

The Retired Teacher

Nova Scotia Teachers Union

Volume 42, Number 3, April 2011

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

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

We assume no responsibility for the loss or damage of any unsolicited photographs or articles.

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

Dignity in Retirement

If you follow the media as I do, you may have noticed lately that there have been several attacks on public sector pension plans from several different quarters, including some prominent NS politicians and community leaders. If you look south of the border to places like Wisconsin, the attacks are even more blatant. In either case, the attacks are designed to portray those who work for governments as the source



of all our economic problems. The reality is, of course, that none of this is true. As retired teachers, you need not apologize to anyone because you have a decent pension. After all, you worked hard and you paid for it. It was not some gift from a benevolent employer. All of your working lives, you paid somewhere between 5-10% of your salary into the Teachers' Pension Plan, and from 1966 onward, you paid an additional amount into the Canada Pension Plan (CPP). True, the employer matched these contributions, but that was your deferred wages because you made compromises at the bargaining table to secure these payments. And, yes, the Province has had to make some special payments into the Fund, but always in recognition that you gave up some benefit like reduced indexing, or in recognition of the fact that prior to the NSTU entering into a joint governance with the Province, the employer was solely responsible for any shortfall caused by lacklustre investment performance or setting the contribution rate too low. These special payments were not "bailouts", they were governments paying for their part of the deal.

We have—and have had for some time—a major societal problem. We have too few people saving for their retirements, and governments federally and provincially are refusing to deal with the problem. Very recently, the federal government refused to act on a the consensus to enhance the CPP because of objections from one province—Alberta. People who have reached the age or state of health where they cannot work any longer, if they do not have adequate pensions, become a burden on the rest of society. You may have heard repeatedly in the media that only 41% of Nova Scotians have some sort of pension plan and that it is primarily unionized workers in the public sector who have

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**A newsletter for the
retired teachers of
Nova Scotia
A MEMBER OF ACER/CART**

Retired Teachers Organization

RTO Executive 2010-2011

President: Randy Holmesdale.....	538-8173
Past-President: Phyllis Côté.....	625-2306
Vice-President: Jim Kavanaugh.....	862-3833
Treasurer: Pierre Belliveau.....	837-5966
Secretary: Theresa Zukauskas.....	423-2400
Member-at-Large: Fred Jeffery.....	923-2965
Member-at-Large: Bill Berryman.....	633-2211
Member-at-Large: Jo-Ann Cuvelier.....	820-2443
Member-at-Large: Steve Hogan.....	849-5341
Pension Com. Rep.: Albert Johnson.....	825-3062
NSTU RTO Liaison: Bruce Kelloway.....	477-5621
1-800-565-6788 (Toll-free)	

RTO Branch Presidents 2010-11

Annapolis: Neil MacNeil.....	825-4354
Antigonish: Phil Hughes.....	863-6185
AER-Baie Sainte-Marie: Andre J. Turbide.....	769-3006
Colchester: Marilyn Rodgers.....	893-4379
CPX: Mary Hammond.....	852-3146
Cumberland: Esther Boyd.....	667-8341
Dartmouth: Dorothy Smith.....	463-6511
Digby: Debby Trask Cushing.....	837-5936
Glace Bay & Area: Fred Courtney.....	742-3649
Halifax County: Colleen Putt.....	835-5417
Halifax Regional: Ann-Noreen Norton.....	423-5663
Inverness: Al MacKinnon.....	
Kings: Bill Wagstaff.....	678-5776
Lunenburg: Brian Jobb.....	634-4432
New Waterford: John Donovan.....	862-7868
Northside-Victoria: Judith Whalen.....	736-9767
Pictou: Karen Sutherland.....	396-4060
Queens: Linda Delaney.....	354-4713
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

Nova Scotia Teachers Union 477-5621 / 1-800-565-6788

Nova Scotia Pension Agency 424-5070 / 1-800-774-5070

Johnson Inc. 453-1010 / 1-800-588-3885

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

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these. And, if you listen to some pundits, the solution is to bring everyone down to the lowest common denominator by stripping these away. But they should ask themselves, if no one has a decent pension, who will pay the taxes to support everyone else? The question that should be asked is why any government should allow private sector employers to profit today while passing on the burden to pay for their future employees' needs to another generation of tax payers. Let's talk about providing adequate pensions to all employees, rather than carping about those that have already had the foresight to look after themselves. I fear that we have some politicians—or those who wish to influence our politicians—who believe that it is a winning formula to attack public sector workers. Don't let them! Speak up and speak out!

Enjoy your retirement and don't let anyone take away from your dignity.

Bill Redden,
NSTU Executive Director

EDITOR REQUIRED FOR RTO NEWSLETTER

The RTO is accepting applications for the position of Newsletter Editor. This will be a one year appointment, on a year-to-year basis by the executive. Previous experience with local and/or provincial newsletters would be an asset, as would a working knowledge of desktop publishing. The successful candidate must be a retired teacher and RTO member.

The responsibilities of the Newsletter Editor include:

- Oversee the preparation and submission of material for each issue of the Retired Teacher
- Liaise with NSTU publication staff to ensure that the publications are printed and circulated to members as scheduled
- Establish publication deadlines to meet the publication dates as established by the Executive
- Publish information as directed by the Executive
- Peruse other Branch RTO newsletters to be aware of issues and information that may be relevant to RTO members
- Solicit and accept articles of retiree/senior-appropriate material for publication
- Communicate with the NSTU Office Manager as to which issues of the newsletter are to be financially supported by the NSTU and/or RTO
- Determine the acceptability of material submitted for publication – at times in consultation with the President and/or Executive

Please submit your resume to:
RTO EDITOR
3106 Joseph Howe Drive
Halifax, NS B3L 4L7

From the Desk of the President... Randy Holmesdale

Being retired has allowed me the opportunity to serve as your RTO President. Also, it has given me time to travel to Europe and the Middle East this past fall. I have been spending the last month in Florida enjoying the weather and some golf. I wanted to let you know that I do more than just put my time in as President and at meetings. This is what retirement is all about.

Our membership continues to grow. Each spring more retiring teachers join the RTO. Our members are taking an active interest in the issues about retirement and those things are what will make their retirement all that much more enjoyable. We are very pleased to have two members of our Executive on the Group of IX {Seniors Advisory Council of Nova Scotia} working to have a voice in matters affecting programs for seniors in Nova Scotia.

I serve as a director on our national organization, ACER/CART {Association

Canadienne des enseignantes et des enseignants retraités/Canadian Association of Retired Teachers} working to get the federal and provincial governments to work on issues that will help us all in our retirement; such as writing to Nova Scotia MPs about a national drug plan and its benefits. Tom Gaskell serves as our Atlantic Provinces Representative and also as a Director.

