

The Retired Teacher



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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.

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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 Teacher Elected to Nova Scotia Hall of Fame

Susan Smith, who retired from over 35 years of teaching, was inducted into the Nova Scotia Hall of Fame in October 2005 as a builder. It was noted at the ceremonies that her coaching career was one of change, growth and success.



Sue spent her entire career in Hebbville, Lunenburg County, where she was hired in 1968 right after graduating from the Nova Scotia Teacher's College. Coaching was a true love for her. She spent most of her time with basketball, track and field and cross-country but in the earlier years of her career, she also coached soccer, volleyball and badminton.

Smith faced a number of challenges as a coach of females. When she began, female athletics did not have a high priority in the school systems of this province. She saw this as unacceptable and fought hard for equality whether it be for gym time, uniforms or any other issue. A lot was expected of her athletes and that showed through with their performances. Sue coached her way to 105 Regional banners and 21 Provincial banners. The dedication shown by her earned her many awards including the award for Outstanding Contribution in School Sport in Lunenburg County in 1999, and in 2004 she became the first recipient of the Dorothy G. Walker Distinguished Service Award.

RETIRED TEACHERS ORGANIZATION



RTO EXECUTIVE 2005-2006

President	Tom Gaskell	736-1267
Past President	Phil Hughes	863-6185
Vice President	Earl Muise	648-2200
Secretary	Carol Samson	345-2502
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Member-at-Large	Dorothy Smith	463-6511
Pension Committee Rep.	Jim Kavanaugh	862-3833
Newsletter Editor	Doug Manzer	667-9344
NSTU-RTO Liaison	Earle Tubrett	477-5621
	1-800-565-6788 (Toll-free)	

Regional Branch Presidents

Annapolis	S. Albert Johnson ...	825-3062
Antigonish	Bill Timmons	863-5269
Clare	Lloyd LeBlanc	769-2190
Colchester-East Hants	Jon Davison	893-3890
CPX	Mary Hammond	852-3146
Cumberland	Jack Boyd	667-8341
Dartmouth	Dorothy Smith	463-6511
Glace Bay and Area	Fabian MacNeil	849-7431
Halifax Regional	Theresa Zukauskas .	423-2400
Inverness	Emile Chiasson	224-2348
Kings	Bill Wagstaff	678-5776
Lunenburg	Bill Whalen	543-2265
New Waterford	Karl Hicks	849-9480
Northside-Victoria	Jim Prince	736-6998
Pictou	Gary Burley	893-7682
Queens	Owen Hamlin	354-5092
Richmond	George J. Landry	535-3248
Shelburne	Margaret A. Dawe ...	656-3276
Sydney & Area	Peter Mombourquette..	564-9706
West Hants	Arthur Benedict	798-3385
Yarmouth-Argyle	Norbert LeBlanc	742-7973

8th Annual RTO Golf Tournament

Date:	Thursday, Sept. 28, 2006
Start Time:	9:00 am
Place:	Paragon Golf & Country Club Kingston, NS
Contact Person:	Vic Fleury vfleury@av.eastlink.ca 63 Main Street Jefferson Sub-Division Kingston, NS B0P 1R0 902-765-8665
Format:	2 Person Scramble
Cost:	\$50.00 per person Golf/Meal/Trophies included
Hotels in Area:	Mid-Valley (Middleton) Aurora Inn (Kingston)

**NOTE: Golf carts available \$30.00
(includes HST). Contact pro shop 902-765-2554
or toll-free 877-414-2554**

Annual General Meeting

The RTO Annual General Meeting will be held on May 31, 2006 in North Sydney. The AGM will begin at 9:30am followed at 1:00pm by the annual dinner. Elections will be held for all Executive positions with the exception of the NSTU Pension Committee Representative. Plan now to attend and consider offering your name for an Executive position. More details will be provided in the April issue of this newsletter.

FROM the PRESIDENT of RTO

Welcome to another year! And while we have had some serious weather the past few winters, to this date it's been so good that I'm not at all in envy of the "snow birds".

