

# The Retired Teacher

Nova Scotia Teachers Union

Volume 38, Number 4, April 2006



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

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

## Retired Teachers Make a Difference in Ghana

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Janet and Ken Adams, from Halifax, is a fairly typical retired couple with one exception; they spent the first two years of their “retirement” teaching at the University of Cape Coast in Ghana under the auspices of the international development agency VSO (Voluntary Service Overseas).

Before retiring Ken had been a professor of chemistry at Mount Allison University and Janet had worked with children with special needs in the New Brunswick education system.

They became inspired to volunteer when they visited their daughter who was teaching in Botswana in 1986. “When some of my daughter’s students heard that Ken was a scientist they visited us in a group, and wide-eyed, asked to see him”, recalls Janet. “They earnestly asked him ‘How do you know the Earth is round?’ We saw the great need and were determined to volunteer.”

Ken became a lecturer in Chemistry and Janet a Special Education lecturer in the Department of Educational Foundations at the University of Cape Coast.

She taught a variety of undergraduate and graduate courses and supervised the research of graduate and final year BEd students. Also under her supervision and connected to one of her courses was a small after-school unit for children with special needs. Janet’s students would assess the children, design and carry out programs for them in order to gain practical experience. This exercise also had the effect of breaking down some of the very serious cultural and traditional beliefs about children with special needs.

[continued on page 2]

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

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

We assume no responsibility for the loss or damage of any unsolicited photographs or articles.

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



**A magazine for the retired teachers of Nova Scotia**

**A MEMBER OF ACER/CART**

# RETIRED TEACHERS ORGANIZATION



## RTO EXECUTIVE 2005-2006

<b>President</b>	Tom Gaskell .....	736-1267
<b>Past President</b>	Phil Hughes .....	863-6185
<b>Vice President</b>	Earl Muise .....	648-2200
<b>Secretary</b>	Carol Samson.....	345-2502
<b>Treasurer</b>	Walter Farmer .....	883-7343
<b>Member-at-Large</b>	Dave Pottie.....	543-6141
<b>Member-at-Large</b>	Dorothy Smith.....	463-6511
<b>Pension Committee Rep.</b>	Jim Kavanaugh .....	862-3833
<b>Newsletter Editor</b>	Doug Manzer .....	667-9344
<b>NSTU-RTO Liaison</b>	Earle Tubrett.....	477-5621
		1-800-565-6788 (Toll-free)

## Regional Branch Presidents

<b>Annapolis</b>	S. Albert Johnson .....	825-3062
<b>Antigonish</b>	Bill Timmons .....	863-5269
<b>Clare</b>	Lloyd LeBlanc .....	769-2190
<b>Colchester-East Hants</b>	Jon Davison .....	893-3890
<b>CPX</b>	Mary Hammond .....	852-3146
<b>Cumberland</b>	Jack Boyd .....	667-8341
<b>Dartmouth</b>	Dorothy Smith.....	463-6511
<b>Glace Bay and Area</b>	Fabian MacNeil .....	849-7431
<b>Halifax Regional</b>	Theresa Zukauskas ..	423-2400
<b>Inverness</b>	Emile Chiasson .....	224-2348
<b>Kings</b>	Bill Wagstaff .....	678-5776
<b>Lunenburg</b>	Bill Whalen .....	543-2265
<b>New Waterford</b>	Karl Hicks.....	849-9480
<b>Northside-Victoria</b>	Jim Prince.....	736-6998
<b>Pictou</b>	Gary Burley .....	893-7682
<b>Queens</b>	Owen Hamlin .....	354-5092
<b>Richmond</b>	George J. Landry.....	535-3248
<b>Shelburne</b>	Margaret A. Dawe .....	656-3276
<b>Sydney &amp; Area</b>	Peter Mombourquette ..	564-9706
<b>West Hants</b>	Arthur Benedict .....	798-3385
<b>Yarmouth-Argyle</b>	Norbert LeBlanc.....	742-7973

[continued from page 1]

If this story make you wonder if you would like to become an international volunteer, please contact VSO Canada in Ottawa at 1-888-876-2911 or visit the web-site at [www.vsocan.org](http://www.vsocan.org) and click on the 'volunteer sending program'. There is always a need for experienced, dedicated teachers and currently a particular need for bilingual educators to work in Rwanda, which is rebuilding its education system twelve years after the 1994 genocide.