The NSTU has been keeping us well informed of the crisis affecting teachers and our education programs. At the time of writing this article, we wait to hear the final effects of the cuts to education. We have offered our support to the NSTU and all the active teachers in Nova Scotia and hope every member will help us provide this much needed support.

This year our AGM will be in Sydney on May 27, 2011. How fast the time has passed since becoming President last May! I say, "thank you" to the Executive members and Branch Presidents who



have worked on your behalf. I strongly believe that it is the activities and support of the branches that enable the RTO to be strong.

Your input and support concerning issues that affect you and other RTO members is crucial to the Executive. Our work with the Pension Trustees and the Insurance Trustees are especially important.

We want to hear from you at any time. Come out to Branch meetings and the AGM so we can hear from our membership.

Retirement is the beginning of life, not the end.

From the international bestseller *How to Retire Happy, Wild, and Free*.

From the Acting Editor... Theresa Zukauskas

It's spring...and we have a new look! Thanks to our new printer Transcontinental, we are able to bring you this full colour, environmentally friendly newsletter at a cost comparable to our last one. We look forward to hearing from you. Let us know what you think of us now.

There are many unsung heroes when putting together a newsletter. First, I want to thank the membership who have contributed so much to the content and put up with my frequent reminders. The next person to thank is Sonia Matheson my Desktop Publisher at the NSTU, who is my guardian angel, without whom I could never put this newsletter together. And last but not least Tom Ferguson of the Halifax City branch, who has spent countless hours editing. Hats off to my team.



Executive Highlights

- Structure of the nominating committee approved.
- Candidacy for all executive positions must be received by February 26, 2011.
- The chair of the nominating committee shall report all names of candidates for election to the executive and branch Presidents by March 15, 2011.
- Moved that all RTO votes be decided by a majority vote.
- The guidelines for hosting the AGM were approved.
- Received report on Resolution #7.
- In 2011, the vice president will be sent as an observer to ACER/CART.
- Moved to place article 6J of the constitution in the operational procedures.
- The nominating committee of 2011 will follow the proposed new guideline.
- Accepted the dates and location of the 2012 AGM.
- Moved that the April 2011 newsletter be produced in colour.
- Accepted travel expense policy and guidelines.
- Accepted Branch Grant guidelines.

Presidents' Meeting Highlights

The Presidents of the Branches normally have their February meeting in Halifax, but due to the Canada Winter Games, this year's meeting was held in New Glasgow at the Holiday Inn Express, on February 22-23. We met Tuesday afternoon and Wednesday morning. Thanks to the local Branch for their great hospitality.

The purpose of these meetings is to receive reports about the activities of the RTO at the provincial level and to bring items of concern to the attention of the executive and the other presidents.

What follows are not minutes, but just a few of the highlights of the business conducted at the meeting.

- Guest presenters
 - ❖ Vic Fleury, president of NSSBA, gave a PowerPoint presentation entitled "Crisis Education" (an electronic copy has been sent to Branch presidents for distribution to their members)
 - ❖ Paul Sarty, Johnson Insurance, outlined the details of the new Voluntary Critical Illness program being offered to RTO and NSTU members. Details were mailed out to RTO members on February 28.
 - ❖ Bill Redden, executive director of the NSTU, gave the union's perspective on the current crisis in education
- Reports were received from the chairs of RTO committees, the pension trustees, and the Group of IX representative.
Some highlights are:
 - ❖ explanation of the election process for choosing members at large from the various regions
 - ❖ every effort will be made to have a broader regional representation when considering applications for provincial committees
 - ❖ Wait times for surgeries can now be found online.
 - ❖ Finance committee is preparing documents detailing policies, mandates and guidelines
 - ❖ Assessment committee is hard at work on preparing a document which will assist Branches wishing to host an AGM, and will present several reports at this year's AGM. This committee is also looking into the question of where retired NSCC teachers fit into the RTO.
 - ❖ The newsletter is in need of an editor. Theresa Zukauskas, the acting editor, reported that the executive is drawing up new criteria for the position. (See page 2)
 - ❖ A request to look into the possibility of acquiring the Lawton's discount card for RTO members was referred to the Pension and Benefits committee for study and report.
 - ❖ Branch presidents were asked by the Membership Committee to pick up copies of the newly edited retirement packages which they made available at the meeting.
- The Executive had been asked at the last meeting to consider the possibility of having observers present at meetings, specifically Presidents' meetings. It was agreed that RTO members may come and observe the proceedings at Presidents' meetings, provided that they understand that they may not participate or vote and may not claim expenses.
- AGM planning: John Donovan, president of New Waterford Branch, outlined the details of the AGM scheduled for May 27th at the Quality Inn in Sydney. All RTO members are cordially invited and encouraged to attend.

On a personal note, I want to add that, as always, I am amazed at the wonderful work being done both at the provincial and Branch levels on behalf of retired teachers. This is a dedicated group of men and women and they deserve our thanks.

Respectfully submitted,
Colleen Putt, Halifax County Branch

Pension & Benefits Committee

The RTO Pension and Benefits Committee met on Wednesday, February 22. The Chair attended the NSTU Pension Committee in Halifax on Friday, February 11.

Highlights of the meetings include:

1. An explanation of the Voluntary Critical Illness Program by Paul Sarty of Johnson Inc. This program was identified as a high priority in a survey conducted of the RTO members by the committee. In February a mailing went out to all Retired Teachers concerning this program, its costs, benefits and terms. Various scenarios are addressed and an application form was included. Coverage in units of \$10,000.00 is available up to \$50,000.00 without evidence of insurability, more with evidence of insurability, with cessation at age 75. Johnson Inc. are now processing many applications.
2. Recent newspaper articles concerning the pension plan were reviewed. Former Provincial Conservative Leadership Candidate Bill Black attacked the plan and its funding in the press. Mr. Black wants to change the plan to a money-purchase plan. It has always been a defined benefit plan. Like other benefits we receive, pensions were contributed to by teachers and Government. These benefits were received in lieu of salary.
3. The NSTU Pension Committee met in Halifax on February 11. The committee reviewed both the Nova Scotia Teachers' Pension Fund Quarterly Report of December 31, 2010, and the Annual Council Resolutions 2011-65, 2011-69 and 2011-68.

