



Newsletter

Retired Teachers' Association

Vol 37 No 1 • December 2025

President's Message

Joseph LaFitte

Dear RTANL Members,

As another year draws to a close and autumn gives way to winter, I find myself reflecting on both the challenges and the progress our Association has experienced over the past year.

This year brought exciting growth as we recently approved a request from the **Stephenville Regional of Western Division to become our newest Division**. The boundaries of the new Division cover the area from the start of White's Road to Port aux Basques, including the Burgeo region. We're delighted to see the Stephenville Regional mature into a full-fledged Division, and we wish them every success as they continue building their local community of retired teachers. As part of this process a new General meeting will be called in the upcoming months and a Division executive elected.

The past summer also tested the strength of many communities in our province. The **devastating wildfires**, particularly along the North Shore of Conception Bay, took a heavy toll, with homes, schools, and cherished landscapes lost. To those who were directly affected, please know that your fellow members stand with you.

I want to express heartfelt gratitude to everyone who stepped forward to help, many of them active and retired teachers, who provided food, clothing, and shelter to those in need. And a special word of thanks goes to the volunteer firefighters who worked tirelessly to protect homes and communities. These moments remind us of what truly matters: the resilience of our people and the strength that comes from caring for one another.

Within our Association, we've also faced new realities. One of the most significant changes this year was the **15% co-pay** for covered prescription drugs under our **Group Health Plan**, effective July 1st. We know this adjustment has caused concern for many members. Please be assured that your Executive remains in close contact with the plan's trustees and staff, working to ensure the plan remains stable and sustainable for years to come. Protecting your benefits remains a top priority.

Staying connected is just as important. Right now, only some of our members can be reached reliably by email, even though it's our main way of sharing updates and newsletters. If your email address has changed, or if we don't yet have it, please send a quick note to our Secretary, Don White, at secretary@rtanl.ca. That simple step helps us keep you informed and engaged.



Our **RTANL Facebook page** continues to grow as a friendly, active space for sharing news and stories, and our **website**, hosted by the NLTA at www.nlta.ca/rtanl, remains the best place to find newsletters, announcements, and resources. On the national level, the **ACER-CART website** (acer-cart.org) is an excellent source for updates on pensions, healthcare, and advocacy that affect all retired educators across Canada.

Looking ahead to 2026, our focus remains clear: to strengthen communication, support our members, and make sure RTANL continues to be a strong and trusted voice for retired teachers in this province. Each of you plays an important part, by attending luncheons, staying in touch with your Division, sharing your experiences, or simply reaching out to a colleague. It's your involvement that keeps our Association vibrant and connected.

Remember that 2026 is a BGM year! A **Registration Form** is printed elsewhere in this Newsletter. Please note that the deadline to register is **July 31, 2026**. **For planning purposes no registrations will be accepted after that date.**

As Christmas approaches, my wife, Bev and I, along with the entire RTANL Executive, extend our warmest wishes for a peaceful and joyful holiday season. May the coming year bring you good health, happiness, and time well spent with those who matter most.

Thank you for your continued support, your commitment, and your friendship. Together, we'll continue building on the proud legacy of our Association.

Warm regards,

Joseph LaFitte

President, Retired Teachers' Association of NL

Provincial Executive 2024-26

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Provincial Executive Standing Committees 2024-26

Table Officers

...President, Vice-President, Secretary, Treasurer

Benefits and Wellness

..... Beverly Fisher (Chair)

Finance

..... Clayton Rice (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 Albert Legge

BGM Sharon Penney, Don White,

..... Joseph LaFitte, Craig Hicks

Reunion Mona Rose,

..... Bernadette Meiwald, Beverly Fisher

Provincial Executive Handbook

Don White (Chair), Joseph LaFitte, Craig Tucker

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ADVANCE NOTICE

**The 19th RTANL
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

[www.facebook.com/profile.](http://www.facebook.com/profile.php?id=61568733022196)

[php?id=61568733022196](http://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.)

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.



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.

Christmas Greetings from the Provincial Executive

For some of us Christmas stirs up happy memories of family, friends and home. Unfortunately, for others it is a very stressful time. This Christmas as we gather together, instead of concentrating on the past let's fo-

cus on the future, on the Christmases to come, on the new memories we will make and the new traditions we will follow. A little more sparkle and a little less stress is our wish for you this Christmas.

Merry Christmas and Happy New Year from the Provincial Executive



Front (L-R): Craig Hicks; Mona Rose; Joseph LaFitte
Back (L-R): Craig Tucker; Don White; Sharon Penney; Beverly Fisher; Bernadette Meiwald; Clayton Rice

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.

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 **in electronic format** to:

Secretary@rtanl.ca

prior to **October 31** for the Fall edition and

prior to **April 30** for the Spring edition.

The Newsletter Committee reserves the right to edit all submissions.



Nonagenarian Birthdays

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

Shirley Sheppard

Since February, the Avalon East Division of the RTANL has been busy. In March, seventy-five retirees attended our Scoff & Scuff. On June 9th, our bi-annual meeting was held where the Executive was voted in.

Our new Executive members are:

President: Shirley Sheppard

Past President: Mary Purchase

Vice-President: Susan Forward

Secretary: Marlene Audeau-Joyce

Treasurer: Pam Bry

Members-at-Large:

- Sharon Reddy
- Giselle Benoit
- Linda Thistle
- Gloria Pynn



RTANL Avalon East Division Octoberfest held at Lester's Chalet had a Full-House.

The new Executive met in August to begin our year. We planned the Octoberfest on October 16 and our Christmas Luncheon on December 1. Our Octoberfest was a success, with 120 attendees.

The organizing and registrations for the Avalon East Division's Christmas Luncheon are well underway. The Communication Committee has worked on improving our public presence by creating a Facebook page for the Division. They have also strived to gather updated email addresses from members. We held a contest to encourage members to update their information. Two \$50 gift certificate prizes were drawn for from the members who confirmed or updated their contact information. The prizes were won by Mary Purchase and Trudy Buckle.



Mary Purchase (President of Retired Teachers' Foundation of NL) presenting Kelly from Rainbow Riders with a cheque for \$7500.



St. John's Canada Games CEO, Karen Sherriffs' presentation highlighted the importance of volunteers.



Giselle Benoit (Avalon East Division Social Director) presenting Betty Pittman, with her 50/50 winnings of \$292!

The Avalon East Executive will meet again in January to plan the rest of our year. We will have our AGM in June and may have an additional event happening during the spring.

Plaisance Regional

Carmelita Traverse

On June 12, teachers of Plaisance Regional met for an enjoyable lunch at Harold Hotel in Placentia. 20 people attended and everyone was delighted to reconnect and chat.

On a very positive note, we had several recent retirees as well as our oldest member who is 91 years young. As well, there were two other attendees over the age of 80! Everyone appreciated the opportunity to get together in our busy lives.



Plaisance Regional Members enjoying lunch at Harold Hotel.

Bonavista Division

Beverly Fisher

The members of Bonavista Division continue to celebrate retirement with a mix of informational meetings, recreational activities, and meals. Since our June report we have had a bit of all three.



The Bonavista Division Spring Banquet.

We ended our 'year' on June 12 with our annual Spring Banquet. This year we were able to go back to King's Cove again, where the Knights of Columbus served us a delicious meal of roast beef/turkey with all the fixings, complete with tea/coffee and dessert. Following the meal, we were entertained by local musician, Jesse Smith; some of us even took to the dance floor. A wonderful evening was had by all.

Our new year began on September 4, with a not-back-to-school picnic in the park. Lookout Park in Trinity Bay North was the setting for this event; we played lawn games, had a picnic lunch, and walked the trail around the pond. The weather cooperated with sunny skies and warm temperatures; it certainly was a great day not to be back to school!



