



# Newsletter

Retired Teachers' Association

Vol 35 No 2 • June 2024

## President's Message

*Sharon Penney*

It is with mixed emotions that I write this message. This will be my last President's Message as my tenure as president will end at our BGM in October of this year. I know I will miss being "Boss Lady", as my son refers to me. Yet, I am looking forward with a sense of anticipation to my new role of Past President. I wholeheartedly endorse the position of President to anyone who may be interested in serving our organization in this way. It is a great learning experience and a very satisfying way to work for the benefit of all retired teachers in Newfoundland and Labrador.

The role of President of the RTANL has afforded me the opportunity to become actively involved with many like-minded organizations within our province and across the country. This position has led me to committees at Memorial University of Newfoundland and Labrador, a position on the Canadian Association of Retired Teachers (ACER-CART) executive, and committees with the Coalition of Seniors, Retirees and Pensioners, to name just a few. I have also represented RTANL at a myriad of events. It is a busy but fulfilling role.

Our executive continues to meet on a regular schedule at locations across the province. Our latest Executive Meeting was held in Grand Falls-Windsor. It was here that we met with some members and the executives of the Central Division. We have found the practice of holding our meetings in areas outside of metro an effective way of getting ideas from our grassroots members. They have always been gracious hosts and invariably gave us their frank opinions on matters of concern to retired teachers and indeed, to seniors in general.

I hope to meet with retired teachers in Labrador on July 16th in Forteau and July 17th in Port Hope Simpson.

The RTANL, in keeping with our commitment to remain in active contact with the NLTA and to support the NLTA in its initiatives, sent a representative to the Induction Ceremony for new NLTA members on May 31, 2024.

We are pleased to report that two of our divisions met using a hybrid structure. Con-Tri and Tri-Bays met as a group in

Clarenceville to discuss their respective divisions and to offer each other support as they navigate challenges unique to their situations. They were joined by Michael Goodridge of Johnson Insurance. Michael generated a lot of interest in Medoc Travel Insurance and Voluntary Life Insurance.

This past year we unexpectedly became more involved with ACER-CART than we had anticipated. In addition to my roles as East Coast Representative and Chair of the Health Services Committee, I also became a member of the Political Advocacy Committee. This change came about because of some structural changes to that organization due to Ontario withdrawing. A more complete report is found elsewhere in this newsletter.

We had the sad task of bidding a final farewell to a Past Provincial President, Jim Dobson. Jim, unexpectedly, passed away on April 11, 2024. Several members of both past and present executives attended his funeral on April 18 in Grand Falls-Windsor. We extend our deepest sympathies to Jim's wife, Beulah, and the rest of his family. Jim was a long-term, dedicated member of RTANL, serving as Division President, Provincial President and Chair of the Foundation for Children's Charities.

Our BGM will be held in Gander from October 2-4, 2024. Planning is just about complete. If you have not already, go online and register. Please consider offering yourself for an executive position.

Our Provincial Executive will join the Retired Teachers of British Columbia later this summer for an afternoon of sharing and socializing as they start their tour of our province.

It is always nice to celebrate our own members. Albert Legge, our Past President, and a past member of the ACER-CART Health Committee, has received the honour of being presented with a Seniors of Distinction Award. We are very



*(continued on page 3)*

## Provincial Executive 2022-24

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## Provincial Executive Standing Committees 2022-24

**Table Officers** . . . . . President, Vice-President, Secretary, Treasurer

**Benefits and Wellness** . . . . . Beverly Fisher (Chair)

**Finance** . . . . . Clayton Rice (Chair)  
. . . . . Joseph Lafitte, Sharon Penney, Don White

**Meetings (Planning)** . . . . . Bernadette Meiwald,  
. . . . . Patricia Parsons

**Liaison** . . . . . Sharon Penney (Chair), Joseph Lafitte

**Newsletter** . . . . . Don White (Chair)  
. . . . . Clayton Rice, Sharon Penney

**Biennial Award** . . . . . Craig Hicks (Chair)  
. . . . . Patricia Parsons, Beverly Fisher

## Provincial Executive Ad Hoc Committees 2022-24

**Political Action (Coalition)** . . . . .  
. . . . . Albert Legge (Chair), Sharon Penney

**Boundaries** . . . . . Beverly Fisher

**NLTA Group Insurance Managers  
RTANL Representative.** . . . . Sharon Penney

**ACER-CART** . . . . . Sharon Penney (Director)  
. . . . . Joseph Lafitte (Observer)

**Membership** . . . . . Joseph Lafitte

**ECRTO** . . . . . Sharon Penney, Joseph Lafitte

**Outside Agencies (RTANL  
Spokesperson).** . . . . Sharon Penney

**Tales Told by Teachers** . . . . Sharon Penney

**Divisions Liaison** . . . . . Craig Hicks

**Foundation Liaison** . . . . Bernadette Meiwald

**Nomination Committee** . . . . Don White (Chair)

**Photographer** . . . . . Albert Legge

**BGM** . . . . . Sharon Penney, Don White,  
. . . . . Joseph Lafitte, Craig Hicks

**Reunion** . . . . Patricia Parsons, Bernadette Meiwald

**Provincial Executive Handbook** . . . . .  
. . . . . Don White (Chair), Clayton Rice

## TABLE OF CONTENTS

President's Message . . . . . Cover

### News & Views

Avalon East Division . . . . . 5

Bonavista Division . . . . . 5

Burin Division . . . . . 6

Central Division . . . . . 6

Con-Tri Division . . . . . 7

Western Division . . . . . 8

Stephenville Regional . . . . . 9

Resolutions to BGM 2024 . . . . . 11

RTANL 18<sup>th</sup> Biennial General Meeting  
Tentative Agenda . . . . . 12

Group Insurance Managers' Report . 14

Coalition/Political Action Report . . 16

Report from the ACER-CART AGM . 18

Things to Remember as We Age . . 21

In Memoriam . . . . . 23

BGM and Reunion 2024 . . . back cover

## ADVANCE NOTICE

The RTANL  
18th BGM to be held  
in Gander on  
October 2-4, 2024

### NLTA Website

To receive information that may become available between Newsletters, please visit the RTANL website: [www.nlta.ca/rtanl](http://www.nlta.ca/rtanl). Please share any information with fellow RTANL members who do not have access to the Web. (Once again, we thank the NLTA for letting us avail of this website.)

## ADVERTISING POLICY

We accept ads to be printed in our Newsletter. However, we reserve the right to refuse all ads, or to edit them after consultation with the advertiser. The RTANL does not endorse or promote any product, service, or event presented in paid advertisements or in free public service announcements, unless so specified. Cost of ads will be determined by size and purpose. Please contact: Clayton Rice, 709-782-8914; email: [Treasurer@rtanl.ca](mailto:Treasurer@rtanl.ca).



ACER-CART website: [www.acer-cart.org](http://www.acer-cart.org)

## EDITING POLICY

Items accepted for publication reflect the views of the authors and do not necessarily express RTANL policy or imply endorsement by RTANL. We reserve the right to edit material for publication.

*(continued from page 1)*

proud of his accomplishment and are certain he is more than deserving of this recognition. Congratulations Albert!

I wholeheartedly thank the RTANL Executive for their support over the last four years. The retired teachers of this province owe you a debt of gratitude for all you do on their behalf. Your work is relentless and at times it must feel unending, but you persevere. You are to be commended.

My final comment for this newsletter is a happy note. On February 23 we welcomed our second grandchild (another boy), Leo Russell Penney into our family. We are overjoyed and so very proud of him.

## Notice to Labrador Members of RTANL

Are you a member of the Retired Teachers' Association of Newfoundland and Labrador (RTANL)? Come meet your president!

President Sharon will be in Labrador on July 17-18, 2024. If you are a member of the RTANL, join her for coffee at Forteau on July 17th at the Seaview restaurant at 4 p.m. or at the Alexis Hotel at 4 p.m. on the 18th in Port Hope Simpson. If you plan to join Sharon, please email her at [president@rtanl.ca](mailto:president@rtanl.ca) and let her know which event you will attend



# Meet your new insurance sweetheart.

RTANL members can receive exclusive savings on home and car insurance through our official insurance partner, [belairdirect](https://belairdirect.com).

**belairdirect.**  
car and home insurance

Certain conditions, eligibility requirements, limitations and exclusions apply to all offers. Visit [belairdirect.com](https://belairdirect.com) for more details. Offers may change without notice. We offer car insurance and home insurance in Alberta, Ontario, Quebec, New Brunswick, Nova Scotia, Newfoundland and Labrador and Prince Edward Island and home insurance only in British Columbia. © 2023, Belair Insurance Company Inc. All rights reserved.