Assessment Committee

- The Committee finalized a DRAFT document on the Roles and Responsibilities of the RTO Nominating Committee as described in Section 4B Committees of the Operational Procedures. This document was presented to the Executive on February 21, 2011 for final approval prior to its presentation at the May 2011 Annual General Meeting.
- The Committee completed a document entitled Guidelines: Hosting the RTO Annual General Meeting. This document is similar in nature to Guidelines: Hosting Branch President's October Meeting under Tab 3 of the Operations Handbook. The document was presented to the Executive on February 21, 2011 for final approval. A meeting was held today with John Donovan, Chair 2011 Sydney AGM and Gary Archibald, Chair 2012 Yarmouth AGM to review the contents of the document.
- The Committee prepared a position paper on where retired members of the Nova Scotia Community College fit in the Retired Teachers Organization.
- The Committee is preparing a document on the inner workings of the Annual General Meeting in preparation of the Executive having a discussion on same at this summer's strategic planning. Issues discussed included timing of the banquet and registration, role of the scrutineers, presentation of committee reports and the budget, purpose of the AGM, etc.
- The Committee reviewed the Conflict of Interest Items in Article 6 General Provisions of the RTO Constitution. The Committee received background information on this topic from Rugby Canada and the NSTU Guidebook 2010/2011 under the headings policy and operational procedures. A DRAFT document is being prepared for the Executive's perusal at the April 4-6, 2011 meeting.
- The Committee reviewed AGM resolutions submitted by Branches for debate and vote at the May 2011 AGM.

Membership Committee

- Request for a data change form to be added to the Binder.
- Our committee requests the Branches to send pictures and stories to either Ann or Fred to be included on the RTO wall at the NSTU Building.
- Branch presidents will be given their packages for the retirees for the present school year. Contents will include five items as follows: (1) the updated [2009] version of the RTO pamphlet, (2) a letter from President Randy, (3) a summary of the RTO Branch Survey results meant to encourage new retirees to get involved in RTO activities at their local branch. (4) A list of NSTU deals and discounts for NSTU members and (5) the RTO membership application/authorization form.
- The certificates recognizing 75% sign up will be laminated rather than placed in a mounted frame, and given out to Branch presidents at the AGM this year in Cape Breton.
- The Membership Committee recommends to the RTO that a statement be included in the RTO retiree packages for the year 2012, that the RTO is bound by the rules of confidentiality as it relates to the distributing of private and personal information.
- The RTO Executive Meeting in January, after a thorough study and review done by the finance committee, did not approve the purchase of *FileMakerPro* for our data base as previously recommended by the Membership Committee.
- At the recommendation of the committee chair and the approval of the RTO Executive, committee members having to travel home in stormy weather will be allowed a second night of hotel accommodation.

Communications Committee

- The committee recommended to the Executive that we pursue a colour format for the newsletter.
- The committee prepared an ad for the position of Newsletter Editor to be presented to the executive for approval. This ad will appear in the April Edition of the newsletter.
- A review of the operations of the Communications Committee was conducted with recommendations that the committee meetings be held to be in line with the publication of the newsletter.
- The committee recommended the approval of inclusion of an ad by Johnson Inc. at the cost of \$500.00 for a ¼ page ad if there is space available in the April newsletter.
- Contents of the newsletter with additions were approved.

HOW TO SUBMIT YOUR CLAIMS UNDER THE NSTU GROUP INSURANCE PROGRAM

The NSTU Group Insurance Trustees want to make sure that Members know how to submit claims under any portion of the NSTU Group Insurance Program. The claims procedures differ by benefit and may be confusing to some. A summary of the procedure follows:

Hospital Services

- The NSTU Total Care Subscriber Card confirms coverage for semi-private room accommodation. Please present your NSTU Total Care Subscriber Card upon admission to the hospital.
- The hospital will bill Medavie Blue Cross directly. No claim forms are needed.

Extended Health Benefits (supplies, paramedical practitioners, vision care, hearing aids, etc.)

- Claim forms should be completed and sent directly to Medavie Blue Cross along with itemized receipts and attending physician's prescription where applicable. Reimbursement will be made directly to you.
- Some paramedical practitioners and vision care providers now submit electronically with Medavie Blue Cross and will request you to pay your portion only.
- **Claims must be submitted within one year from the date the expense is incurred. If not submitted within one year, your claims will be declined.**

Prescription Drugs

- The NSTU Total Care Subscriber Card must be presented to a participating pharmacy at the time the prescription is filled.
- Retired teachers over 65 years of age are no longer covered by the NSTU Drug Coverage Plan.
- There is a \$5.00 co-pay per covered prescription when using your NSTU Total Care Subscriber Card. Some medications may require special authorization.
- Provincial Pharmacare co-pay is based on a different formula.
- All over-the-counter medications, except life sustaining over-the-counter drugs, as defined by Medavie Blue Cross are **not** covered under the NSTU Total Care Medical Plan.

Dental Care

- Some dentists will only require you to pay the applicable co-insurance as they will submit directly to Medavie Blue Cross.
- Some dentists may require you to pay for services at the time they are rendered and submit a completed Dental Claim Form with an official receipt to Medavie Blue Cross for reimbursement. Payment will be made directly to you.
- **In all cases, claims must be submitted within one year from the date the**

expense is incurred. As with the Total Care Medical, claims will be declined if not submitted within one year.

If living within Canada, but outside Atlantic Canada, you must pay for all services rendered, submit a completed claim form with official receipts, and attending physician's prescription where applicable, and forward to Medavie Blue Cross for reimbursement. Payment will be made directly to you.

For all other claims, including Provincial Master Life Insurance, Optional/Spousal Group Life Insurance, Voluntary Accidental Death & Dismemberment, Long Term Disability and the Funeral Expense Plan, you (or your beneficiary) should contact the **Claims Specialist at Johnson Inc. at 902-453-9502 or 1-800-490-9502 (toll-free)**. The Trustees encourage you to share this information with your beneficiaries and dependents so they are aware of the steps to be taken at the time of a claim for any coverage under the NSTU Group Insurance Program for which you or your dependents may be eligible for and enrolled in.

If you have questions regarding any of the claiming procedures for the benefits you are enrolled in, or any of the voluntary coverage's available to you, please contact **Johnson Inc. at 902-453-9543 or 1-800-453-9543 (toll free)**.

Registering for Direct Deposit is easy!

1. Go to www.medavie.bluecross.ca
2. Choose a language by clicking on English or French.
3. On the screen that pops up, scroll down until you see the word FORMS on the right side bar panel.
4. On the main page that pops up, scroll down to For Group Plan Members.
5. Under For Group Plan Members click on Direct Deposit request.
6. A PDF form (illustrated below) will pop up to print off, fill in, and send to Medavie Blue Cross.

Did You Know? NSTU Total Care Medical Plan Covers...