Bonavista Division not-back-to-school picnic in the park.

We held our first Executive meeting for the fall on October 2. At this meeting, we made plans for the Christmas social, a general meeting, and discussed several items for future activities that we had been investigating over the summer. Another Executive meeting was held on October 22. At this one, we made plans for a 'Coffee Break' in November and firmed up our plans for the Christmas social, which will take place on December 8.

Our first general meeting of the year was to have been held at Bonavista's new YMCA on October 22. Because of some last-minute problems, we had to cancel this one, and since we already had an event planned for November, we decided to forego our autumn meeting.

Our neighbouring Division, Tri-Bay, invited us to join their members on a visit to the Port Rexton Brewery, but again, because of scheduling difficulties, this gathering had to be postponed. Networking with other Divisions is a very worthwhile experience, and we look forward to getting together with Tri-Bay members soon.

We are eagerly awaiting the start of the curling season, which should start any day now! Although some of our members curl in the Curling League on Wednesday nights, most of us don't want to be tied down to the more serious team play. We get together and curl on Thursday mornings instead, during open time set aside for anyone who wants to come along and do so. We are certainly looking forward to this winter activity; it gets us out of the house, allows us to get some exercise, and gives us the opportunity to socialize.

By the time this newsletter arrives, Christmas preparations will have begun in many of our homes. We in the Bonavista Division wish you and yours a very Merry Christmas and a happy, healthy New Year!

Burin Division

Donna Mary Walsh

Greetings everyone from Burin Division. Once again, I have to say how time just flies faster each year.



The Material Girls and the eight quilts they donated to the Lion Max Simm's Memorial Camp.

A group of retired teachers and a couple of friends known as "The Material Girls" get together on Wednesdays at the Lion's Club in Marystown and are busy doing many quilting projects. Recently, in the month of June, they assisted the Lion's Club by donating their time and some material to make eight quilts for the Lion Max Simm's Memorial Camp, which services the special needs community during the summer months of July and August. For the remainder of the year, it is available for rentals, such as business meetings, retreats, church and youth groups, and family events such as reunions and weddings. The Material Girls were very happy to complete this project for the Lion's Club and help them get eight quilts closer to reaching their goal. They hope those taking part in the summer camp enjoy having handmade quilts on their beds.

On September 11, we held our first Executive meeting at P.J. Billington's. Our Executive consists of Donna Mary Walsh, President; Mary Beth Farrell, Vice-President; Kevin Glavine, Secretary; Susanna Glavine, Treasurer; and Members-at-Large: Ann Coady, Brenda Best, and Eric Ayers. At this meeting, we discussed a number of activities we could do this year. Our Breakfast team is already active and serving breakfast to the students at DCJA in Burin.



Burin Division members hike The Cape Trail.

As usual, we planned our first luncheon to be held on September 25 at Rita's Kitchen in St. Lawrence. Before the luncheon, we planned a hike to The Cape Trail. We had 14 retirees take part in the hike before heading to Rita's Kitchen to meet with the rest of our members for lunch. We had 22 in attendance for lunch, which consisted of a choice of hot turkey sandwich, clubhouse and fries, pan-fried cod with choice of potato, and munchies for one. To top the meal off, most had a choice of bakeapple cheesecake, blueberry cheesecake, and a variety of chocolate desserts. All meals were delicious and hats off to the cooks.



Burin Division luncheon at Rita's Kitchen in St. Lawrence.

After our lunch had finished, the Executive filled in the retirees with some of the planned events for the rest of 2025. We have a presentation on Disability Tax Credit planned for our Halloween social on October 29 which will end with a cornhole tournament at the Marystown Lion's Club Centre.

On November 19, we plan to have another "Coffee Break" at The Merge in Marystown. This is a very relaxing time to get together and catch up with fellow retirees. Again, this year we will be laying a wreath for Remembrance Day on behalf of our Division.

November 14 is a special day for Mrs. Emma Pike who will celebrate her 94th birthday. Mrs. Pike holds the honour also of being our oldest and active member of the Burin Division. Happy birthday and congratulations Mrs. Pike.

Our scholarship committee has posted guidelines and an Application Form for our annual scholarship. The deadline for submissions is October 31, 2025, and this will be awarded in November. Thank you to this committee once again for looking after this. As you can see, we already have started with a busy few months.

Our Christmas luncheon is set for December 11, 2025, at the 50+ Club in Burin, which will feature their delicious hot turkey meal with all the trimmings. We plan to have some entertainers, games, prizes, and dancing to boot. Our Christmas dinner and dance is set for December 20, 2025, at the Marystown Motel and Convention Centre. On the menu is a choice of stuffed chicken breast or roast beef dinner with all the trimmings. After dinner, you can dance the night away.

At this time, we would like to send condolences to the families and friends of retirees who have passed away since our last newsletter, and wish all retirees who are struggling with health issues a speedy recovery.

Our Executive would like to wish all the Divisions and the Provincial RTANL a very Merry and Happy Christmas season. We hope that 2026 brings everyone a wonderful and peaceful year.

Central Division

Margaret Jenniex

The most recent meeting of the Central Division (RTANL) was an Annual one which included the election of officers. It was held in Gander on September 30, 2025. All the previous Executive members were

re-elected. Something new for us was the elections of two Members-at-Large. A welcome to the Executive is extended to Kelly Fewer and Sylvia Saunders.

We look forward each year to our Annual Banquet and Dance which was held in June at the Quality Inn, Gander. It was well attended and so lovely to see several new faces. A special thanks to Don Carter for organizing the event.

Our May Meeting was attended by Vice-President of the RTANL, Craig Hicks. He spoke about some of the concerns at the Provincial level. They, too, are having trouble with obtaining email addresses. Craig mentioned the low attendance at Branch meetings and provided us with an informative review of the Group Insurance Plan. We are very grateful that Vice-President Craig was able to attend.

One of the biggest challenges as we look forward to 2026 is reaching out to our many members. We hope to gather more email addresses, to have community contacts, and to have continued conversation about setting up Regionals.

We have a meeting scheduled for November 19 at the Quality Inn. This will be followed by an auction with donations forwarded to the Retired Teachers' Foundation.

As we say goodbye to 2025 and prepare to welcome 2026, may all that is beautiful and meaningful fill your home and heart with joy – now and always.

Coast of Bays Division

Bridget Kelly

On October 23, 2025, the Coast of Bays Division held its Fall lunch meeting at the Elliott's Hotel in Head of Bay D'Espoir and welcomed Theresa Dollimont, a former resident of our area and a retired teacher from the West Coast.



Mr. Doug Wells

After discussions of various topics, Mr. Doug Wells made a well-informed presentation about the Special Medal to commemorate the 100th Anniversary of the Newfoundland National War Memorial, and the repatriation of the unknown Soldier in recognition of

the valiant contribution the people of NL made during armed conflicts since World War I. Much interest was shown by all retired teachers present.



After a delicious lunch, it was noted that our Spring meeting will have the rescheduled presentation on Wills and Estate Planning.

We wish all fellow retired teachers a wonderful fall and winter season.



L-R: Bridget Kelly-Treasurer, Doug Wells, Valerie Hoskins, Melita Barnes, Georgina Meade-Secretary, Margaret Power-President, Theresa Dollimont.

Con-Tri Division

Sharon Penney

We are pleased to report that we have a full Executive. Collectively, the members of our division have experienced a stressful summer. Many of our members were evacuated from their homes during the Kingston wildfire; while others were placed under alert. Unfortunately, some Con-Tri members did indeed lose their homes and other property.

