

# The Retired Teacher

Nova Scotia Teachers Union

Vol 55, No 2 Winter/Spring 2024

*The Retired Teacher* is available online at [rto.nstu.ca](http://rto.nstu.ca)



*Tranquility in Guysborough - Colin Campbell, New Waterford Branch*



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



## RTO Executive 2023-2024

<b>President:</b> Alyson Hillier (nsrtopresident@gmail.com)	<b>Vice President:</b> Ambrose White
<b>Past President:</b> Bill Berryman	<b>Treasurer:</b> Jim Kavanaugh
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<b>MAL (Chignecto-Central):</b> Pat Hillier	<b>MAL (Halifax Metro):</b> Hugh Fraser
<b>MAL (South West Shore):</b> Stephen Surette	<b>MAL (South Shore):</b> Charles (Chuck) McLellan
<b>MAL (Strait):</b> Tammy Landry	<b>MAL (Valley):</b> Shelley Morse

## RTO Branch Presidents 2023-2024

<b>Annapolis:</b> Wendy Rodda	<b>Antigonish/Guysborough:</b> Ann Marie Morris
<b>AER – Baie Sainte-Marie:</b> Jocelyne LeBlanc-Tidd	<b>Colchester-East Hants:</b> Jim Harpell
<b>CPX:</b> Mary Hammond	<b>Cumberland:</b> Holly Faulkner
<b>Dartmouth:</b> Judy Knowlton	<b>Digby:</b> Jane Power-Grimm
<b>Glace Bay District:</b> Reg Johnston	<b>Halifax City:</b> Bob Hayter
<b>Halifax County:</b> Marilyn Jardine	<b>Inverness:</b> Eileen Coady
<b>Kings:</b> Kevin Carver	<b>Lunenburg County:</b> Hank Middleton
<b>New Waterford:</b> Lorraine Sheppard	<b>Northside-Victoria:</b> Reid Moore
<b>Pictou:</b> Cindy MacKinnon	<b>Queens:</b> Charles (Chuck) McLellan
<b>Richmond:</b> Donna Machin	<b>Shelburne County:</b> John MacKay
<b>Sydney &amp; Area:</b> Joyce Lively	<b>West Hants:</b> Mike Knowles
<b>Yarmouth/Argyle:</b> Maureen Duffy-Mason	

## RTO — Additional

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**Teachers Plus Credit Union:** 902-477-5664 / 1-800-565-3103  
**Johnson Inc:** 902-453-9543 / 1-800-453-9543  
**NS Pension Services Corp.:** 902-424-5070 / 1-800-774-5070  
**Medavie Blue Cross:** 1-800-565-8785  
**CPP and OA:** 1-800-277-9914 English / 1-800-277-9915 French / 1-800-255-4786 TTY

## IMPORTANT MESSAGE

**To help reduce the carbon footprint of the RTO, *The Retired Teacher* newsletter will be sent digitally to new retirees via email. If a new retiree wishes to receive a paper copy, they must request this when they fill out the RTO Membership Authorization Form.**

**Existing members can change over to a digital copy by sending our RTO administrative assistant an email with their request to [rtoadmin@staff.nstu.ca](mailto:rtoadmin@staff.nstu.ca)**

**As always, please remember to update your contact information with our admin assistant if anything has changed.**

## CONTENTS

- 3 President's Message
- 5 Editorial
- 6 Committee Reports
- 12 Seniors Advisory Council
- 21 Branch NEWS
- 42 AlmonTravel Article
- 43 Chebucto Links
- 44 Jocelyn LeBlanc-Tidd
- 45 Letter from SAC
- 46 Palliative Care
- 47 Carepath
- 49 Memo CDCP
- 50 Legacy Foundation
- 53 Resolutions AGM 2024
- 57 Memo RTO Executive
- 58 Nominating Committee Report
- 60 RTO AGM May 2024
- 62 Scavenger Hunt & WebQuest
- 63 Member Update Form
- 64 Beautiful Nova Scotia

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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.

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## President's Message Alyson Hillier



The new year is well underway and, as long as the weather cooperates, we can look forward to many and varied opportunities to advance, promote and protect our members as we endeavour to enrich their lives with opportunities to keep informed and socialize with each other.

### Pension Panel Update

On February 8, the RTO NSTU Liaison Committee met and, as is the tradition at these meetings, number one on the agenda was Pension Update. While there is still no reporting on the discussion, we were assured that the NSTU and the government continue to meet and explore the many complexities of the plan, research what changes should be considered, and how such actions could impact the plan both to the betterment or the detriment of the status of the plan. Their conversations continue to be confidential and in private with no information being released. The RTO Executive has been assured that we, as plan members, will be included in the first release of the recommendations whenever that will be. We continue to have our AD HOC Committee at the ready for when this process begins.

### Website Update

After receiving a lot of feedback from our members across the province at our fall Branch Presidents meeting, we circulated our Request for Proposals (RFP) and received two proposals. As this issue of the newsletter is being prepared to go to print, we are preparing to review the proposals and award a contract to have the work begin in March.

### BIP Update

Following our fall Branch Presidents meeting, the BIP application was revised to reflect the conversations regarding the financial formula and the forms for reporting. We continue to be encouraged by the creative and active events taking place across the province. It is obvious that many of our Branches are thinking differently about the role the RTO can play in our members' lives.....they are promoting an active and social lifestyle. Thank you to each of you who are working to make this happen!

### Membership Lists and Updates

Over the past few months, we have been endeavouring to reconcile our membership lists, the database at the NSTU which records the names of members and their contact information, and a separate list from Johnson of the members who are paying dues through deductions from their pension. During the process, several discrepancies were identified. This is not surprising given the number of staff changes during the pandemic

shutdown and many other factors. We feel it is timely to rectify this as much as possible. Many thanks to Karen Staples, our RTO NSTU Administrative Assistant, who has identified many of the discrepancies between the lists. We will be contacting members whose information is incomplete to try and address and update the information so we can improve communication with all our members.

On a very positive note, during the 2023 year, 333 teachers retired in the province and 236 of those members joined the RTO; that constitutes 70% of them who have joined the RTO. This is the result of the efforts of many members working to get the word out about the benefits of membership, many planning events and activities which attract members, our presence at preretirement and Local events, and keeping the RTO in the forefront to active teachers. The collective efforts have made a difference.

### **Legacy Grants**

2023 was a banner year for the RTO Legacy Foundation! Over the past 12 months \$10,840 was accumulated through donations, Teachers Plus Credit Union rebates, return on investments, and First Rate Savings interest. In April, at the Legacy Foundation's Annual General Meeting, we will review the applicants and award the funds to organizations and projects which serve the needs of children and youth under 21 years of age, and that take place in Nova Scotia. If you are familiar with any not-for-profit groups serving children and youth in your community please encourage them to consider applying. These funds are raised across the province and we would like the money to go back across Nova Scotia. The application is available on the website.

### **Applications to Host the Golf Tournament and Curling Bonspiel**

We are inviting Branches to submit applications to host the Golf Tournament in September 2024 and the Curling Bonspiel in March 2025. These events are popular with our members and funding from the RTO and our sponsors is provided to assist with costs. The applications are available on the website. Please consider inviting our members to gather in your area for these events.

### **Travel Agreement**

Effective February 1, 2024, we have signed an agreement with AlmonTravel Agency. This agency is owned by Danny Almon, an RTO member, who has a home office in Halifax. The Pension and Benefits Committee met with other travel agencies and recommended AlmonTravel based on their 20 years of experience, familiarity with the travel options worldwide, and support that this local business can provide via in-person (by phone) and online service. Please look for more information in this issue of the newsletter.

### **Symposium**

The Programs Committee is working on the final details for the RTO Symposium Day on Wednesday, April 17. It promises to be a very busy and exciting day learning about, and celebrating, the benefits of being a senior in our province. Information has been sent to all Branches and we are looking forward to seeing many new faces and enabling new members to get involved in the organization. Check with your Branch President for more information and registration information.

### **AGM**

While it is still a few months away, plans for the AGM on May 16 are coming together. The registration form is contained in the newsletter and will be available on the website. We have adopted payment methods to allow members to use electronic (etransfer) payments. The AGM is a major event in our annual calendar year and allows us to bring our members together to work in support of the RTO.

### **Hilton Smith**

We recently learned that our beloved and respected colleague Hilton Smith, NSTU Custodian, will be retiring from the NSTU after more than 30 years of dedicated service. For many of us, Hilton has been that friendly face that greets us when we arrive, accommodates our every need (and then some), and is a font of knowledge about the operation and comings and goings in the NSTU building. He will be missed but like all of us, he has earned a long, healthy and happy retirement.

*Until next time,*

*Alyson*

### Renewal

Rejoice! The days are slowly getting longer, daylight savings resumes, and - despite all the stresses of the past year - the cycle of renewal begins again.

This issue of *The Retired Teacher* brings news of some changes to usher in the spring.

Our website, under the guidance of Colin Campbell (webmaster extraordinaire), will be getting a facelift and some of our forms are now fillable online.

Branch Executives are busy planning enhanced activities and events for their members, and both the Wellness Symposium and AGM are on track for April and May.

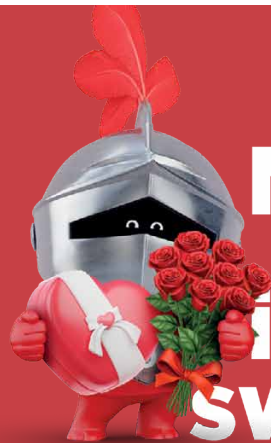
We also have a new travel company that will be seeking input from you - there are lots of exciting possibilities there.

One major sign of renewal for the newsletter is the combining of Branch Updates and BIP reports. This will streamline the reporting for the Branches and should make for a better, more concise, experience for the reader. We hope you like this change.

As always, the newsletter contains pertinent information for our retirees while celebrating both individual and group achievements. We are always on the lookout for articles or pictures featuring RTO member endeavours - whether it be an article on volunteerism, a special hobby, a tidbit for the "did you know" feature, an original poem or story, or an incredible experience - we want to hear from you!

The next deadline for submissions is June 15 so do think about submitting.

Cheers - Glynda



# Meet your new insurance sweetheart.

**NSTU members can receive exclusive savings on  
home and car insurance through our official  
insurance partner, belairdirect.**

**belairdirect.**  
car and home insurance

Certain conditions, eligibility requirements, limitations and exclusions apply to all offers. Visit [belairdirect.com](http://belairdirect.com) for more details. Offers may change without notice. We offer car insurance and home insurance in Alberta, Ontario, Quebec, New Brunswick, Nova Scotia, Newfoundland and Labrador and Prince Edward Island and home insurance only in British Columbia. © 2023, Belair Insurance Company Inc. All rights reserved.

## Committee Reports

### Communications Committee

The Communications Committee has met twice since the last newsletter, in person on November 21 and via ZOOM on February 7 - a huge thanks to Anita MacDonald for being our recorder for both meetings.

#### Newsletter

Branch and BIP reports can now be combined into one report with specific reference to activities supported by BIP grants. This will make it more streamlined for our newsletter editor and the submitting Branches. New prizes are available for those interested in the Scavenger Hunt and WebQuest contests. Glynda appreciated the positive uptake from all on an earlier newsletter deadline for February. The role of newsletter editor is not for the faint of heart; we thoroughly appreciate Glynda's time and commitment.

#### Website

During the November meeting the committee made several suggestions to make the website more user-friendly while we await word on a new website build. Colin worked many hours making the changes and the website looks great and more compact. He shared his updates and where all the information is now located on the current site. Colin has agreed to assist with the transition to the new website providing his expertise, wealth of knowledge and the history of our

current site.

The committee has initiated discussions to provide a report to the AGM in May regarding Resolution 2023-8.

Thanks to all committee members: Cindy, Tom, Anita, Colin, and Glynda, for their insightful, engaging discussions and ideas for communication to our members.

—*Respectfully submitted,*  
Tammy Landry - Chair, Communications Committee



Standing L-R: Tom Riga, Cindy MacKinnon, Anita MacDonald  
Seated L-R: Glynda Wimmer (Editor), Tammy Landry (Chair),  
Colin Campbell (Webmaster)

### Finance Committee

The Finance Committee met for four full meetings on October 18, November 21, January 5 (via ZOOM) and February 9. Additionally, members met briefly on October 24 and 25, and again on November 28 and January 17, to deal with BIP applications. The full day's meeting on February 9 saw most of the time being spent on 2025 budget deliberations. In mid-December, I sent an email to Branch Presidents seeking budget input that they may wish to have considered by the committee; a reminder was sent out in January.

In 2023, 46 Branch Initiative Program applications were approved for funding. The Executive has been very pleased with the variety and worthiness of the programs being offered to members by their Branches. So far this year, 14 BIPs have been approved.

At the November Executive meeting, the Executive approved two revisions to the BIP application that Branches will use in 2024. The first was to limit the provincial funding amount to \$1,800 per Branch. The second change, which was well received by Branches, was the removal of the requirement for Branches to contribute at least 20% of the costs for each BIP activity. A copy of this revised BIP application was sent to all Branch Presidents. Also, this revised form has been placed on the RTO website and may be found under the fillable forms section. The BIP Report Form has also been revised.

—*Respectfully submitted,*  
Jim Kavanaugh - RTO Treasurer

## Committee Reports

### Legacy Committee

The Retired Teachers Organization Legacy Foundation was established in 1994 by the RTO Executive. The foundation is important to the brand and provides the RTO with an avenue to honour the lives and work of former Nova Scotia teachers. It further provides the organization with a vital role in aiding children (younger than 21) by providing grants to address a need in a society or organization founded for an educational, medical, social, or similar purpose. These grants are crucial and meaningful to our communities.

I extend a huge thank you to our Branch Presidents for sharing information regarding the Legacy Foundation. Please continue to encourage teachers and families to make donations in memory of deceased colleagues and loved ones. The donations received from the different Branches are integral to the work we do. We appreciate the donations received thus far from the following RTO Branches: Dartmouth, CPX, Antigonish, and Inverness. Numerous donations were also received from many Branches in honour of individual teachers.

As was done last year, we contacted the Locals of the NSTU to request donations for our grant funding. In the fall of

2023, letters were sent to the Presidents of each Local in the province. To date, I am pleased to report that three Locals agreed to make generous donations to the Legacy Foundation: CSANE - \$500, Kings - \$300, and Annapolis - \$200. The staff at Horton High School donated \$200 in honour of staff members and students. We certainly appreciate these donations and we remain optimistic that more will come in the months ahead.

Our 50/50 fundraisers continue to be a successful means to raise funds as well. Tickets in the amount of \$275 were sold at the Branch Presidents' meeting in October, with the proceeds adding \$137.50 to the fund. Tickets will be sold again at the Branch Presidents' meeting in March and the AGM in May 2024.

The deadline for grant applications is March 29, 2024. All applications received must include a Federal Charitable Status Number. The RTO Executive will meet in April to review and make decisions regarding the applications collected by the deadline.

—*Respectfully submitted,*

*Shelley L Morse - Chair, Legacy Foundation Chair*

### Membership Committee

The Membership Committee met through ZOOM on February 5, 2024.

The focus of this meeting was related to the preparation and delivery of the new retiree documents that will be distributed through Pension Services and Branch Presidents. Indications are that there will be 300-400 new retirees. Each new retiree will receive information related to belonging to the RTO and a Membership Form.

Some editorial changes have been made to the Membership/Authorization form, which is available on the website. *The Accomplishments of the RTO* and the *Benefits of Membership* documents were reviewed. New Retiree Information Packages will be assembled and available after the April meeting.

