

# The Retired Teacher

Nova Scotia Teachers Union

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

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

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 magazine for the  
retired teachers of  
Nova Scotia**

**A MEMBER OF ACER/CART**

Retired teachers wishing to receive their upcoming newsletters (*The Retired Teacher* – in colour) by email as opposed to a paper copy are requested to contact Erin Keefe ([lekeefe@nstu.ca](mailto:lekeefe@nstu.ca) or 1-800-565-6788) at the NSTU and request an electronic subscription by leaving your email address. Your electronic subscription will begin in the Fall of 2008.

## Building the Fight Back— The Story of the Nova Scotia Citizens' Health Care Network

By Kyle Buott, Provincial Coordinator

Medicare is under attack. It isn't in the headlines, and few politicians will talk about it, but it is in the stories of the nurses who are overworked and can't take vacation time to spend with their families. It is there when homecare workers talk about their frustrations in not being able to spend enough time with their patients. It is there when a mother can't take her sick child to the ER in her community at midnight because the ER is closed due to staffing shortages. Finally, it is there when we see staff being drained to private, for-profit clinics creating a two-tiered health care system, one for the rich and one for the rest of us.

The Nova Scotia Citizens' Health Care Network was founded in 1996 in response to the federal budget cuts to the health care system. We quickly became advocates against the privatization of the health care system.

Two years ago now, we had to be very honest with ourselves – we weren't winning. Privatization was continuing, services were being cut back and people were suffering as a result. We created a strategic visioning committee and started looking at successful health coalitions in Ontario, BC and Alberta. The committee came back with three recommendations, hire a staff person, open a public office and bring in new by-laws to better govern ourselves.

(continued on page 2)

# Retired Teachers Organization



## RTO Executive 2008-2009

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

## RTO Branch Presidents

<b>Annapolis</b>	<b>Vic Fleury .....</b>	<b>965-8665</b>
<b>Antigonish</b>	<b>Bernie MacDougall .....</b>	<b>863-6774</b>
<b>AER-Baie Sainte-Marie</b>	<b>Andre J. Turbide .....</b>	<b>769-3006</b>
<b>Colchester-East Hants</b>	<b>Jon Davison .....</b>	<b>893-3890</b>
<b>CPX</b>	<b>Mary Hammond .....</b>	<b>852-3146</b>
<b>Cumberland</b>	<b>Peter Lewis .....</b>	<b>243-2075</b>
<b>Dartmouth</b>	<b>Jo-Ann Hartling .....</b>	<b>820-2443</b>
<b>Digby</b>	<b>Debby Trask Cushing .....</b>	<b>837-5936</b>
<b>Glace Bay &amp; Area</b>	<b>Margaret Whyte .....</b>	<b>849-7226</b>
<b>Halifax County</b>	<b>Colin Campbell.....</b>	<b>423-9997</b>
<b>Halifax Regional</b>	<b>Tom Ferguson .....</b>	<b>425-8822</b>
<b>Inverness</b>	<b>Emile Chiasson .....</b>	<b>224-2348</b>
<b>Kings</b>	<b>Bill Wagstaff.....</b>	<b>678-5776</b>
<b>Lunenburg</b>	<b>Herbert Seymour.....</b>	<b>543-7781</b>
<b>New Waterford</b>	<b>John Donovan .....</b>	<b>862-7868</b>
<b>Northside-Victoria</b>	<b>John Currie .....</b>	<b>564-9138</b>
<b>Pictou</b>	<b>Gary Burley .....</b>	<b>893-7682</b>
<b>Queens</b>	<b>Alexander Doggett.....</b>	<b>683-2454</b>
<b>Richmond</b>	<b>Danny Madden.....</b>	<b>535-3366</b>
<b>Shelburne</b>	<b>Margaret A. Dawe .....</b>	<b>656-3276</b>
<b>Sydney &amp; Area</b>	<b>Peter Mombourquette.....</b>	<b>564-9706</b>
<b>West Hants</b>	<b>Bill Berryman.....</b>	<b>633-2211</b>
<b>Yarmouth/Argyle</b>	<b>Gary Archibald .....</b>	<b>742-4195</b>

(continued from page 1)

Well in November of 2007 we had completed those three recommendations. I was hired on as the Provincial Coordinator and we started working to reframe the debate around health care in Nova Scotia. Since then we have grown dramatically.

In just one year we have gone from a small, all volunteer organization that met and organized events only in Halifax, to a provincial network with local activists or a local health coalition in every community in Nova Scotia with a population over 3,000 residents. From a committee with a handful of unions and community groups involved to a provincial organization with almost every union in the province affiliated, and over 3 dozen community and provincial organizations involved with us directly including womens' centres, churches, student unions and health charities. From a group that had a tiny media presence, maybe 4 hits a year, to a "high-profile citizens' organization" according to the Chronicle Herald which had almost 250 media hits this year alone.

