

# The Retired Teacher

Nova Scotia Teachers Union

Volume 41, Number 1, October 2009



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

The opinions expressed in stories or articles do not necessarily reflect the opinions or policy of the Retired Teachers Organization or the Nova Scotia Teachers Union, its professional staff or elected provincial representatives.

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



**A magazine for the  
retired teachers of  
Nova Scotia**

**A MEMBER OF ACER/CART**

## Canadian Association of Retired Teachers (ACER/CART) Report

ACER/CART began on Thursday, June 5 with a Federal Executive Meeting for all of us who are Regional Reps. Following that were two full days on June 5 and 6 which RTO President Phyllis Côté and myself attended.

Calvin Fraser, Secretary General of the Canadian Teachers Federation welcomed all delegates from across Canada and extended an invitation to ACER/CART to become affiliated with their organization. This would possibly allow retired teachers to continue participation in CTF sponsored activities such as project overseas. While not yet approved, it does look promising.

Presentations were made in a number of areas, including one that I made as Regional Atlantic Representative entitled "Medicare-Up for Sale?" which dealt with the ominous signs now apparent as problems arise with our National Health Care system. This report was a follow up to my report last year on drug coverage. This years assignment given to myself and Western Regional Representative Dean MacMullen of Manitoba, is to prepare a paper based on the two previous reports to go to the Federal Minister of Health, as well as to provincial departments of health.

Each member organization was given an opportunity to give and update on their activities, as well as to question various committee chairpersons. Other matters including budget, appointment of a new Executive Director, constitution, bylaws, and reserve fund were also dealt with.

Having been elected for the coming year as Atlantic Regional Representative I will be attending the PEI RTA annual meeting in early November.

I welcome any questions you may have and continue to enjoy working on behalf of retired teachers and seniors generally.

—Tom Gaskell, Atlantic Regional Rep ACER/CART

# Retired Teachers Organization



## RTO Executive 2009-2010

President:	Phyllis Côté .....	625-2306
Past-President:	Tom Gaskell .....	736-1267
Vice-President:	Walter Farmer .....	883-7343
Treasurer:	Pierre Belliveau .....	837-5966
Secretary:	Theresa Zukauskas .....	423-2400
Member-at-Large:	Fred Jeffery .....	923-2965
Member-at-Large:	Randy Holmesdale.....	538-8173
Member-at-Large:	Jo-Ann Cuvelier (Hartling) ..	820-2443
Member-at-Large:	Steve Hogan.....	849-5341
Pension Com. Rep.:	Jim Kavanaugh.....	862-3833
NSTU RTO Liaison:	Bruce Kelloway .....	477-5621
	1-800-565-6788 (Toll-free)	

## RTO Branch Presidents

Annapolis	Vic Fleury .....	765-8665
Antigonish	Anja Sampson.....	
AER-Baie Sainte-Marie	Andre J. Turbide .....	769-3006
Colchester-East Hants	Jon Davison .....	893-3890
CPX	Mary Hammond .....	852-3146
Cumberland	Peter Lewis .....	243-2075
Dartmouth	Dorothy Smith .....	463-6511
Digby	Debby Trask Cushing .....	837-5936
Glace Bay & Area	Margaret Whyte .....	849-7226
Halifax County	Colleen Putt.....	835-5417
Halifax Regional	Shirley Marchand .....	435-7162
Inverness	Emile Chiasson .....	224-2348
Kings	Joan Jensen.....	
Lunenburg	Herbert Seymour.....	543-7781
New Waterford	John Donovan .....	862-7868
Northside-Victoria	John Currie .....	564-9138
Pictou	Karen Sutherland.....	
Queens	Alexander Doggett.....	683-2454
Richmond	Danny Madden.....	535-3366
Shelburne	Wayne Mullins .....	637-3262
Sydney & Area	Bernadette Hollohan.....	562-2724
West Hants	Bill Berryman.....	633-2211
Yarmouth/Argyle	Blair Boudreau.....	663-2633

## RTO Committees

### Membership Committee



(l-r) Fred Jeffery, Dorothy Smith, P. Earl Muise, Randy Holmesdale, Ann Bottomley and Peter Lewis.

### Assessment Committee



(l-r) Phil Hughes, Gary Archibald, Walter Farmer, Herbert Seymour, and John Currie.

