



Newsletter

Retired Teachers' Association

Vol 36 No 2 • June 2025

President's Message

Joseph Lafitte

Dear RTANL Members,

As summer returns with its light and warmth, I want to thank each of you for your continued support and engagement. I'm especially grateful to our executive members. Their guidance, patience, and encouragement have made my transition into this role a smooth and rewarding one. It's truly a privilege to serve alongside such dedicated colleagues.

What Have We Been Doing?: This is a question I often reflect on. Since assuming this office, your executive has been hard at work on several key initiatives.

We are actively seeking a successor for our long-standing Treasurer, Clayton Rice, who announced his resignation last September. Clayton has generously agreed to stay on until a replacement is in place—though the process has taken longer than anticipated.

We've also been collaborating with Belair Direct to take advantage of their biannual postal mailouts, allowing us to send important information to members by post. By now, you should have received a one-page update with contact information and instructions for those not receiving our emails. Like many organizations, we rely primarily on electronic communication due to cost and efficiency. Unfortunately, only 42.6% of members have provided an email address. Reaching the remaining 57.3% - who we can only contact by mail - remains a major challenge. To help bridge this gap, we continue to post newsletters and updates on our website to keep everyone informed.

We've also been working with the Teacher Pension Plan Corporation of Newfoundland and Labrador (TPPCNL) to streamline how we track membership—specifically new members, those who leave, and our Memorial Honour Roll.

To improve collaboration, we've adopted virtual meeting platforms such as Google Meet and Zoom. These tools allow the executive and Division Presidents

to stay connected between in-person meetings, which all agree remain essential despite the associated costs.

Supporting Children's Charities:

One of our association's proudest contributions is through the Retired Teachers Foundation (RTF), which provides annual funding to a range of children's charities across the province. Since its inception, the RTF has donated over \$500,000. Simply by being a member, you are contributing to this meaningful cause—a portion of your dues supports the Foundation. Many Divisions also organize additional fundraisers to increase the support we can offer.

Group Insurance Health Plan – A Shared Concern:

Thank you to everyone who has voiced concerns about the group insurance health plan. Your input is valuable. This issue is complex, ongoing, and affects us all.

I've been in regular contact with our representative on the Group Insurance Trustees and with NLTA staff. I remain confident that the trustees are making informed decisions with the help of expert industry actuaries. These decisions, while sometimes difficult, are made to ensure the long-term sustainability of the plan.

This is an annual review process, and insurance pressures are being felt across the country—and globally. Developments in the U.S. insurance market, for instance, often influence trends here in Canada.

We'll continue advocating for balanced and fair outcomes and will keep you informed every step of the way.

Keep Your Contact Information Up to Date: As mentioned, we rely heavily on email and our website for communication. Traditional mail is too slow and



(cont'd on page 3)

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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.

Provincial Executive Standing Committees 2024-26

Table Officers

President, Vice-President, Secretary, Treasurer

Benefits and Wellness

Beverly Fisher (Chair)

Finance

Treasurer (Chair)

Joseph Lafitte, Craig Hicks, Don White

Meetings (Planning)

Bernadette Meiwald,

Mona Rose

Liaison (NLTA)

Table Officers; (Chair:

President)

Newsletter

Don White (Chair)

Joseph Lafitte, Sharon Penney

Biennial Award

Bernadette Meiwald (Chair)

Craig Hicks, Craig Tucker

Provincial Executive Ad Hoc Committees 2024-26

Political Action

Sharon Penney

Boundaries

Beverly Fisher

NLTA Group Insurance Managers

RTANL Representative

Craig Hicks

ACER-CART

Joseph Lafitte (Director)

Craig Hicks (Alternate)

Membership

Craig Hicks

ECRTO

Joseph Lafitte, Craig Hicks

Outside Agencies (RTANL

Spokesperson)

Joseph Lafitte

Tales Told by Teachers

Sharon Penney

Divisions Liaison

Beverly Fisher

Foundation Liaison

Mona Rose

Nomination Committee

Craig Tucker

Photographer

TBA

BGM

Sharon Penney, Don White,

Joseph Lafitte, Craig Hicks

Reunion

Mona Rose,

Bernadette Meiwald, Beverly Fisher

Provincial Executive Handbook

Don White

Joseph Lafitte, Craig Tucker



ACER-CART website: 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.

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ADVANCE NOTICE

The RTANL
19th BGM to be held
in St. John's on
October 6-8, 2026
(Registration October 6,
2:00 p.m. to 5:00 p.m.)

Connect with us on Facebook at
<https://www.facebook.com/profile.php?id=61568733022196>

NLTA Website

To receive information that may become available between Newsletters, please visit the RTANL website: www.nlta.nl.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.)

costly to be sustainable. Unless members are willing to cover higher dues or additional mailing fees, digital communication will remain our primary method.

If you've changed your email address or haven't shared it with us yet, please do so. Staying informed means staying connected - especially regarding meetings, events, and important advocacy work.

Join Us on Facebook: We've launched a new RTANL Facebook page to help members stay informed and engaged. It's a space to share updates, join discussions, and build community. If you're on Facebook, we invite you to follow the page and join the conversation—it's an easy way to stay in touch with fellow retirees.

Connect With Your Division: One of the great joys of retirement is staying in touch with friends and former colleagues. If you haven't already, reach out to your Division and take part in local events such as luncheons, coffee meetups, and more.

These local connections are the heart of RTANL. They're also the most direct way to stay supported and informed.

Looking Ahead: As summer begins, I encourage you to enjoy all that the season offers—time outdoors, visits with loved ones, and a well-earned break from routine. Whether it's a good book on the porch, a quiet trail walk, or simply soaking up the sunshine, take time to recharge and enjoy the moment.

Thank you for being a part of RTANL. Your involvement is what keeps our association strong. I wish you a safe, happy, and healthy summer.

Warm regards,

Joseph Lafitte,

President, Retired Teachers' Association of
Newfoundland and Labrador

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.

REMINDER re DECEASED MEMBERS

Please notify your Division President (who will then notify secretary@rtanl.ca) 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 our Biennial Reunions (BGM). We need your help to make sure that every name is included in the In Memoriam column and on the Honour Roll.



**We've redesigned our website
with you in mind!
Visit us at tppcnl.ca.**



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. On our website there are Guidelines to follow re type and size of print etc. For consistency in our Newsletter, it is very important that you follow these guidelines particularly to use Times New Roman Font Size 12.

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:

Secretary@rtanl.ca

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



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@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 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. 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.



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. 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.



NEWS & VIEWS

Avalon East Division

Mary D. 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 2, 2024 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 \$461,750 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 seven 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 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.

Our Annual AGM 2025 will take place on Monday, June 9, 2025 at the Sandman Hotel on Kenmount Road. This is a Members Only Complimentary Event. The AGM 2025 will begin at 10:30 am and will be followed by lunch at Noon. Committee reports and financial statements for the year will be presented. This event is a great opportunity for members to become familiar with the various activities of the Avalon East Division. Registration for this event is by email only. Please email your intention to attend to Belly Lou Kennedy/bettyloukennedy156@gmail.com.

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.

Plaisance Regional

Carmelita Traverse

Happy spring (well sort of spring) from Plaisance Regional. Thank you to Avalon East and Provincial Executive for everything you do on our behalf. We will be having our luncheon in late May or early June so we will submit some pics then of our group. We usually have about 25-30 members attend out of our total of about 70. It provides an opportunity for people to reconnect in our busy lives. We wish good health to everyone and please reach out if we can be of any assistance.

Bonavista Division

Beverly Fisher

Bonavista Division ended 2024 with a Christmas social, held on December 11 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 Lee Johnson.

On March 18 we held an executive meeting at Bonavista

Memorial Library. At this meeting we planned a general meeting and our spring social, and we brainstormed for some new ideas for future events. Since Covid we have not scheduled as many events as we did in previous years, so we decided that starting in September we would go back to sponsoring more opportunities for our members to get together. We also discussed the proposal by TriBay Division that our two groups get together for an activity/event. We think this is a great idea and look forward to planning this soon.

A dozen or so of our members continued to curl on Thursday mornings, and on the weekend of March 14 we iced two teams in the Bonavista Curling League's Funspiel. We look forward to this event every year and enjoy the fun and relaxed, albeit a bit more competitive, atmosphere. It was a great weekend, both teams curled well and one team made it to the semi-finals!

On April 3 we tried a social night out at the newly opened Bonavista Brewing Co. It was a fun few hours for those who attended. The snacks were delicious and the company was great!

A general meeting took place on April 7 at the College of the North Atlantic in Bonavista. The meeting featured a presentation by Sara Hawkins, Access to Justice Coordinator with the Public Legal Information Association NL. She gave us an overview of the role of the Association and discussed with us the importance of Wills and Estate Planning, Advanced Healthcare Directives and Power of Attorney. She also provided us with print materials that we could peruse at our own convenience. It was an excellent presentation and we would recommend it as a topic for any Division looking for something to offer its members. During the meeting, we dealt with some of our own business as well,



Bonavista Division members who attended the BGM.

including electing a new secretary and member-at-large. Our present executive consists of: President – Beverly Fisher; Vice-President – Theresa White; Secretary (co) – Peggy Duffett and Marjorie Duffett; Treasurer – Judy Callahan; Members-at-Large – Linda Hicks, Barbara Duffett, and Paula Smith. We have a membership of 95; we gained a new member this year, but sadly lost one of our long-time members.