But the fight back has only begun.

The provincial government continues to outsource surgeries to private, for-profit clinics instead of using existing capacity in the public system. They have allowed a private, for-profit MRI clinic to open in Halifax, draining vital staff from our public system. They have not implemented new legislation to protect the public health care system and they continue to believe Public Private Partnerships (P3s) are the way forward for infrastructure.

The Network calls for all existing private, for-profit clinics to be brought into the public system, for public pharmacare, long term care and home care programs, for a health human resources strategy, and for meaningful legislation that will protect the public health care system or generations to come.

The question remains, how will we get to this point? This is where our organizing model comes in.

Folks often ask what my job is, what I actually do every day. The first thing I always tell them is that I am not a lobbyist. My goal isn't to meet with politicians and convince them that the public health care system should be strengthened; my goal is to organize communities to fight back and protect their right to health care. This means that I travel around the province, organizing local health coalitions made up of community groups, faith groups, labour unions and front line health care workers, women's centres, student organizations and concerned individuals to identify the health care issues in their communities, tie it in with broader provincial issues, and start fighting back.

We have had huge success with this model. We currently have 7 local health coalitions and plans for 8 more by January.

This is where you come in. As retired teachers you know your community, the people and the issues. To protect the public health care system we need people like you to get involved, help organize the local health coalitions and starting fighting back.

We need you to protect, strengthen, and extend health care in Nova Scotia. Can you help?

**You can contact our office in Halifax at (902) 406-9422  
or by email at [kyle@nshealthcoalition.ca](mailto:kyle@nshealthcoalition.ca)**

# FROM the PRESIDENT of RTO

Another year is underway and with the hint of changing colours in our forests, we know fall is fast approaching. As teachers, whether retired or not, this is the time to review what is past and to set our goals and objectives for what lies ahead. With a very energized executive I look forward to a very productive year.

By the time this newsletter reaches you, we will have had our first President's meeting. We will be calling on presidents to be a more integral part of our organization, to assist in improving membership, to keep members informed and to recommend ways to strengthen and enhance the RTO. Presidents will also be called upon to assist in pre-retirement seminars—This will be an opportune time to bring new retirees news of the

branches and to invite them to be part of RTO.

The Travel Club is a new service for our members. There are approximately 150 members to date—we need more members. Look for the application in this issue and sign up! More members means more benefits!

Our financial profile is improving. Loans have all been paid off and although we may have a cash flow problem from time to time, we are approaching a sound financial base.

We have recently completed a very successful AGM. A very special thank you to Richmond Branch for hosting. The 2009 AGM will be held in the Metro area. Plan early to attend.

This has been a very poor performance year for our pension fund. Poor market returns have touched virtually all

pension plans. Recently there has been a statement by Finance Minister Baker in the Chronicle Herald. It

states "The government has hired an expert to review the performance of the Provinces pension funds and make suggestions on how to improve them." We must monitor this issue very closely and track just how it affects us and our pension.

Enjoy the fall, and all it has to offer. Live well with joy and good health. As your president I look forward to working with, and for **you**—the members.



## From the Editor

*If you spend your whole life waiting for the storm, you'll never enjoy the sunshine.*

—Morris West

Welcome to another issue of "The Retired Teacher." I am honored to be your newsletter editor for the coming year. I have big shoes to fill, following the excellent work done by former editor, Theresa Zukauskas.

Retired teachers are making sunshine in their individual communities and across the world by volunteering, participating and discovering their new passions for life. They are making a positive difference in the lives of many people.

Please share what you are doing to enhance your own and other's lives with us. Each branch of the RTO has amazing people who have retired from teaching but not from life. Everyone has a story - let's hear yours. Let's spread the sunshine!

—Lauretta Balderston, Editor (ldbalderson@nstu.ca)



## CORRESPONDENCE STUDY MARKERS

Call for Markers of two Correspondence Study courses: **Biology 11 and Canadian History 11.**

Details are available at [http://lrt.ednet.ns.ca/corr\\_studies/course\\_write.shtml](http://lrt.ednet.ns.ca/corr_studies/course_write.shtml)

## **RTO Member Benefits** **BEARY PASSIONATE HOBBY**

### **ULTRAMAR**

In the spring the RTO Pension and Benefits Committee negotiated a special discount for RTO members served by Ultramar Home Heating Centres in the following regions: Halifax, Sydney, Bridgewater and Kentville and Branch Presidents are encouraged to seek similar discounts in areas not served by the four Centres. This information was inserted in the April issue of "The Retired Teacher", and it can also be found on the RTO website at [www.rto.nstu.ca](http://www.rto.nstu.ca).

