

The Retired Teacher

Nova Scotia Teachers Union

Volume 39, Number 1, April 2007



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

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

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

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



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

A MEMBER OF ACER/CART

BENEFITS QUESTIONNAIRE RESULTS

In early December, 2006, the Pension and Benefits Committee, on behalf of the Retired Teachers Organization, mailed out a benefits questionnaire to each member of the RTO. Over the past several years, most of the time and effort of the RTO Pension and Benefits Committee was focused on pensions. This year, it was felt that the time was appropriate to put greater emphasis on benefits that are, or may be, offered to RTO members and perhaps, in some instances, to all retired teachers.

The response to the questionnaire from RTO members was excellent and a number of respondents went out of their way to thank the RTO and the Pension and Benefits Committee for the initiative. The following are the results of each question on the questionnaire:

Total Care Medical – Medoc Travel Plan

As of November 1, 2006, those enrolled in the Medoc Travel Health Insurance Plan are covered for unlimited 35 day trips for themselves and family members. Longer trip durations may also be purchased through the plan.

Single Trip Coverage

62% of respondents indicated that they would be interested in adding Single Trip Coverage to the Medoc Plan. Of the 62%, 36% were very interested and 26% somewhat interested.

Coverage with a Deductible

Some Travel Insurance Plans require a traveller to pay a deductible amount in return for a lower premium. 48% of respondents were interested in coverage with a deductible. Of these, 15% were very interested and 33% were somewhat interested.

Trip Cancellation and Interruption Insurance

61% indicated that they were interested in having Trip

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Cancellation and Interruption Insurance added to the Medoc Travel Plan.

How Many Travel?

85% of respondents indicated that they travel outside of the province at least once a year and 63% said they travel outside of Canada at least once a year.

Total Care Medical – Drug Coverage

90% of respondents said they are interested in having the RTO pursue an alternative plan for retired teachers that provide the same or better benefits than that provided under the Nova Scotia Seniors Pharmacare Program.

Total Care – Dental

When asked if the reimbursement percentages and maximums were adequate under our existing Total Care – Dental Plan, 73% responded yes, while 27% said no.

Funeral Expense Plan

Most teachers who retire retain the Provincial Master Life Policy which provides a \$3,000 Funeral Expense Plan up to age 65 for the teacher, his/her spouse and eligible dependents. 59% indicated that the present level of coverage was satisfactory. When asked about interest in extending coverage beyond age 65, 20% were very interested for self, and 37% were very interested for self and dependents.

Long Term Care

Long Term Care is needed when someone is losing his or her independence. Our Total Care – Medical Plan does not have a provision for long term care. 92% indicated they were interested in a long term care program. Of the 92%, 61% were very interested and 31% were somewhat interested.

Term Life Insurance and/or Guaranteed Life Insurance

Most life insurances terminate at age 65 and this question asked for a reaction to a proposal to pursue a \$10,000 Term Life or Guaranteed Life Insurance Policy that would extend beyond the age of 65. 74% of respondents indicated an interest in having this pursued with 53% saying they are very interested and 21% somewhat interested.

Critical Illness Insurance

Critical Illness Insurance provides a lump sum payment upon diagnosis of a covered illness. 80% indicated an interest in having the RTO pursue a Critical Illness Insurance Program. Of these, 43% were very interested and 37% were somewhat interested.

Pay Periods

71% responded that they preferred to maintain the present

pay period of once a month.

Discounts and Special Offers

88% of respondents agreed that more time and effort should be put into an attempt to generate more discounts and special offers for retired teachers in Nova Scotia. Of these, 56% strongly agreed and 32% agreed.

Demographic Information

As shown below, the respondents to the questionnaire represented a very good cross section of the retired teacher population.

Household	Household Income
25% Single	6% \$20,000-\$29,999
63% Couple	19% \$30,000-\$39,999
10% Family	22% \$40,000-\$49,999
	16% \$50,000-\$59,999
	30% \$60,000 or more

Gender	Age Range
39% Male	28% 55-59
58% Female	25% 60-64
	21% 65-69
	11% 70-74
	14% 75 or older

E-Mail Address

66% of respondents indicated that they have an e-mail address that they access at least once a week.

