



Newsletter

Retired Teachers' Association

Vol 31 No 1 • December 2019

President's Message

Albert Legge

You can have brilliant ideas, but if you can't get them across, your ideas won't get you anywhere. ~ Lee Iaccocca

As we experience the crisp days of autumn and make plans for winter's uncertainties, I hope you have enjoyed the warmer days of summer, relaxing with friends and family and I trust that good health and fun times are in sufficient quantities to take us through the challenges of the next few, less-comfortable months, especially as we face the prospect of increasing energy costs. I personally wish all of our members the very best for the challenging months ahead.

As your President I have maintained a fairly busy schedule over the past number of months. After a successful and productive executive meeting held at the Coast of Bays in early May, we concentrated our efforts towards preparation for the ACER-CART AGM from June 6-8 in Ottawa. Sharon Penney and I had the honour of representing you (our members) at the annual ACER-CART AGM as we joined with all the provincial and territorial associations from across Canada in advocating for improved benefits and services for our members. We reported on the actions that we have taken provincially to promote the priorities outlined by ACER-CART during the past year. A report of our ACER-CART meetings is found later in the newsletter.

Also, through periodic email notifications, I sent to members various updates outlining the ongoing efforts by ACER-CART to make our voices heard, and have our demands registered, on the topics of Bill C-27, Pharmacare, and pension security, as well as other services to retirees, to ensure that they were included in the platforms put forward by the politicians in the recent federal election.

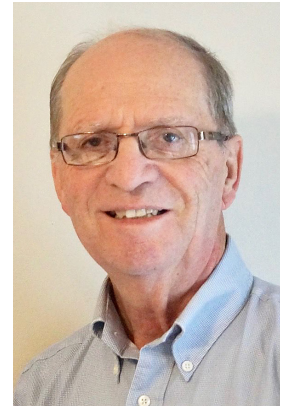
In addition to representing our members on the national scene, we are actively involved in some very progressive initiatives on the provincial scene. We have seen retired teachers getting together in certain areas of the province to organize more social gatherings and activities to help bring members together and share the benefits of RTANL membership. Just recently, the retired teachers in the Clarendville area were successful in forming a new division. Even more recently, the retired teachers in the Stephenville area are renewing their membership and adding

new members as they work towards forming a regional to bring about more social and recreational opportunities for members in that area. As a result, we are finding that members are being drawn together by the improved communications afforded by email and social media networks in several divisions to benefit RTANL members in many other areas of the province.

At our executive meetings our members around the table are realizing the need to make our association more involved and connected to the membership by advocating better and more integrated communications. Provincial Executive and Division presidents and their executives are communicating and sharing information at an ever-increasing rate and this is creating a much better-informed membership within RTANL. This is certainly becoming more evident as the email network expands and our Newsletter is being distributed electronically.

We are very pleased with the continued success of the Retired Teachers' Foundation (RTF) for its work in the support of the eligible charities supporting the children that can avail of the donated funds. We are equally pleased with the involvement of our members throughout the province who donate and fundraise so selflessly. We are also delighted that at a Foundation meeting, it was decided that the executive of the Foundation would all be elected from ONE division. This move will allow more efficient operation of the Foundation and incur fewer expenses for holding meetings. The RTF report appears later in this newsletter.

Provincial Executive is also looking at some possible changes to the approach and delivery of our BGM and Reunion and if any of our members have some ideas they wish to share, we would welcome any input on this issue. At our executive Meeting in May, AGM future plans (and possible changes) will be up for discussion.



(cont'd. on page 4)

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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.

Provincial Executive Standing Committees 2018-20

Table Officers President, Vice-President,
Secretary, Treasurer

Benefits Beverley Fisher (Chair)

Finance Clayton Rice (Chair)
Albert Legge, Sharon Penney, Don White

Liaison Albert Legge (Chair)
Sharon Penney

Newsletter Don White (Chair)
Clayton Rice, Albert Legge

Biennial Award Sharon Penney (Chair)
Eric Ayers, Thomas Kendell

Provincial Executive Ad Hoc Committees 2018-20

BGM/Reunion: Beverley Fisher (Chair)
Geraldine Wall (Reunion), Sharon Penney,
Eric Ayers, Clayton Rice & Don White
(Co-Chairs of BGM)

Political Action (Coalition)
Sharon Penney (Chair),
Patricia Parsons (Alternate)

NLTA Group Insurance Managers

RTANL Representative

. Sharon Penney

ACER-CART Albert Legge (Director)
Sharon Penney (Observer)

Tales Told by Teachers
Thomas Kendell

Provincial Executive Handbook
Don White, Clayton Rice



ACER-CART website: www.acer-cart.org

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: clayton@warp.nfld.net.

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Sixteenth BGM and Reunion
Registration Form back cover

ADVANCE NOTICE

16th Reunion of Retired Teachers and RTANL BGM 2020

Corner Brook, NL
October 6-8, 2020

NLTA Website

To receive information that may become available between Newsletters, please go to the NLTA website: www.nlta.nl.ca and click on RTANL on the QUICK LINKS page. 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.)

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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.nl.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, clayton@warp.nfld.net.



HAS YOUR EMAIL OR MAILING ADDRESS RECENTLY CHANGED?

Please send an email to rtanl@nlta.nl.ca requesting that we update your email and/or mailing address, and we'd be happy to take care of it.



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.



At our recent meeting in Gander our Provincial Executive welcomed At-Large Member, Patricia Parsons, of Con-Tri as our newest executive member. She replaces outgoing, Past-President, Doreen Noseworthy, of Avalon East, who just completed her one-year term in that position. Patricia was elected for that position at last year's BGM, fulfilling the Constitution rule changes regarding the election of an alternate Executive Member to replace the Past President when the one-year term expires. We trust that Doreen will enjoy her new 'retirement' and that Patricia will enjoy taking her place on the executive.

Your Provincial Executive has been instrumental in focusing on the needs and aspirations of you, the members, during the past year as we strive to emphasize improved communication with our members. We are discovering that a fair number of our retired teachers have failed to establish membership with RTANL; many have become members and are not availing of the benefits of membership because they are unaware of the services and benefits provided to them by RTANL membership. We feel it is time to reach out to all retired teachers and encourage them to establish contact by forwarding their email contact information so they can receive regular communication through email announcements, newsletters and website postings. We urge current members to contact other retired teachers and encourage them to join our network and avail of the information sources and social activities associated within RTANL membership.

Our executive also records and maintains a **nonagenarian list** (retired teacher members who have passed their 90th birthday). All members reaching the age of 90 and beyond are sent a birthday card on behalf of the Association. We are asking all active members to please submit the names of any retired teachers who have, or will be, reaching their 90th birthday this year or the coming year. Please include their date of birth including **month, date, and year** along with **complete mailing address**. Your cooperation in this venture will be very much appreciated. Please forward the information to Don White (don.white01@bellaliant.net).

We are always ready and willing to do all that we possibly can for the benefit and services of our RTANL members. Many of the pathways we take and the decisions we make are, for the most part, in the best interest of our members. Many hours are spent at meetings, exchanging emails, and responding to members' concerns. Each executive member is eager and willing to do his/her part to accurately and honestly deliver on their commitment to serve the membership from coast to coast throughout the province. With that being said, we look forward to any type of feedback from our members to help guide us and encourage us to

provide better services and leadership to all. We are urging members to take the time to send us your thoughts, concerns, criticisms, or praise, as that may help guide us to represent you more effectively. Our contact information is inside the cover of this newsletter. We welcome your comments and if anyone has an article to submit that may enlighten our members on some relevant issue, please submit it to Don White, newsletter editor at the address enclosed on page 2.

I wish to thank the members of Provincial Executive, the RTF Executive, the Division Presidents and their executives, and all RTANL members, for your co-operation and support this past 14 months.

As we approach the yuletide season, I thank you for the opportunity to serve as your President and it is my pleasure to extend to all of you, the heartiest of Christmas wishes and the hope that the new year will bring you the very best in health, happiness and prosperity.



