

# The Retired Teacher

Nova Scotia Teachers Union

Volume 43, Number 1, October 2011

The Retired Teacher is available online at [rto.nstu.ca](http://rto.nstu.ca). To download Adobe Reader, go to [www.adobe.com](http://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.



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

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## Changes in Disability Pensions

*Retired teachers in Nova Scotia who are on a teacher disability pension plan received notice this summer from the Nova Scotia Pension Agency informing them of a Canada Revenue Agency ruling that has, or will, affect their pension. The RTO has asked NSTU Executive Staff Officer, Joan Ling, to submit an article in this issue of the Retired Teacher commenting on this change. The RTO continues to collect information on this important issue. —Jim Kavanaugh*

There were changes in the Regulations under the *Teachers' Pension Act* that affected pensioners currently on disability pensions. Prior to the changes, a member on a disability pension did not have pension integrated at age 65 with the Canada Pension Plan (CPP); the teacher maintained the full pension for life. The Union and Government were informed that we were not in compliance with the Regulations under the *Teachers' Pension Act* or the *Income Tax Act*.

The Regulations were changed so that the total disability pension will be integrated not in the same way as a regular pension, but to provide for the minimum reduction permitted under the *Income Tax Act*. This resulted in the majority of teachers in receipt of a total disability not seeing any change in their disability pension. The members who will see a reduction in their pension as a result of the change in Regulation were sent a letter by the Nova Scotia Pension Agency in the summer, indicating what the reduction will be at age 65 or the reduction that will occur in September for those already over age 65.

Any teacher in receipt of a partial disability pension (unable to teach but could work at another occupation) will have the disability pension fully integrated in the same way as a regular teacher. Teachers may wish to check with the Nova Scotia Pension Agency to see if it is better financially to change the partial disability pension to a regular service pension if the member meets the criteria for a regular pension.

Another provision that may affect current pensioners on disability pensions is the change that any survivor of a member receiving a disability pension will have the pension based on full integration which is the same calculation as a regular pension. The administrator has entered into contract with Morneau Shappell to adjudicate new claims and review current teachers on disability pensions.

If you have further questions or concerns, you can contact the Nova Scotia Pension Agency at 1-800-774-5070 or 424-5070 or call Joan Ling or Allan MacLean at NSTU at 1-800-565-6788.

October 2011, *The Retired Teacher* 1

# Retired Teachers Organization

## RTO Executive 2011-2012

<b>President:</b> Randy Holmesdale.....	538-8173
<b>Past-President:</b> Phyllis Côté.....	625-2306
<b>Vice-President:</b> Jim Kavanaugh.....	862-3833
<b>Treasurer:</b> Pierre Belliveau.....	837-5966
<b>Secretary &amp; Member-at-Large:</b> Dorothy Smith.....	463-6511
<b>Member-at-Large:</b> Steve Hogan.....	849-5341
<b>Member-at-Large:</b> Bill Berryman.....	633-2211
<b>Member-at-Large:</b> Peter Lewis.....	243-2075
<b>Member-at-Large:</b> Gary Archibald.....	742-4195
<b>Member-at-Large:</b> Shirley Melanson.....	947-2122
<b>Member-at-Large:</b> George Landry.....	535-3248
<b>Pension Com. Rep.:</b> Albert Johnson.....	825-3062
<b>NSTU RTO Liaison:</b> Bruce Kelloway.....	477-5621
	1-800-565-6788 (Toll-free)

## RTO Branch Presidents 2011-2012

<b>Annapolis:</b> Neil MacNeil.....	825-4354
<b>Antigonish:</b> Phil Hughes.....	863-6185
<b>AER-Baie Sainte-Marie:</b> Andre Turbide.....	769-3006
<b>Colchester:</b> Marilyn Rodgers.....	893-4379
<b>CPX:</b> Mary Hammond.....	852-3146
<b>Cumberland:</b> Esther Boyd.....	667-8341
<b>Dartmouth:</b> E. Margaret MacDonald.....	435-3116
<b>Digby:</b> Debby Trask Cushing.....	837-5936
<b>Glace Bay &amp; Area:</b> Fred Courtney.....	849-7769
<b>Halifax City:</b> Ann-Noreen Norton.....	423-5663
<b>Halifax County:</b> Colleen Putt.....	835-5417
<b>Inverness:</b> Al MacKinnon.....	756-2183
<b>Kings:</b> Graeme King.....	538-7407
<b>Lunenburg:</b> Brian Jobb.....	634-4432
<b>New Waterford:</b> John Donovan.....	862-7868
<b>Northside-Victoria:</b> Judith Whalen.....	736-9767
<b>Pictou:</b> Fred Jeffery.....	923-2965
<b>Queens:</b> Linda Delaney.....	354-4713
<b>Richmond:</b> Danny Madden.....	535-3366
<b>Shelburne:</b> Elizabeth Acker.....	875-3044
<b>Sydney &amp; Area:</b> Bernadette Hollohan.....	562-2724
<b>West Hants:</b> Bill Berryman.....	633-2211
<b>Yarmouth/Argyle:</b> Wendy Woodworth.....	742-9479