The Membership Committee identified an ongoing concern about member contact. Branches have excellent provisions to communicate within their groups, but some members (when registering) are using employer emails

that are suspended upon retirement.

The committee is also updating the RTO-branded merchandise that will be available to members.

—*Respectfully submitted,*

*Hugh Fraser - Chair, Membership Committee*



*Standing L-R: Cathy Evans, Leslie Smith*

*Seated L-R: Holly Faulkner, Hugh Fraser (Chair), Judy Knowlton*

The next submission date will be June 15 for the summer issue.

## Committee Reports

### Pension and Benefits Committee

The Pensions and Benefits Committee met by ZOOM on February 6, with all members in attendance. The committee reviewed the third quarter report from the NS Teachers Pension Plan (NSTPP) which ended on September 30, 2023. The investment report shows a negative growth for the quarter in investment growth, as well as a negative return for the benchmark. The committee continues to be concerned about the funding status of our pension plan and follows any news regarding the plan closely.

In the fall, the RTO circulated that there was a vacancy on the Pension Panel which was to be filled by a retired teacher. Bill Redden has been appointed to the Board. This Board has the fiduciary duty to make key decisions in the best interest of all plan members and beneficiaries. The Teachers' Pension Plan website can be accessed at <https://www.nstpp.ca/>. You will find the third quarter investment report for 2023 posted there, as well as the fall newsletter and several other pension-related items.

As a follow-up to research done by last year's committee, a representative from PEI Retired Teachers and NB Society of Retired Teachers joined the meeting via ZOOM to provide an overview of their pension plans, including details on the funded liability and indexing for the members of each plan. We are one of a few Canadian provinces with an unfunded pension plan which, as we know, greatly affects indexing for our members.

The Chair has completed a survey sent by ACER-CART regarding indexing applied to the pension of NS teachers by the NSTPP. The information regarding two-tier indexing, and when members receive the COLA, is gathered by ACER-CART to compile an annual report.

Over the past several months, the committee has been working to put a new travel partnership in place for members of the RTO. As a result, AlmonTravel from Halifax has entered into a three-year agreement with the RTO to provide all members with a variety of travel opportunities

at the regional, national, and international levels. Danny Almon and his wife Debbie have owned AlmonTravel for over 20 years. Danny is a retired teacher and member of the RTO and is looking forward to serving our retired members with a variety of travel opportunities. More information will be sent to Branch Presidents for circulation shortly. Please look for AlmonTravel's article and ad in this issue of *The Retired Teacher*.

I recently attended an NSTU Pension Committee meeting and part of our discussion hit upon the need for all retired teachers to contact the Nova Scotia Pension Services Corporation with any changes to contact information or other relevant details when changes occur. They are located at:

Purdy's Wharf,  
Suite 700, 1969 Upper Water St.  
Halifax, NS

Mailing address: PO Box 371, Halifax NS B3J 2P8

Telephone: 1-902-424-5070 (Halifax) or

1-800-774-5070 (toll free in NS)

Fax: 1-902-424-0662

Email: [info@nspension.ca](mailto:info@nspension.ca)

At this time, there is no update available from the Pension Review Panel.

—*Respectfully submitted,*

*Pat Hillier - Chair, Pensions and Benefits Committee*



*Standing L-R: Ann Jessome, Jack Boyd*

*Seated L-R: Mickey Gouthro, Pat Hillier (Chair), Hank Middleton*



**Check out the Deals and Discounts for RTO members at  
[RTO.NSTU.CA](http://RTO.NSTU.CA)**

## Committee Reports

### Programs Committee

The Programs Committee met for the third time this term by ZOOM on February 5, 2024. All members were present: Chair Margie MacNeil, Joann Cuvelier, Diane Davis, Cathy Reimer, and John MacKay. President Alyson Hillier welcomed everyone and thanked members for joining in on ZOOM.

Most of the meeting was spent discussing the up-and-coming RTO Symposium Day. The event will be held on Wednesday, April 17, 2024, at the NSTU Building in Halifax. Much of the focus for this day will be on Aging, Inclusion, and Diversity with our theme for the day being “We Are All In This Together”.

Branch Presidents were sent a request by the Chair to extend an invitation to their members in hopes that every Branch will have two members represent their area. The committee is inviting members who never attended a previous Symposium to expose them to events that the Programs Committee hosts and the Executive supports. We hope this exposure will encourage members to get more involved in the RTO. A full day’s activity is planned for attendees with guest speakers who are experts in their fields. Registration began on February 1.

A Mini-Expo will be part of the event and guests will be able to visit tables to receive information on travel,

scams, massage therapy, hearing loss, Advance Care Planning, and heat pumps to mention a few. Prizes have been donated by businesses and draws will be held throughout the day. A delicious lunch will be served and snacks will be available all day. The day’s schedule will involve some movement. Once registered, each attendee will receive a swag bag of goodies.

The Programs Committee and the Executive are excited and looking forward to meeting attendees, guest speakers, and presenters. Everyone participating in the event will do their best to put forth a day full of knowledge, treats, and a chance to meet new friends.

—*Respectfully submitted,*

*Margie MacNeil - Chair, Programs Committee*



*Standing L-R: Ann Cuvelier, Cathy Reimer*

*Seated L-R: John MacKay, Margie MacNeil (Chair), Diane Davis*

### Research and Review Committee

The Research and Review Committee met two times since our last report in September. The meeting on November 21, 2023, was conducted in person; the other, on February 6, 2024, was held via ZOOM link.

At the November 21 meeting, the committee analyzed several BIP applications and final reports. Once again, a wide variety of activities were being pursued by Branches with many opportunities for member social interaction and the maintenance of personal connections. The committee made two recommendations to the Provincial Executive regarding the BIP grant program: first, the committee saw the value in the program and recommended it be continued; and secondly, the committee would like to see the 20% Branch

contribution provision reviewed.

As well, the committee carried out a thorough review of the responses from the Branch Presidents’ Roundtable discussions from October of 2023. These responses centred around the proposed updating of the RTO website. After careful collation and analysis, the committee proposed the following recommendations for the RTO Executive to consider:

1. Re: What to expect from the website - The website is important to members; it needs to be accessible and secure, and have the option of using fillable forms.
2. Re: What website features should be considered - Keep the website simple and user-friendly. Provide an uncluttered

## Committee Reports

homepage with relevant links to other areas. Provide a “join” button to encourage people to join the RTO.

3. Re: What supports should be provided to introduce and promote the website - Branches were excited about the concept of a new and improved website and appreciated being consulted. Branch-level meetings to introduce the site could be arranged. Explore the idea of creating a video tour of the website to help introduce users to the site.

As noted earlier in this report, the committee met again in early February via a ZOOM link. At that time the committee again analyzed BIP applications and final reports that had been received by the Finance Committee since the November 21 meeting. The committee noted that it fully supports the actions of the RTO Executive taken so far in the development of a new RTO member website. Committee members also support the removal of the 20% Branch contribution stipulation from the 2024 application form.

The BIP grant program is a valuable source for Branches to offer additional and diversified programs and activities. In many cases, personal connections are being created and new skills or hobbies are made available that might not otherwise have happened for members.

The committee views the current funding level for grants as being adequate but in light of escalating fuel, food, and venue costs, this component will need to be reviewed annually. To that point, in this budget year, the committee feels that consideration should be given to increasing the maximum grant amount available to \$2,000. At the same time, the committee noted that Branches should be reminded of

the value of careful planning for activities, with consideration being given to establishing minimum participant levels and small co-pay requirements.

The Research and Review Committee also took time to review and discuss the overall concept of social isolation - this remains part of the committee’s current mandate. The engagement and personal connection of members remain paramount objectives. Attaining these objectives via personal interaction activities or other approaches such as newsletters, cards, electronic communication, phone calls and the like, will better enable Branches to remain vibrant and relevant to their members and the community at large.

The Research and Review Committee’s next meeting will be in April.

—*Respectfully submitted,*

*Chuck McLellan - Chair, Research and Review Committee*



*Standing L-R: Garland Standing, Mike Knowles*

*Seated L-R: Chuck McLellan (Chair), Holly MacDonald, Sharon Sullivan*

### Resolutions Committee

The Resolutions Committee received 12 resolutions by the December 15 deadline. These will be assigned to the appropriate committees for reports at the April Executive meeting.

The resolutions will be distributed to Presidents and published on the RTO website by the end of March.

—*Respectfully submitted,*

*Ambrose White - Chair, Resolution Committee*

### RTO Members Contact Update

RTO Members are asked to notify their Branch Presidents of changes in their contact information, including phone numbers, email, and mailing addresses. Contact information is available in the RTO newsletter, as well as on the RTO website (<http://rto.nstu.ca>).

Also, please update your contact information at the NSTU Office for the RTO Newsletter mailing list:

email **[RTOAdmin@staff.nstu.ca](mailto:RTOAdmin@staff.nstu.ca)**

or phone **1-800-565-6788**



# Retired Teachers Organization

of the Nova Scotia Teachers Union  
3106 Joseph Howe Drive, Halifax, Nova Scotia B3L 4L7

## COMMITTEE APPLICATION FORM

**Deadline for Application - June 15<sup>th</sup>**

The RTO has five (5) standing committees. They are:

<b>Research/Review</b>	<input type="checkbox"/>
<b>Communications</b>	<input type="checkbox"/>
<b>Membership</b>	<input type="checkbox"/>
<b>Pension &amp; Benefits</b>	<input type="checkbox"/>
<b>Programs</b>	<input type="checkbox"/>

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

If you are interested in serving on one of these committees,  
please complete and submit this form.

**[Please Print]**

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

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

**Tel #:** \_\_\_\_\_ **Email:** \_\_\_\_\_

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

**Committee(s) of Choice:** \_\_\_\_\_

**Have you served on a committee in the past?**

**If yes, which one(s):** \_\_\_\_\_

Please attach a resume including the following:

- RTO Branch Activities
- RTO Provincial Activities
- Other (including NSTU Local or Provincial Activities)

## Seniors Advisory Council of Nova Scotia

### *Seniors Advisory Council of Nova Scotia - November 23, 2023*

1. Update from the Department of Seniors and Long-Term Care – Minister Barb Adams
  - The department has three pillars (Policy, Planning and Corporate Services, Continuing Care and Infrastructure)
  - Social Policy (Solution Six) is part of the NS Action Plan to support Aging Well and Aging In Place
    - The object is to keep seniors healthy and to address barriers to better health which include food insecurity, housing, income, race, etc.
    - To work closely with the Centre on Aging (Mount St. Vincent University) and other provincial departments of seniors
  - Expanding Capacity in Long-Term Care
    - 2,000 new long-term care beds and 3,700 replacement beds
    - Design requirements include single rooms with a private bathroom
    - There is a need to reflect principles of resident choice, empowerment, and community safety
  - Supporting Aging in Place
    - To expand the Centre for Rural Health and Aging (CORAH) to Shelburne and Port Hawkesbury Community College campuses
    - CORAH provides valuable, relevant, and local information as well as education for older adults while connecting seniors to services and resources
  - Expansion of the Community Aging in Place: Advancing Living for Elders (CAPABLE)
    - CAPABLE is an evidence-based, client-directed, home-based intervention program focused on problem-solving
    - Each client needs to identify three goals to enhance their health, independence, and safety
    - Meetings will take place with an occupational therapist, a registered nurse, and a building contractor to review the three goals
    - Programs begin in December with a target audience of 300 participants in HRM and the Valley
  - VON Virtual Care
    - Provides care for clients with the capacity to manage virtual care and receive nursing services through education and oversight
    - Provides a process to implement situation-appropriate virtual care to low-risk clients, similar to one developed during COVID
  - Home Lift Program
    - Provides lift equipment to safely handle and mobilize clients in their homes
  - The Continuing Care sector employs 16,000 Nova Scotians
    - Wages increased by 23% in 2022
    - Free tuition and books are provided for 1,000 students this year, and for a similar number in 2024
    - The new “Work and Learn Program” enables students to work two days per week, and study the other three days

- Provides savings of up to \$3,000 by waiving fees associated with prior learnings for CCAs from other provinces/internal candidates
2. There will be a supplemental letter sent to the Minister of Health requesting timelines of when the analysis to determine the cost of providing the shingles vaccine, free of charge to seniors over age 65, will be completed.
  3. Members of the SAC voiced their strong objections to the Department of Health for not providing the weekly COVID dashboard and questioned if the Department is looking at re-constituting the mask mandate.
  4. The SAC will meet with the Department of Municipal Affairs Housing Department in January to discuss affordable housing, co-op housing, rent supplements, and public funding to build homes for seniors.
  5. Addressing Wait Time in Home Care – Kim Silver, Senior Executive Director Home and Community, Department of Seniors and Long-Term Care
    - The Department's priority is to provide home care for patients discharged from hospitals and for seniors in palliative care
    - Currently, there are 1,005 people on the home support waitlist with 585 receiving some/most of their authorized services
    - Waitlists are influenced by the availability of Continuing Care assistants, caregiver support, meal programs, staff illness, and time lost due to workplace injuries
    - Two key issues needing attention now are safe workplaces, and seniors cancelling appointments at the last minute
  6. Federal, Provincial and Territorial Ministers Responsible for Seniors: The Socio-Economic Impacts on Ageism – Candice Redman, Senior Policy Analyst, Corporate Policy, Department of Seniors and Long-Term Care
    - Current priorities include:
      - The role of technology to enhance aging in place
      - Senior abuse during the pandemic and beyond
      - Supportive housing for a diverse senior population
      - The Socio-Economic Impact on Ageism
    - An environmental scan of the literature review of academic and non-academic materials was conducted to review the impacts of ageism in employment, health and healthcare, social inclusion, safety and security, and media
    - A toolkit was developed to help organizations after hosting stakeholder-led group discussions
    - A questionnaire was developed for broad public input
    - Roundtables were conducted in major centres across Canada
    - The report is expected to be released in 2024 and will:
      - Integrate the evidence gathered through the environmental scan on the social and economic impacts of ageism and the consultations' findings in the *What We Heard* report
      - Identify gaps that need to be addressed
      - Provide recommendations by proposing approaches, initiatives and strategies to address ageism in older adults

—*Bill Berryman*  
*Vice Chair - Seniors Advisory Council*

1. Reaching All Canadians – McCollins Jones, Senior Citizen Services Specialist, Service Canada
  - The program aims to remove barriers preventing clients from accessing federal government benefits and services
  - The program is an innovative approach for reaching vulnerable populations by partnering with all levels of government and local community stakeholders who interact with under-served communities and provide insights on groups and clients requiring assistance
  - The program hopes to provide seniors having financial problems with in-person help by accessing Old Age Security (OAS) and Guaranteed Income Supplement (GIS)
  - Barriers preventing Canadians from accessing benefits and services include:
    - Not being aware of the benefits and services available
    - Having little or no support, such as family, to assist with navigating government services
    - Long wait times over the phone
    - Literacy and numeracy issues due to complex language that is hard to understand
    - Not having access to a phone or internet
  - For more information contact [mccollins.jones@servicecanada.gc.ca](mailto:mccollins.jones@servicecanada.gc.ca)
2. Review of Nova Scotia's Freedom of Information and Protection of Privacy Legislation Framework – Margaret MacDonald and Dale Smith, CARP NS
  - The SAC endorsed CARP's position paper in reviewing the legislation by advocating for a safe and healthy environment in the interest of Nova Scotia's seniors
  - Summary of the eight recommendations:
    - Hire more staff to address the four-year backlog of applications requesting information
    - Ensure that decisions of the Information and Privacy Commissioner are binding on public bodies
    - Ensure records are maintained appropriately in the digital age
    - Ensure the legislation continues to promote access to information for the purpose of informed public dialogue
    - Ensure submissions to the government during public consultations are accessible to all
    - Assess whether access to information by the public has become more difficult under the Act and reduce barriers to access
    - Develop a Policy Manual outlining the process of making an application, criteria for redactions, and a guide to inform both administrators and applicants
    - Eliminate all fees for access to information or limit the application of fees to ensure fair access to all
3. The Council will respond with correspondence if the government eliminates the removal of the capped assessment program
  - If the Federation of Municipalities requests this removal, the SAC will respond with the request on how the government/municipalities will provide details on protecting older and lower/middle-income homeowners presently protected by the CAP

