

The Retired Teacher

Nova Scotia Teachers Union

Volume 44, Number 2, February 2013

The Retired Teacher is available online at rto.nstu.ca. To download Adobe Reader, go to www.adobe.com

WHAT HAPPENS AT AGE 65?

—Submitted by Joan Ling
Liaison Staff Officer, Group Insurance Trustees

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

The opinions expressed in stories or articles do not necessarily reflect the opinions or policy of the Retired Teachers Organization or the Nova Scotia Teachers Union, its professional staff or elected provincial representatives.

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Submissions should be directed to the editorial staff c/o RTO Newsletter, 3106 Joseph Howe Drive, Halifax, NS B3L 4L7.



A member who retires is usually in receipt of both pension and insurance benefits. The responsibility to communicate to the members about the plans lies with the Trustees of both the pension plan (Nova Scotia Teachers Pension Plan Trustee Inc.), and the insurance plans (NSTU Group Insurance

Trustees). Any correspondence about either of these plans is mailed directly to the member. What information can a member expect when approaching age 65?

Pension. At age 65, a teacher in receipt of a regular pension finds that pension is integrated with the Canada Pension Plan. At time of retirement, you receive notice of a pension amount, both for pre-age 65 and for 65. Before the month you turn 65, you receive notification that your pension is about to decrease. Your pension decreases the month following your 65th birthday. The decrease is for the amount that was stated on your application, in addition to any indexing that may have been paid on that amount.

Insurance. One of the major changes to your insurance plans is the end of drug coverage at age 65. Two to three months prior to turning 65, a member receives information for the Seniors' Pharmacare Program.

[continued on page 2]



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

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The drug coverage under the Total Care Medical plan ceases at the beginning of the month that you turn 65. There are some other changes to your plans, and, prior to turning 65, you receive a letter from Johnson Inc. It is important to read changes carefully, as you now become a member of the Retired Teachers Group Insurance Plan. An information booklet will be sent to you at that time.

Contact Information. For further information on your pension plan or insurance plans, you may contact:

Nova Scotia Pension Agency
 1-902-424-5070 / 1-800-774-5070

Johnson Inc.
 1-902-453-9543 / 1-800-453-9543

Nova Scotia Teachers Union
 1-902-477-5621 / 1-800-565-6788



Dartmouth Area RTO members working at putting the RTO Personal Inventory packages together include: (l-r) Pat Martel, Sharon Conrad, Bob Pembroke, Dorothy Smith and Diane Morgan.

RTO Important Numbers

Nova Scotia Teachers Union 477.5621 / 1.800.565.6788
Teachers Plus Credit Union 477.5664 / 1.800.565.3103
Nova Scotia Pension Agency 424.5070 / 1.800.774.5070
Johnson Inc. 453.1010 / 1.800.588.3885
Service Canada, Canada Pension Plan & Old Age Security
 1.800.277.9914 English / 1.800.277.9915 French
 1.800.255.4786 TTY device

From the Desk of the President... Jim Kavanaugh

I hope all of you are wintering well. The RTO Executive and the 23 Branch Presidents, along with their executive members, continue to work on behalf of all RTO members to provide numerous opportunities for social interaction. The following is a report on several recent initiatives and issues being dealt with at the provincial level.

PERSONAL INVENTORY

About the middle of January, you should have received a mail-out that included a document titled "Personal Inventory." As I stated in my accompanying covering letter, please take the time to fill out this document and make sure the appropriate people know where to find it. As we go through life, we spend a great deal of time preparing for birthdays, anniversaries, and weddings, but only a small percentage of us prepare for our death. This document provides the opportunity to make things easier for those left behind, and we encourage everyone to complete it. We have posted this document on the RTO website at rto.nstu.ca. Feel free to make copies for family members, or for anyone else with whom you wish to share it. A special thank you is extended to NSTU staff member Paul Hamer for his assistance with this project.

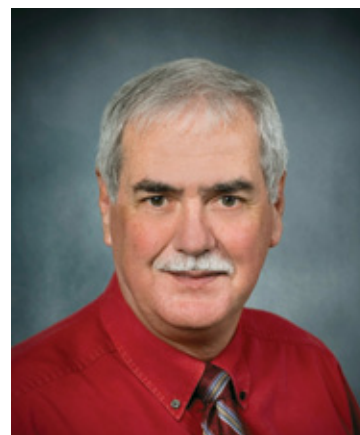
RTO LEGACY FOUNDATION MEMORIAL PACKET

We also took the opportunity to include in the mail-out a memorial packet from the RTO Legacy Foundation. The Retired Teachers Legacy Foundation

was created to honor the life and work of Nova Scotia teachers. The interest earned from Foundation funds is used each year to assist institutions that provide medical treatment and/or educational training for sick and/or challenged children, on a not-for-profit basis. This is a worthwhile cause, and you are encouraged to use the cards provided in memory of someone who has passed away. Receipts will be issued for donations of \$10 or more. Additional cards may be obtained from your RTO Branch President.

PRESENTATION RE INSURANCE TRUSTEE REPRESENTATION

Ever since a formal resolution was passed at the 2009 RTO AGM, the RTO has been lobbying to have one retired teacher appointed to the NSTU Group Insurance Trustee Board. Currently, there are six active teachers serving on this Board, but, unlike the other three Atlantic Provinces, there are no retired teachers on the Nova Scotia Board. The RTO believes that it is most important to bring the retired teacher perspective to this Board's deliberations, and that this can best be accomplished by having a retired teacher appointed to the Board. In May 2012, the Cumberland Local of the NSTU submitted the following resolution to the NSTU Annual Council, and it was approved. The resolution reads: "Be it resolved that the NSTU staff conduct a feasibility study examining the role of a RTO representative on the



Insurance Trustees and submit a report to Council 2013." NSTU staff members Bruce Kelloway and Joan Ling were appointed to conduct this study, and on November 26, 2012 the RTO Table Officers were given the opportunity to present the RTO case to Bruce and Joan. We are looking forward to their report.

RTO BRANCH PRESIDENTS' MEETINGS

On three occasions throughout each year, the 23 RTO Branch Presidents are invited to meet with the RTO Executive. The first meeting was held in October and the next is scheduled for February 14 and 15 at the NSTU in Halifax. These sessions allow the Presidents to share the many activities and events that are happening at the Branch level. They also allow the Presidents and the RTO Executive to interact with each other on matters of concern to retired teachers and to their families in Nova Scotia. As stated in our Mission Statement, your RTO representatives work to advance, promote and protect the welfare of its members.