Janet goes on to say 'We learned far more than we imparted.' This statement is voiced by many returned VSO volunteers and perspectives are permanently changed by the experience of volunteering.

## 50+ Expo – A STIMULATING EVENT

The 50+ Expo showcases life-enhancing information, products, services and opportunities for people 50+.

**The 2006 Expo is to be held Friday, June 9th, 9am – 6pm and Saturday, June 10, 9am – 5pm at Exhibition Park, Halifax.**

Featured at this event will be over 100 exhibitors, as well as entertainment, speakers, arts/crafts, photo gallery and presentations. Seniors, their families and caregivers can learn the latest useful information on healthcare options, vacation destinations, housing, transportation, investments, nutrition, continuing education and unique products to help them lead happy, healthy and balanced lives.

Of special interest will be the following;

- \* The Novelty Salesmen and the Travlyn Music Band. (Dance – June 9, 8pm – 12am)
- \* Tom Leadbeater and Marie Gogo (Broadway Tunes)
- \* Pete Luckett (Food Hunter)
- \* Neville McKay (Floral Arranging)
- \* Star Search Talent Contest.

**Further detailed information is available at [www.50plus.ns.ca](http://www.50plus.ns.ca)**

## FROM the PRESIDENT of RTO

A long winded speaker, in a jocular manner, commented that if his speech was too long, it was because he didn't have a watch and there was no clock in the hall, whereupon a wit in the audience reminded him that there was a calendar behind him. Perhaps it's age, but the months seem to be turning so quickly into years, that a calendar seems most appropriate. And yes, another year is speeding by as we prepare for AGM 2006.

Much has happened, much is to be done:

- A. We have continued to operate within our financial limitations. As was pointed out in our February newsletter, with the limited objectives we have, we have depleted our reserves and will be faced with our first membership dues increase in many, many years. This will come to the membership at our Annual General Meeting.
- B. Your Executive awaits final word on Universal Membership and we will keep all retired teachers informed as to when and how it will be incorporated.
- C. The NSTU Group Insurance Trustees made a presentation to the RTO Executive and Pension & Benefits Committee on February 6, 2006. Much discussion, i.e. Medoc, Long Term Care, optional life insurance, etc. took place. The importance of the retired teacher's perspective was repeatedly emphasized.
- D. The average cost per newsletter is approximately \$5,000.00. In New Brunswick, the newsletter is available upon subscription and has an \$18,000.00 surplus. We thank the NSTU for continuing their subsidy so that this valuable resource is available at no cost to our members.
- E. ACER/CART, the federal body representing retired teachers, is a member of the Congress of National Seniors' Organizations. Directors are gathering information re the costs and implications of Nursing Home and Extended Care provisions in each province, soliciting federal party leaders on matters such as a National Drug Prescription Agency, compensation for care givers (including family), and pushing for the development of a federal Seniors' Secretariat, as well as other issues of importance to seniors.
- F. We continue to participate fully in the Group of IX and hope that all seniors, including teachers, see the benefits. Past President Phil Hughes and I represent the RTO, while Blaire Boudreau, another retired teacher, represents the Francophone community. While matters are usually of global concern, some issues are of an individual nature but with implications for many. Don't hesitate to make me or any Executive member aware of any serious concern you may have.
- G. The recent contract agreement between the NSTU and the Nova Scotia Government contained amendments to the Group Health Insurance Ancillary Benefits as follows:
  - Effective August 1, 2006, the lifetime maximum for Therapeutic Medical Equipment to be increased to twenty thousand dollars (\$20,000).
  - Effective August 1, 2006, Massage Therapy to eighty percent (80%) of the usual and custom-



ary charges to a maximum of twenty (20) visits per year.

- Effective August 1, 2006, increase the coverage for psychological services to eighty percent (80%) of the usual and customary charges to a maximum of twenty (20) visits per year and include Masters of Social Worker as a service provider.
  - Effective August 1, 2006, Anti-obesity class of drugs to be added to the Restricted Drug List in the same manner as applies to other drugs.
- H. Our Annual General Meeting is coming up very shortly and we encourage as many of you as possible to attend. Northside-Victoria Local President, Jim Prince, is chairing the Organizing Committee and I understand an excellent program is lined up (a special thank you to Jon Davidson for agreeing to host the October Presidents Meeting). On a personal note, thank you for allowing me to serve you during the past year. I will be re-offering for a second year, and I am prepared to serve at your pleasure. See you at the AGM!