Our Spring Social is scheduled for early June at the Knights of Columbus Hall in King's Cove, with the Knights catering the event. We look forward to spending the evening together; 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 to all from the Burin Division of the RTANL. When I sit down to write another newsletter submission, I realize just how fast time flies by.

In September, we held our AGM and elected our executive for the next two years. Our executive consists of Donna Mary Walsh, President, Mary Beth Farrell, Vice-President, Kevin Glavine – Secretary, Susanna Glavine – Treasurer, and Members at Large – Brenda Best, Ann Coady, Stephen King and Eric Ayers.

As usual once school opens, it signals the start of the breakfast program. This year once again our retirees are stepping up to the plate and volunteering their time at Donald C Jamison Academy to provide this much needed service to our students. Thanks again to



Sweeeeeeep!!.

chairpersons, Mary Beth Farrell and Mercedes Rose, for handling this and all the others retirees who so willing help out. Anyone who would like to be a part of this group, please feel free to contact us.

In keeping with tradition, we held our first function of the year, the Not-Back-to-School luncheon which was held at Rita's Kitchen in St. Lawrence. It was a time to get re-acquainted with fellow retirees and catch up after the summer break. In December we held our Christmas luncheon which was catered to and held at the 50+ Seniors Club in Burin. We had forty-eight attend and everyone had an enjoyable time. During this luncheon we draw winners for wine and gift card prizes and our luncheons are always subsidized for our members. Also in December, we held our annual Christmas dinner and dance at the Marystown Motel and Convention Centre. All who attended had a wonderful time and enjoyed the festive meal provided by the Motel. Again, this function is subsidized for all who attend. In December, we presented our annual scholarship to Abby Farrell-Powell. Thank you to all those who applied and congratulations to Abby. Thank you to Brenda Best and her committee for organizing this event.

We held an executive meeting in February and put plans in place to have our Paddy's Day cornhole tournament. We also discussed hosting an informational session on the CRA Disability Tax Credit. This may be something a number of retirees may be able to avail of. Our discussion centered around contacting our local branch of NLTA to obtain a list of retirees for the coming year and remind them of the RTANL. Thank you, Susanna for seeing to this. We also focused on how to try and connect with more of our retirees in our division. With this in mind, we reached out to those we had no emails

through messenger, phone calls, and personally. We added about forty new contacts to our list. We connect with members through Facebook and an email group. Through our emails, I have forwarded any pertinent information regarding topics of interest that come up for example the virtual meeting from CARP on wills and estate planning. This was very timely since some of our members expressed an interest in this. Also forwarded information regarding the proposed changes to our NLTA Group Insurance Plan.

We would like to welcome our newest members Tracey Allen, Margaret Ann Cleal, Lisa Harding, Thelma Roul-Barry, and Tanya Vivian to our division.

We would like to express our condolences to the families and friends of the following retirees: Harry Abbott - Fortune, Donald Burton - Fortune, Rosemary Farrell - Marystown, and Clyde Baker - Burin. We would like to thank Kevin Glavine for sending out sympathy and Book of Remembrance cards for our division.

In February, I took part in a virtual meeting with our fellow presidents and provincial executive and another in April; both were very productive. I will also be attending a meeting of Division Presidents in Gander in May, 2025. Any comments or suggestions, please feel free to contact me or any member of the executive. We will have a couple of functions before the end of the June and then we are off to enjoy the summer. Till we meet again, stay safe and healthy and don't forget to enjoy life to the fullest.

Central Division

Margaret Jenniex

The Central Division (RTANL) held its final meeting for 2024 in November at Quality Inn, Gander. The meeting was followed by an auction. Most items were donated by members and included such items as bottled preserves, baked goods, knitted goods and other things. Sales and donations raised over \$1,000.00, which was given to the Retired Teachers' Foundation. Our thanks are offered to Marilyn Bry, the auctioneer, and to Treasurer Malba Butt for their efforts and making this a fun-filled and successful event. A special thanks is offered to all who donated and participated in the sale.

Several retired teachers and friends met at Sinbad's Hotel for Dinner on January 06, 2025. This "Old Christmas Day" dinner has been a successful "wrap" to the Christmas season for a number of years. Thanks to



Presentation of RTANL Scholarship to Abby Farrell-Powell by Brenda Best, Faye Appieby and Carol Lake.

Don Carter for continuing to organize the event.

Executive and General meetings have been scheduled for May, in Gander, and the annual Banquet and Dance is scheduled for June 11, 25 at Quality Inns, Gander. Plans will be finalized. We are looking forward to a great time.

We welcomed a new member to our executive. Craig Tucker will assume the role of Vice-President and we are sure he will be an asset to our team.

As we prepare for the summer, our wish is that it be filled with fun, laughter, and good health as we celebrate with family and friends.

Coast of Bays Division

Bridget Kelly

Our Spring meeting was held on Friday, May 9 with eight members in attendance.

President Margaret reviewed what had been discussed at the provincial meeting in Gander just a few days ago with the most emphasis on Johnson's Insurance changes.

We also reported that five fruit baskets had been dropped to those teachers who had been hospitalized since our last meeting.

It was agreed to send a donation to the Janeway during their June Telethon.

Everyone was in favour of inviting a representative to our fall meeting to speak on Estate Planning and Wills.

On May 22, our teachers have been invited to attend The Seniors' Advocate Presentation at Milltown Lions Club.



L-R: Doug Wells, Monica Willcott, Christine Farrell, Melita Barnes, Margaret Power (President), Bridget Kelly (Treasurer), Edith Organ, Georgina Meade (Secretary).

We are now seventy-seven teachers in our division and on behalf of all, we wish everyone a glorious summer filled with wonderful family and friends' outings.

Enclosed is a picture of those in attendance.

Con-Tri Division

Pauline Welsh



Ruth Davis presented with Eldred Warren Merit Award by Pauline Welsh.

Greetings from Con-Tri Division. Our new executive has met twice since our BGM in December, as we continue to conduct the business of our Division. One of our priorities for these meetings was to ensure that all our members were informed of the changes coming to our health insurance plan and particularly, the 15% co-pay option which has been recently passed by the managers. On April 7 our executive also hosted a Microsoft Team meeting with Division & Regional presidents to discuss the changes to our health insurance. Many members are very disappointed with this decision. This was a very informative meeting and well attended by our executive.

Our scholarship winners for 2023-2024 were as follows: Baccalieu Collegiate- Jessica Crane; Carbonear Collegiate-Shenstone Earle; Ascension Collegiate-Chelsea Crane; Crescent Collegiate-Allyson Chard. Congratulations to each of the winners and we wish them every success in their future endeavors.

Plans are currently underway for an outing for our members sometime in June. Once details are finalized, Communication officer, Albert Legge will notify members by email. Best wishes to all for a great summer.



(L to R): Laura Cooper, Patricia Parsons present a donation for RTF to Mona Rose..

Tri-Bay Division

Susan Howell

Greetings from the Tri-Bay Division. We have an active division, focusing on aging healthy and happily with information sessions, recreational activities and gatherings. We have had two executive meetings since October, welcoming some new members to the Executive. We have hosted chair yoga twice this year, in November and February encouraging members to stay active and healthy, instructed by a retired teacher. There were 20 plus in attendance for these sessions, followed by refreshments held at the Clarenville Public Library.



Members of Tri-Bay Division playing pickleball.

Our Christmas luncheon was held on Tuesday, December 3rd at the Bill Davis Chalet. We enjoyed a traditional dinner and had a sing along to help get us in the festive mood lead by retiree Charlene Wolfrey – Sawler and her niece. Christmas cheer was shared by 33 members!

In January, we hosted a lunch and learn session with



Members of Tri-Bay Division gathered for Christmas.

Gareth McGraw, Access to Justice Coordinator with PLIAN. With 33 members in attendance at the Clarenville Events Center, he shared a presentation about Wills and Estate Planning, and it was very well received with lots of questions from the membership.

In March we hosted a St. Patrick's Day gathering at the Shrine Club. With 18 members in attendance, we had many laughs, playing games and sharing conversation. As well in March, we hosted an introduction to Pickleball session at Clarenville Middle Schools. Two of our members, Rod Nichol and Wayne Coombs of the Clarenville Club taught our members how to play. It was a fun afternoon had by all with some sweat on. Pickleball is one of the fastest growing sports for Seniors. We now know why!



A collage of photos from TriBay Divisions St. Patrick's Day gathering.

In May, we are hosting a low impact fitness session, delivered by retired teacher Hubert Howse. As well in May we will be hosting a general meeting, year-end social at the Clarenville Lions Club. The plan is to host

a meal with entertainment to finish off a very busy year. Tri-Bay would like to wish everyone good health and a great summer.

Stephenville Regional

Theresa Dollimont

The calendar says spring but some days make us wonder what season it really is.

Our Christmas luncheon on December 12, 2024 was a successful well-attended event. The legion staff served us a delicious meal of turkey in a beautifully decorated venue. This year, we did something which we had not previously done but which we hope to continue as an annual event: we set up a station at which those attending the luncheon could write messages to those members now living in retirement homes or in long-term care and to those living in their own homes but experiencing health or mobility issues. There was a good response to this activity by those at the luncheon and needless to say, the recipients of these messages were indeed grateful to be remembered by former colleagues. The messages along with gifts were delivered during Christmas visits by executive members.