NOTICE

Notice of RTO Membership dues paid.

(Formal receipts are not issued as the deduction is not accepted by Revenue Canada.)

The professional dues for a member of the Retired Teachers' Organization (RTO) of Nova Scotia for the year 2012-2013 were \$36.

COMMITTEE REPORTS

Assessment Committee

Since our last report, the Assessment Committee has been very active. The following are the highlights of the committee's work:

- Branch By-laws: The Committee saw a discussion of by-laws and constitutions as a key starting point to Branches becoming more involved in the business of the organization. Thirteen (13) out of 23 Branches submitted their by-laws. A summary of the commonalities was presented to the committee. It was recommended that the Executive ask the Presidents to discuss this topic at their regional meetings.
- Resolution Culture: We facilitated discussion of a draft strategy for encouraging Branches to submit resolutions to the AGM, and prepared a Draft Resolution with accompanying Brief. Section (i) of the resolution states: "A form will be provided for the submission of resolutions to the AGM". A draft resolution submission form was approved by the committee and was presented to the Executive for approval.
- Article 5 A (ii) Re: Vacancy: The committee was informed of the action taken by the Provincial Executive in response to the resignation of an executive member. It was agreed that in fairness to members appointed to replace the executive member, we adopt the NSTU wording that ensures the service during an appointment is not seen as going against an individual who wishes to offer for consecutive terms. This change in policy will require a resolution at this year's AGM.
- Operational Procedures Handbook: Packages were distributed along with directions to update the handbook (Executive, Assessment Committee & Branch Presidents).
- Pre-Retirement Seminars: The Chair provided Joan Ling, NSTU Executive Staff Officer, with names of RTO presenters making presentations at NSTU Pre-Retirement Seminars. It was recommended that a survey be conducted of this year's presenters. A Survey Form was prepared for this purpose.

—Submitted by George J. Landry, Chair

Communications Committee

The RTO Communications Committee met on January 9, 2013, with all members present.

It was noted that four RTO Branches now have websites: Halifax City, Halifax County, Shelburne and Yarmouth/Argyle. There are also six Branches that produce newsletters: Halifax City, Halifax County, Colchester-East Hants, Lunenburg, Annapolis and Yarmouth/Argyle.

Changes and updates to the RTO website will be carried out this month, and will include:

- a change to the Legacy Foundation dates, and a changed application form
- an update to the RTO constitution and Operational Procedures documents
- membership application forms
- the Executive Minutes for September and October 2012
- a Personal Inventory document (later in January/February)

The Committee discussed and reviewed various topics and items for this edition of *The Retired Teacher*. All RTO Table Members and Committee Chairs were contacted for their reports. Prior to this meeting, all RTO Branch Presidents were contacted by Committee Members to solicit reports from their Branches.

Sonia Matheson, the NSTU Desktop Publisher, recently returned from an operation, and was asked to attend the meeting. We presented her with a small gift and card to welcome her back, and to acknowledge that her efforts toward the publication of the RTO Newsletter are appreciated.

The next meeting will be held on March 18, 2013.

—Submitted by Gary Archibald, Chair

COMMITTEE REPORTS (cont'd)

Nominating Committee

The following positions are open for the year 2013. These positions will be filled at the RTO/AGM in Halifax, on May 23. Nominations for Treasurer and Pension Rep close on February 28. Application forms are posted on the RTO website at <http://rto.nstu.ca>.

RTO – Treasurer, 2-year term

The Treasurer is the Chief Financial Officer of the Retired Teachers Organization and is a voting member of the Executive and chairs the RTO Finance Committee.

- The Treasurer and the Finance Committee are responsible to prepare an annual draft budget for the Organization and the Legacy Foundation
- The Treasurer prepares and presents a Treasurer's Report for Executive and Branch Presidents' meetings
- The Treasurer maintains the RTO General Account and Foundation Ledgers, and reconciles monthly organizational cash accounts from the Teachers Plus Credit Union with the General Ledger.
- The Treasurer prepares and makes deposits of RTO revenue and Foundation donations with the Teachers Plus Credit Union. The Treasurer pays outstanding invoices and issues Legacy Foundation receipts.
- The year-end financial statements of the Organization and the Legacy Foundation shall be submitted to the NSTU Financial Officer annually for review.
- The Treasurer will be provided with a PC laptop computer for RTO business and will use the Simply Accounting program for RTO and Legacy Foundation accounts. In service will be available to the Treasurer, if needed.

RTO – Pension Rep, 2-year term

Those seeking to serve as the RTO Pension Representative should have a working knowledge of the structure, operation, and related information of the Teachers' Pension Plan and the insurance benefits programs available to retired teachers. Having served on a pension committee and/or as an Insurance Trustee is an asset.

- The Pension Representative is a voting member of the Executive, and Chairs the RTO Pension and Benefits Committee.
- The Pension Representative is also a member of the NSTU Pension Committee during his or her term as our RTO Representative.
- The Pension Representative shall prepare and present reports to the Annual General Meeting, Executive meetings, and Branch Presidents' meetings.
- The Pension Representative is responsible, as per the Pension and Benefits Committee Mandate, to keep the RTO Executive and members informed on relevant pension and benefit information.
- The Pension Representative and his or her committee annually reviews the "Deals and Discounts" available to RTO members and suggests changes and/or additions where desirable.

—Submitted by Randy Holmesdale, Chair

rto.nstu.ca

Pensions & Benefits Committee

The Committee met on September 5, October 10, 2012, and January 9, 2013. In addition, the Chair attended the NSTU Pension Committee Meeting in October. Highlights of these four meetings are as follows:

