



Retired Teachers Organization

Of the Nova Scotia Teachers Union

3106 Joseph Howe Drive, Halifax, Nova Scotia B3L 4L7

RTO

Branch

Handbook

September 2004
Revised November, 2005

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1. CONGRATULATIONS PRESIDENT

Welcome to your latest challenge as one of the RTO Branch Presidents across Nova Scotia. From the moment of your election, you are “in charge”. Being President does not mean you get your own way; but it does mean that you have the opportunity to foster cooperation and fulfillment for your members. You have a chance to build your organization while building self-esteem for your members, as well as yourself.

2. ROLE OF RTO BRANCHES WITHIN THE RTO OF NOVA SCOTIA AND WITHIN THE NSTU

In 1961, the NSTU made provisions for the organization of specialist associations with objectives, formation and protocol guidelines and allowances for national and international affiliations.

The aims of the Organization are (from current Constitution):

- 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; and,
- d. To furnish recommendations and advice to the Provincial Executive and other committees of the NSTU on matters affecting the welfare of retired teachers.

The Halifax City CPX Club (a group of 25 retired female educators) formed the first Retired Teachers Association in the province on May 25, 1966.

We are now over 5,000 members strong. We are affiliated with the Canadian Association of Retired Teachers, (CART) and pay an annual membership fee to them. The president of RTO is a Director of CART.

Branches of RTO exist throughout Nova Scotia and receive financial assistance from RTO. At the present time, there are twenty-one branches. They are listed so that all may be able to contact each other and share in any way suitable to each.

All retired teachers of Nova Scotia should be aware of our organization and are invited to participate. For those not able to continue in participation they should be visited and remembered as each Branch directs.

3. DEFINITIONS

RTO Constitution and Operational Procedures – These are your textbook and guide to your parent Association and are included as Appendix A.

Branch By-Laws – Your Branch by-laws guide your organization and become your special tool in assuring continuity and uniformity. An example of Branch By-Laws are included as Appendix B.

Annual Reports – Provincial reports from the RTO document the work and keeps you informed of the happenings at the Provincial level. They are to be shared by all members. Your Branch reports document your work and keep RTO informed of your activities. Sharing adds to awareness of each other’s accomplishments and may assist all Branches to better serve their members.

RTO Newsletter – The RTO newsletter “The Retired Teacher” is published and circulated to all RTO members three times annually. It is your newsletter and you must contribute information for publication to keep it a provincial newsletter.

Branch Newsletter – You are encouraged to prepare regular newsletters to circulate to members within your Branch. A copy of each should also be sent to RTO.

4. PROVINCIAL OFFICERS

A. RTO Provincial Executive (Replace with New List Each Year)

President:	Thomas J. Gaskell 59 Rendall Dr., Little Bras d'Or, NS	B1Y 2Y7	736-1267 736-1479 (fax)
Past-President:	Phil R. Hughes 57 Willowdale Lane Antigonish, NS	B2G 2J1 Email: philhughes@eastlink.ca	863-6185(home) 870-3699 (cell) 867-1104 (fax)
Vice-President:	Earl Muise RR#2, Tusket, Box 205 (96 Tittle Rd., Surette's Island) Yarmouth Co, NS B0W 3M0	Email: pemuise@eastlink.ca	648-2200
Treasurer:	Walter Farmer 163 Highway #2 Enfield, NS	B2T 1C8	883-7343
Secretary:	Carol Samson Box 225, RR#1 Louisdale, NS	B0E 1V0 Email: jaca@ns.sympatico.ca	345-2502(Ph & fax)
Member-at-Large:	Dave Pottie 82 Elizabeth Ave. Bridgewater, NS	B4V 1M2 Email: jdottie@ns.sympatico.ca	543-6141(Phone) 543-3542(fax)
Member-at-Large:	Dorothy Smith 8 Sheridan St. Dartmouth, NS	B3A 2C7 Email: Dorothysmith@ns.sympatico.ca	463-6511
Pension Com. Rep.:	Jim Kavanaugh 3238 Nicholson Ave New Waterford, NS	B1H 1P1 Email: jkavanaugh@ns.sympatico.ca	862-3833
NSTU RTO Liaison:	Earle O. Tubrett 3106 Joseph Howe Drive Halifax, NS	B3L 4L7	477-5621 1-800-565-6788 (toll free)
RTO Newsletter Editor:	Doug Manzer 8 Allison Ave. Amherst, NS	B4H 3V4	667-9344(Phone) 667-9344 (Fax)

B. Position Descriptions of Provincial Officers

It is impoRTOnt that all officers maintain a good working relationship so as to ensure a harmonious operation.

NOVA SCOTIA RETIRED TEACHERS ORGANIZATION POSITION DESCRIPTIONS

PRESIDENT:

- ◆ Uphold the constitution of the RTO
- ◆ Conduct and preside at Executive meetings, the AGM, and Presidents meetings
- ◆ Maintain a close collegial relationship with the NSTU allowing for common concerns to be dealt with in a manner beneficial to both the RTO and NSTU
- ◆ Be the official voice of the RTO
- ◆ Be the media contact for the RTO
- ◆ Be diligent and keep current with changes in Pension and Benefits and other issues as they affect the membership
- ◆ Meet with the Branch Presidents on a regular basis so that the membership is fully informed on current negotiations and matters related to them
- ◆ Provide leadership and direction to the Executive
- ◆ Represent RTO on external bodies such as Group of Nine
- ◆ Appoint the Chairpersons of the RTO committees
- ◆ Direct the Secretary to issue notices of meetings to the membership, as required
- ◆ Present an agenda for all meetings
- ◆ Be the RTO representative at CART, CARP and other national organizations, or to designate such representatives
- ◆ Be a voting member of the Executive

PAST=PRESIDENT

- ◆ Provide a historical background of events for the new President and Executive
- ◆ Chair the Nomination committee and present a slate of candidates for election at the AGM
- ◆ Work closely with the President and Executive and provide any relevant information, as needed
- ◆ Be an RTO representative on the Group of Nine
- ◆ Any other duties designated by the President
- ◆ Be a voting member of the Executive

RECORDING SECRETARY:

