

The Retired Teacher

Nova Scotia Teachers Union

Volume 38, Number 5, November 2006



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

The Retired Teacher is available online at www.rto.nstu.ca

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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

Error in Calculation of CPI

The RTO was apprised of the fact that Stats Canada has erred in calculating the Consumer Price Index. Since our increments are based on CPI -1%, the under-calculation of CPI means that we received less than we should have. The matter has been referred to the Pension and Benefits Committee, the NSTU, and has been discussed and pursued by your Executive. We have followed up on the matter and have been informed that Stats Canada has not and will not make any CPI adjustments.

Lawsuit Pending

A lawsuit being filed by George Walker, Norm Ferguson and Eldon Hastings will contend that the Nova Scotia Government acted illegally when they had teachers who retired prior to 1994 included in the CPI -1% plan. They contemplate bringing a class action suit representing a large number of retirees. The RTO listened with great interest since if the lawsuit were successful, it may have ramifications for all teachers. The individuals involved were present to inform the RTO Executive of their endeavors.

REQUESTING YOUR INPUT !!

The Pension and Benefits Committee of the RTO would like to place more emphasis this year on the benefits that are, or may be, offered to retirees. With this in mind, we have devised a questionnaire (see insert) in order to seek your level of interest in having the RTO pursue, on your behalf, expanded and/or new benefits for RTO members and, possibly, for all retired teachers. Your input is valuable and we encourage your participation.

RETIRED TEACHERS ORGANIZATION



RTO Executive 2006-2007

President:	Thomas J. Gaskell	736-1267
Past-President:	Phil R. Hughes	863-6185
Vice-President:	P. Earl Muise	648-2200
Treasurer:	Walter R. Farmer	883-7343
Secretary:	Phyllis Côté	625-2306
Member-at-Large:	Jack Boyd	667-8341
Member-at-Large:	John Jordan	875-2650
Member-at-Large:	Shirley Marchand	435-7162
Member-at-Large:	Jim Prince	736-6998
Pension Com. Rep.:	Jim Kavanaugh	862-3833
NSTU RTO Liaison:	Earle O. Tubrett	477-5621
		1-800-565-6788 (Toll-free)

RTO Local Presidents

Annapolis	S. Albert Johnson	902-825-3062
Antigonish	Bill Timmons	902-863-5269
Clare	Lloyd LeBlanc	902-769-2190
Colchester-East Hants	Jon Davison	902-893-3890
CPX	Mary Hammond	902-852-3146
Cumberland	Hollis McCarthy	902-667-2430
Dartmouth	Jo-Ann Hartling	902-462-3450
Glace Bay & Area	Fabian MacNeil	902-849-7431
Halifax Regional	Theresa Zukauskas ...	902-423-2400
Inverness	Emile Chiasson	902-224-2348
Kings	Bill Wagstaff	902-678-5776
Lunenburg	Bill Whalen	902-543-6141
New Waterford	Karl Hicks	902-849-9480
Northside-Victoria	John Currie	902-564-9138
Pictou	Gary Burley	902-893-7682
Queens	Shirley Melanson	902-354-4694
Richmond	George J. Landry	902-535-3248
Shelburne	Margaret A. Dawe	902-656-3276
Sydney & Area	Peter Mombourquette ...	902-564-9706
West Hants	Elizabeth Ferguson	902-757-3005
Yarmouth/Argyle	Norbert LeBlanc	902-742-7973

NSTU COMMITTEES OF INTEREST

PENSION COMMITTEE

Michael Mattocks, Chair, Colchester-East Hants (2007); **Bill Sidney**, Cape Breton (2007); **Derek Hayne**, Guysborough (2008); **Mary Morris**, Inverness (2008); **Jim Kavanaugh**, RTO Representative; **Scott McKellar**, Pension Board; **Mary Ellen Carpenter**, Executive Member; **Joan Ling**, and **Bill Redden**, NSTU Staff Liaisons