Summary of Results

Long Term Care.....	92%
Alternate Drug Coverage Plan.....	90%
Discounts and Special Offers	88%
Critical Illness Insurance.....	80%
Term Life or Guaranteed Life Insurance	74%
Medoc : Single Trip	62%
Medoc: Trip Cancellation	
/Interruption Insurance	61%
Funeral Expense Plan.....	59%
Medoc : Coverage with a Deductible.....	48%

Where To From Here?

The results clearly indicate that members of the RTO are interested in having the RTO pursue both improvements in a number of existing benefits and also the provision of new benefits. The RTO is committed to pursuing these benefits over a period of time but the priority will depend upon a number of factors. Among these are the interests of respondents, the complexity of each benefit, the ease at which changes can be made, and the experience of similar

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FROM the PRESIDENT of RTO

Over the past couple of years, I have had the opportunity to see our Organization grow, not just in numbers, but in its vision and mission. This coming year will see the fruition of the efforts put forth over the past while, beginning with the passage of a “special initiatives” resolution at our May ’03 AGM, and the subsequent resounding support for the resolutions in ’04 in Bridgewater. At that time, universal membership, monthly fee deductions and a new relationship with the NSTU were endorsed almost unanimously (one nay vote).

From that time, we have been working toward the objectives we set for ourselves. While we have been able to accomplish much, still much remains to be done. A greater degree of fiscal autonomy was one of our objectives, and as our membership grows, we have made significant progress. While we still rely heavily on the NSTU for meeting space, clerical help, postage, printing, etc., the cash flow problem created by our late start in collecting dues will be resolved. Our fiscal objective for ’07-’08 is very close to what we had hoped for and the continued patience of the NSTU will see our objectives realized.

Some general thoughts and observations:

- A) A meeting has been scheduled by NSTU President Donnelly to allow your President, Vice President and Past President to meet with the NSTU Provincial Executive. Our purpose will be to give an update as to where we are, and what we hope to achieve. This avenue of communications will be a welcomed opportunity to press for an increased involvement in matters affecting retirees, as well as to strengthen our relationship with the NSTU.
- B) The response to the questionnaire from the Pension and Benefits Committee has been terrific. You have told us what you wish to have us pursue and more than that, you have demonstrated your active involvement with us. That is more meaningful than you imagine. One of our counterparts in a neighbouring province has had a pension freeze since January ’89. They could muster only 300 plus signatures from a membership of over 5000 when a petition was directed by their AGM to show government their concern. The risk/reward of another petition was indeed questionable.
- C) Our membership continues to grow. We are approaching our objective of 6000 for this year and I am suggesting that for the coming year we set our target at 7000. While we were unable to obtain universal membership, the efforts put forth by the membership generally have led to a number that perhaps will exceed what we anticipated under the original proposal – “automatic without write-out”. For

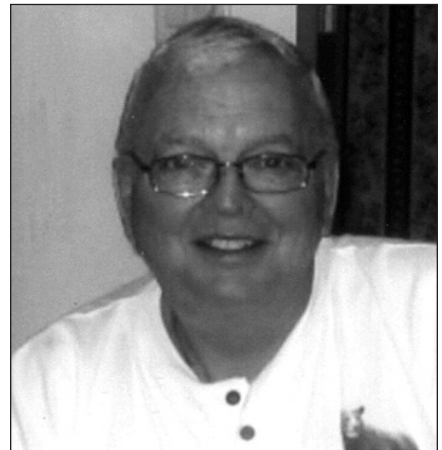
that a sincere thank you for your involvement – and let’s make 7000 a realistic target.

- D) With so many “new retirees” who may be receiving their first newsletter, a special welcome and an invitation to become involved. This is now your Organization and through it you can retain your affiliation with the NSTU while assuring yourselves that we are doing everything possible to maintain and improve the status of the retiree.
- E) Many times I get phone calls which I am able to take, but sometimes messages are left on my answering machine. I return every call. However, there have been several (fewer than 10) that I have been unable to reach in my return call. If you are one of these, please call me again. I am sincere when I say I welcome the opportunity to speak with retirees.
- F) I was saddened to hear of the passing of my former Principal Mrs. Adeline Purves. A truly fine lady who continued her association with the RTO to her death at the age of 103 – which I believe made her our most senior member. Rest in Peace.
- G) On a personal note, my sincere thanks to those who expressed concern during my recent accident. I have gone from bed, to walker, to canes, and am now preparing to move to one cane. Pelvis and hip – damaged on black ice, are doing well. To the NSTU, the RTO and the Branch, and to the individuals who were so kind ... thank you.