Your RTO has been productively busy. The Executive members you have elected continue to work diligently on your behalf, and as you follow our progress, hopefully you will be pleased with the efforts put forth.

As we move forward there are a number of areas I bring to your attention:

a. We have a mechanism in place for the year to assist in the election of Members-at-Large. This is to be refined as necessary for future elections and eventually to become part of our Constitution.

The Province has been geographically sectioned into four areas providing for the election of one member-at large from each area of the province.

b. With Universal Membership a possibility for this coming year, we are re-examining our entire budget procedure to make sure we remain financially stable.

With the loss of the NSTU grant this past year, increased presidents meetings, and the depletion of our reserve fund, the entire membership

fee structure is being studied closely. While dues have remained at \$10 for years, our present operating costs with no additions is about \$16/member, obviously necessitating a fee increase.

- c. As we continue to seek ways to act as advocates on your behalf, we will be going out to the membership for your input to help determine what matters most to retirees.
- d. We continue to seek an increased role for the RTO on various committees, thus assuring front-end input and consultation on matters affecting retirees within the framework of the NSTU.

Maybe there are some who aren't satisfied with our progress or what we have accomplished thus far. This I can respect. However, having been given the opportunity to be intimately involved in the evolution of our Constitution and Operating Procedures, the Branch Presidents Handbook and the development of our Vision for the Future, including universal and automatic membership, I am pleased. I am not satisfied to a point where we can now rest! We still have much work to do.

I repeat once again, the sentiment I echoed in December 2003. I believe our



future well being as well as the well being of the NSTU can only be strengthened by the retired members being an active force within the NSTU. We will continue to work towards a truly collaborative partnership of teachers – active and retired.

May you have a truly great spring and my best wishes for the greatest of joys – good health and the love of family and friends.

PS – Special thanks to those Branch Executives and members who have invited me to their meetings and allowed me to speak directly with our membership.

—Tom Gaskell



Day Dreams

Your Home Hair Design

Elegant hairstyling in the comfort of your own home with master stylist Kathryn Robb.

Finest quality hair products.

Color, highlights and perms.

Ladies haircuts - \$45.00

Treat yourself to an exceptional hairstyle.

Call 441-8787 for an appointment.

River Cruising— your next vacation

BY DANNY ALMON

Sternwheelers—the word evokes visions of the lazy Mississippi and Tom Sawyer but that is only the tip of the iceberg where river cruising is concerned. Sternwheelers even ply the icy glacial waters off Alaska, though that is a topic for another story.

River cruising can be found in numerous places around the world, from the Yangtze River in China, to a multitude of destinations in Europe, to barge cruising in the UK, to cruises on the Nile in Egypt. And, yes, to various rivers in the US like the Snake and Colorado and Mississippi, to name a few.

Combining the ability to see many places while unpacking only once, river cruising combines what's best about cruising in general and motor coach touring. Arriving at your embarkation point, you board the ship—capacity usually under 300 people and often only about 150 people with an average age of about 60 and usually well-educated and interested in history and culture—and are brought immediately to your luxurious stateroom. Depending on your location in the ship you will have varying size windows that allow you to watch the ever-changing scenery pass by. On a recent two week Budapest, Hungary to Amsterdam, Netherlands cruise, we experienced a mid-level cabin (every stateroom is an outside cabin) that had windows that we could comfortably sit by and watch swans swimming past the ship!



Unlike ocean cruising with thousands of fellow passengers and days at sea with little to see, river cruising always has something to see, whether it be the numerous castles along the Rhine, bikers who ride through the wilderness on modern bike paths alongside the river, people fishing or swimming riverside or the innumerable

little towns that pop into sight around almost every corner.

River cruising, although more expensive than the average cruise, also includes more. There is open-seating, 5* cuisine on board, comprised of standard fine choices, plus a choice of the local dishes of the country being visited. High quality tours are usually included with every stop, which not coincidentally, often occurs in the heart of the city or town visited. And—uncommon with ocean cruises—no lineups to get on and off the ship!

When your cruise is finished, you will have made many new friends, experienced new places and be more than satisfied with your journey.