**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

## Executive Highlights

June 20-21, 2011

1. Role of Member-at-Large, Bill Berryman - The RTO Binder outlines the roles and responsibilities. A Member-at-Large is a facilitator and a communicator. The principal responsibility is to send a report after each Executive meeting to all Branch Presidents in their jurisdiction.
2. The newsletter is the major form of communication among RTO members, and it is the responsibility of all retired teachers to make suggestions and to submit information.
3. The NSTU now has its own server. This should eliminate the problems we experienced previously. Colin Campbell is our RTO Webmaster. Forward submissions for the Website to Gary Archibald, Communications Chair.
4. The NSTU is affiliated with the Ghana National Association of Teachers. Gerard Cormier introduced a power-point presentation on the Ghana Project. The Ghana Project helps provide needy schools in the city of Accra with essential teaching materials and money with which to buy uniforms and footwear for students. In the near future, Gerard will make the presentation to the Branch Presidents.
5. Members are to use only RTO Format Expense Forms. These may be obtained from Committee Chairs and Lise Meunier.
6. The October Presidents' meeting will be held in Halifax at the NSTU Building, on the 18 and 19, with the Social held at the Delta the evening of the 18.
7. Bill Berryman attended the Faculty and Professional Support meeting at the Nova Scotia Community College Conference in Truro where he presented information on the RTO. He gave the Pre-Retirement Seminar power-point presentation and introduced our Newsletter which was well received. We hope that more Community College teachers will join our organization.
8. Committee Chairs received a calendar of their forthcoming meetings. All meetings are at the NSTU Building.
9. At the October meeting Member Diaries should be available to Presidents.
10. Our Executive will be represented at the RTO Golf Tournament in Dundee in October.

### ATTENTION:

### 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 (<http://rto.nstu.ca>).

You should also update your information with Marcelle DeRoche ([mderoche@staff.nstu.ca](mailto:mderoche@staff.nstu.ca)) at the NSTU Office for the RTO Newsletter mailing list. Please state whether you would like to receive an electronic subscription opposed to a paper copy by giving your email address.

## *From the Desk of the President... Randy Holmesdale*

How fast time goes by. I'm in my second year as your RTO President, and I look forward to my continued working relationship with the members of the RTO Executive and Branch Presidents.

Many Branches have held their first fall meeting. For information about your Branch, check our web page for your Branch President's name and email address. The Branch Presidents meet with the RTO Executive three times a year and they also receive reports from the Member-at-Large for their area. This flow of information keeps Branch members up to date.

Since the last RTO newsletter, we held our AGM meeting in Sydney. I want to thank the organizers for a job well done. At the meeting, we engaged in valuable discussions. With the support of our members the organization continues to grow and become stronger.

Our new Executive held its first meeting in June and dedicated a day to Strategic Planning for 2011-2012.

During the summer, I heard from various members on a number of issues. The change in rules governing Disability Pensions is a major concern. The Pension Agency has informed members who receive a Disability Pension that changes will be made to their pension at age 65. **It is important that these RTO members direct their inquiries to the Pension Agency. (Kim Blinn, 1-800-774-5070)**

In June, Jim Kavanaugh, Vice-President, and I attended the ACER/CART (Canadian Association of Retired Teachers) AGM in Ottawa. We discussed many issues concerning retired teachers across Canada. I am pleased to announce that Tom Gaskell of Bras D'Or won election for Vice-President of ACER/CART.

Our RTO Executive has a busy fall planned, with a liaison meeting with the NSTU and a meeting with the Insurance Trustees.



Each of our RTO standing committees is at work this fall. Many of our committees have new members and new chairpersons. It is these committees that make it possible for us to complete our work. Please read their reports in this newsletter.

I had a great time at the RTO golf tournament at Dundee, and I would like to thank all the members who helped to make it a success.

May you enjoy the fall weather and may you discover new and interesting activities to enhance your well-earned retirement.

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## **Greetings from the NSTU President**

*"The trouble with retirement is that you never get a day off." ~ Abe Lemons*



I have no doubt that this quote is à propos for many of you who maintain a busy schedule; however, the difference is that hopefully you control what is asked of you. The same demanding schedule applies to your Retired Teachers Executive, Branch members, and committee participants who give so generously of their time to support NSTU retirees. Having reviewed your website, I was impressed with the work done on your behalf by these volunteers. When you examine the gains made for retirees, the advocacy work, the "deals and discounts," the newsletter, and the other work and support provided to NSTU retirees by these groups, both the effort and results are admirable.

This year NSTU confronts many challenges. We must conclude negotiations for the teachers' provincial contract, and open negotiations for the two Community College contracts. We continue to monitor our pension plan funding level and we prepare for further "cuts to education" this spring. Economic conditions do not support negotiations and the downturn in the economy has once again hurt the funding level of our pension. The Pension Board and the Pension Trustees (comprised of NSTU members and Government representatives) review the status of the plan on a regular basis to seek a sustainable level to support retired teachers and those who will retire in the future.

Last spring saw a reduction of 300 teachers in Nova Scotia and government stated that this spring they may implement further cuts to assist Nova Scotia in bringing its budget "back to balance." We (as are many of you) are concerned about these cuts, and if they continue, we will seek your help to affirm the message: "Kids, not cuts."

It is an eventful year for the NSTU, for your Retired Teachers Executive, and for you as you continue to volunteer in your community, to travel—to enjoy life to the fullest. I wish you a healthy, rewarding, and fulfilling 2011-2012.

—Alexis Allen, President NSTU

## Assessment Committee

The Assessment Committee is one of the five Standing Committees of the Retired Teachers Organization (RTO). The Committee meets four times each year and is composed of a Member-at-Large acting as chair and four members selected by the RTO Nominating Committee and approved by the Executive.