4. A second letter has been sent to the Minister of Health and Wellness requesting funding be provided in Budget 2024 for the provision of the shingles vaccine, free of charge, to all Nova Scotians over age 65
5. Council members continue to be concerned about the lack of response by the Department of Health and Wellness to the outbreak of COVID in various parts of the province and the number of seniors suffering from Respiratory Syncytial Virus (RSV)
  - Members are requesting the government to re-institute the COVID dashboard and add RSV cases to the dashboard
6. Our Homes, Action for Housing for Seniors – Tatiana Morren Fraser and Michelle Waye, Nova Scotia Provincial Housing Agency
  - Three main challenges:
    - Financial – fixed income, rising costs
    - Housing condition and availability – over-housed but lack options for downsizing, costs for home repairs
    - Social supports – inability to “age in place” has a significant impact on rural seniors
  - Core Solutions – Seniors’ Housing:
    - Pilot new approaches – Happipad Companion Housing Pilot and Backyard/Secondary Suites Incentive
    - Support Community Housing
    - New Public Housing Builds
    - Public Housing Upgrades and Accessibility Improvements
    - Home Repair and Adaptation Funding
    - \$750 Seniors Care Grant
    - \$600 Heating Assistance Rebate Program
  - Community Housing Acquisition Program:
    - To date 438 new units of which 143 are supportive housing units (30% are below Average Market Rent for the area)
    - Supports the purchase of existing multi-unit residential buildings by non-profit groups (\$10 million available per project)
    - Program aim is to preserve existing affordable units and increase supply by building 222 new public housing units
  - Secondary/Backyard Suite Incentive Plan:
    - Eligible homeowners must own and live on the property
    - Up to \$25,000 available per suite as a forgivable loan
    - Means to support seniors to stay in their own homes or close to family
    - Self-contained units located within or on the same property as the existing house and are registered under the same title
  - Repair and Accessibility Programs:
    - Per unit funding of \$3,500 to \$24,000 for age-related and/or accessible adaptations to ensure people can remain in their own home
    - Assists low-income homeowners including seniors with emergency repairs or age-related accessibility upgrades

- 73% of 2,240 homeowners supported in 2022-2023 were seniors
- Rent Supplement Program:
  - Effective October 10, 2023, the program criteria changed the benefit formula calculation to ensure more seniors can access the program
  - Provides rent supplements to eligible households of which 39% of clients are seniors
- What we heard:
  - 70% of clients in public housing are seniors who want better social connections
  - Addressing the isolation of seniors is a concern and the Provincial Housing Authority is working on improving client service and tenant relations
  - Increase diversity of housing options such as co-op housing
  - Explore co-housing options for multi-generational living, especially in areas with post-secondary institutions
- Five-year housing targets:
  - Create 41,200 new homes for Nova Scotians by 2027
  - Support 17,250 more affordable units
  - Improve housing conditions for more than 47,900 households

—*Bill Berryman*  
*Vice-Chair, Seniors Advisory Council*

## Dartmouth High School

### 50<sup>th</sup> Reunion

Classes of 1973, 1974, and 1975

Please join us in celebrating our **50th** DHS reunion

**When:** July 27, 2024

**Where:** Banook Canoe Club

Meet & Greet Social from 7 to 9 PM,  
 followed by a dance from 9 to midnight

A complimentary ticket(s) for you and a guest (name required) will be offered to any DHS teacher who taught within those three years.

Contact us at [dhs737475@gmail.com](mailto:dhs737475@gmail.com)  
 and a ticket(s) will be forwarded to your email address.

**We are also offering a Golf Tournament and a Harbour Cruise on Friday, July 26th**  
 (fees applicable).

Tickets are limited to all events so we encourage you to email us ASAP. If you have questions, please get in touch with us at the email address above. We hope to see you there!

**For more details, visit our Facebook Page**  
**DHS Reunion 2024, Classes of 73, 74, 75**



## Everything you Need to Know about Osteoarthritis

Your NSTU Group Insurance Trustees are always striving to keep members informed whether it be about the benefits and programs available to you, or other important topics that may resonate with you.

One topic which is of particular interest to retired members is Osteoarthritis. What is it and how does it affect the human body?

### What is Osteoarthritis?

Osteoarthritis is the most common type of arthritis (a condition that affects your joints). Healthcare providers sometimes refer to it as degenerative joint disease or OA. It happens when the cartilage that lines your joints is worn down over time and your bones rub against each other when you use your affected joints.

Usually, the ends of bones in your joints are capped in a layer of tough, smooth cartilage. Cartilage is like a two-in-one shock absorber and lubricant — it helps the bones in your joints move past each other smoothly and safely.

Osteoarthritis can affect any of your joints, but most commonly develops in your:

- **Hands**
- **Knees**
- **Hips**
- **Neck (Cervical Spine)**
- **Back (Lumbar Spine)**

Osteoarthritis is very common. Experts estimate that more than 80% of adults older than 55 have osteoarthritis, even if some of them never experience symptoms. Around 60% of people with osteoarthritis have symptoms they can notice or feel.

The most common symptoms of osteoarthritis include:

- **Pain in a joint (especially when moving it)**
- **Stiffness**
- **Swelling near a joint**
- **Decreased range of motion**
- **Feeling like a joint isn't strong or stable as it usually is**
- **Joint deformity**

### What causes Osteoarthritis?

- **Sport injuries**
- **Falls**
- **Car accidents**
- **Health conditions that affect your joints**
- **Other forms of arthritis**

### **How is Osteoarthritis diagnosed?**

A healthcare provider will diagnose osteoarthritis with a physical exam and imaging tests. They'll look at your joints and ask you when you first noticed any symptoms. Tell them if any activities make your symptoms worse, or if they come and go.

### **How is Osteoarthritis treated?**

Your healthcare provider will help you find treatments that relieve your osteoarthritis symptoms. There's no cure for arthritis, and you can't regrow the cartilage in your affected joints. Your provider will help you find ways to manage your symptoms when you're experiencing them.

The most common treatments for osteoarthritis include:

- **Medication - (over-the-counter) OTC pain relievers can help reduce pain and inflammation**
- **Exercise**
- **Supported devices - shoe inserts or braces can help stabilize the joints**
- **Heat and cold therapies**
- **Complimentary therapy – Massage, Acupuncture**
- **Surgery**

### **What can I expect if I have Osteoarthritis?**

Most people with osteoarthritis need to manage their symptoms for the rest of their lives. Your healthcare provider will help you find the right combination of treatments to reduce your symptoms. If you have osteoarthritis, it's important to stay as active as possible. If joint pain and other symptoms make it too hard for you to move, you may face a greater risk for other serious health conditions like heart disease, diabetes, and some types of cancer.

We hope you found this information helpful. The NSTU Group Insurance Plan provides benefits that could be of assistance to you should you be diagnosed with Osteoarthritis. To review the many benefits and programs available to you, please visit our website at [www.nstuinsurance.ca](http://www.nstuinsurance.ca).

# Northwood Medical Devices

For the past three years, Northwood has offered discount pricing to RTO members on the following medical devices:

- **Basic Alarm System – Regular \$43/month reduced to \$35/month**
- **Automatic Fall Detection (Fall Alert) System – Regular \$55/month reduced to \$45/month**

There is no tax as Northwood is a not-for-profit organization and the pricing includes delivery of the devices and any servicing required. Members can cancel at any time as there are no contracts or set terms for members to be committed.

I am pleased to announce that Northwood has offered a third medical device, as well as continuing to offer the two devices described above, effective January 1, 2024.

- **On the Move Mobile Cellular System – Regular \$68/month reduced to \$55/month**

**On the Move** is a personal alert button that provides security and peace of mind anywhere you go. With its built-in GPS cellular connection, you can go about your daily life with the peace of mind that help is only a button press away. Because this device is cellular, no landline is necessary.

These three medical devices are available to RTO members and family members. Family members are defined as immediate family which includes brother, sister, partner/spouse, children, parents, or parents-in-law.

To sign up and receive the RTO discount you must identify yourself in the notes section of the application as an RTO member or a family member of the RTO. Please visit the website at [www.northwoodintouch.ca](http://www.northwoodintouch.ca)

For more information, please call 902-425-2273 or visit in person at 1-130 Eileen Stubbs Avenue, Dartmouth office. Office hours are 8:30 to 4:30, Monday to Friday.

Bill Berryman

## Did You Know:

**rto.nstu.ca**

**1.** Nova Scotia has a new health app! In addition to identifying the many health services available to residents of NS, it provides answers to frequently asked questions and allows for online booking, health records, and much more. Check it out at <https://www.nshealth.ca/>

**2.** PARK'N FLY - Halifax Stanfield International Airport offers a **Corporate Rate** to NSTU members and RTO members. The **CODE 739987** can be used anytime at the lot/booth, kiosks in the Halifax Airport and even the PNF online portal [www.parknfly.ca](http://www.parknfly.ca) and enter the code number and dates and a coupon will be available to print. For further details contact: Park 'n Fly, 668 Barnes Drive, Enfield, NS B2T 1K2; Tel: 902-873-4574; [CS\\_Halifax@parknfly.ca](mailto:CS_Halifax@parknfly.ca) /

[www.parknfly.ca/halifax/en/halifax](http://www.parknfly.ca/halifax/en/halifax)



Danny & Debbie Almon

www.almontravel.ca  
 danny@almontravel.ca  
 902-431-4932  
 1-855-902-4937



Have a look at our travel videos at <https://www.almontravel.ca/videos/>

**Specialties:**

1. River Cruises (Worldwide)
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6. Ocean Cruises (Worldwide)
7. Special Group Trips: anniversary, special occasion
8. Multi-generational Travel (Florida theme parks a specialty)
9. Solo Travel

We would be happy to help you with your future travel plans!

## NOVA SCOTIA TEACHERS/RTO BOWLING TOURNAMENT

\*\*\*Open to all active and retired teachers\*\*\*

**When:** Saturday April 20, 2024

**Where:** Woodside Bowlarama at 31 Atlantic Street, Dartmouth

**Cost:** \$120 per team (maximum of 10 teams)

The first 10 teams registered and paid will be accepted.

- Teams will bowl nine strings with four bowlers on a team
- Teams can carry 4-6 bowlers. Teams are allowed to carry one non-teacher to make up a fifth bowler
- Team prizes for six teams
- There will be a 50/50 draw



**For more information contact: Peter Balcom**

**pgbalcom@gmail.com**

**902-292-2230**

The next submission date will be June 15 for the summer issue.

## Branch NEWS

### Annapolis

The Annapolis Branch, RTO had a Christmas meal at the Big Scoop in Wilmot. Many members brought in food for the local food bank. Jean Voysey won a free meal.

### Antigonish-Guysborough

Our annual Christmas Dinner was held on December 12, 2023. The gathering was a huge success with a total of one hundred retirees and guests in attendance! There was a good turnout of members from both Antigonish and Guysborough.



The dinner was held at the Royal Canadian Legion in Antigonish. It was a traditional Christmas Dinner consisting of turkey, stuffing, gravy, potatoes and cranberry sauce.

Special thanks go out to Effie Boutilier and Leah Schurman for organizing the event! They did a beautiful job on table decorations and everyone enjoyed the door prizes and the 50/50 draw.



### AER

#### Un bel après-midi de bowling

Nous étions juste un petit groupe mais plein d'enthousiasme pour un bel après-midi de bowling en novembre. Nous avons formé deux équipes. Désiré LeBlanc, Walter LeBlanc, Mike German et Wayne Gaudet ont formé une équipe. Jocelyne LeBlanc-Tidd, Stella LeBlanc, Georgette LeBlanc et Dianne Thibault ont formé l'autre équipe.

Nous avons joué trois parties. Bravo à Walter et Georgette, qui avaient le plus de points. Les plus jeunes n'étaient pas nécessairement les meilleurs. Heureusement, que c'était non compétitif. Nous avons des cartes cadeaux par tirage comme prix de présence.



Un grand merci à Wayne Gaudet pour avoir organisé ce bel après-midi en novembre.

### **Délicieux repas et personnes inspirantes pour Noël 2023**

Cette année, nous avons eu un autre excellent repas de Noël à la salle des Lions, avec une belle ambiance: belle musique, délicieux repas, et invités spéciaux avec bonnes nouvelles pour notre communauté.

Un grand merci à Désiré LeBlanc, Wilfred Boudreau et Cindy Deveau-LeBlanc, qui nous ont mis dans l'esprit de Noël avec de la belle musique pour les fêtes. Ils ont joué pendant l'arrivée des membres, qui se rattrapaient sur les nouvelles depuis notre dernier rassemblement.

Cette fois, notre repas était une assiette combinée: dinde et jambon, avec farce, légumes, patates pilées, et, bien sûr, un bon dessert. Environ 50 personnes étaient au repas, un peu moins que le dernier repas, parce que d'autres membres ont assisté aux funérailles de Pierre Belliveau, qui est décédé à la fin novembre. Nos sympathies à la famille de Pierre, qui faisait partie de l'AER depuis plusieurs années.

Un grand merci à Jean et Joyce Comeau pour nous avoir préparé ce délicieux repas. L'AER a fait un don de



250 \$ aux Lions pour aider envers un repas communautaire gratuit, une belle oeuvre des Lions en décembre.

Nos invités spéciaux, Stéphane Cyr et Dr Michelle Dow, nous ont parlé du Centre médical de Clare, qui est en expansion. Stéphane représentant la Municipalité de Clare, a d'abord expliqué le rôle de la Municipalité dans le financement, la gestion et le financement du Centre médical. Dr Dow, de sa part, a expliqué son rôle dans le recrutement de nouveaux médecins, de mentorat pour appuyer les médecins, et dans l'obtention d'équipement spécialisé. Pendant la période de questions, nous avons profité pour remercier la Municipalité de Clare et Dr Dow pour leur contribution si appréciée de notre centre médical, qui sert de modèle pour les autres régions de la province.



*Stéphane Cyr et Dr Michelle Dow*

### **A fun afternoon of bowling**

A small but mighty group of members participated in an afternoon of bowling this past November. We formed two teams. Désiré LeBlanc, Walter LeBlanc, Mike Ger-



## Branch NEWS

man and Wayne Gaudet made up one team. Jocelyne LeBlanc-Tidd, Stella LeBlanc, Georgette LeBlanc and Dianne Thibault made up the other team.

We played three strings, with Walter and Georgette as the high scorers. Bravo to Walter and Georgette! Thankfully it was non-competitive. Gift cards were awarded as door prizes.

A huge thank you to Wayne Gaudet for organizing this fun activity.

### Delicious meals and inspiring people for Christmas 2023

This year we had another great Christmas meal at the Lions Hall, with a great atmosphere: beautiful music, delicious meals, and special guests with good news for our community.

A big thank you to Désiré LeBlanc, Wilfred Boudreau, and Cindy Deveau-LeBlanc, who put us in the Christmas spirit with beautiful holiday music. They played as members arrived and caught up on the news since our last gathering.