Members of Stephenville Regional gather for Christmas.

But amid all the Christmas festivities, our executive was very saddened on December 18th to lose one of our members at large; Margaret Lee passed away after a brave battle with cancer. We paid tribute to her by doing an honour guard at her funeral. Her absence will be felt not only at our executive meetings but at all our RTANL functions and in the community in general.

The only event which we have organized so far in 2025 took place on March 4th. At that time, thirty of our members accepted the invitation to gather at the

Stephenville Zion Pentecostal Church Annex for a “healthy heart” class. Even though the name might evoke images of a vigorous workout, it was an hour of gentle exercise which nonetheless promoted cardio fitness.



Members of Stephenville Regional participate in a “healthy heart” class.

We have a few things planned for the next while, one of which is a presentation by Gareth McGrath on wills and power of attorney. He spoke at BGM 2024 in Gander and our executive felt it would be very worthwhile to have him present to our membership as well as to anyone in Western Division who wanted to attend.

Stephenville Regional sends out to you all our best wishes for a happy and healthy summer!

Western Division

Glenda Belbin

Today, April 20 as I sit to write this report, I see robins and blue jays flying around our backyard - they seem to be a bit more alert and so they should be! Our forecast is calling for freezing rain followed by a snowfall warning with predictions of heavy ice build up on wires, with high winds causing possible power outages! Breathe deep... Breathe!!! Well, we have the robins and soon we will see the tulips, the daffodils and the mosquitoes... breathe deep. Breathe!!!!

And now to Western Division news!

Our Christmas Social was held on a beautiful December 4th at St. Michael's Church Hall. It was a HUGE success. We listened to our members and scheduled it during the daytime - 11:30AM to 3PM. A delicious hot turkey dinner with all the trimmings was served to 87 in attendance. Yes, you read that right ~ 87 in attendance!

Members of the St. Michael's Church band played many delightful, toe-tapping tunes including the old-fashioned Christmas songs that got people up dancing. We had a visit from some Mummers who got more people up on the floor.

On December 11th visitations were made to our retirees in the various long-term care homes and also to those who were house-bound bringing them the traditional Poinsettias while staying for a nice chat.



Members of Western Division at the Christmas Social.

Our BGM was a morning meeting and held on March 19th, 2025 at St. Michael's Church Hall. Those in attendance were served coffee/tea, along with delicious muffins and scones. Minutes of our 2023 BGM were reviewed and adopted. Business arising included having our Western Division Constitution and By-Laws Policy Handbook presented and approved. Our new business began with a moment of silence to honor those members from Western Division who had passed since our last BGM. The meeting continued with: a discussion on the difficulties of communicating with members without email addresses; a cheque in the amount of five thousand dollars (\$5000) was presented to Bernadette Meiwald, (Provincial Executive Member), to be presented to the Retired Teachers' Foundation on behalf of Western Division to help incapacitated children; ending with our Election of Officers for 2025-2027 conducted by retiree Eileen Ryan. Elected were: Glenda Belbin - President; Bernadette Meiwald - Vice President; Roberta Pafford - Treasurer; Denise Rumboldt - Secretary; 3 Members at Large - Betty Sheppard, Lorraine Gillingham, and Ruth Wellon, and Geraldine Wall is our Past President! A big "thank you" was extended to Shirley Dawe for the wonderful job she had done as our secretary over the years and who is now stepping up to be our 'alternate' member-at-large! The meeting then continued with a

discussion around "socials" with the possibility of one in the spring or early fall. Our BGM ended on a very positive note.

A meeting of our new executive was held on April 10th to discuss two main topics - our breakfast program donations and our Bakeless Bake Sale Fund Raiser. Two schools chosen for our \$300 donation towards their Breakfast Programs are: C.C. Loughlin School, Corner Brook and St. Thomas Aquinas School, Port au Port. On behalf of our Executive, I would like to extend a huge thank you to our Stephenville Regional Executive for making this presentation on our behalf. Regarding our Bakeless Bake Sale Fundraiser, we have decided to once again take advantage of the offer from NLTA office to have a letter sent via email to members who have provided their email and for those who do not have emails we will be "stuffing and sending" letters via 'regular' mail on May 12th. Please be on the lookout as this is our one and only fundraiser for such a worthy and truly very important cause ... helping our children through various children's charities!

As President of Western Division I am invited to attend the monthly Google Meet meetings of NLTA Humber Branch. These meetings are well run, well attended and very informative. The executive is very conscientious of involving their members, their families and all children in ongoing activities. Kudos to each and every member! I have been invited to speak at their dinner for retirees on June 3rd! I am looking forward to meeting those future prospective RTANL members!



Western Division Executive.

On February 20th, 2025 I attended an online meeting through Google Meet of Division Presidents and Provincial Executive. We discussed some common concerns, examples inability to reach many members

due to lack of email addresses, direct membership engagement etc. and we shared Division best practices... some excellent ideas were gathered.

On April 7th I attended a zoom meeting with Division Presidents under the direction of Sharon Penney and Don Case to discuss changes in our insurance. There was a brief history of Group Insurance Funding, a discussion around the problem as it exists now and some brainstorming of ideas going forward. Our contact people in Western Division were very busy sending out emails and making phone calls to all contact members. I would like to extend a huge thank you to each member who helped get what information we had out to our membership. I had received many calls and emails expressing disappointment in the decision made by the seven managers. I forwarded all messages to our President. I am sure this issue will be discussed at the meeting of the Provincial Executive and Division Presidents in May.

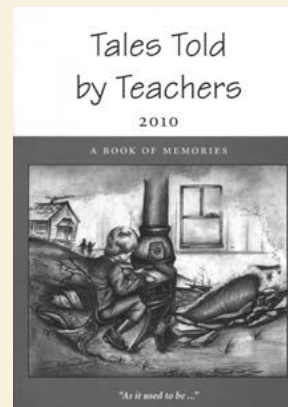
Western executive will continue to have monthly meetings in May and June to plan our fall meeting and social before breaking for the summer months. On behalf of Western executive and ALL members of Western Division wishing you safe travels, good health and some WOW moments while enjoying our beautiful province this summer!

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.

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.



Tales Told By Teachers, Vol. II

(Note: Volume I is now sold out)

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This is it!

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

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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:

Joseph Lafitte: President@rtanl.ca; (709) 764-1991

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

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

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

Political Action - The Coalition

by Craig Hicks, Vice-President

The following highlights the plan that the RTANL and The Coalition has to promote the issues that concern us as retired teachers and seniors during the upcoming election in Newfoundland and Labrador.

The RTANL sits on the Coalition of Seniors, Retirees and Pensioners. This group is always active and advocates for our members in many venues. During election cycles the practice has been to prepare a list of questions that we distribute to our collective memberships which can be used by our members when engaging with politicians.

The preparation for this document is currently underway and will be released to the membership when the writ for the election is dropped.

The Coalition hosts Town Hall events where candidates for elections are invited to attend and address us.

Secondly, we as members of the RTANL are also members of the Canadian Association of Retired Teachers (CART). The resources of this entity allow us to interact with federal politicians. By virtue of our membership in this organization we have access to a system known as New Mode. This system permits us

to draft a letter outlining our specific concerns to the local politicians. The system then emails the letter to the appropriate politician. Our membership is just required to e-sign the letter, add their postal code and the email is automatically directed to the correct candidate. We will be utilizing this technology in our upcoming provincial election.

While a lot of our concerns as retirees and seniors can be addressed using the above mentioned methods other issues that affect us are beyond the control of politicians. Our pensions for example are not regulated by government. Our pensions are overseen by the Teacher Pension Plan Corporation (TPPC). Changes to our pension income can only be made by the TPPC. Even then changes are made using a strict set of guidelines, designed to protect the overall investment in the plan. In order for increases in pension income to change, a clear set of predetermined targets must be met. It would be nice to get an increase in our pension income by engaging with politicians but unfortunately this is just not possible given the structure of the TPPC.

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.



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.

Congratulations!

Congratulations are extended to RTANL Vice-President on the occasion of being presented with the Bancroft Award for 2024 at the NLTA Biennial Meeting in April 2025.

The following was the write up that NLTA did for the award ceremony.

The award was presented by Dale Lambe -Vice President NLTA- at the Presidents' Banquet.

Craig Hicks (2024)

Craig Hicks, of the Hamilton Sound Branch, is one of the recipients the 2024 Bancroft Award. A dedicated educator with 32 years of teaching experience, Craig has demonstrated an unwavering commitment to his students, colleagues, and the broader educational community throughout his career.

Craig has been an active member of the Hamilton Sound Branch, having served as the Professional Development Officer from 1990 to 2001, Vice President from 2001 to 2005, and President from 2005 to 2011. His leadership extended committees, including the Membership Benefits and Services Committee, where he was a member from 1999 to 2001 and again from 2003 to 2005. His dedication to fostering positive relationships between educators and school boards was evident through his service on the School Board Teacher Liaison Committee (2006-2008) and his role as Chair of the same committee from 2010 to 2011.