River cruising—let it be your next experience!

Danny Almon, a recently retired high school teacher operates his own travel agency. Contact Almon Travel at 902-431-4932 or e-mail dsalmon@hfx.eastlink.ca.

Fraud: Recognize It. Report It. Stop It.

The Centre for the Financial Services OmbudsNetwork is a member of the Fraud Prevention Forum. Chaired by the Competition Bureau, the Forum is a group of private sector firms, consumer and volunteer groups, government agencies and law enforcement organizations committed to fighting fraud aimed at consumers and businesses. Its mandate is to prevent Canadians from becoming victims of fraud through awareness and education, as well as to increase reporting when it occurs. This year, March has been designated Fraud Prevention Month. As part of its activities for the month, the Better Business Bureau of the Maritimes in partnership with the Competition Bureau will be holding its 1st Annual Scam Jam on Thursday March 30, 2006. For more information, visit: www.bbbmp.ca/scam_jam.html

Problem With Your Financial Services Provider? Not Sure Where to Turn for Help? Consumer Assistance Service Channels Complaints

Have you ever had a question or an issue with your financial institution and been unsure where to turn?

The Financial Services OmbudsNetwork (FSON), a not-for-profit organization, offers a free referral service that guides consumers to the appropriate point in its network of financial providers and related agencies. "We help consumers resolve issues quickly by putting them in touch with the right people. We also act as a resource throughout the complaint resolution process," says the Centre's CEO, Pierre Gravelle.

The OmbudsNetwork is an independent service which provides financial consumer assistance and complaint resolution free of charge. Its services cover banking and investment, health, life and travel insurance as well as home and auto insurance.

"Since we began operations late in 2002, our Consumer Assistance Specialists have handled thousands of enquiries, concerns and complaints from consumers across Canada", notes Gravelle. "Our first step is generally a referral back to a complaint-handling contact at the company." Gravelle advises that it's always best to begin where the problem began: with the service provider. "Talking with the firm first gives the consumer and the company the chance to sort things out at an early stage. Often, a call to the *right* person can resolve problems without any need for further action," he says.

According to Gravelle, consumers call with a variety of issues, ranging from concerns about insurance claims and policy cancellations, their bank loans, savings or chequing accounts, disability insurance to issues involving investment advice and the suitability of their investments.

"We also receive complaints and enquiries which fall outside our mandate," adds Gravelle. "These range from complaints from consumers about collection agencies, disputes over employment insurance and credit report information, to concerns related to pension plans and bankruptcy. We refer consumers who call us with issues outside our scope to contacts in our informal network including other government bodies and regulators, community agencies, elected officials, credit counselors and associations."

When consumers and companies are unable to resolve issues, and the concern is within the Network's scope, the Consumer Assistance Specialists make a referral to one of three OmbudsNetwork services: the Canadian Life and Health Insurance OmbudService (CLHIO), the General Insurance OmbudService (GIO) or the Ombudsman for Banking Services and Investments (OBSI). "If you are unclear on the process or scope of service, it's important to give us a call early on," advises Gravelle. "There are some situations that the OmbudService cannot investigate. For example, they do not deal with complaints that are already for the courts, have been taken to binding arbitration, or involve breaches of law. In addition, in some instances, there are time limits, so the sooner you take action, the more likely you are to successfully resolve your issue."

In cases where an ombudservice investigates and the finding is in favor of the consumer, a report containing non-binding recommendations is issued. It is given to both the client and the financial institution; the financial institution is expected to act upon it and follow the recommendations for settlement.

"The OmbudServices base their assessments on four basic criteria: overall fairness, good business practices, accepted industry standards and practices and standards established by industry regulatory bodies, professional associations or the individual financial services provider," notes Gravelle. "Additionally, the Centre and the OmbudServices adhere to 10 standards: accessibility; timeliness; courtesy; clarity; accuracy; consistency; knowledge; fairness and impartiality; confidentiality; independence and objectivity."