The Committee's primary functions are to assess and to evaluate the effectiveness of the Retired Teachers Organization in areas identified by the Executive. One example is to draft amendments to the RTO Constitution and RTO Operations Procedures for presentation to delegates attending the RTO Annual General Meeting. The Committee is then responsible to edit the Constitution and Operational Procedures to reflect changes approved by the Annual General Meeting.

The Committee allocates considerable time to the editing of the RTO Operations Handbook which provides up-to-date information on pension, insurance, deals and discounts, and reports of the Executive, ACER/CART and Group of IX meetings.

The Committee provides a written report of each meeting to the Executive and Branch Presidents and provides an annual report for delegates attending the Annual General Meeting.

The Assessment Committee had its initial meeting of the 2011-2012 year on September 7, 2011. Issues discussed at this meeting included the following:

- NSCC Retired Members and the RTO
- Guidelines for the efficient operation and central purpose of the Annual General Meeting
- Guidelines for hosting the RTO Annual General Meeting
- Updating the RTO Operations Handbook

## Pension & Benefits Committee Report

The Committee met on April 15, 2011. Prior to this, the Chair attended the NSTU Pension Committee meeting. All Pension and Benefits Committee members attended the subsequent two-day Pension Symposium.

### Highlights of the Pension Committee meeting:

- On March 22, 2011 the Teachers' Pension Board changed Disability Pensions as required by the Income Tax Act (Canada) and Flexible Pension Options.
- In January, the Teachers' Pension Plan Trustees, Inc. made a recommendation to the Board, but the Board did not meet until June 28, 2011.
- There are no social justice restrictions on investments.
- Actuarial assumptions will change based on a reduction in the percentage of teachers retiring at earliest date, an increase in the age for mortality, and a slightly altered investment interest rate. Overall, these changes should balance out.

### Highlights of the Pension and Benefits Committee meeting:

- concern for the basis of the rates for Voluntary Critical Illness Insurance Program
- the effectiveness of the RTO Travel Club through Maritime Travel
- education funding cuts
- the appointment of Carol Sampson as Committee rep to the Pension Symposium.

### Highlights of the Pension Symposium:

- the state of the Pension Plan today
- possible changes to the Act and Regulations
- changes to the Canada Pension Plan as of January 1, 2012
- investments in the Pension Plan and valuation and funding targets
- changes to Disability Pensions and Flexible Pension options

—Submitted by S. Albert Johnson

The Executive has tasked the Committee to discuss and provide written documentation on the following:

- Standardize Branch bylaws to provide minimum standards in certain areas
- Guidelines for hosting the RTO Golf Tournament
- Guidelines for selecting chairs of the RTO Standing Committees

The Committee began deliberations regarding the updating of the Conflict of Interest Policy in the RTO Constitution. The objective is to examine the purpose, definition, process, recording and periodic review of this policy. The Committee will complete its review this year and present any changes, subject to ratification, at the Annual General Meeting in May 2012.

—Submitted by Bill Berryman



## From the Editor... Betty Anne McGinnis

In the two years of my retirement, I have on six occasions welcomed the arrival of the RTO Newsletter. Its sixteen hearty pages reach out to more than five thousand retired teachers: to inform them about their benefits, to reunite them with former colleagues and NSTU friends, and to entertain and inspire them with stories of their peers' accomplishments. Not until I assumed the role of Editor did I realize the magnitude of the effort demanded by this enterprise.

Those responsible for this feat of creative teamwork are many: the Branches and retirees who contribute news and stories; the RTO Executive members who authorize the necessary expenditures and submit reports; the Committee Chairs who provide updates on vital information; and, in particular, our Communications Chair, Gary Archibald, and his committee who, in the pursuit of articles for publication, contact retirees throughout the province. Sonia Matheson, the NSTU staff in charge of Desktop Publishing, is invaluable. My friend and former colleague, Bill McLaughlin, who helped to edit submissions to assist me in bringing this edition to completion, is my MVP.

Your contribution to the newsletter is vital. It is your photographs that inject life into events. However, as editor, I must stress that digital images that are less than 300 dpi are not suitable for printing. If you have photographic prints from film, send them. We will scan them and return them to you. To those of you who submitted pictures that did not appear, I offer my thanks for your effort, and urge you to keep shooting.

# FEATURE TEACHER

## Lily Zinck

### Story Writer Extraordinaire!

Lily Zinck relaxes in her comfortable chair in the homestead of her parents in beautiful Blandford, on the southwest coast of Nova Scotia. She muses that her current writings are more wild and humorous, and not as tame and factual as they were when she wrote her first novel, *Echoes of Deep Cove*, when she was a youthful 88.

Now in her 95th year, Lily continues to write stories and poems about her life during her 42 years of teaching in Nova Scotia. Lily's book encompasses entertaining tales, as well as historic accounts surrounding Blandford. The novel brings the history of the South Shore community to life.

"It would have been a shame to lose those stories", she says.

Lily used to include letters in her Christmas cards, but she says that became boring and so she began to write stories to put in the cards instead. Her stories accumulated. A niece suggested that she gather the stories together in a book, and that was the beginning of a seven-year quest to finish the book and have it printed.

"I just had to tell my stories and I knew someone else might like those stories, too," she says. And we certainly do.

After her retirement from teaching, Lily didn't want her life to become 'dull' and writing and editing the book helped her keep busy. She wrote the 100-page book in longhand, printing each word to make it easier for the typist to read. All writers face roadblocks as they create, but Lily overcame near-blindness to complete her writer's journey.