We have received many positive comments about the

province-wide Zoom meeting that Con-Tri hosted on the proposed changes to the Group Insurance Plan. Those who took part found it informative and appreciated that we were acting together to advocate for our members. We have heard from our members about how the changes have affected them. Some of the more common drugs are proving to be cheaper, while others are much more expensive. In an effort to aid our members, we have shared information about offers from drug companies that lower out-of-pocket expenses. We, as an organization, need to advocate for the Newfoundland and Labrador Government to officially sign the Pharmacare document to ensure Newfoundlanders and Labradorians can access the program.

In our tradition of holding activity days instead of just meetings, we organized an outing to Old Mill Lanes in November. We engaged a local caterer to provide lunch afterwards. In the spring, we will arrange an activity in another area of our Division.

Our Division donated \$500 to the Trinity Conception Health Foundation. In November, we awarded scholarships to the three high schools in our division. In October, we made our annual donation to the RTANL Foundation.

Mona Rose will audit our financial books in order for our Treasurer to submit the report to the Provincial Treasurer.

Tri-Bay Division

Susan Howell

Greetings from the Tri-Bay Division! We hope everyone has enjoyed the beautiful colors of Autumn and the warm temperatures. Welcome to all the new retirees.

The Tri-Bay Executive continues to meet on a regular basis, with one meeting in May and September, a yearly debriefing meeting, and a Fall planning meeting. Thank you to all the Executive members who work very hard to plan these sessions for our members. Our BGM will occur in Fall of 2026, and we are always looking for new Executive members.

Our Division continues to thrive, focusing on wellness and ageing healthily and happily. On May 27, we held a year-end dinner at the Clarendville Lions Club, with a meal and local student entertainment. It was a lovely event with 36 members in attendance. It was a wonderful time to catch up and get ready for summer.

On September 18, we hosted a Not Back to School Barbeque, with an Executive member, Jancie Harnum,

hosting it at her summer home on Thorborn Lake. It was a beautiful day, but sadly too windy for many outdoor activities. We had 20 members in attendance. Thank you again, Janice!



Members of Tri-Bay Division at their Not Back to School BBQ.

A Lunch and Learn session with a consultant from the Investors Group was planned. Many members were looking forward to this; however, it was postponed as the consultant had a family emergency. This will be rescheduled for the New Year.

November is a busy month for our Division as we continue to promote wellness. We are hosting a hiking/lunch/bowling session on the trails at Elizabeth Swan Park and Caribou Lanes Bowling Alley. A Pickleball session is planned for November 28, as a follow up to a session in March. We are hoping to get more members involved and plan another session in the Spring.

Our Christmas Luncheon will be at the Clarenville Shriners Club on December 3. A traditional meal is planned with some Christmas fun!

Stephenville Regional

Theresa Dollimont

Greetings from Stephenville, where we enjoyed a beautiful summer and fall!



Members of Stephenville Regional attending the Wills and Power of Attorney Presentation.

In early May, our RTANL Regional Executive invited Garreth McGrath (from the Public Legal Information Association of NL) to speak on Wills and Power of Attorney. During the two-hour presentation, our membership received lots of interesting information on the topic, and their questions provoked a lot of good discussion. Even those who had already made their Wills were surprised by some of what was presented.

In May as well, our Executive was invited to St. Thomas Aquinas School breakfast program to present a cheque from the Western Division. Students from various grade levels were on hand to accept this presentation and were happy to chat about how much they enjoyed what the breakfast program had to offer. We would like to thank the Western Division for this opportunity.



Members of Stephenville Regional hike around Ned's Pond.

To celebrate the beginning of summer, we did a walk around Ned's Pond in June. Mother Nature co-operated and sent us beautiful weather. We were small in number but large in enthusiasm as we chatted and enjoyed the sunshine. Several of us gathered for coffee afterwards.



Good-bye Summer event hosted by Stephenville Regional.

All good things must come to an end, and so it was with summer. To embrace the upcoming autumn, more than 50 of us gathered at the Arts and Culture Centre bar on the evening of September 18 for a “Good-bye to Summer” event. We were pleased to see so many people attend and enjoy some finger food and conversation.

The Executive of Stephenville Regional will meet soon to put the finishing touches on the plans for our Christmas luncheon, which will take place on December 11.

On that note, Stephenville Regional would like to wish you all a Merry Christmas and a New Year filled with many good things!

Western Division

Glenda Belbin

It's that time of year again, where the leaves are in spectacular array and the passengers on the many cruise ships visiting the West Coast are in absolute awe!

As I reflect on our end-of-year activities, I had the opportunity to attend meetings in Gander on May 7-9 with the Provincial Executive and the Division Presidents. It was so great to hear about the many activities, the projects, and the guest speakers that the various divisions sponsored. As we continue to work in our Division, our Treasurer, Roberta Pafford, along with Vice-President Bernie Meiwald and myself, attended a meeting on May 15 in Port Aux Basques to discuss the possibility of Port Aux Basques forming a Regional. Following much discussion, it was decided that, at this time, they did not have the number of “active members” necessary to become a Regional and would therefore stay within the Western Division.



Members of Western Division at the October Luncheon.

Western Division began its summer break with an Executive dinner meeting at Jennifer's on June 19, where

plans were set and discussed for our Fall meeting and social. However, in late summer, during the wildfires, the Executive, via emails, made a decision to send financial help to the Red Cross to assist with the rebuilding of the many destroyed infrastructures in Conception Bay North. We donated \$500, which, in turn, became \$1,500 when both levels of government matched each donation.

The Executive met in early September to finalize dates for our Fall social and our Christmas party. Several suggestions for guest speakers were brought forth, and we hope to pursue these names over the coming months.

Our first meeting/social was held on October 22 at St. Michael's Church Hall, Corner Brook, where soup and sandwiches and several desserts were served to 50 people. We were very happy to have the new Mayor of Corner Brook, Linda Chaisson, as our guest speaker, who is a retired teacher and an active member of our Division. Also, our Vice-President, Bernie Meiwald, attended the very productive meetings of the Provincial Executive in St. John's in October and gave a report.



L-R: Art Brown, Rhona Parsons, Ruth Davis, Glenda Belbin, Mayor Linda Chaisson, Betty Sheppard.

As our Christmas Social was such a tremendous success last year, our members requested that we continue to have our Christmas Social during midday. So, with this in mind, preparations for the place, date, time, menu, and other details are being finalized!

As president of Western Division, I am invited to the monthly Google Meet meetings of the NLTA Humber Branch. I appreciate this invitation and am impressed how conscientious the Executive is. The meetings are well run, well attended, and very informative. Thank you to Humber Branch!

As the Christmas season approaches, I would like to take this opportunity, on behalf of Western Division, to wish one and all a Joyous Christmas Season and a Healthy, Happy New Year!

Coalition Report

by Sharon Penney

Since our last newsletter, the Coalition has met two (2) times using both the face-to-face format as well as Zoom format.

NL Seniors' Coalition Meeting – May 23, 2025 *with Minister John Abbott, Minister for Seniors*

The purpose of this meeting was to inquire about the setup of this new Department, what services the Department would provide, what services are being retained, and the interconnection with other departments that provide services for all persons, including services for seniors.

The Minister advised that the Department is in the initial stages of operations, but both the Premier and he are committed to establishing a department dedicated to the concerns and issues affecting seniors.

The framework of the Department is still a work in progress, but the Aging and Seniors Division is being retained, and that Division will report to him through the ADM, Tracy English. The Minister advised that the Cabinet Committee on Seniors, which he chairs, will be the lead on the accountability for all cross-departmental issues impacting seniors, and that committee is currently cataloguing all these concerns and establishing a framework for accountability to Cabinet. This would include such issues as the recent Report of the Expert Panel on Long-Term Care and Personal Care Homes, the Seniors' Advocate Report on the same topic, and the recent Auditor General's Report. As the Chair of this Cabinet Committee, Minister Abbott advised that, within Government, he views himself as a seniors' advocate. He stressed that he is also the Minister of Housing and realizes that many concerns of seniors are focused on their living arrangements. The Minister was anxious to be made aware of the pressing issues for seniors so that his department can begin developing a strategy to address them.