A Complaint Information Kit, available at www.cfson.ca outlines the basic steps to making a complaint about a financial product or service and gives tips for what to do at each level. "Our website has seen a steady increase in traffic, with over 200,000 visits since we launched," notes Gravelle. "Consumers can use the site as a reference tool, or may use our Complaint Courier tool to electronically file a complaint with an ombudservice."

The referral service is available by calling toll free at 1-866-538-FSON (3766) for services in English and 1-866-668-RCSF (7273) for services in French. Trained bilingual Consumer Assistance Specialists are available Monday to Friday from 10:00 am to 7:00 pm AST.

"Of course," says Gravelle, "the best way to avoid problems is to be an informed consumer. There are plenty of websites and resources available to help consumers learn more – our site provides links to many of these in its Helpful Links section."

NOVA SCOTIA TEACHERS UNION

GROUP INSURANCE PLANS

PUBLIC SCHOOL RETIRED TEACHERS

PLAN	RETIRED UNDER AGE 65		RETIRED (AGE 65 & OVER)
	Retired Before Aug 1/2000	Retired After Aug 1/200	
Provincial Master Life & Accidental Death & Dismemberment	\$30,000 Life \$30,000 AD&D \$3,000 Dependent Life Spouse \$1,500 Dependent Life Children \$3,000 Funeral Expense	\$50,000 Life \$50,000 AD&D \$3,000 Dependent Life Spouse \$1,500 Dependent Life Children \$3,000 Funeral Expense	All coverage cancels end of month of 65 th birthday except for \$3,000 Retiree Life. Deducted from Nova Scotia Teacher's Pension. Conversion option available. See booklet. (NO FUNERAL EXPENSE)
Optional Life Insurance Spousal Life Insurance	\$10,000 to \$300,000 Premium paid 100% by teacher. Deducted from Nova Scotia Teacher's Pension. Can only continue the coverage in effect prior to retirement.		Cancels the end of the month of 65 th birthday. Conversion Option available. See booklet. Dependent coverage and Spousal Life cancels. Conversion Option available for spouse.
Voluntary Accidental Death & Dismemberment	\$5,000 to \$300,000 Premium paid 100% by teacher. Deducted from Nova Scotia Teacher's Pension. Can only continue the coverage in effect prior to retirement. Coverage same as active.		The termination date for Retired Teachers was extended from age 65 to age 75 effective April 1, 1998. Up to Age 70 - \$5,000 to \$300,000. Coverage same as Retired under 65. Age 70 to 74 inclusive - \$5,000 to \$100,000. Coverage same as above EXCEPT no coverage for Permanent Total Disability, Home-Maker Weekly Indemnity and Hospital Indemnity. Coverage ceases the end of the month of 75 th birthday. Deducted from Nova Scotia Teacher's Pension.
Medical	Total Care / Medical continues. Premium paid 100% by Province of Nova Scotia for Single or Family Plan. A retired teacher must enroll in the Plan within sixty (60) days of retirement, or within sixty (60) days of first pension cheque.		Coverage transfers to the Retired Teachers Health Care Plan. Premium paid 100% by Province of Nova Scotia. No drug coverage – covered under Nova Scotia Seniors' Pharmacare Program if 65 or over. Upon death of teacher, coverage continues for spouse if in receipt of Nova Scotia Teacher's Pension (Province of Nova Scotia pays 100% of premium).
Dental	Dental Plan continues if enrolled at date of retirement. Premium paid 100% by teacher. Deducted monthly from Nova Scotia Teacher's Pension.		The termination date of coverage was extended from age 65 to age 75, effective January 1, 1998. Premium paid 100% by teacher. Deducted monthly from Nova Scotia Teacher's Pension.
MEDOC[®] Travel	Available to all Members. Premium based on age. Deducted monthly from Nova Scotia Teacher's Pension.		Available to all Members. Premium based on age. Deducted monthly from Nova Scotia Teacher's Pension.
Home / Auto	Coverage continues. Deducted monthly from Nova Scotia Teacher's Pension.		Coverage continues. Deducted monthly from Nova Scotia Teacher's Pension.
Nova Scotia Teachers Plus Credit Union	Requested amount will be deducted from Nova Scotia Teacher's Pension.		Requested amount will be deducted from Nova Scotia Teacher's Pension.