Top Row (l-r): Eric Ayers, Patricia Parsons, Beverly Fisher, Don White
Front Row (l-r): Clayton Rice, Geraldine Wall, Albert Legge, Sharon Penney, Thomas Kendell

NEWS & VIEWS

Avalon East Division

Wanda Hand

We in the Avalon East Division have been quite busy so far this year. We held our **AGM** on June 5, 2019 at the NLTA boardroom on Kenmount Road. Thank you to Betty Lou Kennedy, Past President of Avalon East, who assisted with our election of officers for another term. I would like to personally thank Nina Beresford for all her hard work and dedication as President of the Avalon East Division for the past four years. Nina will sit as Past President on this year's committee. I would also like to thank Ann Marie Cleary for her work on the committee and wish her all the best in her future endeavours. It was a pleasure working with you.

Our Executive met on August 19 to finalize plans for our social calendar for 2019-2020 and to plan our fall newsletter, *Keeping in Touch*. This is our first year going totally online. Printed copies will be mailed by special request only. To receive our newsletter online, email your request to rtanl@nlta.nl.ca. We encourage our members to make every effort to sign up online to receive their Division and Provincial newsletters. Make sure you stay connected.

Our **Octoberfest Luncheon** was held at Glendenning Golf Course, Mount Pearl on October 7, 2019 and it was a great success. Our members enjoyed a delicious turkey dinner and various prize draws. They were also entertained by Dr. Bill Eaton, who offered his comedic take on retirement in the form of songs, jokes and stories. Congratulations to our 50/50 winner, Ben Johnson.

Our next social event will be our **Christmas Craft Fair and Luncheon** to be held on December 2 at Holiday Inn. Starting at 10:30, there will be in excess of 25 tables set up displaying many different crafts for sale. Our Christmas Dinner will follow the Craft Fair at noon and guests will join in a Christmas sing-a-long, games and the awarding of many beautiful prizes to get everyone in the mood for the Christmas season. At this event we always have beautiful items donated to go on tickets with revenue, as always, going to the Retired Teachers' Foundation. Thank you to all donors.

On February 24 we will host our annual **Fun Day**, which is made up primarily of groups playing Bridge or other card or board games followed by a delicious lunch. This year it will be held at Corpus Christi Parish Hall. Make sure you get your group together and sign up early for this well-attended event.

In March we are planning a **Spring Dance**. Details about the dance will be printed in our January Newsletter. Make sure you dust off your dancing shoes, invite your group of friends and come along for a fun time dancing to some great music. We'd love to see you all.

Our year will close out with our **AGM** on June 8, 2020 in the Boardroom of the NLTA building. This will be an election year, so if you are interested in getting involved and putting your name forward, we look forward to receiving your nomination.

On behalf of the executive and members of Avalon East Division, I would like to wish you all a very Merry Christmas and a healthy and prosperous New Year.

Bonavista Division

Beverly Fisher

Bonavista Division may be small in numbers, but we are a very active group. Since our last report we have had two general meetings, three executive meetings, a Spring Social, and a trip to Clarenville for bowling. Other activities have been scattered throughout this time as well.

During the spring, the NL Coalition of Seniors', Pensioners', and Retirees' Associations held a series of province-wide meetings to provide information on the issues that are impacting the social security, health and general wellness of aging persons. We assisted in organizing a meeting in this area which was held at Hotel Bonavista. Although attendance was not great, those who were there from the various public sectors came away with a lot of information on what the coalition has been up to since they last visited our region.

Our annual excursion to Clarenville took place on May 6. We first met at Jungle Jim's for lunch. We then proceeded to Caribou Lanes, where we were met by several members of Tri-Bay Division, who we had been invited to join us. We certainly enjoyed our day, especially our hour and a half of hits, misses, and camaraderie.



On May 7 member-at-large, Linda Hicks, and I spent the morning at Matthew Elementary School as judges for their Heritage Fair. Our Division continues to support the schools in our area and they, in return, support us by offering free access to meeting venues and copying.

May 22 was the date for our final general meeting. It was held in the Resource Centre of Matthew Elementary School. After completing our own business, we turned the meeting over to our guest speaker, Julia Canning. Julia is the Marketing and Communications Officer with the MMSB. She touched on such topics as conservancy, composting and recycling. Although some of us were already familiar with her subject, we did learn a lot from her presentation.

We ended our year with our Spring Social, which was held on June 3 at the Knights of Columbus Hall in King's Cove. The Firettes again catered a fine meal – you just can't beat home cooking followed by a cup of tea and delicious desserts! Before we headed home we were treated to the musical renderings of Jason Ryan. At this social we welcomed three new retirees and their guests. We hope to see them join us in our activities in the coming months as they adjust to their new lives.

After taking a break during the summer, we got right back at it again on September 3rd with our Not-Back-To-School Hike. This year we hiked the Cape Bonavista Trail, starting at the kiosk at the beginning of the trail and walking to Landfall Municipal Park, where we enjoyed a picnic lunch in the shadow of John Cabot.



Our first general meeting of the year was held on October 22 in the Resource Centre at Matthew Elementary School. After attending to our own business, we welcomed Levi May to our gathering. Levi, the Chief Financial Officer with the Teachers' Pension Plan Corporation, gave a very interesting and informative presentation on the Corporation and the state of our pension plan. Our members were full of questions and

Levi had the answers. After the meeting was adjourned, several of us went to lunch together at a local restaurant.

When you receive this newsletter, Christmas will be upon us. It's hard to believe that another year has gone by. On behalf of the members of Bonavista Division, I wish you and yours a very Merry Christmas and a healthy, happy New Year!

Central Division

Philip Patey

After the summer break had passed we began to plan for our fall events the first of which was an Executive Meeting, on September 4, 2019, which brought us up to date. The first general meeting in September combined the business of a General Meeting with that of a Biennial General Meeting. The meeting, held at the Quality Hotel and Suites, Gander saw the election of the Executive as follows:

Bill Kelly	President
Thomas Kendell	Vice President
Marg Jenniex	Secretary
Malba Butt	Treasurer
Don Carter	Communications
Calvin Wheeler	Remembrance Book
Philip Patey	Past President

The term of office for the new Executive is 2019-2021.

When we heard that the Provincial Executive of the RTANL would be meeting in Gander in October, we recognized it would be a good time to set up a meeting with the new executive of the Central Division. This would be an excellent opportunity for new members of both groups to meet and discuss matters of mutual interest. The meeting took place Wednesday afternoon, October 16, 2019. That retired teachers in the Clarenville area were interested in forming a regional of the Central Division was welcomed by both groups and in time the Tri-Bay Division was established. The initiative of these retired teachers is seen to put more of us in contact with more of our members.

When you read this report in December, Central Division will have gone into hibernation for the winter, but not before our auction in October.

Coast of Bays Division

Bridget Kelly

Hello to all fellow retired teachers out there and hoping our Fall weather continues to hold out so we can enjoy the autumn days.

Our Membership Division numbers are at 83, small in numbers, but still a Division.

Last spring, we had a visit from our Provincial Executive and now many of us can put a face to a name. At that meeting we were informed of the ongoing topics that concern the retired teachers of our province. Then we were treated to a fine lunch at one of our local restaurants.

On Thursday, September 19, 2019 the Coast of Bays Division held its regular meeting, followed by a delicious lunch at Mike's Backyard. Three major items were discussed which included being aware of the issues that affect us in the upcoming election in October. Also, it was agreed that we would try to reach out to keep in touch with all of our retired teachers on a needs basis to try to care for each other. As well, it was agreed that our future meetings would be more social in theme rather than formal. On that note, a Christmas luncheon date was set for November 28, 2019 at the Bayside Cafe in Head of Bay d'Espoir.

In closing off this report, on behalf of our Division, best wishes for a lovely autumn and a good winter to all our colleagues in the province.

Con-Tri Division

Don Case & Isabelle Cole

Seconds count...especially when dieting.

