

The Retired Teacher

Nova Scotia Teachers Union

Volume 44, Number 1, October 2012

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.



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

rto.nstu.ca

PHARMACY BENEFIT PROGRAM Managed Health Care Services Inc. (MHCSI)

—Submitted by Joan Ling
Liaison Staff Officer, Group Insurance Trustees



At a recent meeting of the RTO, information was requested for the newsletter on the new supplementary Pharmacy Benefit Program. All active and retired members received a package this summer that offers a discount program for Lawtons Drugs/Sobeys Pharmacy. You are not

required to get your prescriptions filled at Lawtons Drugs/Sobeys Pharmacy; however, if you use the card at these drug stores, you will receive \$3.00 off your expenses for the drug. If you are under age 65, you will pay \$2.00 for the drug. If you are with the Senior Pharmacare Program, you will receive \$3.00 off whatever you are required to pay for the drug. If you are on a spouse's private plan, you can also receive \$3.00 off any drug purchase. If you are no longer required to pay because you have paid the maximum required by Senior Pharmacare, there is no \$3.00 off as you incur no expense for that drug.

You also received a store-front discount card for Lawtons Drugs in Atlantic Canada which provides a discount on purchases you make on regular-priced items. You do not have to fill a prescription in order to use the card. To receive the discount, you will be required to show a photo ID.

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RTO Executive 2012-13

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Pension Committee Rep: Albert Johnson
825.3062 / albiej@hotmail.com
Staff Liaison: Bruce Kelloway
477.5621 / 1.800.565.6788 / bkelloway@staff.nstu.ca

RTO Branch Presidents 2012-13

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West Hants: Phil Van Zoost.....798.3881 / cpvanzoost@eastlink.ca
Yarmouth/Argyle: Wendy Woodworth
742.6929 / wwoodwor@staff.ednet.ns.ca

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If you have any questions about the new program, or if you have problems with the card, please contact MHCSI at 1-888-686-6427. If you have not received your cards, please contact Johnson Inc. to confirm your coverage at 1-902-453-9543 or 1-800-453-9543 (toll free).



ATTENTION: RTO MEMBERS

Beginning this school year, *The Teacher* will no longer be published in its printed form and will be available online only.

As an RTO member you are eligible to receive a copy of *The Teacher*. If you would like to receive a copy of *The Teacher* online, please email theteacher@nstu.ca with **The Teacher — RTO Request** in the subject line.

The first and second editions of the *The Teacher* are now online. The next edition is scheduled to be posted by October 19.

Once each issue of *The Teacher* has been posted, if requested, you will receive an email with a link to the publication on the NSTU website.

RTO Important Numbers

Nova Scotia Teachers Union 477-5621 / 1-800-565-6788
Teachers Plus Credit Union 477-5664 / 1-800-565-3103
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

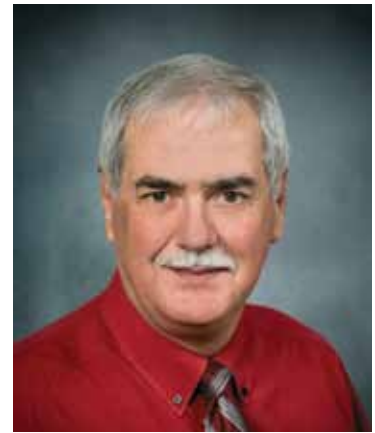
From the Desk of the President... Jim Kavanaugh

I have the honour of serving in the capacity of President of the Retired Teachers Organization for the next two years. I look forward to working with the RTO Executive, the RTO Committees, and the twenty-three Branch Presidents, to respond to the needs of our members across the province. With retirements at the end of June, our numbers now stand at 7,000. Each year, through the good efforts of our Membership Committee, and with the direct assistance of our Branch officers, we enroll all but a few teacher-retirees.

Protecting pension and insurance-related benefits remains the principal focus of attention for our RTO activities and deliberations. Through our NSTU Pension Committee Rep, our Pension and Benefits Committee, our Liaison Committee meetings, and our annual meeting with representatives of the NSTU Group Insurance Trustees, we closely monitor developments in both areas. Retired teachers are represented on the Teachers Pension Plan Trustee

Inc. Board, but retired teachers do not have representation on the NSTU Group Insurance Trustee Board. We are encouraged, however, by a resolution that was passed at this year's NSTU Annual Council: "That the NSTU staff conduct a feasibility study examining the role of a RTO representative on the Insurance Trustees and submit a report to Council 2013". We look forward to having our input into this study.

In addition to pension and insurance benefits, the RTO actively pursues new, more effective, and more efficient services for seniors in areas such as housing, health, and safety. The RTO is fortunate to have representation on the Group of 9, an advisory body to the Nova Scotia Department of Seniors. Through this representation, the RTO is able to provide input and feedback on any government program that is in place or is planned, and to address issues of importance to the health and social well-being of senior Nova Scotians.



The RTO also has representation on ACER/CART, the Canadian Association of Retired Teachers, and through this organization, the RTO has many opportunities to advocate on seniors' issues at the national level.

Our main source of communication with our members is this newsletter which we publish three times per year, and we encourage retirees to visit our website at www.rto.nstu.ca. Contact your Branch President or any member of the RTO Executive if you feel we can be of assistance. The names and contact information may be found elsewhere in this newsletter.

RTO Executive 2012-13



Standing (l-r): Herbert Seymour, S. Albert Johnson, Bill Wagstaff, John Donovan, Peter Lewis, George Landry and Gary Archibald. Seated (l-r): Pierre Belliveau, Randy Holmesdale, Jim Kavanaugh, Dorothy Smith and Bill Berryman.

COMMITTEE REPORTS

Assessment Committee

On September 5, the Assessment Committee held its first meeting of the year, at the NSTU Building. The committee members include Chair George J. Landry, Cathy Anderson, Sharon Taylor, Eileen Coady, and Danny Madden.