- ◆ Attend RTO Executive and general meetings, keep accurate minutes, as well as Foundation meetings
- ◆ Keep a list of all standing committees
- ◆ Record any changes in the Constitution or Operational Procedures

- ◆ Convey all minutes to the new Secretary in a timely fashion
- ◆ Any other duties as designated by the President
- ◆ Be a voting member of the Executive

NSTU STAFF SECRETARY ASSIGNED TO RTO:

- ◆ Conduct the correspondence of the RTO
- ◆ Keep a register or list of all members
- ◆ Inform the membership, Executive, committees and President of all relevant meetings
- ◆ Keep a list of all standing committees
- ◆ Record any changes in the Constitution or Operational Procedures
- ◆ Attend RTO AGM (with permission)

VICE PRESIDENT:

- ◆ Attend Executive and other meetings of the RTO
- ◆ Maintain a good working relationship with the President and the Executive
- ◆ Be aware of all issues and concerns at the Executive level
- ◆ Be ready to assume leadership of the RTO, should the occasion arise
- ◆ Assist the president and the Executive as needed
- ◆ Any other tasks as designated by the President
- ◆ Be a voting member of the Executive

MEMBERS-AT-LARGE:

- ◆ Attend all RTO Executive and other meetings
- ◆ Any tasks as designated by the president
- ◆ Be a voting member of the Executive

PENSION REPRESENTATIVE:

- ◆ Attend all RTO Executive Meetings as a voting member
- ◆ Attend all RTO Annual Meetings and give a report to the membership at the AGM
- ◆ Take the concerns of the RTO Executive to the Pension and Benefits Committee
- ◆ Keep the RTO informed of any proposed changes in pensions or benefits
- ◆ Monitor the workings of the NSTU Pension Committee as the RTO member
- ◆ Chair all meetings of the RTO Pension and Benefits Committee
- ◆ As an executive, participate in the Annual Meeting between the NSTU Insurance Trustees and the RTO Executive
- ◆ Perform any other duties as designated by the President

TREASURER:

- ◆ Review monthly statements for all accounts
- ◆ Maintain cheque, general account and Foundation ledgers
- ◆ Reconcile monthly the Credit Union statement with General Ledger

- ◆ Prepare and make deposits of RTO revenue and Foundation donations in a timely fashion
- ◆ Pay outstanding invoices
- ◆ Issue Foundation receipts
- ◆ Prepare an annual budget for presentation to Executive
- ◆ Prepare and present a Treasurer's Report which shall include budget variances for regular Executive meetings
- ◆ Present annual budget and audited financial report to AGM
- ◆ Any other duties designated by the President/Executive
- ◆ Be a voting member of the Executive

THE RETIRED TEACHER NEWSLETTER (should contain):

- ◆ President's message in each of three issues
- ◆ Foundation Donation form in each issue; one issue to contain Foundation Financial Report
- ◆ Change of Address form in at least one issue
- ◆ Member Application form in all issues
- ◆ Each issue to include list of Presidents and Executive
- ◆ Space should be available in each issue for ACER/CART and Group of IX reports
- ◆ Space should be available for report from Pension and Benefits Committee
- ◆ The issue preceding the AGM to include pertinent AGM matters

NEWSLETTER EDITOR:

- Chair the Publication Committee
- Oversee the preparation and submission of material for each issue of The Retired Teacher
- Liaise with NSTU publication staff to ensure that publications are printed and mailed as scheduled
- Establish publication deadlines to meet the publication dates as established by the Executive
- Publish information as directed by the Executive
- Peruse provincial RTO newsletters to be aware of issues and information that may be relevant to NSRTO members
- Solicit and accept articles of retiree/senior-appropriate material for publication
- Communicate with the NSTU Office Manager which issues of the newsletter are to be costed to the NSTU and RTO
- Determine the acceptability of material submitted for publication – at times in consultation with the President and/or Executive
- Oversee the position of "Webmaster", should that position exist
- Oversee any charges that may be incurred by the Webmaster
- Present a tentative budget for Communications

WEBMASTER

- The Provincial Executive may appoint the Webmaster on an annual basis
- Revise and update the RTO website
- Publish information as directed by the Executive
- Advise the Executive on matters concerning the website
- Communicate with the Publication Committee re matters of common concern/interest
- Submit any budget requests to Chair of Publication Committee for inclusion in Communication's budget

ASSESSMENT COMMITTEE:

- The Committee will deal with all matters, other than those under Pension & Benefits Committee, referred by the Executive
- The Assessment Committee will be Chaired by a member of the Executive of the RTO
- There will be a maximum of five members, including the Chair
- The selection of the Committee will be by the Executive following the AGM
- A willingness to serve form must be submitted in order to be considered
- The Committee members will serve a one-year term, with a second term possible
- The Committee will, through the Chair, report its recommendations directly to the Executive

PENSION & BENEFITS COMMITTEE:

- The Pension & Benefits Committee shall be chaired by the elected Pension Committee member
- There shall be a maximum of five members on this Committee
- Report through the Chair
- Elected for a one-year term with a second term possible
- Review each annual actuarial valuation
- Publish, at regular intervals, Pension & Benefits information for the membership via The Retired Teacher
- Thoroughly review each “Comprehensive Review” of the Pension Fund
- Review NSTU Council Resolutions related to the Pension Plan and make such recommendations as deemed appropriate
- Propose Pension & Benefit changes to the NSTU Pension Committee via the RTO Executive
- Upon invitation, participate in the annual meeting between the NSTU Insurance Trustees and the RTO Executive
- Keep informed of the workings of the NSTU Pension Committee via the RTO member on the Committee
- Study and report on items referred by the RTO Executive

COMMITTEE CHAIRS:

PRESIDENT ELECT:

BRANCH PRESIDENTS

STANDING COMMITTEE CHAIRS (Pension & Benefits; Assessment; Publication):

CART:

GROUP OF IX:

