

The Retired Teacher

Nova Scotia Teachers Union

Volume 40, Number 3, April 2009



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Nova Scotia Teachers Pension Plan 2008 Valuation Report

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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.

The Valuation Report on the Nova Scotia Teachers Pension Plan was released in mid April. Like other pension plans, the dramatic market declines have negatively affected the plan's performance for the year ending December 31, 2008. The valuation results show a -16.8% return on investments for 2008 and a funded level of 70.8%. This funding level represents a drop of approximately 20% from December 31, 2007. Preliminary results indicate that this performance is on par with other major Canadian pension plans. Although these negative results will impact indexing for 850 pensioners, the defined benefit pension payments remain unchanged for all pensioners.

The reduction in the funding level below 90% does mean that those who retired after August 1, 2006 will not receive indexing this year. For these pensioners, pension payments from the Teachers' Pension Fund will remain unchanged. As part of the 2005 Agreement, the Province will make a contribution to the Nova Scotia Teachers' Pension Fund equal to the actuarial value of indexing not paid. The amount is estimated to be \$3.5 million.

Except for the pre-August 1, 2006 pensioners who chose the variable pension option, teachers who retired prior to August 1st, 2006 are not affected by the change in the funding level and will receive indexing on July 1, 2009 at a rate of Consumer Price Index (CPI) minus 1 %.

Detailed pension valuation information may be found on the Nova Scotia Pension Agency's website at www.novascotiapension.ca/teachersplan.



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

A MEMBER OF ACER/CART

Retired Teachers Organization



RTO Executive 2008-2009

President:	Phyllis Côté	625-2306
Past-President:	Tom Gaskell	736-1267
Vice-President:	Walter Farmer	883-7343
Treasurer:	Pierre Belliveau	837-5966
Secretary:	Theresa Zukauskas	423-2400
Member-at-Large:	Fred Jeffery	923-2965
Member-at-Large:	Randy Holmesdale.....	538-8173
Member-at-Large:	Jo-Ann Hartling	820-2443
Member-at-Large:	Steve Hogan.....	849-5341
Pension Com. Rep.:	Jim Kavanaugh.....	862-3833
NSTU RTO Liaison:	Bruce Kelloway	477-5621
	1-800-565-6788 (Toll-free)	

RTO Branch Presidents

Annapolis	Vic Fleury	965-8665
Antigonish	Bernie MacDougall	863-6774
AER-Baie Sainte-Marie	Andre J. Turbide	769-3006
Colchester-East Hants	Jon Davison	893-3890
CPX	Mary Hammond	852-3146
Cumberland	Peter Lewis	243-2075
Dartmouth	Jo-Ann Hartling	820-2443
Digby	Debby Trask Cushing	837-5936
Glace Bay & Area	Margaret Whyte	849-7226
Halifax County	Colin Campbell.....	423-9997
Halifax Regional	Tom Ferguson	425-8822
Inverness	Emile Chiasson	224-2348
Kings	Bill Wagstaff.....	678-5776
Lunenburg	Herbert Seymour.....	543-7781
New Waterford	John Donovan	862-7868
Northside-Victoria	John Currie	564-9138
Pictou	Gary Burley	893-7682
Queens	Alexander Doggett.....	683-2454
Richmond	Danny Madden.....	535-3366
Shelburne	Margaret A. Dawe	656-3276
Sydney & Area	Peter Mombourquette.....	564-9706
West Hants	Bill Berryman.....	633-2211
Yarmouth/Argyle	Gary Archibald	742-4195

\$10,000 Retiree Life Insurance at Age 65

The RTO Pension and Benefits Committee are very pleased that another of our requests has been implemented by the NSTU Group Insurance Trustees. Our request was for some form of additional Guaranteed Life Insurance.

Presently, teachers are permitted to maintain a \$3,000 Life Insurance policy at age 65 from the \$30,000/\$50,000 Provincial Master Life Policy. For retired members that are currently 65 years of age or older and holding the \$3,000 life insurance policy, there will be a one-time enrolment period for the month of July, 2009 at which time retired members can increase their coverage from \$3,000 to \$10,000. Current retired members with the \$3,000 policy may keep the \$3,000 policy and choose not to increase the insurance to the \$10,000 amount. However, after August 1, 2009 retired members will not be permitted to increase their coverage from \$3,000 to \$10,000.

On a go forward basis, members turning 65 after June 1, 2009 will only be permitted to purchase the \$10,000 policy and the \$3,000 policy will no longer be available. The current rate for the \$3,000 policy is \$5.91/month and the \$10,000 policy will cost \$19.57/month. Forms and additional information will be sent to all retired members.