Our objectives for the year:

- To develop a strategy to encourage Branches to submit resolutions to the AGM. Danny facilitated discussion of a draft strategy for encouraging Branches to submit resolutions to the AGM. Members approved the draft proposal, and agreed to refer it to the RTO Executive for discussion.
- To review the RTO Branch Surveys of 2011 and 2012 with a view toward a statement of minimum standards regarding meetings and activities for Branches. Developing standards is a complex issue because Branches operate independently, and in many different ways. The committee felt strongly that this matter should be discussed at the Branch Presidents' Meeting. Several suggestions were made to promote discussion.
- To review Constitution -- Article 5 A (ii) regarding the resignation of the Member-at-Large for the South Shore Region (3-year term).
- To review AGM Resolutions submitted by Branches.
- To update RTO Operations Handbook.
- To act upon other tasks referred by the RTO Executive.

—Submitted by George J. Landry, Chair



Assessment Committee – Standing (l-r): George Landry, Chair and Danny Madden. Seated (l-r): Sharon Taylor, Eileen Coady and Cathy Anderson.

Communications Committee



Communications Committee – Standing (l-r): Reg Johnston and Ken MacDonald. Seated (l-r): Betty Anne McGinnis, The Retired Teacher Editor; Gary Archibald, Chair and Linda MacNeil. Absent: Colin Campbell.

4 October 2012, *The Retired Teacher*

The RTO Communications Committee met in Halifax on September 5, 2012. Having completed various housekeeping items, the members reviewed the Committee's mandate: to prepare and circulate three newsletters a year, and to maintain the RTO website. Members were pleased that Betty Anne McGinnis has agreed to serve again as editor of *The Retired Teacher*, and that Colin Campbell has agreed to remain as the RTO webmaster.

For the first newsletter, committee members created a contact list of RTO Executive members, committee chairs, Branch Presidents, and others who will share interesting and meaningful information with RTO members.

By mid-October, both the first edition of *The Retired Teacher* and the updated website will be available to retirees.

If you have a submission that you wish to feature in the newsletter, or on the website, please contact me, Gary Archibald, archibaldg@eastlink.ca, and your proposal will be considered.

—Submitted by Gary Archibald, Chair

COMMITTEE REPORTS (cont'd)

Pensions and Benefits Committee

The Committee met on April 20, 2012. Previous to this meeting, the Chair attended the NSTU Pension Committee Meeting.

Highlights of the Pension Committee Meeting:

- NSTP Partners' Board made no changes in contribution rates or benefits, except to Disability and Partial Disability Pensions to comply with the Income Tax Act.
- The Actuarial Assumption on returns is 6.4% from 6.8%.
- Government introduced legislation to modernize the Public Service Superannuation Plan (PSSP), implementing a joint governance framework form PSSP Inc.
- In April 2013, a non-profit statutory corporation, equally owned by the NSTPPI and PSSPTI, will take on a role played by the Nova Scotia Pension Agency.
- Numerous articles were reviewed. These included: 1. AON Hewittre Pension Investment "Best First Quarter for Equities Since 1998" (3.6%) 2. "Old Age Security to start at 67, widely expected changes impact those under 54".

Highlights of the Pension and Benefits Committee Meeting:

- Reviewed all information from the Pension Committee Meeting of February 17 and April 20, 2012.
- Insurance Trustees Report to Annual Council was available for the RTO AGM in Yarmouth on May 25, 2012.
- NSTU-RTO Deals & Discounts was updated January 25, February 9, April 19, and most recently on June 21, 2012.

Additional:

- Actuarial Valuation of the NSTPP to December 31, 2011 confirmed the unfunded liability at 70.9%, down from 78.7% December 31, 2010.
- Total Care Medical increased – Single \$37.93 monthly, \$455.16 yearly (4.87%); Family \$75.86 monthly, \$910.32 yearly (4.81%). This is paid by Government (Agreement between NSTU and Government).
- Indexing July 2012 : CPI minus 1% - 1.8%, variable – 0%
- Preferred Pharmacy Provider Program through Lawtons Drugs or Sobey's Pharmacy - \$3.00 reduction in co-pay per prescription and Lawtons Classification Discount Card.

—Submitted by S. Albert Johnson, Chair



Pension & Benefits Committee – Seated (l-r): Ann Jessome; S. Albert Johnson, Chair; Norbert LeBlanc and Derek Hayne. Absent: Fred Jeffrey.

Finance Committee

The Finance Committee held its first post-AGM meeting on September 10, 2012.

There are four members on this committee, all from the Executive: the Treasurer, Pierre Belliveau, as Chair; Vice-President, Bill Berryman; Past-President, Randy Holmesdale; and One Member-at-Large, Bill Wagstaff. The President, Jim Kavanaugh, sits in ex-officio.

Several topics were brought up for discussion and action. Bill Wagstaff has agreed to serve as secretary.

We are glad to report that all 23 Branches of our organization have remitted their yearly reports, allowing us to send the cheques to each of them at the end of this month. Our Committee, as well as the Executive, is most appreciative of Branch efforts in this regard. We extend thanks to each Branch Treasurer.

As the present Treasurer's term of office ends at next May's AGM, preliminary discussion on the transition has begun.

The business year of our organization has been synchronized with the calendar year, January 1 to December 31. As the yearly financial reports of both the RTO and the Foundation are presented at our AGM in May, we have to change the Foundation date to April 8, 2013. That meeting will be held from 4 p.m. to 4:30 p.m. This will permit us to file the CRA Charity's report before the deadline.

—Submitted by Pierre Belliveau, Chair

COMMITTEE REPORTS (cont'd)

Nominating Committee

The following positions are open for the year 2013-2014. These positions will be filled at the RTO/AGM in Halifax on May 23, 2013. The application forms can be found on the RTO website @ <http://rto.nstu.ca>, and will appear in the RTO newsletter in January. To be an eligible candidate, a member must file with the NSTU office a notice of candidacy for the position sought, no later than February 28th.