This time our meal was a combination plate: turkey and ham, with stuffing, vegetables, mashed potatoes, and, of course, a nice dessert. About 50 people were at the meal, a little less than the last meal, because other members attended the funeral of Pierre Belliveau, who died at the end of November - our sympathies go out to the family of Pierre, who was part of the AER for several years.

A big thank you to Jean and Joyce Comeau for preparing this delicious meal for us. The AER donated \$250 to the Lions to help with a free community meal, a great



achievement by the Lions in December.

Our special guests, Stéphane Cyr and Dr. Michelle Dow, told us about the expanding Clare Medical Center. Stéphane, representing the Municipality of Clare, first explained the role of the Municipality in the financing, management and financing of the Medical Center. Dr. Dow, for her part, explained her role in recruiting new doctors, mentoring to support doctors, and obtaining specialized equipment. During the question period, we took the opportunity to thank the Municipality of Clare and Dr. Dow for their much-appreciated contribution to our medical center, which serves as a model for other regions of the province.

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### Colchester-East Hants

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Branch activities have slowed down since our Christmas Social, held on December 5. Fifty-three members and guests gathered for this event at the Truro Fire Hall. Donations were collected for the local food bank as we were entertained with many seasonal favourites by Angela Dwyer's 24-member ukelele group (many of whom are retired teachers).

This was followed by a Christmas Trivia, led by



## Branch NEWS

Provincial President Alyson Hillier. This was a fun opportunity for our members to meet and interact with provincial leaders. In fact, at our Executive meeting on January 24, two long-standing members indicated that they believed it was a first. The comments about having this opportunity were very positive.



At our Executive meeting, we faced a full agenda with eighteen items under the New Business section. There was a lively discussion on getting more members involved in applying for BIP grants so members.....put on your thinking caps!



Our Branch newsletter, *Contact*, featured several pictures taken during our Talent Showcase/Market. Organized by Heather Hill and Mary Lou MacIntosh, this successful event featured our members' talents. These included baked goods, knitting, Christmas decor, quilting, wood carving, driftwood, embroidery, and much more. The giveaway houseplants got donations for the local food bank which were presented to them at their drive on November 16. Thank you to all who contributed.

The aftermath of a severe winter snowstorm did not dampen the spirits of sixty-two of our members, spouses, and guests as they gathered on February 6 to



attend our annual Valentine's Social. This year's event was held at the Truro Golf Club. Dinner began with a starter salad, followed by a roast turkey dinner, and a dessert of apple crisp. Laughter and chatter filled the air as everyone caught up on what's been happening in our everyday lives.

Dinner was followed by several drawings for door prizes by Branch President Jim Harpell. The evening rounded out with some light entertainment as two of our retirees, Wayne Delaney and Eric Weaver, donned their

## Branch NEWS



guitars and treated us to many well-known Valentine-themed songs. Some of these even had several people up on their feet and dancing along to the music. I think it's safe to say that guests left, looking forward to our next social event.

Sandra Gittens, who puts the newsletter together with Bob Jordan, has given notice that she will be resigning from the Executive as of the AGM in May. That means we now have possibly four positions to fill. Please, everyone, consider stepping up to the plate.

Stay well and safe. Winter road and sidewalk conditions can't be trusted.

Final regular meeting - April 16 and AGM - May 14.

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### Cumberland

The Cumberland Branch, RTO held a lovely Christmas Dinner meeting in late November with 37 members and 8 guests present.

We chose a less formal set-up with our Executive members sitting in with members and guests and partici-



pating in a 'Did You Know?' activity. This was followed by some beautiful entertainment by Lawry and Mary MacLeod. Their music and storytelling were a delightful way to kick off the holiday season.

Marie Osborne led our fundraising activity for our Scholarship Fund, and Holly MacDonald checked in with members to update their demographics.



In December, ten members participated in part two of a flower-arranging activity supported by the Branch Initiative Grant (BIP). Lots of fun, laughter, and lovely Christmas table centrepieces seemed to appear out of nowhere! Was it because our members are so talented, or did instructor Donna, at Buds to Blossoms, deliver some Christmas Magic?

Our Cumberland Branch members are looking forward to an entertaining and productive 2024!

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### Dartmouth

On December 5, the festive atmosphere at Brightwood beckoned as Dartmouth members and guests, including Halifax County members and Metro MAL Hugh Fraser, gathered to enjoy camaraderie before Christmas. Attendees enjoyed mingling, catching up with friends, and last-minute shopping at tables presented by Janet Hastings-Baxter and Lori Boivin.

Guests enjoyed a traditional turkey dinner followed by gingerbread for dessert. JoAnn Cuvelier led the group in a Christmas singsong before we headed for home. One lucky guest at each table took home the poinsettia centrepiece and door prizes, which were donated by the Branch and members, were drawn for after the meal. The 50/50 was won by an excited Anne Hughson! Thank you

## Branch NEWS



to JoAnn Cuvelier for collecting donations to F.O.O.D. (Feeding Others of Dartmouth) and pantry items for the Dartmouth food bank. A huge thank you to all members who supported this effort during the holiday season.

The Dartmouth Branch has continued to support the RTO Legacy Fund and the three Boys and Girls Clubs in Dartmouth with financial donations. We also supported the Public Good Society of Dartmouth during their coat drive in the fall with a monetary donation.

Looking forward, watch for a casual event in March! April brings the RTO Symposium and we will have two members representing Dartmouth.

Just a reminder that if you know of any members



who are not attending functions and who would like to receive a visit from a Dartmouth member, please let an Executive member know. It is unfortunate that these folks are unable to join our activities, but we would like to stay in touch! Often their address is not current in our records, so visiting is difficult. With your assistance, we can stay connected with these members.

Wishing everyone a safe winter!



*L-R: Audrey Matheson (Past President), Judy Knowlton (President), JoAnn Cuvelier (Vice President), Dorothy Haley (Secretary), Lori Boivin (Treasurer), Dorette Smith (Membership), and Alyson Hillier (Provincial President, RTO)*

## Digby

Behind the campus at Université Ste. Anne and the huge Church Point Church, there is a beautiful trail called Le Petit Bois. In late October, Digby Branch members enjoyed a hike through the woods, by the marshlands, and along the rocky coast of St. Mary's Bay. The forest trail there has wooden birdhouses (in

## Branch NEWS



memory of Acadian family members), lovely painted rocks, and squirrels and chickadees eager and willing to eat sunflower seeds right from your hand. Our members were happy to oblige the lovely little birds. Afterwards, the group enjoyed a great lunch in Belliveau's Cove at La Vieille Ecole, an old schoolhouse renovated into a restaurant and B&B.

With the support of a BIP grant, Digby members revved up their Christmas spirits with wreath-making again this year. On two separate dates in December, small groups of members attended a workshop at Ring's Tree Farm in Barton, making beautiful full-fir Christmas wreaths. Carol Ring led the groups on how to cut the right size boughs from larger boughs provided by their tree farm. Luckily, she had oodles of boughs already cut to size for us. These smaller boughs were grouped carefully and attached by wire to large wire wreath forms, and a large red bow finished them off. Members were very pleased with their results and proud to take them home to add to their Christmas décor.

Thanks to BIP grants received by the Yarmouth, Clare, and Digby Branches, we were able to collectively

offer an online Chair Yoga program throughout the fall months. We were thrilled that 19 of our Branch members (that's over 20% of our membership!) registered for the weekly one-hour sessions. The instructor recorded each ZOOM session and uploaded the recording to YouTube as a private link for the participants to access. This way, over the 18 weeks, participants could attend each class live via ZOOM and/or click on the link to the recording of that class. Retired teachers are very busy people so they loved the flexibility of doing the classes whenever it worked into their schedules.



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### Glace Bay

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The Glace Bay District, RTO held its Christmas luncheon meeting at the Dominion Royal Canadian Legion on Thursday, December 7. Seventy-eight spirited members turned out to enjoy a fabulous turkey dinner.

Attendees arrived bearing gifts of food supplies for the Glace Bay Food Bank, as well as hats and mittens

## Branch NEWS



for local elementary school children.

Additionally, Roberta Hickman, chair of the Branch Christmas Packages for Shut-ins, was on hand to introduce her committee and receive thanks from the membership for a job well done. Thanks to a BIP grant, the committee was able to create twenty-five Christmas packages and deliver them to those members unable to attend meetings. The recipients expressed emotional appreciation for the thoughtful gesture. It truly was a day of giving and certainly was enjoyed by those in attendance.



*Santa Reg delivered hats and mittens to JBC elves. Principal Shauna White looked on.*



*VP Mickey Gouthro took time to admire the Christmas tree with Annette Boutilier and Marilyn Wilson.*



*The Christmas Package Committee: L to R Michael MacDonough, Valerie Sharpe, Annette Boutilier, Max Hickman, and Chair Roberta Hickman.*



*More presents delivered to GBE.*

### Halifax City

Our Branch enjoyed a traditional Christmas dinner at the Hope United Church Hall on December 12, 2023. We had the best turnout in several years and we enjoyed music, great camaraderie, door prizes, and even a trivia contest! Many thanks to the church volunteers who prepared and served the wonderful meal.

In keeping with the spirit of the season, our Branch



donated to the Parker Street Food and Furniture Bank.

We are busy planning events that will bring our membership together for some activities that will provide opportunities for socializing in 2024. We look forward to seeing you!

### Halifax County

The Halifax County, RTO held its first post-COVID AGM on October 18, 2023, at the NSTU office on Brownlow Ave. At this time, Joy Carter (current Member-at-Large) was confirmed as Vice President of the Halifax County, RTO. Congratulations Joy! We are excited to continue working with you going forward in your new role!

In November, we were also delighted to extend warm greetings to Nancy Wood-Comeau as she joins our Executive in the role of Secretary. This position will be officially confirmed at our next AGM. Welcome, Nancy! We are so delighted to have you on our team!

Our annual craft and fine arts market was again



## Branch NEWS

held at the East Dartmouth Community Centre on Caledonia Road on November 6, 2023. This market showcases the talents of retired teachers and staff of HRSB/HRCE - and what a talented group they are! Our vendor tables featured pottery, jewellery, quilted items, paintings, Christmas decorations, hats, mittens, socks, wraps, blankets, boiled wool mittens, greeting cards, fused glass, and so much more!



This year's fair was a huge success with just under 200 visitors in attendance. Most of the guests completed their outing with a visit to our café where they enjoyed a hot beverage and a homemade snack. Most importantly, they had an opportunity to sit, relax, and catch up with old friends and former colleagues! Lots of happy faces! Door prizes were drawn throughout the three-hour market and one very happy customer claimed our 50/50 pot of \$300!!!

The Branch hosted two information sessions, both held at the Woodlawn Public Library in Dartmouth. These sessions were supported by funds from the Branch Initiative Program through our RTO Provincial Executive.

The first session, held on November 23, was "Fighting Climate Change by Restoring Rivers in Nova Scotia".

Environmental scientist Dr. Shannon Sterling and freshwater ecologist Dr. Edmund Halfyard are co-founders of CarbonRun. Their organization is based in NS and is the first in the world to use a well-established river restoration approach to draw carbon dioxide from the atmosphere.

In Nova Scotia, many of our rivers have been harmed by a toxic legacy of acid rain. As a result, some rivers have lost the natural ability to play their critical role in cooling the planet. Working together, these scientists discovered that when water quality is restored, rivers regain more of their natural ability to support biodiversity and draw carbon dioxide out of the atmosphere.



It is heartening to know that some of the leading strategies to fight climate change are being developed right here in Nova Scotia and we wish Drs. Sterling and Halfyard well in their work. To learn more about their approach, please check out their website ([www.carbonrun.io](http://www.carbonrun.io)).

The second information session, held on November 30, was hosted by Theresa McArthur, an investment advisor from CIBC Wood Gundy. The focus of her seminar was financial planning, investments, and successful estate planning. Before her visit, Theresa tailored her presentation to the retired teachers by allowing them to select, in advance, specific topics that were of interest to them.

Topics included strategies to reduce income taxes, taking a financial inventory, insurance needs, reviewing and updating your estate plan, income splitting, and tax-free savings accounts. Given the fact that tax season is looming just around the corner, the timing was perfect!

These sessions were well attended and feedback was

## Branch NEWS

extremely positive. We hope to continue these information sessions periodically, as it is an excellent opportunity to stay informed and support our health and wellness as we age.

Our September gathering was so well received by our members this year that we immediately made plans to host a Christmas Luncheon on December 8, 2023. It was held in the Avery Room at the Fairbanks Interpretive Centre, located at the entrance to Shubie Park.

Our wonderful caterer served delicious chicken pot pie with a fresh roll, salad, apple crisp topped with whipped cream, and tea and coffee. Once again, the meal was thoroughly enjoyed by our guests.

Before the meal was served, we had time to browse the Fairbanks Museum, enjoy the exhibits, and mingle with friends. The exhibits in the museum had just recently been updated with touch screens and QR codes to provide access to further information on our phones. These exhibits told the story of the Shubenacadie Canal Waterway, including its natural, cultural, and engineering history.

As a wonderful surprise, we were pleased to welcome President Alyson Hillier and Member-at-Large for Halifax Metro, Hugh Fraser from the Provincial Executive. They both joined in the festivities and brought greetings from the Provincial RTO. Alyson led a game of Christmas trivia with the group and in true teacher style, everyone received a sweet treat at the end of the game. We sincerely thank Alyson and Hugh for their dedication, collaboration, and commitment as they work diligently to promote the welfare of retired teachers!

The Halifax County, RTO has some very exciting plans in the works for 2024. To stay informed about upcoming activities and important issues, please keep your contact information updated with the Provincial RTO - most importantly your home and email address!

We welcome any newly retired teachers and/or teachers who retired some time ago! Please check out our Halifax County website ([hfxcountyrto@nstu.ca](mailto:hfxcountyrto@nstu.ca)) or the Provincial RTO website ([rto.nstu.ca](http://rto.nstu.ca)) to access the RTO Information Update Form.

We hope to see you in 2024!



*New Halifax County Executive*

## Inverness

It looks like 2024 will be another great year for our members to gather and enjoy our retirement and all that our communities have to offer.

The Inverness Branch Executive met in late January

## Branch NEWS



via the RTO's ZOOM connection. We have continually worked on our membership list to better communicate news and event planning. We have also designated several committees that will assist in reporting at our next General Meeting, with plans for that dinner meeting to be held in early June (likely in the Margaree area).

Since our last report, the Inverness Branch held two successful BIP events to finish off the 2023 year. In mid-November, an enthusiastic group of RTO members enjoyed a Christmas card-making evening, held in Port Hood.

Closer to the holidays, RTO members and their guests were able to attend an entertaining Christmas matinee put on by Theatre Baddeck. It was our first foray into group tickets for a program, but one that we may try again!

BIP events proposed for 2023 look to be both fun and informative. Among the possibilities are a gardening workshop, a boat tour on Baddeck Bay, and another hike along a portion of the beautiful western side of Cape Breton. Each event is arranged so that all of our members feel welcome and included.

On a final note, we are very pleased to be part of an upcoming regional presentation on Insurance Benefits



and Related Concerns with Bill Berryman. Scheduled for Wednesday, May 1 at St. Stephen's Church Hall in Port Hood, it is open to all RTO members of the Branch. Plan to attend!

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### Kings

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Our Kings Branch Executive continues to work hard seeking out various ways in which we might further increase member engagement. An ongoing project of tracking down missing email addresses for members continues. If you are a Kings Branch member (or know of one) who is not receiving our regular emails, please contact us: [info@KingsBranchRTO.com](mailto:info@KingsBranchRTO.com)

During November and early December, the Kings Branch was fortunate to have Wendy Spicer offer her time and talents for a beginners' art workshop. Taking place over four evenings, the program was opened up initially to first-timers and we had six eager participants. A generous BIP grant made this activity possible.