1. September 5th - Reviewed all pertinent reports, including Pension Act and Amendments as in 2005, along with Regulations; NSTPP Annual Report for 2011, noting a return of 0.83% with funded level of 70.9%, and a mature plan as the number of active teachers is decreasing while the number of pensioners is increasing due to longevity; NSTPP Financial Statements and Actuarial Valuation for 2011. Noted the new "Deals and Discounts" to August 21. Noted: the First Quarter return of 4.94% was very good.
2. October 5 - The NSTPP Partners Board hasn't met since Spring 2012, with no plans for a Fall Meeting. The Government members on the Partners Board keep changing. The NSTU is training members of the Pension Committee (RTO member excluded) for Pension Sessions in Locals. Reviewed two papers: "Trends in Public Sector Pension Plan International," and "Shared Risk Pensions - a New Model for New Brunswick". The NSTU Pension Symposium will be held April 19/20, 2013.
3. October 10 - Reviewed the "Frequently Asked Questions" for both Pension and Benefits, and noted some updating required, especially Pensions (k) CPP contributions required if under 65, and may be paid between 65 and 70. Reviewed the NSTU Group Insurance Trustees Report to NSTU Annual Council 2012, and an Addendum prepared by the Chair. Noted the Second Quarter Return of -1.2% was not good. Held a timed item on Indexing, noting that since 1994 the CPI-1% retiree group has increased by 18.6%, 6.6% since 2005, while the Variable retiree group in the same six years increased by 2.4%.
4. January 9 - Discussed the two papers from the Pension Committee of Oct. 5 (above). Noted the Third Quarter Return of 3.88% was good. Held a timed presentation by Ms. Mirana Keeping, Manager of Pharmaceutical Administration for the Department of Health and Wellness. This presentation pointed out the differences in the Senior's Pharmacare Program and the Family Pharmacare Program. The Committee highly recommends this program to RTO Branches. Reviewed the Report to the RTO Executive of 27/11/2012.
5. The Chair also attended the Branch Meeting in Yarmouth/Argyle in October, and in Halifax in November. Topics included the status of the Pension Plan, Indexing, and Integration.

—Submitted by S. Albert Johnson, Chair

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COMMITTEE REPORTS (cont'd)

Finance Committee

The Finance Committee met twice since our last newsletter. Some of the topics brought up for discussion and action:

- Secretary. Bill Wagstaff volunteered to act as Secretary of our committee.
- RTO and Foundation fiscal year. Discussions continued on the points that need to receive attention on the transition to the fiscal year based on the twelve-month calendar period. Many details have to be considered to enhance the smooth transition from one accounting period to another. These include permission from the Charities Directorate to change the date, changing the date of the Foundation's AGM to April 8, 2013, 4 p.m., and readjusting the accounting system to accommodate the year-end date to the calendar year. This procedure is detailed, as we wish to prevent the loss of valuable information leading to the change. It also has been found necessary to purchase a laptop computer and a printer. Your Treasurer has met with the NSTU's Finance Officer a number of times.
- Budget. The time is fast approaching to begin discussions on the 2014 budget. The deadline seems distant yet, but the budget can be time-consuming, and work on it will begin shortly.
- Guidelines for position of Treasurer. The guidelines for this position are published in the Nominating Committee Report of this edition.
- Membership number. Our December 2012 membership number stood at 6885, as reported by Johnson Inc.

—Submitted by Pierre Belliveau, Chair

Membership Committee

The Membership Committee continually seeks new ideas to increase RTO membership. At their October meeting, Branch Presidents made a number of suggestions, some of which involved membership. These included maintaining a wellness committee for shut-ins, disseminating free information from various organizations such as the Canadian Cancer Foundation at meetings, hosting breakfast meetings, and having a BBQ to draw new members to meetings. Other ideas that came from Presidents focused on voting rights of members, and local fees rather than provincial RTO dues. At its January meeting, the Committee considered these suggestions, and will continue to do so at the April Committee meeting.

The Committee reviewed updated application forms. The new forms will have the line asking the applicant to choose a Branch placed in a more prominent position. In the past, the choice of Branch was at the bottom of the form and was sometimes missed. The Committee's mandate was updated and approved by the Executive. We are to maintain and update the Wall at NSTU, periodically survey RTO Branches on their activities, update the membership via the newsletter, update Branch Presidents at their meetings, and annually review application forms.

The database is a work-in-progress; it always will be. However, progress has been achieved. The principal element of the list - those who pay dues automatically from their pension cheques - is thought to be up-to-date. We still have a few corrections to be made among those who pay dues directly to NSTU. As these dues are paid annually, errors or late payments cause difficulties. We are working on this. We completed a mass mailout in January. The Committee sees this as a test of the accuracy of the database, and will examine any problems.

A life membership is awarded to a Past President, and one of the privileges pertaining thereto, is that dues are no longer required from such a member. We have implemented this, and the appropriate notifications have been made. We also present honorary memberships, awarded to those who have made a significant contribution to RTO, but who are not members.

All members of the RTO should note that Geraldine MacMillan, NSTU receptionist, is now responsible for day-to-day operations regarding the database. Updates or other inquiries should be addressed to her at gmacmillan@staff.nstu.ca. The Committee wishes to thank Emily Denty for her commitment, and the work she has done in moving the database forward.

The Committee wishes to remind all members that the RTO does not issue receipts for income tax purposes in respect to dues paid. The Income Tax Act and Revenue Canada do not allow us to do so, because RTO membership is a voluntary act.

—Submitted by Peter Lewis, Chair

Group of IX

The Group of IX is an independent committee of the Department of Seniors that advises the Provincial Government and consults with other organizations and special interest groups in an effort to be fully informed and representative of the senior population of the province.

The Group of IX addressed a number of important issues over the past year. As the Advisory Committee to the government, it deals with seniors' issues in a number of ways:

1. It listens to presentations and receives reports from various government and community organization officials.
2. It makes recommendations to the government or government departments on issues of concern to seniors.
3. It communicates to the nine participating organizations so that they will have the information they need to follow through in their local committees.

The Group of IX has recently had significant input into these senior-related issues:

- Seniors' Pharmacare
- The province's Continuing Care Strategy
- The provincial Pharmacare Program
- The rising issues of dementia
- Seniors' driving concerns
- Transportation problems of seniors
- Residential Tenancies Act
- The reduction in funding to CAP internet sites
- Mental health issues
- Jobs and employment of seniors
- Age-friendly housing
- Long-term care in the province
- Hospital wait times
- Access to nursing and physician services in both rural and urban communities
- Pensions and retirement income
- End of life planning
- The availability of home care for seniors wishing to stay in their homes as they age
- Nursing care in Nova Scotia

The Group of IX meets on a monthly basis to consider these issues and to make recommendations to their members, to government departments, and to politicians as necessary and appropriate.

—Submitted by Bill Berryman



The RTO was invited to a presentation hosted by the Department of Seniors. Here Valerie White, Department of Seniors, speaks with Randy Holmesdale and Jim Kavanaugh.

211

Last year's Group of Nine meeting featured a presentation by Mike Myette, the Executive Director of a new program designated 211. Mr. Myette reported that the average person makes seven (7) telephone calls before reaching a needed service. This new program, he said, for which people call 211, will dramatically simplify "Where to call when you don't know where to turn."