## RTANL Newsletter Submissions

Our members are invited to contribute to their newsletter. We are pleased that many of you continue to respond with personal articles, stories, and letters of interest and we look forward to receiving many more. **For consistency in our Newsletter, we have included Submission Guidelines under the “Publications” link on our website at [www.nlta.ca/rtanl](http://www.nlta.ca/rtanl).**

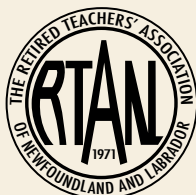
The RTANL, however, does not accept excerpts from books or promotions of printed materials or other items which may be construed as unpaid advertising.

Please send your submissions to:

**Don White, Secretary@rtanl.ca**

prior to **October 31** for the Fall edition and prior to **April 30** for the Spring edition.

The Newsletter Committee reserves the right to edit all submissions.



## Nonagenarian Birthdays

If you know of any RTANL members in your area who are **90 years of age or over**, please forward their **NAME, ADDRESS, and BIRTH DATE** to Secretary Don White at **Secretary@rtanl.ca**.

We would love to keep in touch with them by sending a birthday card.

## Welcome to All New Retirees

We extend a warm welcome to all new members of our Association and encourage you to get involved. You'll find participating in Division activities is an enjoyable way to begin your retirement, especially since so many of your friends are already members.

## RECEIVE NEWS & INFORMATION ELECTRONICALLY FROM THE RTANL

**NEVER MISS AN ISSUE OF THE RTANL NEWSLETTER AGAIN.** You can read each issue on your desktop or mobile device as soon as it's available by signing up to receive your copy electronically. Simply send an email to [rtanl@nlta.nl.ca](mailto:rtanl@nlta.nl.ca) and be sure to type "RTANL Newsletter" in the subject line and include your name, mailing address and email address in your message. (You will receive a confirmation email.) By providing your email address we can also ensure that you receive important information between newsletters (i.e. Group Insurance, Pensions, etc.).



### DON'T HAVE AN EMAIL ADDRESS?

No worries! Our newsletter is also available on our link on the NLTA website at [www.nlta.ca/rtanl](http://www.nlta.ca/rtanl). If you do not have access to the Internet, you may continue to receive a printed copy by contacting Clayton Rice, Treasurer, RTANL, c/o 3 Kenmount Road, St. John's, NL, A1B 1W1, Tel: 709-782-8914, [Treasurer@rtanl.ca](mailto:Treasurer@rtanl.ca).

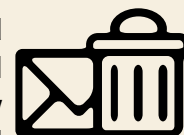


### HAS YOUR EMAIL OR MAILING ADDRESS RECENTLY CHANGED?

Please advise your Division President and RTANL Vice-President c/o 3 Kenmount Road, St. John's, NL, A1B 1W1 or [VicePresident@rtanl.ca](mailto:VicePresident@rtanl.ca). When sending a change of address, please include your previous address.



**MISSING EMAILS?** Have you checked your SPAM or JUNK email folder? Email service providers' spam filters are very good but occasionally they can send legitimate emails to your spam folder. It's a good idea to regularly check your spam folder if you don't want to miss important emails that may have been sent to spam by mistake.



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# NEWS & VIEWS

## Avalon East Division

*Mary Purchase, President*

Greetings from the Avalon East Division of the RTANL

Our Executive for the 2023–2025 term:

Mary Purchase: President

Brian Whitty: Vice President

Marlene Audeau-Joyce: Secretary

Pam Bry: Treasurer

Betty Lou Kennedy: Member at Large

Sharon Reddy: Member at Large

Paula Redmond: Member at Large

Sandra Shepherd: Member at Large

On Monday, December 4, 2023, we held our annual Christmas Luncheon and Craft Fair at Glendenning Golf Course. 211 members attended the event. We had a number of prize draws and a 50/50 ticket sale. All money raised is donated to the Retired Teachers' Foundation (RTF). This foundation supports children's charities within our Province. So far this year, we have raised \$1,412.00 for the RTF. This is in addition to our annual donation of \$3,000.

This year is an exciting one for our Division as we will be forming the volunteer board for the RTF. Since its inception in 1987, the RTF has contributed an amazing total of \$520,250.00 to children's charities in Newfoundland and Labrador. The Foundation itself does not raise money. It is through the donations and support of the RTANL, each of the eight divisions, and all its members and friends who donate so generously to the Foundation, that those contributions are made possible. We are looking forward to continuing this important work. **At our Annual General Meeting in June, we will be proposing a five-person slate of officers for the board. If you are interested in serving, please contact a member of our executive.**

With the assistance of the NLTA, we surveyed our members regarding their thoughts on preferred events and the timing of events. 209 members responded to the survey and the Social Committee will use that information as we plan future events. Since COVID, we have noticed a decline in numbers at our events and our annual Fun Day which was scheduled for Tuesday, March 5, was cancelled due to low registration. This is something that the Communications Committee and the

Social Committee will be focusing on for future events.

We continue to reach out to the families of our deceased members through cards and visits to the funeral homes, when possible. In addition, cards are sent to some of our members who are experiencing health issues.

Our executive continues to work on behalf of all retired teachers, and we encourage our members to consider attending our events, learning about the work of our Division, and volunteering to ensure that the Avalon East Division continues to provide engaging activities for its members.

## Bonavista Division

*Beverly Fisher*

Bonavista Division ended 2023 with a Christmas social, held on December 5 at Hotel Bonavista. The evening began with a "mix and mingle" in the bar and continued in the dining room with a turkey/roast beef dinner with all the trimmings. After dessert was served, we were entertained by local musician and active teacher, Ben Dooley.



Bonavista Division Christmas Social

During the winter we held two executive meetings, both at Bonavista Memorial Library. At these meetings we planned a general meeting, our spring social, and our "not-back-to-school" activity. We also decided to move our bank account to the Venture Credit Union in Trinity Bay North, since the Bonavista location of Scotiabank is closing in September.

A dozen of our members continued to curl on Thursday mornings, and on the weekend of March 8 we iced three teams in the Bonavista Curling League's Funspiel. It was a great weekend, in spite of the snowstorm that delayed the event.

A general meeting took place on May 9 at the Seaport Inn in Trinity Bay North. The meeting was supposed to

have featured MHA Craig Parry as guest speaker but, due to a scheduling conflict, Mr. Parry could not make it. He requested a rain check, so we hope to take him up on that in the fall. His presentation was to have been “What your member/constituency office can do for you”.



Team Groves strategizing: Francis Fennell, Linda Hicks, Duncan Ford, and skip, Fred Groves.

During the meeting, we held an election of officers; our new executive consists of:

President – Beverly Fisher

Vice-President – Theresa White

Secretary – Sandra Carpenter

Treasurer – Judy Callahan

Members-at-Large – Linda Hicks, Barbara Duffett, Peggy Duffett

Following the meeting, a lunch of soup, sandwiches and dessert was served, courtesy of the Division.

Our Spring Social is scheduled for May 23 at the Knights of Columbus Hall in King’s Cove, with the Knights catering the event. It will be a great time and it will be a wonderful way to end our “year”.

Whether your summer will be a quiet season spent relaxing in your own area, or one spent traveling to destinations near or far, we in Bonavista Division wish you a safe and sunny summer!

## **Burin Division**

*Donna Mary Walsh*

Greetings from RTANL-Burin Division

Since our last submission we have held several events. Our breakfast program team is doing a great job on one Wednesday morning of each month at Donald C. Jameson Academy. This is not only a time to help feed hungry children, but it also makes us feel like we are making a difference in a child’s morning.

During September and November, we held two executive meetings to plan for the year’s events—one was held at Pizza Delight and the other at YMCA Marystown.

In December, we held our annual Christmas luncheon at the Burin Peninsula Hotel in Grand Bank which was attended by many retirees and some spouses. Also in December, a gourmet banquet was set for our annual Christmas dinner and dance at the Marystown Motel and Convention Centre. This is always a highlight for a number of retirees and spouses. Also in December, we presented our first RTANL-Burin Division scholarship to Maria Spearns. Congratulations to Maria on being the successful candidate and thank you to our scholarship committee for organizing this event.

Our winter social was held shortly after St. Patrick’s Day at the Marystown Lion’s Club. We introduced the game of corn hole and had a tournament with the retirees and spouses who attended. A great time was had by all; lots of laughs and lots of competitive people. Our first champion team was Debbie Kenway and Eric Ayres. Congratulations!



Debbie Kenway and Eric Ayres hold their beanbags.