The Kings Arms Pub in Kentville played host in mid-November to an enthusiastic crew of Kings Branch members and guests for an enjoyable pub night. As expected, there was no shortage of laughter, stories, or delicious pub snacks!



In December, a lovely Christmas dinner was held at the Berwick Lions Club with 75 members in attendance. Attendees were tickled to have pre-printed name tags at the door, just to help a bit with remembering everyone. Seasonal music was provided by the talented Galen Pelley, son of Member-at-Large Theresa Pelley. The Berwick Lions always go above and beyond, in no small part thanks to the efforts of several RTO members who were busy in the kitchen helping to ensure that the event was a success.

## Branch NEWS



As with any Lions meal, our turkey dinner with all the trimmings was super! Thanks also to our Social Chair, Jean Corporon, for her outstanding organizational skills. This event was funded, in part, by a BIP grant.

In late December, just before we changed our calendars, a gathering of Kings Branch members and guests took place at the Woodville Community Centre for a Coffee Klatch. Peter and Brenda Sheppard provided the group with some lovely coffee, served with a variety of fresh muffins. As is always the case when several teachers are present, the conversations were numerous and varied! We thank the Provincial RTO for the BIP grant provided for this event.

Early in the new year, two dozen RTO members and

guests were treated to a wonderful breakfast at Rosie's in Kentville. Food was plentiful, coffee cups were kept filled, and our bills were surprisingly low - something that is becoming less common these days! Thanks to Dave Jones for organizing this.

Our Walking Club continues to explore various trails around Kings County every second Thursday. Anna-Maria Bent always manages to find new and fascinating areas to share with a small, but dedicated, crew of hikers. A mid-December excursion allowed everyone to decorate a living Christmas tree along the trail. The group walks every second Thursday, weather permitting. Newbies are always welcome! Dates for hikes and all other Kings Branch events may be found on our calendar, located at: [www.KingsBranchRTO.com](http://www.KingsBranchRTO.com)



Looking ahead, a tech-sharing session, additional coffee klatches, pub nights and breakfasts, a possible spring luncheon and more, are on our agenda. Also, the Kings Branch is pleased to be hosting the Provincial RTO Curling Bonspiel on March 8 and 9, 2024.

## Branch NEWS

Once again, Kings Branch is recognizing members who recently passed away through our annual donation to the RTO Legacy Foundation. This year we wish to pay our respects to the following friends and colleagues: Judy Bentley, Hughie Bruce, Erma Card, Kay Conrad, John Dekoe, Nancy Henry, David Houghton, Mike MacNeil, Jane McNulty, Lois Melvin, John Newcombe, James Norton, Pauline Norton, Doreen Pickering, Howard Turner, and Lynda Turner.



### Lunenburg

The Lunenburg County, RTO had a great Christmas get-together in December with a fabulous meal, lots of prizes, and 45 minutes of live Christmas music.

The Italy Cross Fire Department supplied the delicious turkey dinner, along with a choice of lemon or coconut cream pie. In addition to the regular prize giveaways, two special prizes were given (by draw) to individuals wearing a Christmas tie or a Christmas sweater/blouse. Christmas music was provided by Collage (two retired teachers and the wife of a retired teacher). A grand time was had by all 76 individuals attending this gala event.

We thank the Provincial RTO for the BIP grant which helped to defray some of the cost of this event.

RTO members from Centre Consolidated were among the individuals who attended the dinner, along with Georgina Kelly who taught at Centre Consolidated when it opened in 1958.

Please consider joining your local RTO to enjoy the benefits and the social interaction.



### Northside-Victoria

In addition to the pleasure of being together, RTO meetings give us opportunities to advocate for community health.

Led by our newly elected Executive - President Reid Moore, Vice President Kathy Evans, Secretary Garland Standing, Treasurer Margaret Miles, and Past President Cathy Anderson - we continue to contribute money and food to local food banks. Our October walk at Munro Park raised approximately \$500 for the "Feed the Need" program, and member donations at the October 18 and December 5 meetings raised \$240 and \$305 respectively. At our Christmas meeting, members voted to donate \$300 to each of the following food banks: North Sydney, Sydney Mines, Bras D'or, Boulardarie, and North of Smoky. Additionally, in support of our RTO Legacy Fund to benefit community youth programs, "In Memory Of" cards have been left at Dooley's and at Jobs Funeral Home.

We have received and discussed updates on health-care initiatives and pension benefits and are grateful to President Reid Moore, who is an excellent communicator (both online and in person) for all such initiatives. Also, many thanks to Vice President Kathy Evans for her report on the Carepath forum held in Glace Bay. We are grateful, as well, to member Tommy Gaskell who sent a letter on our behalf to our local MLAs expressing concern about the state of medical care in our province.

In conclusion, Northside-Victoria sends our very best wishes to all NS retired teachers for a happy and healthy 2024!

### Pictou

As the Christmas season approached, members of the Pictou Branch, RTO gathered for a wreath-making workshop. This sold out event was instructed by Marion MacEachern, a local wreath maker from Arisaig. All who attended enjoyed an afternoon filled with laughs, good crafting, and some yummy treats and drinks. Each of our members left with beautiful wreaths to adorn their front doors for the festive season. Many thanks to the Pictou Local, NSTU for generously allowing us to use their meeting space for this event and for many others. Thank you, too, to Debi Baird for making us delicious drinks to enjoy while we worked.

In December, we held our annual Christmas dinner and meeting at the East Side Family Restaurant. They served a spectacular turkey dinner with all the trimmings and we had a very good turnout. Many members brought items or monetary donations to help support Viola's Place Homeless Shelter.

On February 12, the return of the ever-popular Desert Café was held at an event space in New Glasgow called Shaun. Many thanks to Wendy Ross, Alison MacPherson, and Cindy MacKinnon for making delicious desserts to share with our members. This event never disappoints and is a relaxed event that allows our members to catch up with past colleagues and friends.

The Executive of the Pictou Branch continues with planning for further meetings, social events, and activities to help get us through our long Nova Scotia winters.



### Queens

The Queens Branch, RTO held a General Meeting on October 17 at a popular North Queens restaurant. The meeting started at 11 AM and soon afterwards, members were able to order lunch items from the regular menu. As you can see from the photo, one of the members was rejoicing at the size of his sandwich, but he was camera-shy.



Some of the discussions centred around when they would be meeting again since the Branch does not meet over the winter months. March will be their next General Meeting which normally is held in the town of Liverpool at a designated eatery.

Although not actively involved in meetings at this time of year, members are always kept informed of what is going on through the private Queens RTO Facebook page, the provincial newsletter, and the RTO website. As well, important information is sent out regularly from Branch President Chuck McLellan.



### Richmond

In early October we had a morning of committee meetings. The focus was to set up our activities for the year and to make it a fun but rewarding year for our members.

Our regular meeting in October was a Halloween Breakfast at Louis' Cozy Corner Restaurant in St. Peter's. Many members arrived dressed in costume and we had a wonderful morning of games, food, socializing and camaraderie. Prizes were awarded for the best costumes and all that attended enjoyed the morning.



In November, our general meeting was held at Friends United, an International Convention Centre on Kemp Road in Richmond County. We met there last year at the same time and felt we should go back to investigate and appreciate the efforts and creativity of our indigenous North American peoples, so close to home. These buildings house the largest private collection of aboriginal artwork in Nova Scotia, which is both intriguing and inspirational. After the meeting and a light lunch, members had the opportunity to tour the building and see the most recent artwork that was put on display during the year.

December allowed us to have a wonderful Christmas Luncheon at the Bra d'Or Lakes Inn in St. Peter's. We scheduled it for early in the month so we would not be pre-empted due to uncertain weather conditions. To our surprise, however, we ended up having to reschedule for the following day due to messy, slippery road conditions.

Our entertainment was a skit, put on by a local casting group, of our local senior RTO members and teachers from days gone by. This was well viewed in the positive



fun-loving spirit it was meant to be. We followed this with a mouth-watering lunch. As one of our members stated, "The food was delicious, the setting was perfect, and the companionship was delightful."

What a wonderful way to round out our 2023 year!



### Shelburne County

We have had another successful year of meeting with our members and enjoying some laughs, some memories, and some delicious meals!

Our final meeting of the year was held at the beautiful Sandy Point Lighthouse Community Hall, overlooking





Shelburne Harbour. Besides the tasty turkey dinner with all the trimmings, we included a puzzle and book exchange, a 50/50 draw for donations, and a dice-tossing gift exchange. There were many laughs that afternoon.

This year, we also had three events sponsored by the RTO Branch Initiative Grant.

The first was an event held in April where the participants learned how to do a painting using acrylic paint. As we were painting, we learned about perspective, use of shadows, and depth. The local artist supplied all of the materials and each of us created a bird house sunflower creation. Although similar, each was different in its own right.

The second event was a games and dessert afternoon. This was an opportunity to learn a new game, whether it be card-based or a board game. After having a such a fun-filled afternoon, desserts beckoned.

The third event was a repeat of the first, but a winter-based theme. There were several options but the group decided upon the red mittens in the trees. Once again, we had a super time with lots of laughs.



Many thanks to the RTO for providing this worthy grant to assist our Branch.

The members of the Shelburne County Branch, RTO would like to wish you all the very best for 2024.



### Sydney and Area

While we dig ourselves out from 'Snowmageddon' it seems a great time to reflect on our activities from the fall season. Following a warm start to the year, we kept pretty busy by meeting up with the Northside and New Waterford Branches in a session hosted by Glace Bay on Carepath.

This was followed by our festive gathering which was sponsored, in part, by a BIP grant. Members took part in a lovely evening starting with a cocktail reception, followed by a beautiful turkey dinner for 90 members and guests. Members were then off to the Highland Arts Theatre for a presentation of A Christmas Carol. A section of the theatre was reserved for RTO members, and those who attended reported that they certainly enjoyed the evening. We were also happy to support a local theatre. A small fee was charged to offset the BIP grant and once all fees were paid, we had a surplus of



\$900 that was shared between our local food bank, and the Salvation Army.

A few days later we were fortunate to have Bill Berryman give a presentation on our insurance coverage.



Again, this session was very well attended and comments from the membership were positive. They felt better informed and even proposed a resolution for our AGM.

### West Hants

The West Hants Branch, RTO continues to be active. The Branch Executive meets regularly to plan events and to find ways to keep the members up to date. However, we are in need of additional people for our Executive and we continue to search for these interested members.

On December 5, we held a Christmas Dinner at Three Mile Plains Hall. Fifty-five members were in attendance and there was a total of 69 dinners served. We were very pleased with this turnout. These dinners are certainly the events that our members support the best. At the dinner, we had a great collection of grocery items and cash for the local food bank - the need is always there.

We have applied for and received a BIP grant for activities in 2024 and will report on these in the future.



### Yarmouth/Argyle

We were delighted to learn that our favourite breakfast spot was once again able to offer a large-scale buffet, after a three-year hiatus. About 50 members and guests enjoyed our Dumping Day Breakfast on November 25 at the Dennis Point Wharf Restaurant in Lower West Pubnico. Our Branch paid for the tips.



At our annual Christmas Luncheon on December 15, we sang for our supper! Each table group sang the first couple lines of their designated carol in order to line up for their hot turkey dinners. About eighty members and guests enjoyed the festive event, which also included a 50/50 draw. The price per meal was able to remain at \$12 while a BIP grant covered the hall rental and the hiring of the cook.

On January 31, several participants took part in an Intro to Stick Curling session at the Yarmouth Curling Club. Instructor Dave McDougal (an RTO member and oft-time Provincial and Atlantic stick curling champion) and Lynn Doucette led an on-ice instruction and practice, a strategy session, and a two-end game. Several



members also attended as spectators. Following the two hours in the colder environment, the curlers warmed up with pizza, fruit, and sweets provided by the Branch. There was no cost to the curlers, as a BIP grant was received from the Provincial RTO to cover ice time and the instructor honorarium.

Our Branch is pleased to have recently received a \$1500 EDUWellness grant from the NSTU Group Insurance Trust. With this, we will be offering a five-session program in the spring to our members on topics covering health, safety, and legal and financial issues.



## Regional Meetings

On November 9, the Glace Bay District Branch hosted a regional Carepath information session at the Glace Bay Miner's Forum. Seventy RTO members from Glace Bay District, Sydney and Area, Northside-Victoria, and New Waterford attended a captivating presentation of the benefits being offered, free of charge, by our insurance trustees.



Dr. Deborah McLeod from Three Fathom Harbour, outside of Halifax, began the presentation by explaining the Mental Health component she was instrumental in developing. She was then followed by Judy Toste, a Carepath Corporate Account Manager from Mississauga, Ontario. Judy highlighted the benefits provided by the Critical Care

and Elder Care components. After the presentation, the floor was opened up to questions and personal experiences with the program from the attendees. We were also pleased to welcome Todd Blackwood, Senior Consultant with Johnsons who made the trip from Halifax.

Barbara Reid from the Sydney Branch thanked the presenters and provided them with gifts as a token of our appreciation. The feedback from those in attendance was extremely positive and certainly opened plenty of eyes as to what Carepath offers to our members and their families.



*L-R Barb Reid, Dr. McLeod, and Judy Toste*

## Deals and Discounts

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



### SNOWDROPS

- Gwendolyn Spinney, Yarmouth / Argyle Branch, RTO

Be like the pristine snowdrop flowers.....  
The earliest to emerge through the winter ground,  
Blooming brightly.....

## **Hello fellow RTO members:**

I would like to introduce myself, Danny Almon, and my wife Debbie, to the RTO membership of Nova Scotia.

I am pleased to identify as a member of the RTO, having taught high school in Halifax at St Patrick's High and QEH for 33 years before I retired in 2005. Two years prior to that, Debbie (whom I met in high school, wooed for 4½ years and who became my wife - now for 51 years) urged me to look for a post-teaching-career and we came up with the 20+ year old travel business that we presently own.

In the early stages, Debbie and I made arrangements to travel around the province when RTO Branches were having their meetings and taking about a half hour to talk about travel, so we are not new to the RTO organization from a travel perspective.

I'm happy to say that after talking with the RTO Pensions and Benefits Committee and Alyson, we were able to find common ground that permitted AlmonTravel to become the RTO official travel agency from 2024 onward, for a term of three years.

## **What does this mean for you as an RTO member?**

Well, one main thing that interested the Pensions and Benefits Committee was the fact that we were interested in communicating with the membership by questionnaire to find out where the interest lay regarding the formation of group travel. As most travel agencies do, we could simply extend a variety of options - a trip to Scotland/Ireland, a Caribbean cruise, a coach tour in the UK, a trip to Vietnam - these are just a few of the many trips available and could certainly be considered for those who haven't really made up their minds, however, I would be grateful for your input.

Please be sure to look for more information about both the questionnaire and planning opportunities in this newsletter, from the Provincial RTO, or from your Branch. We at AlmonTravel are eager to hear your opinions and to organize travel that meets your needs.

**Best regards, Danny & Debbie, [www.almontravel.ca](http://www.almontravel.ca)**



## **IMPORTANT MESSAGE**

**To help reduce the carbon footprint of the RTO, *The Retired Teacher* newsletter will be sent digitally to new retirees via email. If a new retiree wishes to receive a paper copy, they must request this when they fill out the RTO Membership Authorization Form.**

**Existing members can change over to a digital copy by sending our RTO administrative assistant an email with their request to [rtoadmin@staff.nstu.ca](mailto:rtoadmin@staff.nstu.ca)**

**As always, please remember to update your contact information with our admin assistant if anything has changed.**



# Where would you like to travel?

By Danny Almon, AlmonTravel

902-431-4932 or 1-855-902-4937

danny@almontravel.ca www.almontravel.ca

With the COVID scare not over but essentially under manageable control, many people are more comfortable about planning their travel.....and with travel having been “on pause” for many of us for well over two years, thoughts of those “bucket list” trips are now on our minds.