## *Nova Scotia Seniors' Pharmacare Changes*

On March 15 the Department of Health announced changes to the Seniors' Pharmacare program. As of April 1, 2006 the annual premium for participation in the program will be increased by an additional \$10.00, bringing the premium cost up from \$390.00 to \$400.00.



Seniors are currently required to pay a co-payment of 33 per cent for each prescription to a maximum of \$30.00 per prescription with an annual cap of \$350.00. The cap will be increased upward \$10.00 to \$360.00.

The Group of IX, an organization that represents 130,000 seniors of Nova Scotia, had made recommendations to the Minister of Health as part of the department's consultation on Pharmacare program changes. "Seniors understand how they share in the continuance of an effective and affordable Pharmacare program. Our recommendations this year were contingent on the Minister of Health moving forward with a review of alternate methods for co-payments, and improving the program's outdated computer system," said Bernie LaRusic, vice-chair of the Group of IX.

"The Group of IX through the Seniors' Secretariat, will continue to advocate on behalf of all Nova Scotia seniors, not only the Pharmacare program, but all issues related to seniors."

Minister of Health, Chris d'Entremont has assured the Group of IX that his department will implement appropriate changes for next year's program renewal.

## **Tax Tip re Pharmacare Premium**

Premiums paid under the Nova Scotia Pharmacare Program are eligible as medical expense deductions when filing income tax forms.

Should one's medical expenses be great enough (either 3% of the net income (line 236) or \$1844, whichever is less) one can include the Pharmacare premium as a medical expense deduction.

Including the premium as a medical expense could increase your federal non-refundable tax credit by \$58.50 and the Nova Scotia non-refundable tax credit by \$34.28 for a total of \$92.78 in tax payable in the 2005 taxation year.

Realizing that this year's tax forms may have already have been filed, one may wish to have the 2005 tax adjusted if one did not include the Pharmacare premiums.

If one wishes an adjustment for 2005, a filing can be made after receiving the 2005 notice of Assessment.

One can file for an adjustment by internet by going to [www.cra.ca](http://www.cra.ca) and logging onto My Account and select the Change My Return option and enter the changes.

If changes are to be made by mail, one is to send both of the following to his/her tax centre:

*\* A completed form T1-ADJ T1 Adjustment Request (secure the form by phone at 1-800-959-8281) or a signed letter providing the details of the request (including the years of the returns to be changed), social insurance number, address, and a telephone number where contact can be made during the day; and*

*\* Supporting documents for the changes to be made and, if not sent before, the supporting documents for the original claim.*

One may wish to make claims for previous years and this can be done with limitations. The Canada Revenue agency will only consider an adjustment for a previous tax year return if the return is for a tax year ending in any of the ten calendar years before the year the request is made. For example, a request made in 2006 must relate to the 1996 or a subsequent tax year to be considered.

## Executive Highlights February 2006

- \* Reviewed a draft report of the *ad hoc* Budget Committee.
- \* Revised an information letter to retirees.
- \* Accepted an Assessment Committee report on the role of the presidents, Group.
- \* Set tentative Presidents' meeting agenda
- \* Received the Insurance Trustees, report on the NSTU optional Life Insurance program.
- \* Approved the Colchester–East Hants Branch as the site of the 2006 fall Presidents' meeting.
- \* Received acknowledgement of RTO participation in the selection of the Lieutenant Governor's Award.
- \* Approved RTO participation in the NSTU Pension Symposium of April 21, 2006.
- \* Received reports from the Pension and Benefits, Assessment, Publication and Liaison Committees and the Group of IX representative.
- \* Declared Phil Hughes as Chairperson of the Nominations Committee.

