

# The Retired Teacher



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3106 Joseph Howe Drive,  
Halifax, NS B3L 4L7

Nova Scotia Teachers Union

Volume 41, Number 3, April 2010

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

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

## Important Message RE: RTO Receipts

It has recently come to the attention of the RTO that the Canada Revenue Agency states that "Annual dues can include the following amount **related to your employment.**" It is important to note that the payment of RTO dues are not employment related. Therefore, on this basis the RTO will no longer be sending out a receipt for membership dues for income tax purposes.

We trust this clarifies the matter and we apologize for any inconvenience this may have caused.

## Executive Highlights

April 13, 14, 2010

The following issues were dealt with at the April Meeting of the RTO Executive.

- Tax receipts for RTO Dues ( See lead article in the RTO Newsletter)
- The proposed budget for the AGM.
- The motions to be sent to the AGM( See motions in the RTO Newsletter).
- Closing of nominations for President, Vice President and Treasurer.
- President Elect-Randy Holmesdale: Vice –President Elect- Jim Kavanaugh.
- An extension of application dates for Committees to May 21st
- A call for applications for pension representative with a deadline of May 21st



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

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

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 Marcelle DeRoche ([mderoche@nstu.ca](mailto:mderoche@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 2010.

April 2010, *The Retired Teacher* 1

# Retired Teachers Organization



## RTO Executive 2009-2010

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

## RTO Branch Presidents 2009-10

Annapolis: Vic Fleury.....	765-8665
Antigonish: Anja Sampson.....	863-3791
AER-Baie Sainte-Marie: Andre J. Turbide.....	769-3006
Colchester: Marilyn Rodgers.....	893-4379
CPX: Mary Hammond.....	852-3146
Cumberland: Peter Lewis.....	243-2075
Dartmouth: Dorothy Smith.....	463-6511
Digby: Debby Trask Cushing.....	837-5936
Glace Bay & Area: Fred Courtney.....	742-3649
Halifax County: Colleen Putt.....	835-5417
Halifax Regional: Shirley Marchand.....	435-7162
Inverness: Al MacKinnon.....	678-5776
Kings: Bull Wagstaff	
Lunenburg: Blair Jobb.....	634-4432
New Waterford: John Donovan.....	862-7868
Northside-Victoria: John Currie.....	564-9138
Pictou: Karen Sutherland.....	648-2399
Queens: Alexander Doggett.....	683-2454
Richmond: Danny Madden.....	535-3366
Shelburne: Wayne Mullins.....	637-3262
Sydney & Area: Bernadette Hollohan.....	562-2724
West Hants: Bill Berryman.....	633-2211
Yarmouth/Argyle: Blair Boudreau.....	663-2633

## Spring 2010 From the Editors



Welcome to the May edition of The Retired Teacher. There is much necessary information regarding the AGM in June in Coldbrook on June 11. Also check out our website.

We hope you are enjoying our mild spring weather while raking, planting, mowing, walking and getting ready for summer.

The RTO executive, committees and Branch executives have worked hard on your behalf since the Fall. We are all volunteers and have an avid interest and burning passion to better inform RTO members, protect their rights and improve their benefits.

On a more personal note, I wish to extend gratitude to my Communications committee made up of John, Colin and Mike. They have been tireless and committed. Merci.

See you at the AGM!

Happy summer!

# Important Changes to Canada Pension Plan in Planning for Retirement

On December 16, 2009, the Minister of Finance, Jim Flaherty, announced that proposed changes to the Canada Pension Plan had received royal assent. The changes will have no impact on you if you are already receiving a CPP retirement pension, disability benefit, survivor benefit or combined benefits, or if you will begin to receive these benefits before 2011.

There are four significant changes and here is what you need to know.

## 1. Removal of Work Cessation Test

At the present time, people younger than 65 who wish to start receiving their CPP retirement benefit must have either stopped working or reduced their annual income to less than the maximum allowable level. Effective January 1, 2012, individuals that are 60 or older can apply for their CPP without stopping working or without any earning test being applied.

## 2. Improved Pension Coverage

At the present time, if you opt to start CPP before age 65, then you no longer contribute to the pension plan. Under the new rules, if you start the pension before age 65, you and your employer will be obliged to contribute to the CPP and you will earn additional benefits based on your pensionable earnings. The CPP entitlement will be recalculated each year based on the additional CPP contributions and the additional CPP benefits will be increased to a maximum of 2.5% commencing in the immediately following year.

## 3. Pension Adjustments

At the present time, individuals who opt to receive their CPP pensions before age 65 are subject to a reduction of 0.5% for each month prior to 65 for a reduction of 30% if taken at age 60. Alternatively, one can opt to begin their pension after age 65 and are entitled to an increase of 0.5% for each month after age 65, up to age 70.