Travel is generally governed by three things: the state of our health, the state of our finances, and the ability to take time to travel. As we get older, we begin to recognize that there is a certain amount of our life left to enjoy travel opportunities, so it is important to take advantage of our good health to travel while we still can.

## But where?

One can still take a one or two-week vacation “down south” but we should also be thinking about those special trips that we’ve heard about, read about, or seen in pictures and videos - the “bucket list” type of trip to Vietnam or China, Africa or Egypt, or a long-stay in Portugal or Spain on a land/cruise tour.

However, Debbie and I are more interested in hearing what YOU have in mind and what your interests are. For that reason, we will be distributing a travel questionnaire through your RTO Branches. As a further incentive, your response, with your email contact, will be entered into a draw for \$200 worth of gift cards. And if you can refer someone else to the questionnaire, you will get an extra ballot for every referral.

Based on your responses, we can put together groups of like-minded travellers – even friends and colleagues – for what could be the trip of a lifetime.

## What are the benefits of group travel?

1. Travelling with like-minded travellers, but being open to the mindsets of others
2. Making new friends with common interests
3. Enjoying the safety of travelling with others
4. Appreciating the benefits that may be offered by being part of such a group
5. If you are a solo traveller, enjoying the companionship
6. Accepting that all the planning has been done for you - just sit back and enjoy
7. Understanding that the tour we put together will be among the best times to travel at good value

We, at AlmonTravel, are looking forward to a great relationship with you and helping you to plan your travel.

For a list of videos on travel with different tour operators to diverse destinations around the world, check out:

<https://www.almontravel.ca/videos/>



# Chebucto Links Senior Support Association



Theresa Zukauskas, a past editor of the RTO newsletter, has recently put some of her energy into advocating for seniors. In her capacity as Secretary of the Board of Chebucto Links, she has put her advocacy skills to work for the large population of seniors in the metro Halifax area. Theresa has offered so much to the organization and our community, and she is proud of the work that Chebucto Links is doing.

In 1995, Chebucto Links Senior Support Association was established. They began to focus their efforts on the well-being and social isolation of the 55+ population. The mission of Chebucto Links is to keep seniors active, informed, and connected.



Nova Scotia statistics indicated that in 2023, 22.5% of the Nova Scotia population was over 65 years of age. As these numbers increase, and in the current economic climate, the need for affordable or free services to meet the varied needs of the growing senior population is obvious.

Over the years we have grown substantially and we now offer 16 programs and services, including the very popular Pickleball, Chair Yoga, and Walking classes. Many of our programs are free or very low cost (\$2) and the fee can be waived if needed. The seniors we serve want to age well at home, and our programs aim to help seniors achieve this. We offer many programs in person, and when possible, we stream on ZOOM so people from anywhere in the province can join us virtually.



To help serve the basic needs of the senior population, in 2023, we delivered 512 bundles of local produce to seniors. We have dedicated volunteers who pick up 10 lb bags of local produce and deliver them to the recipients' doors for \$5. This is just one example of services to help seniors keep well.

This year, we started tackling the digital divide that many seniors face and became a referring agency for GEO Nova Scotia. We were able to give 50 Chromebooks, headsets, and free internet accounts to seniors, to help get them online without the extra costs associated. We also launched a YouTube Channel, and upload videos every week so anyone, anywhere in the province, can access some of our programs on demand.



To learn more about our programs or to register for a service please contact us at [info@chebuctolinks.ca](mailto:info@chebuctolinks.ca) or call 902-422-3525. We are happy to mail out a list of programs and services or you can check our website for all our information [www.chebuctolinks.ca](http://www.chebuctolinks.ca)

We are active on social media and can be found on Instagram (@chebuctolinks), Facebook (Chebucto Links), and YouTube (@ChebuctoLinks).

## Jocelyne LeBlanc-Tidd, ancienne de l'année à l'Université Sainte-Anne

Félicitations à notre présidente de l'AER, Jocelyne LeBlanc, pour avoir été reconnue comme l'Alumni de l'année de l'Université Sainte-Anne en novembre, 2023. L'Association des alumni a choisi Jocelyne pour sa belle contribution au sein de plusieurs organismes communautaires (Festival acadien, Atelier de Clare, Clare Mutual, Caisse populaire Saint-Marie, Villa acadienne, RCMP Police Advisory Board, Jacky Comeau Cancer Help Fund, Les Amarreuses, Association des LeBlanc, et autres) au cours des années. En plus de son implication dans l'AER, Jocelyne est organiste à la Paroisse Sacré-Coeur depuis plus de 50 ans, fait partie de la chorale Les Voix dans l'Vent, ainsi que du groupe Les Amarreuses. Bien mérité, Jocelyne, et merci pour ton dévouement envers ta communauté et la préservation de la langue française et de la culture acadienne!

Congratulations to our AER president, Jocelyne LeBlanc-Tidd, for being honoured as Ancienne de l'année of Université Sainte-Anne in November, 2023. The Association des alumni chose Jocelyne for her contribution to many community organizations (Festival acadien, Atelier de Clare, Clare Mutual, Caisse populaire Saint-Marie, Villa acadienne, RCMP Police Advisory Board, Jacky Comeau Cancer Help Fund, Les Amarreuses, Association des LeBlanc, and more) throughout the years. Jocelyne continues to be an active community member as organist for the Paroisse Sacré-Coeur for over 50 years, and as a member of the choir Les Voix dans l'Vent, as well as Les Amarreuses. Well deserved recognition, Jocelyne, and thank you for your dedication to your community, and to the preservation of our French language and Acadian culture!



*Summerville Beach - Charlotte Brooks, Lunenburg County Branch*



## *Seniors' Advisory Council of Nova Scotia*

*Ron Swan, Chair*

*Bill Berryman, Vice Chair*

January 30, 2024

Honourable Michelle Thompson  
Minister of Health and Wellness  
Department of Health and Wellness  
1894 Barrington Street  
P.O. Box 488  
Halifax, Nova Scotia B3J 2R8

Dear Honourable Minister Thompson:

I acknowledge receipt of your letter dated August 22, 2023 as a response to my correspondence of June 10, 2023 requesting your department undertake a study to determine the costs of providing the shingles vaccine free of charge to citizens of various age groups within Nova Scotia and the projected cost savings in the health care system if the shingles vaccine were provided free of charge.

At the Seniors Advisory Council of Nova Scotia meeting on January 25, 2024 I was requested to follow up on one of the statements in your August 22, 2023 letter:

"I can confirm that Nova Scotia has undertaken an analysis to determine the cost of providing the shingles vaccine free of charge to specific populations in Nova Scotia. Additionally, the National Advisory Committee on Immunization's economic analysis has determined that the recombinant shingles vaccine is likely to be cost effective."

We are encouraged Nova Scotia has taken on this analysis and interested in your findings for providing the shingles vaccine to specific populations free of charge. Seniors' Advisory Council looks forward to reviewing the results of your analysis at a future meeting. Your government's support for offering the Shingles vaccine free of charge means a great deal to older Nova Scotians.

The Seniors Advisory Council of Nova Scotia was extremely pleased that Budget 2023 announced that the high-dose flu vaccine would be provided at no cost to all Nova Scotians over age 65 last year. Will the Department of Health and Wellness request that

MEMBER ORGANIZATIONS: CARP, COMMUNITY LINKS, NOVA SCOTIA FEDERATION OF SENIORS, NATIONAL ASSOCIATION OF FEDERAL RETIREES, NOVA SCOTIA GOVERNMENT RETIRED EMPLOYEES ASSOC., NOVA SCOTIA RETIRED TEACHERS' ORGANIZATION, REGROUPEMENT DES AINES DE LA NOUVELLE-ECOSSE. ROYAL CANADIAN LEGION. NS / NUNAVUT COMMAND. RETIRED DOCTORS NS

CHAIR: RON SWAN    RONSWAN@RONSWAN.NET



## *Seniors' Advisory Council of Nova Scotia*

the shingles vaccine be provided free of charge to all Nova Scotians over age 65 during deliberations for Budget 2024?

The Seniors Advisory Council awaits your response to the questions and wishes your government all the best during the budget deliberations.

Sincerely,

Bill Berryman, Vice-Chair, Seniors Advisory Council

[bbberryman459@gmail.com](mailto:bbberryman459@gmail.com)

Ron Swan, Chair, Seniors Advisory Council

[ronswan@RonSwan.net](mailto:ronswan@RonSwan.net)

## PALLIATIVE CARE

A palliative approach to care offers support to people living with serious illness, their caregivers, and their loved ones.

Palliative care is often known as treating someone in the last days or weeks of life, but it is also a holistic approach to care that is offered at all ages and stages of illness.

Palliative care can:

- improve your quality of life, manage your symptoms, help you understand your illness and make decisions
- help with grief support and manage emotional, psychological, social, and spiritual needs
- provide practical support for caregivers
- involve doctors, nurses, social workers, counsellors and more
- take place in settings like at home or in the community, including shelters, hospitals, hospices, and long-term care
- 

To learn more, visit [Canada.ca/palliative-care](https://Canada.ca/palliative-care), which includes awareness tools, such as videos, posters, and social media images and posts.



A palliative approach to care can improve quality of life.



Canada



## Carepath's Elder Care Program

**Carepath's Elder Care program provides seniors and their families with a Nurse Case Manager to address members' evolving elder care needs.**

Our Nurse Case Managers will work with you and your family one on one to help you understand and navigate the health care system so you can make informed decisions and appropriate arrangements for care.

We'll have an initial consultation assessment with you and/or your aging loved one and develop a personalized care plan based on your individual preferences and common senior health care needs.

Our Nurse Case Managers will help you prepare for any upcoming medical appointments and give you information and services to promote safe and independent living. When staying at home is no longer a safe option, they'll help you and your family find the right senior living facility, such as retirement homes, long-term care, and/or respite facilities.

You and your family will receive ongoing virtual nursing support, health education, and coaching to ensure you have the information you need every step of the way.

---

### Carepath also helps you and your family by:



Providing information about hospice organizations and home care support services provided by local and respected organizations and assisting as needed.



Providing information and access to local community resources (i.e., primary care physicians, physiotherapy, occupational therapy, speech-language pathology, dietitian services, meal delivery, transportation services) and volunteer organizations that can provide additional support.



Helping navigate and accessing provincially and federally funded benefits, including other insurance benefits.



One-on-one coaching about how to have difficult conversations in terms of aging care needs and life-changing moments, such as losing a spouse or moving into a retirement home.



Accessing the Social for Seniors platform to connect seniors with seniors.

**For more information, please contact Carepath at: 1-844-453-6788 | [carepath.ca](https://carepath.ca)**



## Le programme Soins aux aînés de Carepath

**Le programme Soins aux aînés de Carepath offre aux personnes âgées et à leur famille, les services d'une infirmière gestionnaire de cas pour répondre aux besoins grandissants des aînés.**






Nos infirmières gestionnaires de cas vous aideront, vous et votre famille, à comprendre les informations et apprivoiser le système de santé afin d'être en mesure de prendre des décisions éclairées et les mesures nécessaires concernant votre santé.

Nous organiserons une consultation et une évaluation initiales avec vous et vos proches, en vue d'établir un plan de soins personnalisés qui tient compte de vos préférences et des soins souvent prodigués aux aînés.

Nos infirmières gestionnaires de cas vous aideront à vous préparer pour vos rendez-vous médicaux et vous fourniront des informations et des services pour rendre votre vie plus sécuritaire et autonome. Vous et votre famille recevrez de l'aide afin de trouver le meilleur foyer (résidence pour personnes âgées, établissement de soins de longue durée ou de soins de répit) lorsque rester chez soi en toute sécurité n'est plus possible.

Vous et votre famille bénéficierez d'un soutien infirmier virtuel continu, d'éducation et de conseils en matière de santé afin d'être adéquatement renseignés à chaque étape du processus.

### Carepath vous aide, vous et votre famille, en vous :

-  fournissant des renseignements sur les centres de soins palliatifs et les services de soutien à domicile fournis par des organismes de confiance, et en apportant de l'aide si nécessaire;
-  offrant un accès à l'information et aux ressources communautaires (p. ex., médecins généralistes, services en physiothérapie, ergothérapie ou orthophonie, services nutritionnels, livraison de repas, services de transport) et aux organismes bénévoles en mesure de fournir une assistance supplémentaire;
-  aidant à accéder aux prestations des gouvernements provinciaux et fédéral, et autres prestations d'assurance;
-  offrant des conseils sur la façon d'aborder les sujets difficiles concernant les besoins de soins des aînés et les changements de vie importants, comme la perte d'un conjoint ou un déménagement dans une résidence pour personnes âgées;
-  orientant vers *Social for Seniors* (activités sociales pour les personnes âgées), une plateforme sociale où des liens se créent entre les aînés.

**Pour de plus amples renseignements, veuillez communiquer avec Carepath au :**  
**1 844 453-6788 | [carepath.ca/fr](https://carepath.ca/fr)**

## MEMO

**To:** RTO Executive, RTO Branch Presidents  
**From:** Bill Berryman  
**Date:** February 27, 2024  
**Re:** Canadian Dental Care Plan (CDCP)

Alyson and I have been receiving calls about the plan and how it might affect members who are enrolled in the NSTU Insurance Trustees Dental Plan. I have requested Todd Blackwood at Johnsons to do some research on the issue and develop a "Question and Answer" document for the spring edition of the newsletter.

I reviewed the Canadian Dental Care Plan website at [Canada.ca/dental](https://Canada.ca/dental) and provide the following:

### Eligibility Criteria

To qualify for the CDCP, you must **NOT** have access to dental insurance.

What counts as access to dental insurance?

- "Access to dental insurance" means to any type of dental insurance or coverage through other channels, such as:
  - ☐ Through your employer or a family member's employee benefits, including health and wellness accounts
  - ☐ Through your pension (previous employer) or a family member's pension benefits which includes federal, provincial and territorial government pension plans
  - ☐ Through a professional or student organization
  - ☐ Purchased by you or a family member or through a group plan from an insurance or benefits company

**You're still considered to have access to dental insurance if you choose to opt out of available benefits like these noted above.**

If you provide false information on your application, you and others you applied for may be removed from the plan. If you or your family members were not eligible to apply, you or your family member may have to repay the full cost of care received through the Canadian Dental Care Plan.

Until I hear or find out otherwise, I do not believe our members under the NSTU Insurance Trustees Dental Plan are eligible to receive the benefits under the Canadian Dental Care Plan. Therefore, my strong advice to members is to continue their dental coverage under the NSTU plan.

