

The Retired Teacher

Nova Scotia Teachers Union

Volume 52, Number 2, Winter 2021

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Submissions should be directed to the editorial staff c/o RTO Newsletter, 3106 Joseph Howe Drive, Halifax, NS B3L 4L7.

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A newsletter for the retired teachers of Nova Scotia

A MEMBER OF ACER/CART

From The Desk of the President...

Alyson Hillier

On behalf of the RTO Executive, I would like to extend our sincere wishes for a healthy and productive 2021. While we continue to adjust to the new reality of COVID-19, we are looking forward to new opportunities to work with everyone to 'advance, promote, and protect the welfare of our members'.



During the recent Christmas season, we were impressed by the commitment and creativity displayed by many of our Branches. It was heart-warming to see so many projects carried out to spread joy and friendship when it was needed most. Cards, emails and phone calls to members, drive-through turkey dinners, a video of Christmas music performed by an RTO member, the collection of gifts for residents of a local seniors' residence, and donations to local charities - these were just a few of the events led by our RTO members.

While things feel slow and quiet at present, the Executive is continuing to work with our Branch Presidents and Standing Committees for the benefit of our members. This newsletter will outline the latest updates being carried out on your behalf.

Pension Review

Since our last newsletter, we have learned more about the upcoming review of our Pension Plan. An independent 3-person panel of experts has been engaged to develop a strategy for both the short and long term health of the

program. Members of the panel are: Elizabeth Brown, of Brown Mills Klinck Prezioso LLP – Toronto; Gale Rubenstein, Goodmans LLP – Toronto; and Conrad Ferguson, an actuary based in Fredericton.

The panel is to consult with teachers and other plan members before submitting their recommendations. The RTO meets regularly with the NSTU President, the Executive Director, and the Assistant Executive Director and we will be focussing on pension discussions this year.

Brian Noble, Chair of the Pensions and Benefits Committee, is working to keep on top of the related issues. He and his committee will be an integral part of our participation.

Introducing the new NSTU Executive Director

Steve Brooks has recently joined the NSTU as Executive Director. Steve comes to us from Newfoundland and Labrador where he worked for more than 10 years as an Administrative Officer, the last four as Executive Director. Prior to joining the NLTA, he had extensive experience as a teacher, school administrator, and district leader. We welcome Steve to Nova Scotia and look forward to working with him.

We are also delighted to have Janine Kerr returning to the NSTU staff in her previous position of Assistant Director.

Contact with Johnson Insurance

Johnson Incorporated has recently had some staff changes. We are pleased to advise you that Todd Blackwood will continue to provide support to our members. Todd can be contacted by email at tblackwood@johnson.ca or by phone at 902-453-8517.

Questions to the NSTU regarding Member Services can be sent to Stacy Samson at stsamson@staff.nstu.ca or by phone at 1-800 565 NSTU.

Ancillary Benefits Achieved in the Recent Contract

During Provincial Negotiations, the following ancillary benefits were achieved:

- 80% coverage of the Continuous Glucose Monitoring System (Free Style Libre)
- increased coverage for hearing aids from \$600 to \$750 in any 36 month period

- 80% coverage for cochlear implant upgrade, parts, and accessories

I know that many RTO members are pleased with these additions. Further information and the claim process will be communicated in the near future. Claims can be back-dated to the contractual timeline (August 1, 2019) but back-dated claims must be made before July 31, 2021. Please look for more information in this newsletter.

Financial Surplus Matters

At the Annual General Meeting (AGM) held last September, the budget for 2021 was approved. Branch Initiative Program grants were increased from \$1000 to \$1500 for the calendar year.

Since expenses for 2020 were significantly reduced due to the pandemic, we have a rather large surplus in our funds. The Executive has determined how we can use these funds to the benefit of our members, our community, and our organization.

Here is a general breakdown of the distribution:

1. Branches will be able to apply for additional Branch Initiative Program funds for the 2021 year, above their annual BIP amount of \$1500. These funds will allow Branches to offer special programs and activities as COVID restrictions are lifted. This will be further discussed at the Presidents' Meeting in March.
2. Funds have been allocated to donate to community organizations which provide support to Nova Scotians province-wide. Feed Nova Scotia, the Red Cross, the United Way (with a designation to 211), and our own Legacy Foundation are the intended recipients.
3. The final portion will be retained by the RTO to defray some of the additional cost we are incurring since the NSTU building is not available for our meetings for the remainder of this year. Other venues, while useful, will be more costly. The extra funds will also be used to offset the special COVID grant of \$1000 which has been distributed to each Branch to support various member activities.

RTO Annual General Meeting - Thursday, May 20, 2021

We have set the date for the AGM but it is impossible to know what the situation will be at that time. We hope

that things will open up, however, we also know that things can change very quickly. We are working on our plans and will communicate directly with Presidents as we finalize the details. All plans will be determined by the Public Health Guidelines that will be in force at the time.

Many of our actions this year have been affected by the pandemic. Here is a brief synopsis:

- As has happened with so many events in 2020, our Golf Tournament, Curling Bonspiel, and Bowling Tournament were cancelled. However, we are pleased that the hosting committees have agreed to take on these events in the next year. Stay tuned!
- At the Fall Presidents' Meeting, we had black masks available with the RTO logo on the right side. They are triple layered, have adjustable ear loops, and a nose clip. As our original order has been completely depleted, we have reordered. Masks are available to members for \$10.00. Please see the notice in this newsletter to order yours!
- Due to the cancellation of many in-person events, our financial surplus allowed us to give Branches a one-time grant of \$1000 in January. In addition, we donated \$10,000 to Feed Nova Scotia in 2020 (\$5,000 in the spring and \$5,000 at Christmas). The thank you letter received from Feed Nova Scotia is posted in this newsletter.
- The Eastern Canada Retired Teachers' Organization (ECRTO) was scheduled to meet last fall in Montreal. When the meeting was cancelled, we were able to meet with our counterparts via Zoom. This was a welcome get together and has enabled us to discuss issues we have in common.

Advance Care Planning Update

We continue to work with Nova Scotia Hospice and Palliative Care Association to promote the Advance Care Planning (ACP) program. The newly formed ACP Advisory Council worked throughout 2020 to develop the *Advance Care Planning Volunteer Handbook*. This booklet outlines our purpose, the RTO relationship with NSPCA, our roles and the responsibilities of our volunteers, and the value of the work we do. During the past few months the Council has been meeting via Zoom to review the materials and the new presentations. We are also pleased to welcome Ann Morris from the

Antigonish/Guysborough Branch who recently joined the Council.

In closing, I want to thank everyone who has kept the RTO vibrant and relevant in the lives of our members. To the Executive Members, Presidents and Committee Members - your efforts have enabled us to reach out to our members across the province to keep them informed and connected.

My most heartfelt appreciation goes to Glynda Wimmer who has taken on the role of Newsletter Editor, and to Colin Campbell, Webmaster for the RTO website (rto.nstu.ca). Our newsletter and website are the most effective means of communication that we have. We are extremely grateful for their expertise and commitment to making them professional and informative communication tools of which we can all be so proud.

Due to the restrictions announced on Friday, February 26, the Presidents' Meeting scheduled for Wednesday, March 3 was cancelled. We will continue to carry on our work using Zoom and keep you informed as the situation evolves.

Take care, stay safe and take care of each other,

—Alyson Hillier

alyson.hillier53@gmail.com

Home 902-443-5106; Cell 902-476-5384

**RTO
Masks for sale**



In the fall, we ordered **RTO masks** and made them available to members at the Presidents' Meeting. They sold out completely! We have recently ordered more masks and they will be available for **\$10.00** each. The masks are a cotton and spandex blend. They are triple layered, have adjustable ear loops, and a nose clip. Orders will be filled on a first come-first served basis. Send your requests to Alyson Hillier by phone at 902-443-5106 or email : alyson.hillier53@gmail.com

A message from NSTU President ... Paul Wozney



If you told me a year ago that a global pandemic was about to sweep through the world and forever change our country and province, I would not have believed it. Yet, at the writing of this piece, even with vaccines beginning to flow, a third wave of COVID-19 is expected and it feels impossible to see the end of the disruption it has wrought on all of our lives on the horizon.

All of us have had to adjust and adapt accordingly. Our usual rhythms have been jarred. Few areas of our lives have not demanded change in order for our province to minimize the spread of the disease while affording us as much liberty as possible.

Still, in the background, the things we rely on must still find ways to function and deliver the support and benefits we need. This has been true of the work the NSTU carries out for its members, and I am proud of the incredible efforts of our members and our team to realize important wins amid a pandemic: a landmark settlement that repatriates all school-based specialists to full membership in the NSTU; a four-year collective agreement, fairly bargained with a government that had failed to reach agreement with partners through good faith processes until now; and a collaborative process to investigate, educate and bring forward recommendations on how to ensure the long term health and viability of the Nova Scotia Teachers Pension Plan.

Much effort has been devoted to reigniting and mutually nurturing a positive, healthy relationship between the RTO and NSTU since I was first elected in 2018. I have done my utmost to be honest and forthright since then in responding to legitimate concerns and questions regarding the unfunded liability in our Pension Plan. As active and retired teachers we all need to be assured that our retirement income is, and will be, stable and certain.

So it is with the same respect and frankness that I say that this process was co-determined in good faith. As we have joint control over pension decisions through the Pension Sponsor Board, we have joint control over the selection of panelists, over the content and tone of their messaging to plan members and the methods they use to engage with plan stakeholders, of whom you are unquestionably one.

RTO members continue to have the ability to liaise with the NSTU through their President and Executive on this and other matters of material concern. One of the benefits of the shared work we have done over the past three years is the ability of your leadership to connect with me on an as needed basis to ensure your voices are heard.

Where this review process raises concerns for active plan members, I recognize that it does the same for all of you and appreciate why. Rest assured that we take our duty to all pension plan members deeply to heart and will work with your leadership throughout this process.

One of the key features of the pension review is that it allows for the panel to consult broadly with stakeholders such as yourself. More information about how you can participate will be forthcoming at a later time. If you have ideas about how we can best increase the stability of the plan for today and future generations I encourage you to share them.

As the pandemic continues to present us all with uncertainty that is best met by working together, this process is an opportunity to collectively find a way forward we can all value and be proud of.

All my best,

Paul Wozney

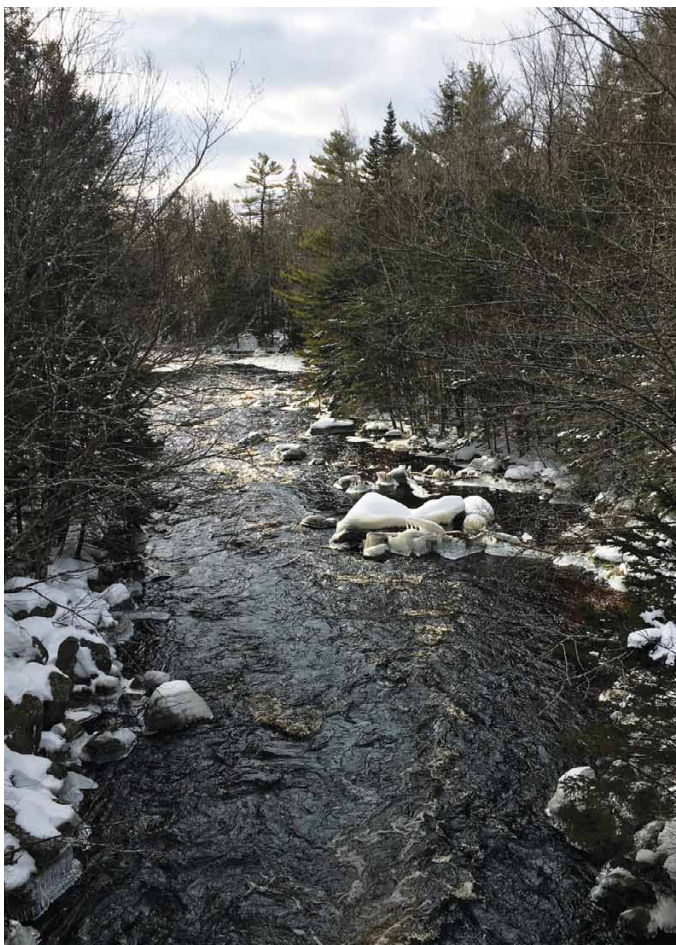
A Note from the Editor. . .

Glynda Wimmer

Welcome to 2021! After the ups and downs we experienced last year, I am hopeful that this year will be better. We have been fortunate in NS to have had low numbers of COVID cases. The promise of a vaccine, and remaining vigilant by adhering to the recommended health protocols, should eventually help to bring back some stability to our daily routines.

Many people, retired or not, have found it difficult to isolate at home. Others have had no trouble keeping busy and finding new things to occupy their time. Physical and mental outlets are crucial to staying healthy and happy, especially amidst these challenging times.

What have I been doing to keep my spirits up?? Before COVID, I invested in a set of Nordic Walking Poles. An 84-year old friend and I try to get out a few mornings a week on the St. Margaret's Bay Trail (weather permitting). We walk about 3 km each time and it has been lovely to see the trail throughout the changing seasons. The fresh air and chance meetings along the way with other walkers and cyclists have been a welcome diversion.



I have also been taking online courses via ZOOM from the university in Lviv, Ukraine. After meeting distant relatives on my trips there, I decided I needed to brush up on my speaking skills if I was ever to interact with them effectively. Although a beautiful language, Ukrainian is complex and a challenging workout for my brain. My skills have improved, and I am happy to say that video chats with my cousins are much easier than this time last year.

I've also finally finished working on a cookbook of family favourites and have resumed practicing the piano. And now, newsletter responsibilities are looming. Lots to keep me busy and challenged!

In this issue, besides Branch updates and reports, you will find articles detailing what some of our retirees have been doing to stay engaged and positive. I know there are many others who are keeping busy and hope that they will consider sharing their passions and activities in a future issue, too. It's always interesting to see what others are doing.

Enjoy the newsletter, stay safe, and take pleasure in the little things life has to offer.

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Service Canada, Canada Pension Plan & Old Age Security: 1-800-277-9914 English / 1-800-277-9915 French 1-800-255-4786 TTY device		

Committee Reports

Communications Committee

The Communications Committee met on February 2, 2021. Chair Marlene Boyd, Mickey Gouthro, Frances MacEachern, John MacKay, Betty Anne McGinnis, Glynda Wimmer (Newsletter Editor) and Colin Campbell (Webmaster) were in attendance.

Newsletter

Congratulations, sincere appreciation, and thanks to editor Glynda Wimmer and outgoing editor Betty Anne McGinnis for the positive collaboration and successful transition. Great team and a wonderful job! Updates on the Fall Issue and information relating to the preparation of the Winter Issue were provided. Committee members were reminded that articles should be sent in a Word document and photos should be jpgs, sent separately along with the document and NOT embedded in the document. Spring Issue deadline is May 15, 2021.

Website

Webmaster Colin Campbell reported on several issues. He also told committee members that he updates the website regularly, including the COVID updates. The committee was provided information on existing

Branch websites and suggestions to promote membership in the RTO were shared by committee members.