Details of our upcoming AGM are included in this newsletter. Make an effort to attend. Hope to see you there. Until then, good health and God bless.

—Tom Gaskell

PS - Those who thought I was being critical of Mr. Tubrett in my last message, please excuse me. I intended to be nothing but positive since I have known Earl since our XJC days of some 45 years ago.



RETIRED TEACHERS ORGANIZATION



RTO Executive 2006-2007

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

RTO Local Presidents

Annapolis	S. Albert Johnson	902-825-3062
Antigonish-Guysborough	Bill Timmons	902-863-5269
Clare	Lloyd LeBlanc	902-769-2190
Colchester-East Hants	Jon Davison	902-893-3890
CPX	Mary Hammond	902-852-3146
Cumberland	Hollis McCarthy	902-667-2430
Dartmouth	Jo-Ann Hartling	902-462-3450
Glace Bay & Area	Fabian MacNeil	902-849-7431
Halifax Regional	Theresa Zukauskas ...	902-423-2400
Inverness	Emile Chiasson	902-224-2348
Kings	Bill Wagstaff	902-678-5776
Lunenburg	Bill Whalen	902-543-2265
New Waterford	Karl Hicks	902-849-9480
Northside-Victoria	John Currie	902-564-9138
Pictou	Gary Burley	902-893-7682
Queens	Shirley Melanson	902-354-4694
Richmond	George J. Landry	902-535-3248
Shelburne	Margaret A. Dawe	902-656-3276
Sydney & Area	Peter Mombourquette ...	902-564-9706
West Hants	Elizabeth Ferguson	902-757-3005
Yarmouth/Argyle	Norbert LeBlanc	902-742-7973

Reverse Mortgages

An advertisement often seen on television, in newspapers and in magazines states that one can enjoy the benefit of receiving money by entering into a reverse mortgage agreement. The advertisement sounds enticing but unfortunately it is short on information.

By the time the age of sixty-five is reached it is very likely a person owns their home or has little remaining to be paid on the mortgage, The portion of the home owned, be it totally or the value of the home less any outstanding mortgage, is one's home equity.

HOW DOES THE REVERSE MORTGAGE PROGRAM WORK?

One enters into a mortgage agreement with a financial institution to receive a portion of the equity in one's home. That financial institution is actually lending money based on the value of the home. No payments are required but the interest on the loan is taken from the remaining equity in the home. It should be noted that depending on the lender, the interest rate could be slightly higher than the rate of a conventional mortgage. The longer the agreement lasts the greater the accumulated interest and as a result there is less equity remaining in the home. Other names used to identify a reverse mortgage are; reverse equity mortgage or home equity conversion mortgage.

WHY WOULD ONE ENTER INTO A REVERSE MORTGAGE?

One may need or want additional money for a variety of reasons. One may wish to have money to enhance one's lifestyle with travel, purchase a new automobile, do renovations or help one's children financially. One may need the additional money in order to remain in his or her own home. One may wish to establish an annuity with the money received.

HOW MUCH MONEY CAN ONE RECEIVE?

One can receive between 10% and 40% of the equity in the home.

WHAT FACTORS WILL BE CONSIDERED IN DECIDING THE AMOUNT OF THE MORTGAGE?

One's age, the age of one's spouse, one's gender, the location of the property, the type of home and the value of the home will be considered in determining the amount that can be received. The home owner and one's spouse must be 62 years or older to be considered for the program. The more one's age exceeds 62, the larger the percentage of the home equity that can be received up to a maximum of 40%. Gender is considered since the life expectancy of females is greater than for males. Where the home is located, the type of home and the value of the home are considered for future market value.

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WHAT IS THE COST TO ENTER THE PROGRAM?

The costs are similar to arranging a conventional mortgage. There is an appraisal fee to determine the current value of the home, lawyer fees for legal advice, fees for a title search or migration if not previously completed and closing costs and any other administrative costs. There may also be a one-time administrative fee charged to the lender. These costs are deducted from the amount one receives if not paid out of pocket by the owner.

WHO OWNS THE HOUSE?

One continues to own their home and will never be asked to leave it or sell it.

WHAT ARE THE RESIDENTS' COST OBLIGATIONS WHILE LIVING IN THE HOME?

Payment of home maintenance, taxes and insurance are assumed to be the responsibility of the person remaining in the home since failure to pay these costs could possibly permit the lender to request full payment of the mortgage debt.