We will be holding our AGM and election of officers in June, and this will be our final function until we meet again in the fall. Over the past year we have had a number of retirees who have had a number of health issues. We wish all a speedy recovery and for all may you have continued health and enjoy the summer to the fullest... till we meet again.

## **Central Division**

*Thomas Kendell*

First, I would like to thank our past president Bill Kelly from Gander for his many contributions to Central Division and taking on the role of president for the past four years. In the December 2023 Newsletter, the report from Central

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Division was contributed to me, but Bill wrote that article. Thank you, Bill, and sorry for the oversight.



Central President Tom Kendell addresses the luncheon.

Our new executive for 2023-2025 took over the reins in September 2023 and met in Gander on November 14, 2023. Past president Bill reported on his meeting with the RTANL Provincial Executive in St. John's and also gave an update on the Retired Teachers' Foundation.

On January 6, 2024 we had our first Old Christmas Day get-together since COVID-19 at Sinbad's Hotel in Gander, with about 20 people in attendance. It was an excellent meal and we all enjoyed the camaraderie and friendship.



Members gather for the luncheon.

In March, we had an executive meeting to discuss our upcoming luncheon in Grand Falls-Windsor on May 7 and our June Banquet in Gander on June 12. The RTANL Provincial Executive will be in Grand Falls-Windsor in May, so we timed our luncheon so that the Provincial Executive would be able to attend and meet retired teachers in Central Newfoundland. This is a great opportunity for the division and the Provincial Executive to come together and get to know each other. We are expecting at least 50 retired teachers to attend our buffet at the Mount Peyton Hotel on May 7, 2024.



RTANL President Sharon Penney

On a sad note, we seem to be at that age where many of our friends and colleagues are not with us anymore. A number of retired teachers have passed away in the past year. Recently we lost a great supporter of Central Division in Jim Dobson. Jim and I spent almost 20 years travelling from Grand Falls-Windsor to Gander for meetings and had many discussions along the way. He was a member of the Retired Teachers' Association, serving as president of Central Division and a member of the Provincial Executive as vice-president and president. He was also chair of the Retired Teachers' Foundation and the recipient of the RTANL Biennial award for his volunteer service to retired teachers in Newfoundland and Labrador. We will miss him very much as a dear friend and a great supporter of retired teachers in Central Division.

On behalf of Central Division, I would like to wish you all a great summer. Happy Gardening!

## **Con-Tri Division**

*Pauline Welsh*

Greetings and best wishes from Con-Tri Division. Con-Tri executive had its closing meeting for 2023 on November 23 at Skipper Ben's in Cupids. At that time, we presented RTF chairperson, Mona Rose, with a \$1,000.00 donation and we thanked her and treasurer Pauline Bishop for attending this meeting with us. Once again, congratulations from Con-Tri on the fine work that the RTF executive has accomplished in the past 4 years!

Our first executive meeting for 2024 was held at Harbour Grace on April 4. Plans are now underway for a June outing for our members. We are hoping to have things finalized by that time and Albert, our communications officer, will send out all the details as they become available.

The Eldred Warren Merit Award will be presented again this year. This award is presented to any member of Con-Tri Division who resides within the Division and has been an active and contributing member. Three nominees have been selected by the Executive for this year. Winners will be announced sometime after November 25. A selection committee will be formed (outside of the executive) to select the winner. There are no names attached to the nominees' information that is presented to the selection committee to avoid the possibility of any bias or conflict of interest.

We are hoping to hold a general meeting in the fall and have guest speakers in place to pass on pertinent information for our members. More details will follow in an email as things get organized.



Ted Murphy and Barbara Butt present a \$500 cheque to TCP Health Foundation.

All scholarships, awards and donations have been presented for 2023 by Con-Tri. Ted Murphy and Barbara Butt presented our \$500 donation to TCP Health Foundation in October. Thank you, Ted and Barbara. St. Francis Primary Choir and Amalgamated Junior High Choir were the recipients of the Con-Tri awards at the



Kiwanis Music Festival. Hailey Snow of Carbonear Collegiate and Shana Brown of Crescent Collegiate were two of the winners of our scholarships (2022-2023) and we are waiting to hear the results from Ascension Collegiate and Baccalieu Collegiate. Congratulations to all our winners! Thank you to Baccalieu Collegiate for the certificate, in appreciation of Con-Tri's contributions to its awards program. It is greatly appreciated!

The BGM will be held in Gander this year from October 2-4. We encourage all members who can attend to do so. The BGM is the Biennial General meeting of RTANL, as well as a reunion of former colleagues and the opportunity to make new acquaintances. If any member is interested in getting involved with the provincial executive, please let Sharon Penney know and she will pass along your name. Registration deadline is August 31.

Our executive does its best to send cards to our members in the case of illness or death of a loved one and to family members in the case of a deceased member. If you know of any Con-Tri member who may be ill or otherwise, please contact a member of our executive so we can pass the information along to Daphne Harnum, our card secretary. Thank you.

The time is near for elections. We ask that you please consider giving your time and talent to Con-Tri executive in the coming year. Elections will take place in the Fall. We have been looking for a President for the past few years and we are so grateful that Vice-President Don Case stepped up to the plate as acting President. We cannot expect Don to continue in both roles going forward. Vacant executive positions will be posted prior to elections so any member may consider running for a position.

Thank you to all our members for your support and continued involvement over the years. We are looking forward to another great year in 2024!

## Western Division

*Glenda Belbin*

Happy Spring! Well, I think it is Spring!!

Though it has been a different winter weather-wise here on the West Coast, our executive has been very active in meeting monthly and planning activities and events for our members.

We began our first meeting of the New Year on January



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24th by expressing disappointment that our Christmas Social had to be cancelled. Various reasons such as low numbers, timing with the annual Santa Claus Parade and the weather contributed to having to make this unfortunate decision. We proceeded to discuss a different approach for next year's event, so stay tuned!



Members of Western Division present Corner Brook High School with a \$300 donation.

After a lengthy discussion on the breakfast program donations, Corner Brook High School and Deer Lake's Xavier Junior High School were the recipients of this year's breakfast program donation. Three hundred dollars (\$300) was presented to each school on Valentine's Day.



Members of Western Division present Xavier Junior High School with a \$300 donation.

An executive breakfast meeting was held in Deer Lake on February 14th. We discussed our Spring Social with suggestions of an exercise class presentation/demonstration, followed by lunch, and/or a walk around Tipping's Pond followed by a lunch at a local church hall. At the next Executive meeting it was decided that the Spring Social will be held on May 30th with a guest speaker talking about the importance of fitness. A soup and sandwich luncheon will be served. As you are reading this update, it is my hope that our Spring Social would have occurred.

On February 20th the executive, along with several retirees, met and prepared for our bakeless bake sale mail-out. We experimented with something a little different this year. Retired teachers who had submitted their email address were sent their letter through email. Those not having an email address were sent their letter via Canada Post. We are anxiously awaiting the results to see if this new approach renders the same positive results as other years. Since this is Western's major fundraiser, we are very proud of our contribution to the foundation each year. In addition to this fundraiser, Western Division has committed to donating \$5,000 each year to the foundation as we are strong believers that the monies donated to various children's charities is paramount.

At the General Meeting on May 30th, our focus will be the BGM which is being held in Gander October 2-4, 2024. We are encouraging as many retired teachers as possible to attend and will be offering subsidizes toward travel and/or hotel accommodations.

We were saddened during the winter with the passing of several retired teachers. In some cases, a funeral or a celebration of life was held, while others are planned for a later date. Expressions of sympathy were sent from Western Division. We continue to be mindful of those retirees experiencing health issues and will continue to make visitations when and where possible!

Contact with our Regional in Stephenville is ongoing. Our Vice-President, Bernie Meiwald (who is a member-at-large on Provincial) and I will set a date to meet with the Stephenville executive after the Provincial Meetings in May. At that time the BGM will be discussed as well. We are hoping that Western Division will be well represented at the BGM.

Our executive will meet again in June for one final meeting before our summer break.

As summer approaches, I would like to wish each and every one of you a fabulous summer where you enjoy good health, stress-free days and long, breezy summer evenings!

## **Stephenville Regional**

*Theresa Dollimont*

The snow has disappeared and the calendar declares it to be spring but many April days remind us that winter is not far behind us.



Stephenville Regional members gather for the Christmas Social.

Speaking of winter, our Christmas social was a resounding success. Over eighty people were served a delicious hot luncheon by the staff and volunteers of the Caribou Curling Club. After lunch, three of our retired teachers entertained us with music and song, and there was even a visit from some mummers!



A movement therapy session in full swing.