INSURANCE TRUSTEES

Betty Anne McGinnis, Chair, Hants West (Extension) (2008); **Fraser Green**, Pictou (2007 - completing someone's term); **Glynda Wimmer**, Lunenburg (2007); **Lionel Jessome**, Northside-Victoria (2008); **Jerry Berthiaume**, Antigonish (2011); **Paul Boudreau**, Halifax County (2011); **Joe MacEachern**, Department of Education; **Bill Redden**, NSTU Staff Liaison



Executive - Seated L to R - Walter Farmer, Phil Hughes, Tom Gaskell, Phyllis Cote, Earl Muise, Back L to R - John Jordan, Shirley Marchand, Jack Boyd, Jim Prince, Jim Kavanaugh



Pension and Benefits Committee - L to R - Carol Sampson, Earl Muise, Jim Kavanagh (Chair), Vic Fleury, George Landry

FROM the PRESIDENT of RTO



Another year! But what a year! We have our new Organization with an expanded Executive. Many of the growing pains have been met and resolved. While we will take a year to become financially stable, the years ahead should see an increased level of activity in a proactive Retired Teachers Organization.

Our 2006 AGM has to be considered a huge success. Resolutions dealing with Constitutional changes, Foundation changes, indexing of personal exemptions and setting new fees were all approved. The meeting setting and arrangements were second to none, and there was a thoroughly enjoyable atmosphere from the beginning to end. I also want to thank the membership for allowing me to continue to act as your President. You have my assurance of my best efforts on your behalf.

Our efforts to have universal membership failed at the 11th hour. As a consequence, we were forced to go to a "sign up" campaign. Let me say at the outset, a very sincere thank you to the almost 5000 to date who have responded. Your faith in the organization is truly appreciated.

In attending Branch meetings, it is becoming apparent that many have either not received, lost or misplaced their sign up forms. At a recent Branch meeting of about 60 people, 23 signed up immediately when given the forms. If you have former colleagues who are in this situation, please have them contact myself or any Executive member so they can join. Our objective is 6000 members. We need your help to reach our goal.

Some people took exception to my comments regarding the questionnaire we will be forwarding to you to determine what areas retired teachers feel the RTO should pursue. The exception was to my reference that these benefits would have a member's priority, first and foremost. I understand that some people felt this was a veiled threat. As I have stated many times, I regard it not as a threat but as a promise that it is our priority to work hard on behalf of those who are dues paying members.

A very welcomed spin-off to our membership campaign was the significant number of spouses who wish to have membership in our organization. The Assessment Committee will have a recommendation and a Motion to have a special category in our Constitution to allow those receiving spousal pensions to be included in the membership.

I again thank the Branches that have invited me to attend their meetings and give me the opportunity to speak directly to retirees. It is always my pleasure and honor to do so as your President. I assure

you that I am sincere in thanking the 150 to 200 people who called me for information regarding our membership drive. I think I returned every call but the one that I could not reach. Thank you for being courteous and for giving me the opportunity to answer your questions. For the small number who simply wanted to bitch, I hope I was a good listener and that you were at least a bit happier when you finished.

As we move forward into another year, I again ask for your help and advice while thanking you for your input during our formative process. We will continue to work on issues; CPI -1%, benefits improvement, Group of IX issues and items you identify in the questionnaire. We will work with the NSTU through the Liaison Committee, Pension Committee, Insurance Trustees, and so on.

It is our expectation and our desire to have retired teachers with input and impact on decision making that affects them directly. As we move forward, it is both comforting and reassuring to know that the NSTU feels as we do, and that while we will not be able to accomplish everything in a year, progress is being made.

Have a great fall and may good health be your greatest blessing.

As a footnote, I would ask that you keep the NSTU Executive Director, Mr. Wayne Noseworthy, and his family in your thoughts and prayers as they experience family illness.

Tom G.