WHAT HAPPENS IF ONE DECIDES TO LEAVE THE HOME?

If one decides to leave the home or sell it, the reverse mortgage becomes due and the program must be repaid. If one decides to sell the home and purchase another, in most cases one can transfer the mortgage to the new residence.

CAN THE AGREEMENT BE TERMINATED?

The reverse mortgage can be terminated at any time by paying the initial loan and any accrued interest. There may also be a repayment charge depending on when the mortgage is paid out.

WHAT ARE THE FINANCIAL IMPLICATIONS?

As an example, we will look at a home valued at \$150,000.00 at the start of the program from which the homeowner accesses \$37,926.00 (25.3% of the value) and the home increases in value at a rate of 3% per year.

	Home Value	Remaining Equity
At start -	\$150,000	\$112,074 (You receive \$37,926)
After 5 years	\$173,891	\$114,285
After 10 years	\$201,587	\$107,908
After 15 years	\$233,695	\$86,463
After 20 years	\$270,917	\$39,521

HOW IS INTEREST ON THE MORTGAGE CALCULATED?

The interest is calculated as in a conventional mortgage with the interest rate being set annually.

WHAT HAPPENS WHEN I DIE?

When one dies (if married, when the surviving spouse dies) the mortgage and any accumulated interest must be paid to the lender by one's estate. Once the mortgage is settled the remaining equity in the home belongs to one's estate. If there is a shortfall the mortgage holder (lender) assumes the loss. Should one's heirs wish to retain ownership of the home, an arrangement can usually be made with the lender to purchase the home.

IS THE MONEY I RECEIVE TAXABLE?

One should consult Revenue Canada and/or a financial consultant to determine the taxation implications the additional money may present. (Is the money received considered a loan and free from taxation?) One should also consult Human Development Canada to determine if the money received or the interest it earns if invested, might affect means tested programs such as the Guaranteed Income Supplement.

IS A REVERSE MORTGAGE RIGHT FOR ME?

Entering into a reverse mortgage will be an individual decision. Individual needs and/or desires will vary from situation to situation and those needs or wishes will be the deciding factors. In making one's decision it is strongly advised that there be consultation with a legal advisor and discussion with family members.

Note: An attempt has been made to assure that all material in this article is correct. There is no liability accepted by the author or the RTO and we strongly suggest that before entering into a reverse mortgage agreement one should seek legal advice.

CORRECTION

There was an error in the Baby Boomers advertisement on page 10 of the February issue of our newsletter. The website address was incorrect. The proper address should read www.pepisglobal.com. The "i" and "s" were out of order. There is a second phone number available with it being 902-444-2866. We regret any inconvenience to our readers.

CONSTITUTIONAL REVISIONS

The Constitution of the Retired Teacher's Organization requires that a revision of the Constitution requires a thirty (30) day Notice of Motion to the membership and a 2/3 vote during the Annual General Meeting of the Organization. Be advised of the following proposed revisions.

Notices of Motion re: Constitution

1. Article III, 3 currently reads:
3, Associate Member:
A retired teacher shall be eligible for Associate Membership in the Organization subject to the approval of the RTO Executive.

Change: That the existing wording be labeled (a) and that (b) be added:

- (b) Any surviving spouse/partner of a retired teacher shall be eligible for Associate Membership in the Organization."
2. Article V, 2 Committees and Other Agencies
 - (a) Currently reads: There shall be three STANDING COMMITTEES appointed annually by the Executive Committee:

Change: There shall be four STANDING COMMITTEES appointed annually by the Executive Committee.

3. Article V, 2. (i) currently reads:
 - i) A Publication Committee of three (3) members, which will include one (1) Executive member;

Change: That V, 2. (i) be amended to read:

- i) A Communications Committee of up to four (4) members, one of who must be an Executive Member as Chairperson; and, "

Change: Add (iv): A MEMBERSHIP COMMITTEE of four (4) members; one of who must be an Executive Member as Chairperson.

Notices of Motion - AGM 2007

New Article: That the election of Members at Large, to be effective '08/'09, takes place as follows: Regional Elections of Members at Large to RTO Executive:

1. Presidents of each Branch (or designate) will form a Regional Nominating Committee.
2. One member of the Regional Nominating Committee will be designated, by the group, as Chairman and Returning Officer.
3. Those Branches that opt to nominate a Member at Large (M at L) will conduct an election that will be overseen by the Branch President and one name only will be submitted by that Branch for Regional Election.
4. If more than one Branch in a region nominates a candidate for the position of M at L, an election will take place.
5. Voting will be conducted by the Returning Officer.
6. A selection committee consisting of three (3) members selected by and representing each Branch in the region will cast a vote.