RTO Branch Survey

A huge thank you to all Branch Presidents for participating in the survey on methods of communication. The committee was extremely pleased to receive such great feedback from all 23 Branches. Tremendous job everyone! The results were collated and summarized, discussed by the committee, and will be shared with the Executive at the next meeting.

—Marlene Boyd
Chair, Communications Committee



Communications Committee

Finance Committee

The Finance Committee met twice since the last issue of *The Retired Teacher*. Committee members regularly review the monthly financial statements of the Legacy Foundation and the RTO.

The Committee is now preparing the RTO 2022 Budget and notes. Provided that COVID-19 health regulations allow, these will be presented at the AGM on May 20, 2021. It is anticipated that the Executive will consider Budget 2022 early in March. As well, Financial Statements for fiscal 2020 (which ended on December 31, 2020) are being reviewed and notes prepared for presentation in May.

The 2020 annual financials for the Legacy Foundation are also being prepared for their AGM which is to be held on April 20, 2021, provided COVID-19 health regulations allow.

The pandemic severely hampered the capacity of the Branches to conduct activities this past year, including

Branch Initiative Program (BIP) activities and events. In 2020, a total of \$9933.93 in BIP grants was approved by the Executive, however, only \$3419.87 was spent due to COVID-19.

For fiscal 2021, there will be \$34,500 available for BIP grants. Each Branch can apply for a grant(s) of up to \$1500 using the forms available. These have been distributed to Branch Presidents and are also available on the RTO website.

For fiscal 2021 only, the Executive approved an additional \$50,000 for BIPs. This “new” money resulted from a significant surplus in fiscal 2020 due to several budget lines being underspent. All Branches are encouraged to apply for a BIP grant as these are an excellent means of providing greater service to our members.

The Finance Committee reviews the investment portfolio of both the RTO and the Legacy Foundation on a regu-

Committee Reports



Finance Committee

lar basis. Again, COVID-19 negatively affected the rate of return on term deposits (TDs). Until the investment environment improves, TDs will be reinvested in one-year terms rather than the usual five-year terms.

The Committee is pleased to note that there was an increase in donations to the Legacy Foundation during 2020. This will result in more monies available for the organizations/societies that work with children and youth under the age of 21. Beverley Roy, Chair of the Legacy Foundation, has

made excellent progress in obtaining corporate donations which have increased the revenue for the 2021 disbursements (awards) to the organizations/societies.

Due to underspending, the significant surplus enabled us to make donations to Feed Nova Scotia (\$10,000) in 2020. More donations are anticipated to Feed Nova Scotia, and other organizations, in 2021.

The Executive approved a \$1000 special COVID-19 grant to each Branch to be used by October 31, 2021. This grant can be used for any activities related to COVID-19 that Branches may carry out, including meals or activities conducted over this past Christmas. Branches received this grant in late January.

The Finance Committee wishes to thank the Executive and all Branches for their continued support and cooperation, particularly during these challenging times.

—Peter Lewis

Treasurer and Chair, Finance Committee

Membership Committee

The Membership Committee was very appreciative for the opportunity to have an in-person meeting on February 2, 2021. Throughout the many items on the agenda, the bulk of our discussion focused on concern for the welfare of the members. How do we keep members interested in the RTO? How do we find ways of keeping in contact with each other? How can we communicate across the various Branches to achieve a sense of belonging to an organization that cares?

One point raised was that there should be discussion and cooperation amongst the various committees to find ways to keep members actively involved during times when activities are restricted by regulation. It was suggested that Communications, Membership, and Programs Committees might meet to discuss ways we could accomplish this. It was agreed, too, that the updates from Alyson and Bill are always valuable.

We urge Branch Presidents to encourage non-member retired teachers in their areas to join, and we were happy to learn of Alyson's work to bring our database in line with that of Johnson Inc. RTO receptionist, Marie MacInnis, will prepare Branch lists of new retirees for



Membership Committee

distribution to the Branch Presidents.

It was agreed to not purchase new merchandise this year. We now have few opportunities to sell at larger group meetings and we still have a case of the luggage wraps, which we have been unable to sell. The masks, however, sold out and a second order has been placed.

We will be assembling New Retiree Packages at our April meeting and should have information from Pension Services by then. We will also prepare packages for the members of the Public School Administrators Association of Nova Scotia (PSAANS) to encourage them to join the RTO.

—Jim Harpell

Chair, Membership Committee

Committee Reports

Pension and Benefits Committee

The Pension and Benefits Committee received information that the Kathryn Bush Report was not completed and has ended. The new Pension Review Panel is now doing the review. The present deadline for reporting is December 31, 2021.

It is expected that the new Panel will meet with representatives of the RTO, as well as invite those who are in receipt of a pension to attend education/information sessions.

The Pension showed a gain of 2.76% in the third quarter; the year-end report has not yet been received.

Members should direct pension questions to President Alyson Hillier, or to Brian Noble, Chair of the Pension and Review Committee. A unified voice will be presented when asked by the Review Panel.

Staples now offers a 20% discount to RTO members who use their local Staples Solutions Shop. Members are to use code 8152381243.

An overview of our insurance benefits, entitled *Your Insurance Benefits at a Glance*, can be found in this issue of the newsletter. CAREpath, listed at the bottom of the page, is a great program and is 100% paid by the NSTU Group Insurance. Contact www.carepath.ca or 1-844-453-6788 for more information. For other insurance questions members should contact Johnson Inc.

—Brian D. Noble

Chair, Pensions and Benefits Committee



Pension Committee

Programs Committee

The Programs Committee met on February 2 at the Future Inn in Halifax. Committee members quickly approved and moved through the standard customary agenda items. Members were reminded of the winter travel policy and, with the snowy/rainy conditions of the day, those present were reminded to travel safely when they headed for home.

The Chair informed members that St. Benedict's Church is unavailable as a meeting place for the planned spring 2022 symposium. Other possible sites which could ac-



Programs Committee

commodate our needs for the event were discussed.

The Chair gave all members the updated Advance Care Planning (ACP) handout which was compiled by Alyson Hillier, our RTO President and Co-Chair of the ACP Advisory Council. As well, members were given pamphlets and the workbook *Speak Up*. The RTO is involved in ACP as a partner in Community Engagement - that is working with community and dealing with planning without direct medical information or advice. Personal directives deal with your wishes, wants, and desires. If you have a serious illness, however, you will need to work with your medical team to determine your goals and care preferences under the Serious Illness component of the ACP program.

The Chair confirmed that all members had a copy of the latest *Positive Aging Directory*. At the next meeting we will be discussing possible Mini Expo exhibitors using the directory as a reference.

The Wellness Symposium will take place in the spring

Committee Reports

of 2022, sometime within the last two weeks of April. Once a site is booked we will have a definite date to work with. Considering the impact of COVID-19, the theme of technology and social isolation will be an appropriate focus for the day. Members shared potential ideas for presenters such as plant care, pets and their care, spiritual care, and using technology. We also discussed a keynote speaker and how the day could be formatted. We realize

that members need to have movement and positive experiences in the day, and time for nourishment and sharing. We have a lot we want to incorporate into the day to give attendees an upbeat and energizing experience to take home to their Branches.

—*Judy Knowlton*
Chair, Programs Committee

Research and Review Committee

The Research and Review Committee held its second meeting on February 2, 2021. Chair Margie MacNeil, Sharon Sullivan, Hank Middleton, Bob Hayter, and Reg Johnston were in attendance.

The agenda and the minutes for the October meeting were approved. Hank Middleton volunteered to record the minutes for this meeting. The priorities of the committee were reviewed and the Chair is pleased to report we are on task.

Despite COVID-19 being still present in our province in small numbers, four Branches applied and received approval for a Branch Initiative Program grant since September. Two initiatives for Lunenburg and one initiative each for Shelburne, Richmond, and Yarmouth were approved. We wish these Branches well in their endeavours and continue to encourage other Branches who can, to apply for a COVID-safe initiative promoting a “safe distancing” idea. Some interesting ideas to get folks out included a drive-through Christmas dinner, painting classes, and a bagged lunch walk in a park. There are many great suggestions for initiatives listed on the BIP database and Reg Johnston will update the

database with the newest initiatives.

Branch Presidents were given five questions from the Executive at their October meeting. The responses required answers that would apply to their own Branch concerns and issues. All Branches responded and responses were collected, assigned to each committee member, and collated. The concerns were discussed at our meeting and a summary will be presented to President Alyson Hillier. Thank you to all Branch Presidents.

The Seniors Navigator Project was explained and discussed. This project involves a volunteer training program for any retired teacher interested in becoming a navigator to help folks fill out forms for wills, power of attorney, or a personal directive. Retired teachers may access the information, as well. This project is a free service under the direction of the Legal Information Society of Nova Scotia. If interested in this project, please contact Heather de Berdt Romilly, Executive Director of The Legal Information Society of Nova Scotia.

Thank you to all committee members for their efforts and time.

—*Margie MacNeil*
Chair Research and Review Committee



Research and Review Committee



Legacy Foundation

This past year has been challenging for the Legacy Foundation due to the global pandemic. My goal last year was to aim for \$5000 in donations, and we are approaching that goal. All three corporate partners have donated to the Foundation: Johnsons (\$1000), Manulife (\$500) and Teachers Plus Credit Union (\$300). We will continue to reach out for donations to this important fund as part of our marketing and branding campaign.

The next goal for the Legacy Foundation will be direct deposit donations so that all members wishing to make a donation will be able to access with a click of a mouse. This will require approval from the Executive. We will continue to raise the profile of the Legacy Foundation both for our members and for donors.

I have worked with our Administrative Assistant to streamline the applications and we have developed a better tracking system so that we do not have the issue of losing applications. Original applications are being kept at the NSTU building and a copy is sent to me. We are doing a shared document to track applications. We have received our first grant application on January 5, so the word is getting out there.

—Bev Roy
Chair, Legacy Foundation Committee



RTO Archives

Our archives are growing but we'd like to have more from various Branches across the province. Old photos, meeting notes, plaques, trophies, and newsletters are all welcome. These items are currently being organized to display at meetings once we can interact with the group and enjoy the memories from the past.

If you or your Branch have any items to share, please consider putting them in the archives. Items can be sent to Alyson Hillier through your Branch President or Member-at-Large. It is a wonderful way to preserve and share the history and pride of the RTO with generations to come!





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

1. Letter to Federal Minister of Seniors Deb Schulte

On January 22, 2021 ACER-CART President Gerry Tiede wrote a letter on behalf of the organization indicating that ACER-CART was heartened to read the Supplementary Mandate letter that she received from Prime Minister Trudeau.

Gerry Tiede offered ACER-CART support and commitment to help the Minister in the following itemized issues from the Supplementary Mandate letter.

- Support for elder abuse protection
- Aid for seniors to age in place and remain in their homes longer
- National standards for long-term care
- Access to primary health care team including a doctor
- Increased services to tackle mental health issues
- A national, universal pharmacare program

2. ACER-CART Annual General Meeting June 4, 2021

Due to COVID-19 the Annual General Meeting (AGM) will once again this year be a virtual event as there will continue to be travel restrictions in place which would preclude members travelling to Ottawa.

Each year delegates to the AGM hear presentations from guest speakers on the

afternoon prior to the meeting. I am pleased to report that as the guest speakers will be speaking via ZOOM and/or YOUTUBE that any ACER-CART member can participate. The guest speakers are the following and will be speaking on two of the top priorities of the organization.

- i. 2:00 – 3:00 The Need to Develop and Implement a National Seniors Strategy –Dr. Samir Sinha, Director of Geriatrics, Sinai Health System and University Health Network; Director of Health Policy Research, National Institute of Aging, Mount Sinai Hospital
- ii. 3:00 – 4:00 The Implementation of a National Universal Pharmacare Program –Dr. Steve Morgan, Professor, School of Population and Public Health, University of British Columbia

I will be sending more information on how to register, etc. for this virtual event held on the afternoon of June 3, 2021 prior to the event.

3. Residential Care Facilities

One of the great tragedies during the COVID-19 pandemic was the number of residents who passed away in residential care facilities across Canada. Many of the deceased were in for-profit long-term care facilities. At the October ACER-CART Executive Meeting it was decided that the

organization should be promoting non-profit residential care facilities and a policy statement should be developed. I agreed to write up a policy to be presented to the AGM delegates on June 4, 2021 for their approval. Here is the DRAFT policy I wrote:

NON-PROFIT RESIDENTIAL CARE FACILITIES

1. ACER-CART believes that residential care facilities (nursing homes, long-term care, etc.) should be community-based, not-for-profit facilities.
2. ACER-CART believes that federal, provincial and territorial governments need to work together to establish a framework similar to the Canada Health Act to develop a universal, publicly funded long-term care residential care plan.
3. ACER-CART believes that the National framework would ensure adequate levels of funding to a national criteria and care standards; establish a national workforce

planning strategy to ensure the right health care workers are in the right place at the right time; and recognize and support informal caregivers who can be crucial partners in delivering care to residents in residential care facilities.

4. ACER-CART believes that the National framework should support the following:
 - a) The hiring of more staff to comply with the staff-to-resident ratio benchmark of a minimum of 4.1 hours of direct care per person per day.
 - b) Provide better working conditions for staff by increasing wages and benefits, in particular paid sick leave.
 - c) Increase staff hours to provide full-time employment in only one residential care facility.
 - d) Eliminate shared spaces, including bedrooms and bathrooms, in all residential care facilities, except for couples.

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

**NSTU
GROUP
INSURANCE
TRUST**



**WE'VE
GOT YOU
COVERED!**

Are you aware of the many benefits and the Member Assist Programs (MAP) offered through your NSTU GROUP INSURANCE PLAN? You may be surprised at the services and support available to retired teachers.

Check out the website: nstuinsurance.ca

Click on Retired Members.

These benefits and programs are available as part of your insurance plan and offer important support to all members.