March 2005

QUESTIONS & ANSWERS

PENSIONS

A. When a retired teacher goes to a Nursing Home or Home for the Aged, how is his/her pension affected in regards to the spouse who has no pension income?

Strictly speaking, his/her pension will not be affected. However, everyone who applies to a nursing home or home for the aged must complete a financial assessment process. You will need to report your income and the income of your spouse. Generally speaking, the income (including your teacher's pension) will be evenly divided between the two, excepting any employment income earned by the spouse who has no pension income.

For more information contact: Continuing Care: Toll free: 1-800-225-7225; website: www.gov.ns.ca/health

B. Canada Pension at 60? or 65?

If one knew how long he/she was going to live, it might be easier to answer this question. Most financial advisors recommend that a person take early CPP. Your benefits will be less but you will be getting the benefits for a longer period of time. The best answer, perhaps, is to check with your financial advisor before you decide, since questions of "spousal benefits" may impact on your decision.

C. How is Canada Pension affected by early retirement?

Early retirement could have a slightly detrimental effect on your CPP

Retirement Pension. Generally speaking, the more months you have been retired before your 65th birthday, the more there is a chance your CPP will not be maximized. For example, a teacher who took early retirement at age 52, and who remains "substantially retired", will not receive the maximum CPP amount. For further information, contact your nearest Canada Pension Office.

D. At age 60, how does Pension (TPP) change with receipt of CPP?

There is no change in the TPP at age 60 with the receipt of CPP. The change will take place at age 65.

E. At age 65, how does integration of pension (TPP) take place?

When a service pensioner under TPP becomes entitled by age (i.e., age 65) to receive benefits under CPP, his/her previous pension under TPP is recalculated and adjusted. In some instances, total income from the two pensions will be greater than the **original from TPP**. However, if you opt for early CPP benefits, at age 65 the total of the TPP and the CPP may be less than the original TPP. Upon integration, the teacher receives two (2) payments; one from TPP and one from CPP. *See examples of Integration of Pension Benefits (attached). Reference: Pension Services Group – 1-800-774-5070 (toll free); 1-902-424-5070 (local)

F. What happens to teacher's

pension when Old Age Security starts?

OAS starts at age 65. Coincidentally, this is the same age when integration of the teacher's pension (TPP) and the Canada Pension (CPP) may take place. At this point, the TPP will be reduced in accordance with a formulae used for the integration of TPP and the CPP. At age 65, a teacher will receive three separate amounts – a reduced teacher's pension, a *Canada Pension and the *Old Age Security amount (annual indexing will affect all pensions).

* To receive these pensions, you must apply for them. They are not automatic.

Note: If your total income exceeds \$62,144.00, a portion of the **Old Age Security** will be clawed back. Effective July 1, 1996, the Federal Government began holding back a portion of the OAS, at source, when income exceeded the above amount. As of January 1, 2006, OAS was set at \$484.63 per month. OAS is adjusted quarterly to changes in the Consumer Price Index.

Approximate figures, **as of 2006**, for a teacher with average salary of \$50,000.00

Examples:

1. TEACHER RETIRES AFTER 30 YEARS, AGE 60, BUT DOES NOT TAKE EARLY CPP.
30 YEARS @ 2%/YR OR
60% OF \$50,000
= \$30,000 PENSION

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2. Teacher retires, after 30 years, age 60, applies for CPP
30 years @ 2%/yr or
60% of \$50,000
= \$30,000 pension
Plus CPP age 60 to 65
(reduced) \$ 7,094
Annual pension from age 60
to 65 (with early CPP)
\$37,094
3. Teacher retires, after 30 years, takes CPP at age 65 (with integration)
From TPP (with variable percentages) \$22,420
From CPP \$10,135
Annual pension after age 65 (no early CPP) \$32,555
4. Teacher retires, after 30 years, has had CPP since age 60 and now turns 65 (with integration)
From TPP (with variable percentages) \$22,420
From CPP (2002) \$ 7,094
Annual Pension after age 65 (with early CPP) \$29,514

Old Age Security may provide an additional \$5815.00* at age 65, depending on total pensionable income.