7. In the event of a tie for the lead, the numbers so tied would be involved in a run-off election.
8. If a subsequent tie ensues, the Chairman of the nominating committee would draw the name of the successful candidate from those tied for the lead.
9. The M at L must be elected by the Region prior to the Provincial AGM of the RTO.
10. The names of the elected M at L will be presented to the AGM of the RTO by the Chairman of the nominating committee of the Provincial Body for information only.

New Article: Terms of Office

Effective '08/'09, only, that the terms of office be as follows:

1. That there be an election of a two (2) year term for the following positions: President, Vice-President, Treasurer, the M at L for CB/Strait and the M at L for South-West Valley.
2. That there be an election for a one year term for the following positions: Secretary, M at L for Chignecto/Canso and M and L for Halifax Regional.

New: Following '08/'09, Elections for the positions as outlined in the previous resolution numbered 1 and 2 would be for two (2) year terms with a maximum of two (2) consecutive terms.

With the adoption of the aforementioned notices of motion Article V of the RTO constitution would read as follows:

Article V: Committees and Commissions

1. Executive Committee – Composition
 - (a) The Executive Committee of the Organization shall be: The immediate PAST PRESIDENT, a PRESIDENT, a VICE PRESIDENT, a SECRETARY, a TREASURER, four (4) MEMBERS at LARGE and the RTO PENSION REPRESENTATIVE on the Nova Scotia Teachers Pension Committee.
 - (b) Election of Executive Committee Members
 - (i) Terms of Office: For '08/'09 the following terms of office be put into place. Election for President, Vice-President, Treasurer and the Member at Large for Cape Breton/Strait and South-West Valley be for a two (2) year term and elections for Secretary and Member at Large for Chignecto/Canso and Halifax Regional be for a one (1) year term.
 - (ii) Terms of Office: After '08/'09 – all elections will be for a two (2) year period. The exception being the Pension Representative who is elected for a term as specified by the Terms of Reference of the NSTU Pension Committee. No one shall hold the same position for more than two (2) consecutive terms, except under exceptional circumstances.
 - (iii) The election of President, Vice-President, Secretary, treasurer and the RTO Pension Representative

on the NSTU Pension Committee shall be plurality vote at an Annual General Meeting of the Organization.

- (iv) Election of Regional Members at Large shall be as follows: Regional Elections of Members at Large to RTO Executive:

1. Presidents of each Branch (or designate) will form a Regional Nominating Committee.

2. One member of the Regional Nominating Committee will be designated, by the group, as Chairman and Returning Officer.

3. Those Branches that opt to nominate a Member at Large (M at L) will conduct an election that will be overseen by the Branch President and one name only will be submitted by that Branch for Regional Election.

4. If more than one Branch in a region nominates a candidate for the position of M at L, an election will take place.

5. Voting will be conducted by the Returning Officer.

6. A selection committee consisting of three (3) members selected by and representing each branch in the region will cast a vote.

7. In the event of a tie for the lead, the numbers so tied would be involved in a run-off election.

8. If a subsequent tie ensues, the Chairman of the nominating committee would draw the name of the successful candidate from those tied for the lead.

9. The M at L must be elected by the Region prior to the Provincial AGM of the RTO.

10. The names of the elected M at L will be presented to the AGM of the RTO by the Chairman of the nominating committee of the Provincial Body for information only.

- (c) If a vacancy occurs in the Executive Committee through any cause, the Executive Committee shall name a member to fill the vacancy until the next Annual General Meeting.

- (d) The Executive Committee shall appoint, from time to time, any Ad hoc Committee(s) as may be deemed necessary to carry on the work of the Organization.

- (e) Whenever a vacancy occurs on a standing or Ad hoc Committee, through any cause, the Executive Committee shall name a replacement.

ANNUAL GENERAL MEETING

RETIRED TEACHERS ORGANIZATION

HOLIDAY INN, HARBOURVIEW, 101 WYSE ROAD, DARTMOUTH, NS

WEDNESDAY, MAY 30, 2007

The 2007 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. Hawthorne Room Holiday Inn, Harbourview

Dinner: 12:30 p.m. Harbourside Terrace Holiday Inn, Harbourview

Hotel Reservations can be made at: 902-463-1100 or 1-888-434-0440 or by email at info@hiharbourview.ca

Website: www.holiday-inn.com/harbourviewns

Use Group Code: **RT1 to book through website link above**

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 21, 2007 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 21, 2007)

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.