In 1998 Lily was diagnosed with macular degeneration so further writing was accomplished under a magnifier that allowed her to see her words.

"It's just gone", she says of her eyesight – she now has only peripheral vision – "but the writing keeps me happy."

Her latest writings, still in duo-tangs accompanied with colourful pictures, lie in neat piles on a table. With a twinkle in her eye, she offers me a copy. Knowing Lily's clear mind and sharp wit, I am anxious to read the 'wild' accounts of her teaching years.

For the winter months Lily returns to the city of Dartmouth and attends our Retired Teacher Luncheons to reminisce with her colleagues who she says are becoming fewer and fewer. We hope to share in her stories for many years to come.

*Interviewed by Dorothy Smith*





# Retired Teachers Organization



The Retired Teachers Organization (RTO) was created by the following motion at the Nova Scotia Teachers Union Provincial Executive meeting on January 21, 2005: “That the Retired Teachers Association (RTA) be renamed the Retired Teachers Organization (RTO) of the NSTU”. This motion was one of the eleven recommendations provided to the NSTU Provincial Executive by the Report of the Adhoc Committee on Structure Review in the matter of the Retired Teachers of Nova Scotia. The mandate of this committee was to prepare a position paper on the status and input capacity of the Retired Teachers Association as that Association related to the Nova Scotia Teachers Union.

## 1. PENSION

Retired teachers have representation on pension matters through one of four NSTU members on the Nova Scotia Teachers Pension Plan Trustee Board Inc. The Trustees are responsible for the following:

- The investment of the Fund in accordance with the terms of the Joint Trust Agreement
- The day-to-day administration of the Fund including the determination of benefit entitlement
- Recommending change to the Actuarial Assumptions and Methods used to value the Plan
- Recommending amendments to the Plan to the Pension Board.

At the Annual General Meeting, members elect a Pension Representative to a term specified by the Terms of Reference of the NSTU Pension Committee. The responsibilities of the Pension Representative:

- To attend RTO Executive Meetings as a voting member
- To attend RTO Annual General Meetings and report to the membership at the AGM
- To keep the RTO informed of proposed changes in pensions and benefits
- To monitor the workings of the NSTU Pension Committee as the RTO member
- To attend the biennial NSTU Pension Symposium
- To chair meetings of the RTO Pension and Benefits Committee.

## 2. INSURANCE

In May 2008, the NSTU Insurance Trustees provided a Critical Illness benefit to members enrolled in the Provincial Master Life Accidental Death and Dismemberment Insurance Program. This enhancement is available to all teachers in the Program, active and retired, to age 65. Critical Illness Insurance covers heart attack, coronary artery bypass surgery, stroke and life-threatening cancer. If diagnosed by a medical practitioner or specialist, the member may be eligible to receive a \$2,000.00 one-time lump-sum payment, tax free.

In November 2008, the NSTU Insurance Trustees provided

Trip Cancellation/Interruption Protection for members enrolled in the Out-of-Province/Out-of-Country Medoc Group Travel Plan. This benefit helps protect travelers against unforeseen circumstances that may prevent or interrupt a trip.

In June 2009, the NSTU Insurance Trustees provided an open enrollment for active and retired teachers to allow those who wished to do so to sign up for new or increased coverage for Accidental Death and Dismemberment Insurance.

In August 2009, the NSTU Insurance Trustees increased the Retiree Life Insurance, the policy after age 65, from \$3,000.00 to \$10,000.00 for retirees enrolled in the plan.

In January 2010, the NSTU Insurance Trustees extended the Total Care Dental Program to members enrolled in the Plan at that time, beyond age 75. There is no termination date.

In February 2011, the NSTU Insurance Trustees provided a Voluntary Critical Illness Program. This insurance is a living insurance benefit that is paid to an insured member when the member is medically diagnosed with a covered critical illness or injury. This benefit is available to all teachers, active and retired to age 75. A member enrolled in this Program may apply for coverage for an eligible spouse under age 75 and eligible dependent children.



# Accomplishments Since 2005



This program provides coverage of 29 illnesses or conditions for the member and spouse and 20 illnesses or conditions for dependent children.

At the request of the RTO Pension and Benefits Committee, the NSTU Insurance Trustees have agreed to investigate the possibility of offering some type of Long Term Care Program. This is a complex matter and will take time to investigate.

### 3. GROUP OF NINE SENIORS ORGANIZATION

The RTO has two members who attend the monthly meetings of the Group of Nine, the voice of Nova Scotia seniors which provides advice to the Ministers of all departments in the government of Nova Scotia. Through its affiliation with the Congress of National Seniors Organization the group has access to the Government of Canada. Discussions topics with government departments include palliative-care facilities, medical care in continuing-care facilities and nursing homes, oral health, and improved cost-sharing for all seniors in pharmacare.

### 4. CANADIAN ASSOCIATION OF RETIRED TEACHERS (ACER/CART)

The RTO has two members who attend the four meetings held annually in Ottawa. This national organization of retired-teachers associations in Canada lobbies the government of Canada on pension, finance, taxation and health issues. ACER/CART

was instrumental in convincing the government of Canada to pass legislation whereby a member and spouse may be able to split eligible pension income (excluding Old Age Security and Canada Pension) to reduce combined taxes. A national pharmacare program and a national formulary which would lead to lower drug costs are among current lobbying efforts.