RETIRED TEACHERS FOUNDATION
 Ledger, Accounts, and Assets
 For the Period : May 1, 2005 to April 30, 2006


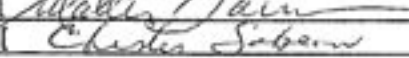
A) GENERAL LEDGER	2004-2005	2005-2006
Opening Balance	\$815.13	\$1,994.59
Annual Receipts	\$2,205.90	\$1,937.32
Donations : \$1195.00		Donations : \$855.00
Interest : \$1010.90		Interest : \$1082.32
Disbursements: Fnd. Awards	\$1,026.44	\$1,010.90
Funds on Hand End of Year	<u>\$1,994.59</u>	<u>\$2,921.01</u>

B) STATEMENT OF ACCOUNTS		
As At May 1	<u>\$23,371.21</u>	<u>\$24,555.77</u>
General Ledger Acc. May 1	\$815.13	\$1,994.59
Receipts over Disbursements	\$1,179.46	\$926.42
Savings Plus Acc.	\$0.00	* [\$4.10 - \$5] (\$0.90)
Share / Dividend Acc.	\$6.18	** [\$0.05 - \$5] \$1.23
Term Dep. Certificates	\$22,550.00	\$22,550.00
Equity Shares	\$5.00	\$10.00
Balance As At April 30	<u>\$24,555.77</u>	<u>\$25,481.34</u>

C) STATEMENT OF ASSETS		
As At April 30		
Credit Union Ledger Balance	\$1,994.59	\$2,921.01
Savings Plus Balance	\$0.00	* [\$4.10 - \$5] (\$0.90)
Share / Dividend Balance	\$6.18	** [\$0.05 - \$5] \$1.23
Term Dep. Certificates Total	\$22,550.00	\$22,550.00
Equity Share Amount	\$5.00	\$10.00
Net Worth As At April 30	<u>\$24,555.77</u>	<u>\$25,481.34</u>

D) ANNUAL DIFFERENCE	\$1,185.56	<u>\$925.57</u>
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E) INTEREST FOUNDATION AWARDS	\$1,010.90	<u>* \$1086.42</u>
* Int. - Ser. Crg. ; ** Div. - Shr. Transf.		

Treasurer : Walter Farmer May 8, 2006 
 Auditor : Chester Sabean May 22, 2006 

Term Deposit Certificates :				
#	%	Period	Maturity Date	Amount
48	3.35	39 mo.	10-May-07 (Feb)	\$1,500.00
43	4.50	60 mo.	13-May-07	\$3,500.00
47	2.70	60 mo.	25-May-09	\$2,050.00
41	4.50	60 mo.	10-Jun-08	\$1,500.00
46	4.75	60 mo.	20-Aug-06	\$2,000.00
49	1.90	12 mo.	1-Dec-06	\$4,000.00
44	4.50	60 mo.	5-Dec-07	\$1,500.00
45	4.50	60 mo.	25-Feb-08	\$8,500.00
Total :				<u>\$22,550.00</u>

Travel Insurance – Risk Assessment

Do you have house or apartment insurance, car insurance, dental insurance or private medical insurance? If you have these insurances it is because it is required as for car loan or mortgage insurance or it is because you have decided that the risk of something bad happening is too great not to be covered.

I have owned a car for 34 years and during that time have had one claim for a cracked windshield while paying an estimated \$25 000.00 in premiums. For house insurance I have paid in the vicinity of \$18 000.00 in premiums while having no claims. Why do I pay these premiums? I pay the premium because I get peace of mind in knowing that if I have a serious problem, I am covered and that helps me sleep better.

The same should be true for travel insurance. You will probably not get a return on your investment and if truth be told, you do not want a return on your investment. To get a return on your investment you would have to become ill, had an accident, missed a connection or ruined your vacation in some other way. Would it not be reassuring to have protection in case you need it?