5. RTO BRANCH PRESIDENTS

RTO Branch Presidents 2005-2006		
<p>Annapolis 01</p> <p>S. Albert Johnson 902-825-3062 Box 1026, 44 School St. Middleton, NS B0S 1P0</p>	<p>Antigonish 02</p> <p>Bill Timmons 902-863-5269 7 Viewville St. Antigonish, NS B2G 1E1 watimmons@ns.sympatico.ca</p>	<p>Clare 04</p> <p>Lloyd LeBlanc 902-769-2190 P.O. Box 72D, RR#1 Saulnierville, NS B0W 2Z0</p>
<p>Colchester-East Hants 05</p> <p>Jon Davison 902-893-3890 12 Pemberton Lane Truro, NS B2N 5A9</p>	<p>CPX</p> <p>Mary Hammond 902-852-3146 339 Prospect Bay Rd. Prospect Bay, NS B3T 1Z7</p>	<p>Cumberland 06</p> <p>Jack Boyd 902-667-8341 4734 Hwy 302, RR#2 Nappan, NS B0L 1C0 boyd@nstu.ca</p>
<p>Dartmouth 07</p> <p>Dorothy Smith 902-463-6511 8 Sheridan St. Dartmouth, NS B3A 2C7 Dorothysmith@ns.sympatico.ca</p>	<p>Glace Bay & Area 23</p> <p>Fabian MacNeil 902-849-7431 7 Sixth St. Glace Bay, NS B1A 4J4</p>	<p>Halifax Regional 10</p> <p>Theresa Zukauskas 902-423-2400 130 Silver Birch Dr. Hubley, NS B3Z 1A8</p>
<p>Inverness 13</p> <p>Emile Chiasson 902-224-2348(ph) P.O. Box 461, Petit Etang Cheticamp, NS B0E 1H0 emilechiasson@ns.sympatico.ca</p>	<p>Kings 14</p> <p>Bernice MacLean 902-825-3675 282 Seaman St. Margaretville, NS B0S 1N0 bmmaclean@ns.sympatico.ca</p>	<p>Lunenburg 15</p> <p>Bill Whalen 902-543-2265 51 King St.. Bridgewater, NS B4V 1A1 jdpottie@ns.sympatico.ca</p>
<p>New Waterford 22</p> <p>Karl Hicks 902-849-9480 23 Gatto St. Dominion, NS B1G 1E9 Karl@ns.sympatico.ca</p>	<p>Northside-Victoria 16</p> <p>Jim Prince 902-736-6998 21 Waterview Dr. Sydney Mines, NS B1V 1B9 J.Prince@ns.sympatico.ca</p>	<p>Pictou 17</p> <p>Gary Burley 902-893-7682 165 East Mountain Rd. RR#2 Truro, NS B2N 5B1 bngburley@eastlink.ca</p>
<p>Queens 18</p> <p>Owen Hamlin 902-354-5092(Ph) P.O. Box 767 902-354-4500 (fax) Liverpool, NS B0T 1K0 mrh@ns.sympatico.ca</p>	<p>Richmond 19</p> <p>George J. Landry 902-535-3248 8571 Hwy 4, RR#1 Box 9 River Bourgeois, NS B0E 2X0 geojland@ns.sympatico.ca</p>	<p>Shelburne 20</p> <p>Margaret A. Dawe 902-656-3276 90 Freeman's Mill Rd. RR#2 Sable River Nova Scotia B0T 1V0</p>
<p>Sydney & Area 03</p> <p>Roberta MacIntyre 902-567-1300 113 Moxham Ave Sydney, NS B1S 1Z9</p>	<p>West Hants 12</p> <p>Arthur Benedict 902-798-3385 Box 3227 Windsor, NS B0N 2T0 Graham.Thomas@ns.sympatico.ca</p>	<p>Yarmouth/Argyle 21</p> <p>Norbert LeBlanc 902-742-7973 P.O. Box 131 Arcadia Yarmouth Co., NS B0W 1B0 Norbertl@auracom.com</p>

6. GUIDELINES/SUGGESTIONS FOR BRANCH OFFICERS AND OPERATIONS

GUIDELINES FOR THE BRANCH PRESIDENT

A. The President holds the key management role in the Branch. In cultivating the development of the Branch members, the President's responsibilities are:

1. Preside at the meetings of the Branch
2. Assign and communicate Executive responsibilities within the guidelines established in this guidebook
3. Ensure that all officers and committee reports are available at all meetings of the Branch
4. Consult with your Executive in the preparation of agendas and format for meetings
5. Prepare an agenda and have all relevant material in order and with you at meetings
6. Maintain close liaison with the Provincial RTO
7. Follow proper procedures when contacting external agencies
8. Ensure that regular communication links are in place with the members
9. Prepare and present Branch's Annual Report
10. Attend the Annual Meeting of RTO, and other meeting(s) to which you may be invited, as called by the Provincial Executive
11. Ensure that all Annual Reports are filed with RTO at NSTU office
12. Encourage the establishment of Standing and Ad hoc Committees
13. Ensure prompt and efficient continuity by passing over the Branch binder and all other papers to your successor
14. Set the mood during the meeting for friendly companionship
15. Work with the officers to provide stimulating programs to keep members interested and eager to return to the next meeting
16. Any other responsibilities as may be authorized by the Branch membership

It is very important that the President be knowledgeable about current RTO projects and be ready to discuss them with members and others.

A supply of **RTO** pins, RTO Membership forms and other information should be kept on hand at all times.

B. Meeting Reminders

Set your yearly meetings in advance so all members will know your dates and times of meetings. If you meet monthly or less often, establish ceRTOin events to happen at these "down" times. The Annual Provincial RTO Meeting is usually held in May or June.

C. Parliamentary Procedure/Rules of Order

The purpose of the parliamentary procedure is to make it easier for a group to work together. While procedure should not impede what the numbers wish, parliamentary procedure should be followed so that free and open debate will lead to decisions acceptable to the majority. Four basic principles:

- i) courtesy and justice to all
- ii) one thing at a time
- iii) the minority must be heard
- iv) the majority must prevail

Some of the more common concerns re motions, voting and so on are included in Appendix C.