In an effort to start 2024 on the right foot, a “movement therapy” session was organized in January. During it, we learned simple, non-stressful movements to improve fitness. About twenty people were in attendance for this hour-long session that focused on balance, flexibility and strength-building.



March saw us don our green to celebrate St Paddy’s Day at the Santa Maria club. From the names of all those wearing that colour, one was picked for a prize. There was also a door prize, as well as a prize for the person finding the lucky shamrock.

Through all our celebrations, we are not forgetting those who are no longer with us and those who are confined to home. At Christmas, we delivered gifts to nine members who were in long-term care or who were limited in their ability to leave their homes. As well, our members have participated in two honour guards in 2024, one in Stephenville and one in Lourdes.

The members of Stephenville Regional wish you all a great summer. May new experiences and adventures await!



## Tales Told By Teachers, Vol. II

(Note: Volume I is now sold out)

*Need a great gift idea (birthday, Christmas, retirement)?*

**This is it!**

**And what a bargain: a special price of \$10.00**

*(\*plus postage where applicable)*

Contains stories, poems, amusing anecdotes  
– recalled by retired teachers:

“tales out of school” to make you laugh or cry  
– nostalgia at its best!

Volumes I and II were published by the Retired Teachers’ Association of Newfoundland and Labrador:  
Volume I in 1998 and Volume II in August 2010.

**Order by phone, e-mail or post:**

Clayton Rice: Treasurer@rtanl.ca; (709) 782-8914

Sharon Penney: President@rtanl.ca; (709) 596-2365

Don White: Secretary@rtanl.ca; (709) 368-7269

**or** RTANL, 3 Kenmount Road, St. John’s, NL A1B 1W1

# Resolutions to BGM 2024

## Proposed Resolutions for BGM 2024: New Constitution Article: Article XIV

If in future any Division should, for whatever reason, become defunct (cease to exist):

- (a) The individual members of said Division shall be given the choice of (a) becoming a member of a near-by Division OR (b) becoming a member of a Division of her/his choice.
- (b) All monies held in an account of said defunct Division shall be deposited to the account of Provincial Executive.

## By-Law Change:

BE IT RESOLVED that the current By-Law Article I: Quorum be amended:

### CURRENT:

That at the Biennial General Meeting and at Special Meetings (either in person or virtually) a majority of the Provincial Executive plus twenty-five (25) Active Members who attend, having been given at least thirty (30) days notice, shall constitute a quorum.

### PROPOSED:

A. That at the Biennial General Meeting and at Special Meetings (either in person or virtually) a majority of

the Provincial Executive plus twenty-five (25) Active Members, having been given at least thirty (30) days notice, shall constitute a quorum.

- B. That the deadline for Registration for any BGM shall be the end of August of the BGM year. This will allow for cancellation of the BGM should a Quorum not be met.
- C. Following a cancellation of a BGM, a second call for a BGM with at least thirty (30) days notice shall be given by a posting on our website, a mailing to Active Members who have requested a hard copy of the Newsletter AND an email posting to Active Members who have provided an updated email address. A quorum shall then constitute the number of Active Members present at such second meeting.

(Note C is necessary should numbers at the second call fail to reach numbers in A).

## Addition to By-Laws:

The By-Laws Article II E Voting shall have number 5 added as follows:

- 5. Voting at all meetings shall be by registered, Active Members who are in attendance.

## Nominating Committee for RTANL Elections in October 2024

RTANL active members present at the Association's BGM will elect the Provincial Executive for 2024-26. Members are encouraged to offer themselves for office or to nominate members for any position on the Provincial Executive. A Nominating Committee (as listed below) has been set up to receive nominations prior to the BGM, but nominations may also come from the floor at the BGM. Elected positions on Provincial Executive are President, Vice-President, Secretary, Treasurer, and four



Members-at-Large. Please direct all questions and any notices of intention to seek election to the Nominating Committee: Paula Smith (P.O. Box 966, Bonavista, NL, A0C 1B0, (709-468-4787, paulamanuelsmith@gmail.com), OR Nominating Committee member: Ethel Park (709-632-6672, ethel.park@outlook.com), OR Barbara Duffett (709-468-4880, blduffett@eastlink.ca)

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# RTANL 18th Biennial General Meeting

## Tentative Agenda

### DAY ONE: WEDNESDAY, OCTOBER 2:

1. Registration: 3:00 pm – 5:00 pm
2. Dinner: On your own
3. Tour: Bus leaves at 6:30 pm for tour of Gander airport and returns to hotel at 8:00 pm
4. Meet and Greet – Wine and cheese, etc. 8:30 pm. Refreshments/Finger foods

### DAY TWO: THURSDAY, OCTOBER 3:

#### First Business Session – 9:00 am

1. Call to Order/Welcome: President Sharon Penney (Chairperson)
2. Land Acknowledgement
3. Invocation
4. Introduction of Provincial Executive
5. Greetings (Provincial Government, Town of Gander, NLTA) – Gifts – Speakers – TTBT
6. Honor Roll/Prayer/Moment of Silence – Choose readers at our October Meeting
7. Review/Amend/Adopt Agenda for BGM 2024
8. Review/Amend/Adopt Minutes of BGM 2022  
a) Adoption/Correction: b) Business Arising
9. BGM Resolutions
10. President's Report – President Sharon Penney
11. Treasurer's Financial Report – Clayton Rice
12. Noon: Lunch: (Guests included)

13. Retired Teachers' Foundation Segment – Chairperson Mona Rose – 1:30 pm – 2:00 pm
14. Guest Speaker – (Sharon will try for a speaker from Group Insurance – Update)

#### BGM Business Continues (Chaired by Parliamentarian)

15. Report from Nominating Committee – Candidates speak – maximum 2 minutes
  16. Election of Provincial Executive for 2024-2026 – (prize draws)
  17. Election Results:
- #### Business Continues (if time permits until 5:00 pm)
18. Banquet: 7:00 pm – 9:00 pm (Menu: Garden Salad, Stuffed Chicken Breast, Dessert)  
Guest Speaker – Old Schools Program
  19. Presentation of Biennial Award – Committee Presentation to Clayton
  20. Entertainment: (Gary Knapman – Music/Dance)

### DAY THREE: FRIDAY, OCTOBER 4:

#### Third Business Session – 9:00 am

1. Other Business
2. Prize Draws
3. Closing

**Check website [www.nlta.ca/rtanl](http://www.nlta.ca/rtanl) over the summer for updates**



## Division Presidents

### Avalon East Division:

**Mary D. Purchase**

11 Markland Street, St. John's, NL A1E 4A8

(709) 364-9287

marypurchase@nf.sympatico.ca

### Bonavista Division:

**Beverly Fisher**

P.O. Box 503, Bonavista, NL A0C 1B0

(709) 468-2827

Executive2@rtanl.ca

### Burin Division:

**Donna Mary Walsh**

P.O. Box 1100, Marystown, NL A0E 2M0

(709) 279-1931 or (709) 277-5527

dmbwalsh@gmail.com

### Central Division:

**Thomas Kendell**

75 Southcott Dr, Grand Falls-Windsor, NL A2A 2P2

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tkendell@nf.sympatico.ca

### Coast of Bays Division:

**Margaret Power**

P.O. Box 502, 2 Victoria Street

St. Alban's, NL A0H 2E0

(709) 538-7826

power.margaret@yahoo.ca

### Con-Tri Division:

**Don Case (Vice-President)**

P.O. Box 28, Salmon Cove, NL A0A 3S0

(709) 596-5428

cased1942@gmail.com

### Tri-Bay Division:

**Lisa C. Chaffey**

P.O. Box 221, Musgravetown, NL A0C 1Z0

(709) 427-0791

chaffeylisac09@gmail.com

### Western Division:

**Glenda Belbin**

7 MacGregor Place, Corner Brook, NL A2H 7B7

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## Regional Contacts

### Plaisance:

**Carmelita Traverse**

carne\_traverse@yahoo.ca

### Stephenville:

**Theresa Dollimont**

(709) 643-2740

tdollimo@hotmail.com

### Labrador West (*Vacant*)

## VISITATION

All Divisions have Sick-Visiting Committees. Please notify your Division as soon as you hear that any member is ailing at home or in the hospital, so that visitations can be arranged. Members from other Divisions sent to hospital in St. John's will be visited by Avalon East members, if requested by those Divisions. Early notification is essential. Contact person in St. John's: Clayton Rice at 709-782-8914, Treasurer@rtanl.ca.