You may want to inquire if or not your credit card will insure you or if you are an employed retiree, if your work provides travel coverage. Your credit card company will probably give you their insurance company's number to get the right answers to your questions. Get all responses in writing and be certain you understand the limitations, if any. Be sure to ask if the coverage is Primary or Secondary. Secondary coverage means that you pay up front and get reimbursed later. Secondary coverage would be acceptable if you were paying \$1 000 to have a broken arm set but not acceptable if you were hospitalized with a heart attack in the United States where the disbursement of a pill in a hospital can cost \$100 and treatment for a heart attack can cost several thousand dollars. For at-work insurance, be

sure you understand the coverage as work travel insurance has significant limitations. Being away in a foreign country is not the place to discover that your insurance does not cover you.

There are various policies available through private companies that offer a variety of coverage for just trip cancellation to full or deluxe packages that have a range of features. Additional features can include full medical coverage, flight insurance, accident insurance, baggage loss/delay and a variety of other coverage. Talk to your travel agent to ensure that you know what is available and the proper procedure to initiate a claim.

In regards to car insurance I have found it to be better to look at Collision Damage Waiver (CDW) coverage under my credit card and then pay the liability insurance at the rental counter or ensure that my present car insurance is transportable so that my Nova Scotia car insurance covers me while I am away. However, keep in mind that any accident record while away will follow you back to your driving record here in Nova Scotia. Be sure to discuss this with your travel agent and your present car insurance agent.

Keep in mind that the final decision to purchase travel insurance is yours to make, but your decision can affect many others. If, for example, you are hospitalized in the US and you incur a bill of \$200 000.00, you may consider who is going to pay the bill. Are family members going to have to help cover the cost to bring you home?

When your travel agent offers to discuss travel insurance, take time to listen. Make an informed decision and not one based on adding \$120.00 to the cost of a bargain basement trip you have just negotiated.

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

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mobile: 902 489 4937

APPENDIX D FREQUENTLY ASKED QUESTIONS

Following are frequently asked questions which have been answered as accurately as possible as of this date.

The answers provided may not be pertinent to individual circumstances and do not consider subsequent changes in agreements or legislation (we cannot accept legal responsibility for the accuracy of these statements).

2. TOTAL CARE MEDICAL / TOTAL CARE DENTAL / MEDOC® TRAVEL PLAN (MEDAVIE BLUE CROSS)

WHAT BENEFIT CHANGES WERE INTRODUCED TO THE TOTAL CARE MEDICAL PLAN, EFFECTIVE AUGUST 1, 2006, AS A RESULT OF THE LAST CONTRACT NEGOTIATED BETWEEN THE NSTU AND THE PROVINCE OF NOVA SCOTIA?

- THE LIFETIME MAXIMUM FOR THERAPEUTIC MEDICAL EQUIPMENT WAS INCREASED TO \$20,000.
- MASSAGE THERAPY IS NOW COVERED TO EIGHTY PERCENT (80%) OF THE USUAL AND CUSTOMARY CHARGES TO A MAXIMUM OF TWENTY (20) VISITS IN ANY 12 CONSECUTIVE MONTH PERIOD. THE SERVICES MUST BE RENDERED BY A REGISTERED MASSAGE THERAPIST AND THE PROVIDER MUST BE ONE APPROVED BY MEDAVIE BLUE CROSS.
- PSYCHOLOGICAL SERVICES COVERAGE WAS INCREASED TO EIGHTY PERCENT (80%) OF THE USUAL AND CUSTOMARY CHARGES TO A MAXIMUM OF TWENTY (20) IN ANY 12 CONSECUTIVE MONTH PERIOD. A MASTER OF SOCIAL WORK WILL BE CONSIDERED AS AN ELIGIBLE SERVICE PROVIDER UNDER THIS BENEFIT. THE PROVIDER MUST BE ONE APPROVED BY MEDAVIE BLUE CROSS.

- ANTI-OBESITY CLASS OF DRUGS WAS ADDED TO THE RESTRICTED DRUG LIST IN THE SAME MANNER AS APPLIES TO OTHER DRUGS (RETIRED TEACHERS UNDER AGE 65 ONLY).