Some details:

- Has been in the preparation stage since October 2011
- Launches in February 2013
- Funding: 95% Provincial Government, 5% United Way
- Overseen by a non-profit board
- Purpose: to help people access human and social services
- Will be available 24/7
- Live answer
- Multilingual
- Free
- Confidential
- Will have access to all three levels of government and non-government organizations
- Information organized by need – examples: food, shelter, clothing, financial resources, legal services, health care, aging parents
- Not replacing 911, 811, 411

As one of the nine retirement groups represented on the Group of Nine, the RTO has had input into this "211" program, and other such endeavours that impact the lives of retirees in Nova Scotia.

Branch Elections

**DEADLINE FOR NOMINATIONS:
APRIL 30, 2013**

Member-at-Large:

- a) Strait: Antigonish/Guysborough/ Inverness/
Richmond [2-year position]
- b) Chignecto/Central: Colchester-East Hants/
Cumberland/ Pictou [2-year position]
- c) Halifax Metro: Dartmouth/Halifax CPX/Halifax
City/Halifax County [2-year position]
- d) South Shore: Lunenburg/Queens/Shelburne
[1-year position]
- e) South West Shore: AER- Baie Ste. Marie
(Clare)/Digby/Yarmouth-Argyle [2-year
position]

Branch Presidents shall receive applications from members within his or her Branch no later than April 15, 2013. If more than one member applies for the position, the Branch President shall conduct an election within the Branch no later than April 30, 2013. The Branch President shall forward the name of the Branch nomination for Member-at-Large to the Returning Officer.

If more than one Branch within a region nominates a candidate, the Returning Officer shall conduct an election no later than May 15, 2013. A Selection Committee consisting of three members selected by and representing each Branch within the region shall cast a vote at a meeting of the candidates.

The Returning Officer shall submit the name of the elected Member-at-Large within the region to the Chair of the RTO Nominating Committee. The Chair of the RTO Nominating Committee will announce the successful Member-at-Large at the May 2013 AGM in Halifax.

—Submitted by Randy Holmesdale, Chair

**Retired Teachers Organization
Nomination for Provincial Executive Positions
Elected at AGM
DEADLINE FOR NOMINATIONS
February 28, 2013**

Nomination for 2013:

[check one]

Treasurer [Two year term]

Pension and Benefits [Two year term]

Representative

[Please Print]

Name of Nominee: _____

Branch to which Nominee belongs: _____

Address of Nominee: _____

Postal Code: _____

Telephone: _____

Email: _____

Please attach resume including the following:

RTO Branch Activities: _____

RTO Provincial Activities: _____

Other (Including NSTU Local and/or Provincial activities):

Signature _____

**Return to:
RTO Nominations Chairperson
c/o Lise Meunier
Nova Scotia Teachers Union
3106 Joseph Howe Drive
Halifax, NS B3L 4L7
or Fax 902-477-3517**



From the Editor...

by Betty Anne McGinnis

“What does the world of retirement look like?”

A good friend once posed the question. My response was that the world looked no different. It is we who see things in a different way. We who choose to do something different with what we see. Retirees suddenly face many choices, and the experience may be overwhelming.

We each prepare in a different way. If you are like me, you didn't prepare. Retirement was not a word in my teaching vocabulary. I loved what I did and had no plans to leave it. But circumstances do intervene, and we can find ourselves having to make a decision we are not ready to make. I, like many, I assume, had overlooked the fact that, sooner or later, it must arrive.

What would I do in retirement? I had spent more than 30 of my 37 teaching years immersed in NSTU activities. That option was suddenly pulled out from under me. What surprised me was how quickly I adapted to the change of not having to attend meetings three or four nights a week, not to mention the weekend commitments. That period of my life was gone and I felt a sense of freedom I hadn't experienced in decades. Once I accepted the fact that I need no longer feel responsible to everyone else, I discovered I could still exercise my “unionism” through the RTO. That felt good. But I was glad I had waited three years before returning to the fold.

All retirees travel. *I tried that. Two cruises in two years. But I found that I preferred travelling around my own province in my little home on wheels. While friends enjoy the highlands of Scotland, the outback of Australia, the beaches of Hawaii and the golf courses of Florida, I am most content on the back roads of Nova Scotia. The best part of travel is the impulsiveness, the joy of taking off when I want to go. That is what retirement is about, and, therefore, retirement travel must be the same. Choice without pressure.*

All retirees volunteer. *You hear cautions – do not overdo it. I have no problem with this. I am not a volunteer. Volunteering is an individual choice. Spend as much time as you want helping others, as long as it is your decision to do so. We have read of countless retirees who thrive on volunteering in their communities. It benefits both the organizations they support and themselves, again by choice.*

Retirees should not substitute. *You will hear varied reasons for this. From the retirement group – why would you resign and then continue in the same job for half the money? From younger teachers – you are taking jobs from us. As a retiree, it is my decision. I have chosen to sub. I work in a comfortable environment and come away feeling I have made a difference in the lives of children. No, I do not make a regular teacher's salary, but I work when I choose to work, where I choose to work, and with whom I choose to work.*

When I think back to the question asked by my friend – What does the world look like in retirement? – I once again reply confidently that the world looks the same. It is what I choose to do with it that makes the difference. I may choose to work with the RTO, to travel, to volunteer, or to substitute. Or I may make that wonderfully personal choice of spending the day, the week, or my life reading, gardening, watching old movies, and living in sweats! MY CHOICE! Retirement is ours for as long as we have it. For some of our colleagues, that time is short. My advice is to take it while it is yours and make the most of it. Follow your dreams no matter what they may be, and enjoy the retirement you have earned. Follow no one else's expectations. This is your life. Carpe diem!

Again I offer my thanks to those who make it possible to produce this newsletter – Gary, Ken, Linda, Colin, Reg, Bill, and Sonia, along with those of you who contribute articles and photos.

On a final note, I would like to acknowledge those retired and active teachers who passed away since our last issue. They are missed.

rto.nstu.ca

THE WALL

The Retired Teachers Organization (RTO) now has a display wall at the NSTU building. It is on the second floor, near Room 208 and the large meeting room.



This display is intended to provide information about the RTO and how it works on behalf of and showcases retired teachers.

Retired teachers are a large group of busy people who volunteer, work, organize activities, and travel. The RTO Wall is a great place to post pictures and information about our organization.

The Membership Committee asks the Branches to contribute to this endeavour by sending contributions. We look forward to receiving your input so that everyone can share in the activities of retired teachers. If you send pictures, please attach the names of those in them, and briefly describe the event pictured. This will greatly enhance interest.

The Wall will be updated on a regular basis as material becomes available.