Did You Know?

Antigonish-Guysborough RTO Branch—
Annual AGM/Dinner meeting - June 5th,
St. Ninian's Place, Antigonish. Someone
will contact you by phone or email re:
attendance.

Pictou RTO Branch—
Next meeting is June 3rd, 2 p.m.,
Westville Town Hall

Cumberland RTO Branch—
Meeting - May 19th in Springhill

FROM the PRESIDENT of RTO

As our AGM approaches, it is difficult to imagine just how quickly this year has passed.

I want to take this opportunity to say a sincere 'thank you' to your Executive and Branch Presidents who have worked so hard on your behalf. A special 'thank you' to those Branches who have given me the opportunity to visit and witness first-hand the excellent work going on at the Branch level.

And so, it is time to take a look at what our accomplishments have been and assess our efforts to date. I believe the Organization has made great strides – we have grown to almost 6500 members, we have greatly increased our benefits, our committees are operating

'top notch' and our contribution to the Retirement Seminars have brought very positive feedback. Overall, our concern for our fellow members and all seniors in general, has been very fruitful.

What will the next five years bring? Planning for the future of the Organization will indeed be a challenge. A strategic planning session is scheduled for the fall and we, your executive, with input from you through your Branch Presidents, will work diligently to evaluate and improve the Organization. We must continue to grow in order to

better serve you, the members.

Again, thank you for a very productive year and I look forward to seeing many of you at AGM '09 in Halifax.

Phyllis
RTO President



From the Editor

*Laughter is a tranquilizer
with no side effects.*

—Arnold Glasgow

Greetings! This has been a busy and productive year with many changes and challenges on all levels. We have endeavoured to bring you an informative newsletter showcasing the wonderful contributions being made by many retirees throughout the province. Thank you for your contributions and we look forward to continuing our journey in the fall.

Now take time to renew your smile and your outlook on life as you take advantage of the warmer days and play, play, play. Indulge yourself and enjoy life to the fullest. You have earned that right.

In the words of Mark Twain: "Explore, Dream, Discover."

Till we meet again...

Lauretta (ldbalderson@nstu.ca)



EduNova
Nova Scotia's Education Export Alliance

Education Consultants Needed for Project in Abu Dhabi

EduNova is seeking experienced educators for mentoring and consulting positions within six EduNova managed schools in the United Arab Emirates.

We have immediate need for two female **Teacher Mentors (TMs)** to work in all-girls' schools (elementary and junior high school) for a contract ending June 30, 2009; possibility to renew for up to two years.

We have immediate need for **Certified Language Teachers (LTs)** to teach English as a Second Language to school teachers and administrative staff for a contract ending June 30, 2009; possibility to renew for up to two years.

EduNova is also receiving CVs for the following 1-2 year positions to start in August, 2009:

- **On-site Project Manager**
- **Teacher Mentors** (variety of subjects; Elementary and Junior HS)
- **Leader Mentors (LMs)**
- **Teachers with ESL training and experience**

Qualifications: undergraduate degree; minimum of 5 years relevant experience; TMs/LMs - valid teaching license; LTs - CELTA and DELTA or equivalent; international experience an asset.

Teacher Mentors: school based; work closely with teachers to develop and promote appropriate teaching and learning strategies and techniques.

ESL Teachers: work closely with teachers to develop and promote the use of English in the school and classrooms. Progress measured through IELTS testing.

Leader Mentors: work closely with school principals in developing and implementing School Improvement Plans; oversee the work of the Teacher Mentors.

EduNova provides a competitive salary and benefits package, health insurance, furnished accommodation, work transportation, work visas and a return air ticket.

If you are interested in any of these unique opportunities please forward your CV and letter of application to Mr. Read Jorgensen, School Improvement Plan Project Director, c/o teachers@edunova.ca.

www.edunova.ca

16876013

Enter to **WIN!**

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NOTICES-OF-MOTION

MOTION 1. EXECUTIVE CONSTITUTIONAL AMENDMENTS

ARTICLE II : OBJECTIVES

Existing Article

1. The objectives of the Organization shall be:
 - (a) To maintain and increase professional and social contacts.
 - (b) To keep informed on subjects of education development.
 - (c) To maintain a liaison with the Nova Scotia Teachers Union.
 - (d) To be a strong voice for education in Nova Scotia, speaking in support of the principles and actions of the NSTU.
 - (e) To furnish recommendations and advice to the NSTU on matters affecting the welfare of retired teachers.
 - (f) To be knowledgeable of the rights and benefits of retired teachers.
 - (g) To have authority to appoint representatives to provincial and national non-teacher bodies whose specific mandate is to promote the interests of retirees.
 - (h) To keep the NSTU apprised of representations made to external organizations, agencies or departments on all matters exclusive of NSTU policy issues.