D. Order of Business

1. Call to Order
2. Opening Welcome and Statement
3. Minutes
4. Business Arising from Minutes
5. Correspondence
6. Treasurer's Report
7. Reports of Officers, Conveners and Committees
8. New Business
9. Social Activity – lunch/dinner/draws/entertainment, etc
10. Date and time of next meeting
11. Adjournment

7. GUIDELINE FOR SECRETARY/SECRETARIES

A. Basic Responsibilities of the Branch Secretary:

1. Record all minutes of the meetings
2. Assist in the preparation of the agenda
3. Record attendance
4. Assist in giving notice of time and place of meeting
5. Have charge of all Branch documents and correspondence (except the Treasurer's books)
6. Perform all secretarial duties as directed by the Branch
7. Deliver to his/her successor all previous minutes, documents, and other Branch property that had been in his/her custody

B. Basic Responsibilities of the Corresponding Secretary:

1. Official correspondence is conducted by letter and/or telephone and a record of all communications should be kept by the Secretary
2. Write all letters in duplicate and keep the copy on file
3. Retain all important correspondence and documents
4. Forward communications as necessary to RTO

Note: All minutes are permanent records and must be kept along with all documents and by-laws governing the Branch. Branch and Corresponding Secretaries may be same person.

8. GUIDELINES FOR TREASURER

1. After election of a Treasurer, he/she, along with any one of two others (often the President and Secretary), shall be duly authorized by resolution passed by the Annual Meeting to be the official signing officers of the branch.
2. The Treasurer issues cheques on Branch Funds as he/she is directed by the Executive, or by a resolution passed at a general meeting of the Branch. Receipts for all expenditures must be obtained, retained and made available for auditing purposes.

3. Only the Treasurer is responsible for handling money at any fundraising events, but this responsibility may be delegated by resolution at a general meeting.
4. All transactions regarding finance in the Branch must be recorded in the Treasurer's books.
5. Present annual budget and audited financial report to the Branch AGM, with copies to the Provincial RTO Treasurer.

Note: Records and account books, along with invoices, receipts, contracts, bank statements and cancelled cheques must be kept until audited. An Audit Committee of the Branch may complete audit.

9. GUIDELINES FOR COMMUNICATIONS OFFICER

The Communications Officer shall be in charge of all public relations of the Branch, including media contacts and promotions of projects and shall be the Liaison Officer with the Provincial RTO Newsletter Chairperson.

10. GUIDELINES FOR NOMINATIONS AND NOMINATIONS COMMITTEE

The Branch at a regular meeting held at least two months before the Annual Meeting shall elect a Nominating Committee of three to five members. The Chairperson may be the Past President, but may be chosen by the said Committee from amongst its own members.

At an Executive Meeting preceding the Annual Meeting, the Nominating Committee Chair shall present a suggested slate of officers who have consented to act for the coming year.

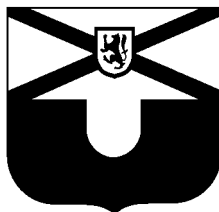
At the Annual Meeting additional nominations may be made providing the person nominated is present or has given written consent that he/she has agreed to have his/her name entered into nomination. A vote by secret ballot shall be held to choose the person for the office when more than one person is nominated to fill any office.

If an election at an Annual Meeting is necessary, three or more scrutineers who are not running for office shall be elected or appointed by the meeting session. Scrutineers are to count the ballots and make the results known to the Meeting Chair who announces the results to those assembled.

APPENDICES

APPENDIX A

*Constitution and
Operational Procedures
of the
Retired Teachers Organization
of the
Nova Scotia Teachers Union*



MISSION STATEMENT:

THE RTO IS THE OFFICIAL BODY REPRESENTING THE RETIRED TEACHERS OF NOVA SCOTIA AND WILL ADVANCE, PROMOTE AND PROTECT THE WELFARE OF ITS MEMBERS.

PREAMBLE:

That the RTO shall have its own Constitution and Operational Procedures which shall be approved by the Provincial Executive and this Constitution shall provide for a collaborative relationship between the RTO and the NSTU including, but not limited to, professional development initiatives, special initiatives, joint ventures and support for active teachers.

***Executive Motion
January, 2005***

CONSTITUTION
Of the
RETIRED TEACHERS ORGANIZATION
of the
NOVA SCOTIA TEACHERS UNION

Article I: NAME:

The name of the **Organization** shall be the Retired Teachers **Organization** of the Nova Scotia Teachers Union.

Article II: OBJECTIVES:

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.**

Article III: MEMBERSHIP:

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.**

2. **Affiliate Member:**

A retired teacher shall be eligible for Affiliate Membership in the **Organization** if that person is in receipt of a pension from outside Nova Scotia.

3. **Associate Member:**
Any teacher shall be eligible for Associate Membership in the **Organization**, subject to the approval of the **RTO Executive**.
4. **Life Member:**
A person who has held the office of the President of the **RTO** shall be granted Life Membership in the **Organization**.
5. **Honorary Member:**
An Honorary Member is a person upon whom the honor has been conferred by the resolution of the AGM for outstanding service to the **RTO**.
6. **Rights, Privileges and Responsibilities:**
The rights, privileges and responsibilities of membership shall be extended as follows:
 - (a) to ***Active*** and ***Life*** members the full rights, privileges and responsibilities of membership;
 - (b) to ***Affiliate*** members the full rights, privileges and responsibilities of membership, except to hold provincial office in the **Organization**;
 - (c) to ***Associate*** members the full rights, privileges and responsibilities of membership except in matters of voting and holding office; and,
 - (d) to ***Honorary*** members the right to attend the AGM as an observer and the right to receive **RTO** publications.
7. **Membership Fees:**
 - (a) Membership fees shall be established by resolution at the Annual General Meeting of the **Organization** and approved by the **NSTU Provincial Executive**. **The fee set shall endeavor to allow the Organization to become self-sufficient;**
 - (b) Life and Honorary members shall be exempt from membership fees;
 - (c) ***Affiliate and Associate member shall submit membership dues annually by September 30; and,***
 - (d) A revision of membership fees requires a thirty (30) day notice-of-motion to the membership and a 2/3 vote during the Annual General Meeting of the **Organization**.

Article IV: FINANCIAL:

1. FISCAL YEAR:

The fiscal year shall extend through the calendar period defined by the Operational Procedures.