Contact Info:

Peter Lewis,
11162 Route 6, RR#3
Pugwash, NS
BOK 1L0

email: lewisp@ns.sympatico.ca

OR

Lise Meunier, RTO
3106 Joseph Howe Drive,
Halifax, NS
B3L 4L7

email: lmeunier@staff.nstu.ca

FEATURE TEACHERS

Katherine DeVan & Dawn Henderson

This edition of the RTO Newsletter features two retirees whose articles were submitted in the fall and held for this printing. Sadly, both retirees passed away before they could be publically acknowledged for their contribution to the world of retired teaching. We take this opportunity to share with you their inspirational lives.

Miss Katherine DeVan

Miss Katherine DeVan, an Irish lass, was born in Dartmouth on March 14, 1916, and grew up on Thistle Street in her grandparents' house with her parents, two brothers, and an aunt. School days were enjoyed at St. Peter's (a private school), the old Hawthorn, and St. Pat's Girls' School. Later, Katherine's studies took her to Mt. St. Vincent where she received her BA (1936) and Diploma in Education (1937).

In her early days, Katherine was called the "Maple Hill Walker". Even after she purchased a car, she was a familiar sight downtown, on foot. In retirement, she kept moving swiftly on the lake, in her rowboat "Kaye".

2011 was the first year in 80 that there wasn't a member of the DeVan clan in the classroom. Her nephew, David, had retired, as well as her aunts, Eileen and Nan. Katherine herself retired in 1973.

During her 36-year teaching career in Dartmouth, Katherine taught at South Woodside, and Grade 6 at the old Hawthorn School. She did library work and retired from Bi-High, although she returned for subbing. Back in 1938, there were no bonuses for making the fire and staying for lunch. Gestetner ink ended up over everything! Slacks were not to be worn!

Katherine was a charter member of the Dartmouth University Women's Club, and was, at 60 years, its longest serving member. She was a reader and an active member of St. Peter's Church. An award of recognition for her faithful service and contribution to the Catholic Church hung on her wall. In her room, she proudly displayed a plaque dedicated to the Halifax Explosion of 1917. She was a survivor! One of her tips for longevity was to eat well. Puzzles, bridge, and Jeopardy were tools for keeping her mind sharp as a tack. As Katherine reminisced in the sitting room at the Berkley, I marveled at her agility and acumen. Katherine passed away on December 19, 2012, at the age of 96. Thanks, Miss DeVan, for your valuable lessons, at home, in school, in church, and in our community, both during your teaching years and in your retirement.

by E. Margaret MacDonald



Miss Katherine DeVan & E. Margaret MacDonald

FEATURE TEACHERS (cont'd)

Katherine DeVan & Dawn Henderson

Dawn Henderson

Dawn Henderson (Simpson) was born in New Glasgow and was a proud Nova Scotia Teachers' College graduate. She was a Physical Education teacher who moved from the South Shore to teach in West Hants for a few years in the early 1970s, bringing, among her many attributes, her expertise in gymnastics and square dancing. Dawn believed that every child had talents and skills that needed only to be developed. And she did that with a vengeance. She was demanding, critical and had high expectations. But to counteract that, she was compassionate and loving, at a time when it was still permissible for a teacher to be loving.

Beyond a well-rounded Physical Education program, she provided opportunities for them, including cross country running; the Highland Games in Antigonish; square dancing at nursing homes, TV studios, malls, and Christmas Daddies shows; nighttime family movies; Physical Education Displays; after-school floor hockey games; and the annual Spring Fling. Dawn brought all of these and more into the lives of her students at Dr. Arthur Hines and Newport Station, before returning to her South Shore teaching roots.

When Dawn retired a few years ago, one might have thought she would finally take a rest. But not Dawn. She continued to substitute until last year. By then she had given up her gym for a classroom, but her strategies and her love of children and education remained the same. She worked with the Department of Education as a Table Leader for marking, and she worked with the School Board teaching a PSTA course, adding her own personal touch. She volunteered in many areas, and her Church was a focal point of her life. She was an active member of the All Saints Lutheran Church, Church Council, Sunday School, and Child and Youth programs. Her work with the Church provided many young men and women with the life-skills needed in today's world.

Dawn led the Youth Bowling Program in Bridgewater for eight years. Her teams travelled the province and brought back many awards to the South Shore. Dawn loved competition, but what she loved more was the confidence that these opportunities built in the young people with whom she worked. Dawn didn't stop there. She spent time visiting those who could no longer venture out on their own. She cared for Alzheimer patients. She cooked for those who could not cook for themselves. She reached out to anyone she felt needed her. While doing all of this, she continued to ensure that her grandson, whom she had raised, was the recipient of her love and attention. He thrived in her bowling and Church groups. He visited Disney World more than once, a favourite destination for Dawn.

A long-ago student remembered a comment Dawn once made as a group of grade three students was preparing for a square dance presentation. She said, "If the record skips, just sing along and keep on dancing." That was Dawn's way of life. No matter how badly any record skipped, she kept on dancing. Over the past few years, Dawn faced her toughest opponent, cancer. Being Dawn – with her optimism, her fight, her determination – she overcame the first three attacks. She danced through those first three bouts of cancer with all the faith and stamina she had. She was unable to take on the fourth, and on November 28, 2012, Dawn passed away peacefully in her sleep, at the age of 63. She left this world a better place. She was an inspiration to so many. She taught her students, both as a teacher and as a retiree, to be the best they could be, and to acknowledge that there was always room for improvement. She taught her students, her friends and her colleagues to never give up, no matter how tough the going got.

Many of Dawn's former students have become teachers, carrying on her love of the profession, a profession that she never left, even in her years of retirement. Dawn was not only a lifelong learner, she was a lifelong teacher who crammed a wealth of achievement into her short retirement.

—Betty Anne McGinnis



Branch

Updates

ANNAPOLIS BRANCH - President Neil MacNeil welcomed one of our largest turnouts to November's general meeting and lunch. Responding to the results from a membership survey taken at the September "Not-Back-to-School" breakfast, we selected a new venue for the lunch. The End-of-the-Line Pub in Bridgetown offered great food and service in a private dining-room which allowed us to focus on the meeting's agenda.



Leona Grant, Joyce Grant-Smith, Bill Butler, and Brian Dickinson.

Our special guest speaker was Angela Sproule-Morton, Travel Consultant for Maritime Travel. Angela brought news of bargains and places our members might find interesting. She also explained the discounts offered to retired teachers. Often, Maritime Travel can find better deals than we can on-line.

The other topic at the meeting was communication. Several members volunteered to contact those whose information on the membership list sent out from Halifax was inaccurate. Our first on-line newsletter went out in October, and was much appreciated by those who received it. The next one will be posted in February, and should reach even more of our members now that we have their correct email addresses.