Acupuncture coverage - The general goal of all acupuncturists is the promotion, maintenance and restoration of health and the prevention of illness. Traditional oriental medicine defines a perfect state of health as a state of balance. The key to active treatment is to identify the most important imbalances and do what is possible to shift the patient back towards this balance.

Benefit - Acupuncturists are covered at 80 per cent of the usual and customary charges per treatment to a maximum of 20 visits per calendar year. The acupuncturist must be one approved by Medavie Blue Cross.

Naturopathy coverage - Naturopathy is a system of healing that aims to provide holistic or whole body health care by drawing on treatment methods from several traditional systems of medicine. Naturopathy seeks to use the natural healing powers of the body to cure itself and focuses on treating the cause of disease rather than the symptoms.

Good health and wellness is what naturopathy is all about. The main emphasis of naturopathic practice is the belief that the body has an inbuilt ability to strive for health. The role of a naturopath is to work with a person to promote the natural healing of the body. A naturopath will design a treatment plan that meets your body's needs. They may at first advise you on how to remove the underlying causes of the stress that is

causing problems in your body. This could involve recommending dietary changes, and encouraging ways of achieving deeper levels of relaxation. The naturopath may then suggest ways to nourish and cleanse the body, by suggesting dietary changes that might involve avoiding certain foods, eating certain foods, taking various vitamins, mineral or food supplements or drinking fruit and vegetable juices.

Benefit - Coverage for a naturopath is 80 per cent of the usual and customary charges per treatment to a maximum of 20 treatments per calendar year. The naturopath must be one approved by Medavie Blue Cross.

Chiropractic coverage - Chiropractors believe the vertebrae of the spine and neck are routinely pulled out of alignment by every day stressors and these misalignments can be the cause of many physical and mental ailments. By physically manipulating individual vertebrae or readjusting the entire spine, chiropractors hope to relieve pressures caused by these misalignments.

Benefit - Chiropractic treatment is covered at 80 per cent of the usual and customary charges per treatment to a maximum of 20 treatments per calendar year. The chiropractor must be one approved by Medavie Blue Cross.

Podiatrist coverage - Podiatry is a field of medicine that focuses on preventing, diagnosing,

and treating conditions associated with the foot and ankle by medical, surgical, or other means. Some common issues that are treated by podiatrists are problems of the feet including bunions, corns, ingrown toenails, and plantar warts. Podiatrists prescribe orthotics when needed, treat plantar fasciitis, flat feet, hammer toes and club feet. Circulation problems in the feet due to diabetes can also be treated by a podiatrist.

Benefit - Podiatrists are covered at 80 per cent of the usual and customary charges per treatment to a maximum of 20 visits per calendar year. The podiatrist must be one approved by Medavie Blue Cross.

Speech Therapist coverage - Speech Therapists work with patients who have a variety of speech related disorders. These disorders can include the ability to produce certain sounds, speech rhythm and fluency problems as well as voice disorders. Speech therapists use written and oral tests, as well as special instruments, to diagnose the extent of impairment and to record and analyze speech, language and swallowing irregularities. Once a patient has been assessed, they develop an individualized plan of care tailored to each patient's needs.

Benefit - Coverage for a speech therapist is 80 per cent of the usual and customary charges per treatment to a maximum of 20 treatments per calendar year. The speech therapist must be one approved by Medavie Blue Cross.

RTO Finance Committee

The Finance Committee became a standing committee of the RTO in the Fall of 2010. It has met three times since then.

Some of the topics brought up for discussion were:

A - Travel insurance. Travel insurance coverage is through Johnson Inc. This covers the elected executive members, members-at-large as well as committee members while they are on RTO business.

B - Branches financial statement. A revised form of the branches financial statement has been approved. The

main change is that it now incorporates the needed information in reference to your branch's Treasurer. This will hopefully eliminate any confusion in the remittance of your branch grant. Also, beginning in 2011-2012 year, your branch grant will be paid but once a year in September. This, of course, will be conditional upon your branch having submitted your duly completed revised financial statement.

C - Budget. We are in the process of finalizing the 2011-2012 budget. It should be submitted to the Executive shortly.

D - Policies, mandate or guidelines. There are four areas in our organization which are, as far as we can tell, without any clear written mandates, policies or guidelines. We have given much attention to them and they are:

- i Finance Committee Mandate
- ii Branch Grants Guidelines
- iii Travel Expense Policy
- iv Travel Expense Guidelines

These documents have now been approved by the Executive and are part of the RTO Operations Handbook.

Feature Local

The Antigonish-Guysborough RTO has had a very successful and eventful year.

On the first day of school in September, at the sound of the first bell, approximately 25 members teed off at the Antigonish Golf and Country Club. Lynn Mersereau greeted



The gentleman in the red suit, Lynn Mersereau, greeted fellow RTO members with mimosas.

the members with mimosas. After a fun game, it was back to the club house for a delicious recess brunch.

In November, another 25 members enjoyed the first Bowlrama at Pinns Entertainment Bowling Center. After a lot of laughs and some fancy techniques, the RTO treated everyone to a yummy lunch.



The group waiting for the school bell to ring (indicating the start of the game) were L to R... Golf Pro Ed Ryan, Neil DeCoff, Mary Lou Cameron, Anne MacDougall and Teri Arsenault.

One hundred members came together for the Annual RTO Christmas Feast at St. Ninian's Place. Donations for the local Food Bank were accepted and 10 lucky winners received door prizes.

The First Annual RTO Valentines Fun Spiel was held in February at the Highlander Curling Club, St. Andrews. Thirty members were in attendance. Another fun event!



The Bowling winners...L to R...Alex Champoux, Kathleen King, Evelyn Cooke and Sandy Murphy

The Annual Spring Dinner and AGM will be held at the St. Joseph's Lakeside Community Centre, Antigonish County, on June 3rd.

—Anja Sampson

Feature Teacher

Based on an article from the Coast Guard, November 23, 2010.

At Parker Elementary, caring can get you killed... is the lead line to *Approaching Storm*, a suspense thriller written by Barrington resident Francis Perry.

The 278 page novel, set in Maine, weaves a tale of mystery, where secrets haunt and danger looms. *Approaching Storm* follows school counsellor Ruth Hammond, who is assigned part-time to Parker Elementary, where two years earlier the body of popular grade two teacher Kelly Walters was found in the trunk of her car in the school parking lot following Christmas break.

Police still have no suspects and no motive, but things soon start to unravel, putting lives in danger as the truth of murder and child abuse are exposed.

The murder of Nova Scotia school teacher Paula Gallant is “one of the sparks that set this story in motion,” said Perry, noting as *Approaching Storm* was going to print, murder charges were laid in the Paul Gallant case.