G. Is my teacher's pension increased each year to assist in offsetting the increase in the cost of living?

(i) Pensions will be escalated (indexed) on January 1, 2006 by CPI -1% to a maximum of 6%.
Note: Teachers in their first year of retirement receive an escalation prorated to the number of months they were actually retired in the preceding year.

For the purposes of indexation, the increase is calculated using the average of the Consumer Price Index

(CPI) for Canada for the 12-month period from October to November of the preceding years.

(ii) Pensions will be indexed again on July 1, 2006 by $CPI - 1\% \times .5$ (to reflect a half year) to a maximum of 6% calculated using the average of the CPI for Canada for the preceding 6 month period from November to April.

(iii) Thereafter, pension will be indexed on July 1st of each year according to the following rules:

- a. For those who retire prior to August 1, 2006, indexing will be calculated using $CPI - 1\%$ to a maximum of 6% unless the retired teacher elected before July 31, 2006 to adopt the new rules under (b) below.
- b. For those teachers who retire after July 31, 2006, the following calculation of indexing shall apply:
 - i. If the funded level of the Plan, based on the previous December 31 valuation, is below 90%, no indexing will be paid; or
 - ii. If the funded level of the Plan is between 90 and 100% funded, 50% of the CPI may be paid at the discretion of the Pension Trustee Board; or
 - iii. If the funded level of the Plan is over 100% funded, full CPI will be paid to the extent that it does not bring the Plan below 100% funded.

Note: Notwithstanding the above, indexing will be a minimum of 50% of the CPI when paid on July 1, 2007 regardless of the funded level of the Plan.

H. Now that I'm on pension, can I teach?

If you are on disability pension, the answer is definitely NO! If you are on a service pension, the answer is YES!

I. Will teaching after retirement affect my pension?

A pensioner, on a service pension, can teach up to and including 69.5 days without affecting the pension received.

J. What happens if I teach more than 69.5 days?

In this case, your pension will cease to be paid. Because your insurance benefits are tied to receiving a teacher's pension, you will end up paying the full costs of your medical plan and risk losing coverage under the life and dental plan. You should call the NSTU or Johnson Inc. to discuss this before going over 69.5 days.

K. If I teach, must I pay pension contributions?

No. You should advise the employer's payroll office that you are already in receipt of a teacher's pension.

Note: The same rule applies if you are in receipt of Canada Pension.

L. What happens to a retired teacher's pension in the event of a divorce?

In all probability, a percentage of it will be awarded to your "ex". Our pensions are part of the assets in a marriage that can, in the event of a divorce, be divided between the parties. The actual percentage awarded depends, to a great extent,

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on the number of years you were married and/or living in a common-law relationship together, while you were working and making contributions to the pension plan. Other factors are involved. If you should find yourself in the unfortunate position of going through a divorce, the best advice, perhaps, is to hire a reputable lawyer.

M. In the event of a death (spouse, relative for whom you are

responsible, etc), whom should I contact?

Check for benefits with the Nova Scotia Teachers Union – 1-800-565-6788.

N. In the event of my death, what percentage of my pension will my surviving spouse receive?

That depends upon when you retired. If you retired prior to 1988, your spouse would be entitled to

50% of your pension. If you retired after 1987 * your spouse is entitled to 60% of your pension.

* Legislation was enacted changing the surviving spouse's entitlement effective as of January 1, 1988.

Effective May 1, 2003, teachers who retired after that date may choose to accept a reduced lifetime pension to enhance the survivor's pension to 80% or 100% by making the election at the time of retirement.