Greetings everyone from the Con-Tri Division. Fall has arrived again; how fast the time seems to go. Our division continues to be a busy one and as usual, we encourage all retired teachers in our area to become actively involved in the events and activities we offer.

In May, we welcomed retired teacher, Pat Collins, and his wife to our regular meeting. Pat spoke to us about some of his life experiences since retirement and in particular, his experience as an author.

For our year-end event this year we tried something new – a luncheon instead of a dinner. This event was held at the Whiteway Memorial Centre. Invitations were extended to the provincial executive and we were happy that Clayton Rice and his wife, Ruth, were able

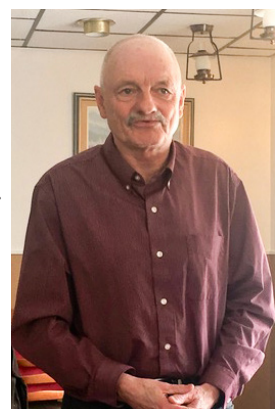
to attend. A delicious cold plate was served, followed by music and entertainment by Smiley Mac of St. John's. It was an enjoyable afternoon – a good time was had by all. Some of our members took the 'drive around the belt' on their way home and were treated to a view of the many icebergs along the Trinity Shore. What more could one ask for!

In September, to get our year started, we held our annual Not Back to School Walk along the Mad Rock Trail in Bay Roberts. Twenty-one members showed up for the Walk and, of course, the brunch afterwards. Our numbers keep going up for this event and many of us look forward to getting together in this way each fall.

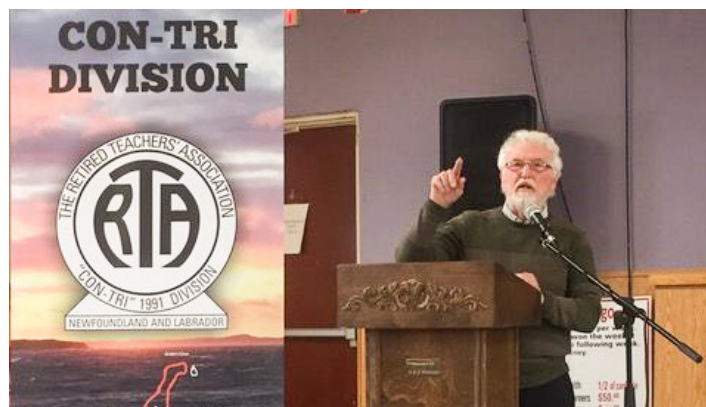
In early October two of our members made a presentation on behalf of Con-Tri Division to the Eastern Health Foundation Annual Telethon. Since all of us, young and old, experience health issues at one time or another, we consider this to be a very worthwhile cause, and it also gives us the opportunity to show the community that we care.

Our first executive meeting to make plans for the year, including our Christmas Banquet, was held October 8 at Harbour Grace Hotel.

Our first fall general meeting was held October 22 at Harbour Grace Hotel. Don Coombs, CEO of the Eastern Health Foundation, was supposed to speak at that meeting but was unable to be there due to health issues. Our annual presentation to the Ghana School was made at that time. Retired teacher, Gerald Andrews, and



Pat Collins speaks to Con-Tri members.



Don Case, Con-Tri Division Vice-President

his wife, Rose, accepted the scholarship on behalf of their son Curtis. Rose gave an update on the progress of the school and of the involvement of their son. We are proud to be able to be a partner in this very worthwhile venture.

Our second general meeting was held November 19 at Harbour Grace Hotel at 12:00 noon. This, of course, was our usual lunch meeting. All were welcome.

We hope the fall is good to everyone, and we wish you all a very Merry Christmas and a most Happy New Year.

A good memory is fine, but the ability to forget is a true sign of greatness.

Tri-Bay Division

Cathy Bailey-Reid

Tri-Bay Division received official status as a division on May 1, 2019 after several months of organizing and communication with retirees within our area and significant encouragement and consultation with the Provincial Executive as well as Central and Bonavista Divisions. We extend our heartfelt appreciation to all for their support and guidance!

While still in Regional status, we held our first general meeting for members on March 12, 2019 which included an update on our quest to become a division, choosing a group name, and brainstorming ideas for future gatherings.

On June 18, we held our first celebratory gathering (we have decided to refrain from using the term “meeting”; everyone agrees that we’ve attended enough of those throughout our careers) as a Division at the Clarenville Bowling Alley on June 18. Stacy Sheppard with Clarenville Active Living gave a brief presentation regarding the many activities that are being offered free of charge to people in the Clarenville and surrounding areas. Then attendees chose to enjoy either an hour of bowling or hiking the Rotary Trail. Of course, some



healthy snacks and beverages were served to conclude the afternoon’s activities.

We are off to a great start this fall! On October 10, we participated in the Senior’s Information Fair held at Clarenville Middle School. This gave us an opportunity to again spread awareness about our newly-formed group and to network with other groups in the area.

On October 22, we held our first gathering at the Eastlink Events Centre. Mr. Levi May from the Teachers’ Pension Plan Corporation gave a very informative presentation. A social hour with tea/coffee and treats was also enjoyed by attendees.

Our Christmas Social is planned for November 28 at Clarenville Inn in Clarenville. This will include a luncheon followed by entertainment.

We are looking forward to expanding our membership and participation in future gatherings. We have created a Facebook page – Tri-Bay Division and an email group has also been developed. If anyone would like to be added to either, please contact Cathy Bailey-Reid through Facebook or at cathybaileyreid@outlook.com.

Western Division

Wayne Park

Keep your face always towards sunshine and shadows will fall behind you. ~ Walt Whitman

Good day all and greetings from the Retired Teachers’ Association of Newfoundland and Labrador-Western. It continues to be a busy time for retired teachers, and all seem to be settling into the fall season nicely. It is the most colorful time of the year and we are thankful for the bounties of the earth, especially the chance to maybe harvest a moose. In any event, it is my pleasure to bring you some highlights since the last report.

Most recently, October 24, retired teachers of Western Division got together to kick-off our annual Bake-less Bake Sale. THANK YOU to all who ‘turned-out’ to help with this event. Also, a special “thanks” to Sobey’s (Corner Brook) for always allowing us to use their Community Room. I am delighted to report the Board of Directors of the Retired Teachers’ Foundation for 2018-20 is located in Western Division. The Bake-less Bake Sale is a major fundraiser for the Retired Teachers’ Foundation, with all donations going directly to the Foundation for disbursement each year in October to various children’s charities. To this end, a ‘Banquet’ was held on October 9, 2019 to present various children’s charities with donations to support

the many organizations. It was a big success and the prevailing attitude was 'It's not only happy people who are thankful, but rather it is THANKFUL PEOPLE who are HAPPY.'

On October 18, 2019 some Executive Members got together with retired teachers in the Stephenville area for the purpose of establishing a Regional in that area. Thank you to Beverly Fisher, Provincial Executive Member, for guidance and participation in this event. As well, thanks to Western Executive Members and retired teachers who attended to make this a success. Also the gathering was a social time which included a luncheon with wonderful food, conversation and people. Ultimately we want to grow our membership and involve as many retired teachers as possible in RTANL.

On November 7, 2019 I was invited to bring greetings from RTANL, Provincial and Western Division, to teachers attending the Pre-retirement Seminar in Corner Brook. Because I was unable to attend, Geraldine Wall made the presentation. These are teachers from the western area who may choose to retire in the next two years or less. As well as bringing greetings, I also gave a brief overview of the function of RTANL and extended an invitation to prospective retirees to become a member of our Association through the easy application process, which will be available when filing for pension. I know RTANL receives an invitation to Pre-retirement seminars in other regions; however, I want to point out the importance of this liaison in growing our membership. It is very important we continue to follow-up on those invitations.

Please mark your calendars for December 7, 2019 as the date for RTANL-Western Christmas Social. Again this year, it will be hosted at Bennett Hall, social at 6:30 and dinner at 7:00. The dance afterwards will feature music provided by DJ Barry Wheeler and many prizes will be drawn during the evening. Last year was a fine, fine time and we are expecting the same this year. Members may please call Western Executive for ticket details and the event particulars will be published in a variety of ways.