### Pension Committee



(l-r) Standing are John Jordan, Vic Fleury and Jack Boyd. Seated are Steve Hogan, Jim Kavanaugh and Theresa Zukauskas.

## FROM the PRESIDENT of RTO

Is another summer really gone? And do those beautiful colours out there really mean that fall is fast approaching? Time is flying by and with it, a quote comes to mind ... "Time and Tide wait for no man" (Chaucers Prologue to The Clerks Tale). I suppose no one expects time to wait, but I do wish I could slow it down a bit! I'm well into my second year as your president, and there are still so many issues that need addressing and so many hurdles to conquer.

The 2009 AGM, hosted by Dartmouth Branch, held in Halifax was a huge success. A very special 'Thank You' to that Branch for all the hard work and effort that go into such an endeavour. The 2010 AGM will be held in Coldbrook, Kings Co. under the capable leadership of Bill Wagstaff. Plan early to attend, it is our hope that each Branch will make a special effort to have as many members as possible attend. The success of the AGM depends on the attendance of our membership.

The RTO has reached a threshold with the goals and objectives that were put into place with the reorganization of the organization. It is time to take a very serious look at our successes and our shortcomings. Our four standing

committees are well grounded and working diligently on your behalf. A new handbook is being prepared and will be a great asset for Branch Presidents in their work in their respective Branches. The membership committee has been working on our database and on ways and means to acquire new members. And on that note—A very special "Welcome" to our new retirees - Thank you for joining our organization. It is our hope that you will become an active member in the organization with fresh and innovative ideas. Our communication committee is working to increase member input in our newsletter and through the acquisition of ads to help to defray costs—and of course, Pensions and Benefits are our watchdogs—acquiring new benefits and keeping a close eye on our pensions.

On a go forward basis the Executive and Branch Presidents will be redefining where we are going and what services we can reasonably offer our members. New initiatives will be studied and restructuring and changes are inevitable. AGM Resolutions referred 'for study by executive' have been addressed and recommendations will be put forward at the 2010 AGM.



*Phyllis Côté, RTO President*

I have had the pleasure of visiting a number of Branches already this fall and I am encouraged at the work going on at this level. Membership is a very important issue on everyone's agenda and this is, of course, a priority on the Executive agenda as well. We are slowly reaching our goal. Keep up the good work!

On a final note I wish you good health and success in your work at the Branch level. ***Live Well, Love Much and Laugh Often!***

Sincerely,  
Phyllis



## Fall 2009, From the Editors

Welcome to the Fall edition of *The Retired Teacher*. John Donovan and I, Jo-Ann Cuvelier (Hartling), are the new editors. We hope you had a relaxing, fun filled summer. As the foliage changes colour and the days become cooler, we



want all of our retired teachers to enjoy good health and peace of mind in their busy lives as parents, grandparents, caregivers for aging parents, volunteers and active participants in their community. We want the RTO newsletters to give you the information you need and the stories you want to hear. Please let us know how we are doing. Also check out our website at [www.rto.nstu.ca](http://www.rto.nstu.ca). Our new webmaster, Colin Campbell, will be revamping the site so you can find the latest RTO news and answers to many of your questions.

# Feature Branch - Halifax County

The Halifax County Retired Teacher's Organization is a new branch of the RTO. Although only in existence for a year, the membership has already grown to about 400 and is continually increasing.

Our branch is a very active group. We have established regular lunches offered every two months featuring interesting speakers. Some of our guests have included Dr. Bob Anderson from the Senior's College of Nova Scotia, Linda Wills who presented information on Grandmothers to Grandmothers for Africa, a Stephen Lewis Foundation. A presentation was made by Maritime Travel.

At the Christmas lunch we had a particular treat. Pat MacDonald, soloist, performed wonderful renditions of Christmas carols.

Some featured events have been a most informative cooking demonstration given by Chef Aldo and a weekly bridge game which takes place at the Tacoma Drive Sobeys.



## The Executive:

*(l-r) Yvonne Cormier, Member-at-Large; Colin Campbell, Past President; Colleen Putt, President; Nancy Barkhouse, Communications Officer; Dan Campbell, Vice-President; Diane Anderson, Secretary; Jean Densley, Member-at-Large; Joan McMullin, Treasurer.*



*Linda Wills of Grandmothers to Grandmothers for Africa.*

Upcoming events will include a Spring golf tournament and a wine tour in the Fall.