1. Treasurer – 2-year position
2. RTO Pension Representative on the NSTU
3. Pension Committee – 3-year position
4. Member-at-Large:
 - a) Strait: Antigonish/Guysborough/ Inverness/ Richmond – 2-year position
 - b) Chignecto: Central Colchester-East Hants Cumberland Pictou - 2-year position
 - c) Halifax Metro: Dartmouth/Halifax CPX/Halifax City/Halifax County – 2-year position
 - d) South Shore: Lunenburg/Queens/ Shelburne – 1-year position
 - e) South West Shore: AER- Baie Ste. Marie (Clare)/Digby/Yarmouth-Argyle – 2-year position

Deadline for nominations: April 30, 2013

Branch Presidents must receive applications by April 15, 2013. Only one candidate per Branch is eligible. If, in a particular Branch, more than one candidate offers for Member-at-Large, then an election at the Branch level must be held. Only one name goes forward. A Returning Officer (appointed at the February Presidents Meeting) is named. After April 30, 2013, the Returning Officer calls a meeting of the candidates, with three voting delegates from each participating Branch, conducts an election, and submits the winning candidate's name to the Nominating Committee Chair by May 15, 2013. Names of winning candidates will be announced at AGM 2013 in Halifax.

—Submitted by Randy Holmesdale
Chair, Nominating Committee

Membership Committee

The primary goal of the Membership Committee is to have a database of RTO members that is as accurate as possible. This is a challenge, because, unlike the NSTU, we do not have an automatic check-off for members. To keep the database up-to-date the Committee draws upon many sources of information. We encourage Branches to sign up as many of each year's retirees as possible. As an incentive, we award a laminated certificate of appreciation to all Branches that sign up 75 % or more of their current retirees.

In some parts of the province, Branches find it difficult to determine the number of retirees because of privacy concerns, as interpreted by some Boards. The NSTU Locals have provided helpful lists to RTO Branches in their area. The RTO supports the privacy rights of individual members. Lists are given to no one outside the RTO. Committee members sign a statement that they will adhere to PIPEDA, Personal Information and Electronic Documents Act.

The Membership Committee sponsors The Wall on the second floor of the NSTU Building outside room 208 which is close to the large meeting room. This Wall contains a cabinet in which photos or write-ups from any area of the province can be exhibited. If you have had a meeting, a social gathering of retirees, or if you wish to celebrate the achievements of a retired teacher, we want to hear from you. Contact information may be found elsewhere in this issue.

At the President's meeting in October, each Branch will receive its own membership list. Branches are asked to check their lists and update as necessary. Membership dues are \$36.00 annually. If you are in doubt as to your contact information, or if you wish to update the same, please contact your Branch President. Every member can help in maintaining an accurate database.

The Membership Committee took the lead last year in encouraging RTO members to sign up for provincial committees. In 2011, there were 15 vacancies on provincial committees; only 15 persons applied. In concert with the nominating committee, we placed notices in *The Retired Teacher* requesting more participation in 2012. The committees were listed, as well as a brief description of the mandate of each. Branch Presidents were also asked to assist. This was a successful venture, as we had nearly 30 applications this year from qualified individuals. We could not place all applicants. To those who applied, but did not get placed, do not be discouraged. Try again next year. To the Branch Presidents who encouraged members to apply, we say thank you for a job well done. The RTO is stronger due to the participation of everyone!

—Submitted by Peter Lewis, Chair

Greetings from the NSTU President:

As the school year begins for teachers and Community College members across the province, I wish to extend a welcome back to retired members as well! Not a welcome back to school life, but rather a welcome back to the service of others and your many activities as an organization. I hope everyone had an opportunity to enjoy the beautiful weather this summer!

The information you share is invaluable to the members of your organization and I commend you for the vast amount of work you do to support retired teachers.

The RTO Executive and Branch members are active across the province, supportive of NSTU functions and our battles regarding inadequate education funding. With public education under attack by the NDP government, teachers are doing more and more with less, and struggling to effectively support students under the current working conditions and class composition.

Your support during our latest educational crisis was greatly appreciated. Having retired teachers helping us with the rallies at MLA offices, and pitching in wherever possible made the 'cuts campaign' seem less onerous to members working in the trenches each day. Your volunteer assistance to NSTU members did not go unnoticed. Thank you.

The last two years have been difficult for members, and this year will be an even greater challenge, with the threat of additional funding to both the Public School and Community College budgets. We hope the RTO will continue to help us with our plight by having conversations with MLAs and School Board members in your respective areas, either by phone or mail.

We wish you well in your endeavours this year as your organization continues to serve retired teachers through committee work and the many activities you host.

Have a great year!

SHELLEY L. MORSE, NSTU President



A group of 1955 graduates from Normal College in Truro, enjoying a holiday in Yarmouth. The group included Ann Kierstead, Blair Perrott, Marjorie Perrott, Thora Hasiuk, Don Burns, Bev Boon, Marilyn Burns, Don Hollett, Marilyn Hatfield, Howie Spence, George Hatfield, Mort Kierstead, Theresa Brown, and Henry Brown.

rto.nstu.ca

THE WALL

The Retired Teachers Organization (RTO) now has a display wall at the NSTU building. It is on the second floor, near Room 208 and the large meeting room.



This display is intended to provide information about the RTO and how it works on behalf of and showcases retired teachers.

Retired teachers are a large group of busy people who volunteer, work, organize activities, and travel. The RTO Wall is a great place to post pictures and information about our organization.

The Membership Committee asks the Branches to contribute to this endeavour by sending contributions. We look forward to receiving your input so that everyone can share in the activities of retired teachers. If you send pictures, please attach the names of those in them, and briefly describe the event pictured. This will greatly enhance interest.

The Wall will be updated on a regular basis as material becomes available.

Contact Info:

Peter Lewis,
11162 Route 6, RR#3
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email: lewisp@ns.sympatico.ca

OR

Lise Meunier, RTO
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FEATURE TEACHER

My Life After Retirement

For 25 years, Kaye MacKinnon was a Home Economics/Family Studies teacher with the CBVRSB in the Sydney area. From August 1988 to August 1993, she was seconded as Home Economics/Family Studies Consultant with the Department of Education. In 1994, Kaye retired from the teaching profession, but she certainly has not retired from life.

What are you going to do when you retire? This is a question often asked, and one which receives a variety of answers.

Eighteen years ago, I retired from my career in education – which I thoroughly enjoyed – and looked forward to doing “all those things” I hadn’t had time to do before. I accomplished some of “those things”, but retirement presented me with the opportunity to become a member of various community boards that were of interest to me: for example, The Cape Breton Mental Health Association and Cairdiel Place—a facility that offers drop-in services for adults with mental health issues.