To maintain a community presence and membership connection, Western Division has continued to participate in annual events which have become established past practice. The practice of hospital visitations, cards and fruit basket gifts for members will be maintained. Christmas visitations for ill members in all our regional communities will continue to be the practice. A critical component of these practices is for the regional contacts to communicate the health status to a Western Executive Member and appropriate follow-up will occur.

ALL THE BEST TO ALL!!!

Nominating Committee for Elections (RTANL and RTF)

In October 2020, RTANL active members present at the Association's BGM will elect the Provincial Executive for 2020-22. Also, at the Retired Teachers' Foundation BGM 2020, the active members present will elect the Foundation's Board of Directors for 2020-22. All members are encouraged to offer themselves for office or to nominate members for any position on the Provincial Executive (the Board of Directors for the Foundation will all be nominated as a slate from one Division). A Nominating Committee (as listed below) has been set up to receive nominations prior to the BGM, but nominations may also come from the floor at the BGM. Elected positions on Provincial

Executive are: President, Vice-President, Secretary, Treasurer, and six Members-at-Large. Elected Positions on the Foundation's Board: Chairperson, Vice-Chairperson, Secretary, Treasurer, and three Members-at-Large

Nominating Committee for 2020:

- Don Case, Con-Tri Division (Chair)
(709) 596-5428, email: dgcase@nfld.net
- Isabelle Cole, Con-Tri Division
(709) 596-3678, email: cole.ri@outlook.com
- Cynthia Fardy, Avalon East Division
(709) 368-6717 email: c_fardy@hotmail.com



Stephenville Area Forms New Regional

by Beverly Fisher

The Retired Teachers' Association of Newfoundland and Labrador, at present, has over 5000 members. Our membership takes in retired teachers of all ages who live in all areas of our province and abroad. Some of our members are associate members who may be spouses of departed teachers, or teachers who retired from another province and are living in Newfoundland and Labrador.

As mentioned in previous Newsletters, it has been a concern for a few years now that participation in activities sponsored by the divisions and the provincial association has waned, and that only a small percentage of our membership avails of the services provided by RTANL. To address this, Provincial Executive is encouraging the formation of Regionals. A Regional is a subgroup of a Division that is run by its own executive but is still a part of that Division. It allows people who live in communities in close proximity to each other to get together more easily, have greater access to resources, activities and socials, and still attend events sponsored by their Division, of which they would still be a member.

On Friday, October 18, I, along with several executive members of Western Division, attended a meeting in Stephenville that was organized by a group that expressed interest in this plan. Over 40 retired teachers attended this meeting to find out more about RTANL and hear about the process of forming a Regional within Western Division. At this meeting a seven-

person executive was elected and the attendees signed a letter, which will be presented to the executive of their Division, requesting Regional status. This Regional will include approximately 250 RTANL members from the Port au Port Peninsula, the Stephenville area, and communities on Routes 480 and 404.

There are many other areas around our province where there are large pockets of RTANL members who could benefit from having a smaller, more tightly knit group. You and your former co-workers are not alone. If you think your area could benefit from becoming a Regional and could use some help in becoming more active participants in the activities sponsored by RTANL, please contact a member of your Division's executive, or contact me for information on how to go about it. My contact information is listed below. Our goal is to make you feel more a part of RTANL; this can be achieved by bringing RTANL to you, in your own communities with retired teachers who are more familiar to you, and by addressing the needs of members in your immediate area. The RTANL members in the Stephenville area are already experiencing positive effects from their move, and they've only just begun. Now it's up to you to take up the torch and explore all that RTANL can be to you.

Beverly Fisher
709 468-2827
bev.fisher@hotmail.com



NL Retired Teachers' Foundation Report

by Geraldine Wall

The Newfoundland and Labrador Retired Teachers' Foundation: What is it? What does it do? Are the Retired Teachers' Association (RTANL) and the Retired Teachers' Foundation (RTF) one group? Where do Foundation funds come from? These are all questions I have been asked in the recent past. New members and many long-time members are not fully aware of the goals of the Foundation and what it continues to do for the children of this province.

The Foundation is a Canada Revenue Agency regulated children's charity with two goals: to honour the life and work of former teachers for their dedication to the children of this province; and at the same time to operate exclusively as a charitable organization to assist institutions and groups that provide medical treatment and/or educational training for children who are incapacitated. Our recipients are registered charities, and the Foundation assists them in reaching their goals. This Foundation is unique in that:

- (a) No part of the principal fund is used except to produce interest;
- (b) The Board of Directors are volunteers and receive absolutely no remuneration from the Foundation;
- (c) The interest earned annually is disbursed by contributions to other charitable children's organizations;
- (d) Expenses incurred for postage, stationary and other office supplies are paid by the sponsoring group, which is the Retired Teachers' Association (RTANL).

Since 1987 the Foundation has donated approximately \$400,000 to children's charities in our province. The funds are generated by annual lump sum donations from our Provincial RTANL and its eight Divisions, individual donations from members and friends, and In Memoriam donations for deceased members. The Divisions support their Foundation by undertaking various fundraisers (i.e. bake-less bake sales, socials and ticket sales). A special thank you is extended to Hopedale member Henry Jensen and his wife Sarah for their donation of handcrafted slippers and mitts for our ongoing fundraiser. The draw will take place during RTANL BGM 2020 at Corner Brook on October 8. **We need your help in selling these tickets, please!**

On October 8, 2019 in Corner Brook, your Foundation presented \$30,000 to seven children's charities. Katarina Roxon accepted a donation of \$7,500 for the War Amps CHAMPS program. Robert Harvey and daughter Katy accepted \$3,000 for Downs Syndrome Society. Ava Fitzgerald and her Dad accepted \$3,000 for Canadian Diabetes Camp Douwanna. CNIB Youth Orientation Program was represented by Dinah Durnford and received a donation of \$3,000. Mazol Shriners was represented by Illustrious Sir Robert Barrett and received \$7,500 for the Patient Transportation Fund. Meaghan Penney represented Rainbow Riders and accepted a donation of \$3,000. Unfortunately, a representative for the Candlelighters Camp Delight was unable to attend. The cheque for \$3,000 has been forwarded to them.



It was both heartwarming and emotional to be part of the appreciation expressed on behalf of the recipient groups and their children. It indicates to all members the impact that their Foundation has on these children. To quote one of our recipients: **"I'm just like everyone else when I'm riding a horse, because it takes me places that my wheelchair could never do."** Donations from our Foundation continue to help provide this type of experience.

Thank you to all members and friends for your continued support. We cannot do this without you. Thank you also to CBC Corner Brook's Bernice Hillier and Brian McHugh, and VOCM Corner Brook's Lenny Benoit for their fantastic coverage and promotion of the Newfoundland and Labrador Retired Teachers' Foundation.

Contributions to the Foundation may be made as follows: **Newfoundland and Labrador Retired Teachers' Foundation, 3 Kenmount Road, St. John's, NL A1B 1W1.**

ACER-CART AGM 2019 Report

June 6-8, 2019, Ottawa

by Albert Legge & Sharon Penny

Sharon Penny and I feel extremely privileged to represent the RTANL Executive and our 5500+ members at the ACER-CART AGM in Ottawa. Following our arrival in Ottawa on Wednesday, June 5, it was rest time before we went on a walking tour of Parliament Hill and surrounding area followed by dinner on Sparks Street.

On Thursday morning, June 6, we all met in the lobby of the Marriott Hotel at 9:00 a.m. before setting off for the House of Commons visitors' gallery to attend the presentation to Parliament of the e-Petition on Pension Security which contained over 13,000 signatures of retired teachers from across Canada. The process of getting through all of the security clearances took quite some time, but we were eventually admitted and observed the presentation of our petition.

At 1:00 p.m. we assembled with all the other ACER-CART delegates for an orientation session for new directors. Roger Regimbal did a PowerPoint presentation explaining the structure of ACER-CART and the roles and responsibilities of Directors and Observers.