Seniors Advisory Council of Nova Scotia

Seniors Advisory Council of Nova Scotia *ZOOM Meeting*

November 26, 2020

1. Nova Scotia Seniors Pharmacare – Marina Keeping and Emily MacDonald, Nova Scotia Department of Health and Wellness, Pharmacare and Extended Health Benefits
 - The following cost statistics were provided:
 - 2019-2020 Actuals \$190,333,000; Revenue \$57,564,637
 - 2020-2021 Forecast \$201,225,000; Revenue \$59,983,000
 - Average number of claims per claimant increased 8.8% for a total number of claims of 4.9 million
 - Number of beneficiaries increase 2.5% each year and drug costs increase 5% per year on a 5 year trend
 - The following number of beneficiaries were provided:
 - Total 138,464 with 66,972 paying full premium; 8,376 paying partial premium; and 60,086 not paying as in receipt of Guaranteed Income Supplement
 - There will be no premium or co-pay increase for 2021-2022 as the government hopes that the Federal government Central Drug Agency will act as a single negotiator with drug companies and provide a single formulary for essential and common drugs.
2. SHIFT 2.0 – Marjorie Williston, Chair and Elizabeth Haggart, Department of Seniors
 - Presentation outlined the following key issues in the new document:
 - Social isolation
 - Transportation
 - Caregiver support
 - Appropriate housing for seniors
 - Keeping active (recreation/day programs) in one's community
 - Mental health (depression, anxiety, suicide)
 - Using technology to age in place with supportive communities
 - Discussion will be held with 9 Deputy Ministers in December and final document will be reviewed by Council at January 28, 2021 meeting
3. Council 2019-2020 priorities have been sent to all three Liberal Leadership Candidates
4. 211 – Mike Myette, Executive Director
 - 50% of their calls involve inquiries from seniors, in particular seniors wellness and navigation problems trying to find the correct resources
 - In 2019 432,000 reached out for help with 91% coming from the website (help@ns.211.ca) and 9% from the phone
 - Callers identified 33,000 needs across 900 different need categories with 42% of call resulted referrals to service providers

- During COVID-19 pandemic calls were longer and complex with most prominent calls requesting food due to social isolation and information on government support programs
 - Directory On Demand is a new feature to deliver a directory of programs and services customized to the needs of the user
 - At this time there is discussion with the Department of Seniors on the following:
 - A menu of pre-curated directories for seniors, sorted by county
 - A mail out service for seniors without access to computers
 - The directory will sort categories of services available, the name of the agencies providing the services and the location of the agencies
5. The Sub-committee that prepared the brief on the proposed removal of the Capped Assessment Program by the Nova Scotia Federation of Municipalities has sent copies to all members of the provincial All-Party Committee
- ZOOM meetings have been arranged with the following:
 - Tim Houston, Barb Adams and Karla MacFarlane (Progressive Conservative Party) on December 14, 2020
 - Keith Irving (Liberal Party) on December 14, 2020
 - Gary Burrill, Kendra Coombes (New Democratic Party) on December 15, 2020
6. The Chair will be meeting with Minister of Health and Wellness Leo Glavine on December 2, 2020
- The following topics will be on the agenda:
 - High Dose Trivalent Vaccine
 - National Pharmacare Program
 - National Seniors Strategy
 - Proposed phasing out of the Capped Assessment Program
 - SHIFT 2.0
7. Federal Department of Seniors Aging in Place Challenge Program
- Aim is to reduce by 20% the number of adults requiring nursing home care across Canada by 2031
 - Led by the National Research Council to help adults and their caregivers to live safe, healthy and socially connected lives while remaining in their homes and communities of choice
 - The program will support safe and healthy aging in four areas:
 - Safety - Innovative living environments and injury prevention at home
 - Health - Cognitive monitoring and enablement, chronic health management and daily living support
 - Connection - Mobility, transportation and social engagement
 - Standards – Smart home standards that support safety and enhance technical interoperability.

—*Bill Berryman*
Chair, Seniors Advisory Council

Seniors Advisory Council of Nova Scotia
ZOOM Meeting

January 28, 2021

1. Quality of Life Initiative – Danny Graham, Chief Engagement Officer, Engage Nova Scotia
 - During the months of May and June 2019 Engage Nova Scotia, in partnership with the Nova Scotia Community College and 9 Local Leadership Teams across the province, coordinated the distribution of a 230 question survey and received 12,827 responses.
 - Special emphasis was made on reaching communities of people who are often under-represented in surveys of this nature.
 - This survey was the largest dataset of its kind in Canada and results were tabulated by the University of Waterloo.
 - Respondents shared their experiences under the topics of Community Vitality, Living Standards, Health, Environment, Time Use, Leisure and Culture, Education and Democratic Engagement.
 - The data can be disaggregated according to age groups, gender, region, income-level, ethnic origin, living arrangements, education level and reported disability.
 - Snapshot review:
 - 13.8% of Nova Scotians are 65 to 74 years old
 - 9.5% of Nova Scotians are 75 years and older
 - 83.9% of older adults are retired
 - 19% have an annual income of less than \$30,000
 - 30% live with a disability or chronic illness which limits their abilities
 - In 65 to 74 age group 63.8% enjoyed good quality exercise and 85.6% ate healthy meals
 - In 75 and older group 55.3% enjoyed good exercise and 87.2% ate healthy meals
 - To review survey results go to website at: <http://engagenovascotia.ca/research-and-analysis>

2. Affordable Housing Commission – Cathy Berliner, Deputy Minister of Municipal Affairs and Housing
 - Due to the lack of affordable housing and high costs of rental facilities which were exacerbated after the first wave of COVID-19, the Department of Municipal Affairs and Housing established an Affordable Housing Commission
 - The Commission is composed of 15 members from business, academia, government and non-profit organizations
 - The Commission mandate is the following:
 - Engage with experts and stakeholders across the province to learn more about the current state of affordable housing in Nova Scotia
 - Identify meaningful, sustainable, and actionable strategies and opportunities
 - Make recommendations to the Minister of Municipal Affairs and Housing related to increasing the supply of and access to affordable housing in Nova Scotia
 - The Commission is expecting to provide its recommendations by May 31, 2021 and is asking Nova Scotians to get involved by sharing stories, submitting ideas, and responding to surveys and polls at the affordablehousingcommission@novascotia.ca web portal
 - Written submissions should be sent to Stephan Richard at:
Maritime Centre, 14th Floor North – 1505 Barrington Street
P.O. Box 216, Halifax, Nova Scotia B3J 2M4
and/or

Comments will also be accepted by calling 1-833-743-0777

- The Commission will host 8 facilitated on-line sessions open to housing stakeholders representing government, private sector, non-profit organizations, academia and other individuals with expertise or lived experience
- The Commission will conduct 6 facilitated focus group sessions targeting specific groups such as municipalities, private landlords, seniors, marginalized communities and vulnerable populations
- The Commission is soliciting the following from Nova Scotians:
 - Ideas on how to improve access to affordable housing across the province
 - Opinions on what barriers exist to finding and keeping affordable housing for Nova Scotians
 - Solutions to provide affordable housing quickly and to those who need it

3. Phasing Out the Capped Assessment Program

- ZOOM meetings were held with the members on the All Party Committee on December 14-15, 2020
- Members received the SAC submission and were given an opportunity to question the recommendations
- After these meetings it is clear that the Progressive Conservative Party and New Democratic Party representatives will not support the elimination unless there is protection for low and fixed middle income seniors who might be forced out of their home or placed under undue taxation pressure because of change in market conditions which are extraneous to them
- The Liberal Party representative did not oppose the elimination, but agreed that there could be a change under the new leader elected on February 6, 2021

4. Meeting with Minister of Health and Wellness Leo Glavine December 2, 2020

- I was very forceful in condemning the government for not having the high dose flu vaccine available to all vulnerable seniors over age 65 as is the case in Ontario and Prince Edward Island
- The Minister is a strong proponent for a National Pharmacare Program and supports a single formulary under the new Canada Drug Agency. He believes there will be a list of common and essential drugs available on January 1, 2022 and separate funding for catastrophic drugs
- The Minister indicated the SAC would have input on the new and updated Department of Health Continuing Care Blueprint for Change
- The Minister is looking forward to SHIFT 2.0 and is looking for recommendations on Community Transportation, Continuing Care, Long-Term Care, Home Care, Active/Healthy Living, Seniors Housing and Aging In Place

5. COVID-19 Immunization Rollout – Tracey Barbrick, Associate Deputy Minister, Department of Health and wellness

- Government is following guidelines developed by the National Advisory Committee on Immunization
- Phase 1 Guidelines
 - Long-Term Care/ARC/RRC residents/staff
 - 70 years and older starting with over 80 and working backwards
 - Health care workers with direct patient care
 - Marginalized communities
- Phase 2 Guidelines
 - Health Care Workers remaining

- Other congregate settings
- Essential workers
- Phase 3 Guidelines
 - All remaining over age 18 years
- 30 day plan involved health care workers at clinics at Dalhousie University, Cape Breton Regional, Valley Regional, Colchester-East Hants Regional, IWK, Yarmouth Regional and St. Martha's and long-term care clinics and facilities
- 60 day plan has a prototype community clinic for 80 years and over in Halifax and Truro; Cumberland Regional and South Shore Regional; pharmacy clinic prototype; primary health care clinic prototype and prototype for First Nations and African Nova Scotian communities
- 90 day plan includes mass immunization clinics in all communities with cold storage facilities, health care worker clinics, long-term care facilities and expansion of pharmacy, primary health care, and outreach clinic models
- Immunization plan for seniors:
 - Seniors aged 75 and over are part of Phase 1 beginning with seniors over 80 and then dropping to 75
 - Eligible seniors will receive a letter from MSI telling them when it is time to receive the vaccine
 - Appointments can be scheduled by phone or on-line
 - Prototype clinic model planned for Halifax and Truro mid-February limited to randomized pilot group
 - Overall immunization plan will be age based in descending order in groups of 5 years
- Information on vaccine is updated daily at:
<https://novascotia.ca/coronavirus/data/#dashboard>

—*Bill Berryman*
 Chair, Seniors Advisory Council



One of Alyson Hillier's favorite Christmas traditions, the choristers in New Ross!

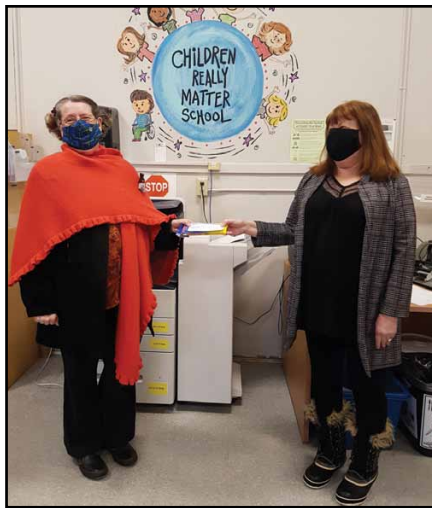
Branch Updates

Annapolis

The Annapolis Branch RTO presented several schools with a gift of pencils and money to help support their breakfast programs. President Wendy Rodda and Secretary Brian Rafuse presented the \$200 cheques to school representatives. In addition to the seven schools pictured, a cheque was also presented to Ms. Nancy Illsley, Principal at Annapolis East Elementary School (no picture available).



Bridgetown Regional Community School - Cheque presented to Ms. Foster-Veinot, VP



Clark Rutherford Memorial School - Cheque presented to Dr. Sharon Reid, Principal



Middleton Regional High School - Cheque presented to Mr. Ben McNeil, Principal



Champlain Elementary School - Cheque presented to Ms. Jan Ross, Principal



Annapolis West Education Centre - Cheque presented to Ms. Debra Hannam, School Secretary



Lawrencetown Consolidated School - Cheque presented to Ms. Paula Shehata, Principal



Lawrencetown Education Centre - Cheque presented to Mr. Danny Frame, Teacher

Branch Updates

CPX

Due to COVID, our annual Christmas Dinner at Hope Church was not able to be held. On December 8, however, we kept with our tradition and RTO members brought gifts to the church parking lot in the afternoon. These were given to Michelle Ellis, Recreation Director at Ivy Meadows Continuing Care Facility, to be used there as Christmas Day gifts.

Each member who dropped off a gift received a gift bag from the Branch containing a Members Diary Book and a candy cane – these are items we always had at our place settings!

Wishing all a safe and healthy 2021!



Michelle Ellis, Barbara Burke, and Mary Hammond



Judy Knowlton - Member at Large, Metro Area



Barbara Burke and RTO President Alyson Hillier



CPX Members and gifts

Dartmouth

On January 25, the Dartmouth Branch Executive held a meeting at the home of Dorothy Smith, Membership and Communications. Physical distancing and protocols were in place.

Among the items discussed were Branch Initiative Program grants, activities for 2021, and Roundtable topics for the Presidents' Meeting in March.

The Executive also met prior to Christmas to discuss the Christmas message to be sent out to our email retirees.



Pictured left to right are Vice President Alyson Hillier, Secretary Dorothy Haley, President Audrey Matheson, Past President Judy Knowlton, and Treasurer Diane Morgan.

Branch Updates

There was also discussion on reaching those on the phone tree. The list was divided up and calls were made, much to the delight and appreciation of the members. Missing the camaraderie of our actual get togethers, many just wanted to talk. Many on the email list also replied with thank you notes. In all, it was a rewarding and enjoyable activity for all concerned.

Digby

The Digby Branch has not been officially active during the pandemic, but we are hoping to be soon - after vaccinations are received and COVID restrictions are further eased. After all, we are vulnerable and quite senior!

Instead, Branch Members have been keeping in touch with each other and finding ways to enjoy retirement, individually and in small groups. Some took to the outdoors for new activities: hiking, nature photography, beach walking, and even (ugh) snow shoveling. Others preferred more indoor pastimes: cooking and baking virtual lessons, reading, chair yoga, tai chi, and surfing the web. Volunteers found local events to support: blazing trails for hikers, leading small exercise classes, and participating in food bank drives.

Learning new skills, staying physically active, and choosing how to spend our time continue to enrich our lives. Best of all, we enjoy retirement and don't have to teach during these difficult times!

Glace Bay

Upon learning at the AGM in September that a special COVID grant of \$1000 was being made available to all Branches to initiate a special activity for their members, I called a meeting of our Executive to brainstorm some ideas. We had been keeping in touch with our members via email and Facebook, and keeping them updated on important information from Bill and Alyson. They were very grateful for this communication.

It was decided that, considering the time of year, it

would be a nice idea to order Christmas cards with a special greeting from the Executive to remind them that we were thinking of them. We ordered distinctive greeting cards with envelopes, purchased stamps, and printed address labels.

The Executive met again in early December to place the cards in the envelopes, and to attach address labels and stamps.

It was a well-organized effort with lots of merriment involved. It was a labour of love! The cards were mailed and the response from our membership was one of total appreciation.



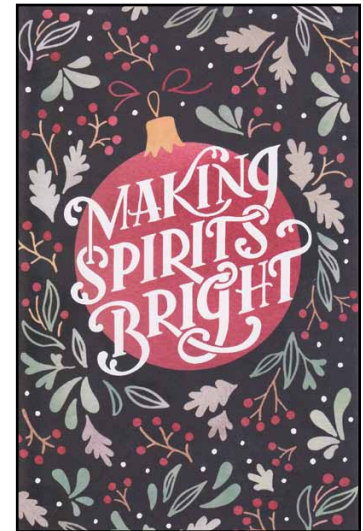
Additional cards were sent to the Provincial Executive to illustrate our appreciation for their approval to provide this special funding.

Halifax County

Happy New Year!

The Halifax County RTO continues to remain active and, since the fall, has completed a number of projects.

In November, we combined our technology and artistic energies to create and email a Christmas/Holiday card to our members. We hope that you received yours. It was important to us to reach out to everyone. If you did not receive it, or the COVID updates,



Branch Updates

or the RTO newsletter, please check your junk mail. Also, if you or an RTO friend have changed your email address or phone number since retiring, the update needs to be done by contacting Marie MacInnis, mamacinnis@staff.nstu.ca.

We also created and distributed a Christmas/Holiday card for Halifax County active teachers. We wanted them to know that retirees understand the challenges they face and that we hoped that they enjoyed a well-deserved December break.

