

# The Retired Teacher

Nova Scotia Teachers Union

Volume 41, Number 2, February 2010



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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**

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## Dental Plan Extended Beyond Age 75

The RTO is pleased to announce that their request to have the Dental Plan extended beyond age 75 was approved by the NSTU Group Insurance Trustees.

The change, which came into effect on January 1st, 2010, is only applicable to those enrolled in the Total Care Dental Plan at the time of the change. However, plan members who had turned 75 since January 1st have been notified.

Any member that is under the age of 75 will not have their coverage terminated unless the member terminates the coverage himself/herself. There is no change in the cost of the dental premium as a result of this extension.

# 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 2008-09

Annapolis	Vic Fleury .....	765-8665
Antigonish	Anja Sampson.....	
AER-Baie Sainte-Marie	Andre J. Turbide .....	769-3006
Colchester-East Hants	Jon Davison .....	893-3890
CPX	Mary Hammond .....	852-3146
Cumberland	Peter Lewis .....	243-2075
Dartmouth	Dorothy Smith.....	463-6511
Digby	Debby Trask Cushing .....	837-5936
Glace Bay & Area	Margaret Whyte .....	849-7226
Halifax County	Colleen Putt.....	835-5417
Halifax Regional	Shirley Marchand .....	435-7162
Inverness	Emile Chiasson .....	224-2348
Kings	Joan Jensen.....	
Lunenburg	Herbert Seymour.....	543-7781
New Waterford	John Donovan .....	862-7868
Northside-Victoria	John Currie .....	564-9138
Pictou	Karen Sutherland.....	
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

## Winter 2010

### From the Editors



*Are we there yet? I mean, "Is Spring almost here?" I can't complain about the severity of the winter; just the length.*

*The Vancouver Olympics has helped many of us push through February. Many of you are probably planning a trip to warmer climates or have already been. I hope it is/was a safe and enjoyable one.*

*The RTO has had a busy season tweaking the revised Constitution, editing the Operations, Practices and Policies handbook and taking care of business on behalf of all RTO members in Nova Scotia. Planning for the AGM in June is already in full swing. It will be an exciting one with executive elections.*

*Check out our updated RTO website for the latest news and information. I encourage you to contact NSTU and tell them you want the newsletter sent to you via email and/or will read it on our website. Our postage costs are staggering. If you and your spouse both receive a newsletter, cut back to one. Become or stay involved with your RTO Branch or at the provincial level. We need your energy, expertise and enthusiasm. See you in Coldbrook at the AGM!!*

*Jo-Ann Cuvelier, Co-Editor*

### 2009 Teachers' Pension

#### Investment Return

The last nine months of 2009 were very positive for pension investment returns for the Teachers' Pension Plan. Although the final figures will not be available for some time, the returns were in the 15-16% range. However, the unfunded liability figure remains huge and the funding level remains a major concern. The 2009 Valuation will determine the exact figures and these will be reported at the RTO AGM in early June.

# FROM the PRESIDENT of RTO

## President's Message

Greetings from the White Mountains of New Hampshire. I'm enjoying a winter holiday here and I'm so impressed by the contrast of how we in Nova Scotia view winter to how the people of the Mount Washington Valley view it. The headline in the local "Daily News" just a week ago read "It's all about snow" and it is. The exterior of the shops along the main street of the town as well as houses throughout the country-side are decorated with wreaths and lights. Almost every tree along the Mount Washington Highway, through the towns of Conway and North Conway are decorated with lights. I asked why the Christmas decorations but instead 'a celebration of winter' and decorations remain until the snow goes. Winter sports such as downhill skiing, cross-country skiing, snowshoeing, snow-mobiling, ice-climbing, skating, and mountain hiking are particular to this area. It's amazing to see hockey games played on outdoor rinks with all the concession stands in the open air. Sometimes I have wondered how people can be conditioned to the cold. In all the times I have traveled here I have never heard a complaint about winter or about snow. One gentleman that I met in a ski lodge told me he had just returned to skiing after a knee operation. I complimented him on his efforts and spirit. I was even more impressed when he said "yes, ma'am, I'm proud of myself, considering that I just turned ninety-one."

And I didn't prorogue the RTO so that I could enjoy my beautiful holiday!! I returned in January for an Executive Meeting and a joint meeting and reception between RTO and the Executive of the NSTU. This provided us an opportunity to share our accomplishments and our concerns with our counterparts of the NSTU. We feel that this meeting was a very productive and purposeful venue to inform the

provincial executive of the composition and structure of the RTO and of the importance of having representation on the Insurance Trustee Board. It is of utmost importance to have first hand information on issues that might impact the pensions and benefits of our members. Our assessment committee has all but finalized our policies, practices, and procedures handbook and indeed it will be the 'bible' not only for our own use but also for the Branch Presidents. The Membership Committee has our



data base almost completed and has gone through great strides to increase our membership by targeting our new retirees. Communications Committee continues to make every effort to reduce costs by having members receive one issue of our newsletter electronically while still making hard copies available to those who do not have electronic capabilities to receive the newsletter online. Pensions and Benefit Committee continue to monitor the status of our pensions while pursuing possibilities for more and better benefits. The extension of dental coverage beyond age 75 is a result of their efforts.