## Did You Know:

**[rto.nstu.ca](https://rto.nstu.ca)**

- 1.** Diabetes Canada has virtual diabetes classes that take place a few times a month via ZOOM. These classes are an overview of general diabetes management and diet. Click for more info: [Virtual Diabetes Classes - Diabetes Canada](#)
- 2.** Diabetes Open Hours is a free live, registration-based, virtual series with an 'ask anything' feel for people with diabetes to connect with an 'expert' guest in a Q&A style session, asking diabetes-related questions based on a particular theme or topic. Each session is one hour in length and there is a new expert and a new topic bi-monthly. Previous sessions are posted as well: [Diabetes Open Hours - Diabetes Canada](#)
- 3.** The Diabetes Deep Dives video series goes beyond the surface to explore the burning questions you have about diabetes. Topics such as Menopause and Diabetes, Diabetes Research etc. are discussed. Click to see the video series: [Diabetes Deep Dives - Diabetes Canada](#)
- 4.** To see the rest of the recorded webinars, click: [Webinars - Diabetes Canada](#)
- 5.** You can also access and print off patient resources here: [Diabetes Canada | Clinical Practice Guidelines - Patient Resources](#)



## **Retired Teachers Organization of the Nova Scotia Teachers Union**

# **Support the Retired Teachers' LEGACY FOUNDATION GRANTS**

**Honour a colleague - make a Legacy Donation**



**Support the work of  
the RTO Foundation Grants**

**Memory and Donation  
Cards will let families know  
of your donation**

**Send your donation to the  
Retired Teachers' Legacy  
Foundation**

**Donations are tax deductible  
and receipts available**

**Contact your Branch President**

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**RTO Administrative Assistant  
3106 Joseph Howe Drive  
Halifax, NS B3L 4L7  
[reception@staff.nstu.ca](mailto:reception@staff.nstu.ca)**

**[rto.nstu.ca](http://rto.nstu.ca)  
Download  
Legacy Foundation Grant  
Application and Brochure**



**Retired Teachers Organization  
of the Nova Scotia Teachers Union  
Retired Teachers  
LEGACY FOUNDATION GRANT APPLICATION**

**Society or Organization:** \_\_\_\_\_ **Federal Charitable Status #:** \_\_\_\_\_

**Name of Applicant:** \_\_\_\_\_

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

**Telephone:** \_\_\_\_\_ **E-Mail:** \_\_\_\_\_

**Program Coordinator:** \_\_\_\_\_

**Brief Description of Program:** \_\_\_\_\_

**Number of children under the age of 21 involved in this program:** \_\_\_\_\_

**Please indicate if your Society/Organization is for an educational, medical, social or similar purpose:**

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

**Other source(s) of funding for your organization:** \_\_\_\_\_

**Requirements:**

1. *The Legacy Foundation Grant Application form must be used.*
2. *It is mandatory that the Federal Charitable Status Number be listed on the form.*
3. *Please attach a one-page cover letter to elaborate on information requested in this form.*
4. *Priority may be given to new applicants.*
5. *An application for capital spending or salaries will not be considered.*
6. *Before sending the application, refer to the checklist on the following page.*
7. *The application must be received at the NSTU building no later than March 29*

**reception@staff.nstu.ca (email)**

**or**

**RTO Administrative Assistant (Mail), 3106 Joseph Howe Drive, Halifax, NS B3L 4L7**

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

*By signing this application, you will also be authorizing the Retired Teachers Foundation to verify your Federal Charitable Status Number and check any other relevant facts about your organization/society.*

## **The Retired Teachers Legacy Foundation**

The Retired Teachers Legacy Foundation was established by the RTO Executive in 1994.

### **Objectives of the Legacy Foundation:**

1. 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.
2. To disburse annually the donations, Teachers Plus Credit Union rebate, return on investments and First Rate Savings interest from the previous year.

### **Guidelines:**

- (i) This annual disbursement is to honor the life and work of former teachers in Nova Scotia
- (ii) This annual disbursement is to benefit children younger than the age of 21 years
- (iii) These grants may benefit a society or organization founded for an educational, medical, social or similar purpose in the province of Nova Scotia
- (iv) Only Nova Scotia based organizations are eligible to apply.
- (v) Organizations who have previously received a grant may apply however preference will be given to new applicants

## **Check List**

- ☐ **Is the target population you serve under the age of 21?**
- ☐ **Did you put your Federal charitable status number on the form?**
- ☐ **Did you attach a cover letter to elaborate on the project?**
- ☐ **Were you specific on how the funds would be used?**
- ☐ **Did you list other sources of funding?**
- ☐ **Does your application consist of a program that is of direct benefit to children under the age of 21 in Nova Scotia?**

**Revised February 2024**

## RESOLUTIONS FOR RTO AGM 2024

**The following resolutions were tabled at the 2023 Annual General Meeting until the 2024 Annual General Meeting:**

### **2023-1**

**BE IT RESOLVED that the Branch Grants be increased by one thousand dollars (\$1,000) per Branch, regardless of size, starting with the 2023 fiscal year.**

**Lunenburg County Branch**

#### **Brief:**

Due to the rising costs of food and services, many Branches are underwriting the costs of meals at meetings and social events. In addition, many venues charge hall rental fees which are increasing as the costs of maintaining buildings increase. These costs cannot be passed on to the members, many of whom are receiving pensions based on a low license or reduced years of service.

Many Branches also provide entertainment and/or door prizes as an encouragement for members to attend events and to bring a measure of joy to their members.

All of these increased costs borne by the Branches quickly deplete their Branch grants and may curtail their ability to provide activities for their members.

Therefore, Branches need an increase in revenue from their members' dues in order to continue to provide for their membership

**Motion to table to AGM 2024**

### **2023-2**

**BE IT RESOLVED that all Finance and Executive meetings be held by ZOOM or a similar platform, except when held in conjunction with the Presidents' Meeting or the AGM.**

**Lunenburg County Branch**

#### **Brief:**

Climate change has shown to be a very real issue for Nova Scotia, as evidenced by the horrific damage caused by Fiona. Many factors have contributed to climate change, but most notably pollution caused by the burning of fossil fuels.

The Retired Teachers Organization must continue to reduce its carbon footprint and to lead by example. Otherwise, the legacy we leave our former students will not be one of which we can be proud.

Therefore, a drastic reduction in in-person meetings must occur.

**Motion to table to AGM 2024**

### **2023-6**

**BE IT RESOLVED that the RTO provide forms on its website that can be filled out and submitted digitally without using special apps.**

**Kings Branch**

#### **Brief:**

At present, forms on our website must be printed, filled in by hand, and either scanned to be submitted electronically or mailed. These include membership updates and BIP grants.

This is more than an inconvenience. Members change their information often. They may simply not bother to update their information when they have to print and mail a form. It also leads to mistakes, particularly with email addresses and phone numbers that have been written by hand. This adds to the inaccuracy of our membership database and the inability for us to reach some members.

BIP grant applications and reports must be scanned to be returned in a digital format unless the members submitting the report have access to software that allows for a PDF form to be translated.

Placing a legal signature, if required, can be dealt with digitally.

**Motion to refer the resolution to the RTO Executive and report back to AGM 2024**

**2023-7**

**BE IT RESOLVED that wherever possible, expenses for Committee members be paid by e-transfer.**

**Kings Branch**

**Brief:**

We are in an age where physical cheques have become a nuisance. They must be written, signed, put in an envelope, taken to a post office and mailed (at a cost). The recipient must wait several days or even a week or two to take them to the bank to make the deposit. There is the risk of cheques becoming lost in the mail or lost by the recipient.

Many organizations have switched to using e-transfer to pay invoices. E-transfers should speed up the process of remuneration for expenses and eliminate the cost of purchasing cheques

**Motion to refer the resolution to the RTO Finance and report back to AGM 2024**

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**The following NEW resolutions have been submitted for presentation to AGM 2024:**

**2024-1**

**BE IT RESOLVED that the Provincial RTO Executive provide an explanation to all RTO members, for the amounts of monies that have been put into GICs and/or term deposits.**

**Lunenburg County Branch**

**Brief:**

Dues are paid by the RTO members in good faith, meaning that they believe they will be used to support the Provincial activities necessary for the well-being of RTO members, or donated to worthy causes. Although some accountants may advise groups to maintain a minimum of a year's expenses in their account, that is not necessary for the RTO which has a guaranteed income every month from the collection of dues. Members would like to know how holding monies in GIC term deposits provides a benefit for them.

**2024-2**

**BE IT RESOLVED that the editor of the Provincial Newsletter be given the authority to look at ways to shorten the newsletter and thus reduce the printing costs for newsletters that are mailed to members.**

**Lunenburg County Branch**

**Brief:**

The printing of the newsletter is extremely costly and will, quite possibly, continue to increase in cost. There may be items that can be combined or shortened to decrease the number of pages in each edition. For example, the BIP reports and Branch updates are two separate items which often contain the same information and could easily be combined into a smaller report than the current two reports.

**2024-3**

**BE IT RESOLVED that the RTO, through its affiliation with the Seniors' Advisory Council of Nova Scotia, request the Nova Scotia Department of Health and Wellness to provide, free of charge to seniors over the age of 60, the vaccine to protect them against RSV (respiratory syncytial virus).**

**Cumberland Branch**

**Brief:**

RSV is a common, highly contagious respiratory virus that affects the lungs and respiratory airways of seniors. The virus typically surges in the late fall and lasts until spring and in order to reduce the spread, proper access to an approved vaccination, paired with public awareness about the virus, may help. Seniors bear the brunt of this virus, with hospitalization, and represent over 80 percent of the deaths that happen every year from this virus.

Health Canada has approved the first vaccine for RSV for adults aged 60 and over. The vaccine Arexvy has been clinically shown to be 82.6 percent effective at preventing lower respiratory tract disease caused by RSV and 94.6 percent effective for seniors with underlying medical conditions. It currently has a cost of over \$300, which hinders many seniors on fixed incomes from being able to afford the vaccine as a means to protect themselves from the viruses.

The provision of a no-cost RSV vaccine would assist aging Nova Scotians to remain healthy and safe in their own homes and within supportive communities, and permit these residents to age in place.

**2024-4**

**BE IT RESOLVED that the Retired Teachers Organization modify its Branch funding formula for 2025 onward to better address the increased costs borne by Branches with larger memberships.**

**Kings Branch**

**Brief:**

The current two-stage blended formula for initial Branch funding works relatively well. It provides a base amount (\$1,200 in 2023; \$1,400 in 2024) which takes into consideration the fixed costs encountered by Branches for operation and some activities/events. For example, a bus trip for 15 people typically costs the same as a bus trip for 35. Branches currently receive the remainder of their initial funding through the second stage of the funding formula. For 2023 and 2024, this is roughly an additional \$1 per member in excess of 100 members.

Certain events that are sponsored or cost-shared by Branches cost significantly more when the number of participants increases. For example, if the Branch is covering \$5 of a \$25 dinner or providing snacks for members attending a pub night, the cost to the Branch is directly proportional to the number of people engaged. At present, a Branch with 100 members receives \$1,200 while a Branch with double the membership (200) receives \$1,300, only 8% in additional funding.

We recommend that grant amounts for 2025 be based on \$3 rather than \$1 per additional member:

Membership	2024 Grant	Proposed 2025 Grant
1-100	\$1400	\$1400
101-200	\$1500	\$1700
201-300	\$1600	\$2000
301-400	\$1700	\$2300
401-500	\$1800	\$2600
501-600	\$1900	\$2900
601-700	\$2000	\$3200
701-800	\$2100	\$3500
801-900	\$2200	\$3800

**2024-5**

**BE IT RESOLVED that the Retired Teachers Organization approach the Nova Scotia Teachers Union to investigate the seamless transfer of NSTU membership to RTO membership – with teacher consent – upon retirement.**

**Kings Branch**

**Brief:**

We are seeing more and more new retirees who are not submitting their RTO application forms, for a variety of reasons. There have also been transcribing issues – including mistakes in data entry or trouble reading poor handwriting – resulting in emails bouncing back from members. Reducing paperwork and the time required to process new members could be achieved at the same time that Johnson’s data is updated upon the retirement of a teacher.

**2024-6**

**BE IT RESOLVED that the Finance Committee of the Retired Teachers Organization include at least one non-Executive member.**

**Kings Branch**

**Brief:**

The Treasurer is one of the most important and demanding positions in our organization. It would be prudent to provide the opportunity for further member engagement and expose additional members (who may be well-qualified and interested in pursuing this vital RTO role) to the workings of the Finance Committee.

**2024-7**

**BE IT RESOLVED that the Retired Teachers Organization – by way of letters, meetings, or a press release – make it known to the Province and the Pension Board that we are in full support of ALL retired Nova Scotia teachers having indexed teacher pensions.**

**Kings Branch**

**Brief:**

Not since the 1980s have we seen skyrocketing inflation in Nova Scotia like we have experienced in the past year or so. The hundreds of teachers who have retired since the loss of indexed pensions have seen their purchasing power significantly eroded in recent history. Every year that those pensions are frozen exacerbates the situation and will result in additional hardships for many RTO members.

**2024-8**

**BE IT RESOLVED that the RTO renew its commitment, through the NSTU, to have Nova Scotia Health provide, at no cost, the “shingles vaccination” to all Nova Scotians who are 60 years old and older.**

**Richmond Branch**

**Brief:**

Whereas people can get shingles when the virus that causes chickenpox is reactivated in their body, as the “varicella-zoster virus” doesn’t leave the body even after a person has recovered from chickenpox; and Whereas any person who has had chickenpox can get shingles, most people who do so are older than 50 or have a weakened immune system. For example, a person might be susceptible if they have cancer, take medicines that weaken their immune system, if they are younger than 50; and Whereas those who do suffer from shingles require medical attention from a system that is already over-taxed, not to mention the negative impact on our economy when people suffering from shingles are unable to work; and Whereas the Public Health Agency of Canada affirms that the best protection from shingles is vaccination and recommends that the “shingles” vaccine be administered to people 60 and older.

**2024-9**

**BE IT RESOLVED that the RTO make representation to the NSTU to request that Nova Scotia Health lower the age of eligibility for the free high-dosage influenza vaccination.**

**Richmond Branch**

**Brief:**

Whereas Nova Scotia Health affirms that our immune system changes with age, a fact which can make it harder for the body to fight off infections; and Whereas anyone with chronic conditions (like heart disease, asthma and diabetes) can have his/her immune system compromised, thus making it harder to fight off infections regardless of age; and Whereas those who provide services in closed or relatively closed settings such as medical facilities and school settings are at high risk for contracting the flu and/or spreading it to others; and Whereas many retired teachers under the age of 65 do substitute in our public school system at times.

**2024-10**

**BE IT RESOLVED that the RTO make representation to the NSTU and the Insurance Trustees to affect and increase the amounts allotted to members for Eye Care.**

**Richmond Branch**

**Brief:**

Whereas the cost of eye care has escalated for years with no indications this trend will be reversed or even stabilized; and Whereas the relatively low amount of compensation for eye care granted members has fallen further back in this age of ever-increasing costs.

**2024-11**

**BE IT RESOLVED that the age limit of 75 be expanded to 90 years so that more elderly members will have access to benefits.**

**Sydney and Area**

**Brief:**

People are living longer so more teachers pass the now-accepted deadlines and therefore miss out on benefits which are actually needed as the aging process unfolds.

**2024-12**

**BE IT RESOLVED that the NS Retired Teachers Organization (NSRTO) provide an honorarium to the Provincial President of the organization on a yearly basis, in recognition of services provided which go above and beyond regular meetings with members and the Executive. This is an honorarium amount to be determined, not a salary.**

**Dartmouth Branch**

**Brief:**

NSRTO has become a valued and respected organization due to the leadership that is provided on a regular basis to all members. While the President is paid travel expenses, meals, and lodging to attend meetings, there is no consideration for time, energy, and disruption of home life with phone calls, and additional meetings with the NSTU, Johnson, and other affiliates of the organization. Everyone has a pension, but serving as President takes heart, energy, and time from family. On a regular basis, the President is at the beck and call of members, whether it is answering members' phone or email inquiries, travelling to additional meetings not listed in the RTO calendar, planning for meetings, booking rooms for meetings, etcetera. We provide the Newsletter Editor and Webmaster an honorarium and it is due time to provide one for the President.