### **RTO TRAVEL CLUB**

The RTO and Maritime Travel established a Travel Club to serve RTO members and their families. Membership is free and, in addition to discounts and other benefits, Maritime Travel will be specifically designing trips that are of interest to RTO members and their families. The application form may be found on the RTO website [www.rto.nstu.ca](http://www.rto.nstu.ca) or on the Maritime Travel website at [www.maritimetravel.ca/RTO/rtoTravel.aspx](http://www.maritimetravel.ca/RTO/rtoTravel.aspx) and may be submitted on line.

### **ENTERPRISE RENT A CAR**

RTO members are entitled to a special discount rate with Enterprise Rent a Car. The RTO corporate account number is 9CA4256 and the pin is "RET". To receive your special rates in the Atlantic Canada area, you can do one of three things: book on the internet at [www.enterprise.com](http://www.enterprise.com), call 1 800 Rent-A-Car, or contact the branch directly. Make sure you provide your corporate Class ID number (9CA4256) to receive your discount. When booking on line,

Linda Geary taught in HRM for 31 years challenging and shaping the minds of her many students in grades 4-6. When she retired in 1994 she challenged her own creativity by spending more time on her life long dream of making crafts.

She discovered her passion turned into a remarkable hobby of creating unique bears from real fur found in recycled fur coats. So "Fur-midable Bears" was born!

These bears are a real treasure for anyone who is lucky enough to own one, or more. Each bear takes 7 hours to complete and is a reflection of the love and effort Linda puts into each one making them unique. To date she has made over 800 bears.

So many know about these unique creations that these days Linda doesn't have to frequent consignment shops for various furs. Those who want a lasting keepsake of a parent, aunt, sister or friend provide their old fur coats to be transformed into a special memory made by Linda.



### **LOOKING FOR VOLUNTEERS**

The NS SPCA Education Committee is looking for volunteers to help develop curriculum material and teacher/school kits to teach children about respect for animals, dog bit prevention, etc. This would be a provincial initiative for all schools in Nova Scotia. Contact Mary Hill, Nova Scotia SPCA Board Member & Chair of Education Committee, Halifax, NS / [maryhill628@hotmail.com](mailto:maryhill628@hotmail.com) / Phone 902-454-8413

you will need your pin (RET) in the corporate sign-in area, click on "next" and complete your reservation.

### **DELTA BARRINGTON AND DELTA HALIFAX HOTELS**

Subject to availability, RTO members are entitled to the deeply discounted rate of \$84.00 plus taxes per night at either the Delta Barrington or Delta Halifax Hotels in Halifax. Members also receive a discounted rate of \$10.00 per day for self parking.

## Veteran Glace Bay Teacher Honoured

A luncheon was held recently at The Miners Village Restaurant to celebrate the 100th birthday of Glace Bay resident Fanny Cohen. Among the special guests attending the event was Rodger Cuzner, MP for Cape Breton-Canso who presented Cohen with a special message of congratulations from Queen Elizabeth 11.



Cohen also received message of congratulations from many of the students she taught during her 46 year career. The event was organized by Cohen's niece Leone Bunskin and nephew Arthur Bland of New York. She was born and raised in Glace Bay and is the last surviving member of a family of six headed by the late Esther and Harry Cohen.

During her life time she was active in the Jewish community and at age 90 was president of the Glace Bay Chapter of Canadian Hadassah. She was an active member of the Nova Scotia Teachers Union and was a member of a committee responsible for bringing the Glace Bay library to the town 50 years ago.

She remains very sharp, has a tremendous memory, and is able to recall events and details without hesitation. Cohen enjoys crosswords and decoding puzzles and is an avid reader.

## Market Turmoil and the Teachers' Pension Plan

The Teachers' Pension Plan, like all pension plans, have been negatively impacted by the excessive volatility and turmoil in the stock markets around the world. A valuation of the Teachers' Pension Fund is carried out each year at the end of December. Among other things, a valuation determines the funded level of a pension plan. The following are the funding levels since 2002 for the Teachers' Pension Plan:

2002	76.8%	2005	93.6%
2003	81.0%	2006	96.8%
2004	81.7%	2007	91.0%

2007 was a poor year for the stock markets and the funding level for the Teachers' Pension Plan, as a result, declined from 96.8% at the end of 2006 to 91.0% at the end of 2007. To date, 2008 has been even more negative than 2007. Although today's markets and their effects have been negative and very unsettling, the Teachers' Pension Plan is sound and the funds invested in the markets are invested for the long term.