### The new rules make a distinction before age 65 and after age 65.

- a. The early retirement reduction will be increased to 0.6% per month for each month before age 65, so the reduction, if applying at age 60, will be 36%. This will be phased in over a five year period starting in 2012.
- b. The late pension adjustment will be gradually increased to 0.7% per month for each month that the pension is taken after an individual's 65th birthday up to age 70 for a maximum 42% increase. This will be phased in over a three year period starting in 2011.

## 4. Drop-Out Years

At the present time, the CPP drops out the 15% of your contributory period in which your earnings were the lowest from your pension calculation. These include any years between the ages of 18 and 60 or 65. For example, if a person elects to receive their CPP at age 60, i.e., 42 years of required contributions between the age 18 and 60; 15% (or 6.3 years) of the lowest years are excluded from the calculation of the individual's CPP benefit. If the individual applied at age 65, (47 years of contributions), the drop-out currently would be 6.7 years. The changes will increase the 15% drop-out to 16% in 2012 (or 6.72 years at age 60; and 7.52 at age 65) and 17% in 2014 (or 7.14 years at age 60; and 7.99 years at age 65).

All of these changes will be important in planning for your retirement. For more information visit Service Canada at [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca).

*Submitted by Joan Ling  
Executive Staff Officer, Pension and Benefit Services*

# Feature Teacher - Martin Schwartz

It was indeed a fortunate day for New Waterford when, in 1967, Martin Schwartz decided to take his wife Ida and their four sons; Sam, Daniel, Luck and Paul and make this town their new home.

William Marthin Schwartz was born October 24th, 1921. He started his teaching career in India in 1943. In 1953 he moved to Ethiopia where he became principal of General Wingate School, a prestigious school in the capital Addis Ababa.

Mr. Schwartz came to New Waterford in 1967 and taught at Central High School. When, in 1970, Breton Education Centre was opened, he was appointed head of the science department and offered and conducted a superlative science program there. One of his proudest accomplishments was taking four of his students to Victoria, BC for the National Science Fair. He continued his own education, taking courses at Xavier College and St. F X, where he received his Masters of Education Degree.

Mr. Schwartz did not confine his teaching to school children but generously shared his scientific expertise with any interested in the perusal of science, by conducting numerous workshops and conferences throughout the Maritime Provinces.

Mr. Schwartz received many distinguished awards for his contributions to the scientific arenas—three Shell Merit Fellowships (1973, 1982, 1989). The Queen's Silver Jubilee medal, the Domtar Chemical Teaching Award from the Chemical Institute of Canada in 1979. He was the first recipient of the

coveted APICS—Northern Telecom Science Teaching Award in 1985.

Mr. Schwartz “officially” retired in 1987, but then became the most active retiree by becoming “the volunteer scientist - at large”. He became the science volunteer at the Joy Program at Mount Carmel Elementary School in New Waterford, a special program where he enjoys teaching science to the elementary students.

His book of 50 experiments done with the Joy Program has been printed by the AST and distributed to all elementary schools in Nova Scotia. He has a weekly column, “Science For Fun”, in the Community Press and runs a community science fun club for grade 4-6 students. Two of his well deserved accolades for his volunteer work were a commendation by the Nova Scotia

Legislative Assembly and being named “Maritimer of the Week”.

Martin is not only a scientist; he is a well rounded and outstanding citizen as well. He is a member of the Calvin United Church, a member of their choir, and at one time—their organist. He is a board member of the Maple Hill Manor and a member of the Rotary Club. Martin still teaches piano lessons to several children and is thrilled when his former students come to visit. He also enjoys the company of his five granddaughters.

Martin is the embodiment of many wonderful attributes; he is intelligent, kind, compassionate, caring and modest—a true gentleman. New Waterford was certainly blessed when Mr. Schwartz decided to “adopt” us as his home. Thank you Mr. Schwartz.



Martin Schwartz Honoree is pictured with New Waterford branch vice-president Sandra MacNeil at the New Waterford December meeting.

# FROM the PRESIDENT of RTO

As we prepare for our 2010 AGM in Coldbrook, I can't help but wonder where these past two years have gone. Does time go by faster as we age or are we so bogged down with "Information Overload" that we do not notice the passage of time?...

This year's AGM promises to be an exciting one. Pending the acceptance of resolutions put forward by individual Branches and Executive, we will see more changes for RTO come into effect. Within the next year we will see the structure and the direction of RTO change so as to allow for better service to our members and for the growth of our organization, as we move forward over the next several years. Make every effort to attend the AGM. Your input and support is of utmost importance.