A. Will I still maintain my Total Care Medical Benefits upon my retirement prior to age 65?

If you are in receipt of a Nova Scotia Teachers' Pension you can maintain all benefits you may have carried prior to retirement:

Total Care Medical – Through a contractual arrangement the Province of Nova Scotia will pay 100% of the monthly premium of the single (\$93.44) or family (\$241.18) plan for retirees under 65 and \$30.60 (single) and \$61.20 (family) for retirees over 65.

These benefits include:

- i) Hospital Benefits – 100% of semi-private room with no maximum.
- ii) Extended Health Benefits – 80% reimbursement for such items as follows – maximum benefits may apply:
 - Home nursing care
 - Physiotherapy
 - Prosthetic appliances
 - Ostomy equipment
 - Wheelchairs, walkers, hospital beds, mist tents, etc
 - Out of province physician services
 - Accidental dental
 - Hearing aids
 - Eyeglasses
 - Diabetic supplies
 - Paramedical services
- iii) Prescription drugs - \$5.00 co-pay for each prescription

B. What happens to my MEDOC® Travel Plan upon retirement, if enrolled.

You may continue coverage and premiums will be deducted monthly from your Nova Scotia Teachers' Pension.

Medoc® – Travel Plan: The Base plan allows unlimited travel up to a maximum of 30 calendar days per trip. (**Coverage extended from 30 days to 35 days effective November 1, 2006**). There is an annual charge and you must apply to be covered.

The Supplemental plan provides coverage for trips in excess of 35 calendar days. Available at an extra cost.

Benefits are provided for such eligible expenses as:

- Emergency medical expenses
- Air emergency transportation or evacuation
- Bedside transportation
- Private nursing expenses
- Physiotherapy
- Emergency dental expenses
- Board and lodging
- Repatriation
- Return of vehicle

CanAssistance Travel Services including a 24-hour emergency help line

C. What happens to my Total Care Medical Benefits when I turn 65?

At age 65, the Total Care Medical Plan does not provide prescription drug coverage. The prescription drug coverage cancels as of the first of the month that either the member or spouse turns 65 (whichever is applicable). Those 65 or older should enroll in the Nova Scotia Seniors' Pharmacare Program. All other supplementary health benefits continue.

D. If the retired teacher is 65 or older and his/her spouse is still under 65,

how is the prescription drug plan for the younger member handled? What if the younger member is also a teacher?

Drugs for the **spouse only** are covered 80% after a \$25.00 deductible has been satisfied. This is an annual cost and after it has been paid, receipts totaling over \$25.00 should be forwarded to Medavie Blue Cross for reimbursement.

If the younger spouse is a teacher, he/she should be the owner of the plan so that his/her coverage continues and the older spouse is enrolled in Nova Scotia Seniors' Pharmacare Program at age 65.

- E. What happens if both my spouse and myself are over age 65?

If both are over age 65, you must apply for the Nova Scotia Seniors' Pharmacare Program Family Plan. The maximum out of pocket expenses per year per couple is currently \$1,520 / year for both premium and maximum co-pay.

- F. What does the Nova Scotia Seniors' Pharmacare Program cover?

The Pharmacare Program covers drugs listed as benefits in the Nova Scotia Formulary. These would include those listed in the Formulary, some prescribed ostomy supplies and diabetic supplies. Only generic drugs are covered unless a specific drug is prescribed by your physician and approved by Seniors' Pharmacare.

The co-payment fee is currently 33% of the prescription cost for each prescription filled, but no more than \$360.00 a year. The full premium cost is \$400 per year. Maximum cost per individual is \$760. Low-income premium exemptions may apply. Check with Seniors' Pharmacare.

- G. What Total Care Dental coverage do I have at retirement?