The AGM is fast approaching. This year we are being hosted by Kings Branch in Coldbrook in early June. A number of executive positions will be up for election and the resolution to increase the number of members at large will be presented for

endorsement. Plan to attend and please register early. The success of our AGM is dependent upon good representation from across the province. Details for the AGM will be in the April edition of "The Retired Teacher".

In December the Group of IX met with our Minister of Health, Maureen MacDonald, at Province House. We were given the opportunity to engage in dialogue on issues of importance to seniors across Nova Scotia. Some of these were; Caregiver Allowance ... Although this is a very worthwhile program, we asked that more emphasis be placed on the caregiver vs. the recipient of the care. Palliative Care ... We stressed the importance of extending the provision of palliative care drugs at no cost for those who wish to be in their own home rather than in a hospital. Continuing Care ... We support the creation of multi-purpose rooms in long term facilities, however, we are concerned that these rooms must be designed to support various activities such as dentistry, physio-therapy, and other services.

National Pharmacare... Our members strong support action to make progress towards a National Drug Plan and a National Formulary.

Seniors Pharmacare... Premiums are not expected to increase in 2010.

However, we were very concerned that the agreed 75%-25% formula between government and seniors could be eliminated and replaced by a different formula. This could result in a change in our co-pay premium.

The Minister assured us that she and her department would be available to enter into discussions with us at any time should we have any concerns. On that note, "Good Health and Happy Times" with family and loved ones. Don't let the 'winter blahs' catch up to you.

Sincerely,  
Phyllis Côté  
RTO President

ANNUAL GENERAL MEETING  
FRIDAY, JUNE 11, 2010

NS Retired Teachers Organization  
Wandlyn Inn, Coldbrook, NS  
Friday, June 11, 2010

Business Meeting: 9:00am – 12.15 pm  
(continuation after dinner if needed)

Dinner: 12:30 pm  
Dinner: \$30.00 (Members and Guests)

Registration:

All rooms: \$80.00 plus HST on presentation of RTO membership card.  
(Name and address details as per 2009)

Registration form and other info will be in the April newsletter.

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**11th Annual  
Retired Teachers  
Golf Tournament**



A very successful golfing tournament was held at Seaview Golf & County Club on September 7. 92 golfers participated.

The weather was spectacular; the golfing was lots of fun; and the prizes were plentiful.

Stay tuned for details of the 2010 tournament hosted by the RTO Truro branch.

**Classifieds! Classifieds!**

This newsletter and the RTO website would like to provide a service, free of charge to RTO members, in the upcoming issues.

If you want to buy, sell or rent, etc., let us know and we can advertise it for you in the next issue and/or get it posted on the website.

**DEALS & DISCOUNTS**

Updates can be found on the Members-Only side of the NSTU website at [www.nstu.ca](http://www.nstu.ca) or by phoning the NSTU Central Office at **1-800-565-6788**.

**Private  
Counselling**

Nelda Armour, MSW, RSW offers confidential professional counselling in Antigonish re: life transitions/ issues. Mental health background and addiction specialty. Covered by Blue Cross. Phone 902-863-3798 or email [nelda.jean.armour@gmail.com](mailto:nelda.jean.armour@gmail.com)

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**Retired Teachers Organization  
Nomination for Provincial Executive Positions (Elected at AGM)  
& Committee Nominations  
Deadline for Nominations – March 30, 2010**

Nomination for 2010:      President                    \_\_\_\_\_                    (Check One)  
   Vice President                    \_\_\_\_\_  
   Treasurer                            \_\_\_\_\_

Nomination for Committees: Assessment                    \_\_\_\_\_  
   Membership                        \_\_\_\_\_  
   Communications                    \_\_\_\_\_  
   Pension & Benefits                \_\_\_\_\_

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

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

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

Telephone: \_\_\_\_\_

RTO Branch & Provincial Activities: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Other/Activities: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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

Return:      RTP Nominations Chairperson  
                 Nova Scotia Teachers Union  
                 3106 Joesph Howe Drive  
                 Halifax, Nova Scotia, B3L 4L7  
                 Fax: (902) 477-3517