AGM Door Prizes

Each year during the AGM dinner, draws are held for door prizes that have been donated by members and RTO Branches. The RTO and others attending the dinner appreciate these donations and encourage the donation of gifts to be brought or sent to the dinner.

Executive Meeting Highlights January 2007

- Discussed AGM preparations.
- Approved a draft agenda for the February President's meeting.
- Announce Bill Redden as NSTU liaison contact, Linda Kline as clerical support person and Erin Keefe as responsible for membership.
- Discussed the Statistics Canada error in the CPI calculation as a June ACER/CART agenda item.
- Announced interest by Digby area to establish a Branch of RTO.
- Received benefits survey preliminary report.
- Received Assessment Committee, Pension and Benefits Committee, Publication Committee, Liaison Committee, ad hoc Membership Committee, ad hoc Member-at-Large Committee and Treasurer's reports.
- Discussed ACER/CART representatives for 2007.

Executive Meeting Highlights February 2007

- Discussed standardized method of electing Members-at-Large
- Received report from Assessment Committee containing changes to Constitution and handbook
- Received report from Pension and Benefits Committee containing preliminary report on survey results
- Approved wording change in the Pension Principles to be presented to the NSTU Executive for acceptance
- Discussed how to deal with conflict of interest for members of the RTO Executive
- Received Treasurer's Report and discussed current cash-flow problem
- Revised advertisement policy for The Retired Teacher
- Explored new ways to use new RTO Logo

- Discussed the best way to change to the new RTO structure

Branch Presidents Meeting Highlights February 2007

- Received Reports from Group of IX, Assessment Committee, Pension Committee representative, Pension and Benefits Committee, Communications Committee and Treasurer
- Presented new RTO Structure and Election Procedures to Presidents and listened to feedback from Presidents
- Reviewed needed amendments required in Constitution
- A "roundtable" sharing of what is happening in the Branches
- Discussed ways to increase membership
- Treasurer advised Presidents of current cash-flow problem

REUNION
HAMPTON GRAY MEMORIAL SCHOOL
SHERWATER, NS
A reunion of former teachers, students,
and parents is being planned for
October 6, 2007.

For further information please contact:
Jake Risk
1 Emmanuel Drive
Dartmouth, NS B3A 4M2
(902) 469-5272
jrisk@cessable.net

NKABOM II

Recently a new team of retired teachers has been selected by the NSTU and CTF to volunteer in Ghana, West Africa. The team consists of Helen MacDonald, Team Leader, and a member of the original Nkabom Project, Burns Devanney, an individual who has an abundance of experience in international development, and Ann Bottomley and Jo-Ann Hartling, both retired teachers with a wealth of teaching experience.

Retired teachers in Nova Scotia have contributed a great deal to the project Nka-
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bom over the years. You may remember an initiative spearheaded by the Halifax local to fill a container with much needed supplies and ship it to Africa. Retired teachers from all over Nova Scotia helped in this endeavor. The recipients were indeed most grateful. As well, many individual RTO Branches have made monetary contributions which were used for school fees, supplies and school uniforms.

The Project Nkabom first grew out of discussions between GNAT (Ghana National Association of Teachers) and

CTF in 2000-2001 when GNAT was looking into ways to improve the quality and outreach of education in Ghana through a demonstration project with teachers in disadvantaged areas near Accra. The meetings resulted in the initiation of a project that would involve volunteer Canadian teacher support personnel in conjunction with experienced Ghanaian teachers working in selected, isolated and deprived locales.

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RTO Provincial Golf Tournament

This year the RTO Provincial Golf Tournament will be held at the Osprey Ridge Golf Club, located near Bridgewater. It is being organized by the Golf Committee of the Lunenburg Branch of the RTO. The format will be doubles play in Mens, Ladies and Mixed Divisions based on the lowest handicaps.

The tournament will be held on Thursday, September 27th. Tee off time will be 8:30 A.M.

The cost will be \$60.00 per player which will include green fees, a roast turkey dinner, taxes and gratuities. The organizing committee hopes to match the wonderful prizes and great organization that were available at last year's tournament at Paragon.