In December, we donated \$200 to the Metro Food Bank on behalf of Halifax County Branch RTO members. The donation was very much appreciated.

At our last Executive Zoom meeting, we agreed to purchase the Zoom license for our Branch for this year. This license provides us the opportunity to meet beyond 45 minutes and plan for our members. The license also provides the opportunity to offer activities to our members. For example, we are seeking a leader to facilitate a Book Club that we will gladly organize on Zoom. Please contact President Debbie Rowsell if you are interested in helping by leading the Book Club conversation and we will organize the Zoom set-up. (We have some members who have expressed interest in joining the club, but we do need a leader.)

If you have an activity (eg. yoga, knitting circle and chat, fitness, games event, or even a coffee hour chat with other retirees) that you and your friends would like to organize and participate in together via Zoom, please contact us and we will provide instructions and Zoom access for you to do so. Also, we will organize a Zoom yoga session if interest is expressed. Please contact any member of our Executive and we will assist you.

We continue to distribute emails from the Provincial RTO, government, and organizations with information pertaining to COVID-19 and topics relating to seniors. To foster success of this effort we purchased an Acrobat Pro license to aid us in our conversion of PDF documents.

We dedicated three weeks to completing research on the demographics on our membership list. There were 57 members with information needing to be updated.

We have ordered masks with the RTO logo on them and we will do random draws using our membership list and mail them out in February.

In the last year, we administered a survey to gather input about pensions and our group insurance policy. The input and feedback from our members helped us to develop and submit Resolutions on pension and insurance benefits, to be considered at the next provincial AGM. These can be found on the Resolutions page in this newsletter.

Stay informed and stay safe!

Kings

The Kings Branch RTO has been doing our best to maintain Public Health guidelines for COVID-19. We realized that restrictions were having a significant impact on both retired and active teachers. The Executive met via Zoom over the last few months to discuss what can be done to show support.

One of our efforts involved writing a letter of support for active teachers. Just after Valentine's Day we delivered it, along with boxes of chocolates, to be put in staff rooms for teachers in each school across Kings County. We wanted to show them we appreciated all they were doing to overcome the challenges they faced.

We also set up three Facebook pages to help our members get together and share some of the things they were enjoying doing this winter. These included a group for book recommendations, another for videos and films, and a third for games and activities.

Membership in these pages has grown since they were started. Links to them are included in case other RTO members would like to see what they are about.

Branch Updates

home and stay safe, the Branch regretfully decided to cancel our Christmas dinner and gathering. With this popular event no longer happening, it was more important than ever to reach out to all of our members over the holidays. The Branch Executive, along with help from a few others, signed, addressed, and stamped 447 Christmas cards for our members.

We also decided to show our appreciation by acknowledging the teachers working in the trenches. They are going above and beyond showing incredible dedication to their students and to the profession as they work through these unprecedented times full of change and restrictions. We provided each school staff in Pictou County with coffee and a cookie tray from McDonald's and a note of thanks recognizing their heartfelt efforts for their students. Thanks to Neil MacKinnon, Wendy Ross, Cindy MacKinnon, and Debbie MacQueen for making the deliveries. This gesture was well received by all staffs.

It is our hope that in the very near future we will be able to plan a COVID friendly gathering for our members. Until then we hope our members continue to stay safe, healthy, and happy in these ever changing times.

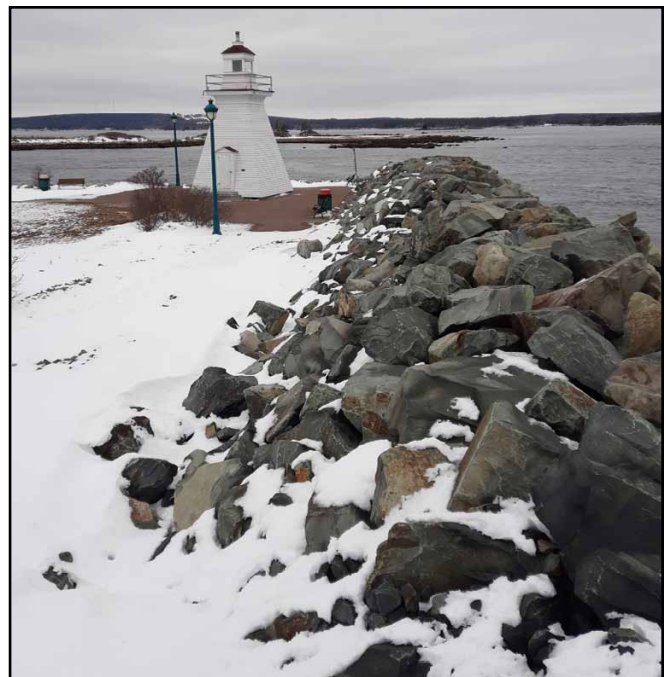
Queens

Greetings from Queens Branch, RTO!

Our members continue to be careful and diligent in the number and types of interactions they have with others in this time of COVID-19. As a Branch, we have not yet had any face-to-face group meetings since the pandemic began here in Nova Scotia last March.

It would be our hope that sometime later in this year we will be comfortable enough to gather for meetings or social events in responsible, health-conscious ways and renew our comradery and the fellowship that have been casualties of the COVID-19 pandemic.

The Branch President has tried to maintain a steady flow of pertinent information and encouragement via e-mail and our Branch Facebook page. As well, personal contacts have been made along the way where conditions and comfort levels permitted. We are a strong group here in Queens County; we shall persevere!



Branch Updates

Richmond

Due to recent events concerning the COVID-19 pandemic, there is not much to report from the Richmond Branch.

The Executive met on December 9, 2020 at the Seal Cove Restaurant in Louisdale. Several topics were discussed including: finalizing the Painting Workshop budget, a review of the letter sent to retired teachers by the Pension Commission concerning substituting without affecting status, a Branch Membership update, and RTO Christmas cards. These were mailed to each school in the county. The group contributed in the wording of the card, and Betty Anne David and Odille Campbell did a French version for Ecole Beauport.

Due to the pandemic protocols, the Executive of the Richmond Branch decided not to hold face-to-face meetings in the near future. The Executive had planned to meet on February 16 to discuss other topics of concern, however, the meeting was cancelled due to weather.

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

Shelburne

Greetings everyone! Although the Shelburne RTO Branch meetings were on hold for the interim, we were able to do small meet-ups with the help of the Branch Initiative Program grant. Members were kept up to date with current changes via our Facebook and email communiqués and received a Christmas card this year, as well.

We are hoping for a brighter outlook come this spring.

West Hants

Good day to all RTO members across the province and especially to the West Hants members. To say we are living in interesting, confusing, and difficult

times with the pandemic all around us is an understatement. It has led to both positives and frustrating negatives that we must cope with on most days.

On the positive side you may not spend as much money due to far less shopping and travelling. Smaller Christmas gatherings certainly gave more time to converse with each guest, rather than in the larger group gatherings.

On the negative side, and most importantly, is the lack of social contact. Next is the extra weight put on due to fewer activities to attend and the sneaking of too many sweets. The constant information on the pandemic and the vaccine does get confusing and overwhelming. Hopefully, life will go on in a positive way until we can get this virus under control.

Executive members have been keeping busy over the past four months. They have held several Zoom meetings, filled in at President meetings and the AGM, reviewed and corrected member lists, made numerous phone calls, forwarded information to members, and wrote, labelled, and mailed 180 Christmas cards. Executive members include President Phil Van Zoost, Past President Bill Berryman, Vice-President Mike Knowles, Treasurer Joan Jack, Treasurer Bev Lake, Events Coordinator Barb Wilson, and Communications Coordinator Rhonda Fry.

On December 2, the West Hants Branch held a food



180 Christmas cards were mailed to West Hants RTO members

Branch Updates

and personal items drive in support of the Windsor Food Bank and Harvest House. The support of our members tallied up 27 bags of items, \$250 in gift cards, and \$200 cash.

Thank you to our members for their wonderful support. Little things like contributing food items, personal items, and clothing shows our compassion for those in need.



Donna, Director from Harvest House, doing her 5-hour shift tending the Christmas Kettle

Yarmouth/Argyle

Our Executive's major endeavor in December was producing a Christmas card to be mailed to all of our members, the Provincial Executive, and all Branch Presidents across the province. It was a whirlwind week of finding a suitable image for the

card, choosing a message, employing a local printing establishment, stuffing the envelopes, and addressing and stamping each one - and voila! We had our seasonal message sent to all. Our thanks to local photographer Milton D'Eon for letting us use his beautiful snapshot of the Dennis Point Wharf buoy tree in Middle West Pubnico, all aglow for the season. Our entire Executive was involved in this enjoyable project.



Under our Branch Initiative Program grant, a subsidized wreath-making workshop was held in December. See details in the Branch Initiatives section of this newsletter.



On February 11 there actually WAS snow on the ground this year for our annual Snowshoe/Ski/Walk-in-the-Park at Lake Ellenwood. An afternoon outing was arranged rather than our usual over-the-lunch-hour time for picnicking, as the lakeside cabin is not available for public use now because of COVID regulations. The sun shone, the skis swished along the groomed trails, and the walkers found abundant snow to enjoy. A most refreshing and enjoyable event!

Our Executive continues to look for other events for our members to participate in during this unusual time of social distancing and regulations.

Branch Initiatives

Lunenburg County

On November 16 and 17, several members of the Lunenburg County RTO gathered to enjoy great company and to learn the art of card making. Instructor Paulette Hudson provided supplies and showed each group how to create three different cards for various occasions to share with family and friends.

In addition, WE HAD A CHRISTMAS DINNER! YES, WE DID! Dinners were prepared by two different restaurants, the Turkey Burger and Blarney Stone, on two different days in order to reach as many members as possible. One of Santa's elves delivered the meals to members as they drove up and it was a grand time—members were pleased even to be able to wave to people they knew and the meals were delicious. The restaurants were pleased to have the business so it was a great success and one that we may repeat in the spring.

All COVID protocols were followed for both events.

The Lunenburg County Branch thanks the RTO for the grant to enable us to provide opportunities like this to our members.



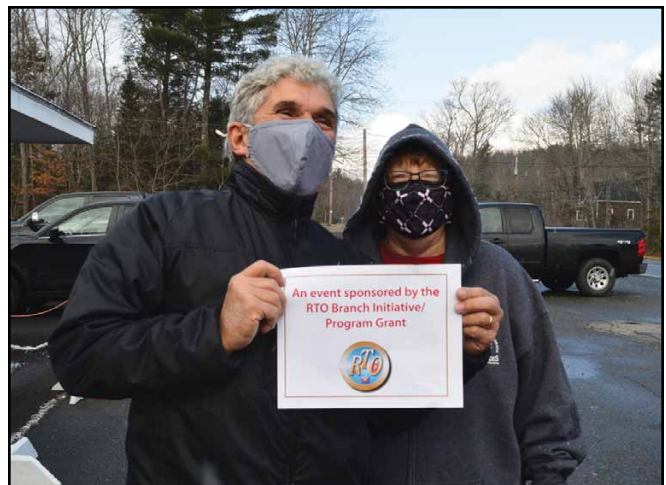
Belinda Josephson, Ingrid Greek, Vicki Trenholm



Susan MacDonald, Angela Griffin, Olive Joudrey



Lunenburg County Elf (aka Deb Featherby) delivered Christmas dinner to RTO member Ruby Todd-Wilson



Vice President Dan Thimot delivered Christmas dinner to newly retired RTO member Cindy Bruhm

Branch Initiatives

Richmond

On Tuesday, March 10, the Richmond Branch of the RTO gathered in the River Bourgeois Community Center for a day of fun and painting. A local artist led the painting instruction.

While only a few members attended the workshop, a lack of artistic ability did not deter their efforts. The day provided many laughs, snacks and surprising results for those who attended. Participants were provided with canvases, brushes, ceramic paint and cleaning supplies.



Linda Boulet and Maureen Cosman-Burke

As the participants were leaving the building with their final product, they commented that they had learned a great deal about the art of painting and thanked the organizers for a wonderful first-time experience.

Many thanks to the RTO for providing the funds to initiate this great painting activity.



Shelburne County

Despite this being a challenging year for events, the Shelburne County Branch of the RTO was able to have three.

Our first event was a Wild Axe throwing event which, being outside, was very weather dependent. Attendance was limited and health protocols were followed. Who knew that axe throwing was so therapeutic?! The instructor from Boxing Rock Brewery showed us the techniques, reviewed the safety procedures, and away we tossed. We had a lot of fun and laughter that day and warmed up afterward with coffee and dessert. One of us even got a bulls-eye!

Since we have a sizable county, we try to have events in different locations to encourage more attendance. The Walk and Talk on the Barrington Bay Trail was well attended. The talk was on Bear Safety and afterwards we enjoyed dessert and coffee from the Salty Shore Café. Once again, health protocols were followed. The view of the Barrington Bay was so spectacular that even the ducks came by to say good morning.

Our last event was a walk along the Jordan Bay Yuletide Trail. We gathered on a chilly morning and walked to the end and back. The wind was brisk at times, but the moments were magical. The decorations on the trail certainly put us in the Christmas spirit. Several members decided to do it again at different times of the day to enjoy the solar light decorations. Afterwards, the Bean Dock Café prepared take-out coffee and dessert for the members to enjoy. Once again, we followed the health protocols and enjoyed the day.

Many thanks to the Provincial RTO for this Branch Initiative Program grant to keep our members involved.



Wild Axe Group photo

Branch Initiatives



Lesley Smith, Bonnie Mahaney, Pam Smith, Dawn Smith Deborah Enman, John MacKay



Jordan River Yule Trail walk begins - Debbie Purchase-McGill, Barbara MacLean, Lesley Smith, Arthur Blades



Zita Stoddard, Ethel Nickerson, Phyllis Cunningham, and John MacKay on the Barrington Trail Walk

Yarmouth/Argyle

A maximum of 10 participants came together for a very enjoyable and productive wreath-making workshop with craft leader, Marion Smith, before Christmas. Several steel wool pot scrubbers were first attached to the wreath form, then a variety of festive ribbon and smaller decorative items were creatively added. A lovely array of wreaths was the proud result!

The Branch Initiative Program grant subsidized a portion of each crafter's participation fee, and the rental for the Hebron Baptist Church Hall. Everyone attending appreciated this opportunity to create and socialize safely. Thank you to the RTO for supporting our members through these grants.





