

The Retired Teacher



Nova Scotia Teachers Union Volume 37, Number 3, November 2004

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The Retired Teacher, a newsletter for retired teachers, is published by the Retired Teachers Association of the Nova Scotia Teachers Union.

The opinions expressed in stories or articles do not necessarily reflect the opinions or policy of the Retired Teachers Association 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 RTA Newsletter, 3106 Joseph Howe Drive, Halifax, NS B3L 4L7.



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

RETIRED TEACHERS INVITED TO SUBSCRIBE TO FREE NSTU WEBMAIL

By P. Earl Muise, RTA Webmaster

The Nova Scotia Teachers Union has embarked on a bold effort to connect all teachers and retired teachers from Nova Scotia by creating a secure webmail service for FREE! On September 10 & 11, 2004 NSTU Local & Special Association Webmasters gathered in Truro for a “hands on” workshop designed to begin the process of electronic communications. In the October issue of the “Teacher”, an article by Earl Rutledge entitled NSTU Technology Initiative: a Professional Voice for Members states:

“Professional autonomy is critical for educators. At Council 2004, the Nova Scotia Teachers Union launched a bold initiative to give members another forum to exercise their professional voice. As the voice of the teaching profession in Nova Scotia, the NSTU has ensured that all members have a secure professional space for electronic communication by launching a webmail system.

[CONTINUED ON PAGE 2]

PLEASE NOTE:

Membership cards and receipt of payment are included in THIS mailing. Please check to ensure that you have not discarded them with the mailing envelope.

[FROM PAGE 1]

All members and retired members of the NSTU are eligible to receive a 10mb secure webmail account accessible anywhere in the world on Windows or Mac platforms using any current browser. There is no charge to members who activate this account. The NSTU server is housed in a secure technology facility designed to meet the electrical and environmental needs of computer servers. Users of the NSTU Webmail system are not subjected to the amount and type of spam and ads associated with many of the “free” webmail accounts available on the internet, because the NSTU does not distribute addresses to any outside source. This feature further protects member privacy and makes the space more conducive to professional communication. The webmail software is also designed to not allow auto forwarding of mail, which reduces the chance of member communication residing on non-NSTU servers.” ...

“Council 2004 also launched a new web presence. The NSTU website (<http://www.nstu.ca>) now has a new public side where the NSTU shares information to anyone interested in public education issues. At this site, users can access information on NSTU educational research, professional development opportunities, NSTU educational publications and resources and contact

information for NSTU, its Locals and Special Associations. By using the webmail username and password at the website, members can access a Members-Only side of the site. On this protected site members can obtain virtually all the information and documents produced by the organization.” ... In an increasingly complex and under resourced environment, it is increasingly important that professionals have opportunities to interact, to support each other and to address the difficult issues related to the growth of students and their profession. The intent of the NSTU technology initiative is to provide a set of cutting edge tools to help in this important endeavor.”

Clearly the Nova Scotia Teachers Union has provided us with a secure, inexpensive, and effective means of communications and we strongly urge and encourage all our members to take advantage of it. In order to access the “Member Only” part of the NSTU website and by extension the “Member Only” part of the RTA website, both active and retired teachers require a “login” and “password”. To get connected simply contact the NSTU at 1-800-565-6788 talk with Lian Deslauriers. This free account will permit you to e-mail your colleagues, children & grandchildren from anywhere in the world. It will also give you access to the “Teacher” & the “Retired Teacher”, NSTU/RTA Discounts, Executive Meeting Minutes, RTA-AGM information, and a sundry of phone numbers and addresses.



ATTENTION RETIRED TEACHERS!!

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

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

This webmail account gives retired members:

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

**TO ACCESS THIS ACCOUNT AN
INTERNET CONNECTION IS NEEDED**

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

FROM the PRESIDENT of RTA

We wait all year for summer to arrive, only to see it pass so quickly.

AGM 2004 was a great success and capped off Phil Hughes' Presidency.