IMPORTANT PASSPORT INFORMATION

In early April, the Government of the United States of America announced new rules regarding passports. The proposed new rules, that may undergo amendments, means that by December 31, 2007, all Canadian citizens will require a passport to enter, transit, or leave the United States. The new American passport rules are expected to be launched in three phases, with three key dates:



- **December 31, 2005** – all Canadians transiting through the U.S. to or from the Caribbean, Bermuda, Central or South America will need a passport
- **December 31, 2006** – all Canadians traveling by air or sea to, from or through the U.S. will need a passport
- **December 31, 2007** – all Canadians traveling by air, sea, or land, from or through the U.S. will need a passport

SHOULD YOU BE CONSIDERING TRAVEL TO THE U.S. IN THE FUTURE, YOU SHOULD APPLY FOR YOUR PASSPORT NOW TO AVOID DELAYS THAT WILL NO DOUBT OCCUR AS THE DEADLINES APPROACH.

Passport Applications

Passports are available online at www.pptc.gc.ca/online_forms/travel_doc_e.asp or in person at all Canada Post offices and Canada Post outlets.

Needed Information

- Original Birth Certificate or Citizen Certificate (to be returned)
- All three pages of the application form completed and signed correctly
- Two identical passport photos taken within the last 12 months. Black and white or color photos are acceptable. One photo must be certified by a guarantor
- Any Canadian passport or travel documents issued to you in the last five years.

Fees

- A child under three years of age: \$22.00
- A child between 3 and 15 years of age: \$37.00
- A person over 16 years of age: \$87.00
- Passport photo cost is separate to the above costs

Guarantor

The guarantor, being a Canadian citizen that has known you for two years and able to confirm your identity, must sign the back of one of your photos. The following can serve as a guarantor: family doctor; dentist; lawyer; mayor; postmaster; pharmacist; professional accountant; school principal; university teacher; police officer; judge; magistrate; notary public; optometrist; or a minister of religion authorized to perform marriages.

More information

www.pptc.gc.ca or call toll free at 800-567-6868

Sources of Information *for Seniors*

The following is a list of locations for information that may be of interest. It is realized that many readers are not electronically connected and for those people, unfortunately, some information may not be available.

EXPRESSION

“Expression” is a publication of the Government of Canada National Advisory Council on Aging. The bulletin, published four times a year, is printed in both English and French. The content deals with very interesting articles on aging and senior related issues. Recent issues have dealt with grandparenting, seniors at work, caring for aging parents, the importance of seniors’ oral health and eating well to age well.

If one wishes to receive the bulletin, a request to be added to the mailing list can be made by contact at:

National Advisory Council on Aging
Postal Location 1908A1
Ottawa, Ontario
K1A 1B4

Or by Email at: info@naca-ccnta.ca

If one is electronically connected and wishes to view past issues including those mentioned previously, contact can be made online at www.naca-ccnta.ca/expression

HOME ADAPTATIONS FOR SENIORS

There may be some readers that find they have some disabilities or know of someone with disabilities that

make it difficult for them to remain in their home without adaptations to their residence (wheel chair ramp, widening doorways, etc). If you or someone you know falls into this category and wish information on the acceptable adaptations and assistance provided (forgivable loans of up to \$3500.00) for low-income eligible seniors contact can be made at 1-800-668-2642 or at www.cmhc.ca.

NOVA SCOTIA SENIOR CITIZENS’ SECRETARIAT

Of particular interest to most readers is the 136 page 2005 Programs for Seniors. In this booklet one can find information about active living, health care, transportation, housing, finances, legal matters and much more. A copy can be requested by making contact at: Seniors Secretariat

1740 Granville St., 4th Floor
P.O. Box 2065
Halifax, NS B3J 2Z2
Telephone: 1-800-670-0065

To view this booklet and other valuable and interesting information online go to www.gov.ns.ca/scs

CANADIAN ASSOCIATION FOR THE FIFTY-PLUS (CARP)

View their publication and other information at www.50plus.com

AMERICAN ASSOCIATION OF RETIRED PERSONS (AARP)

Find a selection of internet sites dedicated to seniors’ topics at www.aarp.org/internetsources

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
	1/4 page	\$80.00
	1/2 page	\$125.00
	1 page	\$200.00

Short Want Ads or For Sale/Rent ads:
\$5.00 for 20 words and 15 cents for each additional word.