### 5. DEALS & DISCOUNTS

With RTO cards, RTO members have access to the NSTU Deals and Discounts. One example is a special rate of \$94.00 a night and \$9.95 for parking per day if a member stays at the Delta Halifax or the Delta Barrington.

The RTO has negotiated discounts with Ultramar Home Heating, Maritime Travel and Enterprise Rent-A-Car for its members.

The Ultramar Home Heating Fuel discount is available through the centres in Dartmouth, Kentville, Bridgewater and Sydney. The terms:

- For existing RTO customers, a 6-cent per litre discount on heating fuel
- For new RTO customers, a 10-cent per litre discount on heating fuel for first delivery, a 6-cent per litre discount on heating fuel for subsequent deliveries and a credit of 100 litres applied at the end of May.

Maritime Travel has introduced the RTO Travel Club which provides a \$50.00 per person

Travel Card to RTO members and spouses upon registration. This card can be used toward vacation packages and cruises offered by Maritime Travel. Travel Club members receive regular emails of best vacation buys, airfares, and last-minute specials. Maritime Travel will organize customized and special-interest tours for RTO members. Maritime Travel has thirty-three locations across Nova Scotia and provides emergency worldwide assistance 24/7.

Enterprise Rent-A-Car provides discounted special rates through its thirty-six corporately owned locations in Atlantic Canada. RTO members can also receive discounted rates when renting out of town. Enterprise Rent-A-Car can be contacted at a branch directly, by telephone: 1-800-Rent-A-Car and provide Corporate Class ID Number 9CA4256, or on-line at [www.enterprise.com](http://www.enterprise.com) using the first three letters of the company name (RET) in the Corporate Members' Sign-In area.

### 6. NSTU PRE-RETIREMENT SEMINARS

For the past three years the RTO has provided a 30-minute presentation on the first day of the two-day NSTU Pre-Retirement Seminars held in each region of the seven School Boards across the province. The power-point presentation provides information on governance/structure, affiliations, fee structure, and the benefits of joining the organization.

—Submitted by Bill Berryman

# 13th Annual Retired Teachers Golf Tournament

## WINNERS

### Prizes: **Division A**

Gross: Alex MacDonald  
Cecil MacDonald  
Net: Alex MacDonald  
Cecil MacDonald

### Prizes: **Division B**

Gross: Cyril Campbell (tie)  
Jerome Connolly  
Rodger Fancey (tie)  
Leo MacNamara  
Net: Rodger Fancey  
Leo MacNamara

### Prizes: **Division C**

Gross: Gary MacInnes  
Eddie MacEachern  
Net: Milford Austin  
Arnie Farrell

### Ladies Division

Gross & Net: Mary Lou Cameron  
Cheryl MacGillvary

### Mixed Division

Gross: Brenda MacKellar  
Wally Campbell  
Net: Phil Hughes  
Karen Hughes

### Closest to the Hole Winners:

4th Hole Jerome Connolly  
7th Hole Cheryl MacGillvary  
13th Hole Gerry Jamieson  
18th Hole Jackie Hopkins

### Closest to the Line Winners:

David Digout and Cheryl MacGillvary



L-R—Randy Holmesdale, George Pyke and Steve Hogan at Dundee.

### SPONSORS (PRIZES)

- Inverary Inn (Baddeck) . . . overnight stay
- Glengorham Beach Resort (Ingonish) . . . overnight stay
- Dundee Golf Resort (West Bay) . . . overnight stay
- Seaview Golf and Country Club . . . two green fees
- The Lakes . . . two green fees
- Bell Bay Golf Club . . . two green fees
- Lingan Golf and Country Club . . . two green fees
- Antigonish RTO Branch (at the Antigonish Golf and Country Club) . . . two green fees
- Truro Golf and Country Club . . . four green fees and 12 passes worth golf one round and get the second round for half price.
- Dundee Golf and Country Club . . . two green fees
- Dundee Golf and Country Club . . . five \$25 gift certificates and three complimentary golf balls for each golfer
- Teachers Plus Credit Union . . . \$500 gift donation for prizes

Thank you to the above sponsors.

Thank you to all the golfers who participated and the staff at the Dundee Golf Course for their help.

September 2012 — 14<sup>th</sup> Annual Retired Teachers  
Golf Tournament — Truro Golf & Country Club



# REPRESENTATION & YOUR PENSION

The Teachers' Pension Board, the Teachers' Pension Plan Trustees, Inc., the Pension Committee of the NSTU, and the Pension and Benefits Committee of the Retired Teachers Organization – four groups dedicated to the oversight of your pension.

The Teachers' Pension Board is an eight-member body comprised of the President of the Union, the Past President of the Union (or a designate appointed by the Provincial Executive), the Executive Director of the Union, the Coordinator of Pension Services of the Union, the Deputy Minister of Finance, and three appointments by the Minister of Finance. The Board meets at its discretion, but must meet at least once a year. The Board makes recommendations to both the Union and the Minister on a wide range of pension issues: levels of funding, funding targets, modification of benefits, actuarial benefits and surpluses, proposed Amendments to the Plan, contribution rates, trustee recommendations, trustee remuneration, and changes to the Actuarial Assumptions and Methods.

The Board of Directors of the Trustees is comprised of the nine members of the Teachers' Pension Plan Trustees, Inc. The Minister of Finance appoints four members, as does the Union. The Chair is appointed by mutual agreement.