The funding level of the plan does not affect the indexing provisions for the vast majority of teacher retirees. The indexing for these retirees is paid annually at CPI-1%. Recent teacher retirees, that is those who retired after August 1, 2006, and others who opted for the new formula, may receive cost of living index payments at a rate of 50% of CPI if the funded level of the Teachers' Pension Plan is between 90% and 100%. If the funded level for any year falls below 90%, these retirees do not receive a cost of living increase and the provincial government is required to contribute additional funds into the plan (the value of 50% of CPI).

### Volunteer Tutors Required

The Nova Scotia Community College is in need of tutors who have a strong teaching/facilitation background. Contact Tammy Harrison, Educational Resource Facilitator, School of Access, NSCC Kingstec Campus, 236 Belcher Street, Room C268 Kentville, NS B4N 0A6 Phone: 902-679-7419

### Private Counselling

Nelda Armour, MSW, RSW offers confidential professional counselling in Antigonish. General counselling with addiction specialty; mental health background. Covered by Blue Cross. Phone 902-863-3798 or email nelda.jean.armour@gmail.com

## THANK YOU

A sincere thank you is extended to the Teachers Plus Credit Union for being the major sponsor of the very successful RTO Golf Tournament hosted by the Northside Victoria Branch of the RTO in North Sydney on September 18th. A financial contribution was also approved by the RTO Executive for this tournament.

# The Retired Teachers Organization is...



*Communications Committee*  
(L to R): Gary Burley and Laurretta Balderston.  
Standing: (L to R) John Donovan, Theresa Zukauskas,  
and Michael Gaul.



*Membership Committee*

*Seated (L to R): Randy Holmesdale, Fred Jeffery, and  
Carol Samson. Standing (L to R) P. Earl Muise and  
Phil Hughes. Missing from photo: Dorothy Smith*

## AGM '08



*Assessment Committee*

*(L to R): Herbert Seymour, Roberta MacIntyre, Walter  
Farmer, Marilyn Rodgers, and George Landry.*



*Annual General Meeting*

*(L to R): Peter Lewis, Gary Burley, and Gary  
Archibald.*

# AGM '08



## *Pension & Benefits*

*(L to R): Steve Hogan, John Jordan, Jim Kavanaugh, Ann Bottomley, Norbert LeBlanc, and S. Albert Johnson*



*Travel Club meets at the RTO AGM in June 2008.*

## AGM '08 Review

- Well attended
  - Excellent location/facility
  - Number of volunteers meet/greet
  - Reception - Refreshments/music
  - Coffee Break - Good food
  - High Profile for Local Branch
- Many people exposed to AGM for first time due to locality
  - Pre-registration "A must"
  - Need to find ways to adhere to time schedules
  - Registration forms should appear in the last two issues of newsletters before AGM.
  - No Late Registration!



*Jim Prince, Northside-Victoria at the AGM.*



## *RTO 2008-2009 Executive*

*Back (LtoR): Steve Hogan (member-at-large, Cape Breton); Fred Jeffery (member-at-large, Cumberland, Colchester, Antigonish and Pictou); Joanne Hartling (member-at-large, Halifax); Jim Kavanaugh (Pension Committee Rep); Randy Holmesdale (member-at-large, Valley); and Bruce Kelloway (NSTU-RTO liaison). Front (L to R): Pierre Belliveau (treasurer); Walter Farmer (vice-president); Phyllis Côté (president); Theresa Zukauskas (secretary); and Tom Gaskell (past president).*



## What Happens To My Pension When I Reach Age 65?

The percentage of salary you earned for pension calculation purposes, for every year of service, is known as the accrual rate. Prior to age 65, this is 2%. Starting at age 65, your pension is recalculated as a result of integration with the Canada Pension Plan. At this point, the accrual rate on the portion of your salary up to the Year's Maximum Pensionable Earnings (YMPE) becomes 1.3% instead of 2%. Effectively, this is the same as saying that your pension (for every year of service) is reduced by .7% of the portion of the salary below the YMPE.

When you contributed to the Teachers' Pension Plan you paid contributions at two rates: a lower rate on your salary up to the YMPE and a higher rate on your salary above that. Similarly, your pension is calculated at two rates: 1.3% on your average salary up to the YMPE and 2% on your average salary above the YMPE. This is your lifetime pension, i.e. it is paid from the point of your retirement for as long as you live. In addition, however, the pension plan pays you a bridge benefit. As the name suggests, this is intended to bridge the period from retirement to age 65 when most people elect to start drawing their Canada Pension Plan (CPP) benefit. When you turn 65, the bridge benefit of your teacher's pension ceases to be paid.