In addition to his branch service, Craig served as President of the School Administrators' Council Region 6 from 2006 to 2021. He was instrumental in organizing professional development initiatives for Hamilton Sound Branch members, beginning in 1994, and played a key role in strengthening professional collaboration within the branch. Craig also served 10 years on Provincial Executive, including chairing several NLTA standing committee and serving as a Table Officer.

Craig retired in June 2022 and continued teaching as a substitute teacher in the Carmanville area. He also became involved with the Retired Teachers' Association of Newfoundland and Labrador where he is currently the Vice President and represents retired teachers as a Group Insurance manager.



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Labrador West (Vacant)

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Group Insurance Managers' Report

by Craig Hicks, RTANL Representative

Group Insurance Managers met in St. John's on December 6, 2024 and February 15, 2025. Both meetings included significant agenda items regarding cost containment to ensure the long-term financial viability of our Group Insurance Plan.

The high cost of new drugs accompanied with aggressive marketing campaigns by pharmaceutical companies are cost drivers to many insurance programs across the country. The development of new drugs certainly has positive life changing impacts on patients but has significant costs and threaten the long-term sustainability of Group Insurance Programs. The annual review (October 1, 2023-September 30-2024) of our Health claims highlighted that the following top five drug claims accounted to \$5,140,99:

Prescription Drug	Claims
1. Humira Pen 40 mg	\$1,335,085
2. Ozempic 1mg	\$1,262,122
3. Remicade 100mg	\$ 943,664
4. Soliris 10mg	\$ 863,800
5. Eylea 40mg	\$ 736,323

Group Insurance Managers have previously used the Group Insurance Trust Fund to offset the rising cost of members premiums however this is no longer a viability option. In August 2024, the NLTA Group Insurance Trust Fund made a payment to Manulife Financial in the amount of \$4,685,124 to cover the deficits in the Health and Dental programs. On February 15, 2025 Group Insurance Managers made a decision to make a significant change to the Prescription Drug program by introducing a 15% Drug co-pay starting July 1, 2025. This new plan is imperative to ensure the long term sustainability of our Health Insurance Plan. There were no other changes to the structure of the Plan.

During the renewable process there were adjustments made to premium rates to ensure payment for claims

and expenses are met during the next insurance policy year. The premium changes this year are listed below:

Health Insurance: (Single) \$10.28 per month. (Family) \$14.26 per month.

The Group Insurance Trust Fund will be used to subsidize the rate at \$6.50 (Single) and \$ 13.00 (Family) per pay.

Basic Life: Member with \$80,000 salary increased to \$0.24 per pay and \$0.15 for a member with a \$50,000 salary/pension.

Dependent Life: Increase \$0.03 cents per pay.

Optional Life: Decrease approximately 7.5%

Post-65 Life Insurance: Increase from \$1.76/\$1000 to \$2.089/\$1000 per pay.

The decision to move our Drug Plan to a co-pay model has caused uncertainty and worry with some members of the RTANL. To address the concerns of the membership, Joe LaFitte (President-RTANL) has released the following message to the Membership:

Dear RTANL Members,

Firstly, I want to acknowledge that this message is long overdue, and I must address that. In the midst of managing pressing matters on your behalf, communication sometimes takes a backseat—though it never should. Please accept this note as both an update and a reaffirmation of our commitment to you, our valued members.

One of the most significant concerns brought forward by many of you—through emails, phone calls, and conversations—is the ongoing challenge of maintaining the sustainability and integrity of our group insurance health plan. Your input has not gone unnoticed. Each comment, question, and concern shared has contributed to the discussions and efforts behind the scenes. Your voices matter greatly.

We are aware that proposed changes to the plan have the

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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

Email: info@seniorsnl.ca

potential to affect many retirees, particularly those who are most vulnerable. The Retired Teachers' Association of Newfoundland and Labrador (RTANL) remains steadfast in advocating for fair, reasonable, and equitable solutions. We are committed to working with our partners to ensure the long-term viability of the plan—not only for today's retirees but for all future members as well.

That said, it is important to remember that all official communication regarding the Group Insurance Health Plan must come through the Group Insurance Managers. These managers act as the fiduciary stewards of the plan and represent all stakeholders, including active teachers, substitutes, and staff of the NLTA. RTANL plays an essential role in these discussions by representing the unique perspectives and needs of retired members.

I have been in consistent communication with our RTANL representative who sits with the Group Insurance Managers, as well as with key individuals within the NLTA. I want to emphasize that I have full confidence in the diligence and expertise of those managing the plan. Their decisions are informed by actuarial data, current industry trends, and a sincere commitment to preserving the plan's future. While we may not always agree with every proposed adjustment, I am confident these decisions are being made with great care and consideration.

It's crucial to recognize the broader context in which these discussions are taking place. Group health insurance plans across Canada are under increasing strain, largely due to rising health care costs—and in particular, the escalating price of prescription drugs. These costs now represent approximately 75% of our plan's total payouts. This trend is not unique to our province or our plan—it is a national issue, and one that continues to challenge even the most robust health benefit programs.

Moreover, global market pressures and developments in the U.S. health care system are contributing to these challenges, creating an environment of uncertainty and

rising financial demands. But in the face of these realities, we remain committed to advocating for you.

This is not a one-time issue, but an ongoing annual process that will require constant monitoring, collaboration, and input. Please continue to share your perspectives—they help inform the conversations we are part of. We promise to keep you updated and involved as developments unfold.

Together, we will work to protect what has long been a vital support for our members: a stable, reliable group insurance health plan. While the road ahead may bring tough choices, it also brings opportunity—for transparency, for advocacy, and for securing a sustainable path forward.

Sincerely,

Joseph LaFitte

President, Retired Teachers' Association of Newfoundland and Labrador (RTANL)

Robert Kennedy - Group Insurance Manager

I would like to recognize the dedication, professionalism and understanding that Rob brought to our Group Insurance Managers' meetings. Even though I knew Rob for a short time, his disposition and gentleman like manners accompanied with his commitment to highlight the fiduciary responsibility of Group Insurance Managers will certainly be missed. Robert Kennedy unexpectedly passed away on March 7, 2025 in Happy Valley Goose Bay at the age of 52.

The next scheduled Group Insurance Managers' meeting will be held on May 25, 2025 in St. John's and the Atlantic Trustees Conference is scheduled for August 15-18, 2025 in Charlottetown, PEI.

For additional information related to group insurance members are encouraged to visit the following website at <https://groupinsurance.nlta.ca/>.

Check website www.nlta.ca/rtanl over the summer for updates



Not as Sharp as You Used to Be?

by Beverly Fisher

Many of us feel that our brains are not what they used to be. We may walk into a room and forget why we went there, misplace items more often, or forget someone's name. Over time, how well our brain functions changes. As we get older, some functions start to decline – such as memory or the speed at which we process information. These brain hiccups may leave us worried and wondering if there are things that we can do to stay sharp. There are! The brain needs daily workouts to stay fit. Healthy aging doesn't just mean moving our body; exercising our brain is important too.

We often associate cognitive function and development with children, but studies have shown that reduced cognitive function can age us prematurely and reduce life expectancy. Cognitive function can be divided into four main categories, each serving a different purpose.

Memory allows us to understand, learn, store and remember information. Memory loss in an otherwise healthy individual may be an early sign of dementia.

Attention allows us to focus on one specific thing and process information about it quickly. This process slows down as we age.

Executive function allows us to organize our thoughts and act on them. It lets us plan, organize, make choices and solve problems. The ability to pay attention, start tasks and remain focused until they are completed, understand different points of view, all the while keeping track of what we are doing, is what executive function deals with.

Visual-spatial processing is the ability to tell where objects are in the 3-D realm or space. It also involves being able to tell how far objects are from us and from each other.

What can we do to lessen the decrease in our cognitive abilities? We can work on crossword puzzles to help maintain our memory's acuity. We can do Sudokus and logic problems, and play chess and other games, to help reinforce strategic thinking and cognitive abilities. We can read newspapers and books to give our brains a boost. We can solve jigsaw puzzles to help focus our attention; the colours and shapes will aid with information processing. We can get out into the community for exercise and fresh air. We can get

involved with a group; interpersonal communication is vital to helping us maintain our cognitive abilities. We can try something new – learning something new or engaging in new activities helps our brain build cognitive function through active learning.

A 2009 study done by the Mayo Clinic found that seniors who play games, work on the computer, or participate in various arts and crafts had 30 to 50 percent less memory loss compared with people who did not participate in these activities. Many studies since then have had similar results. Through these studies we have learned that aging is not an excuse for letting our cognitive abilities slip. We do have some control over how we go forward. If doing some of the activities listed here can protect our cognitive functioning it is worth it to give them a try. At any age, a daily brain workout goes hand in hand with a physical workout to keep us the best that we can be!

(Some information for this was taken from an article written in Postscript by Pat Thiesen, a director with the BCRTA)

IMPORTANT NOTE FOR RETIRED

TEACHERS RE: GROUP INSURANCE

All information regarding the NLTA Group Insurance Program will now be sent directly to all members of the program (active and retired) electronically, as well as placed on the NLTA website for access. Given the ever-increasing costs of postage, no longer will direct mailing be an option. Any changes to the insurance program will also be provided to the Retired Teachers' Association for inclusion in their Newsletter. If you have an email address and have not already provided it to the NLTA, please do so as soon as possible by emailing: mail@nlta.nl.ca or by contacting the NLTA office at 709-726-3223 or toll free in the province at 1-800-563-3599. If you do not have an email address, please contact the NLTA office.