BRANCH INITIATIVE PROGRAM GRANT APPLICATION

Requirements for an application to be considered for funding:

1. The submitting Branch shall use this application form. **If this form is not used, the application will not be considered for funding.** If you need more room for your application, please submit on additional paper and attach the same to this form.
2. The application must be submitted to the RTO Finance Committee through the RTO Treasurer. See address at the end of this form. The Finance Committee will review the application and forward its recommendation(s) to the Executive. The Executive will respond in a timely manner.
3. Beginning in 2021, the total amount(s) awarded to any single Branch from the BIP fund **shall not exceed \$1500** in any one calendar year. **Please note that funding will only be provided for activities that occur in the current calendar year which is also the fiscal year of the RTO.**
4. The BIP Fund is intended to encourage Branches to seek programs and/or initiatives that better serve the RTO members at the Branch level.
5. At the present time, *Advance Care Planning* and *Retirement Journey* workshops can be accessed by interested Branches and paid for by the provincial organization; the BIP Fund is intended to provide funding for programs and/or initiatives other than these two.
6. **The BIP Fund is not intended to provide funds for the operational expenses of Branches.**
7. The payment for alcohol will not be considered for funding.
8. Any Branch that receives funding from the BIP Fund is required to submit a final written report and financial statement using the form provided for this purpose. This form will be provided to all Branches that receive funding from the Fund.
9. The application must be received by the Treasurer at least two months prior to the commencement of activities. If an application is received at least one week before a scheduled Finance Committee meeting, the two-month requirement will be waived.

BRANCH: _____

NAME AND DESCRIPTION OF INITIATIVE /PROGRAM: _____

AMOUNT REQUESTED: _____

PLEASE COMPLETE THE FOLLOWING:

1. HOW WILL THIS INITIATIVE/ PROGRAM BENEFIT YOUR BRANCH MEMBERS?

- 2. ANTICIPATED STARTING DATE? _____
- 3. THE DURATION OF THE INITIATIVE /PROGRAM? _____

- 4. NUMBER OF PARTICIPANTS? _____
- 5. BREAKDOWN OF ANTICIPATED COSTS? IF THE APPLICATION HAS MORE THAN ONE ACTIVITY, INDICATE THE ANTICIPATED COST OF EACH ACTIVITY AND THE TOTAL COST OF THE APPLICATION.

- 6. OTHER RELEVANT DETAILS:

- 7. HAS THIS BRANCH RECEIVED FUNDING FROM THE BIP FUND IN THE PAST? IF SO, WHEN AND FOR WHAT ACTIVITY/ACTIVITIES DID THE BRANCH RECEIVE FUNDING?

BRANCH PRESIDENT'S SIGNATURE: _____

DATE: _____

Any Branch that receives funding is required to submit a final report as outlined in requirement 8.

Feel free to add any other information pertinent to your application and attach the same to this form.
Please submit your application to:

Peter Lewis, RTO Treasurer,
11162 Highway 6, Pugwash, N.S. B0K 1L0 OR by email to: lewisp49@gmail.com 01/26/2021

Pivoting To Survive During the Pandemic
by Hank Middleton
Lunenburg County Branch RTO

A word I have heard used a lot during the pandemic is pivot. It refers to making changes or moving on to something else. We do it whenever we transition to another situation or stage in life – that is the reality of change. We change with the times, we pivot.

When I retired in 2006, contact with many of my colleagues slowly dissipated but I was able to find new outlets for my time and new connections – my first pivot.



National Acadian Day on the Lunenburg Waterfront

Canada's Ocean Playground and *One Hundred Years of the Bluenose* – and I posted a lot on the Nova Scotia Kitchen Party site. I had great response there for my song, “Stay the Blazes Home!”

I kept busy as a member of several committees: the Conseil Scolaire Acadien Provincial, the Centre Communautaire de la Rive-Sud, the RTO Pension and Benefits Committee, and as Deputy Grand Knight. I even ended up doing a multitude of Zoom meetings – this created more pivots for me! When spring arrived I was disappointed at the delay of the fishing season but thankfully, it opened in May. Last June, my buddy and I had a pretty good haul on our annual fishing trip to Cape Breton. Later fishing trips were also fruitful.



Sea trout run catch in Cape Breton

I did one musical gig in June (sea songs for a friend's Art Fair) and barricaded myself far from patrons behind a myriad of tables. After this, I only did two other indoor, socially-distanced, musical events and 5 outdoor events. Another huge pivot, but in my age group I now have to balance enjoyment with being aware of risks.

Although we did not leave the province last summer, Beth and I enjoyed a fair amount of time with family in Cape Breton while following all COVID regulations. Again, changing regulations often required a lot of pivots! The fall saw the customary work on the property to prepare for winter. I also took on the role of Grand Knight, became a member of the RTO Research and Review Committee, and completed 12 years as a member of the CSAP board.



Cast members of Glimpses

Over the years I have kept busy with volunteer projects, fishing, and my passions of music, theatre and songwriting. I have completed four CDs of original music and have written musical comedies for schools, including one in French. I also co-wrote a musical comedy that ran for 10 years on the South Shore called *Glimpses*. In 2019, I did over 90 musical gigs with a diverse number of musicians. These were 14 pretty good years! Last winter, I performed four small gigs (typical for that time of year), but when COVID-19 arrived it destroyed the artistic scene in Nova Scotia causing even more pivots. One of my musical groups, Celtic Eclectic, had two St. Paddy's Day gigs cancelled a couple of days before the event because of it.

With so many uncertainties during the first wave, we stayed home and watched Netflix, read good books, and worked on some household projects. I also started writing two plays -

There was a small, limited music scene happening but given my age and the implications of COVID-19, I passed. However, I did take part in a virtual Christmas show (playing bass for the South Shore Players), and I performed in a virtual show in support of the Lunenburg Food Bank. That raised even more money than the live show! Talk about a pivot!

Funding for the virtual show, *One Hundred Years of the Bluenose*, was confirmed before Christmas. I have been very busy researching, writing, and composing and it will be aired after March 26. Being a fisherman's son who taught history, I see this as a match made in heaven - the sea, music, and history all entwined! And the live show, *Canada's Ocean Playground*, has now been moved from June to December of 2021. Just another pivot!

So far, the winter of 2020 has been mild. We saw family and friends over Christmas (with some limitations) and I spent time in January on call for the St. Vincent de Paul Society. If things were tough for a certain segment of our society before, the needs of the less fortunate are greater than ever. Societal supports have been stretched by the effects of this pandemic.

I am working on a St. Paddy's Day show that will be on-line, and am doing socially-distanced and masked rehearsals, as well. Lots of pivots!

Has the pandemic changed our lives? Yes!

Has it interfered with ordinary living? You bet!

Have we been careful to minimize risks? Absolutely!

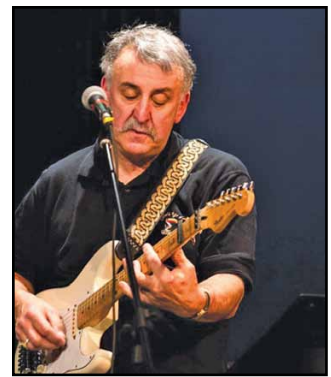
Have Nova Scotians been diligent? Seems so, for the most part!

Are we luckier than most? Yep, check the COVID stats!

Beth and I have discussed how lucky we are. We have steady pension incomes and enough things to keep us occupied and useful. I give thanks to the health care workers, to teachers, school staffs, and other front line workers whose responsibilities may expose them to the COVID virus. I am optimistic about the rebirth given by spring and am hopeful about the effectiveness of numerous vaccines.

However, RTO members, we need to remember to do things to keep mentally alert. It is important to pursue that which feeds your soul. Whether it is something creative, volunteering, gardening, hiking – whatever – just do it, but do it safely. Your community needs your knowledge, skills, and experience and it is important to be useful to others but equally important to be useful to yourself. In the future, it may be an easier pivot for all of us! Stay engaged but stay safe!

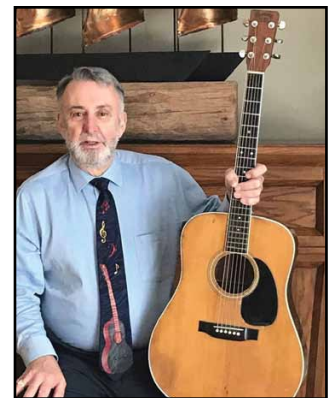
Hank's website is www.hankmiddleton.ca and features information and songs by Hank and other vocalists, as well.



CD release for Middletunes II



Latest CD - Middletunes III



After church at home



Hank's Kitchen Party at St. Mark's Performance Centre, La Have



Celtic Eclectic at the Westin

The Barn Quilt Story

by Rhonda Fry

West Hants Branch RTO



Mixing decades of hand quilting with the lure of Pinterest, the discovery of barn quilts turned on the desire for yet another, rather ambitious, project to pursue.

I'm retired. I have the time to devote to something new and challenging. What's stopping me, besides me? Time to dive in!

The first step was to research this whole idea from the history to the how to. I was surprised to find a local connection not far from Hants County. Here is a little history to bring you along with the story.

Although the barns they adorn are generally very old, the idea of barn quilts is a new art concept. The first official barn quilt trail was created by Donna Sue Groves in Adams County, Ohio in 2001. Donna wanted to honour her mother's quilting art by painting a quilt block on their tobacco barn. One barn quilt led to several, spreading across the United States and Canada.

Nova Scotia can boast of its own quilt trail. The Stewiacke Barn Quilt Trail is a series of brightly

coloured quilt patterns painted on wooden boards, then hung on historic barns in the Stewiacke Valley. When I drove the trail in September 2018, there were 14 barns displaying quilts, each one with its own unique design and story. There is actually a barn quilt tour etiquette that recommends you view from a distance and refrain from walking on private property, unless, of course, the owner invites you in for a closer look.

Getting this project underway involved selecting just the right quilt pattern, colours, and size. With the help of my nephew, whose expertise is in the area of construction, I selected an MDO plywood (medium density overlaid plywood) which is an exterior plywood with a weather-resistant resin overlay that resists water, weather, warping, and wear. It has a smooth texture ready for primer and paint. It's ideal for sign making or for any exterior application requiring a smooth surface. It proved to be a great product!

I decided on a 6-foot square barn quilt which fit perfectly with the roof peaks and the window below. Since the MDO comes in 4x8 sheets, I cut it to two 3x6 pieces. That way I could easily



Complete and ready for hanging



Painter's Frog Tape proved to be a valuable product



Working with half of the 6-foot square quilt made painting easier

sketch and paint the middle of the design. I was fortunate to have a large enough space inside a section of our old barn to work on the project.

A couple of coats of primer, followed by drawing out the pattern, and I was ready to apply the paint. I used exterior paint for the project so I didn't have to apply any protective topcoat when finished. I selected four colours for the quilt, one matching the colour of the siding on the house, a saffron yellow. The other colours made for a good contrast.

Taping off each section of the pattern was important to the aesthetic. The painter's Frog Tape was an excellent product that kept the paint from bleeding into the other adjacent colours. It helped produce nice clean lines and never peeled the paint when I removed it. I would stick to one colour at a time until all of those sections were completed.

It was a beautiful, sunny day in June of 2018 when we were ready for the final stage - hanging the barn quilt. Our friends helped build a frame

on the barn, smaller than the outside of the quilt. Each half of the quilt was lifted then screwed onto the frame.

All that was left was to stand back and admire the stark contrast between old and rustic, and new and bright. I christened it The Avon Star, as our house had a view of the Avon River and the pattern depicts a star, a symbol of good fortune and luck.

A year after completing this project we sold the house. The buyers insisted that the barn quilt stay as a condition of the sale. I was happy that the barn quilt would remain a part of the property for years to come.

If you ever find yourselves on Avon Street in Hantsport, you will see the quilt at number 9. Just remember your manners.

Whether it's barn quilts or any other project you may be pondering, making the decision to dive right into the challenge can truly be a rewarding experience on so many levels.



Final step - attaching the quilt to the frame



The Avon Star looks towards the Avon River in Hantsport

Milestones

The RTO would like to acknowledge its members who have reached milestones in their lives. Members celebrating significant birthdays, anniversaries, or other events, are invited to send us a photo and a brief note to gdwimmer@nstu.ca. Your milestone could be published in any one of our three issues each year.



PLAN AHEAD: MAKE A PERSONAL DIRECTIVE

Don't end up in hospital without a voice.

LEGAL INFO
NOVA SCOTIA
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WHAT IS A PERSONAL DIRECTIVE?

- A personal directive allows you to name one or more people (delegates) to make decisions about your personal care
- Sets out instructions, values, wishes and beliefs about personal care
- Does not include financial or property matters
- Does not include Medical Assistance in Dying

WHO CAN BE A DELEGATE?




- A delegate can be any person 19 years of age or older (unless they are your spouse) who is able to make important decisions
- If you name more than one delegate, you need to clearly give them authority for different matters

PERSONAL CARE DECISIONS

- | | |
|---|--|
|  Nutrition |  Healthcare |
|  Spiritual beliefs |  Recreation |
|  End-of-life care |  Where you live |

FREE ONLINE PERSONAL DIRECTIVE APP:
legalinfo.org/forms/personal-directive

**COMMUNITY NAVIGATORS ARE READY
TO HELP BY TELEPHONE**

 <https://navigator.legalinfo.org/>
or  902-454-2198 or  nav@legalinfo.org

BECOME A NAVIGATOR AND HELP OTHERS!

Please spread the word about the program and encourage everyone you know to make a personal directive!

WHY MAKE A PERSONAL DIRECTIVE?

- Greater control over future care
- Easier for friends and family
- Healthcare providers

WHEN SHOULD YOU MAKE A DIRECTIVE?

- Must be made while maker has capacity

CAPACITY

- Understand information needed to make personal care decisions
- Appreciate consequences of decisions

WHEN DOES IT TAKE EFFECT?

- A personal directive comes into effect when a maker loses capacity and can no longer make personal care decisions
- Capacity Assessment
- It ends if the maker regains capacity, if maker cancels it, maker dies or court orders it.
- Care providers will turn to a statutory decision-maker

STATUTORY DECISION-MAKER:

- Nearest willing relative or Public Trustee



**FUNDING
SUPPORT FROM:**

NS Department
of Seniors

New Horizons for Seniors Program,
Employment and Social Development Canada

Justice
Canada

Canada

Freedom 55 and Loss

by Tammy Landry
Antigonish-Guysborough Branch RTO

How often did we sit around the staff room table and joke about how nice it would be to retire as soon as we get to age 55? When it did happen to me, life dramatically changed.

Starting off the 2018-2019 school year was like other years - busy, busy, busy and lots of changes. My husband was due to retire at the end of October after 46 years with the Department of Transportation. We had moved in the summer from a four-bedroom home in St. Andrews in the county to a two-bedroom apartment in Antigonish. We had been to several doctor's appointments during the previous six months looking for answers to a few health issues that Kevin was experiencing.

Fast forward to January 15, 2019. During his appointment with a neurologist in Halifax we received the life altering news that Kevin had ALS (Amyotrophic Lateral Sclerosis), also known as Lou Gehrig's disease.

On the night of the diagnosis I was unable to sleep. I began a discussion with a close friend who had just lost her husband to cancer. During the conversation she told me there were things I needed to do. The advice I received that night was the most helpful.

Over the next two and a half months, while Kevin was still able to fully participate, we took the advice to get all of our affairs in order. Up until this point, both of us were living carefree lives thinking we had all kinds of time.

We had some very difficult conversations. We met with a lawyer and made our wills, our powers of attorney, and our personal directives

(medical and personal care). We went to our financial institution and met with our financial planner and had all accounts and documents put in both names. We also called all of our utility companies and made sure that both names were on all accounts.