Payment to: RTO, Treasurer of RTO, 3106 Joseph Howe Drive, Halifax, NS B3L 4L7

Executive Highlights

December 2005

- Received \$402.50 reimbursement from Holiday Inn related to the change in RTO AGM meeting room
- Dealt with Deed of Incorporation for the Legacy Foundation re changing name from Association to Organization
- Reviewed a draft budget report
- Met with Fran Reddy-Chisholm (NSTU Counseling Services) re transition from the classroom to retirement
- Requested a meeting of the Liaison Committee and set agenda items
- Received committee reports from Pension and Benefits, Finance, Publication/Webmaster and Group of IX
- Received nomination forms for the Lieutenant Governor's Award
- Received an update on actions to incorporate automatic membership



Deals & Discounts

The November issue of The Retired Teacher contained a listing of deals and discounts available to retired teachers. If you wish to again visit these discounts for review or additions to the list, you may do so at www.nstu.ca.



Cost of Living ADJUSTMENT

Your pension cheque increased as of January 1, 2006. The cost of living adjustment (COLA) over the period from November 2004 to October 2005 compared to the period November 2003 to October 2004 was 2.3%. Since your increase is based on COLA less 1%, your pension cheque was increased by 1.3%.

Membership Application 200__ - 200__ RETIRED TEACHERS ORGANIZATION

Name: _____

Address: _____

City/Town: _____

Postal Code: _____

Phone: _____

Professional Number: _____

NSTU Local Area: _____

RTO Branch: _____

THE RTO MEMBERSHIP YEAR RUNS FROM OCTOBER 1 OF EACH YEAR UNTIL SEPTEMBER 30 OF THE FOLLOWING YEAR. MEMBERSHIP FOR THE CURRENT YEAR MAY BE ACTIVATED BY INCLUDING A TEN DOLLAR (\$10.00) CHEQUE WITH THIS FORM.

PLEASE CHECK ONE:

1. PRE-AUTHORIZED DEDUCTION:

I AUTHORIZE THE DEPARTMENT OF FINANCE TO DEDUCT MY ANNUAL MEMBERSHIP FEES OF TEN DOLLARS (\$10.00) FROM EACH OCTOBER PENSION PAYMENT UNTIL SUCH TIME AS I REVOKE THIS AUTHORITY TO THE RTO.

SIN (optional): _____

Signature: _____

Date: _____

****THIS FORM MUST BE RECEIVED BY THE RETIRED TEACHERS ORGANIZATION BY AUGUST 30TH TO ENABLE THE DEDUCTION TO BE MADE IN OCTOBER.**

2. ANNUAL REMITTANCE METHOD:

My annual membership fee of ten dollars (\$10.00) is enclosed.

**Make cheque payable to:
Nova Scotia Retired Teachers Organization**

Foundation Grant Application

Following the AGM of May 31, 2006, the RTO Executive will be meeting to award the accumulated interest in the Legacy Fund. Should you know of an institution that may qualify for the award, you are asked to have them request a grant application form at the address given on the bottom of the advertisement on the right.

The logo for 'ACTIVATE' is written in a bold, yellow, 3D-style font. The letters are slightly slanted and have a shadow effect, giving it a dynamic and energetic appearance.

ATTENTION RETIRED TEACHERS!!

Activate your *free* account today
and explore what the *new* www.nstu.ca
has to offer you!!

Retired NSTU members in receipt of a pension (through work in the Nova Scotia public school system, Community College or APSEA) are eligible to receive an NSTU webmail account.

This webmail account gives retired members:

- *A 10 mb webmail account*
- *Access to NSTU Members-Only website, featuring the most recent version of NSTU publications*
- *An opportunity to share years of experience with early career colleagues through the NSTU messageboard system.*

TO ACCESS THIS ACCOUNT AN INTERNET CONNECTION IS NEEDED

**CONTACT LIANE DESLAURIERS AT CENTRAL OFFICE:
LDESLAURIERS@NSTU.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**