CUMBERLAND BRANCH - The Cumberland Branch RTO held its annual Christmas dinner in Amherst. Approximately 110 members enjoyed a turkey dinner with all the trimmings. Our guest speaker was Paul Sarty, Johnson Inc., who gave an informative presentation on Trip Cancellation and Medoc, travel insurance which is a must for those of us who venture outside Nova Scotia.



Cumberland Branch's annual Christmas dinner 2012.

DARTMOUTH BRANCH - At October's luncheon, guest speaker, Bill VanGorder, Director, Atlantic Region, CARP, presented information on that organization's activities and membership benefits. Under Bill's direction, a Nordic pole-walking workshop is in the works. We gathered insight into Elder Abuse and other retirement issues that many members have to deal with. Recipe cards, health pamphlets, and the Zoomer magazine were handed out. Dorothy Smith, M.A.L., explained details of the new Lawton's optional pharmacy plan. She also conducted another nearly-new novel sale.

To show RTO support of local, needy students, a full backpack of school supplies was donated to the Dartmouth East Community Centre, Boys' & Girls' Club. We expressed interest in offering teacher tutors to their program. In November, a casual brunch was enjoyed at Trendz, in Burnside. Those wanting to curl with the Teacher/Metro Transit teams can call Donna M.-K., for info, at 469-2165. As Dorothy and Margaret spoke at the pre-retirement seminar, Margaret spotted her first student teacher,

Branch

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from 1979, in the group! You know it's time to retire when ... only you remember the staff party of '79!



(L) Margaret MacDonald (President) and (R) Pat Teasdale (Secretary).

At our yuletide luncheon, December 11th, we shone the "Feature Teacher" spotlight on Laurie Davidson. His many years, as a dedicated teacher and administrator in Dartmouth schools, as well as church and community worker, were highlighted. Laurie's ongoing artistic and musical talents were also noted. He did not have to sing for his turkey dinner! Ruth D. collected food and monetary donations for F.O.O.D. and FEED Nova Scotia from our members. Craft tables included the sale of Classy Cards by Cecilia Morgan and handmade jewelry by Lorna MacDonald. About 70 members went away with a holiday blessing for future health and happiness in 2013.



Lily Zinck and Kay Sawler

GLACE BAY DISTRICT BRANCH - On Tuesday, November 27, 1973, thirty-five members of the newly-instituted Glace Bay District Branch, Retired Teachers Organization met for the first time. It was a momentous occasion as it allowed retirees to get together in a relaxed setting to discuss issues of importance to all. Thirty-nine years later the Branch is thriving, with a membership of 325. It should be noted that our oldest member, Fanny Cohen, is 104 years of age and is still going strong. The Branch holds luncheon meetings five times a year in a relaxed, informal setting. It provides an opportunity for members to socialize with former colleagues and acquaintances, while enjoying a delicious meal. President Fred Courtney disseminates important RTO information in a lively, efficient manner designed to elicit feedback from the membership.

The first meeting of the year took place on October 4, 2012 at the Port Morien Legion Hall. More than 100 members were in attendance to hear Paul Sarty, Vice President, Consulting, with Johnson Inc. speak about Out-of-Province Travel. The presentation was extremely informative, covering numerous topics of interest to the traveller. It generated many questions from the floor.



Back Row (L-R) Reg Johnston, Vice-president; Fred Courtney, President; John Donovan, Member-at-Large; Steve Hogan, Treasurer. Front row (L-R) Arlene MacDonald, Chair, Social Comm; Shirley Boutilier, Chair, Phone Comm; Patricia Clyburn, Secretary.

Branch

Updates

The remainder of the meetings promise to be as informative and enjoyable, with large turnouts expected. We encourage all members to take an active role in the Branch – the benefits are many.



Glace Bay dinner.

NEW WATERFORD BRANCH - The New Waterford Branch has held two general meetings this year. Both meetings were well attended and informative. At our meeting in September, Paul Sarty of Johnson Inc. made an enlightening and timely presentation on the topic of travel insurance. He also clarified the details of the Lawtons offer that each provincial member received in the summer. In keeping with our holiday tradition, we did not have a guest speaker at our December meeting, but we did enjoy a fine turkey dinner, and conducted business as usual. We are considering a day outing to Baddeck in the late spring. Our next meeting is in April and our AGM is in June.

As you may be aware, the New Waterford Branch will host the inaugural RTO curling bonspiel at the Schooner Curling Club in Sydney over the Feb. 22-23 weekend. This spiel is intended to be a fun event and is open to people of all curling levels. There is a strong possibility that there will still be openings when you receive this newsletter. If you wish to enter, contact John Donovan 862-7868, johndonovan46@hotmail.com. The spiel is open to retired teachers, active teachers, and friends of teachers. The entrance fee is \$30

per person, and a dinner on Saturday will be provided. Small prizes will be awarded to each curler, and a trophy will be presented to the winning team. Accommodations at a group rate will be available at The Quality Inn in Sydney.

SYDNEY & AREA BRANCH - Greetings from RTO Sydney and Area. Wishes for a healthy, fun-filled year are extended to all RTO members from the Executive of Sydney and Area: Bernadette Hollohan- President, Margie MacNeil- Vice President, Diane Davis - Treasurer, and Carmel Williams - Secretary.

The Sydney Branch held its Annual Christmas Dinner and Meeting on December 5, 2012. About 100 members gathered and enjoyed a delicious turkey meal served by the staff of Brookshaven Hall. We extend our appreciation to the staff as they are an integral part of our successful events. A short meeting followed with many lucky winners of door prizes, a Christmas basket, and an even-split.

The dinner and meeting provided the opportunity for members to meet and greet old and new friends, and, at the same time, be entertained by the wonderful music of the Northside group TC5.

Plans are underway for a lunch meeting in April or May. Members will be notified. It is our intention to invite Paul Sarty to the June meeting to give a presentation on Medoc, the out-of- province travel plan, and various coverage details and limitations.

As many of our members are skiers, we anticipate a gathering at Ben Eoin Ski Hill. Members were also invited to attend a curling night hosted by RTO New Waterford in February.

The executive of Sydney and Area extends our best wishes to you, and urges you to become involved in all activities.

YARMOUTH BRANCH - The Yarmouth Branch is pleased to report that all fourteen June retirees in the area have joined the RTO.