We checked on Kevin's life insurance and made some changes. I knew I had life insurance through my NSTU plan, but I never had any other insurance beyond that. We made the decision to get life insurance for me while we were there.

We visited our local funeral home and discussed Kevin's plans. This was a tough one and although the meetings were all necessary, they

certainly were not easy. These are items that we don't often think about but need to be considered in order to make future decisions much easier. We tried to have all of our bases covered.

April 2019 rolled around and I was increasingly aware of time slipping away. I was away eight hours every week day working, and was also

a member of the NSTU Provincial Executive. I made the difficult decision to stop teaching at Easter and step away from my position on the Provincial Executive. Both my employer (Strait Regional Centre for Education) and NSTU Staff Officer Jack MacLeod were extremely helpful in guiding me through the correct steps to take for my leave of absence.

Kevin and I began to discuss what we wanted to do with our days. We had made our March Break trip to Cuba with wonderful friends and we spent an amazing summer at our cottage in Goshen, where friends and family made it



the best summer ever! We had a special trip to Newfoundland and, as hockey season began, Kevin expressed his desire to see his beloved Habs play a game in Montreal. His friends and family made it happen. What wonderful memories!

Upon our return from Montreal in October we made some decisions around Kevin's care. We began a new journey with assistance from the ALS Society of New Brunswick and Nova Scotia (ALS NB/NS), the VON, the St. Martha's Palliative Care team, and the Antigonish and Area Homemakers. Reaching out for help was not easy as we were both determined and independent people, and Kevin's dignity was at the forefront of all decisions made.

After talking with Kevin, I decided in January that it was time to make the decision to retire. I knew I had enough time in and I would turn 55 in March. At this time neither of us had any idea how long Kevin's journey would be. Off went the papers to the pension commission and it was done, with an official retirement date set

for May 31, 2020.

COVID-19 was a difficult blow as it was/is for everyone. With everyone's help we remained at home until April of 2020 and spent the last 10 days of Kevin's ALS journey in St. Martha's Regional Hospital Palliative Care Unit where he passed away May 1. I am forever grateful for the kindness and compassion that we were shown while there.

Grief is poignant. There are so many wonderful memories that they outweigh the negative ones, and lifelong friendships are forged.

The advice I was given and shared above is by no means a complete list, but it is a starting point that will assist you. Do not be afraid to reach out for help. Sometimes it takes a while but the burden can be lessened with help.

I am continuing Kevin's journey as I volunteer with the ALS NB/NS Society. I am also substituting at my school and enjoying my time with all of the students and staff. I look forward to what the future has in store as my Freedom 55 year continues.

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Great news!! With the recently signed new Teachers' Provincial Agreement, comes new insurance benefits for members. Your NSTU Group Insurance Trustees are pleased to confirm that the following benefits have been added to the Total Care Medical plan retroactive to August 1, 2019:

- (i) **80% coverage for Continuous Glucose Monitor (CGM) Systems,**
- (ii) **80% coverage for maintenance of prosthetic and other appliances to a maximum of \$200 in any consecutive 12 month period,**
- (iii) **80% coverage for hearing aid benefit to a maximum of \$800 in any 36 consecutive month period,**
- (iv) **80% coverage for cochlear implant upgrades, parts and accessories.**

Johnson, our consultant and third-party administrator, is working closely with our insurance provider, Medavie Blue Cross, to ensure these new benefits are added to our plan as quickly as possible.

To get a better understanding of the new benefits, when they will be available to you and how to submit claims, please refer to the Frequently Asked Questions below.

Q: *With the new Teachers' Provincial Agreement now signed, when will the new benefits be effective?*

A: *Anytime there is a change to our benefit plan or a new benefit is added, Medavie Blue Cross must work behind the scenes to map these changes and update their systems to accommodate the new benefits. Given the number of new benefits and the size of our group, Medavie Blue Cross has determined that it will take approximately 6 weeks to update their systems and they have confirmed that the new benefits will be live and available to members effective **March 4, 2021.***

Q: *When and how can I start to submit claims for these new benefits?*

A: *You can start to submit claims for the new benefits, retroactive to August 1, 2019, anytime after March 4, 2021. The current process to submit claims remains unchanged; however, if you previously submitted claims for the new benefits and were declined or your claims payments were reduced based on previous benefit maximums, your claims will automatically be re-processed by Medavie Blue Cross based on the claims reporting information they have on file.*

*The Continuous Glucose Monitor (CGM) and Supplies benefit will fall under the prescription drug benefit and claims will be processed via your Medavie Blue Cross drug card at the pharmacy. **Please note, for members and eligible spouses who are age 65 and who do not have drug coverage under the Total Care Medical plan, you can still use your Medavie Blue Cross card at the pharmacy for CGM and related claims.***

Q: Is there a deadline to submit claims for these new benefits retroactive to August 1, 2019?

A: Under normal circumstances, the claim submission deadline for the NSTU Group Insurance Plan is 12 months from the date of the expense. However, plan members will have until **July 31, 2021** to submit claims for the new benefits retroactive to August 1, 2019, even though they may be more than 12 months old. **Retroactive claims older than 12 months submitted beyond this date will not be accepted.**

*In order to be eligible to submit claims for the Continuous Glucose Monitor (CGM) and Supplies benefit, you must be insulin-dependent. Plan members who do not have drug coverage through Medavie Blue Cross will be required to provide proof of insulin dependence which can be provided through their pharmacy. Members will be able to submit claims for the CGM benefit without this proof until **July 31, 2021**, but beyond this date, CGM and related claims will be declined without proof of insulin dependence.*

Q: What is covered under the Continuous Glucose Monitor (CGM) System benefit?

A: This benefit gives you easy access to the latest technology to closely monitor your blood sugar levels. It provides coverage for both Continuous Glucose Monitoring (CGM) and Flash Monitoring Systems (FMS), equipment and supplies including readers, receivers, transmitters and sensors.

Q: What is a Cochlear Implant?

A: Medavie Blue Cross defines a cochlear implant as a behind the ear speech processor (surgically implanted into the bone) or a body worn speech processor (not surgically implanted). The initial purchase of a cochlear implant is covered under the hearing aid benefit and subject to the new hearing aid benefit maximum. The new benefit provides coverage for cochlear implant upgrades (defined as repair or maintenance to a current implant), parts and accessories.

We hope the information outlined above provides you with a better understanding of the new benefits soon to be available as well as the process through which you can receive and claim these benefits. Should you have any additional questions once the new benefits become effective, please contact Johnson at (902) 453-9543 or 1-800-453-9543, or email them at nstu@johnson.ca.

To review these new benefits or the many other benefits and programs available to you through the NSTU Group Insurance Plan, please visit our website at www.nstuinsurance.ca.

Take care and stay safe,

Your NSTU Group Insurance Trustees,

Sheila Hawley	smhawley@nstu.ca
Jennifer Moriarty	jamoriarty@nstu.ca
Nancy Doyle	nmdoyle@nstu.ca
Rolland Hannem	rhhannem@nstu.ca
Karen Nottage	klnottage@nstu.ca
Joël Chiasson	jachiasson@nstu.ca

Your Insurance Benefits at a Glance

NOVA SCOTIA TEACHERS UNION GROUP INSURANCE PLANS PUBLIC SCHOOL RETIRED TEACHERS		
PLAN	RETIRED (UNDER AGE 65)	RETIRED (AGE 65 & OVER)
Provincial Master Life & Accidental Death & Dismemberment	Retired After Aug. 1/2000	All coverage cancels end of month of 65 th birthday except for \$10,000 Retiree Life. Deducted from Nova Scotia Teacher's Pension. Conversion option available. See booklet. This amount increased effective August 1, 2009. Therefore, retired member may be insured for a lesser amount.
	\$50,000 Life \$50,000 AD&D \$3,000 Dependent Life Spouse \$1,500 Dependent Life Children Deducted from your Nova Scotia Teacher's Pension cheque.	
Optional Life Insurance / Spousal Life Insurance	After Oct. 1/2014	After Oct. 1/2014
	\$50,000 to \$300,000. (The initial amount of Optional Life Insurance has increased over the years; therefore, you may be insured for a lesser amount). Member/spouse under 65 may apply/increase coverage by submitting medical evidence of insurability. Initial amount member/spouse - \$10,000 Spousal Life available equal to or less than member. Premium paid 100% by teacher. Deducted from Nova Scotia Teacher's Pension.	Cancels the end of the month of 85 th birthday. Dependent Life and Spousal Life cancels or when no longer eligible per contract. At age 70, the benefit will reduce to a maximum \$50,000. Anyone with less than \$50,000 of coverage would continue with a lesser amount. Premium paid 100% by teacher. Deducted from your Nova Scotia Teacher's Pension.
Dependent Life	\$10,000 Spouse \$5,000 Dependent Children	\$10,000 Spouse \$5,000 Dependent Children
Voluntary Accidental Death & Dismemberment	\$5,000 to \$300,000 Premium paid 100% by teacher. Deducted from Nova Scotia Teacher's Pension. Can only continue the coverage in effect prior to retirement. Coverage same as active	<u>Up to age 70</u> - \$5,000 to \$300,000. Coverage same as Retired under 65. <u>Age 70 to 74 inclusive</u> - \$5,000 to \$100,000. Some exclusions after age 70. Please see Group Insurance Profile. Coverage ceases the end of the month of 75 th birthday. Deducted from Nova Scotia Teacher's Pension.
Medical	Total Care / Medical continues. Premium paid 100% by Province of Nova Scotia for Single or Family Plan. A retired teacher must enroll in the Plan within sixty (60) days of retirement, or within sixty (60) days of first pension cheque.	Coverage transfers to the Retired Teachers Health Care Plan. Premium paid 100% by Province of Nova Scotia. No drug coverage - covered under Nova Scotia Seniors' Pharmacæ Program if 65 or over. Upon death of teacher, coverage continues for spouse if in receipt of Nova Scotia Teacher's Pension (Province of Nova Scotia pays 100% of premium).
Dental	Dental Plan continues if enrolled at date of retirement. Premium paid 100% by teacher. Deducted monthly from Nova Scotia Teacher's Pension.	The termination date of coverage was extended beyond age 75, effective Jan. 1, 2010 for those currently insured. Premium paid 100% by teacher. Deducted monthly from Nova Scotia Teacher's Pension.
MEDOC® Travel Trip Cancellation / Interruption	Available to all Members. Premium based on age. Deducted monthly from Nova Scotia Teacher's Pension.	Available to all Members. Premium based on age. Deducted monthly from Nova Scotia Teacher's Pension.
Voluntary Critical Illness Insurance	Available to all Members. Premium based on age. Up to \$50,000 guarantee issue amount of insurance available. Deducted monthly from Nova Scotia Teacher's Pension.	Available to all Members under the age of 75. Premium based on age. Up to \$50,000 guarantee issue amount of insurance available. Deducted monthly from Nova Scotia Teacher's Pension.
CAREpath: HealthCareAssist Program Cancer Assistance Program Seniors' Care Assistance Program	Coverage continues. Paid 100% by NSTU Group Insurance Trust Fund.	Coverage continues. Paid 100% by NSTU Group Insurance Trust Fund.

THINGS TO REMEMBER AS WE AGE

1. Keep a healthy life, without great physical effort. Do moderate exercise (like walking every day), eat well and get your sleep. It's easy to become sick, and it gets harder to remain healthy. That is why you need to keep yourself in good shape and be aware of your medical and physical needs. Keep in touch with your doctor, do tests even when you're feeling well. Stay informed.
2. Regardless of age, always keep love alive. Love your partner, love life, love your family, love your neighbor and remember: "A man is not old as long as he has intelligence and affection."
3. Be proud, both inside and out. Don't stop going to your hair salon or barber, do your nails, go to the dermatologist and the dentist, keep your perfumes and creams well stocked. When you are well-maintained on the outside, it seeps in, making you feel proud and strong.
4. ALWAYS stay up-to-date. Read newspapers, watch the news. Go online and read what people are saying. Make sure you have an active email account and try to use some of those social networks. You'll be surprised what old friends you'll meet. Keeping in touch with what is going on and with the people you know is important at any age.
5. Respect the younger generation and their opinions. They may not have the same ideals as you, but they are the future, and will take the world in their direction. Give advice, not criticism, and try to remind them that yesterday's wisdom still applies today.
6. Don't abandon your hobbies. If you don't have any, make new ones. You can travel, hike, cook, read, dance. You can adopt a cat or a dog, grow a garden, play cards, checkers, chess, dominoes, golf. You can paint, volunteer or just collect certain items. Find something you like and spend some real time having fun with it.
7. Even if you don't feel like it, try to accept invitations. Baptisms, graduations, birthdays, weddings, conferences. Try to go. Get out of the house, meet people you haven't seen in a while, experience something new (or something old). But don't get upset when you're not invited. Some events are limited by resources, and not everyone can be hosted. The important thing is to leave the house from time to time. Go to museums, go walk through a field. Get out there.
8. If you've been offended by someone – forgive them. If you've offended someone - apologize. Don't drag around resentment with you. It only serves to make you sad and bitter. It doesn't matter who was right. Someone once said: "Holding a grudge is like taking poison and expecting the other person to die." Don't take that poison. Forgive, forget and move on with your life.
9. If you have a strong belief, savor it. But don't waste your time trying to convince others. They will make their own choices no matter what you tell them, and it will only bring you frustration. Live your faith and set an example.
10. Laugh. Laugh A LOT. Laugh at everything. Remember, you are one of the lucky ones. You managed to have a life, a long one. Many never get to this age, never get to experience a full life. But you did. So what's not to laugh about? Find the humor in your situation. Now is the time to be at rest, at peace and as happy as you can be!



JOHNSON

INSURANCE

Get the right tires for the right season



If they're called all season tires, you would think those tires would be good for all four seasons. But the truth is, in most parts of Canada, all season tires should be used primarily in spring, summer, and fall.

Here's a quick breakdown of when you should change between your all season and winter tires.

The Right Time To Change To All Seasons

One of, if not the most important signs that it's time to change your winter tires to all seasons is when the average daily high is above 7°C for at least 10 consecutive days.ⁱ Generally, that means that there is no longer a risk of snow or frost on the roads, making it safe to hang up those winter tires till next season. Late spring is usually a safe bet.

Why It's Important To Change Your Tires For Spring & Summer

All season tires give you increased grip, handling and stopping distance on wet and dry roads. They also last longer in warm temperatures, and have a lower rolling resistance, which translates to better fuel economy. Driving on winter tires in the spring, summer and fall also does damage and reduces the durability and life expectancy of your tires.ⁱⁱ

Why It's Important To Change Your Tires For Winter

Once you start to see temperatures below 7°C, it's time to change back to the winter tires. The rubber on winter tires are designed with deeper treads, giving you much needed grip on unpredictably icy roads. They also give you more maneuverability in snow.ⁱⁱⁱ Oh, and here's one more reason, you also may be able to save on your car insurance by using winter tires.

What You Need To Know When Picking Out Tires

With so many different makes, models, and types, picking out tires can seem overwhelming. Here are a few important tips to help simplify the process.