From time to time I play the piano for services at various guest and nursing homes in the area, and for the past twelve years I have been privileged to be the accompanist for the Keltic Male Gospel Chorus, a group of men from across the Cape Breton Regional Municipality who rehearse regularly and sing at various seniors homes, church functions, fundraisers, and other community events. The love of music and the joy of singing have motivated the members, and in 2011 they celebrated the 60th anniversary of the founding of the chorus.

It was sixteen years ago when I was encouraged to volunteer at Every Woman’s Centre that my world became a very busy place! Every Woman’s Centre exists to promote, develop, and support

the enhancement of women’s lives in Cape Breton. As a volunteer, I answered telephones, socialized with the women who dropped in, presented in-house workshops, and was actively involved in both the Back-to-School and Adopt-A-Family Christmas programs.

Later, I became involved in the establishment of Almost Home – our shelter for homeless women. Another major involvement was the development of Don’t Sweat the Small Stuff, a 3-day workshop, which grew out of requests expressed by women themselves and focused on self-management skills, resource management (mainly money and time), and self-esteem. We presented this workshop to over 200 groups of different audiences—women, men and women, and male and female youth—mainly in the industrial area, but also as far away as Port Hawkesbury, St. Ann’s and Bay St. Lawrence.

About eight years ago, we learned from women their need to have something to do with their time. This need grew to become what we now know as the HERS Project, The Shop with a Purpose. HERS is an acronym for Hands Earning Respect for Self. It is a social purpose enterprise, a small business whose sole purpose is to improve the quality of life of the participants. Each of the women is on low or fixed income, and, for various reasons at this point in her life, is not able to work in the traditional 9-5 workplace. Money earned from the business does not go to the organization, but rather to the participants in the form of goods and services.

The women receive the opportunity to recognize their existing marketable skills, and to learn new ones in a non-traditional work environment, both of which improve their quality of life



while they support one another. Useful products are designed and created from new, re-cycled, and donated materials. They may be sewn, stitched, or knitted, and include handbags, placemats, runners, baby gifts, knotted quilts, fleece blankets, gift baskets, pillow cases, and many other items. Should you wish to drop by, the HERS Shop is located at 234 Bentinck Street in Sydney. It is most gratifying when a participant moves on with her life, whether through returning to school for upgrading, or through joining the traditional workforce.

Just as each person is different, each volunteers for different reasons: to feel useful and needed, to grow personally, to give something back to the community for what has been given, or to enhance one’s feeling of self-worth and self-esteem. For me, volunteering helps put my own struggles in perspective when I observe the challenges others face.

My background and experience in the education field has certainly been an asset in my role as a volunteer, but hardly a day goes by that I don’t learn and expand my understanding from the wonderful people with whom I work. We all have many opportunities to help and support each other. I have been most fortunate to have had great support from my family and many wonderful friends.

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FEATURE TEACHER (continued)

Mother Theresa captured the essence of volunteering when she said, "Let us not be satisfied with just giving money, it can be got, they need your hearts to love them."

From the first day I began volunteering at Every Woman's Centre, I came to realize that so much of the work that was done was truly from the heart. There was no greater example of this than what I saw day after day as I watched Raylene Theriault. Raylene is one of the coordinators of the Every Woman's Centre and my mentor. Time and time again, I watched her turn an idea into a passion until it became a reality that made a world of difference in the lives of others. The HERS Project is but one of many examples of an idea or vision that Raylene developed which needed more than just financial resources. So much of it involved the components Mother Theresa avowed – expressing concern, empathy and compassion; tuning into women's feelings and needs; and, most importantly, bringing women together to allow them to be productive, and to feel the importance of the contribution they do make to society.

Once your eyes are open to the difference you can make in someone's life, it is difficult not to commit wholeheartedly. The opportunity to volunteer in whatever capacity has taken me on a wonderful journey, one which I look forward to continuing. Someone once said - and this concurs with my experience as a volunteer – A good place to work is where dreams are fulfilled and interesting things go on. I can assure you that every day has its fill of challenges, but I have seen dreams fulfilled, and that has made every moment of the last eighteen years of volunteering worthwhile.

From the Editor...

by Betty Anne McGinnis



For most people in the western world, January 1 marks a new beginning. A time to reflect on the past, and to resolve to improve one's self in the coming year. Not so for teachers. We spend our lives governed by a different calendar. Through our childhood school years, and then into our teaching years, we celebrate the new beginning in September. We think about the past year and resolve to make the upcoming year a better one. We improve our time-management skills so that we are not marking every night and weekend. We devise new classroom arrangements to provide a comfortable and encouraging learning environment for our students. We continue to advance our professional development, to better prepare ourselves for a changing world in education. Myriad resolutions to begin a new school year! We commit ourselves to the next ten months, and know that if we plan a vacation before summer, it will be during the most expensive travel season. We are teachers. And now, here we are in retirement and our calendar hasn't changed much.

September arrives, we reflect on the past year, and we resolve to be more active or less active, depending on our lifestyles. We still work on our time-management skills to accommodate newly scheduled meetings and RTO activities, along with the countless other events that consume our lives. We still work on creating the most comfortable environment, whether it be the warmth of our homes, or the hospitality of a southern climate, to escape Nova Scotia's winters. We know that the environment we create for ourselves contributes to the joy in our lives. We remain involved in lifelong learning. We understand that to be educated is to make wise decisions. The welfare of our organization, of our province, and of our world is determined by the decisions made by an informed population.

The significant difference in our current lives is that we are no longer bound by that ten-month commitment. As retirees, we can weigh anchor and travel to a sunny vacation spot. And at last we can enjoy those off-season travel rates! Our plan books now belong to us, no longer subject to administrative approval. And though our calendar may be similar to that of our teaching years, life is so much more relaxing without bells!

The Retired Teacher welcomes you to the 'beginning' of a new year. You are the heart of this newsletter. Thank you to the Communications Committee – Gary, Colin, Linda, Reg, and Ken; to Bill, my colleague and friend; and to Sonia. Without each of you there would be no newsletter.

We acknowledge those retired teachers who passed away during the last year, as well as those active teachers who did not have the opportunity to experience the joy of retirement. They remain in our minds and hearts.



Annual General Meeting



Bill Berryman and Jim Kavanaugh register for the AGM with Janice Young and Wendy Woodworth (right).