Proposed Amendment

1. The objectives of the Organization shall be to:
 - (a) Maintain a liaison with the Nova Scotia Teachers Union [NSTU];
 - (b) Be a strong voice for education in Nova Scotia, and speaking in support of the principles and actions of the NSTU as appropriate;
 - (c) Maintain and increase professional and social contacts;
 - (d) Keep informed on educational issues/topics and areas of concern to retirees;
 - (e) Furnish recommendations and advise to the NSTU on matters affecting the welfare of retired teachers;
 - (f) Be knowledgeable of the rights and benefits of retired teachers;

- (g) Have authority to appoint representatives to provincial and national organizations/agencies that have a mandate to promote the interest of retirees and keep the NSTU apprised of any and all representation made to these bodies.

The Executive present these changes for housekeeping purposes:

1. (c) moved to (a); (d) moved to (b) as amended
2. (g) and (h) combined as amended

ARTICLE III : MEMBERSHIP

Existing Article

1. Active Member:

A retired teacher shall be an ACTIVE member in this Organization if:

 - (a) a person is in receipt of a pension pursuant to the Nova Scotia Teachers' Pension Act;
 - (b) a person was a member of the NSTU at time of retirement or was an employee of the NSTU at the time of retirement; and,
 - (c) a member does not write out by July 31st of any given year.

Proposed Amendment

1. Active Member:

To qualify as an active member of the Organization, a person must pay the annual fee and meet one of the following criteria:

 - a) be in receipt of a pension pursuant to the Nova Scotia Teachers' Pension Act;
 - b) been in the Faculty and Professional Support bargaining units of the Nova Scotia Community College and be in receipt of a pension pursuant to the Public Service Superannuation Plan;
 - c) been employed as a teacher pursuant to the Teachers' Provincial Agreement and in receipt of a pension pursuant to the Public Service Superannuation Plan.

The Executive presents this revision to: extend RTO membership to teachers who receive a pension from the Public Service Superannuation Plan.

[The new wording has been a joint effort of the RTO and NSTU]

(continued on page 6)

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Article V: COMMITTEES & COMMISSIONS

Article V: [be amended to] COMMITTEES

Existing Article

Section 2: Committees and other Agencies

- (a) There shall be four (4) STANDING COMMITTEES appointed annually by the Executive Committee:
- (i) A COMMUNICATIONS COMMITTEE of up to four (4) members, one of whom must be an Executive Member as Chairperson;
 - (ii) An ASSESSMENT COMMITTEE of five (5) members one of whom must be an Executive Member as Chairperson;
 - (iii) A PENSION AND BENEFITS COMMITTEE of five (5) members, one of whom must be the Executive Member representing the Organization on the Nova Scotia Teachers Union Pension Committee who will act as Chairperson; and,
 - (iv) A MEMBERSHIP COMMITTEE of four (4) members, one of whom must be an Executive Member as Chairperson.

Proposed Amendment

Section 2: [be amended to] Standing Committees

- (a) There shall be four (4) Standing Committees appointed annually by the Executive Committee:
- (i) An Assessment Committee consist of up to five (5) members;
 - (ii) A Communication Committee consist of up to four (4) members; to include the editor of The Retired Teacher and the web master as necessary;
 - (iii) A Membership Committee consist of up to five (5) members;
 - (iv) A Pension and Benefits Committee consist of up to six (6) members; to include the NSTU Pension Committee representative as Chairperson.

NEW:

Composition

- i. Each committee shall have an executive committee member as chairperson,
- ii. Each committee shall have at least one member who served on the committee the previous year;

- iii. Each committee should have a branch president holding office at the time of appointment;
- iv. Each committee shall have the balance of positions filled by active members with the goal of having representation from as many branches as possible.

The Executive presents these changes as;

- a) Housekeeping [alphabetical order]
- b) A separation of the composition aspect

Furthermore, the Executive recommends that:

Article V Section 2 as amended be deleted from the constitutional component of governance and be incorporated into the Operational Procedures component.