Following the orientation session, we were given a presentation on "Seniors' Issues for the 2019 Federal Election", a document prepared for ACER-CART by a committee of the ACER-CART Executive and the two presenters – Sayward Montague, Director of Advocacy, National Association of Federal Retirees, and Candace Savack, Advocate Coordinator. The presentation included some very detailed strategies and approaches to be used by ACER-CART Member organizations in the lead-up to the Federal Election on October 21, 2019. The document outlined the issues that we as members are advocating

for, and urged us to seek the position of candidates on these issues as a means of determining what candidate we decide to support in the election. All members were asked to become familiar with the issues and make an effort to engage their representatives to help them decide where to place their vote based on the feedback from the candidates.

Sharon and I also scheduled a 4:00 p.m. meeting with our Federal MP, Mr. Churence Rogers. We presented Mr. Rogers with a copy of our report and he discussed with us the relevant issues and pledged his support for most of the major points we were advocating for. He went on to explain that the issue of opposition to Bill C-27 and the implementation of a universal pharmacare program were two of the main issues that members of his caucus were giving their support to. After discussing RTANL and other issues relating to seniors, Mr. Rogers outlined the actions that his government had taken to address issues like seniors with financial difficulties, New Horizons for Seniors Grants and improvements in the CPP Program.

The ACER-CART AGM convened at CTF Headquarters at 8:30 a.m. on Friday morning, June 7, starting with a welcome from President Bill Berryman, followed by introductions by all members in attendance. Following adoption of the minutes of last year's AGM, several items were approved by a vote of members: i) Protocol 8; ii) The Brian Day Trial – assistance; and iii) the International Day of Seniors – October 1st – Seniors Voice International Day of Older Persons support for next year. After a motion to approve the Financial Reports and 2018-19 Budget, reports were presented by President Bill Berryman, and Executive Director, Roger

Regimbal. Thanks was also extended to Lorraine Smith-Champagne from CTF who acted as recording secretary for the meetings. CTF President, Marc Ramsanker, brought greetings on behalf of CTF and he was personally thanked for all the cooperation given to ACER-CART by CTF.

A presentation was delivered by Mr. Owen Adams, Chief Policy Advisor of the Canadian Medical Association. In his report, Mr. Adams outlined the focus areas of Demand A Plan. His PowerPoint presentation will be posted to the ACER-CART website. We were also assured that Dr. Eric Hoskin's Report on Pharmacare would be released within a week.



All meeting attendees assembled outside the CTF headquarters building for a group photo before sitting down to a delicious barbecue lunch prepared by CTF staff. In addition to the barbecue, the staff also provided us with a lunch on Saturday. This was just another indication of the assistance provided by CTF and their staff for our ACER-CART members.

When we reconvened after lunch, reports were presented by the various committees: Communications Committee, Health Services Committee, Political Advocacy Committee.

At 2:00 p.m., the Honourable Filomana Tassi, Minister for Seniors, addressed the AGM. She stressed the importance of teachers and reviewed the 2019 budget highlights that apply to improvements for seniors. These included addressing ageism, automatic enrolment in OAS, GIS and CPP, Pension security, Pharmacare allotments, OAS age reduced from 67 to 65, GIS improvements, enhanced CPP for retirees of the future, healthy ageing component, dementia strategy, social inclusion initiative through the New Horizons for Seniors Program to assist such issues as anti-scramming, mentoring, volunteerism and infrastructure assistance.

Following Minister Tassi's remarks, reports were presented by the Political Advocacy Committee, the Pension and Retirement Income Committee, the Legislation Committee, and the Nominations and Elections Committee.

The remainder of the afternoon session was taken up by reports from the members from all the provincial and territorial associations.

After Friday's meeting, all members were invited to the hospitality room to socialize. A banquet, sponsored by Johnson Inc., was held on Friday evening starting at 6:00 p.m. in the dining room on the 28th floor of the Marriott Hotel. After the meal, certificates of appreciation were awarded to members who were attending their last AGM with ACER-CART. Following the banquet, members went back to the hospitality room for further socialization.

On Saturday, June 8, the meeting opened with a presentation by Johnson Inc. with presenters Bob Dowden and Richard Harrison. Some of the topics included: environmental effects on the insurance industry; increasing auto insurance rates; insurance fraud impacts; national pharmacare implications; effects of the USMCA free trade agreement; the Pan Canadian Pharmaceutical Alliance; Express Script Canada website information; and the impacts of living experience (age change of 86 to 92) for policy holders.

Following the Johnson presentation, member association reports continued. A motion to receive the members' reports was proposed, seconded and passed.

It was reported by Gerry Tiede that, following the presentation of the e-Petition that we saw presented on the morning of June 6, a follow-up response has to be tabled by the House of Commons within 45 days. Members who voted will receive emails on the presentation and the follow-up response.

The executive for 2019-2020 will remain the same due to there being no new nominations.

Following the announcement of the executive, several executive resolutions were passed.

We recessed for lunch at 11:45 a.m. and group photos of the executive and regional committees with their members were taken in the CTF cafeteria. Lunch was provided by the CTF staff and was enjoyed by all.

After lunch we continued with executive resolutions M-3 to M-6, all of which were passed. Protocol 8, which was presented at the last AGM and asked to be studied for approval at this year's AGM was passed as well.

With this being an election year the ACER-CART Priorities for 2019-2020 were outlined and included as "Seniors' Issues for the 2019 Federal Election". These were included in a brochure produced in collaboration with other senior organizations. The main issues are: i) Making Retirement Income More Secure; ii) National Pharmacare; iii) Opposition to Privatization of Medical Services; and iv) National Seniors Strategy.

These priorities will be sent out by ACER-CART for distribution to all members who will be asked to engage their government representatives on these issues and decide from their feedback how their support will be targeted at the ballot box in October.

The ACER-CART Budget for 2019-2020 was presented and approved by motion.

QPARSE presented a position paper opposing the Quebec government's legislation of public servants having to remove religious symbols, etc. in the workplace. Approval of this position paper was approved and passed on motion. ACER-CART would follow up with a letter of support to be sent to QPARSE.

On motion, it was proposed and passed that the Brochure "Seniors' Issues for the 2019 Federal Election" be used as produced by ACER-CART and its members. Where it is used by members for publication as a news item, a letter of explanation be provided.

Thank yous were presented and proposed on motion for approval to everyone who took part in ACER-CART AGM 2019, and passed. Joann Lauber expressed her personal thanks to ACER-CART as well.

AGM 2019 adjourned at 1:30 p.m. The next AGM will take place in Ottawa in June 2020.

Are You Ready for Winter?

by Beverly Fisher

Each year, hundreds of Canadians are injured or killed by exposure to cold, vehicle accidents on wintry roads, and fires caused by the improper use of heaters. Here's what you can do to keep your loved ones safe during blizzards and other winter storms!

Protecting Your Family

- Talk with your family about what to do if a winter storm watch or warning is issued. Discussing winter storms ahead of time helps reduce fear.
- Have your vehicle winterized before the winter storm season to decrease your chance of being stranded in cold weather. Have a mechanic check your battery, antifreeze, wipers and windshield washer fluid, ignition system, thermostat, lights, flashing hazard lights, exhaust system, heater, brakes, defroster, and oil. Install good winter tires with adequate tread.
- Keep in your vehicle: a windshield scraper and small broom, a small bag of sand for generating traction under wheels (or a set of tire chains or traction mats), matches in a waterproof container, a brightly colored (preferably red) cloth to tie to the antenna, an emergency supply kit, blankets, warm clothing.
- Keep your vehicle's gas tank full so you can leave right away in an emergency, and to keep the fuel line from freezing.
- Keep a supply of salt or non-clumping kitty litter to make walkways and steps less slippery.
- Service snow removal equipment before the winter storm season and maintain it in good working order.
- Keep handy a warm coat, gloves or mittens, hat, water-resistant boots, and extra blankets and warm clothing for each member of the household.
- If you have pets, ensure that you have supplies for clean up for them, particularly if they are used to eliminating outdoors (large plastic bags, paper towels, and extra cat litter).