## President's Meeting April 10 & 11, 2006

- \* Held a Presidents round table discussion
- \* Received and discussed the *ad hoc* Budget Committee report
- \* Received the Assessment Committee report regarding the role of Branch Presidents, rebates and expenses, communication protocol and election of Members-at-Large
- \* Received the Pension and Benefits report regarding Health Insurance Ancillary Benefits, July 1, 2006 indexing, optional life insurance and Pension Plan performance for 2005
- \* Received the Communications report regarding The Retired Teacher and the RTO website
- \* Received Branch Presidents' reports on area nominations for AGM
- \* Received the Group of IX Report regarding Pharmacare

## Executive Highlights April 10, 11 & 12, 2006

- \* Held discussion on Draft Budget #2.
- \* Hosted the Branch Presidents' meeting.
- \* Recommended to the AGM a membership rate of \$24.00.
- \* Approved an Operational Procedures change in the membership year.
- \* Discussed method of membership fee deduction.
- \* Received reports from the Pension and Benefits, Assessment, Communication, and Financial Committees.
- \* Prepared AGM notices of motion.

### July 1, 2006 Indexing

On January 1, 2006 retired teachers saw their pensions increase by 1.3% (CPI-1% ie. 2.3% -1%). On July 1, 2006, retired teachers will receive another cost of living increase. This adjustment will be based on the CPI for the six months from November 1/05 to April 30/06 as compared to CPI for the six month period from November 1/04 to April 30/05. This difference will then be reduced by 1/2%. Following this, all future cost of living adjustments will occur one a year on July 1.

### Pension Plan Performance as of December 31, 2005

2005 was a very good year investment wise for the Teachers Pension Plan and the return for the twelve months was 12.27%. The funding level for the plan as of December 31, 2005 was 95%.

# AGM 2006

## Notices of Motion

A- That the Memorandum of Association, By-Laws, and Description of Memorandum of Association, of the Retired Teachers Foundation be amended, as follows:

1. That throughout all three components the word "Association" become "Organization" and the "A" in RTA become an "O";
2. That "Dutch Village Road" become "Joseph Howe Drive" (sect. 4, MoA);
3. That "following" in sect. 10 (a) By-Law, and "at the close of" in sect. 27 By-Laws become "in conjunction with";
4. That "except in 'e' case" become "read in 'the' case" Sect. 16 By-Laws;
5. That in sect. 21 By-Laws the number of directors become ten (presently eight);
6. That "within fourteen (14) days after the annual meeting in" be deleted from By-Law 36;
7. That "and within fourteen (14) days of a change of directors, notify the Register of the change" be deleted from By-Law 38.

B - That the Constitution of the RTO be adopted.

C - That the annual membership fee be \$24.00 to be deducted at a rate of \$2.00 per month beginning July 1, 2006.

# HISTOR!CA

*Your PLACE In HISTORY*

**National  
Historica Fair  
Halifax, Nova Scotia  
July 10 to 17, 2006**

The Role of Historica is to help Canadians discover the fascinating stories that make our country unique. The Historica Fairs Program encourages students to explore Canadian heritage in a dynamic, hands-on learning environment. Students use the medium of their choice to tell stories about Canadian heroes, legends, milestones and achievements and present the results of their research at a public exhibition.

Nova Scotia will be hosting the National Historica Fair on Saturday, July 15th, 2006 from 10:00 am - 4:00 pm, 2006 at the Halifax Citadel. All are welcome to attend to view projects, talk with the youth and learn more about our country from sea to sea. You will be amazed and impressed with what you see. Nova Scotia will be hosting the participating students during the week of July 10th to July 11th, 2006. The organizing committee would welcome volunteers to assist them in the sightseeing, historic tours, hands-on workshops, special events and logistics involved in hosting approximately 230 young people and chaperones from across Canada.

For further information and/or to volunteer contact Shirley Nicoll, Fair Coordinator 2006, Phone (902) 632-2454, Cell (902) 758-7676, E-mail [sn@ns.sympatico.ca](mailto:sn@ns.sympatico.ca).

# ANNUAL GENERAL MEETING

NOVA SCOTIA RETIRED TEACHERS ORGANIZATION  
NORTH STAR INN, NORTH SYDNEY  
39 FORREST ST., NORTH SYDNEY, NS

WEDNESDAY, MAY 31, 2006

The 2006 AGM has been scheduled in two sections:

## Business and Dinner

*A Budget Information Session for any interested members will be scheduled from 8:45 – 9:15 am*

**Business:** 9:30 a.m. Upper Deck Room North Star Inn, North Sydney  
**Dinner:** 12:30 p.m. Upper Ball Room North Star Inn, North Sydney

Hotel Reservations can be made at: 902-794-8581 or 800-561-8585 or by email at  
reservations@bwnorthstar.ns.ca

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## REGISTRATION

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

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

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

**Name of Guest (Not an RTO Member)** \_\_\_\_\_

**DINNER TICKET(S):** \_\_\_\_\_ member/s @ \$25.00 \$ \_\_\_\_\_

\_\_\_\_\_ guest @ \$25.00 \$ \_\_\_\_\_

(Use cheque/money order payable to RTO) **Total:** \$ \_\_\_\_\_

Please check the appropriate square.