Article VI : GENERAL PROVISIONS

Existing Wording

- 2. Annual General Meeting
The Annual General Meeting shall be held in May or at such time as determined by the Executive.
- 4. The Organization shall submit an audited Financial Statement annually to the Executive of the NSTU.
- 7. Quorum:
 - (b) A quorum of twenty-five (25) members in attendance shall be necessary to pass a motion at an Annual General meeting or Special General meeting.
- 8. RTO / NSTU Liaison Committee
That regularly scheduled meetings be held at least three (3) times per year between the RTO Executive (President, Vice President, Past President) and the President, Executive Director or designate and the Assistant Executive Director or designate of the NSTU.

Proposed Amendment

- 2. Annual General Meeting
 - a) The Annual General Meeting shall be held in May or at such time as determined by the Executive.
 - b) The Executive Committees shall attempt to hold the AGM in each geographical region over a four (4) year period.
 - c) All RTO elections shall be decided by plurality vote.

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4. (a) The Organization shall submit an audited Financial Statement annually to the Executive of the NSTU.
 - (b) The Executive shall present the following reports to the membership at the Annual General Meeting:
 - i) President / Executive
 - ii) Budget
 - iii) Audited Financial Statement for Organization and Foundation
 - iv) Group of IX
 - v) ACER / CART
 - vi) NSTU Pension Committee Representative
 - (c) Standing Committee annual reports shall be available at the AGM for information; the highlights of standing committee reports shall form part of the President / Executive Committee Report.
 - (d) All reports shall be available on the RTO web site at least two (2) weeks prior to the AGM and in print at the AGM registration desk.
7. Quorum:
 - (b) A quorum for an Annual General Meeting or Special General Meeting shall be twenty-five (25) active members in addition to the Executive members in attendance.
 8. RTO / NSTU Liaison Committee
The RTO Liaison Committee, consisting of the President, Vice President, and Past President shall to meet three (3) times per year with the NSTU President, Executive Director, and Assistant Director or designates.

Proposed Amendment

Further to the above, the Executive recommends that:

Article VI: 2(a) and 2(b); and also 4(b), (c), and (d) as amended be moved from the constitutional component of governance to Operational Procedures.

Motion 2. Kings Branch

That the Executive Committee of the Retired Teachers Organization / NSTU include a Member-at-Large to represent the members of the Organization residing in

each of the regions of the Province administered by the Regional School Boards of:

- Annapolis Valley [Annapolis; Digby; Kings; West Hants]
- Cape Breton – Victoria [Glace Bay & Area; New Waterford; North-Side Victoria; Sydney & Area]
- Chignecto – Central [Colchester-East Hants; Cumberland; Pictou]
- Conseil scolaire acadien provincial [CSAP]
- Halifax [Dartmouth; Halifax CPX; Halifax City; Halifax County]
- South Shore [Lunenburg; Queens]
- Strait [Antigonish / Guysborough; Inverness; Richmond]
- Tri – County [AER – Baise Ste.- Marie {Clare}; Shelburne; Yarmouth / Argyle]

Motion 3. Richmond Branch

That the Retired teachers Organization change its constitution to include a new executive position of Regional Member – at – Large to represent those teachers retiring from the Conseil scolaire acadien provincial.

Motion 4. Richmond Branch

That the Constitution of the Retired Teachers Organization [RTO] be amended to include the following:

- (i) Executive Officers of the Organization shall be elected, for a two (2) year term, by a plurality of the vote of the members attending the Annual General meeting of the Organization [President, Vice-President, Secretary, Treasurer].
- (ii) In a year when executive elections are due to be held, a nominating committee shall be appointed at the October meeting of the organization's executive.
- (iii) The nominating committee shall consist of the Past President of the Organization as chair and three (3) other members, one (1) of which shall be a Branch President.
- (iv) The nominating committee shall cause to be published in the fall newsletter of the Organization and on the web site a list of positions open, as well as, nomination forms.
- (v) The deadline for nominations shall be January 15th of the year when executive are scheduled to be filled at the Annual General Meeting [AGM].

(continued on page 8)

- (vi) The nominating committee shall report the names of candidates nominated to run for executive positions to both the Organization executive and the Branch Presidents at their February meeting.
- (vii) The nominating committee shall make available to all candidates an opportunity to publish their curriculum vitae in the spring issue of the Organization newsletter, as well as, an opportunity to present a brief account of their position on issues facing retired teachers on the Organization's web site.
- (viii) The nominating committee shall be responsible for the printing of ballots, the appointment of scrutineers and the operation of elections at the AGM.
- (ix) An opportunity shall be provided for candidates to make a brief presentation to members voting at the AGM.