Protecting Your Home

- Learn how to protect pipes from freezing
- Make sure your home heating sources are installed according to local codes and permit requirements and are clean and in working order.
- Make sure your home is properly insulated. Caulk and weather-strip doors and windowsills to keep cold air out.
- Install storm windows or cover windows with plastic from the inside to provide an extra layer of insulation to keep cold air out.

- Consider buying emergency heating equipment, such as a wood-burning stove, a kerosene heater or a portable generator. Keep a supply of the necessary fuel on hand. Be cautious of fire hazards when storing any type of fuel.
- If you have a fireplace, consider keeping a supply of firewood. Be sure the fireplace is properly vented and in good working order and that you dispose of ashes safely.
- Consider purchasing flood insurance, if you live in a flood-prone area, to cover possible flood damage that may occur during the spring thaw. Homeowners' policies do not cover damage from floods.

Be Prepared

Being prepared means being equipped with the proper supplies you may need in the event of an emergency or disaster. Keep your supplies in an easy-to-carry emergency preparedness kit that you can use at home or take with you if you have to evacuate. Listed below are some of the basic supplies you should have on hand:

- Food – non-perishable, easy-to-prepare items
- Water – one gallon per person
- First-aid kit
- Battery powered or handcrank radio, extra batteries
- Flashlight or other battery-powered lights
- Matches and candles/lamps (kerosene for the lamps)
- Sanitation and personal hygiene items
- Multipurpose tool
- Family and emergency contact information
- Extra cash
- Emergency blanket
- Copies of personal documents (medication list and pertinent medical information, insurance policies, birth certificates, etc)

Before the Storm

- Listen to local area radio or TV stations for the latest information and updates.
- Check emergency kit and replenish any items missing or in short supply, especially medications and medical supplies. Keep it nearby.
- Be sure you have ample heating fuel.
- If you have alternative heating sources, such as fireplaces, wood-burning stoves, or space heaters, be sure they are clean and in working order.

-
- Be prepared to evacuate if you lose power or heat, and know how to find a local emergency shelter.

Staying safe indoors during the storm

- Wear warm clothes. Layers of loose-fitting, lightweight, warm clothing will keep you warmer than a bulky sweater. If you feel too warm, remove layers to avoid sweating; if you feel chilled, add layers.
- Listen to a local station on battery-powered radio or television for updated emergency information.
- Eat regularly. Food provides the body with energy for producing its own heat.
- Keep the body replenished with fluids to prevent dehydration. Drink liquids such as warm broth or juice. Avoid caffeine and alcohol. Caffeine, a stimulant, accelerates the symptoms of hypothermia. Alcohol, such as brandy, is a depressant and hastens the effects of cold on the body. Alcohol also slows circulation and can make you less aware of the effects of cold. Both caffeine and alcohol can cause dehydration.
- Conserve fuel. Winter storms can last for several days, placing great demand on electric, gas, and other fuel distribution systems (fuel oil, propane, etc.). Lower the thermostat to 18° C during the day and to 13° C at night. Close off unused rooms, and stuff towels or rags in cracks under the doors. Cover the windows at night.
- Check on relatives, neighbors, and friends, particularly if they are elderly or if they live alone.

Staying Safe Outside

- Wear layered clothing, mittens or gloves, and a hat. Outer garments should be tightly woven and water repellent. Mittens or gloves and a hat will prevent the loss of body heat.
- Cover your mouth to protect your lungs from severely cold air. Avoid taking deep breaths; minimize talking.
- Watch for signs of hypothermia and frostbite.
- Keep dry. Change wet clothing frequently to prevent the loss of body heat. Wet clothing loses much of its insulating value and transmits heat rapidly away from the body.
- Stretch before you go out. If you go out to shovel snow, do a few stretching exercises to warm up your body. This will reduce your chances of muscle injury.
- Avoid overexertion, such as shoveling heavy snow, pushing a vehicle, or walking in deep snow. The strain from the cold and the hard labor may cause a heart attack. Sweating could lead to a chill and hypothermia.
- Walk carefully on snowy, icy sidewalks. Slips and falls occur frequently in winter weather, resulting in painful and sometimes disabling injuries.

- If you must go out during a winter storm, use public transportation if possible. About 70 percent of winter deaths related to ice and snow occur in automobiles.

If You Must Travel

- Check your vehicle emergency supplies kit and replenish it if necessary.
- Plan to travel during daylight and, if possible, take at least one other person with you.
- Before leaving, listen to weather reports for your area and the areas through which you will be passing, and call the Provincial Highways Department for the latest road conditions.
- Let someone know your destination, your route, and when you expect to arrive. If your vehicle gets stuck along the way, help can be sent along your predetermined route.
- Keep a cell phone with you. Make sure the battery is charged.
- Watch for sleet, freezing rain, snow, and dense fog, which can make driving very hazardous.
- If you run into trouble, stay in the vehicle and wait for help. You can quickly become disoriented in darkness or blowing snow.
- Run the engine occasionally to keep warm (five minutes every half hour). This will reduce the risk of carbon monoxide poisoning and conserve fuel. Turn up the heater and turn on the overhead light (so you can be seen) while the car is running. Slightly open a window, and make sure the exhaust pipe is clear of snow. Turn on your emergency flashers.
- Watch for signs of frostbite and hypothermia. Do light exercises to keep up circulation (clap your hands, move your arms and legs); try not to stay in one position for too long.
- If more than one person is in the vehicle, take turns sleeping. If you are not awakened periodically to increase body temperature and circulation, you can freeze to death. Huddle together for warmth.
- Drink fluids to avoid dehydration, which can make you more susceptible to heart attacks and the ill effects of the cold.
- Avoid overexertion. Shoveling or pushing a car can bring on a heart attack or make other medical conditions worse.

(Information for this article was taken from www.redcross.org)

What Should I Do When My Teacher Spouse Dies?

by George Tucker

During many of my Pre-Retirement Seminars, when I have been explaining the NLTA Life Insurance policies, I have often said that “the longer we live, the closer we are all getting to death”. There is no escaping that reality! Unfortunately for many of us, when that day comes and our teacher spouse passes, those of us who remain to mourn the loss of our loved one do not know what to do or who to turn to for assistance. Many are also often not in a frame of mind to have to deal with the various groups and agencies to ensure that the post-death benefits are arranged and paid in a timely fashion. For those left behind, life must go on and avoiding unnecessary delays will help relieve some of the grief and stress that we otherwise might experience.

Over the years, I have received many calls from loved ones of teachers who have passed asking for direction and guidance in dealing with their circumstance. The following is provided as a process that a survivor, a loved one, or a close friend of the family should use to report the death of a teacher in order to avoid unnecessary delays in having post-death benefits (e.g., life insurances, health coverage, survivor pension, etc.) paid and/or arranged in a timely fashion.

The first step is for someone to contact all of the following agencies as soon as possible to report the death: Johnson Inc. (1-800-563-1528), the Teachers’ Pension Plan Corporation (1-833.345.8772), and the NLTA office (1-800-563-3599). The person reporting the death should have the following information available when making the initial contact:

- Full Name of Deceased
- Social Insurance Number of Deceased
- Date of Death
- Name, mailing address and telephone number of Surviving Spouse (or Next of Kin, if there is no surviving spouse)
- Name, mailing address, and telephone number of the Executor of the Estate, if an Executor has been appointed

The second step to avoid delay is to fax or email a copy of the Statement of Death or Death Certificate that was provided by the Funeral Director to the Teachers’ Pension Plan Corporation (email: memberservices@tpcnnl.ca; Fax: 709-793-4055).

Once these agencies have been notified of the death, all three will forward the necessary documentation to the appropriate person and will provide any further guidance and direction to the family of the deceased.