Three Motions were passed:

- Universal membership with an annual write-out option (only 1 "nay" vote)
- Monthly fee deductions (unanimous)
- New relationship with NSTU (unanimous)

As the Organization representing the "retired members" of the NSTU, we are in the process of defining our future destiny – a say in all matters that affect our well-being – be it:

- CPI minus 1%
- Comprehensive Review 2003
- Negotiated Benefits

We were hopeful the Structure Review Committee Report would address the RTA's role within the NSTU. The recommendations made were:

- That the current Executive address the "status, input" of the RTA by the appointment of an Ad Hoc Committee (this committee was struck in September and must report to the Provincial Executive by February 28, 2005); and,
- That the official delegation to NSTU Annual Council not include Special Associations (if accepted by Annual Council 2005, the retired members of the NSTU will be excluded from

the main governance body of the NSTU).

As the retired members, the former backbone of the Union, we need an avenue to express our concerns. We need representation on the NSTU committees where decisions are made that impact retired members.

We have a role to play in Union governance, especially when action/decisions affect retirees. We are a voice that needs to be heard. As Phil Hughes stated last year, "over the next year, we must redefine our role within the NSTU". We must protect our rights and benefits. Branch Presidents have been active, over the past year, charting a new course. Now we need to see if the NSTU is prepared to open its doors and include retired members in the decision-making process, especially in those areas where decisions are being made that impact us directly.

My message over the course of this year will be a progress report as to how we are proceeding as we navigate uncharted waters.

In closing, kudos to the Lunenburg branch for a terrific job in hosting the year-end Presidents' Meeting and the details associated with the AGM. Also, thank you to both Kings and Inverness branches for the invitation to speak when each meet in June.



Profile — RTA President Walter Farmer

At the 2004 AGM, Walter Farmer was elected as the President of the Nova Scotia Retired Teachers Association.

Following 30.5 years in education, 28.5 years of which were in administration, Walter retired in 1996 as Assistant Superintendent of Education for the Colchester East Hants Amalgamated School Board.

Walter was a dedicated Union member at both the local and provincial level, serving on several committees and holding Executive positions.

Currently Walter is the RTA representative on the Group of IX Seniors Organization of Nova Scotia (Group of IX), RTA representative to the Canadian Association of Retired Teachers, Chairperson of the School Advisory Committee Enfield District, and Treasurer of the Colchester East Hants Branch of the RTA.

Residing in Enfield, Walter and his wife Elizabeth (Betty) have two children and two grandchildren. Leisure time for Walter is spent enjoying his grandchildren, relaxing at the cottage, reading fiction and woodcarving (loons).

PENSION & BENEFITS COMMITTEE

Chair of the Pension & Benefits Committee Bill Whalen (front) welcomes members (l-r) Margaret Aylward, Greg O'Keefe, Margaret Coutts and Walter Farmer to their meeting on October 18.



Nova Scotia Teachers' Pension Plan ACTUARIAL VALUATION

(as at December 31, 2003)

The most recent Actuarial Valuation of the Teachers' Pension Plan was released during the summer. Given below is a summary of the report as given by Mercer Human Resource Consulting

Summary of Results

Going-Concern Financial Position	31-Dec-2003	31-Dec-2002
Actuarial value of assets	\$3,719,809,000	\$3,364,755,000
Actuarial liability	<u>\$4,591,045,000</u>	<u>\$4,380,224,000</u>
Funding excess (unfunded liability)	(\$871,236,000)	(\$1,015,469,000)
Funded ratio	81.0%	76.8%
Funding Requirements	2004	2003
Total current service cost	\$91,767,000	\$91,057,000
Estimated teachers' required contributions	\$50,669,000	\$49,800,000
Estimated matching		
Government contributions	<u>\$50,669,000</u>	<u>\$49,800,000</u>
Excess contributions	\$9,571,000	\$8,543,000
Total current service cost as a percentage of Payroll	15.85%	15.99%
Total contributions as a percentage of payroll	17.50%	17.49%

Former Educator Marks Her 100th Birthday

Mrs. Adline M. Purves celebrated her 100th birthday on March 27th, surrounded by more than 250 friends, former students, and former colleagues. Her church family at St. Andrew's Presbyterian Church hosted an afternoon tea in celebration of her milestone.

Mrs. Purves served the educational system of the town of Sydney Mines and the Northside area for 45 years. She was a gifted teacher who inspired her students. She always worked towards the promotion of: the worth of the individual student; the excellence of her fellow teachers; and the advancement of the local educational system.