Over the past two years, I have witnessed great strides in the organization – I guess if I were to



focus on one "giant step" I would have to say the communication between the parent body of the RTO and the Branches has greatly improved. This must continue! All standing committees work diligently on your behalf with our mission statement guiding us "to advance, promote and protect the welfare of our members."

And so, I bid you farewell. I will not be re-offering as your president. However, I will remain

on the provincial executive as 'Past President'. President-elect Randy Holmesdale will assume office following the AGM and I know he will work to improve the RTO and the delivery of services to you, the members.

Thank you for giving me the opportunity to serve you. I have thoroughly enjoyed my term of office. A very special 'thank you' to the Branch Presidents for inviting me to the Branches. It was a very rewarding experience to meet all of you on "home turf" and to witness the wonderful work going on at this level. Keep up the good work! We have many "miles go to before we sleep."

I wish you, your families and loved ones good health and happiness. Have a wonderful summer. Once again, thank you.

Merci.

Sincerely,

Phyllis

# RETIRED TEACHERS ORGANIZATION

## NOMINATION FOR PROVINCIAL EXECUTIVE POSITIONS ELECTED AT AGM

Deadline for Nominations – May 20

Nomination for 2010:

Pension Representative

Name of Nominee: \_\_\_\_\_

Branch to which Nominee belongs: \_\_\_\_\_

Address of Nominee: \_\_\_\_\_

Tel #: \_\_\_\_\_ - \_\_\_\_\_

Email: \_\_\_\_\_

RTO Branch Activities:

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RTO Provincial Activities:

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Other (Including NSTU Local or Provincial activities):

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**Return to:**

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

# RETIRED TEACHERS ORGANIZATION

## COMMITTEE APPLICATION

Deadline for Application – May 20

The RTO has four standing committees. They are:

- Assessment
- Communications
- Membership
- Pensions & Benefits

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

**[Please Print]**

Name: \_\_\_\_\_ Branch: \_\_\_\_\_

Address: \_\_\_\_\_ Tel #: \_\_\_\_\_ - \_\_\_\_\_

\_\_\_\_\_

Postal Code: \_\_\_\_\_ - \_\_\_\_\_

Email: \_\_\_\_\_ Signature: \_\_\_\_\_

RTO Branch Activities:

\_\_\_\_\_  
\_\_\_\_\_

RTO Provincial Activities:

\_\_\_\_\_  
\_\_\_\_\_

Other (Including NSTU activities):

\_\_\_\_\_  
\_\_\_\_\_

**Return to:**

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

# Motions for the RTO AGM

1. **BE IT RESOLVED** that the Provincial Executive of the RTO/NSTU be expanded by having seven members at large in lieu of the present 4. (increasing the number of Executive from 10 to 12 for 2011-2012.)
2. **BE IT RESOLVED** that the current four regions be redefined into seven geographic regions as follows:

**Atlantic Shore**

Glace Bay & Area  
New Waterford  
Northside Victoria  
Sydney & Area

**Strait**

Antigonish/  
Guysborough  
Inverness  
Richmond

**Chignecto-Central**

Colchester-East Hants  
Cumberland  
Pictou

**Halifax Metro**

Dartmouth  
Halifax CPX  
Halifax City  
Halifax County

**Valley**

Annapolis  
Kings  
West Hants

**South Shore**

Lunenburg  
Queens  
Shelburne

**Chignecto-Central**

AER-Baise Ste. Marie (Clare)  
Digby  
Yarmouth-Argyle

3. **BE IT RESOLVED** that the position of secretary as an elected position be discontinued in 2011.
4. **BE IT RESOLVED** that the position of Secretary shall be filled, as of the 2011 AGM, by the election of a sitting “member at large” by the Provincial Executive.  
See 3. above.
5. **BE IT RESOLVED** that the election of “members-at-large” for the year 2011 be at the regional level, and that the two year terms shall be staggered to provide continuity:
  - Atlantic Region – election 2011 (one year remaining from 2010)
  - Strait –
  - Chignecto-Central – (Fred Jeffery elected 2009 gone)
  - Halifax Metro – (Jo-Ann Hartling-Cuvelier elected 2009 gone)
  - Valley -
  - South Shore – 1 or 2 (one year remaining)
  - South West shore – 1 or 2

That those elected for 2010 members at large serve 2 years. Recommend that one area – in 2011 elections – have M-A-L serve 3 year term with option to re-offer for an additional 2 year term.

**BE IT FURTHER RESOLVED** that the Constitution (Article 5 (B) (i)) be changed to reflect new terms for members-at-large.