Perry, who is a recently retired high school teacher and school counsellor, has long had an interest in writing.

Retirement has given him the time to pursue his writing interests as well as other creative endeavors, such as painting and music.

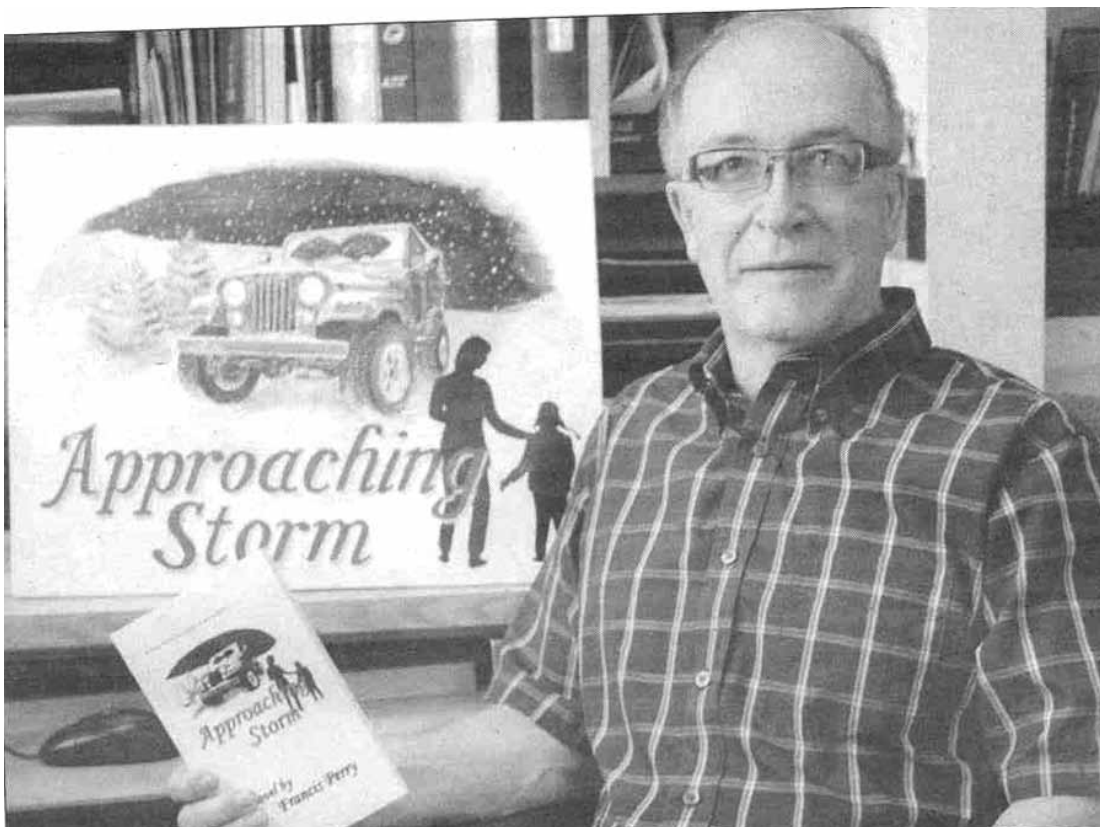
Since being released about a month ago, *Approaching Storm* has been getting rave reviews from those who have read it.

Excellent, awesome, a terrific read, are among the comments posted on Perry’s website www.approachingstorm.ca

There have even been suggestions for a sequel, which Perry is seriously considering.

Approaching Storm is available to order online and will be making the rounds at local craft fairs this holiday season. Arrangements for local delivery/pickup within Shelburne County can also be made by contacting Perry at 637-2715.

Copies are also available at Cora’s Creative Styles, and at JB’s Restaurant, where many of Perry’s paintings are on display. Examples of Perry’s paintings can also be found online at fwperrycreativeproject.com.



Kathy Johnson photo

Barrington resident Francis Perry poses with his book, “Approaching Storm”. The fictional novel set in Maine, weaves a tale of mystery, where secrets haunt and danger looms.

RTO – ANNUAL GENERAL MEETING

The 2011 AGM will be hosted by the New Waterford Branch assisted by the Glace Bay, Northside-Victoria and the Sydney Branches, at the Quality Inn in Sydney on May 27 beginning at 9 a.m. and ending around noon with the annual lunch to be held at 1 p.m. at the same site. The Quality Inn is on the right hand side of Kings Road in Sydney and can be reached by those travelling on Route 105 (TCH) by taking the Kings Road exit and travelling toward Sydney for approximately three kilometers. Those travelling on Route 4 continue on Kings Road as you approach Sydney. The hotel will be on your left.

Rooms are available at a rate of \$89 plus tax from May 25 to 27. Please make your reservations as soon as possible by contacting the hotel at toll free 1-888-793-9555 or at 1-902-539-8101. We must know the numbers no later than May 13. In order to be a delegate you must also fill out the AGM application form provided in this newsletter and mail it to the provided address by the enclosed deadline. A continental breakfast is included. A reception with entertainment will be held for delegates and guests beginning at 7:30 p.m. on May 26.

The New Waterford Branch would like to thank major sponsors Johnson Insurance, Maritime Travel, and the Teachers Credit Union for their generosity. We are also thankful to other branches of the RTO for their assistance and we offer a special thank you to Bill Wagstaff and the Kings Branch for their advice and assistance. The Glace Bay, Sydney and Northside Branches have and continue to play a key role in planning and hosting this year's AGM. Questions about the AGM may be directed to John Donovan 902-862-7868 johndonovan46@hotmail.com.

RTO – Annual General Meeting Quality Inn, Kings Street, Sydney, NS May 27, 2011

The 2011 AGM has been scheduled in two sections: Business and Dinner

Business 9:00 a.m. Dinner 1:00 p.m.

Hotel reservations can be made at: 1-888-793-9555 or by visiting www.qualityinnsydney.com

Registration:

Name: _____

Address: _____

_____ Postal Code: _____

Name of Guest (not an RTO member) _____

Dinner Ticket(s): _____ member/s @ \$30.00 \$ _____

_____ Guest @ \$30.00 \$ _____

(Cheque/money order payable to RTO)

Please check the appropriate square:

- YES, I will be attending the business session.
 NO, I will not be attending the business session.

REGISTRATION MUST BE RECEIVED PRIOR TO MAY 13, 2011:

RTO Annual General Meeting
3106 Joseph Howe Drive
Halifax, NS B3L 4L7

(NO REFUNDS WILL BE MADE AFTER MAY 20, 2011)

Paid in advance tickets will be held at the door.

No meal tickets will be on sale the day of the AGM, due to confirmation requirements.