Motion 5. Pictou Branch

That an executive member at the provincial level in an / all positions should only be permitted to serve for four (4) years consecutively on the executive.

Motion 6. Pictou Branch

That any person on the Nominating Committee shall give up all rights to run for an executive office for that given year.

Motion 7. Pictou Branch

That any person offering to serve in an "executive position" have their name put forth sixty (60) days prior to the AGM of that year so each region has an opportunity to discuss which candidate their delegates should support.

Motion 8. Executive

That the Nova Scotia Teachers Union [NSTU] amend current practice by designating one (1) Union position on the Insurance trustees to be: a NSTU retired member representing the Retired Teachers Organization; and, elected at an Annual general meeting of the Retired Teachers' Organization.

An "In Memoriam" column of deceased retired teachers will be published in the newsletter if the branches of the RTO submit the name, area and number of years taught.

**Private
Counselling**

Nelda Armour, MSW, RSW offers confidential professional counselling in Antigonish. General counselling with addiction specialty; mental health background. Covered by Blue Cross. Phone 902-863-3798 or email nelda.jean.armour@gmail.com

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—Jacob (Jake) Risk



ANNUAL GENERAL MEETING
RETIRED TEACHERS ORGANIZATION
DELTA HALIFAX, HALIFAX, NS



TUESDAY, MAY 26, 2009

All Rooms: \$84.00 plus tax upon presentation of RTO card.

REGISTRATION

Name: _____

Address: _____

Postal Code: _____

DINNER TICKET(S): _____ Members @ \$30.00 \$ _____

_____ Guests @ \$30.00 \$ _____

Total: \$ _____

TUESDAY, MAY 26, 2009
BUSINESS MEETING — 9:00 A.M.
DINNER — 12.:15 P.M.

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 15, 2009 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 20, 2009)

TICKETS WILL BE IN AGM PACKAGE. — NO TICKETS ON SALE ON DAY OF AGM.

11th Annual Retired Teachers Golfing Tournament

- Where:** Seaview Golf & Country Club
- When:** Thursday, September 17, 2009
Shotgun start 9:00 a.m.
- Deadline:** Applications, index and fees should be **received by September 4, 2009**. First 72 golfers are guaranteed entry. Because of popularity in 2008, please register early.
- Format:** Two Person Scramble
Five divisions A, B, C, Mixed & Ladies (if numbers permit)
Prizes for overall Winner & Runner Up (gross score)
Prizes for each division
All prizes will be net except for Winner & Runner Up
- Fee:** \$60.00 per person
Please enclose fee & index with application. Meal provided.
Putting Contest with Prizes

- Golf Carts:** Carts must be booked at pro shop (902-794-4111)
- Inquiries & Registration:** Jim Doyle, 49 Brown Street, Sydney Mines, NS B1V 1G2
902-736-9001
- Accommodations:** Clansman 902-794-7226
Best Western Inn
902-794-8581
Highland Motel
902-794-4530



(Other motels and hotels in area)

THOSE INTERESTED IN HOSTING THIS TOURNAMENT IN 2010 CAN CONTACT GEORGE MACDOUGALL FOR INFORMATION AT 902-736-3901.

Enhanced Benefits August 1, 2009

As a result of the recently concluded contract negotiations between the NSTU and the provincial government, the following benefit enhancements were added to the NSTU Total Care Medical coverage and come into effect August 1st, 2009:

i) Paramedical Services

The coverage for paramedical services was increased to eighty percent (80%) of the usual and customary charges to a maximum of twenty (20) visits per calendar year for the services of a chiropractor, naturopath, acupuncturist, osteopath, speech therapist, podiatrist/chiropractist, or occupational therapist.

ii) Orthopedic Shoes and Modifications

The coverage was increased to eighty percent (80%) of the usual and customary charges to a maximum of \$200 in any 12 consecutive month period for orthopaedic shoes, shoe modification supplies and custom molded foot supports.

Have a New Address?

Please keep us up-to-date if you have moved and changed your address to ensure you receive your newsletter and other mailouts. Contact the NSTU at 1-800-565-6788.

RTO Executive Member Elections

EXECUTIVE OFFICES:

At the 2009 RTO Annual General Meeting, the only Executive office that requires an election will be that of the secretary. The president, vice-president and treasurer were each elected for two years commencing 2008. The Pension Committee representative was elected in 2008 for three years; the term set by the NSTU.