If you were enrolled in the Total Care Dental Plan the year prior to retirement, and elected to keep the plan after retirement and are in receipt of a Nova Scotia Teachers' Pension, you will be covered until you reach age 75. You are responsible for 100% of the premiums. Should you cancel the plan at any point, you cannot re-enroll at a later date. Current premiums are \$36.11 for single and \$76.38 for family coverage.

- H. What happens to my Total Care Medical Benefits and those of my spouse if I (retired teacher) go to a retirement or nursing home?

Your Total Care Medical Benefits will remain in effect.

- I. How does divorce impact my Total Care Medical / Total Care Dental Plan?

Only one person can be accepted as your spouse. Unless there are circumstances outlined in the divorce documents, the person who meets the definition of spouse as outlined in the definition of dependent in the Group Insurance Profile will be covered.

- J. Are my dependents still covered by my Total Care Medical / Total Care Dental Plan after I retire?

Yes, until you are 65. Over-aged dependents (21 – 27) attending an institute of higher learning on a full – time basis must provide proof annually to Johnson Inc. before Medavie Blue Cross will process claims on their behalf. Special needs dependents are covered on an individual basis. Check with Johnson Inc.

- K. What Total Care Medical Benefits would an over-aged or under-aged dependent have after I turn 65?

After I turn 65, the Province of Nova

Scotia will only pay premiums for the member and the eligible spouse. Dependents will have no coverage under the plan. Should I wish to have coverage for dependents, I would have to buy either a single or family plan to cover my dependent(s). I would be responsible for the entire premiums.

- L. If both parents were killed in an accident, would children be covered?

Any eligible dependent children in receipt of a survivors pension, would have the same benefits and cost sharing under the Total Care Medical Plan; however, in order to continue the Total Care Dental Plan they would have to pay 100% of the premium.



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New Logo

At the June 2006 AGM, our membership voted to change our name from the Retired Teachers' Association (RTA) to the

Retired Teachers' Organization (RTO).

As a result of this name change the RTA logo previously used for our letterhead and our official pin is now obsolete.

It is the desire of the RTO Executive to develop a new logo for our use and we are requesting your participation.

We would appreciate submissions from those interested to design a suitable logo.

A colour representation should be forwarded

By December 1, 2006

to:

RTO Logo

3106 Joseph Howe Drive

Halifax, NS B3L 4L7

Be sure to include your name and address with your submission.

USEFUL PHONE NUMBERS

RTO President..... 736-1267

NSTU Switchboard 477-5621

or..... 1-800-565-6788

RTO Liaison..... Earle Tubrett

Secretary..... Debbie Savoie

Pension Joan Ling

E-mail centraloffice@nstu.ca

or..... specassoc@nstu.ca

NSTU website..... www.nstu.ca

Nova Scotia Pension Agency 424-5070

or..... 1-800-774-5070

Johnson Inc. 1-800-453-9543

or..... Halifax 453-9543

or..... Sydney 562-2645

Atlantic Blue Cross Care -

a division of Medavie 496-6624

MSI Health Card 468-9700

Teachers Plus Credit Union 477-5664

or..... 1-800-565-3103

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

FOUNDATION HIGHLIGHTS

MAY 2006

- Decided that the signing officers be the President, Past-President and Treasurer.
- Adopted the Foundation audited Financial Statement.
- Requested that the Treasurer look at the possibility of acquiring an affinity card that would have profits directed back to the Retired Teachers Foundation.
- Granted the foundation award in the amount of \$1,086.42 to Intensive Conductive Education Nova Scotia.