## REMINDER re DECEASED MEMBERS

Please notify your Division President (who will then notify Don White, Provincial Secretary) if you hear that any Member in your area has passed away. All Divisions make an annual donation to the Retired Teachers' Foundation in memory of their deceased members. Also, your Provincial Executive extends sympathy to their families and friends through our In Memoriam column, and honours their memory as we read their names from the Honour Roll during our Biennial Reunions. We need your help to make sure that every name is included in the In Memoriam column and on the Honour Roll.

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# Group Insurance Managers' Report

by Sharon Penney, RTANL Representative

Since our last newsletter there have been three Group Insurance Meetings. It became clear at these meetings that our health insurance costs are skyrocketing. The latest evaluation shows that our health plan is spending more on benefits than we are realizing in fees. The same holds true for our dental plan.

While all areas of health insurance coverage are experiencing inflationary pressures, prescription drug costs pose the greatest challenge to the NLTA health plan. Prescription drugs represent approximately 75% of the program's total claims and the NLTA plan is subject to considerable cost increases as more popular and more expensive therapies continue to emerge. These factors are very concerning for the Group Insurance Managers. Multiple measures to keep the plan accessible and affordable are being examined.

We have received two member concerns since our last newsletter. The first involved MEDOC Travel Insurance. Our member reported that he was unable to cancel his insurance despite not having travelled. In response to our inquiry, Johnson's explained that MEDOC Insurance is not part of the NLTA plan. MEDOC is a separate insurance offered to our members through Johnson. There are specified enrolment and cancellation dates and members must cancel their policy by the stated date, or they will have to wait until their next renewal. If members have further questions, please reach out to Johnson Insurance directly.

The second concern involved retired teachers. The question was if belairdirect would continue to withdraw car and house insurance automatically from pension payroll, as has been the practice through Johnson. Johnson Home and Auto Insurance has rebranded to belairdirect. Members who have home or auto insurance through Johnson have been notified of this change and will be contacted directly to provide payment options

at renewal time. Payroll deductions will no longer be available for home and auto policies at members' renewal. Group Insurance benefits (not home and auto) will continue through payroll deductions. For further information see the NLTA January/February 2024 Bulletin pages 10-11. (See Article below).

This coincidentally, will be my last report from Group Insurance. My seven-year term ends on July 31, 2024. I will be replaced on the Group Insurance Managers Committee by another retired teacher.

## How the NLTA Group Insurance Plan Works

*(Article by John Veitch, reprinted by permission from NLTA Bulletin January/February 2024)*

Belonging to a group insurance plan is a significant benefit for NLTA members and their families. Premiums and coverage are generally favourable compared to individual plans because risk is distributed across a large group of policyholders. Significantly, new members are entitled to enrol without proof of medical insurability. The NLTA plan allows for individual and family coverage and includes both active and retired members.

The purpose of this article is to provide a brief overview of the basic structure of the NLTA Group Insurance Plan.

## Who owns the NLTA Group Insurance Plan?

The NLTA Group Insurance Plan is owned by the Newfoundland and Labrador Teachers' Association. Members, both active and retired, are the policyholders of the program. Neither government nor Johnson own any part of the NLTA Group Insurance Plan. As a consequence, neither of these parties can alter benefits or coverage in the NLTA plan.

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## NOTICE FOR RETIRED TEACHERS re: GROUP INSURANCE

All information re the NLTA Group Insurance Program is sent directly to members electronically, as well as placed on the Group Insurance website (<https://groupinsurance.nlta.ca>) for access. Any changes to the insurance program will also be provided to the RTANL for inclusion in their Newsletter. If you have not already provided your email address to the NLTA, please do so as soon as possible at [mail@nlta.ca](mailto:mail@nlta.ca) or Tel: 709-726-3223 or 1-800-563-3599 (toll-free in province).

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## **What is the role of Group Insurance Managers?**

The NLTA Group Insurance Plan is operated by a Board of Teacher Managers, appointed by and answerable to the Provincial Executive of the Association. The Board consists of seven members of the Association, appointed on an annual basis for a maximum seven-year term. Two managers are Provincial Executive members, one is an RTANL member, and the remaining members are selected by regional representation. Provincial Executive appoints the managers and designates the Chair.

The Managers are essentially a Board of Directors who manage the Group Insurance Plan. Managers have the mandate and responsibility for overseeing the operation of all aspects of the Group Insurance Plan, including changes to premiums and/or benefits. They have an important role with significant fiduciary responsibilities and receive specialized training to ensure they can fulfill their role appropriately on behalf of plan members.

When the Group Insurance Committee needs a new manager, the Association solicits applications from Plan members.

## **What is the role of Johnson?**

Johnson is not our underwriter. Rather, Johnson is hired under contract by the Group Insurance Managers to conduct the business transactions of the NLTA plan, including payment of claims and collection of premiums.

Johnson serves as both the consultant and the administrator of the NLTA plan. The Managers make all final decisions on Plan benefits and premiums but rely on Johnson staff to provide expertise on the various insurance policies.

## **Who Insures Our Members?**

Various underwriters provide coverage to NLTA members.

Currently, Manulife Financial is the underwriter for Life, Long Term Disability, and Health and Dental policies. Beneva (formerly SSQ) is the provider of Critical Illness and Accidental Death and Dismemberment Policies. Our Travel policy, known as MEDOC, is underwritten by Royal Sun Alliance.

The performance of the underwriters is under regular evaluation, with a comprehensive market study completed every five years. This involves an in-depth review of all coverages and NLTA solicits bids for

business from various companies. The underwriters are chosen based on the coverage, cost and service levels they can provide for members.

## **What is changing with Johnson joining belairdirect?**

Johnson home and auto insurance has rebranded to belairdirect, a large Canadian insurance provider. Members who have home or auto insurance through Johnson have been notified of this change and will be contacted directly to provide payment options at renewal time. Payroll deductions will no longer be available for home and auto policies at members' renewal.

There is no change to any of the NLTA Group Insurance Plan policies. The rebranding of the Group Benefits and Travel divisions will happen in the future and members will be advised when such branding is to be implemented. Members will continue to have payroll deductions for all of the policies managed under the NLTA Group Insurance Plan, including after rebranding to belairdirect occurs.

## **Welcome to All New Retirees**

We extend a warm welcome to all new members of our Association and encourage you to get involved.

You'll find participating in Division activities is an enjoyable way to begin your retirement, especially since so many of your friends are already members.

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# Coalition/Political Action Report

by Albert Legge

Our first Coalition Meeting of 2024 took place via Zoom on January 16, 2024, with nine members in attendance. One item highlighted during the meeting was a public survey regarding Personal Care and Long-Term Care Homes Review, which is due the end of January 2024. Reports were given on the Structural Review of Statutory Offices of the House of Assembly, Final Report. The office is to remain the same. The Canadian Dental Care Plan was implemented on December 18. The Coalition will be monitoring the progress of this plan. Meetings have been proposed for Seniors' Minister Seamus O'Regan and MP Churence Rogers, as well as Provincial Minister, Paul Pike and other ministers and MPs.

Another meeting was held on February 5, 2024, again via Zoom, with ten members and representatives from the Department of Children Seniors and Social Development, Renee Ryan and Henry Kielley. The purpose of the meeting was to get an update on the Seniors' Poverty Reduction Plan, which has now been renamed the "Social and Economic Well Being Plan" (SEWB). After hearing all of the concerns of our members, Renee Ryan and Henry Kielley advised us that there are various initiatives to be released soon to address the seniors' Social and Economic Well Being (Poverty Reduction), but no firm time line was given. They agreed to take our committee's concerns back to government for consideration and that many of the issues will be addressed by their plan when it is finally implemented.

On March 13, 2024, a meeting was arranged on short notice with MP Seamus O'Regan (Minister for Seniors) and MP Joanne Thompson (Chair, National Seniors Caucus). The issues raised were the National Seniors Strategy, Canada Dental Care Plan, National Universal Pharmacare: Bill C-64, Safe Long Term Care Act & National Long Term Care Standards and Ageism/Older Workers Strategy. Another issue was raised regarding Federal Government urging Canadian pension plans to invest more in Canada and the implications this would have for Defined Benefit Pension Plans. Several other issues were on the agenda, but time did not allow for further discussion. It was felt that the meeting was a great opportunity to have our concerns addressed.

On March 19, 2024, a regular meeting was held via Zoom with eight members participating. Wayne Noseworthy, President of NLPSPA, gave a short introduction and agreed to sit in on the session to keep abreast of current Coalition issues. The Coalition membership was reviewed and updated with a focus on adding some new members from some inactive members/groups. Sharron Callahan agreed to reach out to these dormant groups with the idea of expanding our membership through inclusion. It was felt in the meeting with Federal MPs O'Regan and Thompson that both members were receptive to the topics presented and agreed on their importance to the people of the province. It was noted that, as yet there was no announcement on a Provincial Poverty Reduction Strategy for Seniors. It was decided to hold another meeting on April 22, 2024, after the provincial and federal budgets were presented, and then decide after that to pursue future meetings with the provincial and federal representatives.