Dorothy Smith checks in at registration with Wendy Woodworth and Janice Young.

The RTO Annual General Meeting held in Yarmouth in late May was an overwhelming success. Thanks to the efforts of a dedicated local committee, the agenda unfolded as planned, and exceeded all expectations. About 85 RTO members registered for the weekend and attended the AGM and the luncheon. About 100 members and friends enjoyed the Thursday-night social which featured local entertainment including Carol Sherman, Jim Stockman, The Acadians, and Roland Bourque.

The AGM saw Jim Kavanaugh become our new President, and Bill Berryman our new Vice-President. Various Committee Reports were circulated and questions answered. Bill Redden, Executive Director of the NSTU, entertained a question-and-answer session which dealt mainly with RTO representation on the Insurance Trustees. Resolutions regarding changes in the RTO Constitution and By-laws were passed.



Eileen Coady & Joanne LeBlanc

The RTO Branch Presidents met to discuss the various reports and to offer suggestions for future action.

The Halifax area will host next year's AGM.

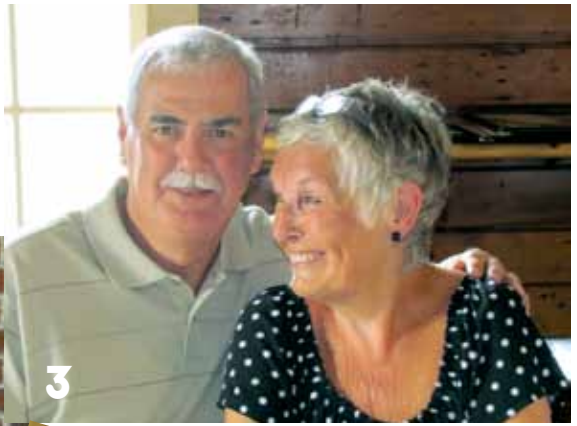


Secretary Dorothy Smith and President Randy Holmesdale at the executive meeting.



Executive members at work—(l to r): Jim Kavanaugh, Peter Lewis, Albert Johnson and George Landry.

RTO 2012



RTO



The captions for these photos are on page 17.



2012



Branch Updates

ANNAPOLIS BRANCH - A new long-term care facility for seniors opened last year in Middleton. Its recreation director approached the Annapolis RTO Branch and requested a school program for the residents, similar to one provided at Mountain Lea Lodge in Bridgetown by Len MacDonald, former School Superintendent of Annapolis County.



Certificate Day

Vicky Parker volunteered, and the school became a reality, but not without a few bumps in the road. With Len's initial guidance, and a lot of direction from the "students," a weekly program has operated since last February. Each class includes stimulating puzzles and games, current events, and a topical lesson to fill an hour every week. Vicky explains that since many students have reached their nineties, compensation has to be made for hearing and vision loss, and weak short-term memories. Because it is necessary to include everyone in the lessons, preparation is vital and is always a challenge. However, Vicky says it is probably the most rewarding teaching experience she has had.

"I'm gonna die...and no one will find my body!"

These thoughts went through Don Aker's head while marking essays late one night at the empty high school. A former student - violent and confrontational - had just appeared at his door.

Don, who is not only a retired teacher, but also a well-known and respected author of Young Adult books, held his audience spellbound as he recounted his story of a student he will always remember. Reminiscing was part of the morning's program as the Annapolis Branch RTO celebrated its annual "Not-Back-to-School" breakfast at the Eden Golf and Country Club. This

event has become more popular every year. It welcomes the new retirees, and marks the beginning of another year of retirement. This year it was a time of suggestions for future activities organized by the Annapolis Branch, and for the endorsement of an emailed newsletter providing information about activities and concerns of fellow members. This successful breakfast

was an excellent beginning to what should be a busy and productive year for Annapolis. By the way, Don's story did have a happy, though unexpected ending. Perhaps it will be in his next book?

CUMBERLAND BRANCH - The RTO Branch Executive for this year includes Past President - Peter Lewis, President - Esther Boyd, Vice-President - Gail Walsh, Treasurer - Barry Anderson, Secretary - Marie Osborne, and Member-at-Large - Doug Manzer.

On September 25, the Branch will hold its first meeting at the Dr. Carson and Marion Murray Center in Springhill. This will be a social meeting, lunch, and business meeting.

Our second meeting will be our Christmas gathering at the Anglican Church in Amherst. Special speaker at this meeting will be Paul Sarty.

Mike Gaul has volunteered to be our web master. The website should be up and running soon.

DARTMOUTH BRANCH - On May 1, about 53 RTO members enjoyed lunch at Brightwood. We took the opportunity to recognize Miss Katherine DeVan for her years of



Katherine DeVan

Branch

Updates

dedication to school and church work in Dartmouth. Those who attended also picked up books at our first 'Nearly New Novel' sale, organized by Dorothy Smith.

Later in May, Shannex Parkland provided metro-area RTO members with tea and a tour of their facility. In June, we gathered 20 former Notting Park staff for lunch, to pay tribute to Lily Zinck, at 95 years young. Everyone shared laughs and hugs, recalling 'old school' stories and friendships from the 70's. 'Those were the days!'

In July, Colleen Putt and E. Margaret MacDonald kept their tour-guiding hands in, by volunteering to organize the Grand Pré Museum and winery tour for the visiting CTF teachers during their AGM hosted in Halifax. Pat Teasdale, our Branch secretary, was filmed for History Detectives (Titanic Picture Frame) on PBS, telling the story of her Titanic connection through her grandfather's letter, written during his days on the Minia recovery boat.

In September at our first fall coffee hour, 20 attended a free legal presentation on wills and estate planning with lawyer, Blair MacKinnon. This beneficial event was sponsored by the Legal Information Society of NS. The legal information guide for seniors and their families, "It's In Your Hands", is available on-line at legalinfo.org/seniors. Prior to our next luncheon, in October, we plan to round up our retirees for a 'Retirement Progress Report' and brunch at The MicMac Grill.

HALIFAX CITY BRANCH - The Halifax City Branch seeks submissions from retired teachers for positions on the Executive. Up-coming vacancies include Secretary, Vice-President, and President. Members who wish to gain experience and to become active in the RTO Branch Organization please contact anorton@ns.sympatico.ca. Newly retired teachers are welcome.