Osprey Ridge is considered a championship course, challenging and well maintained. We think you will enjoy your day there. Golf carts are available for those who wish to rent them.

We are hoping for an exceptional turn out. If you wish to take part, get yourself a partner and send your information, including handicaps and your \$60.00 per player fee to the following address no later than August 1st:

Debra Featherby, Chairperson
RTO Provincial Golf Tournament
5 Fern Avenue, Bridgewater, NS B4V 1J4

For those who need over-night accommodations, the following motels are close (within 3 kms) to the golf course and are offering reduced rates for tournament participants. This is still busy season for motels, so book early and identify yourself as a tournament participant.

Wandlyn Motor Inn (Toll Free)
Comfort Inn

1-877-543-7131
1-902-543-1498

Is Your Child or Grandchild Graduating From High School?

They could win one of two **scholarships** worth up to **\$4,000!** For more details* or an application form, visit

www.teachersplus.ca



* Deadline May 15, 2007



**CREDIT
UNION**

TEACHERS PLUS

A Valuable Source of Information

The Programs for Seniors directory is an extensive reference of programs and services available to seniors in Nova Scotia. There is a wealth of information for the aging and seniors available in this free publication. A few of the topics found in the booklet are;

- Life-long learning opportunities.
- Federal retirement income programs.
- Provincial financial aid programs.
- Elder abuse.
- Housing grants and loans.
- Provincial health services.
- Services for frail, disabled or homebound seniors.
- Senior's organizations in NS.

In reading the booklet one will become aware of many programs that could provide assistance and comfort for seniors. One wishing to receive a copy of the publication are asked to pick one up at a local pharmacy (now available) or request a year 2007 copy from the Senior Citizens Secretariat by phone at 424-0065 or toll-free at 1-800-670-0065 or by e-mail at scs@gov.ns.ca.

For those electronically connected it is recommended that the website www.gov.ns.ca/scs be visited.

Nominations Committee

Since all Executive positions, with the exception of the NSTU Pension Representative, are for a one-year term, elections will be held at the AGM to fill these positions. RTO 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, B2G 2J1: telephone 902-863-6185.

FUN KEEPS US YOUNG

These principals/teachers who are members of various groups of the "Red Hat Society" know that the part of the lesson plan for a happy life is being a 'Red Hatter' and sharing the camaraderie and fun activities of the Red Hat Society.

The Red Hat Society

The Red Hat Society was the creation of Sue Ellen Cooper of Fullerton, California. Sue, the first Queen Mother of the "disorganization," bought her hat in Tuscan and later felt a kinship to the old woman in purple clothing and a red hat depicted in the poem "Warming" by Jenny Joseph. She and her friends formed a group which met on a regular basis for tea in their red hats and purple dresses.

The idea of fun after 50 years of age (and before) evolved for women of all walks of life creating an enormous nurturing network spreading joy and companionship within and among the chapters with all sharing a genuine enthusiasm for "wherever life takes us next"

One of the highlights shared by some Sydney and area chapters was a recent tea attended by over eighty "Red Hatters" who welcomed the Lieutenant Governor of Nova Scotia, Mayann E. Francis, ONS, as their special guest, who, by the way, arrived sporting a fabulous red hat for the occasion to the delight of all.

You will find groups of "Red Hatters" at local restaurants, drama/musical productions such as Annie, concerts such as the Rita MacNeil Show, hockey games, and the list goes on to include many more fun events as "Red Hatters" search out and embrace any opportunities to enrich their lives and have new adventures.

—Jane MacLellan

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Together with local teachers, heads and community leaders, and Ghana Education Services (GES), they would work to identify issues and challenges facing the local school and community and search for solutions to Quality Education for All (QEFA) problems in their communities. The Saskatchewan Teachers' Federation and the Nova Scotia Teachers' Union provided volunteers throughout Phase I of the project.

We now have Nkabom II. The Millennium Development Goal, "to achieve universal primary education" is the central focus for Nkabom II.

By improving comprehensive education for disadvantaged children, providing appropriate programs to meet the learning needs of young children and improving quality education in deprived schools in Ghana—especially in literacy, numeration and essential skills, Nkabom II is intended to actively work toward the attainment of

the following Education For All Targets:

1. Expanded early childhood care and education, especially to the most vulnerable children.
2. Access to and completion of free and compulsory education of good quality.
3. Equitable access to appropriate learning and life skills programs.
4. Active gender equality with special focus on full and equal access for girls.
5. Improve quality to improve learning out-comes, especially in literacy, numeration and essential life skills.