1. Every car has a proper tire size. You can locate this information on the sidewall of your tires, or on the driver's door placard.
2. You can find the correct tire pressure for your car on the tire sidewall or placard.
3. It is also important to know the diameter of your rims, to make sure your tires fit properly. Don't hesitate to ask your mechanic to help you get the right information.

Safe Travels

These tips, coupled with the information about which tires to use during which season should help inform your tire making decisions. Having the right tires for the right situation can give you peace of mind behind the wheel and ensure the safety of both you and your passengers.

i <https://www.mercedes-benz-lonestarcalgary.ca/tire-change/>

ii <https://www.mercedes-benz-lonestarcalgary.ca/tire-change/>

iii <https://www.theglobeandmail.com/globe-drive/culture/commuting/when-should-i-switch-over-to-winter-tires/article21348722/>

Johnson Insurance is a tradename of Johnson Inc. and operates as Johnson Insurance Services in British Columbia and Johnson Inc. in Manitoba. Home and auto policies underwritten, and claims handled, by Royal & Sun Alliance Insurance Company of Canada ("RSA") in Quebec and primarily underwritten, and claims handled, by Unifund Assurance Company ("Unifund") in the rest of Canada. Described coverage and benefits applicable only to policies underwritten by Unifund or RSA. Auto insurance not available in British Columbia, Saskatchewan or Manitoba. Home and auto insurance not available in Nunavut. Johnson, RSA and Unifund share common ownership. Eligibility requirements, limitations, exclusions or additional costs may apply, and/or may vary by province or territory. The contents of this website are provided for your general information only. Nothing on this site alters the terms or conditions of any insurance policy. Read your policy for a complete description of coverage and contact your insurance provider for coverage and policy details.



RTO Members Contact Update

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

Branch Presidents can be reached through both the RTO Newsletter and the RTO Website at <http://rto.nstu.ca>

Also, please update your contact information with **Marie MacInnis at mamacinnis@staff.nstu.ca**

or 1-800-565-6788 at the NSTU Office for the RTO Newsletter mailing list.

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

RTO Resolutions Committee Report

February, 2021

I am pleased to report that the Resolutions Committee received nine resolutions prior to the December 15, 2020 deadline. One was from an individual member and eight were submitted from four different Branches. This is a positive indication that our members are engaged in the work of our RTO.

In addition, there has been one resolution received from the Executive for a total of ten resolutions for consideration at our 2021 AGM. The resolutions are included in the Winter issue of the newsletter and will be posted to the RTO website.

Thank you for your interest in our organization.

—*Eileen Coady*

Chair, Resolutions Committee

RESOLUTIONS FOR AGM 2021

2021 – 1 BE IT RESOLVED that the provincial RTO provide funding to those Branches which publish newsletters for their membership, in the amount of \$100. per issue, to a maximum of \$400. per year.

Lunenburg County Branch

Brief:

RTO Branches are not normally fundraising entities, so the funds that are available to them to meet the needs of their memberships are limited.

One avenue for keeping members up to date and connected with the RTO is through a Branch newsletter.

Most, if not all, Branches would have a number of members who do not have internet access and cannot receive a digital copy of the newsletter.

Therefore, it would be in the best interest of the RTO if the provincial body added a line item to the budget to provide funding for Branches to print and mail copies of their newsletters to their members.

2021 - 2 BE IT RESOLVED that the provincial RTO Executive petition the Insurance Trustees, through appropriate channels, to increase the amount of coverage for eyeglasses and frames, as well as for hearing aids.

Lunenburg County Branch

Brief:

Many retired teachers depend upon their eye glasses and hearing aids in order to remain involved with the world in general and with their family and friends in particular. Not being able to see or hear limits a person's social life and enjoyment of reading, television and day to day activities, such as reading a recipe.

Replacing eye glasses and hearing aids in order to keep pace with declining vision and hearing is imperative to the emotional and mental, as well as physical, well being of RTO members.

Many RTO members are receiving pensions that will not increase, and have not increased since their retirement, while they are having to keep pace with higher taxes, home repairs, other medical costs and the general cost of living.

It is important that the RTO work strenuously to protect the physical and mental health of its members by lessening the burden of paying for eyeglasses and hearing aids.

2021 - 3 BE IT RESOLVED that the RTO Provincial Executive petition the Insurance Trustees, through the appropriate channels, to cover the cost of the vaccine for Shingles. **Lunenburg County Branch**

Brief:

Shingles can be a debilitating affliction for any person, but especially so for seniors whose physical health may already be compromised and who could experience stress and pain that would compromise their mental well being.

Since Shingles is preventable, it is incumbent upon our Insurance Trustees to protect our vulnerable population by funding the vaccine to prevent this scourge.

Quality of life is an important component of the work of the RTO locally and provincially, and to that end, working towards funding for this vaccine is imperative.

2021 - 4 BE IT RESOLVED that the RTO Provincial Executive petition the Insurance Trustees, through appropriate channels, to provide funding for the services of licensed nutritionists and dietitians. **Lunenburg County Branch**

Brief:

As Canadians and seniors, in particular, become more sedentary and experience more health issues, the services of a nutritionist becomes of paramount importance. Many seniors have difficulty maintaining a healthy diet when fast food is so readily available and preparing a meal, especially for one person, is a chore. Diet can have adverse effects on some medical conditions and mental health, leading to a poor quality of life.

Licensed nutritionists and dieticians can provide support and guidance for those with medical and mental health conditions, or who may lack energy for basic living activities.

Therefore, the services of a nutritionist or dietician should be available, and affordable, for retirees.

2021 - 5 BE IT RESOLVED that the Retired Teachers Organization, in teachers pension discussions with the Nova Scotia Teachers Union, take the position that those members who retired prior to 2006 have their pension rights protected without loss of those rights.

Edith Arbour, RTO Member

Brief:

In December 2020 the NSTU and government agreed to appoint a panel of three independent pension experts to study the Nova Scotia Teachers Pension Plan and determine a range of actions that would help the pension plan achieve fully funded status within a reasonable period of time.

As one of the many teachers who decided to take early retirement in 2006, in order to receive the Consumer Price Index minus 1% (CPI minus 1) benefit, I am seeking the Retired Teachers Organization to “grandfather” this benefit during consultations with the NSTU during the panel’s deliberations. Teachers believe pensions are deferred income, because compromises were made during negotiations during their teaching career. This provision could also be deemed a contractual benefit that was promised to pre-2006 retirees and therefore should not be changed or altered.

A promise made is a promise kept.

2021- 6 BE IT RESOLVED that the NSTU Insurance Trustees seek an increase in coverage for Prescription Eyeglasses, Eye Laser Surgery and Contact Lenses. **Halifax County Branch**

Brief:

The Halifax County Branch RTO surveyed members about group insurance needs and found overwhelming concerns around two coverage issues associated with expenses relating to vision. One of their concerns relates to the increasing expense of eye wear needs (glasses and contacts).

We heard from many members that the cost of eye glasses and contacts continue to increase to become unaffordable for families. These are essential for safety and healthy living and members need to be paying less for these necessities.

2021 - 7 BE IT RESOLVED that the NSTU Insurance Trustees provide the Retinal (Eye) Scan as a Group Insurance Extended Health Benefit. **Halifax County Branch**

Brief:

The Halifax County Branch RTO surveyed members about group insurance needs and found overwhelming concerns around two coverage issues associated with expenses relating to vision.

One of the coverage issues related to the coverage/cost of Retinal Scans.

Retinal imaging allows optometrists to see leaks, tears, detachments and signs of eye diseases (glaucoma, detached retina, macular degeneration...) and other medical conditions (diabetes, high blood pressure...) that may have gone undiagnosed or that they couldn't see before. The test itself is painless and the results are easy for doctors to interpret and to store for future comparisons. The retina OCT exam is recommended for everyone from age 40 onward. The exam is part of a thorough health check and can foster better health and vision for all which could result in cost savings in lost work days and sickness and health costs. The cost of this exam is presently not covered and should be.

2021 - 8 BE IT RESOLVED that any annual Provincial RTO budget surplus greater than \$40,000.00 be divided with 25% remaining with the Provincial RTO and 75% being rebated to the 23 Branches on a per member basis, BE IT FURTHER RESOLVED that these funds must be accounted for in the Annual Branch Report to the Provincial Executive. **Yarmouth Argyle Branch**

Brief:

During the past two years (2019 and 2020) the Provincial RTO has had huge surpluses. The Provincial RTO now has reserves (GICs) of \$375,000.00. These reserves are more than one year's Annual Budget (2020 budget \$322,172.00).

RTO member dues make up the vast majority of the revenues of the Provincial RTO. The surpluses should be shared with the 23 Branches to allow them to offer a wider range of luncheons/dinners, social events, physical activities and other opportunities to their members as well as increasing their presence/profile within their communities.

This resolution allows the Provincial RTO to maintain its strong financial footing and also allows Branches to increase their capabilities to provide better services and wider opportunities to their members.

2021 - 9 BE IT RESOLVED that the Retired Teachers Organization request that the NSTU and the Seniors Advisory Council advocate to the provincial government for high speed internet connectivity throughout Nova Scotia. **Annapolis Branch**

Brief:

In March 2020 the Nova Scotia Department of Education, in response to the Covid19 pandemic, closed schools, and directed students and teachers to an on-line learning model. This brought to light

the inequity of internet connectivity across the province, with many unserved or underserved rural areas. Approximately 30% of rural Nova Scotians do not have adequate in-home access to high speed internet. Many currently active teachers, retired teachers and students live in these inadequately serviced rural areas. The necessity of high quality, equitable internet connectivity throughout the province is valued by and important for young and old, working and retired Nova Scotians. The RTO together with the NSTU and the Seniors Advisory Council should advocate for such service.

2021 - 10 BE IT RESOLVED that ARTICLE V- EXECUTIVE COMMITTEE, B. Election of Executive Committee Members, add the following:

iv. Notwithstanding iii. the position of Treasurer shall be a two (2) year term and no one shall hold the same position for more than three (3) consecutive two (2) year terms. **Provincial RTO Executive**

Brief:

The members of the Executive of the Retired Teachers' Organization currently can hold an elected position for a term of two (2) years with the option of reoffering for a second two (2) year term. This allows for the leadership roles in the organization to be refreshed and more members to participate in various roles. All of these positions provide an opportunity for members to learn about the organization and the responsibilities each position entails. However, the position of Treasurer requires a very specific skill set and knowledge of the financial workings of the organization. This resolution would give the option to the incumbent candidate to re-offer for a third term if they so desire and are successfully re-elected.

\$17.5 Million = Sport Complex = Happy West Hants RTO Members

*by Phil Van Zoost
West Hants Branch RTO*

A soft opening, due to COVID-19 restrictions, of the \$17.5 million dollar Sports Complex for West Hants was held in Windsor on November 17, 2020.

This 75,000 square foot complex has an NHL-sized ice surface with a four-sided score board hanging from centre ice and a seating capacity of over 1000. A 200-metre cushioned walking track circles above the ice surface. Two large gathering and viewing areas on the main and upper levels look over the ice surface, and there is also a Community Room for 25 people to meet on the upper level. These provide lots of space to socialize at the complex.

The 100 x 200 foot multi-purpose field house has high-quality cushioned AstroTurf and is being booked for a wide variety of sports and recreational activities. There is a 100-person viewing area overlooking the soccer field at one end.

Programs are presently being planned for our RTO members with the Municipal Recreational Department, as the COVID-19 restrictions are being withdrawn. The complex is completely accessible to all on both levels.



Train Time!

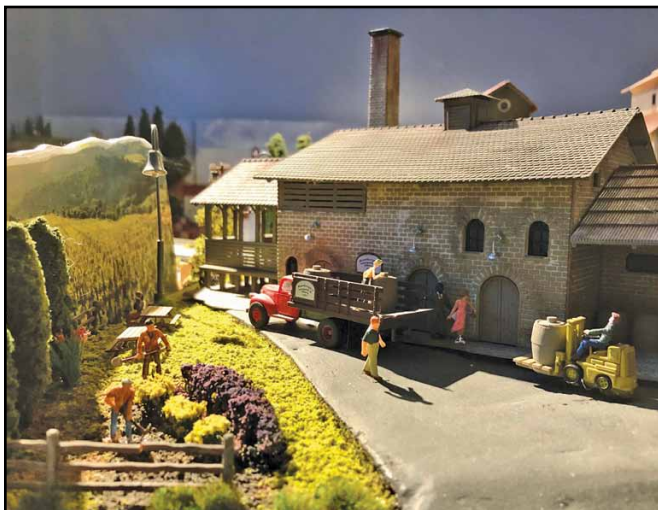
by Linda MacIntyre
Lunenburg County Branch RTO

An interest in having a moving train travel around my Christmas tree in 2011 would lead to having a 13x10 foot HO model train layout in my basement.

Started as a retirement hobby, I have been kept busy making sectional tables, creating the scenery, building the structure kits, and learning how to attach and solder wires. My DC control panel allows model trains to be operated wirelessly by my iPhone.

My nephew just recently introduced me to the world of animation through Arduino micro controllers. I am now trying to incorporate a few flickering lights to represent a welder, or fire flames.

Working on the models has been an enjoyable past time and has helped to relieve stress while being creative during COVID. There is still a lot to learn - the journey continues!



December 7, 2020

Alyson Hillier
President
Retired Teachers Organization
3106 Joseph Howe Dr
Halifax NS B3L 4L7

Dear Ms. Hillier:

Providing food support for those who struggle with food insecurity is a huge part of our work—every day of the year. But there's no denying that the hope and happiness you've given through your donation of \$5,000.00 will be felt more deeply during the holiday season.

Something magical happens at Feed Nova Scotia at this time of year. It can't be measured in dollars or kilograms. It's something we feel. It's the incredible warmth and comfort of a community with more heart than you can imagine, ready to give whatever it takes to lift up a neighbour in need. It's the unspoken understanding that it's never easy to be without food, and at Christmas it's even harder because it means so much more to share a meal with loved ones during the holidays. And this year, it's a compelling desire to help those struggling amidst the added challenges of the pandemic.

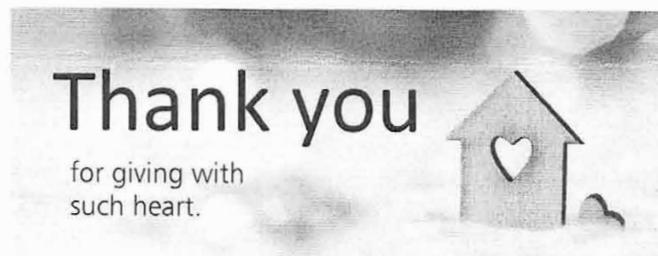
By making a donation you're part of this collective community heart, and we're so incredibly grateful. You're the reason we can do what we do, and your support humbles us and inspires us to do better.

Thank you for your kindness, and best wishes for a safe and happy holiday season.