Ms. Purves was the first female to hold the positions of: Vice Principal of Sydney Mines High; Principal of SMH; and Supervising Principal for the Town of Sydney Mines. She was then appointed Superintendent of Schools for the Town of Sydney Mines from 1962 to 1970, thus becoming Nova Scotia's first female Superintendent of Schools. She was the first Assistant Superintendent of the newly formed Northside-Victoria Amalgamated School Board. After a full and rewarding career, she retired in 1971.

It is public opinion that Mrs. Purves was ahead of her time. She broke down so many barriers for women. With comfort and grace she assumed her role in what was then a man's world. Many people believe, that Mrs. Purves will always be remembered as the outstanding educator in the town of Sydney Mines, and she has been referred to as a real "Sydney Mines Treasure".



Representatives from the three levels of government included Hon. Mark Eyking, Parliamentary Secretary to Agriculture, M.P., Hon. Cecil Clarke, Minister of Energy for the Province of Nova Scotia, and Mayor John Morgan and councillors, Clearance Prince and Gordon MacLeod were in attendance for the afternoon of celebration. A large number representing the Eastern Star from across the province were also in attendance.

A highlight of the afternoon was a solo by Mrs. Purves's physician, Dr. Beth MacCormick. She had written the song in honor of her patient. Her daughter accompanied her on the piano.

The afternoon was a time of much merriment and laughter as it provided the basis for so many people to visit with the others who were present.

RETIRED TEACHERS ASSOCIATION



RTA EXECUTIVE 2003-2004

President	Walter Farmer	883-7343
Past President	Phil Hughes	863-6185
Vice President	Tom Gaskell	736-1267
Secretary	Carol Samson	345-2502
Treasurer	Warman Castle	243-2106
Member-at-Large	Dave Pottie	543-6141
Member-at-Large	Earl Muise	648-2200
Pension Committee Rep.	Bill Whalen	543-2265
Newsletter Editor	Doug Manzer	667-9344
NSTU-RTA Liaison	Earle Tubrett	477-5621
	1-800-565-6788 (Toll-free)	

Regional Branch Presidents

Annapolis	S. Albert Johnson ...	825-3062
Antigonish	Wally Cooke	867-1812
Clare	Rose-Anne Comeau .	769-2629
Colchester-East Hants	Bill Whelan	843-2745
CPX	Mary Hammond	852-3146
Cumberland	Jack Boyd	667-8341
Dartmouth	Dorothy Smith	463-6511
Glace Bay and Area	Stephen Campbell ...	849-2868
Halifax Regional	Louise Ginsburg	429-9422
Inverness	Yvon LeBlanc	235-2700
Kings	Bernice MacLean	825-3675
Lunenburg	Dave Pottie	543-6141
New Waterford	Karl Hicks	849-9480
Northside-Victoria	Jim Prince	736-6998
Pictou	Gary Burley	893-7682
Queens	Owen Hamlin	354-5092
Richmond	George J. Landry	535-3248
Shelburne	Margaret A. Dawe ...	656-3276
Sydney & Area	Roberta MacIntyre ..	567-1300
West Hants	Graham Thomas	798-5211
Yarmouth-Argyle	Peter Eldridge	742-5585

RTA and NSTU COMMITTEES

ACTING FOR RETIREES

The persons listed below have volunteered to serve on the committees of the RTA and NSTU. During the coming year, these committees will be discussing and dealing with matters directly affecting all retirees. The RTA wishes to thank all of those who have offered their time and effort.

RTA PENSION AND BENEFITS COMMITTEE

Bill Whalen, Chair, Lunenburg; Phyllis Coté, Inverness; Margaret Coutts, Halifax; Margaret Aylward, Kings; Greg O'Keefe, Cape Breton

RTA ASSESSMENT COMMITTEE

Tom Gaskell, Chair, Cape Breton; Bill Whelan, Colchester East-Hants; Pierre Belliveau, Clare; Vic Fleury, Kingston; John Currie, Cape Breton

RTA PUBLICATION COMMITTEE

Doug Manzer, Chair, Amherst; Carol Samson, Louisdale; Marilyn Rodgers, Truro; Earl Muise, Tusket

NSTU INSURANCE TRUSTEES

Jack Toomey, Chair, Northside-Victoria (2005); Betty Anne McGinnis, Hants West (2005); Ed Donnelly, Halifax City (2006); Frances MacEachern, Inverness (2006); Brenda Fletcher, Colchester-East Hants (2007); Glynda Wimmer, Lunenburg (2007); Joe MacEachern, Department of Education; Bill Redden, NSTU Staff Liaison