The Halifax City Branch of the RTO has begun to review its organizational structure, with the view toward changes to accommodate present needs and concerns. The Branch seeks members who will make a short-term commitment to committee work. Two such committees are Social and Programme. This committee work would not be unduly time-consuming for volunteers, and would allow the Executive to attend to matters which affect the health and welfare of our

rto.nstu.ca

AER-BAIE SAINTE-MARIE BRANCH



Some members of the AER Branch Executive— Seated: Bill Deveau, Secretary; André Turbide, President; Patricia Melanson, Executive Member. Standing: Lloyd LeBlanc, Vice-President; and Réal Déršape, Treasurer.



Rosaline LeBlanc, Therese Robichaud, and Marie Blanche Comeau wait for lunch at the AER AGM lunch.

retired teachers. This is in keeping with structures found in other Branches. Members who wish to submit their names should contact anorton@ns.sympatico.ca. Recently retired teachers are encouraged to get involved.

Branch

Updates

KINGS BRANCH - On May 16th, the Kings Branch RTO held its AGM at Brigadoon Village on Aylesford Lake. Prior to the AGM, we were given a tour of the facilities. Explanations of the needs assessments for each camp were outlined, and our guide answered all questions. This unique facility opened many eyes to the needs of special people. Following the tour, RTO members were served lunch prepared by the culinary staff.

Brigadoon is one of only a handful of recreational facilities in Canada dedicated to the pediatric and youth chronic-illness community. Able to offer year-round activities, and to administer targeted child and youth programming, no other facility in the Maritimes is specifically designed to serve the chronic-illness population. With nine weeks of camping time available each summer, Brigadoon is able to support one full camp (100 campers plus staff) or two half camps (40-60 campers plus staff) each week of the summer. Camps focus on life-challenging topics such as Arthritis, Autism, Kidney and Down Syndrome – to name a few. For more information, visit their website at: www.brigadoonvillage.org

Kings Branch RTO held its annual, “Not” Back to School Breakfast, at the Berwick Heights Golf Course on September 5th. Over 65 retirees attended this event making it a great success. Plans for future events were outlined to the members and an explanation of the recent mail-out concerning Lawtons was explained by former RTO Provincial President Randy Holmesdale. Thanks to those who donated door prizes for the event.

A small group of former Kings Local Presidents is writing a history of the Kings Local. We are appealing to anyone who has any letters,



Pictured in the photo – from left to right: Randy Holmesdale – RTO President, Kings Branch Executive members – Joan Jensen, John Rainforth, Bill Wagstaff, Graeme King and Bob Selfridge.

papers, photos or other documents that would be of interest to us to please get in touch with either: Randy Holmesdale (rholm@ns.sympatico.ca) or Bill Wagstaff (bwagstaff@eastlink.ca).

SYDNEY & AREA BRANCH - It's difficult to believe that summer has passed and we are about to begin another year of RTO activities. Many Sydney and Area members travel to adventurous destinations in Europe and Africa. Others will soon leave for sunny Florida. The rest of us will remain with the joys of snow, and take advantage of such delights as skiing and snow-shoeing.

On June 4, Sydney and Area members enjoyed a steak and lobster dinner. In October, we will gather again for a formal meeting, with door prizes, gifts, an even split, and a feast of stuffed chicken. Our guest speaker will be Carol Murphy, a representative of Sobey's and Lawtons Pharmacy. What more could you ask for - an evening of information, a chance to meet old and new friends, and great entertainment. Next will be the Christmas Meeting and Dinner which the Executive has already begun to plan. Stay tuned. Fun is on its way.



NSTU MEDOC® Group Travel Plan & Trip Cancellation/Trip Interruption Plan

For many years now, the NSTU Group Insurance Trustees have made available to both active and retired members, a competitively priced Out-of-Country/Province Travel Insurance Program. The MEDOC® Travel Insurance Plan offers members complete coverage for your travel insurance needs.

The Provincial Health Insurance Plan provides limited basic coverage while members travel outside of the Province. However, this coverage is not enough. If you have a medical emergency while travelling out of Province or out of Canada, costs can easily escalate and it can cost thousands of dollars.

Covered expenses under the NSTU MEDOC® Group Travel Plan include prescription drugs, x-rays, nursing services, air emergency transportation or evacuation, emergency dental services, bedside transportation, repatriation, return of vehicle, and board and lodging.

The MEDOC® Group Travel Plan provides year-round coverage. With a 35 day annual Base Plan, you are covered for an unlimited number of trips up to 35 consecutive days per trip during the policy year. For longer periods of travel, you can purchase a Supplemental Plan for additional protection to cover the period of

time that you will be away. The Supplemental Plan provides coverage for one single trip longer than 35 days and includes the annual Base Plan coverage. Premium payments are made through monthly payroll deduction to the policy renewal, which is September 1st.

NSTU Trip Cancellation / Trip Interruption Plan

For over two years now, a Trip Cancellation/Trip Interruption Plan has been available to active and retired NSTU members. This plan helps protect travellers against unforeseen circumstances that may prevent or discontinue a trip. Coverage highlights of this plan are:

Annual Plan

- ❖ Trip Cancellation - up to a maximum of \$5,000 per insured person per annual coverage period.
- ❖ Trip Interruption - up to a maximum of \$5,000 per insured person for each covered trip.
- ❖ Up to a maximum of \$3,500 for lodging, meals, car rental, telephone calls and taxi costs (\$350 per day).

- ❖ Up to a maximum of \$1,000 for loss of, or damage to, baggage and personal effects during a covered trip.
- ❖ Personal effects - actual cash value or \$500, whichever is less.
- ❖ Document replacement - up to a maximum of \$200.
- ❖ Baggage Delay - up to \$400.

You must be enrolled in the MEDOC® Group Travel Plan in order to apply for Trip Cancellation/Trip Interruption coverage. For members purchasing Trip Cancellation/Trip Interruption coverage for the first time, premiums will be pro-rated from the date your coverage is effective until the policy renewal date (September 1st). Like the MEDOC® Group Travel Plan, coverage will renew automatically on September 1st of each year. The monthly premium is very competitive with the convenience of year-round coverage.

It is easy to enroll!! Just contact Johnson Inc. at the numbers below for the application form(s).