Marilyn Best raised the issue of the importance of family caregivers. Minister Abbott acknowledged the work of family caregivers and will continue to work towards more supports for them. Minister Abbott acknowledged the stress that the increases in rent in Personal Care Homes have put on residents. A Committee of Seniors will be the key leaders to address the recommendations on seniors. Minister Abbott

stressed that accountability for needed actions will be a key issue for his Department. Several issues were identified as necessary to support seniors both in their own homes and in Personal Care Homes:

- Increases in rent in Personal Care Homes
- Increased staff and the monitoring of care or lack of care in Personal Care Homes
- Income eligibility level for services needs to be reviewed
- Repairs to homes - eligibility levels need to be addressed
- The overall threshold for eligibility for government programs for seniors needs to be addressed

Minister Abbott spoke on the importance of appropriate training for staff and accreditation for institutions. He added that they needed to consider what they can properly accomplish within the limitations they face.

On the issue of collaboration between the Provincial and Federal Government with regard to seniors matters, Minister Abbott stressed that he will be in touch with the Secretary of State for Seniors, Minister Stephanie McLean, and with the Federal MP, Joanne Thompson.

Coalition Meeting – August 11, 2025

The productivity of having another meeting with Minister Abbott, in light of his intention not to run in the next election was questioned. A review of the NL Government website revealed that a lot of the work John Abbott did has been assigned to Jamie Korab. In light of this information, it was determined that a meeting with Ministers Abbott and Korab would be appropriate. Hopefully we will be able to ascertain where the government stands on the issues of seniors that were raised with Minister Abbott during our last meeting.

CARP has several items that it wishes to be put forward to the candidates for the next election that are important to seniors and have a great impact on their standard of living and their ability to age with dignity:

- Aging at Home
- RRIFs
- OAS
- Scams

The Provincial Election that is anticipated for the fall of 2025 was discussed. The group was advised that the

Newfoundland and Labrador Public Sector Pensioners Association (NLPSPA) has budgeted for three town hall meetings if it is determined to be a viable option. All agreed that town hall meetings give the general public, and seniors in particular, the opportunity to meet the candidates who are running in an election, voice their concerns, and hear the plans of the parties to address the needs and concerns of the public. The meetings will be in person in the larger centers and in Zoom format in more isolated areas.

A list of questions to be distributed to the members of the Organizations of the Coalition was tentatively submitted. Some topics to be covered are:

1. Pharma Care - when will the NL Government sign onto this valuable program?
2. Aging at home and all that ensures this as a possible and viable option for seniors.
3. Nurse Practitioners having their services covered by MCP.
4. Addressing the increased crime rate in the province.
5. Bringing the number of Police Officers on patrol in NL up to the National Standard.
6. Housing for Seniors - Available and affordable, having a cap on rent for seniors.
7. Strategy for older persons to return to work.
8. Response of the NL Government to the Auditor General's Report as well as other reports that have been completed over the years. We want action on the recommendations in the reports and the concerns addressed.
9. Pass the Safe Long-Term Care Act
10. Make sure Pension Plans remain in place

As there are still issues to address to the federal level of Government, Joanne Thompson has been contacted to see if a meeting can be arranged with her.



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Group Insurance Managers' Report

by Craig C. Hicks, RTANL Vice-President

The NLTA Group Insurance Managers and belairdirect representatives met on August 16, 2025, to review financial performance, member programs, and policy updates for the 2025-26 year.

A key topic of discussion was the new prescription co-pay system that came into effect on July 1, 2025. The Committee acknowledged early concerns raised by retirees but noted that individuals are now seeing cost reductions with basic prescriptions. More robust data on the impact of the change to a co-pay structure should be available in December 2025.

Financial results for the year painted a generally positive picture. The Basic Life Insurance program generated a surplus of \$319,456, while the Dental program recorded a \$454,144 surplus. The program experienced a modest \$285,531 deficit, resulting in an overall net surplus of \$432,903. These results reflect prudent management of plan funds and the ongoing commitment to member benefit sustainability.

Policy reviews were conducted for Funding, Education and Training, and Investment Procedures. There were no changes necessary this year, affirming stability in governance and administration.

The Deed of Declaration was reviewed and signed by Managers. It was highlighted that transparency, prudent fiscal management, and effective communication will be ongoing priorities for the NLTA Group Insurance Program. The next meeting is scheduled for December 13, 2025, at the NLTA Building.

Group Insurance Managers (August 2025)

- Tracey Payne - NLTA Executive Member, Chair/Teacher
- Della Way - NLTA Executive Member/Teacher
- Craig Hicks - RTANL Member/Teacher
- Corey Ivany - Teacher
- Danielle Stanley - Teacher
- Daisy Hardy - Teacher
- Jocelyn Bath - Teacher

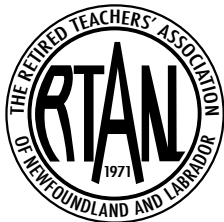


Nominating Committee for RTANL Elections in October 2026

RTANL active members present at the Association's BGM will elect the Provincial Executive for 2026-28. Members are encouraged to offer themselves for office or to nominate members for any position on the Provincial Executive. A Nominating Committee (as listed below) has been set up to receive nominations prior to the BGM, but nominations may also come from the floor at the BGM.

All positions are open. Elected positions on Provincial Executive are: President, Vice-President, Secretary, Treasurer, and **four** Members-at-Large. Please direct all questions and any notice of intentions to seek election to the Chair of the Nominating Committee, Susan Howell, 17 Mountainview Heights, Clarendville, NL, A5A 1T1, 709-425-0556, TBpresident@outlook.com





RTANL Biennial Award for Service Guidelines and Nomination Form

Guidelines for Nominating Candidates:

1. **Nominees** must be **Members** of the Retired Teachers' Association of Newfoundland and Labrador and **reside within the Province**.
2. Volunteer activities must be related to **involvement in this Association**.
3. Nominations must be received **no later than May 30th** of each BGM year.

Instructions for Completing Nomination Form:

1. Complete all the fields below.
2. If you are completing this form and printing it to mail, then address your Nomination Form envelope to the address below.
3. Mail the Nomination Form to:
Chairperson
RTANL Biennial Award Committee
NLTA Building
3 Kenmount Road
St. John's, NL A1B 1W1

The Selection Process:

1. The Biennial Award Committee (three (3) members of Provincial Executive) will **receive** and **record** all submitted nominations.
2. A **Selection Committee**, consisting of three (3) members, shall be from **one (1) division** (as appointed by the President) and shall be done on a **rotational basis** (as determined by the President). The Division President or designate shall be Chairperson of the Selection Committee and shall appoint two (2) members, **other than** those serving on Division Executive, to make up the remainder of that committee, who shall, by examination of the information below on the Nomination Form, determine the **Recipient** of the Award.

3. To avoid the possibility of any bias or conflict of interest, the **Award Committee** will assign a **number** to each Nominee, and will forward **only SECTION 2** titled *Nominee's Volunteer Activities and Number of Years Involvement* (containing the assigned number) to the **Selection Committee**.
4. The Selection Committee will communicate its decision to the Award Committee Chairperson by September 15th, and will return all Forms to the Chairperson.
5. The RTANL Biennial Award for Service **Plaque**, engraved with the name of the recipient, **AND** including the following inscription: "*In recognition and appreciation of your many years of outstanding and unselfish dedication to the Retired Teachers' Association of Newfoundland and Labrador*" will be presented **at the BGM**.
6. The Recipient's **name** will also be added to this Award's **Permanent Plaque** that is on display in the NLTA Building, St. John's.