BRANCH PRESIDENTS MEETING HIGHLIGHTS

MAY 2006

- Received reports from Group of IX, Assessment Committee, NSTU Pension Committee representative, Pension and Benefits Committee, Publication/Webmaster Committee and Treasurer.
- Announced Truro as the site of the fall 2006 Branch Presidents meeting on October 16, 17.
- Announced Halifax as the location of the 2007 AGM on May 29 & 30.
- Discussed reports as they would be presented at the AGM

ANNUAL GENERAL MEETING HIGHLIGHTS

MAY 2006

- Discussed and adopted reports from the NSTU Pension Committee Representative, the Pension and Benefits Committee, the President, the Treasurer, ACER/CART, the Group of IX, the Assessment Committee, the Publication/Webmaster and Foundation.
- Ratified the membership year as being July 1 to June 30.
- Adopted the 2006-2007 budget.
- Appointed Mr. Mike Wall as 2006-2007 auditor.
- Announced the Foundation award in the amount of \$1,086.42 to Conductive Education Nova Scotia.
- Adopted text changes to Memorandum of Association, By-Laws and Description of Memorandum of Association of the Retired Teachers' Foundation.
- Adopted the Constitution of the RTO.
- Approved an annual membership fee of \$24.00 to be deducted at a rate of \$2.00 per month beginning July 1, 2006.
- Authorized Johnson Inc. to make the membership deductions.
- Passed a motion to have the RTO urge the NS government to index personal exemptions at the annual rate of inflation and have the province consider the lack of change for six years as justification for a one-time increase in excess of the current inflation rate.
- Elected the 2006 – 2007 Executive (see page 2)

EXECUTIVE HIGHLIGHTS

JUNE 2006

- Decided to send Branch rebates in June, October and January.
- Awarded a \$50.00 honorarium to last year's auditor.
- Received a verbal ACER/CART report from President Tom Gaskell.
- Appointed Committee members (see included photos)
- Set metrage rate of 39 cents/km effective June 18, 2006 and reviewed expense guidelines.
- Granted permission for Pension and Benefits Committee to meet during the summer months to prepare a benefits questionnaire.
- Awarded a \$50.00 honorarium to Chester Sabeau for the 2005-2006 year.
- Authorized Earl Muise to study the format of the membership card.
- Referred voting and selection of Members-at-Large to Assessment Committee.
- Discussed bi-monthly pension payments, new RTO pins and the Privacy Act as related to members.

EXECUTIVE HIGHLIGHTS

SEPTEMBER 2006

- Referred drafting of duties and guidelines for hosting Branch Presidents meetings to the Assessment Committee.
- Received an update on automatic deductions.
- Decided to request submissions for the design of a new logo for letterhead and RTO pin.
- Approved Tom Gaskell as the one to draft a letter to the Minister of Finance relating to indexing of personal exemptions based on COLA.
- Discussed Stats Canada's errors in calculation of CPI.
- Approved Member-at-Large contact with local media re coverage of RTO and the recruitment of membership.
- Received information on the proposed benefits survey.
- Received a presentation by Norm Ferguson, Eldon Hastings and George Walker re CPI -1%.
- Received committee reports.
- Endorsed the resolution to have services in speech/language and hearing for seniors.
- Accepted changes to expense guidelines.
- Referred AGM resolutions to Assessment Committee.

DEALS & DISCOUNTS

updates can be found on the NSTU website at

www.nstu.ca

LETTER OF THANKS

In June 2005 an award from the RTO Legacy Foundation was made to the Special Learning Centre at Westmount School. The RTO received this letter of thanks some time ago and we thought it appropriate to publish it to show how the funds are used and how much the funds are appreciated.

To the RTO Legacy Foundation;

I would like to take this opportunity to thank you for the generous donation you made to the Special Learning Centre at Westmount School.

I purchased three amazing items with your money. The first is a "Sensarocker". This multifunctional item provides sensory stimulation but can also be used as a soothing rocking platform. Children can lie, sit or climb over it and under it, depending on how staff would like to see it used for a particular student.

I also purchased a large heavy duty crawling tunnel. This item promotes gross motor skill development and also provides our autistic children a comforting, enclosed space for snuggling with a pillow and book.

The final item I purchased is a hands-on learning toy that is suitable for many of my students.

These items are being used each day and have brought many smiles to the learning centre.