2. MEMBERSHIP YEAR:

The membership year shall extend through the calendar period defined by the Operational Procedures.

3. BUDGET:

The Executive Committee shall present a Budget to the membership at the Annual General Meeting.

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, two Members-at-Large and the **RTO** Pension Representative on the Nova Scotia Teachers' Pension Committee. The members of the Executive Committee, with the exception of the Past President, shall be elected by plurality vote at the Annual General Meeting of the **Organization**. Terms for all positions are one year – 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 years except under exceptional circumstances. 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.
- (b) The Executive Committee shall appoint, from time to time, any Adhoc Committee(s) as may be deemed necessary to carry on the work of the **Organization**.
- (c) Whenever a vacancy occurs on a committee, through any cause, the Executive Committee shall name a replacement.

2. Committees and Other Agencies

- (a) **There shall be three STANDING COMMITTEES appointed annually by the Executive Committee:**
 - (i) A PUBLICATION COMMITTEE of three (3) members, which will include one (1) Executive member;
 - (ii) *An ASSESSMENT COMMITTEE of five (5) members one of whom must be an Executive Member as Chairperson; and,*
 - (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.

Article VI: GENERAL PROVISIONS:

1. NOVA SCOTIA TEACHERS' PENSION COMMITTEE

RTO REPRESENTATIVE:

The Executive Committee shall appoint the required number of representatives to the Nova Scotia Teachers' Pension Committee following their election at the Annual General Meeting, for the term specified by this Committee's Terms of Reference.

2. ANNUAL GENERAL MEETING:

The Annual General Meeting shall be held in May or at such other time as determined by the Executive.

3. LIAISON:

Any representation by the **Organization** to external organizations, Government Departments, or agents thereof, shall be consistent with NSTU policy.

4. ANNUAL REPORT:

The **Organization** shall submit an audited Financial Statement annually to the Provincial Executive of the NSTU.

5. REPRESENTATION AT NSTU COUNCIL:

Upon invitation, the **Organization** shall appoint a member or members to attend the Annual Council as Associate Delegate(s) with the rights of same.

6. RETIRED TEACHERS LEGACY FOUNDATION:

The Retired Teachers' Legacy Foundation, as established by the **RTO** Executive in 1994, shall support sick and/or challenged children of the Province of Nova Scotia.

7. CONSTITUTIONAL AMENDMENTS:

A revision to the Constitution shall require a thirty (30) day Notice of Motion to the membership and a 2/3 vote during the Annual General Meeting of the **Organization** or at a Special General Meeting called for that purpose. **Such amendments shall not come into effect until approved by the Provincial Executive of the Nova Scotia Teachers Union.**

Quorum:

- (a) To constitute a meeting of the Executive the quorum shall be 50% (of the executive as outlined in Article V);
- (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.

**Operational Procedures
of the
Retired Teachers Organization
of the
Nova Scotia Teachers Union**

THESE OPERATIONAL PROCEDURES ARE INTENDED TO FACILITATE THE IMPLEMENTATION OF THE CONSTITUTION OF THE RTO. IN THE EVENT OF ANY CONFLICT BETWEEN THE TWO, THE LATTER SHALL PREVAIL.

OPERATIONAL PROCEDURE I - MOTIONS

I: NOTICE OF MOTION:

Either or both of the following can affect a Notice of Motion to the membership:

- (i) via "The Retired Teacher", sent to members at their address on file provided it is mailed at least thirty (30) days prior to the date of the Annual General Meeting; or,
- (ii) by a mailing, at the address on file to members, at least thirty (30) days prior to the date of the Annual General Meeting.

OPERATIONAL PROCEDURE II - CALENDAR

I: MEMBERSHIP YEAR:

The membership year shall be from the first (1st) of July to the thirtieth (30th) of June next.

II: FISCAL YEAR:

The fiscal year shall be from the first (1st) of May to the thirtieth (30th) of April next.

OPERATIONAL PROCEDURE III – SIGNING AUTHORITY

I. SIGNING OFFICERS:

Signing Officers for the **Organization** shall be any two of the following:

- (a) the Treasurer;
- (b) the President;
- (c) the Vice-President or Past President.

Operational Procedure VI – Committees: committee Appointments and Representation

I. RTO:

(a) Nominating:

- (i) The Past President shall **Chair** a Nominating Committee comprised of the Nominating Committee and two (2) **past Executive members**. They shall seek candidates by publication in the **RTO** newsletter and other such methods, as they deem appropriate. The Nominating Committee shall present a slate of candidates for Executive Committee positions to the Annual General Meeting.
- (ii) ***The Nominating Committee shall attempt to reflect the geographical areas of the nominees to provide a slate of nominees representing different geographical areas of the Province.***
- (iii) Any member may nominate, from the floor, another member who is in attendance at the Annual General Meeting.
- (iv) A member may nominate, from the floor, another member not in attendance, provided the person making the nomination has written permission to do so from the absent member.
- (v) ***All elections shall be by plurality vote.***

II. Standing Committees

The Executive shall consider geographical representation when appointing members to the Standing Committees.

III. NSTU

The **Organization's** representative to Annual Council shall be the President or his/her designate.

IV. Group of IX

The **Organization's** representatives to the Group of IX shall be the President and Past President.

V. General

- (a) *Should any committee position or representative position become vacant for any reason, the Executive Committee shall name a replacement.*
- (b) *Candidates for positions or representatives of committees must be members in good standing.*

OPERATIONAL PROCEDURE V - FOUNDATIONS

I. LEGACY FOUNDATION:

- (a) The audited financial statement of the Legacy Foundation will be published in "The Retired Teacher".
- (b) The Board of Directors shall be the **RTO** Executive Committee who shall serve on a voluntary basis and not be reimbursed for out-of-pocket expenses.
- (c) Expenses for postage, stationery and promotion will be borne by the **RTO**.
- (d) All donations to the Legacy Foundation will be invested in term deposits, deposit certificates, government certifications/savings bonds or other avenues as approved by the Board of Directors.
- (e) The interest on deposits shall be disbursed annually to assist charitable institutions that provide service to sick and/or challenged children in the Province of Nova Scotia.