The CPP benefit is normally drawn starting at age 65, however, you may elect to start receiving a reduced CPP benefit as early as age 60. This early withdrawal means that the CPP benefit is reduced dependent on the age at which you commence receiving it. There are two possible scenarios regarding your teacher's pension and CPP benefit based on when you decide to draw your CPP benefit.

An Example: With Two Scenarios.

A teacher retires at age 60 after 30 years of service.

Assume:	Average Salary	\$62,000
	Retirement Age	60
	Average YMPE	\$42,460
	Inflation	0%
	Years of Teaching	30

### Scenario #1

This teacher elects to start receiving TPP and CPP benefits at age 60. This is what this teacher should receive each month:

- Lifetime portion of his/her teacher's pension **PLUS**
- Bridge benefit of his/her teacher's pension (until age 65) **PLUS**

Reduced CPP benefit from the Canada Pension Plan  
Under this scenario, the teacher is receiving CPP benefits for 5 years prior to age 65. This early receipt of CPP benefits means that the benefit will be permanently reduced. **Also, this means that when this teacher reaches age 65 and the**

**bridge benefit of this teacher's pension ceases, this teacher will notice a decrease in the overall amount of the pension income received each month. This teacher will now receive only the lifetime portion of his/her teacher's pension and the reduced CPP benefit.**

**Age 60** Initial Pension:

(TPP) 2% x 30 yrs = 60% of \$62,000	= \$37,200
(Includes *Bridge Payment of \$8,916)	
(CPP) reduced benefit	= \$ 7,430
<b>Total</b>	<b>\$44,630</b>

**Age 65** - Integration of TPP and CPP (\*Bridge Payment of \$8,916 ends):

From TPP

- 1.3% of \$42,460 x 30 years = \$16,560
  - 2.0% of \$19,540 x 30 years = \$11,724
- Subtotal = \$28,284

(\$37,200 - \$8,916)

From CPP - reduced benefit = \$ 7,430

**Total** **\$35,714**

### Scenario #2

This teacher elects to **start receiving TPP at age 60 and CPP benefits at age 65**. This is what this teacher should receive each month **from age 60 to 65**:

- Lifetime portion of this teacher's pension **PLUS**
- Bridge benefit of his/her teacher's pension (until age 65)

Under this scenario, this teacher waited until age 65 to draw CPP benefits. At **age 65**, the bridge benefit of this teacher's pension will cease and he/she will begin drawing Canada Pension Plan benefits. **This means there should be little or no change in this teacher's total pension income after age 65.**

**Age 60** Initial Pension:

(TPP) 2%/year x30 yrs =60% of \$62,000	= <b>\$37,200</b>
(Includes Lifetime Pension \$28,284 and *Bridge Payment \$8,916.)	

**Age 65** - Integration of TPP and CPP (\*Bridge Payment of \$8,916 ends):

From TPP

- 1.3% of \$42,460 x 30 years = \$16,560
  - 2.0% of \$19,540 x 30 years = \$11,724
- Sub total: \$28,284

(\$37,200 - \$8,916)

From CPP (2008)

\$10,615

**Total: \$38,899**

\*Bridge Payment of \$8,916 = .7% x \$42,600 (Average YMPE) x 30 years

Note: Old Age Security (OAS) may provide up to \$6,069.96 (July 1, 2008 figure) of additional income at age 65.



## TIP OF THE MONTH

### Should you buy or lease?

	BUY	LEASE
<b>COSTS</b>	Initial costs usually include: down payment, taxes and registration, followed by monthly financing unless you buy the car outright. Sellers sometimes waive the down payment, so you just begin paying down your loan, month to month. Monthly payments are typically higher than for leased vehicles.	You pay a security deposit and an administration fee. Pay tax only on monthly payments, not on the full price of the vehicle. Choose to make a down payment to reduce your subsequent payments. Lower monthly payments compared to the financing of a car purchase.
<b>MILEAGE</b>	You can drive your car as much as you want. But don't forget in general, the higher the mileage, the lower the resale value.	You are allowed a specific number of kilometres in your lease contract (usually around 24,000 km./yr). If you exceed this limit, you will incur additional fees and they can be hefty.
<b>UPKEEP</b>	You can modify your vehicle, so if you want to paint it purple and install monster subwoofers, there's nothing to stop you except your own good taste. Once your warranty is expired, you're on the hook for repairs.	Beyond repairs covered in your warranty, you are responsible for normal upkeep. Damages considered excessive could result in a charge at the end of the lease term.
<b>IN THE END</b>	You build equity in your car and stand to enjoy five or so relatively repair free years after your car is paid off.	You don't build any equity. You don't have to try to sell your car when your lease is up. (But you could choose to buy it if your lease has a purchase option.)