In addition to the above-mentioned agencies, Service Canada should also be notified of the death. Often times, the necessary applications and documentations are provided by the Funeral Director. Once in receipt of this information, if it is possible from where you live, one should visit their Service Canada office for assistance to complete and submit the necessary applications and documents. A copy of the Death Certificate will also be required by Service Canada. If unable to visit a Service Canada office, a call to your local Service Canada office would be advisable when completing the forms.

The death of a loved one is often a very sad and difficult time in one’s life, but being able to avoid any further grief and stress that may be caused by delays in receiving post-death benefits can often help those who are mourning their loss to try to focus and to move on with their own lives.

If you have any question regarding the above, please feel free to contact George Tucker, NLTA Administrative Staff Officer for assistance at gtucker@nlta.nl.ca or by calling 709-726.3223, ext. 245 (local) or 1-800-563-3599 (toll free).

EVERY BREAKFAST COUNTS, EVERY CHILD COUNTS AND EVERY DOLLAR COUNTS

Mornings can be challenging for many families, especially ensuring everyone gets out the door with a full belly. There are many reasons children do not eat breakfast at home. Some kids can't or won't eat first thing in the morning, other kids have long bus rides, some kids live in busy households, and sadly, some kids do not have food at home.

Most of us know that breakfast is the most important meal of the day. In Canada, 1 in 5 children go to school hungry, and we are no different here in Newfoundland and Labrador. The realization that some children do not have breakfast at home is a sobering thought. Research tells us the benefits to a child's health and ability to learn because of breakfast. Educators tell us they observe improved behaviors and attendance rates due to breakfast being served in schools, and children tell us they love their Breakfast Clubs and they love having breakfast with their friends.

Kids Eat Smart Foundation NL serves over 31,000 meals to boys and girls in schools throughout Newfoundland and Labrador, every school day. Thankfully, Kids Eat Smart Foundation NL, with the help of our school community, volunteers and donors run Breakfast Clubs in over 90 percent of the schools in our Province. Breakfast is available to every child in a safe, welcoming, non-stigmatizing environment, at no cost to families.

We continue to see an increase in the number of kids attending our Breakfast Clubs. We hear from educators that the nutritious options that are being served during breakfast is a welcome contribution to the overall well-being of kids and contributes to an overall positive school environment.



As the demand for breakfast at school increases throughout Newfoundland and Labrador, we will continue to count on the support of Government, business, service organizations and individuals. With a volunteer workforce of over 6,200 people, together we will ensure our children start their days well-nourished to be ready to learn.

If you are interested in supporting a Breakfast Club in your area by making a donation, please visit www.kidseatsmart.ca. If you would like to volunteer, please call us at 722-1996, 1-877-722-1996 or call your local school. For more information regarding KES Breakfast Clubs, please follow us on Facebook and Twitter @KidsEatSmartNL.



**Kids Eat Smart
Foundation**
NEWFOUNDLAND & LABRADOR

Teachers' Pension Plan Designation of Beneficiary

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

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

**This is a reminder to all members to visit the
Teachers' Pension Plan Corporation (TPPC) website**

(www.tppcnl.ca) to download the Designation of Beneficiary Form, complete and forward it to:

Teachers' Pension Plan Corporation, Newfoundland and Labrador
130 Kelsey Drive, Suite 101, St. John's, NL, Canada, A1B 0T2
Tel: (709) 793-8772 OR 1-833-345-8772
Email: memberservices@tppcnl.ca



RTANL MEMBERSHIP FEE INCREASE

On **January 15, 2019** the fee for members of the Retired Teachers' Association of Newfoundland and Labrador (RTANL) increased from \$0.75 per pay period to **\$1.00 PER PAY PERIOD** for a total annual membership fee of \$24.00.

The increase, recommended by the RTANL Provincial Executive, was endorsed by the Biennial General Meeting held in St. John's on October 2-4, 2018.

In order to work effectively, the Provincial Executive members (who often reside at great distances from each other) need to meet at least twice each year. The Provincial Executive will also meet with the Division Presidents and the Retired Teachers' Foundation at certain times. The cost of transportation, hotel accommodations and meals has all increased considerably since the fee of \$18.00 was approved at BGM in 2002. The RTANL also has financial commitments to the Newfoundland and Labrador Coalition of Seniors and Retirees, the Canadian Association of Retired Teachers (ACER-CART), and the Eastern Canada Retired Teachers' Organization (ECRTO). Be assured that the Executive and Committee members endeavour to keep a careful eye on expenses to get the greatest value for the dollar.



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.

VOLUNTEER AS A CULTURAL AMBASSADOR AT THE ROOMS

The Rooms is looking for volunteers with traditional skills to knit, split fish, hook rugs and mend nets in our exhibition galleries this July and August one afternoon a week. Training will be provided in mid-June.

To volunteer as a Cultural Ambassador, or for more information, please contact:

Gillian Davidge at 757-8109
gilliandavidge@therooms.ca

Welcome to All New Retirees

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

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Johnson Insurance is a tradename of Johnson Inc. ("JI"), a licensed insurance intermediary. Home and car policies underwritten, and claims handled, by Unifund Assurance Company ("UAC"). Described coverage and benefits applicable only to policies underwritten by UAC in NL/NS/NB/PEI. Eligibility requirements, limitations, exclusions, additional costs and/or restrictions may apply, and/or vary by province/territory. *Full 30% savings amount available on car insurance if the following discounts are applicable: NL/NS/PEI: long term, multi-line, conviction free, select and member discounts NB: long term, multi-line, multi-vehicle, conviction free and member discounts. Percentage savings may vary otherwise. Travel insurance products are underwritten by Royal & Sun Alliance Insurance Company of Canada ("RSA"). Valid provincial or territorial health plan coverage required. The eligibility requirements, terms, conditions, limitations and exclusions which apply to the described coverage are as set out in the policy. Policy wordings prevail. JI, UAC and RSA share common ownership.

VISITATION

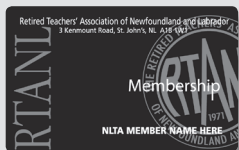
All Divisions have Sick-Visiting Committees. Please notify your Division as soon as you hear that any member is ailing at home or in the hospital, so that visitations can be arranged. Members from other Divisions sent to hospital in St. John's will be visited by Avalon East members, if requested by those 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 Don White, Provincial Secretary) if you hear that any Member in your area has passed away. All Divisions make an annual donation to the Retired Teachers' Foundation in memory of their deceased members. Also, your Provincial Executive extends sympathy to their families and friends through our *In Memoriam* column, and honours their memory as we read their names from the *Honour Roll* during the Church Service portion of our Biennial Reunions. We need your help to make sure that every name is included in the *In Memoriam* column and on the Honour Roll.

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.



ALERT:



Out of Country Vehicle Insurance

Are you planning on driving your vehicle **OUT OF THE COUNTRY?** It would be wise to contact your insurance company to be sure you will have vehicle insurance coverage while away.

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
(preferably in electronic form) to:

Don White, don.white01@bellaliant.net or
76 Glendale Avenue, Mount Pearl, A1N 1N6
prior to **October 15** for the Fall edition and
prior to **March 15** for the Spring edition.

The Newsletter Committee reserves the right to edit all submissions.

JOB OPPORTUNITIES

From time to time your Provincial Executive receives requests to advertise "job opportunities" which may be of interest to our retirees. We view these as potential "Benefits" to our members and therefore deem them important to include in our Newsletter. Often though, we receive such queries between our newsletter publishing dates, so to be timely for our members we have decided to include them on our website. It is suggested that members check our website from time to time to view these ads.

IMPORTANT NOTICE • AUTO REGISTRATION

As of April 30, 2018, renewal reminders for Driver License AND Motor Vehicle Registration are no longer sent by mail.

Vehicle registration renewal reminders can now be received by email. Make sure your email address is updated with Motor Registration Division. **If you do not have email**, your vehicle registration must still be renewed annually. The registration expires the last day of the month shown on your registration document and on your vehicle stickers. We advise that you mark this date in your calendar yearly.