OPERATIONAL PROCEDURE VI – SPECIAL SERVICES

- I. That the NSTU extend the following:**
- (a) Meeting space (as available);**
 - (b) Clerical support services as offered by the NSTU;**
 - (c) Printing and postal support as offered by the NSTU;**
 - (d) Assignment of a Liaison Officer;**
 - (e) Upon request, copies of “The Teacher” and a “Member Diary”;**
 - (f) Membership in the Nova Scotia Teachers Credit Union;**
 - (g) Membership in the NSTU Group Insurance Plan in accordance with the provisions of the Plan; and,**
 - (h) Access to NSTU Members-only website and NSTU webmail.**

OPERATIONAL PROCEDURE VII - AMENDMENTS

- I. Amendments to the **Operational Procedures** may be made either by:**
- (a) a majority vote of the members at the Annual General Meeting; or**
 - (b) a majority vote of the Executive Committee which shall be subject to ratification at the next AGM.**

OPERATIONAL PROCEDURE VIII – SPECIAL MEETINGS

- I. SPECIAL GENERAL MEETING:**
- (a) To hold a Special General Meeting, not involving changes to the Constitution, the Executive Committee must advertise the meeting and its purpose to the membership a minimum of ten (10) days prior to the meeting.**
 - (b) Only items relative to the initial purpose(s) may be discussed and voted upon.**

APPENDIX B

SAMPLE BRANCH BY-LAWS/OPERATING PROCEDURES

1. Name

The name of the organization shall be the Retired Teachers Association of the Nova Scotia Teachers Union (hereinafter referred to as the Branch).

2. Purpose

The purpose of the Branch shall be to carryout the objectives of the Retired Teachers Association.

3. Membership

Membership in the Retired Teachers Association, Local Branch, shall use the same membership qualifications as the Constitution of the Retired Teachers Association of Nova Scotia.

4. Rights Privileges and Responsibilities

Branch members shall have the same rights, privileges and responsibilities as those extended by the Constitution of the Retired Teachers Association of Nova Scotia.

5. Fees

Branch Membership fees shall be established by resolution and maybe changed by serving at least a thirty-day notice (previous meeting) and by a vote of the membership.

6. Membership Year

The membership shall extend from one annual meeting to the next annual general meeting.

7. Meetings

A. Meetings shall be held three times yearly, according to the following schedule:

- i) May – June – that shall also be the Annual Meeting
- ii) September – October
- iii) December

B. The time and place of meetings shall be determined by the Executive.

C. Between meetings, the business of the Branch will be carried on by the Executive, and be ratified, if necessary, at the next regular meeting.

8. Organizations

A. The Officers of the Branch shall be as follows:

President, Vice-President, Secretary, Treasurer, and the Immediate Past President.

- B. The members of the Executive, with the exception of the Past President, shall be elected for a term of two years at the Annual Meeting of the Branch. Any vacant position, which may occur within the two-year period, must be filled by appointment by the Executive.

9. Committees and Duties

- A. Membership
 - Keep an updated list of Branch members
 - Collect Branch dues
 - Fill out and distribute membership cards
 - Seek ways to increase membership
- B. Registration
 - Register members at Branch meetings
 - Collect money for meal at meetings
 - Distribute materials at registration when required
- C. Calling Committee
 - Keep calling list updated
 - Call members on list to inform them of meetings and events of the Branch

10. Nominating Committee

A Nominating Committee of three shall be chosen from the floor at the December meeting, as required. It shall be the duty of this Committee to bring I a slate of officers at the June meeting.

11. Representation at RTO Annual Meeting

The President, or an Executive member delegated by the President, shall represent the Branch at the RTO Annual Meeting, as well as the Provincial Branch Presidents Meetings. The delegate will present a report on the activities of the Branch. The Branch will cover expenses of this delegate not covered by the Provincial RTO.

12. Amendments

These by-laws may be amended by 2/3 vote of the members present at the next regular meeting of the Branch, provided Notice of Motion has been given.

13. Duties of the Executive

President: Preside over Branch affairs
Chair meetings of the Branch
Set agenda for Branch meetings
Act as spokesperson for the Branch

Vice-President: Chairperson of the Membership Committee
Assume duties of the President in the President's absence

Secretary: Record minutes of business and Executive meetings
Read minutes as required
Write-up and submit ads to the press re meetings
Keep a record of Food Bank schedule
Present correspondence to Executive for direction

Treasurer: Write cheques, as necessary; make deposits, maintain financial records
Prepare Treasurer's Report to present at business meetings

Past-President: Advisor to President and Executive of the Branch
Member of all committees

14. **Roberts Rules of Order shall be the governing rules of procedure.

APPENDIX C

RULES OF ORDER

Motions:

1. The Routine of a Motion:

- a) A motion is moved, seconded, stated, debated, restated and voted upon and the results declared.
- b) In debate every member must address the chair, speak within a time limit and should not repeat what has already been said. Usually no member speaks more than once to a motion except the mover has a right of reply.
- c) A motion may be amended by insertion or deletion. Any amendment must be related to the motion and must not change the original intent. No more than two amendments must be discussed and follow the routine of a motion, then the first amendment and then the motion as amended.
- d) A motion to accept or adopt a report is made by the person giving it. If it is the Chairperson, he/she must vacate the Chair and have the Vice President or another person assume the chairmanship for that period of time.

2. To Withdraw a Motion:

- a) The mover and seconder with the unanimous consent of the meeting may withdraw a motion.
- b) Unless a motion is seconded, it dies on the floor.
- c) A motion which is not seconded or is withdrawn is not recorded in the minutes.

3. To Table a Motion:

Moving and seconding that the question be “tabled” may delay a decision on any motion. This would probably be because of insufficient information. The motion can be lifted from the table later at the same meeting or a subsequent meeting and at that time would follow the normal routine of a motion. This tabled motion would come under new business.

4. To Rescind and Reconsider:

Reconsideration should not occur at the meeting at which the motion was passed unless two-thirds agree and facts have been made available which would make reconsideration necessary and because it requires immediate action. Usually reconsideration takes place at a subsequent meeting.