Please Note: The Nomination Form for the Biennial Award for Service can be found on the RTANL website at <https://www.nlta.nl.ca/wp-content/uploads/2025/12/RTANL-Biennial-Award-for-Service-Dec-2025.pdf>

Division Presidents

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sjsheppard@nf.sympatico.ca

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Beverly Fisher

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Western Division:

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tdollimo@hotmail.com

Labrador West (*Vacant*)

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.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.

SeniorsNL

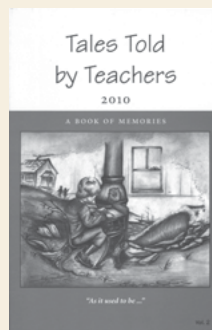
Have a question? Need to connect with a resource or service? Want information on a seniors' issue?

Contact our information Line: 709-737-2333 or (Toll Free): 1-800-563-5599.

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

Web Site: www.seniorsnl.ca

Email: info@seniorsnl.ca



Tales Told By Teachers, Vol. II

(Note: Volume I is now sold out)

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

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Contains stories, poems, amusing anecdotes
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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

ADDRESSES • ADDRESSES • ADDRESSES

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

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

MEMBERSHIP CARD BENEFITS

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



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

NL Retired Teachers' Foundation Report

by Mary D. Purchase, Foundation Chair

Greetings from the Retired Teachers' Foundation (RTF).

At the provincial meeting of The Retired Teachers' Association of Newfoundland and Labrador (RTANL), the Avalon East Division welcomed the opportunity to form the Board of the RTF for the 2024/2026 term. The Directors of the RTF are:

Chair: Mary Purchase
Vice-Chair: Betty Lou Kennedy
Secretary: Imelda Winsor
Treasurer: Marnie Sinnott
Member At Large: Brian Whitty
RTANL Representative: Mona Rose

The RTF had its first meeting on January 20, 2025 at the NLTA Boardroom. We met with members of the previous board to discuss our roles and responsibilities. It has been a learning curve for all of us, and we are most thankful for the support of the previous board, the Provincial Executive of the Retired Teachers' Association and the staff of the NLTA.

One of the main objectives of our Foundation is to administer a fund to support children's charities.

At our September meeting, it was moved that the following charities will benefit from donations this year:

- Rainbow Riders \$7,500
- Mazol Shriners \$7,500
- NL Down Syndrome Society \$3,750
- War Amps Champ Program. \$3,750
- Candlelighters, NL \$3,750
- Max Simms Camp. \$3,750
- Autism Society \$3,750

These donations are possible because of the financial support we receive from RTANL, the eight Regional Divisions of the RTANL, individual donations from members and friends, and In Memoriam donations for deceased members. We thank you for your generous support of this Foundation.

In addition to its primary mission, the RTF is dedicated to managing the Book of Remembrance. This project commemorates the lives of deceased members of the Retired Teachers' Association, ensuring that their legacies are preserved for future generations. Families of deceased members provide biographical information, which is then recorded and made available for online view. We have received 10 submissions so far this year.

Currently, the Book of Remembrance has six volumes which have been deposited to The Rooms' Archives and are available for viewing. As new entries are received online, hard copies are being added. The seventh volume will be deposited when complete. We would like to thank the NLTA Staff for their assistance with this project.

Our Board is thankful for the opportunity to continue this valuable work and we look forward to promoting the RTF to both our members and to the community at large. I have spoken with the representatives from the charities that have received donations and they are most appreciative of our support. At the October Luncheon of the Avalon East Division, I presented Rainbow Riders with their cheque. Kelly Sandoval of Rainbow Riders spoke to the retired teachers present and thanked them for the donation and highlighted for us how our donation impacts their work. At the Avalon East Christmas Luncheon, a representative of Candlelighters, NL will accept their cheque and describe how this money will support the children they serve.

In closing, I would like to thank our Executive for all the work that they are doing to support the RTF. I would also like to thank all the divisions that support the RTF through fundraising events throughout the year. These fundraising donations are in addition to their annual donations to the RTF. For that, we are truly thankful! Con-Tri Division has Toonie Drives at each meeting and Avalon East Division has a 50/50 ticket sale at their events. Western Division organizes a successful Bakeless Bake Sale which so far in 2025 has raised \$4,175.

We are looking forward to another successful year for the RTF!

Wills, Enduring Power of Attorney, and Advance Health Care Directives

by Beverly Fisher

The topics of Wills, Power of Attorney, Enduring Power of Attorney, and Advance Health Care Directives are things that we may not really want to think about, let alone talk about, but they are items that we certainly should be taking care of, especially as we age. The information presented here was gathered from a presentation by Sara Hawkins, Access to Justice Coordinator with the Public Legal Information Association NL, and the pamphlet [Legal Planning Guide for NL](#) that she provided to each member who attended her presentation for our Division.

A **Will** is a legal document that gives you (testator) control over what will happen to the things you own (estate) after you pass away. These things can include your home and land, personal items, and even digital assets like social media accounts. The NL Wills Act (<https://www.assembly.nl.ca/legislation/sr/statutes/w10/htm>) gives a guideline for creating a valid will. A person must be at least 17 years of age and have legal capacity when signing the will. Legal capacity means that you have the mental ability, at the time the will is made, to understand the consequences of what you have placed in the will and that a will is a legal document. If you die without a will, you are considered to have died 'intestate' and your estate will be distributed according to the NL Intestate Succession Act; this distribution might be completely different from what you wanted had you made your own will.

A will also allows you to name a person (executor) who will settle your affairs after your death. The role of an executor is to control and protect the estate's assets, pay off any debts, and distribute property as instructed in the will. The executor also may have to apply for a grant of probate for the will in the Supreme Court of NL. Some actions may even necessitate the acquisition of a lawyer. Because of the various responsibilities of the executor, you should keep in mind certain factors when choosing one. First of all, are they willing to take on this role? You may also wish to consider choosing someone who lives close to you, as well as someone who is likely to outlive you. Other practical considerations can include the person's background, such as their education and profession, as administering an estate can, at times, be complicated.

A **Power of Attorney** is a legal document that gives another person authority to act on your behalf in relation to certain things; this may include your finances, paying bills, etc. while you are still alive and have capacity. This power can be granted for a specific period of time and/or for specific tasks, or it can be very general.

An **Enduring Power of Attorney** is a specific type of Power of Attorney that is meant to be exercised after a person loses his/her legal capacity. This document allows someone else to handle your financial affairs if you no longer have the mental ability to do so. It does not involve decisions about health care treatment or the authority to deal with your estate after you die. The NL Enduring Powers of Attorney Act can be found at <https://www.assembly.nl.ca/legislation/sr/statutes/e11.htm>

An **Advance Health Care Directive** is a legal document that allows you to write instructions for your medical care at a future time when you cannot communicate your own health care decisions. The document lets you appoint a substitute decision maker who can make these decisions and communicate them to a health care professional. More information on this document can be found at <https://www.assembly.nl.ca/legislation/sr/statutes/a04-1.htm>

Just as we prepare for other events in our lives, we must also think about what we want to happen to us and our belongings when we no longer have the ability to make decisions. Planning ahead is the way to go. For more information on these and other related topics you can contact the Public Legal Information Association of NL at the following:

Toll-Free: 1-888-660-7788

St. John's: 709-722-2643

Happy Valley – Goose Bay: 709-896-5235

Website: www.publiclegalinfo.com

info@publiclegalinfo.com

labrador@publiclegalinfo.com

2025 ACER-CART Annual General Meeting: Aging as an Adventure

Fredericton, New Brunswick | June 9–11, 2025

by Craig Hicks, Vice-President, RTANL

From June 9–11, twenty-two retired teachers representing six organizations across Eastern Canada gathered in Fredericton for the 2025 ACER-CART Annual General Meeting (AGM). The Retired Teachers' Association of Newfoundland and Labrador (RTANL) was represented by Joe LaFitte, President RTANL; Craig Hicks, Vice President RTANL; and Sharon Penney, who serves on the ACER-CART Executive.