We want to thank all the wonderful volunteers who have helped us get this branch organized. A special thanks goes to Colin Campbell for doing such a great job serving as the first president of the Halifax County RTO.

We invite you to visit our website at <http://halifaxcounty.rto.nstu.ca>. If you are a former Halifax County teacher and have any news or special events to tell us about, we would love to hear from you. Please contact our President Colleen Putt at [cputt@staff.ednet.ns.ca](mailto:cputt@staff.ednet.ns.ca).



*(l-r) Mary Naugle, Carol Ambrose and Bernice Leet at the first ever Halifax County Branch luncheon.*



## A million reasons to do business with us

*In the last 5 years we have given back over \$1,000,000.00 to our members.*

### TIP OF THE MONTH

**Do you have a Dream...we can help make your dream come true.**

**Being on payroll deduction for \$50.00 a week for a year, you could save \$2,400.00. This money comes directly off your pay cheque and is deposited into your credit union account at the end of the month. This service is FREE and it is an easy way to save. All you need to do is email [info@teachersplus.ca](mailto:info@teachersplus.ca) or call 1-800-565-3103.**

**This money could be a Christmas Fund...Vacation Fund...or just a Me Fund...**

### TEACHERS PLUS INFO CENTRE

- 1** Wouldn't you like to become 1 of our million reasons---join in the month of September 2009 and receive an FREE gift, when you mention this ad.
- 2** Planning on upgrading your Teaching License this Fall. Ask us about our Master's Plus incentive program.
- 3** **Tax Free Savings Accounts** to find out more information visit our branch or website [www.teachersplus.ca](http://www.teachersplus.ca)
- 4** Looking for an ABM, we now have an ABM locator on our website.
- 5** Teachers Plus Credit union is now offering Travel Insurance to our members. Please visit our branch for details on our excellent rates.

### Teachers Plus Credit Union Award Winners

**Post Secondary Educational Award:**  
*Anita MacDonald, Charla Gaudet*

**Teacher Training Award Winners:**  
*Stephanie MacDonald, Vanessa Young, Matthew Ngo, Tammy Lee Slaunwhite.*

LET'S MAKE THIS A SUCCESSFUL YEAR FOR YOU. CONTACT US TODAY AT 1-800-565-3103 OR [INFO@TEACHERSPLUS.CA](mailto:INFO@TEACHERSPLUS.CA) FOR YOUR FINANCIAL GOALS.



**36 Brookshire Court,  
Bedford, NS B4A 4E9**

**[www.teachersplus.ca](http://www.teachersplus.ca)**

**Toll Free: 1-800-565-3103**

# Branch Presidents' Meeting

May 2009

*The Presidents of the RTO Branches met at the Delta Halifax in May 2009 before the AGM. There were lively discussions on many topics pertinent to retired teachers. The Pre-AGM Social was enjoyed by many.*



*Working session at the Presidents' meeting.*



*(l-r) Peter Mombourquette, Herbert Seymour, Bill Wagstaff, Alex Doggett and Emile Chaisson.*



The RTO Branch Membership Recruitment Award was presented to the following RTO Branches for their work in recruiting 75% or more of the newly retired teachers from their Branch to join the Retired Teachers' Organization of the NSTU in 2009. This award was presented by Randy Holmesdale, Chair of the RTO Membership Committee at the Presidents' meeting at the May AGM in Halifax.

AER-BAIE SAINTE-MARIE, ANTIGONISH, CUMBERLAND, GLACE BAY & AREA, NEW WATERFORD, NORTHSIDE-VICTORIA, QUEENS, SHELburne, WEST HANTS, and YARMOUTH/ARGYLE



*Phyllis Côté  
& Bill Berryman*

*(l-r) Around the table - Jonathan Davison, Tom Ferguson, John Currie, Gary Archibald, Mary Hammond and Gary Burley. (l-r) Back - Emile Chaisson, Blair Boudreau and Andre Turbide (AER). Speaking - Walter Farmer.*

# Annual General Meeting 2009



*RTO Executive*



*NSTU President Alexis Allen*

*Presentation of RTO Branch Membership  
Recruitment Certificates, etc.*



*Phyllis Côté & P. Earl Muisse*



*Phyllis Côté & Andre Turbide*



*Phyllis Côté & John Currie*

*AGM Session*



*Peter Mombourquette, Phyllis Côté  
& Gary Burley*



*Lunch is served!*

## Volunteer Teach in Havana

Join retired Nova Scotian teacher Philip Theriault as he returns to the Facultad de la Lenguas Extranjeras (FLEX), the language school of the University of Havana, in the late winter of 2010.