## Critical Illness Insurance

Another of the requests submitted by the RTO to the NSTU Group Insurance Trustees was for some form of Critical Illness Insurance. In response, effective May 1, 2008, an enhancement that provides a Critical Illness benefit was added to the Provincial Master Life Accidental Death and Dismemberment Insurance Program. This enhancement is available to all teachers, active

and retired to age 65, who are enrolled in the Provincial Master Life Insurance Program. Critical Illness Insurance is a type of insurance that pays out a lump sum on the diagnosis of a "serious illness". The Critical Illness Insurance covers heart attack, coronary artery bypass surgery, stroke, and life threatening cancer. If diagnosed with one of the above noted critical illnesses, the member may be eligible to receive a \$2,000 one time lump sum payment tax free. Diagnosis means the certified diagnosis of

a critical illness by a medical practitioner or specialist who is licensed and practicing medicine in Canada, other than the insured member or a business associate or relative. The payment of the benefit is subject to a survival of 30 days following the date of diagnosis or the date of surgery for coronary bypass surgery. Pre-existing condition clauses do exist in this policy. The Trustees are presently pursuing a Voluntary Critical Illness benefit that will hopefully be available in 2010.



### In Memoriam

(Deceased RTO Members)

Alana Chiodo Margaret Curry Maia Erjavce  
 Willena Jones Hibbert Lawrence Grace I. Moore  
 Marilyn Moore Joanne Nugent Hazel Oliver





# Cooking For Cancer

Visit our website for more information

#### TEACHERS PLUS INFO CENTRE

- 1 Need to get away for March Break, we can help you take flight. Contact us today.
- 2 Take advantage of our 5 for 5 loan special...call today for details.
- 3 Not sure what to do with your Tax Refund, open a Tax Free Savings Account with us.
- 4 Our office is open Wednesday and Thursday evenings for appointments only.
- 5 We are now offering exciting new account packages to fit everyone's needs.
- 6 Teachers Plus Credit Union will be closed Friday, April 2 and Monday, April 5 for the Easter Holiday.

#### One Stop Shopping



We offer travelers cheques, US currency, and travel insurance, all with excellent rates.

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Contact us for further details

\*Certain conditions will apply.

#### TEACHER TRAINING AWARDS

Congratulations to the winners of the Teacher Training Awards.

Blake Geddis - Acadia University  
 Ashley Fletcher - St. Francis Xavier University  
 Lori-Anne Deveaux - Cape Breton University  
 Melanie Samson - Universite Sainte-Anne





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# GUIDELINES

1. This annual disbursement is to honor the life and work of former teachers in Nova Scotia.
2. This annual disbursement is to benefit sick and/or challenged children.
3. This annual disbursement may benefit institutes that provide medical treatment and/or educational training for sick and/or challenged children on a not-for-profit basis.
4. This annual disbursement may benefit charitable organizations that work for the benefit of sick and/or challenged children.

### The objectives of the Retired Teacher Foundation are:

- A. to operate a fund exclusively for the benefit of sick and/or challenged children in the province of Nova Scotia;
- B. to solicit; accept; receive; acquire by grant, donation, legacy gift, bequest; or otherwise; any kind of real or personal property and to enter and carry out agreements, undertakings and conditions in connection therewith;
- C. to disburse annually the interest on deposits
  - (i) This annual disbursement is to honor the life and work of former teachers in Nova Scotia
  - (ii) This annual disbursement is to benefit sick and/or challenged children
  - (iii) This annual disbursement may benefit institutes that provide medical treatment and/or

# 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 1, 2010.**



*Retired Teachers Organization  
of the Nova Scotia Teachers Union*

**Retired Teachers  
FOUNDATION GRANT  
Application Form**

  

Name of Applicant \_\_\_\_\_

Address \_\_\_\_\_  
Number Street

\_\_\_\_\_  
City/Town Postal Code

Telephone No. \_\_\_\_\_ Fax No. \_\_\_\_\_

Federal Charitable Status Number \_\_\_\_\_

Program Coordinator \_\_\_\_\_

Brief Description of Program \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Number of children involved in this program \_\_\_\_\_

Percentage of total number of children in the program who are sick and/or challenged \_\_\_\_\_

How will this grant make a difference? \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Regular source(s) of funding for your organization \_\_\_\_\_  
 \_\_\_\_\_

**Note:**

1. By signing this application, you will also be authorizing the Retired Teachers Foundation to verify your business number and check any other relevant facts about your organization.
2. Please attach a one-page letter to elaborate on information requested in this form.

Signature \_\_\_\_\_ Date \_\_\_\_\_

*Please submit completed form no later than May 1<sup>st</sup> to:*

**RTO Legacy Foundation**  
 c/o President, Retired Teachers Organization – 3106 Joseph Howe Dr., Halifax, NS B3L 4L7

educational training for sick and/or challenged children on a not-for-profit basis

(iv) This annual disbursement may benefit charitable organizations that work for the benefit of sick and/or challenged children