NSTU PENSION COMMITTEE

Paul Sherren, Chair, Colchester-East Hants (2005); Lynn Wambolt, Richmond (2005); Barbara Flynn, Yarmouth (2006); Ambrose White, Northside-Victoria (2006); Bill Whalen, RTA Representative; Scott McKellar, Executive Member; Bill Redden, NSTU Staff Liaison

Frequently Asked Questions - Health (Atlantic Blue Cross Care)

A. What health benefits will I still maintain upon my retirement prior to age 65?

You can maintain all benefits you may have carried prior to retirement. These benefits could include:

- i) Total Care Medical – Government will pay 100% of the monthly premium of the single (\$28.52) or family (\$57.04) plan
- ii) Hospital Benefits – 100% of semi-private room with no maximum
- iii) Extended Health Benefits – 80% reimbursement for such items as follows – maximum benefits may apply:
 - Home nursing care
 - Physiotherapy
 - Prosthetic appliances
 - Ostomy equipment
 - Wheelchairs, walkers, hospital beds, mist tents, etc
 - Out of province physician services
 - Accidental dental
 - Hearing aids
 - Eyeglasses
 - Diabetic supplies
 - Paramedical services
- iv) Prescription drugs - \$5.00 co-pay for each prescription
- v) Medoc – Travel Plan: Base plan allows unlimited travel up to a maximum of 30 calendar days per trip. (There is an annual charge and you must apply to be covered).

Supplemental plan provides coverage for trips in excess of 30 calendar days. Available at extra cost.

Benefits are provided for such eligible expenses as:

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

- vi) CanAssist Travel Assistance Services including a 24-hour emergency help line

B. What happens to those benefits when I turn 65?

At age 65, the health care plan does not provide drug coverage. Those 65 or older should enroll in the Nova Scotia Seniors' Pharmacare Program. All other benefits continue.

C. If the retired teacher is 65 or older and his/her spouse is still under 65, how is the drug plan for the younger handled? What if the younger is also a teacher?

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

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

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

If both are over age 65, the Nova Scotia Seniors Pharmacare Program Family Plan must be applied for. The cost is \$1,352.00 per year (including maximum co-pay).

E. What does the Senior Pharmacare Program cover?

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

The co-payment fee is currently 33% of the prescription cost for each prescription filled, but no more than \$350.00 a year (i.e., effective April 1, 2003, the maximum co-payment per prescription is \$30.00). The full premium cost is \$390 per year. Maximum cost per individual is \$740 (as of April, 2004). Low-income premium exemptions may apply. Check with NS Pharmacare.

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F. What dental coverage do I have at retirement?

If you were enrolled in the dental plan the year prior to retirement, and elected to keep the plan after retirement, you will be covered until you reach the age of 75. You are responsible for 100% of the premiums. Should you cancel the plan at any point, you cannot re-enroll. Current premiums are \$31.13 for single and \$65.85 for family coverage.

G. What happens to my health benefits and those of my spouse if I (retired teacher) go to a retirement or nursing home?

All the health benefits my spouse and I would have enjoyed if I had not gone to a home remain in effect.

H. How does divorce impact on health benefits?

Only one person can be accepted as your spouse. Unless there are circumstances outlined in the divorce procedure, the person who meets the definition of

spouse as outlined in the definition of dependents in Total Care will be covered.

I. Are my dependents still covered by my health plan after I retire?

Yes, until you are 65. Over-aged dependents (21 – 27) attending an institute of higher learning must be registered annually with Johnson Incorporated before Blue Cross will process claims on their behalf. Special needs dependents are covered on an individual basis. Check with your insurer.

J. What coverage would an over-aged or under-aged dependent have after I turn 65?

After I turn 65, the Government will only pay the premiums for the member and the spouse. Dependents will have no coverage under the plan. Should I wish to have coverage for dependents, I would have to buy either a single or family plan to cover my dependent(s). I would be responsible for the entire premiums.