- Help second language students with their English or French skills.
- Knowledge of Spanish is not a requirement.
- Experience the culture and people of Havana while helping enthusiastic students wishing to improve their language skills.
- 2, 3, 4 week options available.
- For further information contact phil@staff.ednet.ns.ca, telephone 425-6062 or visit us on Facebook. Search company education tours and click on first Philip M. Theriault listing.

**Arrive as a tourist? Stay as a visitor?  
Live as a guest? Leave as a friend.**

## Communications Committee



*(l-r) Standing: Mike Gaul and John Donovan.  
Seated: Jo-Ann Hartling and Colin Campbell.*

## In Memoriam (Deceased RTO Members)

Mabel Hogan  
Tom Peach  
Ed Bye  
Roberta King

Jean MacGillvary  
Alayne MacIntyre  
Donnie Matheson  
Gary Pfinder

Patricia Foley  
Kaye Keylor  
Gail MacLean  
Trevor Rector

John S. MacNeil  
Fred O'Neil  
Elizabeth Brown  
Rose Casey

Gordon Watson



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@ the Bay, Mic Mac Mall • 465-2125  
Atlantic Superstore,

Joe Howe Dr. • 455-7201  
Tantallon Sobeys • 826-1782  
**Amherst**  
Sobeys, Amherst Ctr. Mall • 661-1220  
**Annapolis Valley**  
Webster Street, Kentville • 679-2299

County Fair Mall, New Minas • 681-2410  
Queen St., Bridgetown • 665-4812

**New Glasgow**  
Highland Square Mall • 752-2073

**South Shore**  
Bridgewater Mall • 543-2481

**Southwest Shore**  
Sobeys, Digby • 245-4970  
Yarmouth • 742-9666  
Church Point • 769-3702

**Cape Breton**  
Charlotte Street, Sydney • 539-4800  
Mayflower Mall, Sydney • 564-0600  
Port Hawkesbury Ctr • 625-3017  
North Sydney Mall • 794-7251  
Hay St., Glace Bay • 849-7011  
**Truro**  
Truro Mall • 893-7185

## Vacancy on Teachers Pension Plan Inc. Board of Directors

On April 1, 2006 the Teachers Pension Plan Board of Directors was set up to oversee the administration and investment of the teachers' pension plan. This Board is made up of four NSTU reps and four government reps and an independent chair. One of the NSTU appointees on this Board represents all retired teachers in the province. This position is occupied by Jim Kavanaugh but his term on the Board is up on December 31, 2009. The NSTU is inviting applications for his replacement has been posted in *The Teacher* and this same ad has been posted on this page. **The deadline for applications is November 20, 2009.**

## Retiree Life Insurance at age 65

At the request of the RTO, in June and July the NSTU Group Insurance Trustees held an open enrollment to allow those retired teachers who were 65 years of age or older and who were already signed up for \$3,000 of term life insurance, to increase this amount to \$10,000. Of the 3,978 public school teachers eligible for the increase, 2,300 opted for the \$10,000. The remainder (1678) stayed with \$3,000 coverage. Of the 66 community college teachers eligible for the increase, 38 opted for the \$10,000. We were hoping that many more of those who were eligible would have signed up for the increase but for those that did, it means an additional \$16,000,000, over and above the original \$7,000,000, will be left to their beneficiaries. Additionally, all future retirees who turn 65 and have the Provincial Master Life Policy will have the option to convert their policy to the \$10,000 coverage.

# TEACHERS' PENSION PLAN INC. BOARD OF DIRECTORS

## Call for applications

The NSTU Provincial Executive is inviting applications from retired NSTU members for one (1) Director's position on the Teachers' Pension Plan Inc. Board. Operating under a Trust Agreement, this nine-member corporation oversees the administration of the Plan and the investment of the Plan's assets.