Tri-annual luncheon meetings, catered by The Knights of Columbus, were enjoyed by about 80 members in both June and October. At the latter, provincial RTO Pension Committee chair Albert Johnson was well- received as he

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Milton Fraser presents a cheque to Debbie Dule of the Western Counties Regional Library for their Adopt-a-Book campaign.

spoke on pension implications at age 65. A draw for a free luncheon is now being sponsored by the Branch at each luncheon.

Two wreaths were placed on Remembrance Day, one at the Yarmouth Cenotaph service by Liz Ainsworth, and one in Pubnico by Jean-Bernard d'Entremont, who is also President of the Legion Branch there.

Another enjoyable Dumping Day Breakfast was held this November at Ye Olde Argyle Lodge in Argyle. The Lodge management and the RTO Branch each provided tickets for a draw for a brunch.

President Wendy Woodworth and MAL Gary Archibald were guests at the Clare Branch meeting and turkey dinner in December. Much appreciated!

Gary Archibald organized a meeting of the Presidents of the Digby, Clare and Yarmouth/Argyle Branches, held in Digby County this January, to discuss common issues and share ideas for the Branches.

The Branch executive is now busy planning winter and spring activities, including bowling, curling, Seniors Safe Driving session, board game afternoons, snowshoeing, cross-country-skiing, and walking at Ellenwood Park. The Branch will be subsidizing some of the participation fee for several of these events as we continue to promote the camaraderie of the RTO.

WEST HANTS BRANCH - On December 4, the West Hants Branch of the RTO held its annual Christmas dinner, with 119 members attending. We gathered for a delicious turkey dinner which included an assortment of desserts that few needed, but all enjoyed. Members brought food items for the local food bank, and received tickets for over 40 door prizes donated by local merchants. At the past two dinners, members, by buying a ticket, have had the chance to win a free dinner for the next meeting they attend. From the two draws, we have raised \$100 for a local charity. We extend a special thank you to the Executive of our RTO Branch for all the work they do, and to the local members for their interest and participation.



Lynn Eric Hebb, Claire Surette, Debbie Clarke.



Cathy Owens, Mike Hughes, Barb Hughes

The Pun Also Rises

Congratulations to **Eleanor Conrad** of the Cumberland Branch RTO who submitted the winning entry for the October edition of the newsletter contest. Thank you to Johnson Inc., NSTU, and Teachers *Plus* Credit Union for their generous support of our Pun Contest in 2012. We hope you have enjoyed exercising your brains with this contest and we extend a note of gratitude to all those who participated in 2012, the first year of the PUNS. Please try your hand at the 2013 contest, sponsored by NSTU, Manulife, and Medavie Blue Cross. Do not feel you must solve all the puns in order to submit an entry. A clue lies in the name of the actor found in the pun. Entries may be emailed to bettyanne@eastlink.ca, or mailed to Betty Anne McGinnis, 6571 Highway 1, RR#1 Ellershouse, Hants County, NS, B0N 1L0. **Deadline for entries is March 30, 2013.**

February's PUNS:

1. As Dustin Hoffman browses for fabric for his daughter's bedroom redecoration, the clerk suggests that he buy now as the material she wants will not be re-stocked.
 2. At first she plays hard to get, and then she wants Adam with her all the time, and finally she can't stand to be near him.
 3. By mixing a poison with a coolant, and adding a spritz of tearing agent, Cary Grant fashions a powerful cocktail.
 4. Without moving his feet, Gary Cooper twists himself around to check on the platoon, and then snaps back when the lieutenant appears.
 5. Judy and Mickey enter their orchestra in a contest, but have no chance to win as their music is more insipid than tunes in an elevator.
 6. As the submarine's least experienced officer, Tyrone Power reacts to a false alarm and submerges hastily, leaving the hatches open.
 7. The gossip on everyone's lips is that Hugh Grant, needing money to support bad habits, has already sold a kidney, and owes his heart to a loan shark.
 8. Feeling a drop hit his fedora, Fred Astaire looks up to see foaming clouds unleashing a shower of beer.
 9. When Burt Lancaster rushes into a burning building to rescue a boy's goldfish, newscasts question his rash action and label him wildly irrational.
 10. Clark Gable witnesses Jean Harlow's bathing suit strap break, which exposes her chest and colours her with embarrassment.
-

ANSWERS to October PUNS:

1. Though every dwelling on the Tahitian beach is sticks and palm leaves, Ginger demands that Fred find a penthouse for them. Top Hut [**Top Hat**]
2. Charlie, when asked if he wants a drink, calls for one of those citrus-added, calorie-reduced beers. Lime Light [**Limelight**]
3. The ancient Egyptians are known for their love of reading manipulative sentimental papyri. The Purple Prose of Cairo [**The Purple Rose of Cairo**]
4. Every morning Mr. Depp looks as if he has lost a street fight, yet he has no memory of what has happened to him. What's Beating Gilbert Grape? [**What's Eating Gilbert Grape?**]
5. When the rich talk-show hostess dies, her ghost returns to protect her fortune. The Phantom of the Oprah [**The Phantom of the Opera**]
6. After their rifles jam, Wayne's platoon grabs fire-fighting equipment and the battle rages on. The Hose Soldiers [**The Horse Soldiers**]
7. Although police pursuit is drawing closer, bank robber Burton only occasionally takes a nonchalant glance behind him. Look Back in Languor [**Look Back in Anger**]
8. Bert tells Clark that if he hopes to become a master at playing with words, he must speak less and think much more. Pun Silent, Pun Deep [**Run Silent, Run Deep**]
9. Mesmerized by the treasure they have found, Clooney and Bridges cannot take their eyes off the silver coins. The Men Who Stare at Groats [**The Men Who Stare at Goats**]
10. Caught in the machinery, Cary watches as it chews off his fingers, his wrists, and his elbows, not stopping until it reaches his shoulders. A Farewell to Arms [**A Farewell to Arms**]

RTO 2013 ANNUAL GENERAL MEETING

The RTO Annual General Meeting will be held in Halifax at the Nova Scotia Teachers Union Building, Thursday, May 23, 2013 starting at 9 a.m.

Rooms will be available at the Delta Halifax at our special rates.

The AGM Dinner will be held at Brightwood Golf & Country Club in Dartmouth on Wednesday, May 22, at 7 p.m. Bus transportation will be provided to and from the Delta Halifax and Brightwood Golf & Country Club.

We encourage all RTO members to come to the AGM which provides excellent opportunities to see your RTO in action and to share time with friends and colleagues.

Registration forms will be available in the next issue of the The Retired Teacher.