MEMBER-AT-LARGE POSITIONS:

Member-at-Large positions are assigned to geographical regions and elections take place within those regions prior to the AGM. In 2008, two were elected to serve a term of two years.

Elections will be held for the Member-at-Large positions in:

- Chignecto-Canso region [Colchester-East Hants, Cumberland, Antigonish/Guysborough, and Pictou branches];
- Halifax region [Dartmouth, Halifax City, Halifax CPX, and Halifax County, branches]

TIP OF THE MONTH

It is Tax Season Again, so make sure you file your return a.s.a.p. (no later than April 30th) because:

1. If you are getting a refund, it is better earlier than later
2. If you are paying back, avoid penalties by April 30th
3. If you are a student and you are not filing a return, you may be missing:

- Your refund of the income tax paid
- Your GST credit of at least \$200.00 per year
- Your RSP contribution room
- Your Tax Free Savings Account contribution room
- Your transfer of up to \$5000.00 in federal & provincial tax credits to your parents or grand parents

4. Make sure you claim:

- Full time & part time post secondary tuition, etc
- Interest on student loans (Federal & Provincial)
- Moving expenses if you have relocated to attend school or to find work
- And more.

Please call your tax preparer if you have any questions.

TEACHERS PLUS INFO CENTRE

- 1 Teachers Plus Credit Union would like to thank everyone who attended the 2008 Annual General Meeting on Saturday March 28, 2009. It was a great success and we look forward to seeing you all throughout the year.
- 2 Applications for Post-Secondary and Teacher Training Educational Awards have been sent out. The deadline for the Post-Secondary Educational Award is May 15, 2009 and the deadline for the Teacher Training Award is May 29, 2009. Please contact our office or visit our website for more details.
- 3 Teachers Plus Credit Union participated in the Big Brothers Big Sisters Bowl-a-Thon on Sunday March 29, 2009. We had a great time and were able to raise funds for a fantastic cause.
- 4 Teachers Plus Credit Union will be participating in this year's Education Week Conference April 19-25, 2009.
- 5 Spring is a great time for renovations. If you need some extra cash to get started, contact one of our Financial Services Officers for more details.
- 6 Teachers Plus Credit Union is now offering Travel Insurance to our members. Please visit branch for details on our excellent rates.
- 7 Please visit our branch or website www.teachersplus.ca to obtain information on the new tax free savings accounts that are currently available to members.
- 8 Do you have Spring Fever and are looking for a new home, contact one of our Financial Services Officers for more details.
- 9 Teachers Plus Credit Union has more ABM's in Nova Scotia than any other Financial Institutions. Need to find an ABM? We now have an ABM locator available on our website.

A million reasons to do business with us

In the last 5 years we have given back over \$1,000,000.00 to our members.



**36 Brookshire Court,
Bedford, NS B4A 4E9**

www.teachersplus.ca

Toll Free: 1-800-565-3103

GUIDELINES


1. This annual disbursement is to honor the life and work of former teachers in Nova Scotia.
2. This annual disbursement is to benefit sick and/or challenged children.
3. This annual disbursement may benefit institutes that provide medical treatment and/or educational training for sick and/or challenged children on a not-for-profit basis.
4. This annual disbursement may benefit charitable organizations that work for the benefit of sick and/or challenged children.

The objectives of the Retired Teacher Foundation are:

- A. to operate a fund exclusively for the benefit of sick and/or challenged children in the province of Nova Scotia;
- B. to solicit; accept; receive; acquire by grant, donation, legacy gift, bequest; or otherwise; any kind of real or personal property and to enter and carry out agreements, undertakings and conditions in connection therewith;
- C. to disburse annually the interest on deposits
 - (i) This annual disbursement is to honor the life and work of former teachers in Nova Scotia
 - (ii) This annual disbursement is to benefit sick and/or challenged children
 - (iii) This annual disbursement may benefit institutes that provide medical treatment and/or

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 1, 2009.**



*Retired Teachers Organization
of the Nova Scotia Teachers Union*

**Retired Teachers
FOUNDATION GRANT
Application Form**

Name of Applicant _____

Address _____

Number
Street

City/Town
Postal Code

Telephone 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 completed form no later than May 1st to:

RTO Legacy Foundation
 c/o President, Retired Teachers Organization – 3106 Joseph Howe Dr., Halifax, NS B3L 4L7

educational training for sick and/or challenged children on a not-for-profit basis

- (iv) This annual disbursement may benefit charitable organizations that work for the benefit of sick and/or challenged children