## TEACHERS PLUS INFO CENTRE

- 1** Credit Union Day: Join us for food, refreshments, and door prizes as we celebrate "Credit Union Day" October 23, 2008. We look forward to seeing you there.
- 2** Test your skills: An investment quiz will be held from Oct 1 - Nov 30, after completing the quiz enter your name for a chance to win an Ipod Nano. Visit our site to enter today!
- 3** E-Statements: Conserve thousands of trees make the switch to E-Statements. Contact our Financial Services Officers for more information.
- 4** Did you know: we have more ABM's in Nova Scotia than any other financial institution. Need to find an ABM? We have an ABM locator available on our website.

## Planning a vacation?

## Inquire about our vacation loans



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

Toll Free: 1-800-565-3103

# NEW WATERFORD BRANCH OF THE RTO



*The group is shown looking at photos of early days of the Branch: Seated (L to R) - Tiny MacDonald, Trudy Cull, and Patricia Roach (vice-president of first executive).*

*Standing (L to R) - Leona MacNeil, (secretary), Ann Porquet, Marilyn Edwards, Bernice King, Corinne Banietti, Jean Nicholson, and Sister Anne Marie MacKinnon.*

*New Waterford Branch RTO welcomed new members to their first branch dinner meeting:*

*Seated (L to R): New members and recent retirees - Diane MacLellan, Greg MacSween, Betty Ann Demiter, and Dan MacDonald. Standing (L to R) Judith Gillis, (Telephone Committee Chair),*

*Leona MacNeil, (secretary), Sandra MacNeil, (vice-president), John Donovan, (president), Albert Boudreau, (treasurer), Theresa MacLeod, and Jim Kavanaugh, (Provincial Executive, Chairman, Pension & Benefits).*



*Shown are the Telephone Committee - a dedicated group of people who notify all members of meetings and functions: Seated (L to R): Judith Gillis, (Chairperson), Joan Muise, Jean MacDonald, Cece MacNeil, and Marilyn Reid.*

*Standing (L to R): Carol Richardson, Valerie MacKinnon, Judy MacLellan, Albert Boudreau, Betty Nfaring, Rose White, and Margurite MacKillop.*



*Cathy Price, (3rd from right), presented an informative talk on the benefits and process of joining the RTO Travel Club. She is shown here with some of the members of the New Waterford Branch RTO at their fall meeting: (L to R): John Donovan, Sandra MacNeil, Judith MacLellan, Patsy MacDonald, Jean MacDonald, Price (Maritime Travel), Judith Gillis, and Jim Kavanaugh.*

The New Waterford Branch of RTO was established in 1985 with 12 members under the presidency of Agnes Sullivan. Current President John Donovan, a former student of Sullivan, and his executive, carry on the legacy of providing services and information to retired teachers. Lunch meetings are held throughout the year and there are guest speakers who present on timely topics. Pension updates, provided by Jim Kavanaugh, member and Chairman of the Provincial Pension/Benefits Committee, keep the members informed.

A Telephone Committee reminds members of meeting dates and events. Social activities enjoyed in the past include a trip to Bangor, a “nutrition” supper and boat trips on the Mira. Suggestions for new adventures are always welcomed.

Jean MacDonald and Mary MacMillan comprise a two-member committee to keep in touch with those who are ill. They also arrange for an Honor Guard to attend funerals of deceased members. A Legacy Scholarship in deceased members’ names continues to honor those members.

The Branch contributes to two annual bursaries at Breton Education Center and makes a donation to the annual Combined Christmas Fund.

The senior members of the Branch attribute its continual success to the respect and sincere concern shown by members to each other.

*Members of the New Waterford RTO discuss upcoming events during the fall meeting: Seated (L to R): Babes MacLellan and Sandra MacNeil, (vice-president)*

*Standing (L to R): John Donovan, (president), Laura Ann Finn, and Paul Finn.*



*Shown are members of the New Waterford Branch RTO: (L to R): Ann Porquet, Martin Schwartz, (outstanding educator and community volunteer), and Leona MacNeil.*



# NKABOM 11

*“If you are planning for a year, sow rice.  
If you are planning for a decade, plant trees.  
If you are planning for a lifetime, educate people.”*  
—African Proverb

NKABOM11, a project supported by the NSTU and CTF, has been delivered in Ghana West Africa over the past few years and has proven to be very beneficial.

The Canadian and Ghanaian co-tutors have worked to promote the academic and professional development of teachers in the ten regions of Ghana. Teachers from these ten regions, called Resource Teachers, worked in six curriculum groups exploring teaching strategies, new curriculum ideas and skills with respect to developing and presenting workshops.