Method of Rescinding:

- a) Motion to reconsider.
- b) Motion to rescind the original motion in whole or in part. Reasons must be given in the motion.
- c) New motion, if required.
- d) Only a person who was present at the original meeting and voted with the majority may move to reconsider.

5. Notice of Motion:

A notice of motion may be given at any meeting for consideration at a subsequent meeting. This notice is not seconded and not discussed. Usually under “Business Arising from the Minutes” a member then makes the motion which then follows the normal routine of a motion.

6. Present in Room:

Members must be present in the room for discussion of a motion in order to vote on that motion.

7. Time Limits:

The Chairperson may, at any time with the permission of members, limit the time to discuss a motion and then may limit the time for each speaker.

8. Voting:

The Chairperson does not vote by voice or hand except to break a tie; but may vote by secret ballot.

We suggest Roberts Rules of Order as your guide to parliamentary procedure.

APPENDIX D

FREQUENTLY ASKED QUESTIONS

Following are frequently asked questions which have been answered as accurately as possible as of this date.

The answers provided may not be pertinent to individual circumstances and do not consider subsequent changes in agreements or legislation (we cannot accept legal responsibility for the accuracy of these statements).

1. HOME AND AUTO INSURANCE (JOHNSON INSURANCE)

A. What happens when I have a change in premiums due to a change in my Policy?

When there is a change in policy (Home or Auto), a letter will confirm that monthly deductions will change until expiry date – i.e., four months to expiry, \$100 increase means \$25/month increase.

B. What is Preferred Accident Forgiveness, or Enhanced Policy?

With Preferred Accident Forgiveness, if you have one at-fault claim, your premium will not be increased for that first claim. There is an extra charge for an enhanced policy whereby if you have a first at-fault claim, you maintain your excellent driving record, i.e., not “charged” with an accident.

C. If you have an accident, do you get a replacement car?

You must ask for “loss of use” coverage for vehicle replacement during an accident – about \$35/year if you are with Johnson.

D. Can I be discriminated against due to my age or the age of my vehicle?

No, not for age.

E. Are sewer back-up and oil leakage covered in my house insurance?

Sewer back-up and oil leakage are specific coverages and should you wish to have coverage, contact your agent. There is an extra charge if you are in fact eligible.

2. HEALTH (ATLANTIC BLUE CROSS)

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

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

- i) Total Care Medical – Government will pay 100% of the monthly premium of the single (\$28.52) or family (\$57.04) plan
- ii) Hospital Benefits – 100% of semi-private room with no maximum

- iii) Extended Health Benefits – 80% reimbursement for such items as follows – maximum benefits may apply:
 - Home nursing care
 - Physiotherapy
 - Prosthetic appliances
 - Ostomy equipment
 - Wheelchairs, walkers, hospital beds, mist tents, etc
 - Out of province physician services
 - Accidental dental
 - Hearing aids
 - Eyeglasses
 - Diabetic supplies
 - Paramedical services
- iv) Prescription drugs - \$5.00 co-pay for each prescription
- v) Medoc – Travel Plan: Base plan allows unlimited travel up to a maximum of 30 calendar days per trip. (There is an annual charge and you must apply to be covered).
 Supplemental plan provides coverage for trips in excess of 30 calendar days. Available at extra cost.
 Benefits are provided for such eligible expenses as:
 - Emergency medical expenses
 - Air emergency transpoRTOTion or evacuation
 - Bedside transpoRTOTion
 - Private nursing expenses
 - Physiotherapy
 - Emergency dental expenses
 - Board and lodging
 - Repatriation
 - Return of vehicle
- vi) CanAssist Travel Assistance Services including a 24-hour emergency help line

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

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

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

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

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

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

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

E. What does the Senior Pharmacare Program cover?

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

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

F. What dental coverage do I have at retirement?

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

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

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

H. How does divorce impact on health benefits?

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

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

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

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

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

K. If both parents were killed in an accident, would children be covered?

Any dependent children would be treated as a dependent pensioner, and as such, would have the same benefits, however, they would be on their own for the dental plan.

3. Insurances (as per NSTU Agreement):

A. What insurances will I have upon retirement?

Assuming that you retire prior to the age of 65, all of your insurances remain in effect. All premium costs are deducted from your pension cheque.

B. What happens to those insurances at age 65?

At age 65, your life insurance, as well as funeral insurance is cancelled. Your accidental death insurance will continue until you are 69. At 70, the maximum accidental insurance you can carry is \$100,000.00. Total coverage ceases at age 75. The insured is responsible for all premium payments. There is a conversion option available when your insurance terminates.

C. What life insurance can I get after age 65?

The Provincial Master Life Policy of \$3000.00 is available after the age of 65. You can convert your previous insurance or any amount of it to continue after the age of 65. This can be done without a medical. The conversion premiums are very expensive. If you are a standard risk candidate, you may qualify for a lower rate. Check with your insurer.

4. PENSIONS

A. When a retired teacher goes to a Nursing Home or Home for the Aged, how is his/her pension affected in regards to the spouse who has no pension income?

Strictly speaking, his/her pension will not be affected. However, everyone who applies to a nursing home or home for the aged must complete a financial assessment process. You will need to report your income and assets and the income and assets of your spouse. Generally speaking, the income (including your teacher's pension) and *non-exempt assets belonging to you and your spouse will be evenly divided between the two, excepting any employment income earned by the spouse who has no pension income. Additionally, the province will exempt \$25,000.00 of joint assets if the person applying for nursing home care has a spouse or legal dependent living at home. * There are now 16 items currently exempt from the cost of nursing home care.

For more information contact:

Continuing Care: Toll free: 1-800-225-7225

Website: www.gov.ns.ca/health

B. Canada Pension at 60? or 65?

If one knew how long he/she was going to live, it might be easier to answer this question. Most financial advisors recommend that a person take early CPP. Your benefits will be less but you will be getting the benefits for a longer period of time. The best answer, perhaps, is to check with your financial advisor before you decide, since questions of "spousal benefits" may impact on your decision.