The NSTU is currently seeking:

- **One (1) retired member** - A (3) three-year term, renewable for a second (3) three-year term. If you are interested in this appointment, please complete this application form and indicate your knowledge or experience with the criteria below and other related information.

Criteria for selecting persons for the above positions include:

- (a) Has considerable knowledge about the Teachers' Pension Plan;
- (b) Has experience in and/or knowledge about investments particularly the investments of pension funds; and
- (c) Has experience as a Trustee or has a working knowledge of trusts.

Name: \_\_\_\_\_ Prof. Number: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Postal Code

Phone: \_\_\_\_\_ (Fax) \_\_\_\_\_ (Email) \_\_\_\_\_

Have you previously applied for an NSTU standing or *ad hoc* committee? Yes

If so, when? \_\_\_\_\_ No

OTHER PERTINENT INFORMATION (e.g., skills, interests, relevant courses, professional development, or experiences that relate to this Board. You may attach additional information to this application.)

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*\*Please attach an additional sheet to list the NSTU Committees on which you served at the Local and Provincial Levels as well as the Offices you've held at the Local and Provincial Levels.*

**Submit to: Executive Director, NSTU, 3106 Joseph Howe Dr., Halifax, NS B3L 4L7**

**APPLICATIONS MUST BE RECEIVED IN CENTRAL OFFICE  
BY 12:00 NOON, NOVEMBER 20, 2009!**

The NSTU has an affirmative action policy that encourages participation of women, visible minorities, native persons and physically-handicapped persons within the teaching profession. Should you choose to provide any relevant information, please indicate:

---

*This form is also found on the NSTU website. [www.nstu.ca](http://www.nstu.ca)*

## GUIDELINES

1. This annual disbursement is to honor the life and work of former teachers in Nova Scotia.
2. This annual disbursement is to benefit sick and/or challenged children.
3. This annual disbursement may benefit institutes that provide medical treatment and/or educational training for sick and/or challenged children on a not-for-profit basis.
4. This annual disbursement may benefit charitable organizations that work for the benefit of sick and/or challenged children.

### The objectives of the Retired Teacher Foundation are:

- A. to operate a fund exclusively for the benefit of sick and/or challenged children in the province of Nova Scotia;
- B. to solicit; accept; receive; acquire by grant, donation, legacy gift, bequest; or otherwise; any kind of real or personal property and to enter and carry out agreements, undertakings and conditions in connection therewith;
- C. to disburse annually the interest on deposits
  - (i) This annual disbursement is to honor the life and work of former teachers in Nova Scotia
  - (ii) This annual disbursement is to benefit sick and/or challenged children
  - (iii) This annual disbursement may benefit institutes that provide medical treatment and/or

## Foundation Award

The RTO Legacy Foundation will be deciding the recipient of its annual award prior to the AGM. Should you be aware of a deserving group or organization in your area, please have them request an application form from Linda Kline at the NSTU office (1-800-565-6788). **Deadline for receipt of the application by the RTO is May 1, 2010.**



*Retired Teachers Organization  
of the Nova Scotia Teachers Union*  
**Retired Teachers  
FOUNDATION GRANT  
Application Form**

Name of Applicant \_\_\_\_\_

Address \_\_\_\_\_  
Number Street

\_\_\_\_\_  
City/Town Postal Code

Telephone No. \_\_\_\_\_ Fax No. \_\_\_\_\_

Federal Charitable Status Number \_\_\_\_\_

Program Coordinator \_\_\_\_\_

Brief Description of Program \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Number of children involved in this program \_\_\_\_\_

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

How will this grant make a difference? \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Regular source(s) of funding for your organization \_\_\_\_\_  
 \_\_\_\_\_

**Note:** 1. By signing this application, you will also be authorizing the Retired Teachers Foundation to verify your business number and check any other relevant facts about your organization.  
 2. Please attach a one-page letter to elaborate on information requested in this form.

Signature \_\_\_\_\_ Date \_\_\_\_\_

*Please submit completed form no later than May 1<sup>st</sup> to:*  
**RTO Legacy Foundation**  
 c/o President, Retired Teachers Organization – 3106 Joseph Howe Dr., Halifax, NS B3L 4L7

educational training for sick and/or challenged children on a not-for-profit basis

- (iv) This annual disbursement may benefit charitable organizations that work for the benefit of sick and/or challenged children