**YES**, I will be attending the business session.

**NO**, I will not be attending the business session.

**REGISTRATION MUST BE RECEIVED BEFORE MAY 22, 2006 TO:**

(Please make cheques payable to the RETIRED TEACHERS ORGANIZATION)

**RTO Annual Meeting  
3106 Joseph Howe Drive  
Halifax, NS  
B3L 4L7**

**(NO REFUNDS WILL BE MADE AFTER MAY 22, 2006)**

**PAID IN ADVANCE TICKETS WILL BE HELD AT THE DOOR.  
NO MEAL TICKETS WILL BE ON SALE THE DAY OF THE AGM, DUE TO CONFIRMATION  
REQUIREMENTS.**

# Suggestions for Prudent Travel

By Danny Almon

While a vacation is a time for you to go off, forget your cares and have a great time, there are things that ought to be done to ensure that you don't encounter a disaster situation.

## PRECAUTIONS WHILE TRAVELING:

▶▶ Make photocopies of your passport, travel documents and also credit/debit cards you are taking with you

- take a copy with you and leave one with a trusted friend. Ensure that phone numbers for cancellation of credit cards are available too in case they are stolen.



▶▶ Take several different credit cards with you in case one is refused.

▶▶ Put a rubber band around your wallet – makes it more difficult to slip out of your pocket.

▶▶ Keep your bag/purse in front of you, with the flap close to your body.

▶▶ Dress to fit in and don't wear ostentatious jewelry

▶▶ If you have items that you don't like to have left on display in your room, if there is no wall safe, lock them in your suitcase. The suitcase can be stolen but at least the items are not openly available for a quick pocketing.

▶▶ Don't let people know your room is empty by putting out the "make up room" sign.

▶▶ Don't keep all your money in one place.

▶▶ Cross-pack, putting half your clothing in your companion's suitcase and vice versa. That way, if a suitcase is delayed or lost, you will have half your clothing.

Be sure to carry all your "necessaries" including medication and an extra prescription if available (in case your pills spill down the drain, for example) in your carry-on.

## PRECAUTIONS AT HOME:

1. Ensure that your home looks lived in. Put a radio on a timer so that it will come on at common times of the day. Do the same with a couple of lamps.

2. Arrange for mail and newspapers to be stopped or picked up by a trusted neighbour.

3. Have a neighbour who has more than one vehicle park his/her extra car in your driveway.

4. Get someone trusted to check in on your house periodically – insurance sometimes requires that this be done.

Preparing for your vacation in the manner above can help relieve your worries about what's happening "back home" and allow you to enjoy fully your well-earned rest.

*Danny Almon is a recently retired teacher who opened his own travel agency – AlmonTravel - almost 3 years ago. Call 902-431-4932 or email [danny@almontravel.ca](mailto:danny@almontravel.ca) for a consultation.*



[www.almontravel.ca](http://www.almontravel.ca)  
[danny@almontravel.ca](mailto:danny@almontravel.ca)

## AlmonTravel — 902-431-4932

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- Florida Travel
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- Gay-Friendly Agency
- Protect Yourself – and your travel - through Travel Insurance.

SERVICE IS WHAT WE ARE ALL ABOUT – we come to you to help you plan your trip\*. We are prepared to research every detail for you and to come up with a vacation that meets or exceeds your expectations.

*\*within the local Halifax/Dartmouth/Sackville area*



## *Additional AGM Information*

The RTO AGM will be held at the North Star Inn, 38 Forrest Street, North Sydney on Wednesday, May 31, 2006. (Swimming pool and hot tub available.) For those traveling through Baddeck, one follows route 105 to the Newfoundland Ferry and downtown North Sydney to Exit 21 and turns left to the North Star Inn. For those traveling through St. Peters one follows route 4 to the junction of route 4 and 125 in Sydney River, exits onto route 125 to follow the signage toward the Newfoundland Ferry. On entering North Sydney, one takes exit 21 and turns left to the North Star Inn.