I thank you so much for your thoughtfulness and ongoing commitment to Nova Scotian students.

Sincerely,

Joanne Redgrave

"It Has Been Said"

Love is like a pair of socks - you have to have two and they must match.

Efficiency is a highly developed form of laziness.

Nothing is so annoying as to have someone go on talking when you are interrupting.

If one is to make money in business - the kickbacks must always exceed the bribes.

Those who think they know it all upset those of us who do.

A path without obstacles probably leads nowhere.

You can not sink someone else's end of the boat and still keep your own afloat.

A diplomat is someone that can tell you to go to hell in such a way that you will look forward to the trip.



Retirees Bonnie MacDougald, Aidie Bates, Jean Murphy and Hazel Latimer are shown enjoying the "Great Life" in Florida.

NOTICE TO RETIRED TEACHERS

If you would like to receive or continue to receive The Teacher for the 2005-2006 school year, please fill out the form below and send it to The Teacher, 3106 Joseph Howe Drive, Halifax, Nova Scotia B3L 4L7 or fax it to 902-477-3517. You may also e-mail a note with your name and complete mailing address to theteacher@nstu.ca.

Name _____

Mailing Address _____

Postal Code _____

Member of RTO? Yes No

VOLUNTEER OPPORTUNITIES

Canadian Diabetes Association

At the Canadian Diabetes Association we believe that “people are our greatest asset”. Volunteers help us to achieve our mission and work toward our goals. We offer many different volunteer positions including; administrative support, advocacy, community development, residential campaign, education and special event volunteers. If you would join our team to help improve the lives of people affected by diabetes, please contact Kelly at 902-453-4232 or Kelly.noiles@diabetes.ca or visit our website at www.diabetes.ca.

The Learning Disabilities Association of Nova Scotia

The Learning Disabilities Association of Nova Scotia offers an after school tutoring program (LINKS) for elementary aged students who are experiencing difficulty in reading and/or writing. The program is held twice a week for ten weeks. To learn more about this rewarding and responsible adult volunteer position, please contact Carol Rhyno at 902-423-2850 or at caral@ldans.ca.

National Science Fair

The Truro/Bible Hill area will be the site of the Canada Wide Science Fair for 9 days from May 11 to May 19, 2007. Karen McNeil, Coordinator of Volunteer Recruitment, would welcome the participation of retired teachers as volunteers.

Volunteers will have an opportunity to meet a wide range of Canadians from across the country – student youth, parents, teachers, business leaders, researchers, college and university staff and faculty.

As a volunteer you can assist the organizing committee in sightseeing, historic tours, hands-on workshops, special events and the logistics involved in hosting over 500 students and 400 adult delegates.

Should you wish to offer your services you are asked to contact www.cwsf2007.ca and follow the links to the form having information on becoming a volunteer or contact Karen McNeil by telephone at 902-895-9838 or by e-mail at jkmcn@eastlink.ca.

The Nova Scotia Choral Federation

The Nova Scotia Choral Federation is looking for some expert assistance. Our choral music lending library currently contains 1,354 titles (75,776 individual pieces of music) and keeps growing each year. We have a part-time librarian and a new database. We would like to revitalize this valuable resource to make it more useful to our existing borrowers and more accessible to other member choirs.

School choirs are frequently borrowers of music from our library, so we wonder if there might be a few retired music teachers who would be interested in working together and with us on a committee to undertake some projects in our library, such as developing a system for grading the music in terms of relative ease or difficulty of learning and performance and revising our library catalogue. If you would be interested in knowing more about our library project, we would love to hear from you. Please contact Paddy Muir at 902-445-1054.



Publication Committee - L to R - John Jordan (Chair), Doug Manzer (Editor), Earl Muise (Webmaster), Roberta MacIntyre.



Assessment Committee - L to R - Marg Coutts, Phyllis Cote (Chair), Jack Boyd, Jim Prince. Missing - Randy Holmesdale

ACTIVATE

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**