**MEMO**

To: RTO Executive, RTO Branch Presidents  
From: Bill Berryman, RTO Nominating Committee  
Date: February 29, 2024  
Re: Nominations for RTO Executive Positions Elected at AGM

Nominations for the position of RTO President and RTO Vice-President for 2024-2026 term had to be received by the Nominating Committee no later than February 28, 2024.

The Nominating Committee received one application for the position of RTO President and one application for the position of RTO Vice-President.

As Chair of the RTO Nominating Committee, I hereby declare that Ambrose White has been acclaimed as RTO President for the 2024-2026 term and that Pat Hillier has been acclaimed as RTO Vice-President for the same term of office.

Therefore, there will be no elections for RTO Executive positions at the May 16, 2024 Annual General Meeting. I want to congratulate both Ambrose and Pat for submitting their applications for these Executive positions and acknowledge that the RTO is very fortunate to have both in leadership positions for the next two years.

# Nominating Committee Report 2024-2026

## Member-at-Large Positions

Member-at-Large positions are open for nominations in the following areas for 2024-2026:

1. Cape Breton-Victoria (Glace Bay District, New Waterford, Sydney and Area District, Northside-Victoria)
2. Valley ( Annapolis, Kings, West Hants)
3. South Shore (Lunenburg County, Queens, Shelburne County)

The application form for the Member-at-Large positions is posted on the website and may be obtained from the Branch Presidents in the affected regions. Interested candidates must submit a completed application to his/her Branch President no later than April 1, 2024.

If a particular Branch has more than one candidate offering for Member-at-Large, an election at the Branch level must be held before April 30, 2024. No more than one name may be offered by each Branch in the region.

A Regional Returning Officer for each of the three regions will be appointed at the Branch Presidents' meeting on March 6, 2024. If more than one candidate is applying for the position, the Regional Returning Officer will then conduct an election for the Member-at-Large in his/her region after April 30, 2024, but before May 15, 2024. The Regional Returning Officer will conduct an election by calling a meeting of the candidates and three voting delegates from each participating Branch.

Immediately following the election, each Regional Returning Officer shall submit the name of the successful candidate to the Chair of the RTO Nominating Committee. The names of the newly elected Member-at-Large in the three regions will be announced at the RTO Annual General Meeting on May 16, 2024.

## Duties of the Member-at-Large

1. Be a voting member of the RTO Executive Committee for the benefit of all RTO members
2. Communicate with Branch Presidents within their geographical region
3. Inform their respective Branch Presidents of decisions and issues arising from RTO Executive Committee Meetings by having meetings within their region at least two times a year
4. Meet with their respective Branch Presidents at Presidents' Meetings in Halifax three times a year
5. Liaise among their respective Branches by:
  - Asking for ideas and input
  - Sharing ideas
  - Keeping informed on issues
  - Encouraging initiatives and recognizing contributions to Branches
  - Working through Branch Presidents to raise the profile of the RTO
  - Visiting all Branches and attending subsequent meetings at the request of the Branch President
  - Providing general information/referrals on the Teachers' Pension Plan, Group Insurance Plan, and RTO Business
  - Volunteering at events and activities within Branches, if required
6. Present the RTO PowerPoint at the NSTU Pre-Retirement Seminars in their respective regions
7. Chair one of the five Standing Committees (Programs, Communications, Pension and Benefits, Research and Review, Membership) OR be responsible for the Legacy Foundation OR serve as a member of the RTO Finance Committee

—*Bill Berryman*  
*Chair, RTO Nominating Committee*

# RETIRED TEACHERS ORGANIZATION

## MEMBER-AT-LARGE APPLICATION

*Deadline for Application is April 1st.*

Name of Region: \_\_\_\_\_ RTO Branch (Applicant): \_\_\_\_\_

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

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

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

RTO Branch Activities: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

RTO Provincial Activities: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Other Activities (Including NSTU Local or Provincial Activities): \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

*Signature*

\_\_\_\_\_

*Date*

**PLEASE SUBMIT THIS APPLICATION TO YOUR  
BRANCH PRESIDENT NO LATER THAN APRIL 1ST.**

*Rev. 2023*





## Retired Teachers Organization Annual General Meeting Thursday, May 16, 2024

The **RTO Annual General Meeting** will be held on Thursday, May 16 9:30 at the NSTU building. The **RTO AGM Dinner** will be held at the Hotel Halifax in the Bluenose Room on Wednesday, May 15, 2024 at 6:30 pm.

**Accommodations** A block of rooms in the name of the NSTU Retired Teachers Organization (RTO) has been reserved at Hotel Halifax for delegates requiring accommodations. **Each member must book their own room by calling 902-425-6700.**

Please use Group Block name “**NSTU Retired Teachers Organization**” or the Block Code “**230514NSTU**” to book directly under the block and receive the special rate \$129.11 **which includes parking and a complimentary buffet breakfast. Booking can also be done on line using this link:**  
<https://reservations.travelclick.com/108084?groupID=3989208>

**Reservations must be made by April 13.**

**You may be asked to show your RTO card at the reception desk.** All delegates will pay their own hotel bill and delegates who are eligible for accommodation coverage will include the nights of May 15 and 16. Presidents and cost shared delegates who live more than 200 km from Halifax may claim for the evening of May 14 as well. Please attach the hotel receipt to your expense voucher.

**Registration** Please complete the registration form on the reverse side of this sheet or copy from the website, [rto.nstu.ca](http://rto.nstu.ca) if you plan to attend the RTO Dinner and /or the RTO Annual General Meeting.

## Registration for the RTO AGM

I am attending as \_\_\_\_\_ a Branch President, \_\_\_\_\_ a Cost Shared Delegate,  
\_\_\_\_\_ an Incoming President, \_\_\_\_\_ an Executive Member,  
\_\_\_\_\_ an Incoming Executive Member

Name \_\_\_\_\_  
Surname First Name

Address \_\_\_\_\_

Postal Code \_\_\_\_\_ Branch \_\_\_\_\_

Email (needed to send AGM documents) \_\_\_\_\_

Special requirements / Dietary considerations \_\_\_\_\_

### RTO AGM Dinner

\_\_\_\_\_ Yes, I will be attending the AGM Dinner at the Hotel Halifax.

\_\_\_\_\_ I will be bringing a guest. Please provide the full name. \_\_\_\_\_

\_\_\_\_\_ Dinner Ticket(s) \_\_\_\_\_ @\$50.00/person = \_\_\_\_\_ (cheque/money order payable to RTO)

Dinners can be paid by cheque or e-transfer payment. Please contact Helen Dawe-Webb  
[rtons@simplicanada.ca](mailto:rtons@simplicanada.ca), for the necessary information.

**Tickets must be purchased by April 13.**

Dinner tickets in your name (and guests) will be held and given to you prior to the dinner.

### RTO Annual General Meeting

\_\_\_\_\_ I will be attending the AGM Business Meeting at the NSTU Building on Thursday, May 16 at 9:30 am.

A registration desk will be set up at 8:30 am to distribute voting cards. AGM material will be sent electronically a week before the meeting and hard copies will be available at the registration desk.

**Registration and Dinner(s) payment(s) must be received prior to April 13.**

**Mail to: RTO AGM, 3106 Joseph Howe Dr. Halifax, NS B3L 4L7**

# SCAVENGER HUNT AND WEBQUEST

Submit your answers for the Scavenger Hunt and/or WebQuest to the editor by email (rtoeditor@gmail.com) or by post to Glynda Wimmer, 807 Highway 329, Fox Point, NS B0J 1T0. All submissions must be received by April 15, 2024.

Two prizes will be awarded. A random draw amongst entries with all answers correct will determine the winner. Be sure to include your name, RTO Branch, mailing address, and phone number.

Prizes have been generously donated by our sponsors: Advocate Printing, Johnson Inc, Manulife, Medavie Blue Cross, the NSTU, the RTO, and the Teachers Plus Credit Union.

Congratulations to the winners from the last issue - Marguerite MacDonald (Richmond Branch) and Donald Beaton (Inverness Branch).

## Scavenger Hunt Questions

1. Who is a member of the choir Les Amarreuses?
2. Which Branch had 10 members participate in Part 2 of a flower-arranging activity in December?
3. What is the deadline for submitting a MAL application?
4. What has been left at Jobes Funeral Home?
5. Where was a CAREpath session held on November 9?
6. What is the reduced cost of the On the Move Mobile Cellular System?
7. Who is our new travel provider?
8. Who do you contact for more information about the bowling tournament?
9. When is the Dartmouth High Reunion?
10. How many people attended the Christmas dinner sponsored by the Antigonish-Guysborough Branch?

## WebQuest Questions

1. What two Table Officer positions are open for the 2024–2026 term?
2. Which RTO Committee coordinates the collection of news items and reports for The Retired Teacher editor and the webmaster for the RTO Website?
3. The Retired Teacher newsletter has been published for many years. What is the Volume and the Issue Number of the Fall 2023 Newsletter?
4. Which RTO Branch is hosting the 2024 RTO Provincial Curling Bonspiel?
5. In what year was the Retired Teachers Association (RTA) renamed the Retired Teachers Organization (RTO)?
6. Which information form should you complete if there is a change in any of the information “the RTO” has on file for you?
7. According to the guidelines attached to the RTO Legacy Foundation Grant Application, who is the annual dispersion of foundation funds intended to honour?
8. In 2024, what is the maximum Branch Initiative Program funding for approved activities for Branch members that RTO Branches are eligible to receive?
9. The RTO Program Committee organizes RTO Programs and/or workshops as determined by the Executive. Who is the 2023-2024 committee chair?
10. As described in the RTO Member Resources drop-down menu, the RTO follows Federal PIPEDA Guidelines. PIPEDA is the acronym for what phrase?



## RTO Membership Information Update

Please use this form if there is a change in any of the information the RTO has on file for you.

### Member Information (Please Print)

Name \_\_\_\_\_ Current Branch \_\_\_\_\_

Professional # (NSTU) \_\_\_\_\_ Employment # (NSCC) \_\_\_\_\_

#### CHANGE FROM

#### CHANGE TO

NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

TOWN/CITY: \_\_\_\_\_

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

PHONE(h) \_\_\_\_\_

PHONE(c) \_\_\_\_\_

E-MAIL ADDRESS \_\_\_\_\_

BRANCH: \_\_\_\_\_

How would you like to receive your newsletter? Digital/email copy \_\_\_\_\_ or Paper copy? \_\_\_\_\_

*NOTE: The Retired Teachers Organization (RTO) is committed to respecting privacy and protecting personal information. All personal information collected is managed and maintained according to principles outlined in the RTO Privacy Principles.*

#### Authorization Given:

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

#### Please return this form to:

Retired Teachers Organization

3106 Joseph Howe Drive

Halifax NS B3L 4L7

902-477-5621/1-800-565-6788. [rtoadmin@staff.nstu.ca](mailto:rtoadmin@staff.nstu.ca)

*It is strongly suggested that you inform your RTO Branch President as well as:*

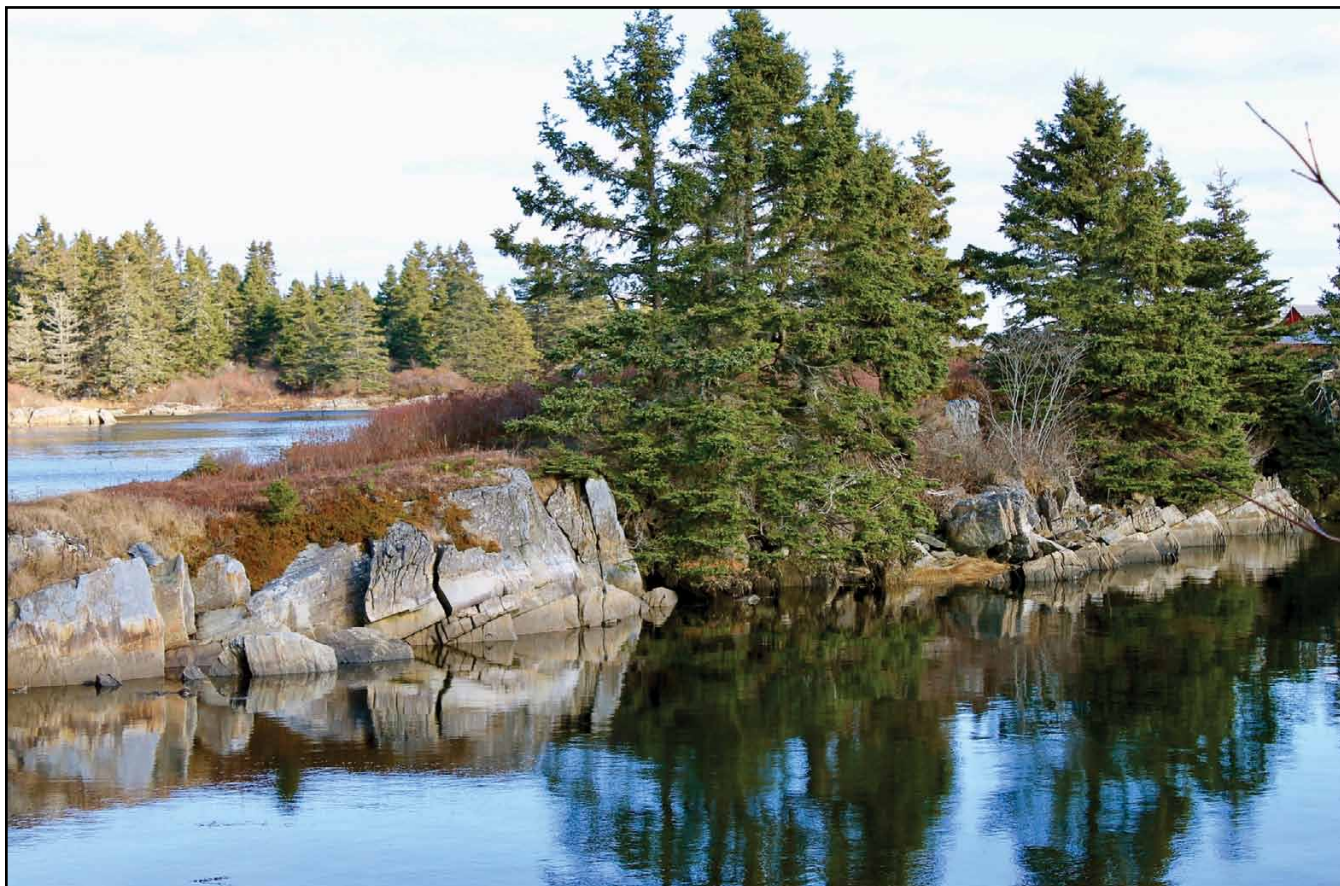
**Johnson Inc: 902-453-9543/1-800-453-9543**

**AND: Nova Scotia Pension Services Corp 902-424-5070/1-800-774-5070**

Rev. February 24<sup>th</sup>, 2022

## Beautiful Nova Scotia

We are looking for pictures that showcase our beautiful province! Submissions must be your own original photography. Please include your name, Branch, and location of the photo. Photos can be emailed to [rtoeditor@gmail.com](mailto:rtoeditor@gmail.com), or mailed to Glynda Wimmer, 807 Hwy 329, Fox Point, NS B0J 1T0. Photos sent by mail will not be returned.



*Beach Meadows, Queens County - Brenda Zwicker, Lunenburg County Branch*



*Winter on the Dykes - Colin Chase,  
Kings Branch*



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

**RTO Pins are available through  
your Branch  
Presidents.  
Price is \$5.00 each!**