A block of rooms have been reserved for those attending at a rate of \$75.00 plus tax. To book accommodations phone 902-794-8581, Fax 902-794-4628 or toll free at 1-800-561-8585. Indicate you are attending the RTO AGM.

All retirees attending are invited to a social on Tuesday, May 30 at 8:30 pm in the Upper Deck Room. Should there be enough people interested, a buffet breakfast will be provided on the morning of the 31st.

## *Nominations Committee*

Since all Executive positions, with the exception of the NSTU Pension Committee Representative, are for a one-year term, elections will be held at the AGM to fill these positions. Members wishing to offer for any position but the Pension Representative (election 2008) should forward their name and the position for which they are offering to the Nominations Chairperson: Phil Hughes, 57 Willowdale Lane, Antigonish, NS, B2G 2J1; telephone 902-863-6185.



## *AGM Door Prizes*

It has been tradition to have willing members donate prizes to be drawn at the AGM dinner. We appreciate these gifts and ask that you encourage your members to donate gifts to be brought to the dinner.

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# **Retired Teacher to Run for Diabetes *in Iceland***

Retired teacher Roland Swim and daughter Amanda have signed up for a big challenge...

In recognition of relatives and all those affected by diabetes Roland Swim and daughter Amanda have committed to raising \$12,000 for the Canadian Diabetes Association. The ambitious couple joined "Team Diabetes Canada" to train and participate in the ½ marathon run/walk in Reykjavik, Iceland in August 2006.

They will be part of a team of ~200 people from across Canada. Last year the Iceland campaign broke the 1 million dollar mark for funds raised. Most of the contributions go toward research but are also used to run camps for young people with diabetes and provide education and special services to people affected by diabetes in communities across Canada. It would be wonderful to make a difference!

"Diabetes is an epidemic in Canada affecting over 2 million and the number is expected to grow to over 3 million by 2010". [Diabetes report 2005]. With the number quickly growing, there are 75,000 children, adults and seniors living with diabetes in Nova Scotia." The latest data shows one in thirteen Canadians has diabetes!

You can learn more about this project or make a pledge on line by visiting... [www.diabetes.ca/section\\_donations/TeamDiabetesIndex.asp](http://www.diabetes.ca/section_donations/TeamDiabetesIndex.asp) or checking with Roland at [swims@eastlink.ca](mailto:swims@eastlink.ca) or 1-902-826-7232.



## Receiving the Retired Teacher

There is considerable cost to distribute the Retired Teacher. There are two instances where you may help us reduce our mailing costs.

- \* Two persons – in some instances two persons living at the same residence each receive a copy of the newsletter.
- \* E-connected – Those connected electronically may wish to view the newsletter at [www.rto.nstu.ca](http://www.rto.nstu.ca) and not receive it by snail mail.

If either of the above instances apply to you and you wish to assist us in cutting our costs, we ask that you complete and mail the following form or contact Deb Savoie at 902-477-5621 / 1-800-565-6788 to have your name removed from our mailing list.

I do not wish to have the Retired Teacher mailed to me.

Last name \_\_\_\_\_

First name \_\_\_\_\_

Second name \_\_\_\_\_

Address \_\_\_\_\_

City/Town \_\_\_\_\_

Postal code \_\_\_\_\_

### MAIL TO:

**The Retired Teacher  
3106 Joseph Howe Drive  
Halifax, NS  
B3L 4L7**

## *Employment Insurance Benefits and Retirement*

Employment insurance (EI) exists as an insurance policy against being out of work and having no income. If you are retired, wish to work, are actively looking for work, are able to work and are available to start work immediately, you qualify for EI benefits.

Since you are retired and receiving a pension, you must declare that pension as income when applying for benefits. It may be that, after the non-paid waiting period of two weeks, your pension income exceeds the allowable amount of income under EI. If this is the case, your weekly benefit entitlement may be reduced to the extent you receive nothing.

There is, however an exception to this situation. If you retire, start receiving your pension, become employed and then are laid off or terminated from the new employment, your pension income from your teaching employment would not normally be taken into consideration when your EI benefits were calculated.