This year the Resource Teachers from the Volta region returned to their area to present their workshops for the ninety-eight teachers from deprived schools in the Volta region. This endeavor will hopefully benefit many children in deprived villages. As people are strengthened to be advocates on their own behalf they are able to develop community profiles and improve their ability to offer the very basics to their villagers, in particular their children.

The generosity of retired teachers in Nova Scotia afforded children from the six original project schools, Akatoshie, Achiaman, Ashallaja, Opah, Teshie 1, Teshie 11, the opportunity to gather for special presentations of school equipment and supplies made possible by the \$1660.00 received from Retired Teachers in NS.

There were 132 “Start School Packages”, including school uniforms, school supplies and sneakers given to children who could afford to attend school from the six deprived communities that Nkabom 11 works with in the Brong Ahafo region. This was made possible by the donations received from the “Bookmark Project” as part of World Teachers Day in October totaling \$4,715.00.

“Working with the Ghanaian teachers has been both rewarding and challenging, but most of all a genuine learning experience—a life changing experience! Thank you for affording us that opportunity,” said Helen MacDonald, Retired Teacher.

**An “In Memoriam” column of  
deceased retired teachers  
will be published in the newsletter if the  
branches of the RTO submit  
the name, area and number of years taught.**

## VOLUNTEER TEACHERS REQUIRED

If you are interested in teaching and would like to volunteer in the Cuban public school system for one month, please contact **Philip Theriault**, retired Nova Scotian teacher at 902-425-6062 or email [phil@staff.ednet.ns.ca](mailto:phil@staff.ednet.ns.ca).

## Walker et al Appeal Decision Received

The Pension Appeal hearing decision on the Walker et al case, re pension indexing for pre-1994 retirees, has been handed down by the Teachers’ Pension Plan Appeals Committee. The decision rules in favour of the defendant, Teachers Pension Plan Trustee Inc, and against the Plaintiff, Walker et al, without qualification. The members of the Appeals Committee are Bruce P. Archibald, Chair; Clifford Maillet, Union Appointee; and Sharalyn Young, Ministerial Appointee.

# One Day at a Time

Geraldine Charters

I am having the time of my life! And doing it “one day at a time”.

I retired from teaching having taught in the Nova Scotia school system, but spent most of my career with APSEA, first in Amherst, and then helped to establish classes in Moncton, NB, where I completed my classroom involvement.

I had been involved in some form of music my entire life, mostly singing, but had set most of it aside during family and career years. It was now time for me to revisit some dreams. I dreamed of making a permanent record of my voice, before the pipes gave out. Family and close friends were very encouraging. Sooooo, I took the plunge. I spoke to some friends in the music business, found a talented and delightful producer and after nearly a year of frequent studio sessions the finished product arrived, entitled, “One day at a time.” What a learning experience! But, what a thrill!!!!

It’s a mix of a little gospel, a little swing and a little country. I am so proud of it. Could there be another CD in my future? I’m considering it!

At present I am involved in two choirs, and am part of a little group called, “Maple Sugar”. This little group, (a keyboardist, three fiddles, harmonica, accordian, washboard (Yes! A washboard! It takes talent to play one of those!) and spoons, entertains at Health Care Homes, Seniors Homes, Veterans Care Homes, Kitchen Parties, some house parties and various other organizations throughout the area. We’ve even entertained at a couple of conventions.

What joy to be able to laugh at one’s self, make someone else smile and all in the name of good, clean fun. Life is too short not to make use of every minute .....”one day at a time!”

I’d love to send out my CDs. Just contact me. Check out my website: [myspace.com/geraldinecharters](http://myspace.com/geraldinecharters) for CD excerpts. Email: [chartger@nb.sympatico](mailto:chartger@nb.sympatico)



## RETIRED TEACHERS ORGANIZATION ADS PLACED IN THE RETIRED TEACHER

Ads will be accepted at the discretion of the Editors and the Executive.

Prices:	1/8 page	\$40.00	Short Want Ads or
	1/4 page	\$80.00	For Sale/Rent ads:
	1/2 page	\$125.00	\$5.00 for 20 words
	1 page	\$200.00	and 15 cents for each additional word.



**Please include payment with ad submission and mail to: Retired Teachers Organization, Treasurer of RTO, 3106 Joseph Howe Drive, Halifax, NS B3L 4L7**

## ACER/CART Report September 8-9, 2008

Meeting took place in Ottawa, June 5-7, 2008. As your RTO representative, I was again elected as the Atlantic Regional Representative on the Executive.