6. a) Whereas the Constitution now has elections for only three Table Officers - i.e. The President, Vice President and Treasurer, to be held in the same year,  
Whereas this would mean no elections at the AGM on alternate years;  
**BE IT RESOLVED** that the terms of office allow for the election of President and Vice president one year, and the election of Treasurer in alternate years.
7. **BE IT RESOLVED** that the RTO investigate and take appropriate action to insure that retired teachers are not discriminated against in substitute hiring.
8. **BE IT RESOLVED** that the RTO request the Insurance Trustees to extend an option to rejoin the dental plan to any teacher who has elected to stay in the plan after retirement and who was taken off the plan as the result of reaching the age 75 before the extension from 65 to 75 became effective.  
(Submitted by Don Louder, RTO Provincial Executive)



9. **BE IT RESOLVED** that the changes outlined in the “Constitution” and “Operational Procedures” as highlighted in the attached documents be approved.  
 Under the Constitution the items are: Add to 5 A. new subsection III: Should a Past President be unable to serve, the Executive shall assign his/her duties to one or more members of the current executive.  
 Under 6 J. delete current (b) (to go to Operational Procedures) and add new  
 6 J.(b) – Prior to payment, the ACER/CART fee shall be reviewed by the Executive.  
 Add new 6 K Conflict of Interest Item:  
 Members attending meetings of the executive, branch presidents, standing or ad-hoc meetings must identify possible conflict areas once the agenda has been approved;  
 (i) A conflict of interest heading shall appear on the agenda immediately following the item Agenda (Additional Approval);  
 (ii) Should a conflict of interest occur, either following the presentation of the agenda, or occurs during subsequent discussions, the members presence during such discussion shall be at the discretion of the Chair.  
 Under resolution 9, Operational Procedures will be reviewed at the AGM prior to passage. Many of these items are current practice for housekeeping nature.
10. **BE IT RESOLVED** that the annual dues for RTO membership be raised from \$2/month to \$3/month per member beginning July 2010.

## 12th Annual Retired Teachers Golfing Tournament

**Where:**

Truro Golf Club



**When:**

Wednesday, September 15, 2010  
 Shotgun start 1:00pm

**Deadline:**

Applications, index and fees should be received by August 20, 2010. Because of popularity in 2009, please register early. Our cut-off number this year is 124 allowing for some foursomes of spousal partners of retired teacher golfers.

**Prizes:**

Special Competition each Division  
 Over all Gross Tournament Winner  
 1st Gross and 1st net in each division  
 Hole-in-One  
 Other prizes by draw

**Format:**

Two person scramble  
 Five divisions A, B, C, Mixed & Ladies (if numbers permit)

**Fee:**

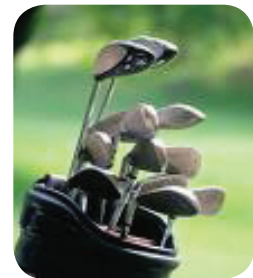
\$65.00 per person  
 Please enclose fee & index with application  
 Meal provided  
 Putting Contest with prizes

**Golf Carts:**

Carts must be booked at pro shop (902-893-4650)  
 Power carts are limited (20) but the course is flat and walker friendly.

**Inquiries & Registration**

Chester Sabean  
 12901 Hwy 2  
 Lower Onslow, NS  
 B6L 5G1  
 902-897-7274  
 cdeesabean@eastlink.ca



## RTO.NSTU.CA by Colin Campbell

Need information between newsletters? Looking for contact information to get in touch with a committee member or a branch president? Want to review details on our group insurance plan? Any other questions you need answered?

The RTO's web site is a great first place to look. New and updated information is put on the web site as soon as possible after it first becomes available. All documents are dated, so you know how recent the information is. The site is easy to navigate and has lots of information relevant to retired teachers.

Check it out: [rto.nstu.ca](http://rto.nstu.ca)

## THE NOVA SCOTIA TEACHERS' COLLEGE ANNUAL REUNION 2010

The Nova Scotia Teachers' College Annual Reunion 2010 is the place to be August 20 -22.

Regardless of what year you may have graduated or whether you graduated from the old Normal School, N.S. Normal College or the N.S. Teachers' College, you are invited to attend the 40th Annual Reunion. Special attention will be given to all the classes that end in '0', but everyone is welcome.

The reunion will be held on the Campus of the Community College (former Teachers' College), Truro, August 20 - August 22, 2010.

Rooms and meals are available at the residence. A block of rooms has also been booked at the Best Western Glengarry Hotel. You must book before mid July to get the discounted rate.