The present Chair is John Carter. One of the Union appointees must be a retired teacher, a role currently held by John Jordan of Shelburne. The responsibilities of the Trustees include the investment of the fund in accordance with the terms of the Joint Trust Agreement, the day-to-day administration of the Fund, the recommendation of changes to the Actuarial Assumptions and Methods, and the recommendation to the Pension Board of amendments to the Plan. Monthly meetings are the standard.

The NSTU Pension Committee consists of six union members representing the geographic regions, two staff liaison officers, one Provincial Executive member, and one retired teacher elected for a three-year term by the RTO at their AGM. The latter two members attend to Committee business only, for which the Committee meets three times a year. The mandate of the Pension Committee is to offer recommendations to the Provincial Executive on pension matters, and to maintain liaison between the Provincial Executive and the Teachers' Pension Board. The Committee also acts or recommends for the Provincial Executive, recommends resolutions to the Provincial Executive for Annual Council, considers recommendations for Annual Council, and educates itself on the pension plan.

Four members representing the geographic regions and a Chair (the RTO member elected at the AGM for a three-year term to the NSTU Pension Committee) form the five-member RTO Pension and Benefits Committee. The Committee meets four times a year. The responsibility of the Pension and Benefits Committee is to keep both members and Executive informed through reports via the Newsletter and the website, and to inform the Executive and Branch presidents at their meetings and the AGM. In addition, the Committee seeks benefit improvements, and reviews relevant material such as Teachers' Pension Plan Annual Reports, Quarterly Investment Reports, Actuarial Evaluations, Consolidated Financial Reports, NSTU Annual Council Resolutions, reports by the NSTU Insurance Trustees, and the "Frequently Asked Questions and Answers" for pensions and benefits. The Chair of this committee, and your representative to the NSTU Pension Committee, is Albert Johnson.

Together, these four groups represent your interests in regard to your pension - today, tomorrow, and in the years ahead.

—S. Albert Johnson

**Check out the RTO website at  
<http://rto.nstu.ca>**

# BRANCH

# Updates

**ANNAPOLIS COUNTY BRANCH** - On the opening day of school, the laughter of camaraderie ruled at Eden Golf and Country Club as the Annapolis County RTO Branch celebrated another year of retirement with its "Heck No, We Won't Go" breakfast. Thirty-five members, including most of the recent retirees, enjoyed this annual event.



The executive was particularly pleased with the high turnout of new members. In their June retirement package, new retirees received personal invitations and the offer of a free breakfast. During the summer they received a friendly phone call to remind them of the event. The breakfast was an ideal way to welcome them and to introduce them informally to both the executive and to their fellow RTO members.

The morning also provided an opportunity for members to share news with former colleagues and friends - no speeches, no business; much banter, good food, and prizes donated by generous area businesses and members. The 2011 breakfast was definitely a great success!

**CUMBERLAND BRANCH** - The Cumberland Branch of the RTO is led by President Esther Boyd. Joining her on the Executive are Vice-president Margaret Montrose, Secretary Marie Osborne, Treasurer Barry Anderson, and Past-President Peter Lewis, who is also member-at-large for the Chignecto - Central area.

Four meetings per year are held at various locations in the county. Meetings include a supper, business and social time. The business segment includes a program of interest to retirees. In September, the topic is Youth Achievement, and in November, Dr. McCarthy will make a presentation on Eyesight and Aging. The Branch plans to hold a Christmas dinner and year-end dinner. At meetings, tickets are sold to raise money for scholarships for both Parrsboro and Pugwash high schools.

The Cumberland Branch of the RTO has a high level of participation among new retirees, and a wide representation of ages in its membership, with several members in their nineties.

## **HALIFAX CITY & HALIFAX COUNTY BRANCHES**

- On September 9th, 2011, the Halifax City and Halifax County Branches of the RTO took pleasure in presenting a performance of *Dance Like A Butterfly*. After the one-hour long play, a reception provided members an opportunity to share their thoughts on the production. This one woman play will continue to resonate with our members, as they themselves cope with the issues of ageing relatives and, with their own ageing.

*Dance Like A Butterfly*, performed by Lisa Hurd, touches on many of the issues and emotions experienced by elderly people when they first realize that they can no longer look after themselves, and must relinquish a measure of their independence and move on to another phase in their lives. This true story, witnessed through the eyes of 85-year-old 'Tillie', is based on the playwright's own experiences with her aunt and her father. It is written with love, compassion, humour and great insight.

Ms. Hurd lives in St. John's, Newfoundland. She explains that most seniors want to remain in their own homes as long as possible and they want to be involved in the decision-making process regarding the future when they can no longer look after themselves. *Dance Like A Butterfly* addresses these issues.

# BRANCH

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## INVERNESS BRANCH

On June 9, 2011, the Inverness RTO held a general meeting in Mabou. We enjoyed a wonderful meal and everybody had a great time chatting with colleagues and friends. Prior to the meal, our business meeting dealt with several pending issues. We had the privilege of awarding Life Memberships to Judith Miller and Catherine MacColl for their tireless efforts toward the development of the Inverness RTO.



*Frances MacEachern (Inverness RTO Vice-President), Cathy Cotton, and Colleen MacLeod enjoying the gathering.*



*Patricia Petrie giving Catherine MacColl a hug after she was presented with lifetime membership to RTO*



*Denise Marple presenting Colleen MacLeod with door prize*



*Judith Miller & Catherine MacColl listening to all the reasons why they deserved a lifetime membership. George Landry (member-at-large) & Colleen MacLeod are seated.*



*Donalda MacDonald, Helena Chiasson, and Hubert Chiasson enjoying the meal and a chat*



# BRANCH

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## LUNENBURG COUNTY BRANCH

The Lunenburg RTO holds six dinner meetings throughout the year, usually at church halls. At our meetings entertainment has included local school bell groups, choirs, and Collage, a musical group of several RTO members. Other meetings are educational in nature. At our October meeting, our guest speaker is Marina Keeping who will lead a session on Pharmacare. At each meeting we have a well-received fifty-fifty draw.