For more news on
RTO Events visit the
RTO website at:
<http://rto.nstu.ca>

President Jim Kavanaugh presents a framed certificate of recognition to Shirley Melanson on October 2 at the Lunenburg Branch meeting that was held at the Hebbs Cross Fire Hall.

Shirley stepped down as Member-at-Large for the South Shore Region and the RTO wanted to recognize her exemplary service to the RTO and its members. Herbert Seymour was appointed to fill her position until the 2013 AGM.

PRESIDENTS' MEETING 'PHOTO' HIGHLIGHTS



Glenn Demone, Judy Whalen, and Graeme King at the Presidents' meeting in Halifax.



Steve Richard presenting to the Branch Presidents at the Presidents' meeting.

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RTO Branch Presidents' meeting at the NSTU building in Halifax.

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Deals and Discounts, visit the
RTO website at: <http://rto.nstu.ca>**

Living Well

AFTER RETIREMENT

How Can We Slow Down the Aging Process

by Carolyn Sanford

Carolyn Sanford is a life-long resident of the Annapolis Royal area and a graduate of McGill University with a Bachelor of Science in Physiotherapy. She has 37 years of experience in both the public and private sector. Carolyn is also fully certified in acupuncture from the Acupuncture Foundation of Canada Institute (CAFCI). She has a special interest in muscle imbalances and movement dysfunctions. Carolyn also provides services for three nursing homes in the Annapolis Royal area.

What is WELLNESS? Personal wellness, although unique to each one of us, pulls together physical conditioning, nutrition, exercise, personal fulfillment and social relationships: the body, mind, and soul of our lives. As we age, changes take place in our bodies which can occur naturally, but over which we have some degree of control.

NERVOUS SYSTEM- Nerves are constructed similar to electrical wires; the nerve fibres are numerous and encased in a sheath or covering. Nerve pulse transmissions slow with aging, as does the number of nerve cells and the amount of myelin, or covering. Nerve degeneration can slow a person's reflexes and senses.

BONE - Aging affects the balance between bone deposits and resorption, which then decreases the density of bone. Bone becomes more fragile and prone to breaks. People lose height secondary to osteoporosis. Cartilage surrounding the joints deteriorates. Tendons' elasticity and muscle mass, tone and strength decrease. When one listens to all of this, it almost makes you want to cry "UNCLE."

A SEDENTARY LIFESTYLE hastens these changes.

HOW ABOUT MUSCLES? Reductions in muscle mass and strength of 30-40% occur between the ages of 30-80. Muscle mass decreases by 6%/decade. Strength decreases by 12-14%/decade after age 50. Extensive loss of strength and muscle atrophy increases risk of falls, limits mobility, and may reduce independence and quality of life in otherwise healthy seniors. Muscle strength has been identified as one of the most important factors contributing to the performance of the functional tasks. The strength of lower extremity muscles has been strongly associated with measures of mobility, balance, walking, speed, and stair use. By the time performance of normal, everyday activities is affected in otherwise healthy seniors, muscle quality is significantly diminished.

In view of our aging population and the high population of citizens over the age of 65 who are inactive, this issue is a major

health concern. It is a well-established fact that exercise is a highly effective means of combating age-related deterioration in muscles. However, nutrition and lifestyle contribute to the wellness picture. How can we alter/slow down these age-related problems?

Resistance exercise programs performed 2 or 3 times per week for at least 6 weeks have consistently increased strength at all ages, including the very old. Maintenance of activity is essential. Weight training increases muscle mass, decreases blood pressure and cholesterol levels, increases endurance, increases bone density and increases co-ordination if the initial gains are to be sustained. With improved muscle strength, we can also see an increase in function, and perceptions of wellness.

JOINTS- When joint mobility is impaired, blood flow decreases and the joints become stiff and painful.

In turn, stiffness and pain prompt people to avoid further movement. Less movement equals decreased range of motion. Decreased range of motion equals difficulty performing active daily living, and increased pain. Decreased activity equals decreased range of motion. A vicious cycle develops that can lead to disastrous muscle problems as well.

FALLS- Aging alters nerve impulse conduction, proprioception, and the speed of movement. It is easy to see how it can become increasingly difficult to maintain balance during functional activities such as walking or changing positions. Often the fear of falling is enough to prevent participation in certain activities. A study by a McGill University Physiotherapy professor looked at seniors learning to tango. The result demonstrated marked improvements in balance, coordination and posture, and cognitive gains, participants doing well in multi-tasking quizzes. Activities such as the tango, Tai Chi, and yoga require cognitive exercise.

How can you meet this challenge? Participate in regular exercise - biking, walking, golfing, swimming, tennis, yoga, Tai Chi, dance. Maintain physical activity as you age. One of my favourite quotes is from Dr. Robert Butler, former director of the National Institute on aging. "If exercise could be packaged into a pill, it would be the single, most widely prescribed and beneficial medicine in the nation." What do Physiotherapists do to decrease these age-related problems? Physiotherapists provide specific fitness and injury prevention advice for the elderly, injured, or disabled individual who has specific needs.

References:

1. "Strong Women Stay Young" By: Dr. Miriam Nelson
2. "Younger Next Year" By: Chris Crowley and Henry Lodge

Retired Teachers Organization
FOUNDATION GRANT
Application Form



Name of Applicant _____

Address _____

Postal Code _____

Phone No. _____ Fax No. _____

Federal Charitable Status Number _____

Program Coordinator _____

Brief Description of Program _____

Number of children involved in this program _____

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

How will this grant make a difference? _____

Regular source(s) of funding for your organization _____

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

Signature _____ Date _____

Please submit form with additional information
no later than March 31, 2013 to: RTO Legacy Foundation
c/o President, RTO, 3106 Joseph Howe Drive, Halifax, NS B3L 4L7

*The recipient of the grant will be decided by the
Board of Directors on April 8, 2013.*



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

Retired Teachers Organization

FOUNDATION GRANT

The RTO Foundation Grant was founded in order to honour deceased teachers by annually awarding a grant to an organization that services sick or challenged children. One grant is awarded each year. In order to receive a grant an organization must be a registered charity (have a federal charities status number). Monies awarded are derived from the interest available in the Legacy fund. This fund money is invested in the Teachers *Plus* Credit Union. The primary source of funding is donations, made by individuals or groups, in honour of deceased teachers. Materials are available in each Branch to those who wish to make a donation.

Retired members wishing to receive **The Retired Teacher** by email—as opposed to a paper copy—are requested to contact
Geraldine MacMillan
(gmacmillan@staff.nstu.ca
or 1-800-565-6788)
at the NSTU
and request an electronic subscription by leaving your email address.