Do you need extra help remembering when to renew your registration? The next time you renew your vehicle you can sign up to change your renewal date to your month of birth. For example, if you were born in the month of November, your vehicle registration would expire on November 30. This request can be made in person at any Motor Registration Division office. For further information about this option, please call 1-877-636-6867.

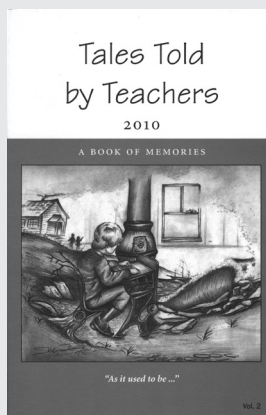
How will I know when to renew my driver's license?

You must renew your driver's license every 5 years, on or before your birthday. Your expiry date can be found on your driver's license card.

If you have email, you may also sign up to receive a renewal reminder re your Driver's License by email. It is your personal responsibility to maintain a **valid Vehicle Registration and a valid Driver's License**. There is a \$250.00 fine if either is expired!



NL MOTOR REGISTRATION DIVISION



Tales Told By Teachers, Vol. II

(Note: We recently “discovered” about ONE dozen copies of Volume I to be sold on a first come basis)

Need a great gift idea (birthday, Christmas, retirement)?
This is it!

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

*(*plus postage where applicable)*

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

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

Volumes I and II were published by the Retired Teachers' Association of Newfoundland and Labrador:

Volume I in 1998 and Volume II in August 2010.

Order by phone, e-mail or post:

Clayton Rice: clayton@warp.nfld.net;; (709) 782-8914

Albert Legge: a.legge@eastlink.ca; (709) 683-2782

Don White: don.white01@bellaliant.net; (709) 368-7269

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



RTANL Biennial Award for Service

Guidelines for Nominating Candidates:

1. **Nominee** should be a **Member** 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 should be received **no later than May 30th** of each BGM year.

Instructions for Completing Nomination Form:

1. Complete **both pages** of the attached Nomination Form.
2. Mail the Nomination Form to:
Chairperson, Biennial Award Committee
Retired Teachers' Association of Newfoundland & Labrador
NLTA Building, 3 Kenmount Road, St. John's, NL A1B 1W1


The Selection Process:

1. The **Biennial Award Committee** (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 on page 2 of 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 page 2** of Nomination Form (containing the **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, 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 www.nlta.nl.ca/wp-content/uploads/2019/11/rtanl_serviceaward_form.pdf.

In Memoriam

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



<i>Olga Ash (Mount Pearl)</i>	<i>Regina Hurley (Brigus)</i>
<i>Robert Barrett (Old Perlican)</i>	<i>Robert Kelloway (Carbonear)</i>
<i>Valerie Bullock (Halifax)</i>	<i>Darryl Kelly (Deer Lake)</i>
<i>George Burden (Blackhead)</i>	<i>Francis Kennedy (St. John's)</i>
<i>Dana Burridge (Deer Lake)</i>	<i>John MacSween (Grand Falls-Windsor)</i>
<i>Patricia Coffin (Fogo)</i>	<i>Wendy Martinello (Dartmouth, NS)</i>
<i>Effie B. Cook (St. John's)</i>	<i>Elizabeth McHugh (Grand Falls-Windsor)</i>
<i>Florence Critch (Woody Point)</i>	<i>Margaret Milley (Gander)</i>
<i>Hudson Davis (Stouffville, ON)</i>	<i>Edmund Mouland (Gander)</i>
<i>Clarence Dewling (Trouty)</i>	<i>Madonna Murphy-Brophy (Mount Pearl)</i>
<i>Robert Eastman (Gander)</i>	<i>Adoracion Payong-Ayong (Phillippines)</i>
<i>Pansy Elms (St. Anthony East)</i>	<i>Sheila Penton (St. John's)</i>
<i>George Evans (CBS)</i>	<i>Elizabeth Pike (Corner Brook)</i>
<i>Mary Ezekiel (Deer Lake)</i>	<i>Dorothy Pittman (Gander)</i>
<i>Bernard Farewell (St. John's)</i>	<i>Rudy Porter (Englee)</i>
<i>Otto Fiander (English Hr. West)</i>	<i>Frank Ramjattan (St. John's)</i>
<i>Bro. George Fitzpatrick (St. John's)</i>	<i>Francis Reardon (Corner Brook)</i>
<i>Bride Flynn (Norris Arm)</i>	<i>Orville Reeves (Grand Falls-Windsor)</i>
<i>Gary Graham (Corner Brook)</i>	<i>Maxwell C. Rideout (North River)</i>
<i>Robert J. Green (Griquet)</i>	<i>Dorothy Rockwood (St. John's)</i>
<i>Anne M. Griffin (Grand Falls-Windsor)</i>	<i>Eleanor Rodgers (Portugal Cove-St. Phillips)</i>
<i>Christopher Hancock (Gander)</i>	<i>Wallace Rowsell (Stephenville)</i>
<i>Theresa Hanlon (Paradise)</i>	<i>Bernard Schumph (Port au Port)</i>
<i>Roderick J. Hardy (Paradise)</i>	<i>Hanna Seymour-Ayres (Rocky Harbour)</i>
<i>Ewald Hajek (St. John's)</i>	<i>Loretta Sjoen (Lourdes)</i>
<i>Georgina Hedges (Grand Falls-Windsor)</i>	<i>Verne Snelgrove (Northern Bay)</i>
<i>Benvie Hicks (Clareville)</i>	<i>Jeanette Taylor (Griquet)</i>
<i>Janet Holden (St. John's)</i>	<i>Leonard Taylor (St. Lunaire)</i>
<i>Francis G. Hollohan (St. John's)</i>	<i>Clare Thorne (Torbay)</i>
<i>Monica Hollohan (St. John's)</i>	<i>Edwin Watton (Gander)</i>
<i>Elizabeth Holloway (St. John's)</i>	<i>Carl Winter (Clareville)</i>
<i>William Houlihan (Freshwater)</i>	<i>Anna Wiseman (St. John's)</i>
<i>Percy Howell (Templeman)</i>	

May They Rest In Peace

Retired Teachers' Association of Newfoundland and Labrador
Sixteenth BGM and Reunion
October 6–8, 2020 • Greenwood Inn & Suites, Corner Brook

Retirement – Setting a New Course

EARLY BIRD registration deadline is **August 28, 2020**

All persons registered by August 28 will be eligible for one of two Early Bird Draws.

Deadline for refund requests is October 2, 2020.

Deadline for Registration is September 25, 2020

Reunion Fee (per person): \$30.00 (no meal 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 Greenwood Inn & Suites,
Tel: 709-634-5381 or toll free at 1-800-399-5381.

When you reserve, please request RTANL rates.



TENTATIVE AGENDA

TUESDAY, October 6:

3:00 – 5:00 p.m. Registration
7:00 – 9:00 p.m. Meet and Greet with Finger Foods

3:00 – 5:00 p.m. Second Business Session
7:00 p.m. Dinner and Dance

WEDNESDAY, October 7:

9:00 – 10:30 a.m. First Business Session
11:00 a.m. Service of Thanksgiving
12:00 p.m. Lunch (*for members & guests*)
1:30 p.m. Retired Teachers' Foundation AGM

THURSDAY, October 8:

9:00 – 11:00 a.m. Completion of Unfinished Business

Form may be submitted electronically or mailed with cheque (payable to RTANL) with the information below to:
3 Kenmount Rd, St. John's, NL A1B 1W1 (Note: fee to be sent within 2 weeks if registering electronically)



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

Division: _____

Full name of guest (*if applicable*): _____

Mailing Address: _____

Email: _____ Tel: _____

Amount enclosed: \$ _____ Please check: ☐ 80 plus Member ☐ 80 plus Guest

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

For more information contact:

RTANL c/o Clayton Rice, 3 Kenmount Rd, St. John's, A1B 1W1 • Tel: (709) 782-8914 • Email: clayton@warp.nfld.net