Through donations we support the local Relay for Life and the local Knowledge Festival. We have also supported Red Cross disaster relief.

We are updating our newsletter format to provide more information and entertainment for our members.

Our Executive includes President: Brian Jobb; Vice: Tom Fiendell; Secretary: Dave Walker; Treasurer & Communications: Deb Featherby; Member-at-Large: Elaine Hatt; and Past-President: Herb Seymour.



*Sharon Jackson (retired teacher), Janet Rae (wife of teacher), and Hank Middleton (retired teacher) perform at the September Lunenburg Co. meeting where new retirees were welcomed.*

## NEW WATERFORD BRANCH

The New Waterford Branch thanks all those whose efforts and contributions helped make AGM 2011 a success. Branches province-wide were very generous in providing funds, gifts and advice, and our neighbouring Cape Breton Branches – Sydney, Northside-Victoria and Glace Bay – provided stellar assistance planning, executing and funding the event. Provincial Executive members were helpful, and our Vice-president, Jim Kavanaugh, and Area Representative, Steve Hogan, were more than willing to help. Our major sponsors were Johnsons Inc., Maritime Travel and the Teachers Plus Credit Union. Their generosity is greatly appreciated. We extend a thank you to Pharmasave of New Waterford and to Parks Canada for their assistance. Previous host Branches provided valuable advice. The Northside-Victoria retired teachers' band, TC5, provided great music free of charge and their efforts delighted delegates. The New Waterford volunteers labored long for the success of the AGM.

On Monday September 12, we held our first luncheon meeting of the year with eighty retirees in attendance. Our guest speaker was recently appointed CBRM Police Chief Peter MacIssac. Peter, a New Waterford resident and a graduate of Breton Education Centre, was pleased to speak with many of his former teachers.



## YARMOUTH/ ARGYLE BRANCH

Endeavoring to keep its members active, the Yarmouth/Argyle Branch offers various physical activities. There is the annual bowling tournament, and two or three golf scrambles at various courses in the area. This past winter a group of retirees undertook a brisk outing of cross-country skiing, snowshoeing or walking to the cabin by the lake in Ellenwood Park. In the spring, a group of members biked



# BRANCH

# Updates

the scenic route from the town of Yarmouth to the lighthouse at Cape Forchu. Thanks to Brian Hatfield and Sharon Sullivan, the principal organizers of these new events.

Popular with our members are the breakfasts throughout the year. Dumping Day, November 28 this year, will see us gather at The Colony Restaurant as we once again wish our lobster fishermen well in their winter season. Other breakfasts have combined the camaraderie of the meal with a humorous guest speaker, a visit to the Village Acadien, or a walk amid the turbines of a wind park.

Each year we hold our three general meetings immediately following an extensive buffet luncheon hosted by the Knights of Columbus in Yarmouth. With a social time before the meal and a short program after, these get-togethers have proven to be most enjoyable. The next two luncheons are scheduled for October 21, 2011 and February 17, 2012. Thanks to our phone network callers, we often have upwards of 100 members present at each luncheon.

Our Branch has formed an RTO Support Network, a group of members who will be available to other members for a helping hand on a short term basis in isolated or emergency situations: for activities such as travel assistance, getting groceries, and snow shoveling. About a dozen members have volunteered to be a part of the network, spearheaded by Janice Young.

As well as presenting an RTO information session to prospective retirees at the annual NSTU Pre-Retirement seminars, our Branch has partnered with the Yarmouth Local of the NSTU to provide a panel of retirees each spring at a "Realities of Retirement" session, providing insights into what retirement means in our lives. Teachers have appreciated these panels, and many have become active new members after their retirement.

We have hosted a Travel Tips session for members, and organized a bus trip to New York. We have taken local trips to wineries and museums in neighboring areas, and have provided group travel opportunities abroad. Many of our members have contributed enlightening photos of their travels for our 4-times-yearly newsletter, *Beyond the Classroom*.

Retired teachers continue to be active in the organization of, the support of, and participation in a multitude of activities in our local communities.

[rto.nstu.ca](http://rto.nstu.ca)

## SYDNEY & AREA BRANCH

The Sydney and Area Executive Carmel Williams as Secretary, Diane Davis as Treasurer, Margie MacNeil as Vice-President, and Bernadette Hollohan as President, return after a successful year last year.

On Tuesday, October 4, 2011, Sydney and Area Branch RTO will host a reception at 6:15 P.M. and a dinner at 7:00 P.M. These meetings provide friends and co-workers with the opportunity to get together, relax, and enjoy a delicious meal. What more could you ask for!

The Branch is considering a luncheon, perhaps in March. Members who have comments regarding this, please contact the Executive. Hope to see you on October 4!