If you have any questions, please call Johnson Inc. at 453-9543 (local) or 1-800-453-9543 (toll-free).

Cognitive Health and Recovery Laboratory, Dalhousie University

How does aging affect our ability to pay attention and process information?

What can be done to make our brains sharper?

Our research is focused on these and other questions with the ultimate goal to promote healthy aging and to help others recover from brain disease or injury. Currently we are conducting a number of studies to better understand how memory and attention work in healthy individuals and we are looking for healthy older adults to participate in one or more studies. **If you are interested in getting involved please contact us by phone: 902-494-4033 or email: eskespsychlab@gmail.com**. We appreciate your contribution to our research!

The Pun Also Rises

Congratulations to Karen Hickey, Halifax City RTO Branch, who submitted the winning entry for the May edition of the newsletter contest. Thank you to Johnson Inc., NSTU, and Teachers Plus Credit Union for their generous support of our Pun Contest. Good luck to members in the next round of puns. Each statement leads to a pun on a movie title. The correct answer is that pun. Names of actors are sometimes embedded as hints. Entries can be submitted to the editor by mail (Betty Anne McGinnis, RR#1 Ellershuse, NS B0N 1L0) or by email (bettyanne@eastlink.ca). **November 15 is the deadline for entries.** The submission with the most correct answers will be declared the winner. In the case of a tie, a draw will be made.

CONTEST FOR OCTOBER:

1. Though every dwelling on the Tahitian beach is sticks and palm leaves, Ginger demands that Fred find a penthouse for them.
2. Charlie, when asked if he wants a drink, calls for one of those citrus-added, calorie-reduced beers.
3. The ancient Egyptians are known for their love of reading manipulative sentimental papyri.
4. Every morning Mr. Depp looks as if he has lost a street fight, yet he had no memory of what has happened to him.
5. When the rich talk-show hostess dies, her ghost returns to protect her fortune.
6. After their rifles jam, Wayne's platoon grabs fire-fighting equipment and the battle rages on.
7. Although police pursuit is drawing closer, bank robber Burton only occasionally takes a nonchalant glance behind him.
8. Bert tells Clark that if he hopes to become a master at playing with words, he must speak less and think much more.
9. Mesmerized by the treasure they have found, Clooney and Bridges cannot take their eyes off the silver coins.
10. Caught in the machinery, Cary watches as it chews off his fingers, his wrists, and his elbows, not stopping until it reaches his shoulders.

ANSWERS FOR MAY:

1. On a weekend evening, Travolta voluntarily performs a task for a friend. (*Saturday Night Favour*)
2. In wartime Greece, the Allies discover a town in which all the residents have lost their teeth. (*The Gums of Navarone*)
3. What surely has to be the correct answer comes to the man's mind as he stands behind the French cathedral. (*Hunch Back of Notre Dame*)
4. The cantankerous American general refuses to fight until his invention is recognized. (*Patent*)
5. The true believer donates thousands of dollars, while the non-believer tosses a few cents. (*Pennies from Heathen*)
6. Barbra Streisand designs a barbeque for the exclusive use of clowns. (*Funny Grill*)
7. The leader of the revolution writes a new constitution in one short, incomplete sentence. (*Rebel without a Clause*)
8. The Wayne sandpaper proves too coarse to be effective. (*Two Grit*)
9. Kevin, the trout fisherman, though generally depressed, glows on the occasion of a successful catch. (*The Upside of Angler*)
10. The dentist pulls the tooth, as the patient shudders and dies. (*Fatal Extraction*)

RTO Branches sign up new retirees



***The RTO Branches reached their
75% signup of new retirees.***



The RTO Executive is inviting applications from Branches interested in hosting the
2013 RTO Golf Tournament.
The deadline for application is October 31st.

JIM KAVANAUGH

3238 Nicholson Ave., New Waterford, NS B1H 1P1
902-862-3833 (H) | 902-371-3075 (C)
902-862 -2646 (F)

jkavanaugh@ns.sympatico.ca

AGM Highlights (on Pages 10-11)

Captions for photos on page 11

1. *Phil Hughes and Blair Boudreau*
2. *Steve Hogan*
3. *New President Jim Kavanaugh and his wife Mary*
4. *Rhoda Jacquard, Bill Wagstaff and Joan LeBlanc*
5. *Phyllis Côté, Dorothy Smith and Cecilia Waller*
6. *Carol and Randy Holmesdale*
7. *Shirley Melanson, Jim Kavanaugh and Peter Lewis at the executive meeting.*
8. *Jeannine and Pierre Belliveau*
9. *Marguerite MacDonald and George Landry*
10. *Danny Madden*
11. *Laurent d'Entremont and Judi Archibald*
12. *Anne Cardoza-Boudreau and Janice Young at the registration desk.*
13. *Bill Berryman (right) presents Steve Hogan with a certificate — recognizing his work on behalf of the RTO.*
14. *Liz Ainsworth, Marilyn Murray and Joanne Comeau*

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14th Annual Retired Teachers Golf Tournament – 2012

On September 19, 2012 at the Truro Golf Club, the Colchester-East Hants Branch of the RTO hosted the 14th Annual Golf Tournament for retired teachers. Despite the threatening weather forecast, a 1:00 p.m. Shotgun-Start took place with ninety-six participants. Ninety were retired teachers and the other six were spouses, partners, or sponsors (eighty men and sixteen ladies).

Special guest participants included Steve Richard - President & CEO of Teachers Plus Credit Union; Paul Sarty - Johnson Inc.; Jim Kavanaugh - President RTO, and Randy Holmesdale - Past President RTO.

The major sponsor for the event was the Teachers Plus Credit Union. They provided goodie bags for all – a significant cash contribution – and two of their directors, Cyril Reid and Bob Blundell, along with their President/CEO's, were golfers. Other major business sponsors included Johnson Insurance, Wilson's Gas Stops and Keith's Brewery. Advertisers included three local politicians – Scott Armstrong MP, Karen Casey MLA, and Lenore Zann MLA. Many other businesses and individuals also provided cash and prizes. Our Provincial and Branch RTO groups provided significant cash assistance. We thank all for their support.