On April 22, 2024, a regular meeting was convened via Zoom with seven members participating. After accepting the minutes of past meetings, Sharron Callahan updated the progress of adding new member organizations to the coalition and reconnecting with the inactive ones. Several updates are still pending and one completely new group is interested in joining. Updates will follow. As well, representatives of member organizations were again reminded to submit updated profiles. All the information collected will be added to the website.

As a follow-up on the SEWB Plan (Social and Economic Well-Being, formerly Poverty Reduction Plan), there is still no change in the status of this plan, but we were advised by Child, Seniors, and Social Development officials that the plan should be ready soon.

On the recent Federal & Provincial budgets, all agreed that both budgets were election budgets and appear to be a summary of a five-year plan for both levels of government. There are no specifics of programs or initiatives to be implemented right away. There were few incentives for seniors. All the references in the budgets referring to seniors were vague and not time sensitive.

Mike Siscoe raised a concern about the generational divide that is evident in the Federal Budget. The focus



is on the younger generation and there are no incentives to address the concerns raised by seniors. Marilyn Best raised concern with the statement by the Deputy Prime Minister concerning the issue of OAS and CPP being paid out to seniors. The fact that seniors have made their contribution to the economy during their lifetime seemed to be overlooked.

There was a consensus, that federally, there is an emphasis on programs and services to help younger persons get started in life, giving further credibility that ageism is still alive and well. Marilyn Best made the point that there should be an air of inclusion. not exclusion, which is overlooking and ignoring that seniors have the same issues and concerns that are being addressed for the younger citizens. Jon Soper noted the possibility of an increase in the death benefits of CPP, but again it will apply only to a certain sector of the population.

With recent provincial concerns around Nurse Practitioners in Private Practice and their inability to direct-bill for their services, as well the Provincial Government yet to enact the Safe Long Term Care Act, it was felt that a meeting with Ministers Tom Osbourne and Paul Pike would be an immediate necessity to have those and other issues addressed. Further meetings with Federal MP's, should be scheduled before summer, especially since Minister O'Regan indicated a willingness to meet again. Albert Legge suggested that we check out the possibility of the Coalition joining the UN's Promotion of a Convention to Stop Elder Abuse and Ageism. This is certainly, a cause close to the hearts of all of us seniors. This also is a topic that we can promote to Seamus O'Regan. The next coalition meeting is set for May 27, 2024, at 9:00 a.m. via Zoom.



## Teachers' Pension Plan Designation of Beneficiary

Under the former Act, a plan member could only name a beneficiary if they did not have a Principal Beneficiary, a dependent child or another dependent and then only if the named beneficiary was dependent upon the member for financial support. Upon the death of a member with no principal beneficiary, any death benefits would be paid to the plan member's estate, with no option for the benefit to be paid to a named beneficiary. This could potentially have negative financial implications for the member as the member's estate is subject to tax and accountable to creditors. Payments to a designated beneficiary would mitigate these considerations.

Section 7 of the Plan Text now provides that a plan member may designate a beneficiary to receive a benefit payment. A separate communication was mailed to all plan members outlining all necessary actions to be taken in order to designate a beneficiary.

**This is a reminder to all members to visit the Teachers' Pension Plan Corporation (TPPC) website ([www.tppcnl.ca](http://www.tppcnl.ca))**

to download the Designation of Beneficiary Form, complete and forward it to:

**Teachers' Pension Plan Corporation**, Newfoundland and Labrador

130 Kelsey Drive, Suite 101, St. John's, NL, Canada, A1B 0T2

Tel: (709) 793-8772 OR 1-833-345-8772

Email: [memberservices@tppcnl.ca](mailto:memberservices@tppcnl.ca)



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# Report from the ACER-CART AGM

by Sharon Penney

Most of the reports about ACER/CART during the past four years have been a basic recounting of events surrounding the Annual General Meeting. This report is anything other than that!

In September we were informed of Ontario's decision to withdraw from ACER/CART. This change necessitated changes in the corporate structure at the national level. After a series of Zoom meetings, during the fall and winter, and an in-person meeting in Toronto in the winter, it was decided that we would meet with Directors, Alternates, Executive Directors and Presidents during a Zoom meeting on February 1, 2024. At that meeting the ACER/CART Executive would recommend the following:

- 1) The executive would increase to seven (7) members. President, Vice President, Past President, two (2) Representatives from the Eastern Division and two (2) Representatives from the Western Division. Ottawa serves as the dividing line.
- 2) It was decided that all Executive Members would sit on the Political Advocacy Committee.
- 3) In addition, AGMs would become BGMs and in the off years, the East and West Divisions would hold Regional Conferences.
- 4) In order for these changes to be approved, a special AGM would be held the day before the regular AGM with a shortened agenda to approve the changes.
- 5) A regular AGM would be held in Ottawa on June 6-7, 2024.

At that time, it was decided that the Executive of ACER-CART would become part of the Political Advocacy Committee.

A second Directors Meeting was held on April 10, 2024.

Clarification was provided on some items discussed at the February 1, 2024, Directors Meeting.

- -The Executive agreed to have the two-year terms of office renewable for consecutive terms.
- -The Executive reacted positively to member associations working with like-minded organizations at the provincial/regional level if there was a good fit and alignment between them.
- - The Executive approved the 2024-2025 Priorities to be submitted to the AGM

- - The Executive approved the Legislation Committee report and the agenda for the June 6-7, 2024, AGM.
- There was lively discussion on the lack of information and conflicting information in the Canadian Dental Care Plan. There have been some exceptions made but that does not cover all members who might have opted out of their dental insurance plan. Of concern is the many elderly retired members who opted out of their dental insurance plan due to affordability. Some consideration was given as if this could be grounds for discrimination whereby members had the insurance plan available to them at one time, but they could not afford the premiums. There were concerns raised about dentists refusing to participate in the program and Alberta and Quebec opting out of the plan entirely. ACER-CART will be writing a letter to the three (3) political parties asking the government to change the rules around the dental plan that are causing unfortunate confusion and consequences for many retirees with low incomes.

Member associations are asked to have their SWOT analysis completed by the end of May, as the Executive will begin reviewing the information at the June 6, 2024, Executive meeting in Ottawa. They were further requested for members to have their registration no later than April 20 and to their reports no later than May 15.

## HEALTH COMMITTEE:

Health Committee met four (4) times this year. We met by Zoom on November 3, December 9, February 26, and April 22, The committee is composed of two members from the East ,Sharon Penney (Chair, RTANL), Bill Berryman (President ACER/CART, NSRTO) they are joined from the West by Helen Soukieuvooff (SAT), Peggy Prendergast (RTAM) and Dolaine Kosh (ARTA)

Review of the priorities list for 2022-2024 did not reveal that any changes were necessary due to the changes within ACER-CART.

## Terms of Reference

ACER-CART seeks to promote the optimal health of retired teachers and seniors. The Health Services Committee shall:

- a) provide members with links to reliable information on personal health and well-being;

- 
- b) advocate for health goals identified in ACER-CART's strategic plans and Member resolutions; and
  - c) prepare for the Executive proposals, position papers and appropriate recommendations related to health concerns.

The mandate of the committee was reviewed. As part of fulfilling that mandate, it was decided that some of the articles being received from the Canadian Health Coalition and the Canadian Labour Congress, which directly relate to the work of the Health Committee, would be forwarded to the Communications Committee for inclusion on the website.

The priority for 2023 was to advocate for a National Pharmacare Care Plan. After a considerable amount of discussion a letter was composed by the committee and forwarded to ACER-CART Executive for approval, then on to the Political Advocacy Committee for action, and then to the Communications Committee for dissemination on our website. The New Mode letter, which was distributed to our membership, is an online resource that can be sent to your local MP and other policy makers. This letter is available on our website and we encourage all to go online and fill it out. It is a simple process that requires you to put in your name and address. We were pleased to see the Supply and Confidence Agreement resulted in a fledgling National Pharmacare Program. The coverage of contraceptive and diabetic medications is viewed as a good starting place. It is important to note that plan is being promoted as a "single payer system"

There was an extensive discussion of "creeping privatization" into the healthcare landscape. Privatization continues to be an area of great concern and seems to be encroaching on the public health plan in increasing disciplines. Members were aware of privatization initiatives in their provinces. Martin Higgs, Past President, wrote the Canadian Medical Association, expressing our dismay with this evolving trend. It is disheartening to realize that the Canadian Medical Association has not spoken out against this practice. This issue will be forward to the PAC to discuss how we might want to follow up with the Canadian Medical Association. Unfortunately, there has not been any response from the Canadian Medical Association regarding our concerns. It seems that the CMA is promoting a public/private system rather than a fully public plan. Of the ten (10) items they presented at a recent conference, seven (7) referenced a combination of private and public health involvement. Private clinics for profit are a contravention of the Canada Health Act.

