one of them.
10. What is the title of our Wellness article in this issue?

reunions

2016 Shannon Park-Wallis Heights Reunion

Many generations experienced a unique sense of community while living in Shannon Park and Wallis Heights. Families and friends formed and maintained life-long relationships. We share wonderful memories and our schools, classes, and teachers are part of those memories. Teachers from the 50's, 60's, 70's, and 80's who taught at Shannon Park Elementary School or John Martin Junior High School in Dartmouth may be interested in attending our Reunion in 2016. Please check our website <http://shannonheights.webs.com/> or contact Patti Christie at patti.christie@ns.sympatico.ca for more information.

REUNION

Sidney Stephen/ A J Smeltzer Staff Reunion 1970-1985 will be honoured. All are welcome.

Waverly Legion 2234 Rocky Lake Drive

Saturday May 7, 2016 7pm-11 pm

For information contact:

Chris.harold.hamilton@gmail.com

kgstrugnell@gmail.com

NSTC REUNION 2016

How many classmates do you recognize?

Please join us to help celebrate the fiftieth anniversary of the NSTC class of '66. The NSTC Alumni Reunion 2016 will be held at the Best Western Glengarry in Truro on August 19-21.

In addition to the regular activities, there will be a special gathering at the Nova Scotia Community College (formerly NSTC) at 2:00 PM August 20. Following a half-hour tour of our old halls of learning, there will be an assembly at the Lecture Theatre where there will be displays, remembrances, and refreshments.

For further information, visit the NSTC Alumni website.

If you can attend please notify Ethel (Cameron) Fulton, Nancy Sulis, or Jim Harpell.

efulton@eastlink.ca npsulis@hotmail.com jimharpell@gmail.com

PS. Did you get your quarter from returning your locker key in June?



CALLING ALL DND OVERSEAS TEACHERS 1954 to 1992

The final national DND overseas teachers' reunion will be held in Trenton, Ontario, Sept 2-5, 2016. For further information and registration forms, please go to Facebook DND schoolies/the order of the stammtisch or contact Stu Colt at stucolt@cogeco.ca.

You Can Take the Teacher out of the Union...



Retirement doesn't take away a teacher's eagerness to stand up for the rights gained through free collective bargaining. A flashback photo from the early 90s shows the Rally against Bill 160, and includes Ron Brunton, Betty Anne McGinnis, and Bill Forsythe, now all retirees. The next photos show retirees Belinda Snow, Harold Doucette, and Donnie McIntyre raising their pickets once more to support teachers in their fight against Bill 148 in December, 2015. You can take the teacher out of the union, but you can't take the union out of the teacher.



Canadian Federation University Women

CFUW is a women's organization that has been around for nearly a century. We are linked locally, nationally, and internationally, to promote quality education, to encourage participation in public affairs, and to improve the status of girls and women, all in an atmosphere of cooperation, fun, and friendship. There are six active clubs in Nova Scotia located in Dartmouth, Halifax, Cape Breton, Pictou, Truro, and Wolfville. The membership is made up of recent retirees and members who are still working.

The Dartmouth club which was established in 1948 has a number of interest groups including bridge, book club, lunch group, arts and entertainment, coffee and conversation, and an antiques group which meet monthly at members' homes from September to May. We fundraise once a year to support our awards of bursaries to Dartmouth High School girls who are entering University. Our club meeting is the third Thursday of the month beginning in September at Oakwood House on Boathouse Lane at 7 p.m.

The national website is www.cfuw.org. Our website is: www.cfuwdartmouth.org

**Retired Teachers Organization
FOUNDATION GRANT
Application Form**



Name of Applicant _____

Address _____

_____ Postal Code _____

Phone No. _____ Fax No. _____

Federal Charitable Status Number _____

Program Coordinator _____

Brief Description of Program _____

Number of children involved in this program _____

Percentage of total number of children in the program who are sick and/or challenged _____

How will this grant make a difference? _____

Regular 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.

Signature _____ Date _____

Please submit form with additional information

no later than March 31, 2016 to:

RTO Legacy Foundation

c/o President, RTO, 3106 Joseph Howe Drive, Halifax, NS B3L 4L7

The recipient of the grant will be chosen by the Board of Directors at the April 14, 2016 meeting to be held at 4:00 p.m. at the NSTU Building. All RTO members are welcome to attend.

The Objectives of the Retired Teachers Foundation are:

- A. To operate a fund exclusively for the benefit of sick and/or challenged children in the province of Nova Scotia.
- B. 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.
- C. To disburse annually the interest on deposits.

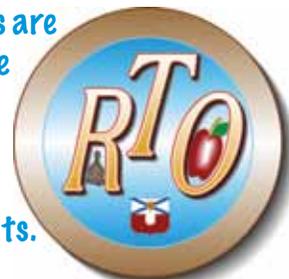
Guidelines:

1. This annual disbursement is to honour the life and work of former teachers in Nova Scotia.
2. This annual disbursement is to benefit sick and/or challenged children younger than the age of 21 years.
3. This annual disbursement may benefit institutes which are defined as a society or organization founded for an educational, medical, social or similar purpose.
4. This annual disbursement may benefit charitable organizations that work for the benefit of sick and/or challenged children.



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!