The four Nova Scotia retired teachers leave for Ghana, West Africa in early May. They will work with Ghanaian teachers sharing their experiences and life skills they have acquired as members of the Nova Scotia Teachers' Union and teachers in Nova Scotia.

—Helen MacDonald



*Front: Carol Richardson, Marilyn Ferguson, Yvonne Ferguson, Judy Jeans.
Back: Ev McEwen, Roberta MacIntyre, Helen MacDonald, Phyllis Arthur,
Jane MacLellan, Rosella MacDonald.*

Liverpool Regional High School Reunion

A reunion of all former students and staff having attended and/or taught at Liverpool Regional High School is being held from July 5–8, 2007 to celebrate 50 years of quality education in the South Queens area. Details are contained on the web site at <http://lrhs50yearreunion.myevent.com/index.php>

The main venue for the reunion will be the Liverpool Curling Club. The cost for retired (non-alumni) staff will be \$20/participant and \$55/participant for others. Check the details on the web page.

Caps on the number of participants will be set after April 30, 2007. Registration by that date will guarantee a space at the reunion; after that date it will depend on whether openings are available.

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of respondents, the complexity of each benefit, the ease at which changes can be made, and the experience of similar pursuits and programs here and elsewhere. Also, it should be noted that, in one or more cases, it may not be beneficial to introduce a new benefit or to change an existing one. For instance, already some preliminary information on Alternate Drug Coverage is not supportive to the desire for change. However, much more investigation and information must be sought before an informed recommendation and decision is made, not only in this area, but in each and every one of the benefit areas. For most of these benefit areas, any change or introduction must come through the NSTU Group Insurance Trustees. The Trustees presently oversee all existing medical, dental and insurance programs offered to retired teachers. An initial meeting has already been held with representatives of the NSTU Group Insurance Trustees in order to share and discuss these survey findings. One of the benefit areas, namely Discounts and Special Offers, can be pursued by the RTO on its own, but in conjunction with

what is being done in this area at the NSTU. The process of pursuing the above list of benefits will, we feel, be a slow one, but we look forward to working diligently on your behalf as we address each of these areas of interest. Regular reports on our progress will be given to all of you through « The Retired Teacher » and meetings of Branch Presidents.

Success Already

Some success has already been achieved since the start of this project with reference to the Medoc Health Travel Insurance Program. Because many retirees spend a month in an out of province location and require a couple of days travel on either end of the month, we suggested that the program should be expanded from unlimited 30 day trips to unlimited 35 or 36 day trips. We were very pleased when, on Nov 1, 2006, the Medoc Plan was amended to allow an unlimited number of 35 day trips and this improvement was brought in without a change in premium.

ACER/CART

Our RTO is affiliated on the national level with the Canadian Association of Retired Teachers. We have been paying 20 cents per retiree to maintain this important national connection. Why do we do that?

In an annual budget of only \$30,000, CART provides us with an opportunity to have in-put on matters that affect retirees Canada-wide. The fight to have income splitting for retirees on pensions will mean significant savings for many of our own members. The establishment of a federal seniors secretariat – modeled somewhat on the Nova Scotia Seniors Secretariat, will provide us with a means of influencing federal legislation. There is an opportunity to see what is being done in other areas that we can benefit from—such as insurance, long term health care, etc.

While the list could go on, I suggest the above only to support two matters that I hope will come before our AGM. (1), we are being asked to increase our contribution by 5 cents per year per member, and your support will be asked; (2), I feel we should have the position of CART representative put before our membership at the AGM for election, and that the term be set at 4 or 5 years.

Who are the Executive and where are they from?

I give you the Atlantic representatives and national president:



Left to right: Don Case, RTANL; Fred Ripley, PIERTA; Tom Gaskell, RTO/NSTU; Gladys Costella, RTANL; Pat Brady, BCRTA, National ACER/CART President; John Rowe, PEIRTA; George Little, SERFNB; Hector Cormier, SERFNB.

DEALS & DISCOUNTS

Updates can be found on the Members-Only side of the NSTU website at www.nstu.ca or by phoning the NSTU Central Office at **1-800-565-6788**.

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 Linda Kline at the NSTU office (1-800-565-6788). **Deadline for receipt of the application by the RTO is May 25, 2007.**

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:

**LINDA KLINE
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