We investigated the Dental Plan that is listed on the Service Canada Website. We are pleased to report that in addition to the provision for children under the age of twelve (12), it now includes seniors in the 70 plus age group. It is the expectation that the age requirement will decrease as the program becomes functional. There are limitations around the eligibility for the program. There is an income test, and an existing coverage test. You are considered to have access to dental insurance even if you chose to opt out of your plan and are therefore not eligible to join the Canadian Dental Care Plan. There are some exemptions but they will be determined on an individual need basis. There is a concern that not all dentists are opting into the plan. This new government plan in some cases provides less coverage than some private dental plans

ACER-CART President Bill Berryman reached out to the National Pensioners' Federation and the Canadian Health Coalition with an offer to work collaboratively with them. These two organizations are closely aligned with our efforts. Our plan is to continue to keep in contact with them and work to our mutual advantage.

We reaffirmed a commitment to ensuring that Ageing in Place becomes a reality, and first form of care. There is a realization that Ageing in Place comes with a lot of associated costs. In anticipation of this we have requested the members of the East Coast Retired Teachers' Organizations (ECRTO) canvas their provincial governments to ascertain if there is a formal Ageing in Place document prepared by their provincial government. From this, a list of nine priorities was developed and forwarded to the Health Services Committee. Next steps include determining what policies and documentation is available in the other provinces and territories.

We look forward to another busy and successful year of committee work in 2024-2025.

#### **EAST COAST RETIRED TEACHERS' ORGANIZATION:**

It has been my pleasure to Chair this Committee. It has been an exceptional year, yet we have been very productive.

Our committee met three times, each time by Zoom which was hosted by NSRTO (Nova Scotia Retired Teachers' Organization) and facilitated by Alyson Hillier. On meetings were held on September 19, January 16 and April 9.

At our meetings, all five provinces in the Eastern Division were represented.

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During the course of the year, some of our representatives were replaced. Martin Higgs left the committee after Ontario officially withdrew from the organization. Linda Leblanc was replaced by Francoise Beaulieu, Kathleen Malicus was replaced by Jan Langelier and Rod Campbell will replace Noreen Bonnell at the next AGM.

Our current representatives are Alyson Hillier, and Ambrose White of Nova Scotia. New Brunswick is represented by Noreen Bonnell, Luc Handfield, Francoise Beaulieu and Bob Fitzpatrick. Prince Edward Island is represented by Phyllis Horne and Lise Morin. Quebec is represented by Katherine Snow and Jan Langelier. Newfoundland and Labrador will be represented by Sharon Penney. The ACER-CART Executive will be represented by Bill Berryman. Roger Regimbal attends in his capacity of Executive Director.

Each of our meetings featured a time for our member organizations to share their experiences both good and bad.

The following were identified as challenges and opportunities individual organizations are embracing:

### **OPPORTUNITIES**

- Meeting structures are changing so that large group member engagement tends to be predominantly social events with the business of the association taking up a small portion of the event. More and more organizations are leaving the day to day running of the organization to an elected executive.
- Newsletters are published 2-3 times per year. Electronic means are increasingly becoming the main mode of communication within organizations. Facebook pages are being introduced by some groups. Website security and design are being evaluated.
- Fostering and maintaining relationships with the Teacher Organizations in their home Province.
- Meeting with Provincial and Federal Government Officials to promote our concerns.
- Some organizations have members of the Pension's Committee.
- Most RTO's reported an increase in pensions, although none were a great increase.
- We continue to make contact with newly retired and retiring teachers through Retirement Seminars
- Retired teachers are being actively sought to act as substitutes

- Many offer monies or grants to local branches (divisions) to assist with planned events
- All continue to advocate for their members.
- Some member organizations have initiated awards to recognize outstanding service to the community or the organization

### **CHALLENGES**

- Not all Member organizations have realized a pension increase and inflation is eroding any increases.
- Membership recruitment remains an issue.
- Johnson's insurance moving towards online access is causing havoc for some members who have little connectivity or incomplete knowledge of using a computer to access services.
- Membership fees are often inadequate and some member organizations see the need for an increase.
- Hacking and data breaches have affected teachers and retired teachers.

The East Coast Retired Teachers' Organization (ECRTO) investigated policies on ageing in place in the Atlantic in the eastern area provinces. They developed a list of nine criteria that they would see as being important in the development of an ageing in place policy. This list of recommendations will be shared with the health services committee

ECRTO remains committed to ACER-CART despite the withdrawal of Ontario. Each Provincial Retired Teachers' Association expressed a strong commitment to the ideals, goals and mission of ACER-CART, and support the executive in their decision to ensure that ACER-CART continues to be active and relevant.

I would be remiss if I did not take this opportunity to thank Alyson Hillier for arranging all our Zoom meetings, and acting as host each time. Despite some turnover during the year, our committee has remained committed. I thank each one for their continued work to better the lives of our retired teachers.

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# Things to Remember as We Age

by Beverly Fisher

I recently read “Things to Remember as We Age” in the newsletter published by the Nova Scotia Retired Teachers’ Organization, and a lot of the points struck a chord with me. I thought that the article was worth sharing. I’m sure that we can all take something from the advice given by the anonymous author of this passage. They say:

1. Keep a healthy life, without great physical effort. Do moderate exercise (like walking every day), eat well, and get your sleep. It’s easy to become sick, and it gets harder to remain healthy. That is why you need to keep yourself in good shape and be aware of your medical and physical needs. Keep in touch with your doctor, do tests even when you’re feeling well. Stay informed.
2. Regardless of age, always keep love alive. Love your partner, love life, love your family, love your neighbour and love yourself. A person is not old as long as they have intelligence and affection.
3. Be proud, both inside and out. Don’t stop going to your hair salon or barber, do your nails, go to the dentist, keep your perfumes and creams well stocked. When you are well-maintained on the outside it seeps in, making you feel proud and strong.
4. Always stay up-to-date. Read newspapers, watch the news. Go online and read what people are saying. Make sure you have an active email account and try to use social networks. You’ll be surprised what old friends you’ll meet. Keeping in touch with what is going on and with the people you know is important at any age.
5. Respect the younger generation and their opinions. They may not have the same ideals as you, but they are the future, and will take the world in their direction. Give advice, not criticism, and try to remind them that yesterday’s wisdom still applies today.
6. Don’t abandon your hobbies. If you don’t have any, take up new ones. You can travel, hike, cook, read, or dance. You can adopt a pet, grow a garden, play cards, work on jigsaw puzzles or crosswords. You can volunteer. Find something you like and spend time having fun with it.
7. Even if you don’t feel like it, try to accept invitations. Get out of the house, meet people you haven’t seen in a while, experience something new. It’s important to leave the house from time to time. Get out there!
8. If you’ve been offended by someone, forgive them. If you’ve offended someone, apologize. Don’t drag around resentment with you, it only serves to make you sad and bitter. It doesn’t matter who was right. Someone once said, “Holding a grudge is like taking poison and expecting the other person to die”. Don’t take that poison; forgive, forget, and move on with your life.
9. If you have a strong belief, savour it; don’t waste your time trying to convince others. They will make their own choices no matter what you tell them, and it will only bring you frustration. Live your faith and set an example.
10. Laugh. Laugh a lot. Laugh at everything. Find humour in your situation; laugh at yourself. Remember, you are one of the lucky ones. You have managed to have a long life. Many never get to this age, never get to experience a full life. Now is the time to be at rest, at peace, and as happy as you can be!

-Anonymous

## SeniorsNL

Have a question? Need to connect with a resource or service? Want information on a seniors’ issue? Contact our information Line: 709-737-2333 or (Toll Free): 1-800-563-5599.

Our address is: Babb Manor (Saint Luke’s Home Complex), 24 Road Deluxe, St. John’s, NL.

Web Site: [www.seniorsnl.ca](http://www.seniorsnl.ca) Email: [info@seniorsnl.ca](mailto:info@seniorsnl.ca)

## Have you joined ACER-CART's letter-writing campaign in support of National Pharmacare?

A National Pharmacare Program has repeatedly been an ACER-CART priority since 2016. One in ten Canadians cannot afford their prescriptions, and this is especially true for Seniors on a fixed income.