**RTO Annual General Meeting
Sydney 2011
RESOLUTIONS**

1. BE IT RESOLVED that the Executive of the RTO and the Branch Presidents review the regions as set out in Section 7C of the RTO Constitution so that they adhere to those of the school Boards with a view to changing those boundaries at the next Annual General Meeting.

Brief:

The Lunenburg Branch of the RTO expresses its strong disagreement with the seven (7) regions established at the RTO Annual General Meeting in June 2010. Specifically, the Lunenburg Branch recommends that the Shelburne Branch be placed within the branches within the Tri-County Regional School Board boundaries.

Submitted by the Lunenburg Branch RTO

2. BE IT RESOLVED that the Executive of the RTO and the Branch Presidents review the election process for Member-at-Large whereby a Selection Committee consisting of three (3) members are selected to represent each Branch in the region and who will cast votes in the election for Member-at-Large.

Brief:

The Lunenburg Branch expresses its strong disagreement with the Member-at-Large voting process which gives each Branch, regardless of size, three (3) votes in the Member-at-Large election.

Submitted by the Lunenburg Branch RTO

3. BE IT RESOLVED that the Shelburne Branch of the RTO reaffirms the 2011-2012 RTO Executive structure as established at the RTO General Meeting in June 2010.

Brief:

The Shelburne Branch wishes to remain in the South Shore Region as set out in section 7C of the Constitution. The Shelburne Branch recommends that the Lunenburg Branch, Queens Branch and the Shelburne Branch remain as a region as established at the RTO Annual General Meeting in June 2010.

Submitted by the Shelburne Branch RTO

Changes to the Constitution

Article 6 General Provisions

- B. All RTO Elections shall be decided by majority vote.
- G. Delete "Such amendments shall not come into affect until approved by the Provincial Executive of the Nova Scotia Teachers Union."
- J. Representation at ACER/CART meeting moved to Operational Procedures.

Do you have \$16,000 You Can Spare?

By Tom Gaskell

Many of us hear from speakers, newscasts, editorials, etc. how important it is to be wary of financial scams. Until recently, I simply tucked this information away. I assumed it always happened to other people or people I didn't know. I have, in front of me an invoice for the purchase of a small motor home on eBay. It states that the purchaser "will be eligible" for all eBay Motor services associated with the transaction such as fraud protection." If you can't trust eBay, whom can you trust?

Unfortunately, no double check with eBay was made which could have put up a red flag. Kiss the \$16,000 good bye - as well as the \$40 spent to send it. As events unfolded nobody appeared able to intervene. Not the police, not eBay, nor any agency charged with this area of fraud.

So with caution as the by-word, you have to be responsible for your own financial security in such dealings. Yes, there are many safeguards that protect us: deposit insurance, your own password, etc. But there will always be those out there trying to defraud others.

As a follow-up to this, the other big selling network, Kijiji I believe it's called, had the very same motor home for sale for \$12,000. My friend would have "saved" himself \$4,000 from the scam if he had tried to buy there. The same people were selling the same motor home.

What can you do to protect yourself?

1. Before buying online check on the sites for warnings. If a deal appears too good to be true, guess what? Don't buy. Do not click on pop-up windows offering, "buys".
2. Do not open emails from someone you don't know. Do not open emails from those you do know, i.e. your Bank, if you have not requested a contact from them.
3. Never sign or agree to a contract that requires "immediate action". That does not allow time for you to think about it.
4. Be extremely suspicious of anyone asking you to send/wire money— no matter how worthy the cause sounds.
5. Report any scam or suspected scam. You may not get your money back, but it may help others.
6. Contact your bank if you feel there is a problem with the transaction. Your liability may be limited.

Unless you have money to throw away, be cautious.

For more news on RTO Events

visit the RTO website at:

<http://rto.nstu.ca>

BRANCH

Updates

CUMBERLAND BRANCH: The Cumberland Branch meets four times a year. Every two years a new executive is chosen. We are very fortunate to have had our secretary Marie Osbourne and our treasurer Barry Anderson serve for longer dates. At each meeting we have a half hour social meeting, a meal, a business meeting, and a formal presentation. Presentations range from audiologists, Provincial Member-at-Large, Pension Committee, square dancing group demonstration and our last meeting will feature RTO President Randy Holmesdale. Approximately one hundred eleven (111) members attend. We meet in various areas of the county such as Amherst, River Hebert, Wentworth, and Springhill. Areas change, depending on finding a group who can provide a meal. Churches or other groups attempting to raise money are frequently selected.

At each meeting tickets are sold for door prizes. The proceeds go toward providing scholarships for graduating students from the Cumberland High Schools. Application information is provided to the schools on a rotating basis by our treasurer Mr. Anderson.

KING'S BRANCH: In November the King's Branch approved a revised constitution which will see the branch fall in line with the provincial model of having the financial year run from March 31 to April 1. The meeting, held at the Lions Hall in Coldbrook, included lunch and guest comedienne and retired teacher Susan Carter.

Winter events included hiking, snow shoeing and curling.

At the May 16 AGM, a new slate of officers will be elected. Guest speaker will be Vic Fleury, Chair of the NSSBA who will present an overview of the education funding crisis.

PICTOU COUNTY: Come check us out. Do you think that you are too young for the RTO? You're not. You're as old as we are, or soon will be.

The Pictou County RTO is a vibrant, fun-loving and pro-active group.

We are focused on maintaining the benefits of being a retired teacher. Your presence at the meetings can insure that we continue to have those benefits that we fought so hard to get.

Some of these benefits include: insurance, pension, prescription drugs, health coverage, home care and travel.

Our meetings provide opportunity to connect with former colleagues and to raise issues of concern to retired teachers.

Our four yearly meetings have variety. They include social and business. There may be speakers on such widely ranging topics

as estate planning, health benefits after 65, and opportunities for reinvesting RRSP's in local economic development.

Retired teachers are affiliated with the NSTU. The cost of provincial membership is currently \$3.00 a month. You may arrange to have this fee deducted from your monthly pension cheque.

Mark your calendar for June 8 for our next meeting, at the Alma Fire hall at 11:00 a.m. Your presence and involvement are wanted and needed. Lunch will be provided.

For more information, please contact one of our committee members: Fred Jeffery 923-2965; Laureen MacDonald 755-3762; Sharon Henderson 485-9173; Joyce Jardine 396-5735.

QUEENS BRANCH: This branch meets for a noon business and luncheon meeting in the months of September, October, November, March and April. The December and May meetings are evening dinner meetings with featured entertainment.