HIGHLIGHTS – SEPTEMBER EXECUTIVE MEETINGS:

Regular Meeting:

- 2004-2005 Expense Guidelines (reviewed & revised)
- 2004-2005 Meeting Schedule (agreement on dates/times)
- Foundation awards (timeline established/awarded at AGM)
- Webmaster added to Publication Committee (update)
- Publication Chair (to attend Presidents' meetings)
- Executive minutes (draft to be circulated to Presidents)
- Pension Plan Actuarial Valuation December 31, 2003 (referred to RTA/Pension & Benefits Committee)

Special Initiative Session:

- President-Elect Model (on hold for now)
- Executive Structure & Geographical Representation (Branch President input)
- NSTU Restructuring Update (agenda item Presidents' meeting)

RETIRED TEACHERS ASSOCIATION

ADS PLACED IN THE RETIRED TEACHER



Ads will be accepted at the discretion of the Editors and the Executive.

Prices:	1/8 page	\$40.00
	1/4 page	\$80.00
	1/2 page	\$125.00
	1 page	\$200.00

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

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

HIGHLIGHTS OF SEPTEMBER EXECUTIVE MEETING AND OCTOBER PRESIDENTS' MEETING

1. NSTU Structure Review Committee Report Recommendations: The NSTU has struck an Ad Hoc Committee to make recommendations on RTA status/input into NSTU. RTA will make a presentation to this committee on November 18, 2004. The Committee must report to NSTU Executive by February 28, 2005.
2. Branch Presidents' Handbook Circulated to all Presidents
3. Ghana Project Highly successful within branches who opted on board. Considering a second container. Congratulations to George Landry and Dave Pottie for their leadership.
4. RTA Structure
 - (a) Annual elections at AGM for President, Vice President, Secretary and Treasurer;

ASSESSMENT COMMITTEE



Members of the Assessment Committee are shown in discussion during their October meeting. (l-r) John Currie, Bill Whelan, Tom Gaskell, Pierre Belliveau and Vic Fleury.

- (b) President-elect model on hold;
 - (c) Geographical representation on RTA Executive via Member-at-Large positions
5. Branch Membership Lists Included with Presidents' kit
6. "The Retired Teacher" 1st edition for 2004/2005 will be out in November along with membership card and dues receipt.
7. Annual Increment January 2005 The Pension and Benefits Chair reported that their preliminary estimate for CPI is 1.7%. After the minus 1%, the projected increment for January 2005 is 0.7%.
8. Group of IX Report Presently at the stage of analyzing drug costs. Will meet in December to consider draft recommendations to the Minister of Health.

FUNDING CONSULTANTS

Do you want to make a difference in the world while increasing your earning potential? BIG Online, a division of Metasoft Sytems Inc., is North America's leading source of online funding information for the non-profit sector with a growing client list including Harvard University, Princeton University, Doctors Without Borders, the United Nations and thousands more.

We are currently seeking experienced professionals to assist our prospects in understanding and connecting with the funding opportunities available to them.

For more information about our company and its products please visit our website, www.bigdatabase.com.

Please send your resume and cover letter to alandon@foundationsearch.com or fax it to (604)-683-6704 attention Angie Landon.

NOTICE TO RETIRED TEACHERS

If you would like to receive or continue to receive *The Teacher* for the 2004-2005 school year, please fill out the form below and send it to *The Teacher*, 3106 Joseph Howe Drive, Halifax, Nova Scotia B3L 4L7 or fax it to 902-477-3517. You may also e-mail a note with your name and complete mailing address to theteacher@nstu.ca.

Name _____

Mailing Address _____

_____ Postal Code _____

Member of RTA? Yes No

The information below is reproduced from information recently sent to all retirees. Should retirees have inquiries concerning their pension, this contact is recommended as the most direct source of information.

Who are We?

Under the direction of Kim Blinn, the Pension Services Group (PSG) is a division of the Pensions and Investments Branch of the Nova Scotia Department of Finance.

Our group is divided into five areas:

Client Services, Communications, Actuarial Services, Planning and Programme Support, and Information Technology. It is most likely you will be in contact with the Client Services unit which deals with plan members and pensioners. Our client services area provides accurate and timely pension and related benefits information to active members and pensioners. Our hours of operation are Monday through Friday, 8:30am to 4:30pm.