Whether you retire voluntarily or involuntarily will affect the waiting period before receiving benefits. Should you be forced to retire, you should request a letter from your employer explaining that your retirement was not voluntary and ask for a record of employment. This information should accompany your application for EI benefits.

Since individual circumstances must be taken into consideration, those wishing more or specific information are directed to contact Human Resources Canada.

### RETIRED TEACHERS ORGANIZATION ADS PLACED IN THE RETIRED TEACHER

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

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

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



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

# 8<sup>th</sup> Annual RTO Golf Tournament

Date & Time: Thursday, Sept. 28, 2006 [9:00 am]  
 Place: Paragon Golf & Country Club  
 Kingston, NS  
 Contact Person: Vic Fleury  
 vfleury@av.eastlink.ca  
 63 Main Street  
 Jefferson Sub-Division  
 Kingston, NS B0P 1R0  
 902-765-8665  
 Format: 2 Person Scramble  
 Cost: \$50.00 per person  
 Golf/Meal/Trophies included  
 Hotels in Area: Mid-Valley (Middleton)  
 Aurora Inn (Kingston)



**NOTE: Golf carts available \$30.00  
 (includes HST). Contact pro shop  
 902-765-2554 or toll-free 877-414-2554**

## Retired Teachers' Bridge Tournament



The RTO will hold a Bridge Tournament on Saturday, September 16, 2006 at the Truro Lion's Hall (1100 Upper Prince Street, Truro, NS) Participants are guaranteed a relaxed, enjoyable afternoon and enjoyable evening of bridge with their friends.

- \* Participants must be members of the RTO
- \* Advance registration is required. Play will begin at 1:00 on Saturday September 16, 2006.
- \* Entry fee for the tournament is \$32.00 per pair.
- \* Trophies and prizes will be available.
- \* Registration due by September 2, 2006.

Please detach and return the registration form below to:  
**Karl Hicks, 23 Gatto street, Dominion, NS B1G 1E9**  
**Please make your cheque payable to Karl Hicks, RTO**

Enclosed please find a cheque for \$32.00 for my partner and myself.

Name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City/Town: \_\_\_\_\_  
 Postal Code: \_\_\_\_\_  
 Telephone: \_\_\_\_\_  
 Email: \_\_\_\_\_  
 Partner's Name: \_\_\_\_\_

## Membership Application 200\_\_ - 200\_\_ RETIRED TEACHERS ORGANIZATION

Name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City/Town: \_\_\_\_\_  
 Postal Code: \_\_\_\_\_  
 Phone: \_\_\_\_\_  
 Professional Number: \_\_\_\_\_  
 NSTU Local Area: \_\_\_\_\_  
 RTO Branch: \_\_\_\_\_

THE RTO 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 RTO.

SIN (optional): \_\_\_\_\_

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

Date: \_\_\_\_\_

**\*\*THIS FORM MUST BE RECEIVED BY THE RETIRED TEACHERS ORGANIZATION 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 Organization**  
**3106 Joseph Howe Drive, Halifax, NS B3L 4L7**

# Foundation Award

The RTO Legacy Foundation will be deciding the recipient of its annual award prior to the AGM. Should you be aware of a deserving group or organization in your area, please have them request an application form from Debbie Savoie at the NSTU office (1-800-565-6788). Deadline for receipt of the application by the RTO is May 26, 2006.

The RTA has three ongoing committees. They are:

- **THE PENSION AND BENEFITS COMMITTEE**
- **THE ASSESSMENT COMMITTEE**
- **THE PUBLICATION COMMITTEE**

Anyone interested in offering to serve as a member of any of these committees, please complete the following information:

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

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

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

Phone: \_\_\_\_\_

Choice of Committee: \_\_\_\_\_

**PLEASE RETURN THIS COMPLETED FORM TO:**

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

## The Retired Teachers' Legacy

The Retired Teachers Legacy Foundation was created:

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

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

### Contribution to the Nova Scotia Retired Teachers Foundation

AMOUNT \_\_\_\_\_ DATE \_\_\_\_\_

NAME OF DONOR: \_\_\_\_\_

ADDRESS \_\_\_\_\_  
\_\_\_\_\_

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

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

Please make cheque/money order payable to

**The Retired Teachers  
Foundation and mail to:  
RTO Treasurer, NSTU,  
3106 Joseph Howe Drive,  
Halifax, NS  
B3L 4L7**