The introduction of Bill C-64: An Act of Respecting Pharmacare on February 29, 2024, brought a glimmer of hope. The Bill is based on the five principles in the Canada Health Act—public administration, comprehensiveness, universality, portability, and accessibility, plus it follows the recommendation from The Implementation of National Pharmacare as presented by Dr. Eric Hoskin's Advisory Council.

The Act sets out to guide efforts to improve the accessibility and affordability of prescription drugs and related products for all Canadians.

Bill C-64 currently provides first dollar coverage of contraception and diabetes products but also proposes that in the future, additional medications will be similarly covered. This legislation provides the groundwork for the development of a national formulary of essential prescription drugs and the development of a national bulk purchasing strategy. A sincere thank you to those who have participated in the ACER-CART "Share your Voice" campaign. But in the words of ACER-CART president Bill Berryman, "Now is not the time to be complacent!" Members are encouraged to continue voicing their concerns. The letter-writing tool New Mode allows us to submit more than once.

-Prepared by the ACER-CART Executive

## IMPORTANT NOTICE

**If you know of RTANL Members who are NOT receiving RTANL Newsletters, please remind them that if they: (a) have not given us an updated email or (b) have not requested a hard copy, they are no longer on our Communication List.**

## ADDRESSES • ADDRESSES • ADDRESSES

If you have a change of mailing address or email address or know of a retired colleague not receiving correspondence from the RTANL, please advise your Division President, **and** RTANL Vice-President c/o 3 Kenmount Road, St. John's, NL, A1B 1W1 or **VicePresident@rtanl.ca**

We would really like to keep our mailing list up to date so that members are informed. When sending a change of address, **please also include your previous address.** Your cooperation in this matter would be much appreciated.

## MEMBERSHIP CARD BENEFITS

All members are reminded to shop around for best prices. Pharmacies charge varying dispensing fees. If you live in an area where more than one pharmacy operates, it might be worth your while to check such fees. It is impossible for the editors of this Newsletter to publish details for all areas of the province so members, be vigilant. It may be of benefit to show your RTANL Membership Card to avail of discounts.



ASSOCIATION CANADIENNE DES ENSEIGNANTES ET DES ENSEIGNANTS RETRAITÉS  
CANADIAN ASSOCIATION OF RETIRED TEACHERS



# In Memoriam

We mourn the passing of the following retired teachers  
and extend sincere sympathy to their families and friends:

<i>Calvin Archibald Barrett (Carbonear)</i>	<i>Eileen Follett (Mount Pearl)</i>	<i>Michael O'Driscoll (Bay Roberts)</i>
<i>Pearl Julia Batten (St. John's)</i>	<i>Cynthia Gill (CBS)</i>	<i>James O'Gorman (Lourdes)</i>
<i>Donald Bennett (Grand Falls-Windsor)</i>	<i>Stella Marie Gosse (Middle Arm)</i>	<i>Sr. Barbara Phelan (St. John's)</i>
<i>Blandford Billard (Isle aux Morte)</i>	<i>Job Halfyard (St. John's)</i>	<i>Bruce Pilgrim (Main Brook)</i>
<i>Margaret Blyde (St John's)</i>	<i>Sr. Helen Harding (St. John's)</i>	<i>Alphonsus Power (Corner Brook)</i>
<i>Steadman Bowers (Paradise)</i>	<i>Charlie Harkins (South Carolina, USA)</i>	<i>Maxwell Rowsell ((Point Leamington)</i>
<i>Robert Bradbury (Mount Pearl)</i>	<i>Bernice Hibbs (St. John's)</i>	<i>Harold G. Rupesinghe (Mount Pearl)</i>
<i>Marcia Brett (Clarke's Beach)</i>	<i>Jacob Hunt (Hare Bay)</i>	<i>Clyde Ryan (Come By Chance)</i>
<i>Elizabeth Bruce (Stephenville)</i>	<i>Joan Hunt (Irish Town-Summerside)</i>	<i>Frederick Samson (Botwood)</i>
<i>Ethel Burt (St. Alban's)</i>	<i>Sr. Agnes Hutchings (St. John's)</i>	<i>Charlene Sheppard (Mount Pearl)</i>
<i>Dennis Byrd (St. John's)</i>	<i>Sr. Madeline Kehoe (St. John's)</i>	<i>Hubert Slade (Botwood)</i>
<i>Anne J. Carew (Mount Pearl)</i>	<i>Melvin Kelley (Port Rexton)</i>	<i>Robert Smart (St. John's)</i>
<i>Minnie Coles (Sandy Cove)</i>	<i>Agnes Kenney (St. John's)</i>	<i>Douglas Spracklin (St. John's)</i>
<i>George Compton (St. John's)</i>	<i>John Kent (Bell Island)</i>	<i>Rita St. Croix (St. John's)</i>
<i>Zita Curran (St. John's)</i>	<i>Shirley King (Corner Brook)</i>	<i>Kay Sudom (St. John's)</i>
<i>Elmer Davis (Carbonear)</i>	<i>Kevin Lewis (St. John's)</i>	<i>Michael Sutton (St. John's)</i>
<i>Joseph Dobbin (St. Joseph's)</i>	<i>Noreen Lewis (St. John's)</i>	<i>Marina Tilley (Clarenville)</i>
<i>James Dobson (Grand Falls-Windsor)</i>	<i>Kathleen MacDonald (Torbay)</i>	<i>David Trainor (Spanard's Bay)</i>
<i>Clement Drover (Upper Island Cove)</i>	<i>Sr. Carmelita MacNeil (St. John's)</i>	<i>Violet Tulk (St. John's)</i>
<i>Paul Duggan (CBS)</i>	<i>Geraldine Maher (Freshwater)</i>	<i>Maureen Van de Hulst (St. John's)</i>
<i>Gladys M. Edwards (Grand Falls-Windsor)</i>	<i>Winnifred Marshall (Stephenville)</i>	<i>Pearl Warren (Grand Falls-Windsor)</i>
<i>Martin Farrell (Mount Pearl)</i>	<i>Sister Angela McGrath (St. John's)</i>	<i>Elizabeth Wells (St. John's)</i>
<i>Muriel Felt (St. John's)</i>	<i>Augustus Mercer (Shearstown)</i>	<i>Joette Wells (Centreville)</i>
<i>Dennis Fewer (Grand Falls-Windsor)</i>	<i>Thomas Mills (St. John's)</i>	<i>Rosetta Whalen ( Hillview)</i>
<i>Gerard A. Fitzgerald (CBS)</i>	<i>Bernetta Mooney (St. John's)</i>	<i>June Whitten (Pasadena)</i>
<i>Margaret Foley (Grand Falls-Windsor)</i>	<i>John Murphy (Benoit's Cove)</i>	<i>Donald Wight (Truro, NS)</i>

## May They Rest In Peace

Retired Teachers' Association of Newfoundland and Labrador  
**18th BGM and Reunion**  
October 2-4, 2024 • Quality Hotel & Suites, Gander, NL

## **Theme: Take Flight**

### **Deadline for Registration is August 31, 2024**

All persons registered by August 16 will be eligible for one of two BGM/Reunion Draws.

**Registration Fee:** \$30.00 each payable at registration desk on October 2 (*Note: No meal is provided on Tuesday evening.*)

RTANL members 80 plus years **and guest** receive complimentary registration.

**Accommodations:** Individuals must make their own arrangements for accommodations. The RTANL has booked a block of rooms at the Quality Hotel & Suites, Tel: **709-256-3931** or toll-free at **1-833-658-1362**. *When you reserve, please request RTANL rates.*

**Registration:** Complete the Registration Form below or visit the website at [www.nlta.ca/rtanl](http://www.nlta.ca/rtanl) to complete and **submit the form online**.



**Form may be submitted electronically (as noted above) OR mailed to:  
RTANL BGM Registration, 3 Kenmount Rd, St. John's, NL A1B 1W1**

**Name of retired teacher** (include maiden name if applicable): \_\_\_\_\_

**Division:** \_\_\_\_\_

**Locations Taught:** \_\_\_\_\_

**Full name of guest** (if applicable): \_\_\_\_\_

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

**Email:** \_\_\_\_\_ **Tel:** \_\_\_\_\_

Please check (if applicable):  80 plus Member  80 plus Guest

Please check if you are planning to attend the bus tour (FREE):

**Please indicate below if you have any FOOD ALLERGIES or other dietary concerns.**

**For more information contact:**  
Patricia Parsons • Tel: 709-683-0012 • Email: Executive4@rtanl.ca