Pension Services Group Nova Scotia Department of Finance

1723 Hollis Street, PO Box 371
Halifax, NS B3J 2P8
424-5070 (Halifax area)
1-800-774-5070 (toll free in NS)
902-424-0662 (fax)
PensionsInfo@gov.ns.ca (e-mail)

Visit our website

www.gov.ns.ca/finance/pension

USEFUL PHONE NUMBERS

RTA President 863-6185

NSTU Switchboard 477-5621

OR 1-800-565-6788

RTA Liaison Earle Tubrett

Secretary Debbie Savoie

Pension Joan Ling

E-mail centraloffice@nstu.ca

OR specassoc@nstu.ca

NSTU website www.nstu.ca

Pension Services Group 424-5070

OR 1-800-774-5070

Johnson Inc. 1-800-453-9543

OR Halifax 453-9543

OR Sydney 562-2645

Maritime Medical 496-6624

MSI Health Card 468-9700

NS Teachers Credit Union 477-5664

OR 1-800-565-3103

RTA EXECUTIVE 2004-2005

Standing (l-r) Warman Castle, Treasurer; Doug Manzer, Newsletter Editor; Earl Muise, Member-at-large; and Walter Farmer, President.

Seated (l-r) Carol Samson, Secretary; Phil Hughes, Past President; Bill Whalen, Pension Committee Rep.; Dave Pottie, Member-at-large; and Tom Gaskell, Vice President.



Hospice / Palliative Care *Volunteers Needed!*

We are seeking mature, compassionate volunteers to comfort and support individuals at the end of life. Volunteers contribute actively to the physical, psychological, social and spiritual welfare of our patients and families.

A training program for hospice/palliative care volunteers will begin in the fall. To learn more, please contact one of the following:

Dartmouth General, Angela MacFadden, 465-8530

Maplestone, Letitia McMurray, 444-8147

Hants Community, Evelyn Jones, 792-2253

Northwoodcare Inc., Mary Wylde, 454-8311

Oakwood Terrace, Gary Comeau, 469-3550

Ocean View Manor, Petrea Leslie, 465-6020 Ext. 150

Veterans Memorial, Melanie Parsons-Brown, 473-8550

QEII (Halifax Infirmary/VG), Karen Newton, 473-3811

Saint Vincent's Guest House, Mary McIlwraith, 429-0550

VON of Greater Halifax, Donna Hanczaryk, 453-5800

**The NSTU
Member Diary
2004-2005 is
available
to retirees on
request by
contacting:**

**DEBBIE SAVOIE
NOVA SCOTIA TEACHERS UNION
3106 JOSEPH HOWE DRIVE
HALIFAX, NS
B3L 4L7**

ATTENTION BRIDGE PLAYERS

Plans are under way to hold a bridge tournament for retired teachers next year. In our next issue we hope to have an application form and information on location and format. All you need is a partner who is a retired teacher.

Provided there is enough interest, we hope to hold the event in a central location. The emphasis is on playing our favorite game, meeting new friends, and having a great time. Suggestions are welcome.

Contacts: Karl Hicks 902-849-9480
karl@ns.sympatico.ca
Phil Hughes 902-863-6185
Philhughes@ns.sympatico.ca
Dave Pottie 902-543-6141
jdpottie@ns.sympatico.ca

Membership Application 200__ - 200__
RETIRED TEACHERS ASSOCIATION

Name: _____

Address: _____

City/Town: _____

Postal Code: _____

Phone: _____

Professional Number: _____

NSTU Local Area: _____

RTA Branch: _____

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

PLEASE CHECK ONE:

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

SIN (optional): _____

Signature: _____

Date: _____

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

2. ANNUAL REMITTANCE METHOD:
My annual membership fee of ten dollars (\$10.00) is enclosed.

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

The Retired Teachers' Legacy

The Retired Teachers Legacy Foundation was created:

- to honour the life and work of Nova Scotia teachers
- to assist institutions that provide medical treatment and/or educational training for sick and/or challenged children on a not-for-profit basis.

The Board of Directors (the RTA Executive and one NSTU Director) invests monies which have been donated, presents an annual audited statement, and awards funds. Retired Teachers' Legacy fund application forms can be requested at the address below.

**Contribution to the Nova Scotia
Retired Teachers Foundation**

AMOUNT _____ DATE _____

NAME OF DONOR:

ADDRESS

POSTAL CODE _____

If donation is in memory of a deceased person, please give the name and any details you wish, including address of next of kin, if you wish a card sent.

Please make cheque/money order payable
to **The Retired Teachers
Foundation** and mail to:
**RTA Treasurer, NSTU,
3106 Joseph Howe Drive,
Halifax, NS B3L 4L7**