This year's theme "Aging as an Adventure," encouraged participants to explore the possibilities of later life with optimism, curiosity, and purpose. The agenda included insightful presentations on aging, seniors' health care, government policy, and community connections, along with updates on ACER-CART's advocacy work across Canada.

Keynote Address: Aging as an Adventure

Dr. Bill Randall, Emeritus Professor of Gerontology, St. Thomas University

Dr. Randall invited participants to reimagine aging as a time of transformation rather than decline. He explored various perspectives on aging, such as "Healthy," "Positive," "Conscious," and "Audacious Aging," and emphasized that aging successfully depends on finding meaning and purpose.

He outlined four phases of later life: Midlife Re-evaluation, Liberation, Summing Up, and Encore. These phases encourage self-discovery, freedom, and reflection. Dr. Randall contrasted two narratives of aging: the Decline Narrative, which views aging as inevitable loss, and the Discovery Narrative, which celebrates personal growth. He concluded that to embrace "Aging as an Adventure," retirees must look Outward, Backward, Inward, and Forward — growing old with purpose rather than simply getting old.

Understanding Insurance Options: Buyer Beware

Dale Weldon, Senior Policy Consultant, belairdirect

Dale Weldon provided a thorough comparison of Atlantic Retired Teachers' Benefit Plans and the Retired Teachers' of Ontario (RTO) plan. He cautioned retirees

to examine lower-cost options carefully, sharing stories of members who switched plans only to face benefit limitations or denial due to pre-existing conditions. He emphasized that once a member leaves their plan, re-entry may not be possible. Weldon advised that merging the Atlantic plans would improve negotiating power and reduce costs.

Government Priorities for Seniors: Shared Leadership and Inclusion

Hon. Lynette Chantel Boudreau, Minister for Seniors and Women's Equality, New Brunswick

Minister Boudreau discussed initiatives aimed at helping seniors age with dignity and independence, including affordable home support, expanded nursing care, and a provincial Dementia Strategy. Her 360° Shared Leadership model promotes intergenerational cooperation and ensures seniors have a voice in decisions that affect them. She also highlighted the "Nursing Homes Without Walls" initiative, enabling seniors to remain at home safely for as long as possible.

Connecting Communities: Tackling Loneliness and Isolation

Lyne Ouellette, PhD Candidate, University of New Brunswick

Ouellette addressed the growing issue of loneliness among older Canadians, noting that 12.8% self-report frequent loneliness. She linked social isolation to serious health risks, comparable to smoking and obesity, and urged awareness of programs like the national 211 helpline. She emphasized designing senior-friendly communities to foster inclusion and social engagement.

ACER-CART Updates and Priorities

Bill Berryman, President, ACER-CART

Bill Berryman outlined ACER-CART's governance changes and priorities for 2025, which include advocating for a National Seniors Strategy, universal pharmacare, and the reinstatement of a Federal Minister for Seniors. He reported strong advocacy

work on pension indexing and dental plan eligibility and confirmed that ACER-CART now represents eleven organizations. The next in-person AGM will take place in Vancouver in June 2026.

Senior Care Reform: Learning from New Brunswick *Sarah Wagner, Deputy Advocate for Public Affairs and Seniors Advocate*

Wagner's presentation, "Senior Care – How It All Broke," identified five systemic flaws in government management of long-term care, including short-term staffing plans, reactive budgeting, lack of measurable outcomes, and crisis-driven funding. She recommended adopting a "Just Enough Support Model" to help seniors maintain independence and encourage innovation within public service.

East Coast Regional Meeting and Closing Reflections

The AGM concluded with the East Coast Regional Meeting chaired by Katherine Snow, Chair of the ECRTO Committee. Representatives from each

province shared updates on local initiatives and challenges, fostering collaboration and shared learning. Katherine encouraged all participants to apply lessons learned and advance the goal of helping all Canadians "age in the right place."

RTANL extends sincere thanks to NBSRT and SERFNB organizers, Françoise Beaulieu, Luc Handfield, and Rod Campbell, for their outstanding work in hosting an informative and inspiring event.

The 2025 ACER-CART AGM demonstrated the continued leadership of retired teachers in Eastern Canada—educators who remain active advocates, learners, and community builders. Together, we reaffirmed that aging truly is an adventure.



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CANADIAN ASSOCIATION OF RETIRED TEACHERS

<https://acer-cart.org/>

Health Services Committee Report (ACER-CART)

by Sharon Penney

The Health Services Committee consists of: Bill Berryman, President of ACER -CART, Sharon Penney, Chair, Dolaine Koch, Beverly Magel, Katherine Snow, Peggy Prendergast, Lise Morin.

There has been only one meeting since our June newsletter.

At that meeting, we discussed the two regional conferences and how information coming from those meetings can be of use to the Health Services Committee.

Bill Berryman, ACER-CART President, shared his letter of September 28, 2025, which outlined the motions that were presented and ratified on behalf of seniors at the ACER-CART AGM 2025. This letter was sent to the Liberal Party, The Progressive Conservative Party, The New Democratic Party, and the Green Party. All opposition parties have acknowledged receipt of the letter. There has been no response from the governing party.

Sharon committed to writing to the Members of Parliament seeking support for our demand for the reinstatement of the Minister for Seniors. She will focus on our need for a stand-alone Minister of Seniors, the need for Long-Term Care Act, and the need to work collaboratively with the Minister of Health. She will share this letter with our Directors and Alternates soliciting their support.

Since our last HSC meeting, there have not been any new signatories to the Pharmacare program. The Premier of Newfoundland has not committed to signing on to the Pharmacare plan, despite it providing diabetic supplies and birth control supplies. The federal government has indicated a desire to sign the agreement with the provincial and territorial governments that are in agreement. Prime Minister Carney stated that that the remaining agreements would be concluded as soon as possible. There were some fears that the Canadian Drug Agency might be reduced or cut during the next budgetary process.

Bill Berryman informed us that the cost of drugs is going to rise because of the tariffs. 80% of the active ingredients are sourced from other countries. Currently we import 16% of our drug ingredients from the US and over \$30 billion yearly from other countries world-wide. Coupled with this is the reduction of standards placed on American drugs and drug companies, which will in all

likelihood result in an increase in demand for Canadian drugs. Higher demand equates with higher cost!

The Eastern Canadian Retired Teacher Conference focused on ageing as more of an adventure rather than as a decline. **Aging as an Adventure** was presented by Dr. Bill Randall, Emeritus Professor of Gerontology, St. Thomas University. Dr. Randall proposed that there are different types of aging: Successful Aging, Positive Aging, Healthy Aging, Active Aging, Contemplative Aging, Soulful Aging, Conscious Aging, Audacious Aging, Adventurous Aging, Creative Aging, Spiritual Aging, and Intentional Aging. He talked of **Midlife Reevaluation** (a profound reevaluation asking: Where have I been? Where am I? Where am I going?), **Liberation** (desire to experiment, innovation, and freedom), **Summing Up** (urgent need to find larger meaning to their lives), and **Encore** (new perspective on life) are all necessary components to a healthy aging and happy, productive later life.