During the past year, I was charged with preparing a position paper on the availability and cost of prescription drugs in Canada. There was an abundance of information on the topic and no attempt is made to include all the statistical data. However, I feel it important to make several general observations:

- Bulk purchasing by the provincial government for patients in District Hospitals accounted for savings in 2004 of 14.8%, or \$2.7 million. If all drugs were purchased under this plan, the suggested savings would be about \$20 million;
- The past president of the Canadian Medical Association runs a “for-profit” clinic which runs counter to the vision of Medicare as we know it;
- The current President, while not vocally adamant, heads an organization of doctors across Canada that endorses private sector involvement on its accompanying “for-profit” approach;
- Experts in the field see little hope for major changes in drug costs or availability since “industry is essentially paying the salaries of the scientists who vet new drugs, creating a client-customer culture that could jeopardize the public interest;
- Prescription costs in most regions are regulated by the pharmaceutical companies, not the drug stores. Pharmacies operate primarily on a “rebate” system for most generics;
- Until politicians, both regionally and nationally, replace the pharmaceutical company with people as their clients, we will see little improvement in health care.

Canada should have a national drug plan and a national formulary. Australia has a national drug plan and their costs are 60% less than ours. Cost is not the obstacle.

On a file note, the suggestion of an “ombudsman for seniors” should be established.

Following are the resolutions that were passed at the ACER/CART AGM in support of the position paper:

1. Be it resolved that ACER/CART reaffirm its current policy on Health Care in Canada.
2. Be it resolved that ACER/CART attempt to engage others, specifically CTF, in pursuit of a national formulary and national drug plan.
3. Be it resolved that ACER/CART encourage each member organization to lobby their MP and MLAs to support a national formulary and national drug plan.
4. That ACER/CART develop a position paper in support of health care becoming a federal responsibility.
5. That ACER/CART take the initiative to coordinate a common front in efforts to have the federal government assume more responsibility for health.

## Foundation Award

The RTO Legacy Foundation will be deciding the recipient of its annual award prior to the AGM. Should you be aware of a deserving group or organization in your area, please have them request an application form from Linda Kline at the NSTU office (1-800-565-6788). **Deadline for receipt of the application by the RTO is May 4, 2009.**

### Have a New Address?

Please keep us  
up-to-date if you  
have moved and  
changed your  
address.

We'd like to keep  
our membership  
list updated  
and ensure you  
receive your  
newsletter and  
other mailouts.

Contact the  
NSTU at  
1-800-565-6788

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# Did You Know?

**Cumberland Branch, Peter Lewis, President**  
**Meeting Dates for 2008-2009**  
**November 25 - Oxford**  
**March 31 - Amherst**  
**May 19 - Springhill**

**The Executive meets one week in advance of each meeting.**

**Antigonish Branch**  
**Bernie MacDougall, President**  
**December 5 - Annual Christmas meeting and dinner, Saint Ninian Parish Center**

**Pictou County Branch**  
**Gary Burley, President**  
**October 29 - 12:30 p.m.**  
**Crofter's Restaurant**  
**(Brown bag auction - \$5 value)**

**November 27 - Christmas Dinner**  
**(Craft table)**

**March 25 - Guest Speaker - Judge Clyde MacDonald**

**April 22 - Birthday meeting**

**June 3 - End of Year meeting**  
**(Watch local newspapers for times and locations.)**

## VOLUNTEER OPPORTUNITIES AT THE MUSEUM OF INDUSTRY

The Museum of Industry is seeking community-minded volunteers to support its tours, activities and educational programs.

Give a little, or give alot!

For more information on the Museum of Industry's volunteer program, contact Andrew Phillips, Curator of Education and Public Programs  
902-755-5425 / philliak@gov.ns.ca

## The Retired Teachers' Legacy

The Retired Teachers Legacy Foundation was created:

- to honour the life and work of Nova Scotia teachers
- to assist institutions that provide medical treatment and/or educational training for sick and/or challenged children on a not-for-profit basis.

The Board of Directors (the RTO Executive and one NSTU Director) invests monies which have been donated, presents an annual audited statement, and awards funds. Retired Teachers' Legacy fund application forms can be requested at the address below.

## Contribution to the Nova Scotia Retired Teachers Foundation

AMOUNT \_\_\_\_\_ DATE \_\_\_\_\_

NAME OF DONOR:

\_\_\_\_\_

ADDRESS

\_\_\_\_\_

\_\_\_\_\_

POSTAL CODE \_\_\_\_\_

If donation is in memory of a deceased person, please give the name and any details you wish, including address of next of kin, if you wish a card sent.

\_\_\_\_\_

\_\_\_\_\_

Please make cheque/money order payable to  
The Retired Teachers Foundation  
and mail to:

RTO Treasurer, NSTU,  
3106 Joseph Howe Drive,  
Halifax, NS  
B3L 4L7