As usual on Friday evening there will be a 'Pub Night'. We are really pleased to welcome Senator Jane Cordy as our guest speaker. Senator Cordy, a native of Sydney, C.B., graduated from Teachers' College in 1970.

For Registration Forms or more info contact Rosella Mac Donald 736-6315, [rosellamacdonald@yahoo.ca](mailto:rosellamacdonald@yahoo.ca) or Robert Jordan, [rwjordan@ca.inter.net](mailto:rwjordan@ca.inter.net)

Check out the web site at [www.nsteacherscollege.ca](http://www.nsteacherscollege.ca)

## AGM 2010

Hosted by Annapolis Valley Branches of the RTO at the Wandlyn Inn, Coldbrook, NS

### Information for RTO Branch Presidents

#### Rooms

The conference Room rate @ \$80 +HST. Extra days at the same rate if you indicate this when booking by May 9, 2010. You must identify yourself as an RTO member and you may be asked to show your RTO membership card at the registration desk.

The Wandlyn is a medium sized, 2-story hotel with no elevators. There are drive-up rooms available in the front and the back of the hotel and there are only 80 non-smoking rooms. Please make your request when you book.

Reservations: 1-800-447-7220 or [reception@wandlyninn.ca](mailto:reception@wandlyninn.ca)

**Meeting rooms on Thursday** for Executive, Presidents, and evening Reception.

**AGM Friday** will be held in Salon D in Evangline Conference Centre in the morning from 9:00am-12:15pm and continue in the afternoon if necessary. There will be a coffee and tea break from 10:30-11:00am in the foyer of the Evangline Centre.

Luncheon will be 12:30pm in Salon B and C. The details of the menu have yet to be decided, but will consist of Annapolis Valley produce, organic where possible. Meal ticket will cost \$30.00 and will be ordered in the usual fashion.

**Thursday evening Reception** will be held in the Cortland Room. There will be a cash bar and incidental music by Brian Johnston, a well-known Valley musician and, now, a retired teacher. Party trays will be served compliments of the Valley Locals.

**REGISTRATION** desk will be available Thursday afternoon and evening and Friday morning.

**SPONSORSHIPS** have been requested from:

Johnsons, Teachers' PLUS Credit Union, Maritime Travel, Blue Cross (Canada). Kings Regional Development Agency. Wurth Canada

**Annual General Meeting  
Retired Teachers Organization  
Wandlyn Inn, Coldbrook, NS**

**Friday, June 11, 2010**

**The 2010 AGM has been scheduled in two sections:**

Business and Dinner

Business: 9:00am	Salon D in Evangline Conference Centre	Wandlyn Inn, Coldbrook
Dinner: 12:30 p.m.	Salon B and C	Wandlyn Inn, Coldbrook

Hotel Reservations can be made at: 1-877-447-7270 or by visiting [www.wandlyninn.ca](http://www.wandlyninn.ca)

**Registration:**

Name: \_\_\_\_\_

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

Postal Code: \_\_\_\_\_

Name of Guest (Not an RTO Member): \_\_\_\_\_

DINNER TICKET(S):	_____ member/s @ \$30.00	\$ _____
	_____ guest @ \$30.00	\$ _____

(Use cheque/money order payable to RTO) Total: \$ \_\_\_\_\_

Please check the appropriate square.

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

REGISTRATION MUST BE RECEIVED BEFORE MAY 14, 2010 TO:

**(Please make cheques payable to the RETIRED TEACHERS ORGANIZATION)**

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

**(No refunds will be made after May 21, 2010)**

**Paid in advance tickets will be held at the door.  
No meal tickets will be on sale the day of the AGM, due to confirmation requirements.**

# Yarmouth / Argyle RTO Branch

**(Bottom)** Here is a group of retired teachers from the Yarmouth-Argyle Branch about to go out on a tour of some of the scenic “tourist spots” in the Yarmouth area. They finished up their tour with lunch at a small restaurant in the light house located at the entrance to Yarmouth Harbour.

**(Top)** The Yarmouth-Argyle RTO Social Committee is always busy planning fun activities. These ladies enjoyed a beautiful day golfing.

**(Bottom Right)** Whether it’s curling, skating at the rink, a day of golf, or an afternoon bowling, members of the Yarmouth-Argyle RTO are encouraged to have fun together and to make the best of their retirement.

**(Second From Top)** Our vice-president, Wendy Woodworth, laying the RTO Wreath on behalf of our membership at last year’s Remembrance Day Service.

**(Bottom Right)** The Yarmouth-Argyle Branch is always active and golf scrambles seem to be popular. Just ask these guys!

**(Below)** RTO luncheons are a great way to get the membership together and socialize. And the food is good too!