East Coast Retired Teachers Organization (ECTRO) Virtual Meeting Summary

by Sharon Penney

The East Coast Retired Teachers' Organization (ECRTO) met three times in the last year. All the meetings were zoom meetings. The committee is comprised of the following members.

RTANL:

Joseph LaFitte – President - Rep,
Criag Hicks - Vice-President – (Alt)

PEIRTA:

Lise Morin – President – Rep,
Phylis Horne – (Alt)

NBRTA:

Rod Campbell – President - Rep,
Lucy McLaughlin – (Alt)

NTO:

Alyson Hillier – Acting-President -Rep,
Pat Hillier – (Alt)

QPARSE:

Katherine Snow -President – Rep,
Jan Langlier – (Alt)

ACER-CART:

Bill Berryman – President,
Sharon Penney – East Coast Rep

At each meeting reports were received from each ACER-CART Committee.

Political Advocacy Committee.

1. The executive approved Saskatchewan RTA to use the New Mode software for their upcoming provincial election campaign, ACER-CART is asking that they report back on how effective the use of the NewMode program was.
2. ACER-CART, through the Health Services Committee reaffirms its commitment to the Mc Master Portal on Dementia Care. They publish reports from studies on their portal and this info is valuable to us.
3. Bill reported that the focus is getting the Ageing in Place strategy into the public and political radar. Now that Bill C-64 on Pharmacare has become law, following up with politicians to see that it is fully implemented and improved on, is the next steps. The

Canadian Universal Dental Plan has some obvious weaknesses that negatively affect a number of our older members. There has been little response from politicians from either political party on this, however Health Canada did reach out and said they would take our concerns under advisement when doing their yearly review.

4. ACER-CART President, Bill Berryman has written an open letter to Retired teachers in Ontario to voice our opinion on the withdrawal of Ontario from our association. This letter has been approved by each member organization. ACER-CART is strongly opposed to their claim to be “Canada’s Education Retirees” as this is held by ACER-CART. We are concerned that Ontario is actively trying to recruit members from other organizations.
5. ACER-CART’s move to three meetings a year is seen as a way to improve communications. The development of a series of Directors’ Meetings should also improve communication between the Provincial Organizations and the National body.

Communications Committee Report

1. Marilyn Bossert has undertaken the task of condensing down committee reports into one pager(s) and placing them on the ACER-CART website, additionally these are suitable for inclusion into member newsletters or placed on member websites.

Health Services Committee Report

1. The Health Services Committee report that with the passing of Bill C-64 An Act Respecting Pharmacare, and the new National Dental Plan, they have pivoted to the next priority which is Ageing in Place. They are actively working on a one pager for this. Health Services Committees reports that their committee was really pleased the Pharmacare Bill had received Royal Assent.
2. The Health Services Committee outlined some of the proposed objectives for the committee as it moves forward with developing a plan for Ageing In Place and looks at ways of promoting it with federal agencies. They have sent their latest meeting minutes to Marilyn Bossert to create a one pager. The priority will be on

Ageing in Place. There are five tenants, to the Ageing in Place document. The next step is to expand on each of these tenants.

3. On behalf of the Health Committee, Bill Berryman and Lawrence Hrycan, the Chair of the Political Advocacy Committee, met with Chris Galloway and Matthew Froud of the Friends of Medicare. They discussed Pharmacare and the Dental Plan. The Friends of Medicare representatives did not realize that retired teachers are not able to avail of the Dental Plan because they were able to purchase dental insurance at some point during their careers. There is no credibility given to the reality that in some provinces retired teachers are no longer covered by group insurance nor can all retirees afford such insurances given the low pensions some receive. Chris Galloway has written to prominent politicians outlining the problem with the plan and to voice support for us. We are concerned that some retired teachers are arbitrarily being denied coverage because of the wording of the dental plan text and that others who have managed to get accepted into the plan are now having to pay back the monies they used for services.

Pensions and Retired Income Committee.

1. This group is focused on looking into and lobbying the Federal government to provide for tax credit for massage therapy for seniors, as well as a tax credit similar to that granted for children participating in physical activities.

Legislative Committee Report

1 They are working on making amendments to our constitution and by-laws as applicable, based on info from past AGM.

As part of our meetings, we shared our triumphs and challenges. Each member organization highlighted an event or trend that they felt was positive. Some of these were having elections for positions vs acclamations, seeing younger members become interested in getting involved, the many events that they put off for members, such as ~150 retirees attending a 50th anniversary celebration, having a full board of members, etc., the SWOT process and the energy it has been generating, succession plans have been put in place, and ways to make the organizations more relevant to younger members. NS is soon launching a new website, and this has come about as a direct result of hiring a part time Administrative Assistant.

ERCTO Conference 2025

Lucy McLaughlin on behalf of NB RTA / SERFNB informed all that the next ECRTTO conference will be hosted by NB and will be held 9th and 10th of June 2025 at the Raddison Kings Wood Hotel in Fredericton, NB. The NBTA building will be used for the meetings.

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) (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. Telephone: (709) 793-8772 OR 1-833-345-8772. Email: memberservices@tppcnl.ca

ACER-CART Health Services Committee Report to AGM June 6, 2025

by Craig Hicks

Sharon Penney Chair (RTANL)
Bill Berryman ACER-CART President
Peggy Prendergast (RTAM)
Dolaine Koch (ARTA)
Beverly Magel (STS)
Lise Morin (PEIRTA)
Helen Sukovieff (STS)
Roger Regimbal ACER-CART
Executive Director.

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.

To aid in our discussions and to ensure that we are remaining on the path set out for our committee we reviewed the list of Priorities for ACER-CART.

The work of the Health Services Committee (HSC) started by canvassing the existing committee to determine which members would be returning to the committee and to set an initial meeting date.

The first meeting was held on September 19, 2024 by zoom. Helen Sukovieff, resigned her role to focus on her new position as Western Division Representative. She remains active on the committee as a fill when the new person from Saskatchewan is unavailable. Bill Berryman, ACER-CART President remains on the committee as an ex-officio member, while Lise Moran of Prince Edward Island and Beverly Magle of Saskatchewan were welcomed as new members to our committee.

Our second meeting, occurred on Nov 29, 2024 our third was on Feb 25, 2025.

Ageing in Place was confirmed as our focus for this year.

To further our commitment to promoting Ageing in Place a review of the 5 Core Concepts of an Aging in Place Policy that this committee developed last year was completed. They are listed below.

- 1) Access to medical care, in a timely manner, in the community.
- 2) Adequate home care supports to enable one to live safely and as independently as possible.
- 3) Social and Emotional support. This is necessary to allow seniors to lead vibrant, fulfilling lives.
- 4) Economic stability. Guaranteed income.
- 5) Transportation. This is a necessity in rural areas. Transportation is necessary for all aspects of independent living. Transportation to grocery store, doctor appointments, Social activities.

It was decided that the committee would investigate splitting the list further and select one topic to investigate per meeting. A detailed discussion took place on the refining and further development of the components of Ageing in Place. It was decided to aid in compiling information from different provinces a chart would be developed by Sharon Penney. The chart was designed so as it could be used as a checklist to determine which services are available in different provinces it included a component on wait times, access to primary care services, vaccinations, and other areas as decided by the committee.

Concerns continue to be made that many seniors are unable to afford the dental insurance premiums and are unable to access the Canadian Dental Plan because of their technical ability to have dental coverage under their existing private insurances. This is an ongoing problem that is being experienced right across our country.) Bill Berryman has written letters to the Minister of Health, (Mark Holland), Leader of the New Democratic Party (Jagmeet Singh), Leader of the Official Opposition, (The Honourable Pierre Poilievre), Dr. Stephen Ellis, Chef du Bloc Québécois , (Yves François Blanchet) and the Prime Minister outlining our concerns with the Canadian Dental Plan as it currently exists. He received

a letter in response which indicates the eligibility for the CDCP will be reassessed annually. The president wrote a second letter questioning if these statements are correct who will be doing the reassessment and what is the timeframe for such? He is awaiting a response to his latest missive. In February Bill Berryman, and Lawrence Hrycan met with Chris Galloway, Friends of Medicare. They discussed Pharmacare and Dental Care. The Friends of Medicare were not aware of the problem our members are incurring, in that they are ineligible for enrolment in the program if they were eligible for dental care insurance at any point in their careers. He was also unaware that in some cases retired teachers were erroneously admitted to the program, received care and are now being requested to repay the program for services received. Mr. Galloway has since written to politicians supporting our concerns about the rules and regulations surrounding the dental health program.

McMaster Optimal Ageing Portal, is a project with which we have had a long-term relationship and which we will continue. The study is centered on Dementia Research. Specifically, the two objectives list below:

1. Optimize the health and wellbeing of people living with dementia and family/friend caregivers; and/or
2. Increase knowledge of dementia and risk and protective factors.