The Honourable Lynette Chantel Boudreau, the New Brunswick Minister responsible for Seniors and Women's Equality, spoke on "360° Shared Leadership," which reflects on the shared leadership in daily decisions and actions in a consent environment. By embracing an intersectional and intergenerational perspective, we will recognize the unique leadership potential of every person, empowering each to lead with purpose in their community and through a collective project. In a shared leadership project, all people in a group consider themselves jointly responsible for the accomplishment of their common mission. There are four principles of the shared 360° leadership perspective:

1. Sharing knowledge, skills, and experiences
2. Sharing ambition or desire
3. Sharing decisions
4. Dialogue openness

To enact a 360° leadership, we must mobilize. We have to make the invisible visible so that every senior is able to age safely. We have to question what we are collectively and individually able to do to make this a reality. To be effective, decision-making for seniors should be horizontal, not vertical. Seniors must be part of any decisions about them.

Connecting Communities: Supporting Aging in Place through Stronger Bonds was presented by Lyne Ouellette, a University of New Brunswick PhD student. She spoke on the issue of social isolation and loneliness among the older population.

ACER-CART continues to field questions about the dental care plan. We, as retirees, because we had access to dental insurance during our career, are now not able to avail of the government Dental Care Plan. Some of our members indicate that they have been approved for this benefit but now find that they are being asked to refund the money they were paid for dental care.

The last session was by Sarah Wagner, Deputy Advocate for Public Affairs. She works as the Child, Youth, Vulnerable Adults and Seniors Advocate. She spoke on **Senior Care - How it All broke! Response - Right Thing!**

As the Seniors Advocate for New Brunswick sees it, there are five broad governance issues within the Government of New Brunswick that run through a number of strained social systems. These are the flaws that, while affecting several social outcomes, are acutely relevant to the long-term care system and its challenges. They are:

1. Human resource planning is often detached from service standards and future needs. Training targets and programs are funded based upon immediate vacancies, not emerging trends. Often, staffing targets are viewed first through a cost control lens rather than focusing on the objectives and outcomes for citizens.
2. The budgeting process is almost completely detached from objective targets, measurable standards of social outcomes, or even reality. Often the budget base is last year's status quo, and budgeting exercises are played out with fiscal scenarios but without any reference to actual measurable social outputs.
3. While financial outcomes are tracked with regularly updated data, clear goals, and with the expectation that managers will have and use discretion to meet the measurables, social policy outcomes are rarely measured or tracked and are almost never established as boundary conditions. Most Departments do not have hard targets for policy outcomes, and many social programs cannot define success.
4. Government generally holds employees accountable

for following rules, but not accountable for results. Training programs and workplace procedures place a high emphasis on limiting variability of process rather than encouraging clear objectives and employee discretion. The result is that public servants are rewarded for being rule followers and discouraged from being problem solvers.

5. We avoid preventative planning and investment in optional programs that might prevent crises. We then fund the inevitable crisis. Often, the budget for services that must respond exceeds the budgeted amount, and government gets used to special year-end adjustments. We fund the crisis after the fact and avoid spending on prevention. Each of these issues represents systemic flaws within government. They will require central leadership and explicit direction, across multiple Departments, to remedy.

Seniors need a "just enough support model," support to foster independence. We all need a cultural change so that we, as a society, are planning for future needs. The ideas seem to be moving from aging at home, or in the right place, to preventative aging. This is highlighted by keeping healthy, active, and safe in the older years.

This attitude shift makes it more important that there be a Minister for Seniors.

The Western Conference focused on the development of age-friendly communities. Devona Putland was invited to give her presentation again at the BC RTO AGM. The Western Conference considered the role of ACER-CART in being a voice for retired teachers and the role it should have in providing education to members about palliative care, hospice, and MAID.

The Age-Friendly initiative was discussed: it is a global movement initiated by the World Health Organization. Community milestones include:

- Establish and maintain an Age Friendly committee
- Secure the support of your municipal governments
- Assess the community to determine needs for future Age-Friendly initiatives
- Develop, publicize, and implement an action plan centered on continuous record keeping and evaluation for all milestones and Age-Friendly initiatives.

Chris Galloway, from Friends of Medicare, which is a registered non-profit society based in Alberta and part

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of the Canadian Health Care Coalition, spoke about the health care system in Alberta and the drastic changes that are being made by the provincial government. The Friends of Medicare believe that everyone in Canada should have free access to the care they need. The biggest issue for most people is access – having a family doctor, wait times, and not being able to get the care they need. Many are forced to go to emergency rooms, which causes delays there as well. There is a staffing crisis – not enough doctors or other health care workers to provide needed care. The majority of health care workers are looking to retire or leave in the next five years. There needs to be analysis, preparation, and planning for training and recruitment instead of implementing one-off “solutions.” The APWG questions, “How do we get the message out regarding governmental and private interest challenges to Medicare in a productive and effective way?” The reality is that restructuring is often the cover for privatization. The larger the health entity, the more lucrative it is to privatize.

The following were identified as issues that would be of importance to the HSC:

1. Pharmacare – Focus currently on diabetes and contraception; but the federal government needs to sign agreements with each province. Doing one-offs in every province does not support the benefits of operating as a collective. Tariffs could be a major issue in terms of the ingredients used to make the medications. Almost everything we buy comes through the U.S. Pharmacare would save everyone money, except the pharmaceutical companies and insurance companies. Estimates say that employers who provide drug coverage would save \$750 per employee every year. The committee looking into expanding the federal formulary is working, and legislation requires them to report; but they haven't yet met the new minister.
2. Aging in Place – We need better home care. The expectation currently is that if you have family available or funds to pay, it is expected that you do so individually.
3. Sufficient Retirement Income – You can't be healthy if you can't afford your food and medications. Pharmacare, dental care, and ensuring adequate housing are all important and are related to income security.
4. Dental care – Huge expansion, but implemented poorly. There is a need to fix some of the weird implementation pieces – like if you have access to coverage, you aren't covered (but ignore whether you can afford that coverage).

ACER-CART Executive Report

by Sharon Penney

The work of the Canadian Association of Retired Teachers started again on September 4, 2025.

One of the first actions undertaken by the Executive was to appoint Daniel Mulloy, Executive Director, Alberta Retired Teachers' Association, as Interim Executive Director of ACER-CART, effective September 1, 2025. As part of the process of completing the transition of the Executive Director's responsibilities from Roger Regimbal to Daniel Mulloy, Bill Berryman conducted a series of meetings with Daniel over the summer to discuss the following issues:

1. Daniel will be unable to work with outside organizations as an ACER-CART representative, as this would be a conflict of interest as his primary position is Executive Director of the Alberta Retired Teachers' Association (ARTA).
2. ARTA's Chief Financial Officer will be reviewing the ACER-CART financials and will suggest changes.
3. An administrative assistant at the ARTA will handle ACER-CART administration such as ZOOM calls and correspondence.
4. ACER-CART mail will be forwarded to the ARTA.
5. Daniel will help in accessing New Horizons for Seniors grants.

As a result of the changes in the Executive Assistant personnel, the ACER-CART Executive will need to review and rewrite the "Roles and Responsibilities" of the ACER-CART Executive Director.

The ACER-CART Executive need to investigate having a Treasurer who is a member of the Executive. To facilitate this transition, ACER-CART President, Bill Berryman, will contact Roger Regimbal to determine what contacts he has with outside organizations.

The focus of the Health Services Committee has been the implementation of a National Pharmacare Program. To facilitate this, Bill indicated he was prepared to write letters to the Alberta, Saskatchewan, Ontario, Quebec, New Brunswick, and Newfoundland and Labrador Ministers of Health requesting their provinces sign the bilateral pharmacare agreements. These letters would be similar to the one he wrote on May 26, 2025, to Michelle Thompson, Nova Scotia Minister of Health.

The Executive decided that the President should write a letter to the Federal Minister of Health indicating that Pharmacare is a priority of ACER-CART, and it is committed to having the seven (7) remaining provinces sign the agreement.

The President will also request the Directors, Alternates, and Executive Directors to make this a focus in their provinces and have meetings with their Members of Parliament.