We congratulate our winners:

Men— Low Gross: Alvin Sinclair / John Munroe

Low Net: Jim Kavanaugh / Randy Holmesdale

Mixed— Low Gross: Dave Bower / Jan Bower

Non Teachers— Low Gross: Brian Burley / Terry Zinck

Ladies— Low Gross: Sue McEachern / Jocelyn Webb

Low Net: Alana McInnis / Judy Wesley

Low Net: Charlie Gladwin / Jean Gladwin

Low Net: Steve Richard / Paul Sarty



2012 Winning team in the RTO Golf Tournament. Pictured: John Munroe (left), Alvin Sinclair (right), and presenter Jud Pearson in the middle.



The major sponsor of the RTO Golf Tournament was the Teachers Plus Credit Union. TPCU participants left to right: Bob Blundell TPCU Board Member, Cyril Reid TPCU Vice Chair, Steve Richard TPCU CEO, Jim Kavanaugh TPCU Board Member.

Ties were broken by retrogression.

Golfers participated in a putting contest sponsored by B.R.A.I.N. Child and raised approximately five hundred dollars for this group. The winner declared by a draw, because of rain, was Charlie Gladwin.

The tournament concluded with a BBQ steak dinner with wild blueberry dessert served by the kitchen staff of the Truro Golf Club. Thanks to the staff for an excellent meal.

We thank Truro Golf Club, Golf Director Greg Sutherland, and all other staff for the fine job helping us host the tournament.

From the Colchester-East Hants RTO and the committee, thanks to all who participated and helped in so many ways. Any Branch that wishes to host the 15th Annual Retired Teachers Golf Tournament should contact the Past President Randy Holmesdale for information.

*—Submitted by Chester Sabeau,
Tournament Organizer*

DEALS & DISCOUNTS

FOR NSTU & RTO MEMBERS ONLY!

Subject to change without notice.

Latest update: September 10, 2012

ACCOMMODATIONS

- ▶ **Delta Halifax & Delta Barrington**
(NSTU Contract Hotel)
- ▶ Belgravia Bed & Breakfast
- ▶ Best Western Plus Chocolate Lake Hotel
- ▶ Digby Pines Golf Resort & Spa
- ▶ Keltic Lodge Resort & Spa
- ▶ Liscombe Lodge Resort & Conference Centre
- ▶ Lord Nelson Hotel & Suites
- ▶ The Farmhouse Inn
- ▶ The Waverley Inn
- ▶ Westin Hotel

PERSONAL CARE

- ▶ Enlighten Laser & Skin Care Clinic
- ▶ Erin Balodis, Naturopathic Doctor
- ▶ Maritime Massage Health Clinic
- ▶ Medicine in Motion
- ▶ Natural Path Massage Therapy
- ▶ Remedy Facial Bar & Spa
- ▶ Simply for Life
- ▶ Spring Garden Cosmetic
- ▶ SunME Swimsuit Spa
- ▶ Touch Therapies

BOOKSTORES

- ▶ Blue Griffin Books
- ▶ Tattletales
- ▶ Wozzles



For detailed information on each business - go to the RTO website: <http://rto.nstu.ca> or contact theteacher@nstu.ca

MISCELLANEOUS

- ▶ Banana Republic
- ▶ Benjamin Moore Bayers Lake
- ▶ Big Apple Fashions
- ▶ Budget Rent-A-Car Maritimes
- ▶ Christine Ritchie (Watercolour Painter)
- ▶ Comfort Orthotics by: 4th Generation
- ▶ Discount Car and Truck Rentals
- ▶ Discovery Centre
- ▶ Dulux Paints
- ▶ Elephoto
- ▶ EOA Scientific
- ▶ Esprit Dartmouth Crossing Outlet
- ▶ Event System Rentals
- ▶ Frame Express
- ▶ GCR Tire Centres
- ▶ Grand & Toy
- ▶ Homelife Real Estate Centre Inc.
- ▶ Hotel Discount Program
- ▶ Instructor Aids Limited
- ▶ Intrepid Travel
- ▶ Irving Oil
- ▶ JACOB Clothing
- ▶ Midas
- ▶ Neptune Theatre
- ▶ OG Event Filming
- ▶ Oh My Sole!
- ▶ Papa Mario's Pizza
- ▶ Park 'n Fly - Halifax Stanfield Airport
- ▶ Port Hawkesbury's Lingerie Store
- ▶ Quality Footwear & Mahone Bay Trading Company
- ▶ ROGERS Wireless (AML)
- ▶ Scotia Auto Glass
- ▶ Softmoc
- ▶ Soles in Motion
- ▶ Staples / Business Depot
- ▶ Tall Ship Silva (Halifax)
- ▶ Ultramar Refinery
- ▶ Winsby's
- ▶ Wong's Tae Kwon Do



Legacy Foundation Presentation



Shirley Melanson presents the Legacy Foundation Award to Denise Lowe Whynot, Co-Executive Director of Queens Early Development Association. The Legacy Foundation Committee is chaired by John Donovan. Watch for application information in the next edition.

**For more news on RTO Events visit the RTO website at:
<http://rto.nstu.ca>**



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

T4 Information Slips

At the end of February each year, T4 information slips, for filing income tax reports, are issued by the Nova Scotia Pension Agency to retired teachers in Nova Scotia.

In June, in response to member inquiries, RTO President Jim Kavanaugh wrote the Director of Pension Operations, Kim Blinn, to ask if T4 slips could be issued at an earlier date. Unfortunately, her response was not a positive one:

"I completely understand your membership's point of view. We, too, hear from many retirees as early as January each year, looking for their T4 slips. In years past, we have consulted our pensioner payroll provider regarding this. Within the payroll industry, most if not all providers hold themselves accountable to the Federal Government's legislated deadline of February 28th. Our attempts to influence an earlier date remain unsuccessful to date. In the future, as our Technology Project progresses, we may upload issued T4 slips via a web portal, so that at least retirees will then be able to access them online post-February 28th. At this time, I regret to say that February 28th remains the best we can do until payroll providers and their industry improve their offerings in this regard."

Retired teachers wishing to receive ***The Retired Teacher*** by email —as opposed to a paper copy—are requested to contact Geraldine MacMillan (gmacmillan@staff.nstu.ca or 1-800-565-6788) at the NSTU and request an electronic subscription by leaving your email address.