Bill Berryman provided information on a letter he had received from Dr. Anthony Levinson from the McMaster Optimum Ageing Portal. The research that was being conducted on Dementia was slowed dramatically during COVID. McMaster University reached out to ACER-CART to determine our interest in continuing our participation in the project. They are specifically interested in us becoming a knowledge partner, which would require a two-year commitment to this specific project. They are also requesting a \$500.00 in kind donation. This donation would essentially be us distributing research information and findings with our membership. Bill Berryman as President of ACER-CART is willing to work with the Research Team on their Supportive Home and Community Project. Bill Berryman wrote Dr. Levinson to confirm our participation in the project.

In November we were tasked with creating a one-page document which could be used by our members to guide their conversations with local politicians when a federal election was called. The initial work on this document was completed through a series of emails to and from members of the Health Services Committee. During

discussion it became evident that we must recognize the need for seniors to Age at Home with dignity.

An auxiliary Benefit to the System was added. Bill Berryman felt it was imperative that we recognize the benefits of physical activity, the new bullet will read Research has shown that there is a reduced risk of chronic disease and loneliness when seniors live in walkable communities and participate in physical activities.

A final document was approved at the November 29 zoom meeting. It was then referred to the Political Advocacy Committee for further discussion. A document titled "Seniors Issues for 2025 Election", was shared with the Provincial Presidents, they in turn were invited to share with their organizations. The document was provided in a camera-ready version to make dissemination easier for publication purposes. In addition to the Election Booklet the New Mode program was employed during the recent election, a one-page Key Questions document was prepared for use in town hall meetings. We did not forward questions to the political candidates in advance of the election as it is most often political staffers who answer these questions rather than the candidate themselves.

ACER-CART recognizes that the Pharmacare plan is phase 1 of the plan, and we will continue to advocate for expansion to more drug coverage and for coverage of more expensive medications. We were heartened to see that the program will be overseen by scientists and doctors, not businesses, or those with connections to big pharma. Not all provinces have signed onto the Pharmacare program, but it is hoped that they will. As of today's date three provinces have officially accepted the Health Accord

The Chair signed on to a webinar titled Assessing Strategies for a Long-Term Care Labour Force, hosted by the Canadian Health Coalition, which was an interim report on the state of the Work Force in Long Term Care. This document outlines many of the problems that we are finding in our local areas. One very common deficiency is the number of home care workers. Some provinces have initiated programs where tuition for home care worker programs is subsidized or free, moving the program from private colleges to the public college offerings, language education for people working in the home care field (a large number of front-line workers are new to Canada), work-school set ups so that students of the homecare programs can gain experience, obtain wages and study at the same time. It is hoped that this will alleviate some of shortages with care workers. While not specifically

outlining ways to combat the deficit in workers it does provide some guidelines of things to consider when developing a strategy to remediate the worker shortage. We will continue to follow the work of this study as it reaches its final conclusions.

Bill Berryman focused our attention on the McMaster University Optimum Aging Portal and the information posted there on the concept of Co-housing. Co-housing is noted as being a set up where a small-group seniors live together in a shared living arrangement and hire a caregiver to assist them with their daily needs. Embracing this model would reduce the warehousing of seniors

Helen Sukovieff, one of our committee members, sits on a committee that is associated with the University of Waterloo. The Waterloo Mental Health in an Ageing Population study is a partnership with CAARE(Canadian Aging, Action, Research and Education) they share three goals (1) To build and sustain authentic partnerships between researchers, health and social care providers, older adults, caregivers, funders and policymakers interested in working together to advance aging and mental health care, treatment and support in Canada; (2) To support the co-design and completion of research and action-oriented projects addressing Canadians' priority questions; and (3) To advocate and/or apply for funding to support the priorities and activities of the group. The CAARE group meets quarterly, with collaboration between meetings designed to help bridge knowledge to practice gaps in aging and mental health, contributing to a more responsive future health system in Canada. Helen will keep us apprised of the work of this committee as they move forward.

Sharon Penney was part of a delegation from Newfoundland and Labrador who met with the Minister for Seniors Joanne Thompson on Jan. 30, 2025. Several topics were discussed including the need for a National Seniors Strategy. We indicated that there were a number of strategies happening but lacked an over-arching umbrella, a National Seniors' Strategy would provide a foundation, a framework that would protect the rights of older persons, indicate the priorities and values related to seniors and the important role seniors have played in developing our country and provide guidance on policies affecting seniors. The Safe Long Term Care Act was addressed and Minister Thompson indicated that it was currently on hold. It is ready to go but it needs to be debated. Aging at Home and its associated problems

were discussed, in particular the recognition that we are lacking sufficient caregivers and more assistance needs to be given to family members who are caring for aging relatives whether they are living in their home or not. Many family members provide care with little or no assistance. Providing assistance to Aging at Home is more cost effective than acute care. It was noted that one of the problems rests with the level of income ineligibility. The income levels need to be increased to better ensure those in need receive the assistance they require. The focus needs to be on assisting individuals in staying out of Long-Term Care as long as is possible.

The Government Newfoundland and Labrador has released the Report on Long Term Care and Personal Care Homes. The following recommendations were made:

- Further investments in maintenance, renovation and new construction that align with leading practice design standards.
- Improving the quality, choice and flexibility of meals for residents.
- Improving access to meaningful activities and recreational programs.
- Enhancing opportunities and supporting residents to maintain connections in the community.
- Improving access to medical, therapeutic and other health-related services.
- Improving the recruitment and retention of staff.
- Enhancing staff training and education.

We will continue to monitor the implementation of these recommendations.

We made formal reports at all Directors' Meetings, Political Advocacy Meetings and Executive Meetings.

Report provided by:

Sharon Penney
Chair HSC

ACER-CART Executive Report

by Sharon Penney

The first Executive Meeting of 2025 was held in Toronto. In addition, there were zoom meetings on March 20 and June 2.

The ACER-CART Priorities were reviewed by the executive members at the first meeting to ensure that the priorities were being addressed.

A review of the executive positions within ACER -CART was conducted and A document titled “Executive Members Roles and Responsibilities Chairing Standing Committees” was developed. The new document now includes the following provisions:

- Committee Chairs nominate new members to serve on their committees subject to approval by the Executive.
- ACER- CART wants representation from all member associations, it is not on necessary every committee but should be reflected across the full committee structure.
- DRAFT Committee Minutes will be sent to the chair of the Communications Committee to be condensed into a one-page synopsis to be published on the website under Communications.
- Once finalized, the document will be placed in the Protocols.

The AGM for 2025 will be held via ZOOM on June 6, 2025.

The 2026 in-person AGM be held in Vancouver on a date that has not been determined.

The 2025 Western and Eastern Conferences in Saskatoon and Fredericton on June 9-11, 2025 are planned and ready to go. The RTANL will send two representatives to the Eastern Conference.

Our Strategic Plan was reviewed the plan incorporated the information gleaned from the SWOT Analysis and the interpretation of that data by Sean Seywright. In conjunction with this, the following 3 pillars were decided upon as the basis for our strategic plan.

- Advocacy
- Communication
- Organizational Excellence

There was discussion on conditions of success, what is

achievable in the short term, what are we looking at 3-5 years down the road.

Seniors Issues for the 2025 Election- our publication was offered for use when engaging politicians. The highlighted components of the Seniors’ Issues for the 2025 Federal Election, we pledge to continue to advocate for a National Seniors Strategy and continue to advocate for the reinstatement of the Minister for Seniors. Additionally new challenges have become evident that are calling into question our Sovereignty, a plan needs to be put in place to react to this.

President’s Report

The President highlighted the following initiatives in which he has been our representative.

The President highlighted a letter he wrote a letter to Dr. Anthony Levinson in support of McMaster University application for Dementia Community Investment Funding from Public Health Agency of Canada.

He attended a Meeting on January 17, 2025 with Lawrence Hrycan called by Alberta Friends of Medicare. He reported that, Chris Gallaway, Executive Director, of Alberta Friends of Medicare followed up by writing a letter to the Federal Minister of Health requesting the government revise the eligibility rules to ensure low-income residents are not arbitrarily declined coverage for the CDCP due to their so-called “access” to private insurance.

He accepted an Invitation by the Canadian Radio-Television and Telecommunications Commission (CRTC) to participate in 2 virtual round tables in February. The President sent a letter to Directors, Presidents, Alternates and Executive Directors seeking regional input on the telecom’s sales process, consumer rights, customer and technical support. The Executive is looking forward to receiving the “What We Learned” report and see if there will be improvements in service delivery and addressing consumers’ needs.

Legislation Committee

This committee has developed updates to the Protocols, Constitution and By-Laws. They are now ready to be posted on the website.

Communications Committee

The committee reported it was very busy working on the content and producing the Seniors' Issues for the 2025 Federal Election booklet.

The committee continues to work on refining the website and keeping it current.

Health Services Committee

This committee has focused on the privatization of health care in Alberta, as well as the McMaster Optimal Aging Portal, the Canadian Dental Care Plan and "Assessing Strategies for a Long-Term Care Labour Force" hosted by the Canadian Health Coalition.

This committee has been involved in discussions on standards in long-term care, the shortage of workers in long-term care, the remuneration of workers, part-time jobs status, retention of workers and care being provided by family/caregivers.

British Columbia, Prince Edward Island and Manitoba have signed the bilateral agreements in support of a National Pharmacare Program.