*(L-R) Steve Hogan, Margie MacNeil, Carmel Williams, Bernadette Hollohan, Joan Ling, Judy Whalen and Diane Davis.*



*(L-R) Eating lobster are Bill Jamael and Vince MacLean.*



*Nicole MacDonald, Program Coordinator for Best Buddies Canada, Halifax location was presented with a cheque from RTO Executive Member, Bill Berryman on behalf of the RTO Foundation Award at the NSTU Building on July 14.*

## The Retired Teachers' Legacy Foundation Award

The Retired Teachers' Legacy Foundation was established in 1994 to honour the life and work of former teachers in Nova Scotia. The funds generated by the Foundation are used exclusively for the benefit of sick and/or challenged children in the province of Nova Scotia. The Foundation has granted annual disbursements to institutes that provide medical treatment or educational training for children. It also assists charitable organizations that work for the benefit of children requiring assistance. We commend the work done by the Foundation in Nova Scotia.

—George Landry

## On Meds and Travel

In March, I decided to visit friends in Florida. At the time I was on a ski vacation in North Conway, New Hampshire, so I drove to Boston and took a flight to St. Pete's, Florida.

I am a diabetic, so, I packed my insulin and meds first. I know that whenever crossing the border, meds must be in their original packaging, but for a flip within the country, I packed my meds in a dispenser and placed them in my checked luggage.

When I arrived in Florida, I discovered that my meds had been removed from my luggage. Scary stuff! I was unable to obtain even a week's supply of any of the meds from pharmacies there.

Thank the Lord that I know both my family doctor and my pharmacist personally. After a couple of calls, I was able to have them wire my prescriptions to a pharmacy in Florida. That we should all be so lucky!

A word to the wise when travelling: always carry your meds in original packaging – your health could be in real jeopardy. Mine was.

—Phyllis Côté

JOHNSON 

### ENTER FOR A CHANCE TO WIN!

Exclusively for NSTU active and retired members. Simply request a home or auto insurance quote by December 1<sup>st</sup>, 2011 for your chance to win a \$1,000 gift card from a retailer of your choice. (Existing policyholders are automatically entered.)

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# Group of IX Update

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In an effort to better serve seniors, the Group of Nine has worked the past several months to prioritize its objectives.

## Strengths are many and varied:

- a) Through our member organizations (9 Groups), the group represents a significant number of seniors in Nova Scotia.
- b) We possess a superior degree of knowledge and expertise.
- c) We are well respected by both the Government and the Department of Seniors.
- d) Principal successes of the past year: the inclusion of Lucentis in the Nova Scotia Formulary, the maintenance of the 75/25 pharmacare cost share, and the designation of Ombudsman staff for seniors.

## Our Priorities:

1. Increasing public awareness of the Group of IX and its purpose, and educating the seniors it serves.
2. Advocating for affordable health and social programs so that seniors can live in dignity.
3.
  - i) Advocating for maintenance of NS Seniors pharmacare and the acquisition of a National Drug Plan and National Formulary.
  - ii) Improving Residential and Continuing Care, including Palliative Care and the provision of palliative care drugs at no cost for at-home patients.
  - iii) Increasing availability of home care and home support.
  - iv) Providing free access for seniors to indoor walking tracks, and tax credits for health facility memberships.
4. Advocating for mechanisms that support aging in place to maximize the independence of seniors.
5. Advocating for affordable, accessible, safe, and supportive housing for seniors – and for affordable transportation.
6. Advocating for workplaces that support and encourage the participation of older workers.

As we begin the fall term of the Group of IX, we shall work diligently on behalf of all seniors of the province. As well, we shall zero in on which priorities should be brought to the forefront, and we shall recommend to the appropriate Ministers of the Senior Secretariat methods to improve the health and social well-being of the seniors we represent.

—Phyllis Côté

## ACER/CART AGM Report—June 3-4/11

— by *Jim Kavanaugh*



The Annual General Meeting of ACER/CART (Canadian Association of Retired Teachers) was held in Ottawa on June 3 & 4, 2011, at the CTF (Canadian Federation of Teachers) building. It was a pleasure to have CTF President, Mary Lou Donnelly, a NSTU Past President, welcome and address the ACER/CART delegates at the opening session. RTO President Randy Holmesdale and I were pleased to participate in the two days of meetings. It was a first-time experience for us.

ACER/CART was established in 1991, so this AGM marked its 20th anniversary. ACER/CART represents fourteen retired-teacher organizations from all provinces and the Yukon with a total membership of 167,000 retired teachers. The only meeting of ACER/CART each year is the AGM, but it provides a unique opportunity for the Executive, Directors and Observers from the member organizations to review issues of importance, share action plans and seek advice from colleagues.

### The objectives of ACER/CART:

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

- To cooperate with other organizations on matters of common concern;
- To promote and support public education.

### At this year's AGM, the following motions were passed:

- Be it resolved that ACER/CART urge the Federal Government to eliminate the tax on the CPP/QPP Death Benefit.
- Be it resolved that ACER/CART lobby the Government of Canada to make adult passports effective for ten years.
- Be it resolved that ACER/CART lobby the Federal Government to extend any tax credit for registration costs for wellness and/or recreation programs to seniors, similar to that provided to youth.

Additionally, ACER/CART continues to push for the achievement of priorities identified in past sessions, such as a national drug formulary and a re-distribution program for unused drugs. In addition, ACER/CART develops policy and position papers on relevant topics, such as health care, pensions, poverty amongst the elderly, elder abuse, financial fraud affecting older people, and other issues of relevance to an aging population. ACER/CART lobbies the federal government and solicits the support of other seniors' groups and its retired-teacher associations. Policies, position papers and briefs can be found on the ACER/CART website at [www.acer-cart.org](http://www.acer-cart.org).



# AGM 'PHOTO' HIGHLIGHTS



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