C. How is Canada Pension affected by early retirement?

Early retirement could have a slightly detrimental effect on your CPP Retirement Pension. Generally speaking, the more months you have been retired before your 65th birthday, the more there is a chance your CPP will not be maximized. For example, a teacher who took early retirement at age 52, and who remains “substantially retired”, will not receive the maximum CPP amount. For further information, contact your nearest Canada Pension Office.

D. At age 60, how does Pension (TPP) change with receipt of CPP?

There is no change in the TPP at age 60 with the receipt of CPP. The change will take place at age 65.

E. At age 65, how does integration of pension (TPP) take place?

When a service pensioner under TPP becomes entitled by age (i.e., age 65) to receive benefits under CPP, his/her previous pension under TPP is recalculated and adjusted. In some instances, total income from the two pensions will be greater than the original from TPP. However, if you opt for early CPP benefits, at age 65 the total of the TPP and the CPP may be less than the original TPP. Upon integration, the teacher receives two (2) payments; one from TPP and one from CPP.

* See examples of Integration of Pension Benefits (attached).

Reference: Pension Services Group – 1-800-774-5070 (toll free)
1-902-424-5070 (local)

F. What happens to teacher’s pension when Old Age Security starts?

OAS starts at age 65. Coincidentally, this is the same age when integration of the teacher’s pension (TPP) and the Canada Pension (CPP) may take place. At this point, the TPP will be reduced in accordance with a formulae used for the integration of TPP and the CPP. At age 65, a teacher will receive three separate amounts – a reduced teacher’s pension, a *Canada Pension and the *Old Age Security amount (annual indexing will affect all pensions).

* To receive these pensions, you must apply for them. They are not automatic.

Note: If your total income exceeds \$56,968.00, a portion of the Old Age Security will be clawed back. Effective July 1, 1996, the Federal Government began holding back a portion of the OAS, at source, when income exceeded the above amount. As of January 1, 2003, OAS was set at \$453.36 per month. OAS is adjusted quarterly to changes in the Consumer Price Index.

Approximate figures, as of 2002, for a teacher with average salary of \$50,000.00

Examples:

1. Teacher retires after 30 years, age 60, but does not take early CPP.
30 years @ 2%/yr or 60% of \$50,000 = \$30,000 pension
2. Teacher retires, after 30 years, age 60, applies for CPP
30 years @ 2%/yr or 60% of \$50,000 = \$30,000 pension
Plus CPP age 60 to 65 (**reduced**) \$ 6,625
Annual pension from age 60 to 65 (**with early CPP**) **\$36,625**

3.	Teacher retires, after 30 years, takes CPP at age 65 (with integration)	
	From TPP (with variable percentages)	\$22,420
	From CPP	<u>\$ 9,465</u>
	Annual pension after age 65 (no early CPP)	\$31,885
4.	Teacher retires, after 30 years, has had CPP since age 60 and now turns 65 (with integration)	
	From TPP (with variable percentages)	\$22,420
	From CPP (2002)	<u>\$ 6,625</u>
	Annual Pension after age 65 (with early CPP)	\$29,045

Old Age Security may provide an additional \$5500.00⁺ at age 65, depending on total pensionable income.

G. Is my teacher's pension increased each year to assist in offsetting the increase in the cost of living?

Pensions are increased January 1 of each calendar year by the Pension Index (a 12 month average of the consumer Price Index {CPI}) minus 1% or 6%, whichever is the lesser amount. For example, if the CPI is 3%, pensions would increase by 2%; if the CPI is 8%, the maximum increase would be 6%.

H. Now that I'm on pension, can I teach?

If you are on disability pension, the answer is definitely NO! If you are on a service pension, the answer is YES!

I. Will teaching after retirement affect my pension?

A pensioner, on a service pension, can teach up to and including 69 ½ days without affecting the pension received.

J. What happens if I teach more than 69 ½ days?

In this case, your pension will be reduced by 1/195 of the annual pension for each day taught in excess of 69 ½ days.

K. If I teach, must I pay pension contributions?

No. You should advise the employer's payroll office that you are already in receipt of a teacher's pension.

Note: The same rule applies if you are in receipt of Canada Pension.

L. What happens to a retired teacher's pension in the event of a divorce?

In all probability, a percentage of it will be awarded to your "ex". Our pensions are part of the assets in a marriage that can, in the event of a divorce, be divided between the parties. The actual percentage awarded depends, to a great extent, on the number of years you were married and/or living in a common-law relationship together, while you were working and making contributions to the pension plan. Other factors are involved. If you should find yourself in the unfortunate position of going through a divorce, the best advice, perhaps, is to hire a reputable lawyer.

- M. In the event of a death (spouse, relative for whom you are responsible, etc), whom should I contact?

Check for benefits with Nova Scotia Teachers Union – 1-800-565-6788.

- N. In the event of my death, what percentage of my pension will my surviving spouse receive?

That depends upon when you retired. If you retired prior to 1988, your spouse would be entitled to 50% of your pension. If you retired after 1987 * your spouse is entitled to 60% of your pension.

* Legislation was enacted changing the surviving spouse's entitlement effective as of January 1, 1988.

APPENDIX E

REFERENCES

1. Insurance (Health, Home, Auto, etc) – Johnson Insurance 1-800-453-9543
2. Health Matters – Atlantic Blue Cross Care 1-800-565-8785
3. Nova Scotia Teachers Union 1-800-565-6788
4. Retired Teachers’ Group Insurance Plan (Retired Teachers after age 65) November, 2003
- Available from the Nova Scotia Teachers Union.
5. Retired Teachers’ Group Insurance Plan (Retired Teachers pre age 65) November, 2003
- Available from the Nova Scotia Teachers Union.
6. The Teachers’ Pension Plan and Retirement Tips – 2003 Edition
- Available from the Nova Scotia Teachers Union.
7. The Nova Scotia Teachers Union Insurance Profile
- Available from Johnson Insurance.
8. Medoc – September 1, 2003
- Available from Johnson Insurance.
9. Better Meetings – January, 1990
- Available from Nova Scotia Teachers Union
10. Programs for Seniors Annual Issue
- Available from Senior Citizens Secretariat – 424-0065 or 1-800-670-0065