Pension and Retirement Income Committee

Gerry Tiede, chair, indicated that the issue of tax fairness for single seniors which was raised at the November 4, 2024 Directors meeting is a concern.

The committee advised that the membership should do their estate planning and use proactive strategies to minimize their personal tax liabilities.

The committee is seeking information from all member associations on the cost of living/pension indexing over the past year.

Eastern Representative Report

The NBSRT and SERFNB are working collaboratively on planning the June 9-11, 2025 conference in Fredericton and have developed an exciting program for delegates

Western Representative Report

The Western committee continues to work on planning for the June 9-11, 2025.

ACER-CART

by Craig Hicks

In an effort to improve communications between the Executive of ACER- CART and the Provincial representatives, a series of virtual meetings were scheduled. These meetings were attended by ACER-CART Executives, Provincial Directors, Alternates and Executive Directors.

President Bill Berryman provided a series of updates from his office. He highlighted the need to keep pressure on the provincial and federal politicians to work on a second phase of Pharmacare. A letter was forwarded to the Canadian Dental Care Plan outlining the concerns that in some regions retired members were approved in the plan, contrary to the language in the CDCP. Consequently, these members were required to repay the money when a reconciliation of the plan members was made. President Berryman continues collaboration with McMaster University's Portal for Dementia Prevention e-learning Knowledge Proposal from the Public Health Agency of Canada. He has maintained contact with the Federal Minister of Health regarding positive discussions involving possible deals around pharmacare and the provinces.

Finally, the President participated in two bilingual Radio, Television and Communication Seminars with senior and telecom companies. A report for these meetings titled "What We Learned" will be shared with members.

The next ACER-CART meeting is scheduled for June 6, 2025. The first two regional AGM conferences -Western and Eastern will be held on June 9-11, 2025.

Coalition Report

by Sharon Penney

In October I was appointed as the RTANL Representative to the Coalition of Seniors, Retirees and Pensioners

Since our last executive meeting there have been six Seniors Coalition Meetings November 22, 2024, via Zoom, January 17, 2025 via Zoom, face to face with Minister of Seniors Joanne Thompson on January 30, 2025, Zoom meetings on March 10 and 28, 2025, a face-to-face Town Hall with Minister Paul Pike on April 4, 2025.

The following is a report on the discussions that took place at these meetings.

Sharron Callahan, Executive Director of NLPSPA, highlighted the issue of the looming elections in 2025 and suggested that the Coalition could further press the matter of the Seniors' Well-Being Plan with potential candidates/and each political parties at both the provincial and federal levels. It was suggested that the Coalition reach out to committed candidates to garner their input on the Seniors' Well-Being Plan and the various other issues that the Coalition has raised in the past. Basically, the Coalition wishes to determine the plans of the political parties, in preparation of the upcoming elections, several topics were highlighted for attention: Pharma Care, Aging in Place, Privatization of Health Care in Canada, and Retirement Income Security. Groups within the Coalition will have position papers ready for the elections. It was suggested that we have our lists of demands ready for both the Provincial and Federal Candidates before the election was called.

The Coalition reached out to MP Joanne Thompson, as well as to Ministers Paul Pike and John Hogan to garner their input on the Seniors Plan and the various other issues that the Coalition has raised in the past. Again, we wished to determine the plans of the political parties and the candidates who are seeking election with regards to the issues we have raised regarding seniors' programs and health-related concerns.

At the Seniors and Science Day, Minister Paul Pike who was in attendance, suggested that he would be willing to host a Town Hall meeting and bring in the people who look after the programs related to seniors. This meeting took place on April 4, 2025. The Coalition forwarded a copy of the concerns that have been pre-submitted to the CSSD Lead person so they could be prepared with

relevant information to address the concerns.

The Encore Summit happened on April 8, 2025, there was a \$106.00 registration fee for this event. I did not attend. However, I have included the following information obtained from Coalition minutes. This event focused on older workers and developing a strategy for them. The summit involved various levels of government as well as community agencies. With an older worker strategy, it is hoped that a more improved workplace would be realized. The Long-Term and Personal Care Homes Report has been completed since March/April but wasn't released until February 5, 2025. It is hoped that it will not be like other such reports that have been completed over the years but never acted upon.

The CPP meeting was held in St. John's October 24, 2024, and several of the Coalition members were in attendance. The agenda was as expected, and questions were addressed from the floor.

A meeting with Joanne Thompson, the Minister for Seniors, was scheduled for Jan 13, but due to changes at the federal level the meeting was rescheduled to January 30. The Canadian Labour Congress (CLC) held a rally on Parliament Hill on Jan 23, 2025. We felt that if we could secure a meeting with MP Thompson before that date, she would have a heads-up on the issues for seniors, as most of the issues being raised by the CLC are the same as this Coalition, but that could not be arranged. At the meeting on Jan 30, 2025 the following topics were discussed with Minister Thompson, our comments as a coalition are included below. We were disappointed to realize that the position of Minister of Seniors became redundant with the new cabinet appointed by Prime Minister Mark Carney.

Cost of Living. The Coalition acknowledged all past and new initiatives to put more money into the hands of Canadians, especially older persons. Notwithstanding these undertakings, however, the continuing increases to ordinary everyday living, such as the cost of groceries, medications, home heating costs, fuel, and some social activities are an everyday worry and concern for most Newfoundlanders and Labradorians. More concrete remedies need to be made to ensure seniors are not choosing between food, medication, and housing to live with dignity in their later years.

Coalition Report *(cont'd)*

Canada Pension Plan

The enactment of Bill C-387 (private member's motion) – An Act to amend the Canada Pension Plan would make it more difficult for a province to withdraw from the Canada Pension Plan. The general idea here is that a province withdrawing from the CPP could impact the amount of money available in it for the rest of the provinces, so they should have a say in whether a province can leave.

Canadians need and deserve financial security in retirement, and the Canada Pension Plan is a critical component of financial security. Destabilizing the CPP by having a province impact the amount of money available to the rest of the provinces is something that would have extreme negative implications for persons in retirement, especially in this jurisdiction.

Old Age Security: This Coalition does not support any action by any political party to raise the eligibility age for OAS. To undertake any such action would place more Canadians in financial insecurity or more likely into poverty. The Coalition asks that there be full-on opposition to any such action. This Coalition asks that the mandatory requirement to make RRIF withdrawals be eliminated.

Protect Defined Benefit Pension Plans: The number of defined benefit plans continues to decline as corporations and governments seek to replace defined benefit plans with contribution and target benefit plans, thus transferring the risk to their retirees and placing them in danger of an uncertain future, especially in times of market downturns. Properly managed defined benefit plans have proven to make retirement secure.

National Caregiver Strategy: A national caregiving strategy would set a standard for services and supports available to Canadian family caregivers, as well as the working environment of paid care workers. This would then reduce the inequity of current supports and services across provinces and territories.

In 2024, the federal government made an unprecedented commitment to a National Caregiving Strategy. We still await clarification of this and the development of the strategy.

We believe that Caregivers and care providers are insufficiently supported by meaningful public policy that addresses their needs, and this must be corrected.

This can be accomplished by making the Canada Caregiver Credit refundable and review the Disability Tax Credit, Registered Disability Saving Plan, and medical expense income tax allowances to make them work better for caregivers and recipients of care. Develop caregiver-friendly workplace policies and employment protections, starting with the federally regulated portions of the economy. Improve caregiver-specific leaves and benefits available through the Employment Insurance system. Fix the rules governing the Canada Pension Plan to ensure caregivers are not punished for taking years out of the workforce to provide care. Women are more likely to interrupt their careers or leave the workforce entirely to give care, impacting their ability to retire and overall financial security into their senior years. Use future federal-provincial health accords to increase funding for home and community care and better integrated systems of care that will make home-care services more accessible for senior caregivers. Implement the federal commitment to a \$25 minimum hourly wage for personal support workers and expand the commitment to the rest of the frontline care provider workforce to retain and attract more people to the sector.

Elder Abuse: In December 2012, the Canadian Parliament passed the Protecting Canada's Seniors Act, which aims to protect older adults through amendments to the Criminal Code. This bill makes elder abuse an aggravating factor for sentencing purposes, such that criminal acts of elder abuse might be subject to maximal sentencing. There is no specific crime of elder abuse in the Criminal Code. Instead, several sections of the Code deal with cases where older people are harmed, including manslaughter, failure to provide the necessities of life, and sexual assault.

In the Mandate Letter for the former Minister of Justice, the Minister was directed to work with the Minister of Seniors to strengthen Canada's approach to elder abuse by: a. Creating a national definition of elder abuse; b. Investing in better data collection and law enforcement related to elder abuse; and c. Establishing new offences and penalties in the Criminal Code related to elder abuse. These recommendations need to be incorporated into our legal codes.

Ageism: The Coalition is concerned that the Government of Canada is not taking the proper steps to offset this growing practice within our country. This could be addressed by Health Care Change, Education, Intergenerational Connection, and a philosophy of

Nothing About Us Without Us: Older persons must be central to decision-making and research. Their lived experiences provide invaluable insights that drive meaningful change.