ACER-CART Standing Committees 2025-2026

The Executive reviewed the names on the document and approved the following members on the committees:

Pension and Retirement Income Committee

Chair – Gerry Tiede – BCRTA; Gordon Cumming – ARTA; Luc Handfield – SERFNB; Jayesh Maniar – RTAM; Michel Plamondon – PEIRTA.

Communications Committee

Chair – Marilyn Bossert – ARTA; Francoise Beaulieu – SERFNB; Sue Amundrud – STS; Joe LaFitte – RTANL; Pat Hillier – RTO-NSTU.

Health Service Committee

Chair – Sharon Penney – RTANL; Peggy Prendergast – RTAM; Lise Morin – PEIRTA; Dolaine Koch – ARTA; Bev Magel – STS; Katherine Snow – QPARSE.

Political Advocacy Committee

Chair – Lawrence Hrycan – ARTA; Sharon Penney – RTANL; Bob Fitzpatrick – NBSRT; Helen Sukovieff – STS; Grace Wilson – BCRTA; Marilyn Bossert – ARTA; Sonya Susut – STS; Gerry Tiede – BCRTA; Lynn Travers – QPARSE; Bill Berryman – RTO-NSTU; Katherine Snow – QPARSE.

Nominating and Elections Committee

Chair – Gerry Tiede – BCRTA

Legislation Committee

Chair – Bill Berryman – RTO-NSTU

Eastern Canadian Retired Teachers' Organization Liaison

Katherine Snow – QPARSE

Western Canadian Retired Teachers' Organization Liaison

Helen Sukovieff – STS

It was agreed that the new Executive Director will

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be a member of the Pension and Retirement Income Committee, Political Advocacy Committee, Nominations and Elections Committee, and the Legislation Committee.

The President is an ex-officio member on all four Standing Committees.

Actions from AGM 2025:

- The Executive approved the document on sovereignty, and it is posted on the website
- ACER-CART President will write a letter to the Prime Minister, with copies to leaders of the other political parties, requesting a standalone Minister of Seniors.
- There was a discussion on Budget 2025-2026 and line 102 Executive Committee.
- David Denyer requested the President to write to Stephanie McLean, Secretary of State for Seniors, indicating who we are and who we represent. The letter will also include the English and French ACER-CART Priorities for 2025-2026.
- The President reported that he has reviewed the Constitution, By-Laws, Protocols, and Belief Statement documents and has sent the changes to the Communications Committee to be posted on the website.

There was a discussion on scheduling of future meetings and the need to hold the Health Services, Communications, and Pension and Retirement Income Committees' meeting before the Political Advocacy Committee, as these committees need to report to the PAC.

- The Health Services Committee will meet on September 26, 2025.
- The Pension and Retirement Income Committee will meet on November 4, 2025.
- The Communications Committee will meet sometime in October.
- The Political Advocacy Committee will meet on November 10, 2025.

Upcoming Meeting Dates

Executive Meetings:

- September 26, 2025
- November 2025 – TBD
- January 22–24, 2026 (Toronto)
- March 19, 2026
- June 9, 2026 (Vancouver)

Director's Meetings:

- November 17, 2025
- February 17, 2026
- April 9, 2026

AGM Meeting:

- June 9-10, 2026 (Vancouver)

Belairdirect has committed to providing \$7,500 to the 2026 AGM Planning Committee to use at their discretion.

The Executive was saddened to hear the passing of Norbert Boudreau, former ACER-CART Executive Director (2009-2012) and Executive member on August 4, 2025. On behalf of all teacher organizations in Canada we send condolences to his family.

In Memoriam

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

Catherine Abbott (St. John's)
Ronald Abbott (St. John's)
Doreen Alexander (Port au Port East)
Clyde Baker (Burin)
Gladys Barrett (Paradise)
Brenda Beresford (St. John's)
Fred Best (Clareville)
Elizabeth Boulos (St. John's)
Melvin Burden (Grand Falls-Windsor)
Eric Burry (Bloomfield)
Barbara Carey (Witless Bay)
Sister Loretta Chafe (St. John's)
Robert Clarke (Victoria)
Joan Coish (Paradise)
George Cross (Badger's Quay)
Sister Elizabeth Daniels (St. John's)
William Dechman (Gander)
Karyl Dollimount (Gander)
Florence Donoway (St. John's)
Roy Eddison (Deer Lake)
Mary Fahey (St. John's)
Father Clem Flaherty (St. John's)
June Foley (Stephenville Crossing)
Gordon A. Francis (Bay Roberts)
Amanda Gaultois (Torbay)
Eleanor Geary (St. John's)
James A. Goodyear (Corner Brook)
Susie Grandy (Marystown)
Josephine Hammond (St. John's)
Patrick Heffernan (St. John's)
Domino Howse (St. John's)
Bertha Hunt (St. John's)
Alana Kennedy (St. John's)

Mary D. King (Placentia)
Sister Maureen Lawlor (St. John's)
Sister Brendan Lynch (St. John's)
Wayne J. Matthews (Iqaluit, NU)
Brenda Maunder (Ottawa, ON)
Madeline Meaney (St. John's)
Pleman Menchenton (Norris Arm)
Marjorie Mills (St. John's)
Margaret Moore (Mount Pearl)
Raymond P. Murphy (Dunville)
Kathleen Neville (St. John's)
Albert Parsons (Grand Falls-Windsor)
John Peckford (Change Islands)
Robert J. Pickett (Centreville)
Reginald Ploughman (Stephenville)
Edward Power (Cupids)
Sister Regina Quigley (Port au Port)
Harvey Reynolds (Tahsis, BC)
Bridget Rodgers (St. John's)
Anne Ryan (St. John's)
Hazel Ryan (Holyrood)
Madonna Ryan-Gomer (CBS)
Gordon Sheppard (English Harbour)
Marjorie Smith (Norman's Cove)
William Smith (Carbonear)
Reginald Stapleton (St. John's)
Dorothy Tucker (St. Anthony)
Josephine Tyler (St. John's)
Geraldine M. Walsh (St. John's)
Lorne Warren (Cow Head)

May They Rest In Peace

Retired Teachers' Association of Newfoundland and Labrador

19th BGM and Reunion

October 6-8, 2026 • The Capital Hotel, St. John's, NL

Theme: Yours to Discover

Deadline for Registration is July 31, 2026

All persons registered by July 15 will be eligible for one of two BGM/Reunion Draws.

In the event we need to cancel due to lack of quorum - No Registrations will be accepted after July 31, 2026.

Registration Fee: \$30 for Members and \$40 for Guests/Non-Members (Note: No meal is provided on Tuesday evening.) RTANL members 80 plus years of age **and guest** receive complimentary registration.

Accommodations: Individuals **must** make their own arrangements for accommodations. The RTANL has booked a block of rooms at The Capital Hotel, Tel: **709-738-4480**. *When you reserve, please request RTANL rates.*

Registration: Registration Form may be submitted electronically at www.nlta.ca/rtanl **OR** mailed to: BGM Registration, 3 Kenmount Road, St. John's, NL, A1B 1W1 (**Note: Registration fees will be collected on Registration Day, October 6, 2026 *Cash or Cheque only**).



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

Name of retired teacher (include maiden name if applicable): _____

Division: _____

Places Taught: _____

Full name of guest (if applicable): _____
(If guest is also a Member of RTANL, please submit a separate Registration Form)

Mailing Address: _____

Email: _____

(I give permission for my Email Address to be used **ONLY** by RTANL for the purpose of communication)

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

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

For more information, please contact:

Bernadette Meiwald • 709-632-6393 • Executive3@rtanl.ca

Mona Rose • 709-597-0855 • Executive4@rtanl.ca

Beverly Fisher • 709-468-2827 • Executive2@rtanl.ca