Our Member-at-Large, Bill Berryman was featured at the October meeting where he gave an informative update on the happenings at the provincial level. He will also speak at our June meeting. The November meeting featured Cathy Derome who spoke about her year teaching in the United Arab Emirates. In December, Christmas Dinner was held at the Liverpool Curling Club where the membership was entertained by local music students.

In May, we will welcome new retirees to our dinner at the Liverpool Curling Club. Featured entertainment will include local students who perform in the Queens County Music Festival.

SYDNEY AND AREA: Members and their guests gathered together on December 7th for the annual Christmas meeting and dinner. Everybody was entertained by the musical talents of RTO members Rosemary McGhee and Bruce MacKinlay. Guest speaker Greg O'Keefe, a past president of the NSTU, spoke of days gone by and future events in the school system and the NSTU. After a delicious turkey dinner, a formal meeting of the branch took place. Members enjoyed musical entertainment, a sing-a-long, prizes, and even-split draws. Donations were made to the Salvation Army and Transition House, Sydney.

Sydney and Area, RTO, will host a lobster/steak dinner on Tuesday, May 31st. Reception will start at 6:15, followed by dinner at 7:00 p.m. Information relevant to RTO members will be presented. There will be a guest speaker, entertainment, even-split and prizes. Plan to attend. An informative, good time is guaranteed. Phone calls with information about this event will be made in May.

IMPORTANT LEGAL INFORMATION FOR RETIRED TEACHERS

by Bruce Kelloway, NSTU Staff Officer

The question whether a retired teacher should be assuming classroom responsibility **as a volunteer in a classroom** in the absence of a teacher had been forwarded to the Executive of the RTO for response.

RESPONSE: The RTO Executive reviewed this matter with Member Services Staff of the NSTU. The RTO wishes to advise its members that they should not be assuming as a volunteer, in the absence of a teacher, the responsibilities of a classroom.

RTO members who assume responsibilities as a volunteer in the classroom in the absence of a teacher do not have the protection that would be provided to a teacher through a collective agreement or legal protection in the event that a criminal complaint is made or a civil suit is filed. **There is also the issue of a School Board's Collective Agreement requirement to hire substitutes to replace teachers who are absent.**

For greater clarity, retired teachers who are employed as a substitute teacher do have the protection provided through the collective agreement and legal protection in the event that a criminal complaint is made or a civil suit filed against the substitute teacher in the carrying out of his or her duties.

DISCOUNTED ACCOMMODATIONS FOR RTO MEMBERS

NSTU CONTRACT HOTEL

The **DELTA HALIFAX** and **DELTA BARRINGTON** are the NSTU's contract hotels until June 2011 and offers members on NSTU business a rate of \$84. For leisure travel, the rate is \$88.00 plus a special parking rate of \$9.95 per day (self parking). The NSTU rate is for one room booking per NSTU membership card. The Delta Halifax can be reached at 902-425-6700/1-888-423-3582. The Delta Barrington can be reached at 902-429-7410. For more info, check the Delta Halifax website at www.deltahotels.com/corporate/cor/nstu.html. NSTU membership identification is required.

BELGRAVIA BED & BREAKFAST in Truro offers a 15% discount to NSTU members. For more info call 902-893-7100 or 1-866-877-9900.

BEST WESTERN CHOCOLATE LAKE HOTEL, HALIFAX 2010 NSTU rates - \$95 based on single/double occupancy, per room, per night, plus taxes. NSTU rate includes FREE parking, FREE local calls, and FREE high speed Internet. Book your Corporate Rate today at 902-444-5611 or res@chocolatelakehotel.com.

com. For more information contact Peter McNeil Sales Manager, phone: (home: 902-444-8655, Cell 902-441-5612. Based on availability. Some conditions apply. Call today for more information.

DIGBY PINES GOLF RESORT & SPA 1-800-667-4637 or www.digbypines.ca. Open mid May to Mid October. \$105/night plus tax, based on double occupancy, subject to availability. Please request the NSTU member rate at time of booking and provide your NSTU card upon check in. Rate is based on leisure travel only and is not applicable to group business.

The **FARMHOUSE INN** in Canning, just outside Wolfville in the Annapolis Valley, offers an additional 15% off winter rates to NSTU members. The discount will apply from November to April each year, excluding packages, New Year's Eve, Valentine's weekend and special events weekends. Visit www.farmhouseinn.ns.ca.

KELTIC LODGE RESORT & SPA 1-800-565-0444 or www.kelticlodge.ca. Open mid May to mid October. \$115/nt plus tax, based on double occupancy, subject to availability. Please request the NSTU member rate at time of booking and provide your NSTU card upon check in. Rate is based on leisure travel only and is not applicable to group business.

LISCOMBE LODGE RESORT & CONFERENCE CENTRE Call 1-800-665-6343 or visit www.liscombelodge.ca. Open mid May to mid October. \$99/nt plus tax, based on double occupancy, subject to availability. Please request the NSTU member rate at time of booking and provide your NSTU card upon check in. Rate is based on leisure travel only and is not applicable to group business.

LORD NELSON HOTEL & SUITES, Halifax offers a discount to NSTU Members. Our 2011 NSTU guestroom rates are: Jan 1 to April 30: \$119.00 single/double occupancy; May 1 to Oct 31: \$155.00 single/double occupancy; Nov 1 to Dec 30: \$119.00 single/double occupancy. Book online at www.lordnelsonhotel.ca. The Lord Nelson Hotel & Suites, 1515 South Park Street, Halifax, Nova Scotia B3J 2L2. Reservations: 902-423-5130 / 1-800-565-2020. Main Desk: 902-423-6331.

WESTIN HOTEL, Halifax offers NSTU members a discount. Rates starting from \$105/night. Contact the Westin at 1181 Hollis Street, Halifax, NS 902-496-8585; 1-877-993-7846 or www.thewestinnovascotian.com/nstu-employees to book directly online. Based on availability.

COMMITTEE APPLICATION
Deadline for Application – May 15th

The RTO has four (4) standing committees. They are:

- Assessment
- Communications
- Membership
- Pensions & Benefits

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

[Please Print]

Name: _____

Branch: _____

Address: _____

Postal Code: _____

Telephone: _____

Email: _____

Signature

Please attach resume including the following:

RTO Branch Activities: _____

RTO Provincial Activities: _____

Other (Including NSTU Local or Provincial activities):

Return to:
RTO Nominations Chairperson
Nova Scotia Teachers Union
3106 Joseph Howe Drive
Halifax, NS B3L 4L7
or Fax 902-477-3517

ACER/CART Report

— by Tom Gaskell, Executive Member,
Region Atlantic

In speaking with retired teachers, many are interested in what is happening to our health care across Canada and what progress if any, is being realized.