Below are some examples of how ageism is offsetting to successful living as an older person:

Employment: an increasing number of older adults are now working. Ageism may prevent older workers from finding a job or remaining in the workforce and could lead to older workers being treated unfairly in the workplace. Research has shown that employers often believe stereotypes about older workers, which can lead to age-based discrimination. Canada needs an employment base and with some slight modifications, such as minor changes to tax rules, businesses offering more workplace flexibility, and some accommodations for mobility challenges could have a huge positive impact on re-sourcing the employee crisis.

Health and health care: there is strong evidence that ageism impacts the health of older adult, which leads to a decline in memory function, increased risk of developing dementia, and decreased life expectancy. Ageism within the health care system can lead to poor quality health care or no care at all.

Social inclusion: ageism also acts as a barrier to the social inclusion of older adults within society and contributes to the social isolation and feelings of loneliness of older adults. Social isolation and loneliness have been linked to negative health outcomes for older adults. Social isolation and loneliness have also been linked to increased health care costs.

Safety and security: freedom from harm and access to shelter are two of the most basic standards for the safety and security of older adults. Attitudes of ageism and senior abuse are closely related.

Media and social media: media play an important role in shaping the views of a society. While the media are particularly powerful in shaping public perception, it is also the instrument that keeps ageism very much alive. We are referred to regularly as the “aging population” in such tone as to suggest we the cause of all the problems and are the reason there is no correction.

- The F/P/T Ministers began speaking to this a few years ago and it appears on many political and agency agendas, but we are not seeing any concrete actions to ensure this does not become more rooted in our society/culture.

- The New Horizons for Seniors Program is a welcomed action, but as has been said by this Coalition, it needs correction to make application easier and it needs the infusion of more funding to enable more age friendly programming that will offset all the above examples of where ageism is deeply rooted into our Canadian culture.

- One area where we lay fault lately is the focus by the sitting government to make their priority for action to be middle- and working-class families. While we understand the need to direct attention to that segment of our community to engage a healthy economy, it is also exclusionary in that it defaults to the belief that other segments of our community, such as us, do not matter. There definitely needs to be offsetting language and leadership in this regard and as Minister, this is your opportunity to be a part of leading full inclusion with no age-related barriers.

The topic of telecommunications was specifically targeted in this conversation because many seniors are expressing frustration with their phone and cable bills specifically the terminology around contracts, confusing nature of bills, language barrier when speaking to customer service representatives, lack of knowledge of how to file complaints about telecommunications issue and the aggressive sales tactics employed by agents are all adding to the stress of dealing with the telecommunications companies. During this part of the discussion, Minister Thompson took notes and assured us that she would get back to us on this.

A conversation with the Seniors Advocate on November 18, 2024, revealed that her office is fielding a lot of calls from seniors in Personal Care Homes that have had notices of their rents being increased. The timing of the increased rental rate appears to be linked to the subsidy rate increases coming in January 2025. This will cause a lot of hardship for these seniors and some may have to move from their present residence.

In preparation of the upcoming elections in 2025, several topics were highlighted for attention: Pharma Care, Aging in Place, Privatization of Health Care in Canada, and Retirement Income Security. A one-page sheet of pertinent questions was developed and shared with our members to use to engage local politicians if they should be approached for their support.

The Provincial and Federal Announcements on November 21, 2024 of the GST/HST relief for two

months and the Workers Employment Rebate were not well received by the Coalition members. Basically, it was felt that the announcement was too little too late. A better break for the people would be to remove the taxes from home heating costs. Again, the seniors were not benefiting from the announcements. The Workers Employment Rebate did not materialize.

A Town Hall Meeting which was jointly sponsored by the Newfoundland and Labrador Seniors and Pensioners Coalition and Minister Paul Pike took place on April 4, 2025, where we welcomed a large audience to the free event. The intent of the meeting was fully met, that being a sharing by Minister Paul Pike and key Government staff in providing a very comprehensive overview of all the programs and services offered by the Government to assist and support eligible seniors to live safe, secure, and engaged lives. The Town Hall commenced at 2:00 PM. The Government was represented by Minister Paul Pike, Henry Kielley (Director of Seniors and Aging and Adult Protection with Children, Seniors and Social Development), Deena Waddleton (Director of Seniors Health Care with Health and Community Services) and Lisa Ivey (Tax Consultant with Finance). Following a brief introduction of Minister Pike his address to the audience followed a series of topics that contained the available programs and services within those topics:

1. Cost of Living;
2. Housing and Supports;
3. Aging Well at Home;
4. Health and Well-Being;
5. Health Services, including vaccinations and medications;
6. Social Inclusion, and
7. Seniors of Distinction Awards.

Under each category, the Minister referred to programs and services, such as the increase to the Seniors' Benefit, the gas tax reduction, free medical services for drivers' licenses at age 75+ years, income supplement, home repairs and modifications, the aging well at home grant, the caregiver benefit, special medical assistance, the dementia friendly communities project, the coverage for pneumonia and shingles vaccinations, the Social Inclusion Grants and how communities through the use of volunteers could qualify for funding to purchase a community bus for seniors' transportation like Clarenville has done, the inter-generational program guide, and the upcoming deadline for the Seniors of Distinction awards for 2025 on May 9.

The Minister covered considerable programming and services for older persons. He then introduced the newly released, Guide to Provincial Government Programs and Services for Seniors, which contains all the specifics

about the programs and services he outlined. Anyone wishing a copy can contact the Minister's Office and it will be made available. It is also posted on the Government's website: <https://www.gov.nl.ca/cssd/files/Guide-to-Programs-and-Services-for-Seniors.pdf>

The Minister also released the document: Bridging Generations, A Guide to Intergenerational Programs in Newfoundland and Labrador, also posted to the Government's website: <https://www.gov.nl.ca/cssd/bridging-generations-a-guide-to-intergenerational-programs-in-newfoundland-and-labrador/>

After the Minister's presentation, questions were invited from the audience. These questions were responded to by Henry, Deena, and Lisa. The questions focused on the shingles vaccine for those over age 70, who have to be immuno-compromised to qualify, the increase in rates in personal care homes, lack of response when seeking answers to personal care situations, and the levels of financial eligibility for most of the programs and services being too low, when a lot of older persons in need are just above the eligibility level.

This Town Hall received a lot of positive feedback. In conclusion, the Minister offered to attend future meetings as his ultimate wish is that older persons have the information, services, and programs to live healthy, supported, safe, and involved in communities of their choice.

In Memoriam

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

Roy Abbott (Bonavista)
Robert Aitken (Botwood)
Raymond Alyward (Grand Falls-Windsor)

Doreena Ball (St. John's)
Lila Beazley (Lewin's Cove)
Sister Gertrude Bennett (St. John's)
Frances Bowering (St. John's)
Howard Braye (Hopeall)
Grace Brinson (Winterton)
Denise Bruce (Corner Brook)
Vera Bruce (Stephenville)
George Brushett (Marystown)
Brian Bursey (St. John's)
Eleanor B. Burt (Broad Cove)
Bruce Butt (Carbonear)
Eldred Butt (S. John's)
Geraldine Cahill (Torbay)
Nora Cameron (Dartmouth, NS)
Virginia M. Carew (Cape Broyle)
Cynthia E.C. Chaisson (Port aux Basques)
Hubert Coombs (Dartmouth, NS)

Gordon Dalton (St. John's)
Frank Dominie (Grand Falls-Windsor))
Barbara Dunn (St. John's)
William C. Dunne (St. John's/Stephenville)

Rosemary Farrell (Marystown)
Wallace Fowler (St. John's)

John Grace (St. John's)

Eileen Harnett (Lord's Cove)
Judy Houlihan (Orleans, ON)

May They Rest In Peace

In Memoriam

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

Alma Humby (Roddickton)

Jacob Humphries (Wesleyville)

Baldev Joshi (Richmond Hill, ON)

Mabel Kean (St. John's)

John King (St. John's)

Samual Lannon (Mount Pearl)

John Thomas Lawton (St. John's)

Sister Elizabeth R. Lee (St. John's)

Margaret Lee (Stephenville)

Kezia Locke (CBS)

Junior Loveman (Leading Tickles)

Margaret MacNeil (St. Andrew's)

David Mallam (St. John's)

Winnie Marshall (Stephenville Crossing)

Kevin McCarthy (Dunville)

Hugh McGettigan (Harbour Main)

James McGettigan (White Rock, BC)

Roy Menchenton (Bishop's Falls)

Goldwyn A. Mercer (CBS)

Jessie Newbury (St. John's)

Patrick O'Brien (Trepassey)

Carman Oldford (Paradise)

Aubrey Parsons (Lumsden)

Robert D. Peddle (Burin Bay Arm)

Joan Penney (St. John's)

Sister Ellen Pomroy (St. John's)

Marion Pond (Glovertown)

Beverly Pope (CBS)

Sister Consolata Power (St. John's)

Sister Constance Power (St. John's)

May They Rest In Peace

In Memoriam

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

Carol Pushie (St. Catherine's, ON)

Gloria Reddy (St. John's)

Gertrude F. Sesk (Ferryland)

Jean Skinner (St. George's)

Ephraim Sparkes (St. Anthony)

Greta Spencer (St. John's)

B. Diane Stone (Botwood)

Arthur Templeman (St. John's)

Thomas Tulk (Cottrell's Cove)

Jill Whitaker (Portugal Cove-St. Phillips)

Clarence White (Deer Lake)

Wayne White (CBS)

May They Rest In Peace