Sincerely,



Nick Jennery
Executive Director



*Wow - this is amazing! Thank you so much.
Very timely & much appreciated.*

Feed Nova Scotia's mission is to increase food security through food distribution, education and collaboration.
67 Wright Avenue, Dartmouth NS B3B 1H2 | T 902.457.1900 | F 902.457.4500 | feednovascotia.ca
Registered charity number 11903 9337 RR0001 | Provincial association of Food Banks Canada

You will put smiles on a lot of faces over Christmas!



Eastern Canada Retired Teachers' Organization

The Eastern Canada Retired Teachers' Organization (ECRTO), which typically meets every two years in the fall, was unable to meet due to COVID-19. However, like many other groups, we have been able to get together via ZOOM. The virtual meeting was a welcome opportunity to connect and share discussions on items of mutual interest and concern.

On November 13 we met with all five regions: PEIRTA (Prince Edward Island), SERFNB (Société des enseignantes et des enseignants retraités francophone du Nouveau-Brunswick), NBSTR (New Brunswick Society of Retired Teachers), QPARSE (Quebec Provincial Association of Retired School Educators), RTO NS (Retired Teachers' Organization of Nova Scotia), and RTANL (Retired Teachers' Organization of Newfoundland and Labrador). The discussions helped identify the many strategies being used to support members and how the various regions are coping.

Virtual meetings are being conducted by most Executives and Branches and it was felt that keeping in touch with members is a priority. Phone calls, videos, emails, newsletters, website updates, virtual walks by sharing pictures, photo contests, and providing face-to-face where social distancing can be achieved have all enabled us to keep our members informed and connected.

All the participants indicated that substitute teachers are not readily available in their province. The working conditions for retirees vary from province (and school to school) with each province having different regulations on the number of days they can work, where they can work, and remuneration. This situation has become even more stressful during COVID-19.

Implementation of the administration of the high dose flu vaccine underscored the discrepancies between, and among, the provinces. In PEI the high dose vaccine is available to everyone over 65 at no cost, while in Newfoundland it is available but there is a cost. In NS there was not sufficient of the high dose vaccine to do anyone other than the residents of seniors' residences. In Quebec, the vaccine is only available to those over 70 with a pre-existing condition. This situation is not acceptable and we will continue to promote having this vaccine available to all Canadian seniors through the ACER-CART Health Services Committee.

There was discussion on promoting/encouraging membership and the strategies used by the different provinces. ACER-CART's priorities were discussed and issues of health care were of significant concern. These included senior strategy, pharmacare, the impact of COVID-19, vaccines, and pharmacy kick-backs were identified as areas which need to be a focus for our work. It was indicated that a survey will be conducted by the Health Services Committee and sent to all directors for their response.

Gerry Tiede, President of ACER-CART, also joined the call and discussed the importance of engaging all members through the various committees. He was encouraged by the level of activity which has been achieved during the pandemic.

ECRTO will continue to meet virtually over the next few months and all agreed there are benefits to such meetings.

-Alyson Hillier – President, RTO

Check us out online at
rto.nstu.ca



Cetus David, former teacher and principal from the Richmond Branch, loving his retirement and holding a nine and a half pound lobster caught off the shores of Isle Madame by the crew of the Rocky and Michael. Good job!!



Retired Teachers Organization

RTO BRANCH FINANCIAL STATEMENT

_____ Branch

NOTE #1: THIS FINANCIAL STATEMENT MUST BE SUBMITTED BY JULY 15.

NOTE #2: Please use this form. If your branch wishes to submit further information, please attach the same to this form.

NOTE #3: This statement must be verified by a member of your Branch as noted on page 2.

Statement of Revenue and Expenditures for the last fiscal year from _____ to _____.
(dd/mm/yyyy) (dd/mm/yyyy)

Bank/Credit Union Balance at Beginning of year \$ _____ (1)

Revenues for Year:

Dinner, Lunches \$ _____

RTO Grant \$ _____

Donations \$ _____

Membership Dues \$ _____

Interest \$ _____

Branch Initiative/Program Grant(s) (BIPs) if applicable*:

BIP #1 Title _____ \$ _____

BIP #2 Title _____ \$ _____

BIP #3 Title _____ \$ _____

Other (Specify) _____ \$ _____

Other (Specify) _____ \$ _____

Other (Specify) _____ \$ _____

Other (Specify) _____ \$ _____

Add Total Revenues for Year **Sub-total** \$ _____ (2)

COMPLETE BRANCH REVENUE - add Lines (1) and (2) \$ _____ (3)

BRANCH FINANCIAL STATEMENT PAGE 2

COMPLETE BRANCH REVENUE - Copy Line (3) from page 1 \$ _____ (3)

Expenditures for Year:

Dinners, Lunches \$ _____

Printing, Postage, Stationery \$ _____

Bank/Credit Union charges \$ _____

Executive, President \$ _____

Donations, Awards, Gifts \$ _____

Hall Rentals \$ _____

Scholarships/Bursaries \$ _____

Branch Initiative/Program Grant(s) (BIPS) if applicable*:

BIP #1 Title _____ \$ _____

BIP #2 Title _____ \$ _____

BIP #3 Title _____ \$ _____

Other (Specify) _____ \$ _____

Other (Specify) _____ \$ _____

Other (Specify) _____ \$ _____

Other (Specify) _____ \$ _____

ADD Total Expenditures for Year \$ _____ (4)

BALANCE – Branch Funds Available at End of Year: (Line (3) subtract Line (4)) \$ _____ (5)

*Any Branch that received a BIP Grant(s) is required to complete and submit a final report using the form provided for that purpose.

Prepared by: _____ Date _____

Treasurer _____ Telephone _____

Address _____ Postal Code _____

City _____ Email _____

Verified by: _____

Please send to: Peter Lewis, RTO Treasurer, 11162 Highway 6, Pugwash, NS B0K 1L0

Or Email to: lewisp49@gmail.com

rev. Jan. 2021



Retired Teachers Organization

of the Nova Scotia Teachers Union

3106 Joseph Howe Drive, Halifax, N.S. B3L 4L7

COMMITTEE APPLICATION

Deadline for Application – June 15th

The RTO has five (5) standing committees. They are:

- Research/Review
- Communications
- Membership
- Pensions & Benefits
- Programs

If you are interested in serving on one of these committees, please check which one, or more than one, using numbers to reflect your priority choices. (i.e. 1,2, etc.)

(Please Print)

Name: _____

Branch: _____

Address: _____

Postal Code: _____

Telephone: _____

Email: _____

Signature: X _____

Please attach a resume including the following:

RTO Branch Activities: _____

RTO Provincial Activities: _____

Other (including NSTU Local or Provincial activities): _____

Why you wish to serve on this Committee(s): _____

COMMITTEE RESPONSIBILITIES

There are five standing Committees. Except for Communications, which has six members, there are five members on each Committee, including the chair, an Executive member who reports regularly to the Executive. The success of the RTO depends on the participation of members from all parts of the province. The duties are outlined briefly below:

Research/Review Committee – The mandate of this committee is to provide in-depth analysis and research in areas identified by the Executive. The Committee will also review and evaluate the effectiveness of the RTO in areas identified by the Executive.

Communications Committee – This Committee’s responsibilities are to publish *The Retired Teacher* Newsletter at least three times a year and to keep the RTO Website up-to-date. The Committee must ensure that the newsletter contains reports from the RTO Committees, a President’s message, pictures and reports from the Branches, and information for those interested in offering for RTO Executive and Committee positions.

Membership Committee - This Committee’s responsibilities are to ensure the membership database is current and accurate and, as active teachers retire, to establish procedures to recruit new members to the RTO. The Committee prepares materials, including Branch membership lists and application forms, which are presented to Branch Presidents at their meetings.

Pension and Benefits Committee – This Committee’s responsibilities are to keep RTO members up-to-date on pension and insurance matters and to propose improvements in pension and insurance matters to the RTO Executive. This Committee prepares information which is regularly published in the RTO Newsletter. As well, the Committee seeks discounts and special offers for RTO members.

PROGRAMS – This Committee is chaired by a member of the Executive and consists of members as determined by the Executive. The Committee shall report, through the chairperson, its recommendations to the Executive. The committee investigates/organizes/coordinates programs and/or workshops, as determined by the Executive and reports to the Executive, on programs and/or workshops that have been held. The committee shall perform such other duties as determined by the Executive.

Return to:

RTO Nominations Chairperson

Bill Berryman

669 Bog Road

Falmouth, N.S. B0P 1L0

Rev. November 2020

NOMINATING COMMITTEE

Member-at-Large Positions

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

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

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

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

If there is more than one candidate applying for the position each Regional Returning Officer will then conduct an election for Member-at-Large in his/her region after April 30, 2021, but prior to May 15, 2021. The Regional Returning Officer shall conduct an election by calling a meeting of the candidates and three voting delegates from each participating Branch. Immediately

RETIRED TEACHERS ORGANIZATION

Member-at-Large Application

Deadline for Application: April 1st

Name of Region: _____ RTO Branch (Applicant): _____

Applicant Name: _____

Address: _____

Telephone: _____ Email: _____

RTO Branch Activities: _____

RTO Provincial Activities: _____

Other Activities (Including NSTU Local or Provincial activities): _____

Signature of Applicant

Date

PLEASE SUBMIT THIS APPLICATION TO YOUR BRANCH PRESIDENT NO LATER THAN APRIL 1st. rev 2019

following the election at this meeting, each Regional Returning Officer shall submit the name of the successful candidate to the Chair of the RTO Nominating Committee. The names of the newly elected Members-at-Large will be announced at the RTO Annual General Meeting on May 20, 2021.

— *Bill Berryman*
Chair, RTO Nominating Committee

**The latest
Deals and
Discounts for
Retired
Members are
now online.
rto.nstu.ca**

Advance Care Planning • April 16



NOVA SCOTIA
Hospice Palliative Care
ASSOCIATION

Advance Care Planning: An Essential Conversation for Everyone

April 16th is National Advance Care Planning Day (ACP) in Canada, a day to promote conversations about your wishes and values for your future health care. This year's Advance Care Planning Day is based on the theme Advance Care Planning: An Essential Conversation for Everyone.

In these unprecedented times, with the impacts of COVID-19 felt around the world, it's more important than ever to stay connected to loved ones, regardless of distance, and to have conversations about your values, wishes and what is important to you.

As part of this year's campaign, organizers recommend speaking with your loved ones about your values, wishes and what is important to you between 6 and 8 pm on April 16th. You can find information, tools, and prompts to help with starting these conversations at <http://nshpca.ca/advanced-care-planning/>

The national 'Speak Up' Advance Care Planning (ACP) in Canada initiative is led by the Canadian Hospice Palliative Care Association (CHPCA) with a financial contribution from Health Canada. The initiative aims to help people living in Canada prepare for their future and personal health care. The project involves a series of public awareness campaigns, supports community-based ACP programs, and promotes ACP resources and guides.

The Retired Teachers Organization has been working with the Nova Scotia Hospice Palliative Care Association to deliver a provincial program for advance care planning in Nova Scotia. Volunteers from the RTO have been provided with training and support to deliver educational sessions on how people can begin speaking with those closest to them about their values, wishes, and beliefs. The RTO and the NSHPCA are also members of the advisory committee for Advance Care Planning in Canada.

Speak Up • Parlons-en

Advance Care Planning • April 16

ADVANCE CARE PLANNING

AN ESSENTIAL CONVERSATION FOR EVERYONE



Start the Conversation Today!
www.advancecareplanning.ca

Production of this document has been made possible through a financial contribution from Health Canada. The views expressed herein do not necessarily represent the views of Health Canada.

#ACPinCanada #ACPDDay2021



Retired Teachers Organization of the Nova Scotia Teachers Union

Support the Retired Teachers' LEGACY FOUNDATION GRANTS

Honour a colleague - make a Legacy Donation



Support the work of
the RTO Foundation Grants

Memory and Donation
Cards will let families know
of your donation

Send your donation to the
Retired Teachers' Legacy
Foundation

Donations are tax deductible
and receipts available

Contact your Branch President

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

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

LEGACY FOUNDATION DONATIONS

Start a Legacy Donation. It is easy!



Honour a colleague
and families will know
a legacy continues.



Legacy Foundation Grants support
various community projects for
Children and Youth



Did you know?

Donations are Tax Deductible - receipts provided

How to do it?

- 1. Send email to Peter Lewis (lewis49@gmail.com) Treasurer RTO.**
- 2. Type the words Legacy Donation in the Subject Line.**
- 3. Provide your name/address/phone number, the amount you want to donate and the name of the colleague you wish to honour.**
- 4. Complete the e-Transfer to lewis49@gmail.com (No password required as it will be an auto deposit).**
- 5. The Treasurer will provide a tax receipt.**

Start an e-Transfer Legacy Donation. It is easy!
Peter Lewis Treasurer RTO lewis49@gmail.com



Retired Teachers Organization
of the Nova Scotia Teachers Union
Retired Teachers

LEGACY FOUNDATION GRANT APPLICATION

Society or Organization: _____ Federal Charitable Status #: _____

Name of Applicant: _____

Address: _____

Telephone: _____ E-Mail: _____

Program Coordinator: _____

Brief Description of Program: _____

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

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

How will this grant make a difference? _____

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

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

reception@staff.nstu.ca (email)

or

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

Signature: _____ Date: _____

Find Scavenger Hunt

Find the answers to the following questions and submit your entry to the editor by email gdwimmer@nstu.ca, or by mail to Glynda Wimmer, 807 Highway 329, RR#2 Hubbards, NS B0J 1T0. Prizes have been generously donated by Medavie Blue Cross, NSTU, Manulife and Johnson Inc. Submissions must be received by April 15, 2021. A random draw among those entries with all answers correct will determine the winner. Be sure to include your name, RTO Branch, mailing address, and phone number. The winner of the Fall 2020 contest was Joan Jobb, Lunenburg Branch. Congratulations!



Joan Jobb, Lunenburg County Branch, winner of the Fall 2020 Scavenger Hunt

1. What name did Rhonda Fry give to her creation?
2. How many Christmas cards did West Hants mail out to members?
3. How much was donated to Feed Nova Scotia?
4. What is Cetus David holding?
5. Who should you contact with a change of address?
6. Who is the Chair of the Resolutions Committee?
7. Which Branch sponsored an axe throwing activity for members?
8. What is the deadline for Standing Committee applications?
9. What is the name of Hank Middleton's song that got great reviews on the Kitchen Party site?
10. How many people are pictured in the Research and Review Committee's photo?

RTO Members Contact Update

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

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

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

This Land Is Your Land...

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



North Weymouth - Photo by Charlotte Brooks, Lunenburg County Branch



*Pond Skating
- Photo by Deb Clarke, West Hants Branch*



*Northside East Bay in Cape Breton - Photo by
Linda MacIntyre, Lunenburg County Branch*

This Land Is Your Land...



*Aspy Bay in Cape Breton
- Photo by Jim Gunn, Kings Branch*



*Winter Camping at Keji
- Photo by Colin Chase, Kings Branch*



Sherbrooke Village - Photo by Cheryl Millard, West Hants Branch

This Land Is Your Land...



*Digby Wharf on New Year's Day
- Photo by Sharon Theriault, Digby Branch*



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!