On the question of the high price we pay for drugs, it appears our message is getting through. In B.C. for example, the brand Lipitor, which is coming off patent protection, currently costs \$208.90 for a prescription. By 2012 the “new” generic will cost \$81.26. (Actual prescription cost - \$13.10; “rebate” - \$54.42; markup - \$5.24; dispensing fee - \$10.50) while we may take issue with the “rebate” system, the provincial and private/ employer plans will save almost \$400 million per year. This will free up monies for ER’s, surgeries, research, etc.

In Manitoba, the health system now covers Lucentis at no cost to the patient. The drug, used to treat wet macular degeneration of the eye, will be centrally distributed at first and later, other distribution centres will open. Manitoba also became the first province to commit to co-funding MS treatments.

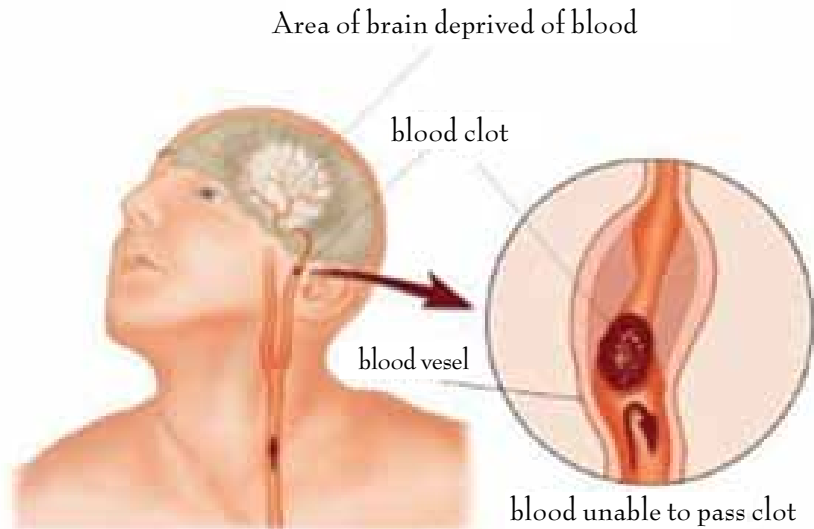
As related to you earlier, the province of Ontario now has lowered the pricing of generic drugs. As a consequence of the previous arrangements, Québec has with the pharmaceutical companies, that province now has the lowest generic prices in Canada and should save some \$164 million per year on drug purchases.

With the above being said. It appears ever more logical to have a pan-Canadian drug plan and formulary. Our postal code system is not only unfair, it is also not economical. The fact that our four maritime provinces can co-operate should be a signal to all Canadians that we have more in common than what keeps us apart. We must keep on our politicians – both Federal and Provincial to make sure that we the people are their clients and not the pharmaceutical companies.



Recognizing a Stroke

A neurologist says that if he can get to a stroke victim within 3 hours he can totally reverse the effects of a stroke...totally. He said the trick was getting a stroke recognized, diagnosed, and then getting the patient medically cared for within 3 hours, which is tough. Thank god for the sense to remember the '3' steps, STR. Read and Learn! Sometimes symptoms of a stroke are difficult to identify. Unfortunately, the lack of awareness spells disaster. The stroke victim may suffer severe brain damage when people nearby fail to recognize the symptoms of a stroke. STROKE IDENTIFICATION: Now doctors say a bystander can recognize a stroke by asking three simple questions: S *Ask the individual to SMILE. T *Ask the person to TALK and SPEAK A SIMPLE SENTENCE (Coherently) (i.e. It is sunny out today.) R *Ask him or her to RAISE BOTH ARMS. If he or she has trouble with ANY ONE of these tasks, call 911 immediately and describe the symptoms to the dispatcher.



Blood Clots/Stroke - They Now Have a Fourth Indicator, the Tongue

STROKE: Remember the 1st three letters... S.T.R.

During a BBQ, a woman stumbled and took a little fall - she assured everyone that she was fine (they offered to call a paramedic)...she said she had just tripped over a brick because of her new shoes. They got her cleaned up and got her a new plate of food.

While she appeared a bit shaken up, Jane went about enjoying herself the rest of the evening. Jane's husband called later telling everyone that his wife had been taken to the hospital - at 6:00 p.m. Jane passed away. She had suffered a stroke at the BBQ. Had they known how to identify the signs of a stroke, perhaps Jane would be with us today. Some don't die. They end up in a helpless, hopeless condition instead. It only takes a minute to read this.

New Sign of a Stroke...Stick our Your Tongue Ask the person to 'stick' out his or her tongue. If the tongue is 'crooked', if it goes to one side or the other that is also an indication of a stroke.

**Look for information on the Fall Golf Tournament
on the RTO website in the coming months.
Visit <http://rto.nstu.ca> for details.**

Retired Teachers Organization
FOUNDATION GRANT
Application Form



Name of Applicant _____

Address _____

_____ Postal Code _____

Phone No. _____ Fax No. _____

Federal Charitable Status Number _____

Program Coordinator _____

Brief Description of Program _____

Number of children involved in this program _____

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

How will this grant make a difference? _____

Regular source(s) of funding for your organization _____

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

Signature _____ Date _____

**Please submit form with additional information no later than May 1 to:
RTO Legacy Foundation
c/o President, RTO, 3106 Joseph Howe Drive, Halifax, NS B3L 4L7**

Foundation Award

The RTO Legacy Foundation will be deciding the recipient of its annual award prior to the AGM. Additional application forms are available from Lise Meunier at the NSTU central office (1-800-565-6788).

Deadline for receipt of the application is May 1/11.

A Call for Volunteers

The Young Naturalist Club invites children to explore local parks where they learn about wild organisms during fun, free field trips. We are a not-for-profit volunteer organization with charitable status. We are looking for more volunteer leaders as we create new Young Naturalists Clubs across Nova Scotia. The time commitment would be 2, 4 or 6 hours per month, from September to May. You would supervise a monthly one-hour YNC meeting for a small group of children and/or chaperone a monthly field trip. If you have a co-leader, you can share the duties and do only 4 or 5 months. There is no fundraising involved. Local nature experts are happy to share their knowledge by presenting at meetings and leading field trips. Adults enjoy volunteering with the Young Naturalists because the children are curious and enthusiastic. YNC Leaders often say they enjoy learning about nature while they are assisting with meetings and field trips. You can contribute to the healthy development of children in your community by getting them out into nature!

Visit <http://nature1st.net/ync>. Please email yncns@yahoo.ca or call 902-431-0207 if you have any questions. We would greatly appreciate the opportunity to create connections with retired teachers because they are enthusiastic and knowledgeable.



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