

# Newsletter

Retired Teachers' Association

Vol 31 No 2 • June 2020

## President's Message

*Albert Legge*

*Our grandparents were called to war. We are being asked to practice social distancing and stop hoarding toilet paper!"*

~ Quote from Instagram

With the recent profound upheaval in our day to day routines we find that, out of fear for our parents, our children, ourselves, and our friends and relatives, we are forced to evaluate and reorganize our lives as we adjust to a new normal. Being bombarded daily with reams of pandemic statistics, we come to the realization that mortality in today's world depends upon how committed we are to protecting ourselves by following the rules and regulations of our government and health agency officials as they outline the plans for the best route to prevention in the battle against COVID-19. It is kind of silent but persistent warfare against an almost invisible enemy. But we must persevere.

From the vantage point of our Retired Teachers' Association, the year 2020 has served up a number of very unique challenges that we as executive members have to resolve and plan a number of new approaches to meet the needs of our members. First, there were the states of emergency brought about by the massive snowstorm (Snowmageddon) of January 17-18. Most of the work of the Association was allowed to proceed along normally without very much interruption due to the relative dormancy of the winter months. Then as we approached spring, our Division Executive members and our Provincial Executive set into motion their plans for the upcoming schedule of meetings, social activities and other events to take place during the spring, summer, fall and winter of this first year of the new decade. Agendas were compiled and dates were being set, especially the plans for BGM 16 in October. And then COVID-19 started sweeping the world. This was followed by the resulting national and provincial lockdowns in mid-March that eventually led to the Newfoundland and Labrador COVID-19 Alert Level System. This system will guide our private and social lives for the remainder of the year and maybe into next year until an effective vaccine and other medical treatments are formulated and distributed.

All our Divisions and our entire Association have been left with no other alternative than to cancel all planned

and scheduled meetings and events for the foreseeable future, including our BGM/Reunion 16 in October. The Provincial Executive, as well as many of the Division Executives, have held (or will be holding) their business meetings by means of online video conferencing applications like Zoom, Skype, etc. For the most part, the work of the RTANL can proceed reasonably well remotely by using the online applications. We are also fortunate to have the advantages of email and other social media to help us communicate with our members.

The positive side to all of this is that so far we are all doing quite well, and our Association is being made stronger by the electronic networks we have set up and through the use of the internet to access our newsletters and other information sources. Thus, we are strongly urging our members to join our division and provincial email networks so that you can receive all the latest information contained in our two newsletters (June and December) and the occasional information bulletins that are sent by email. I would like to express my sincere thanks to the devoted member volunteers who serve as executive members to assure the smooth operation of our Division and Provincial Associations. I would also like to encourage our members to show their support by taking a few moments of their time to send an email or a letter to the editor and offer some words of support and encouragement for the work our volunteer members are doing. Please encourage more of our members to subscribe to our Newsletter because for the duration of this pandemic and beyond, this will be our primary means of communication for our members.

As your President, I can assure all of our members that your executive will still be in full operation mode as we work through the difficult months ahead. We will continue to work diligently for you as we advocate for improvements in pension matters, group insurance matters and all other issues, like the recent 30-day prescription policy introduced by the pharmaceutical associations, as well as auto insurance rebates due to pandemic related policy changes.



*(cont'd. on page 3)*

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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](http://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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## IMPORTANT NOTICE

### The 16<sup>th</sup> Reunion of Retired Teachers and RTANL BGM 2020

Corner Brook, NL

October 6-8, 2020

has been **CANCELLED**.

More details on rescheduling  
will be communicated later.

## NLTA Website

To receive information that may become available between Newsletters, please go to the NLTA website: [www.nlta.nl.ca](http://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.)

## President's Message (cont'd.)

As your representatives on ACER-CART, Sharon Penney and I will be taking part in the AGM on June 5, which will be held remotely via online video conference. We will be involved in discussions which will examine areas whereby our members can derive improved benefits on a national scale like advocating for universal pharmacare, improved pension security programmes, and better standards for seniors in long term care. Our report will appear in the December Newsletter.

In closing, I would like to reflect on our present situation by reminding our members that we have here in our province a Teachers' Pension Program that will sustain us for many years to come. We have a Group Insurance Program that is the envy of most other public servants. We are fortunate to have dedicated volunteers who are anxious to step up and effectively operate your Association at the Division and Provincial levels. You have an equally dedicated Retired Teachers' Foundation executive who work so diligently to raise funds to improve the lives of so many of the disadvantaged children in our province.

Let us all work together to ensure that our RTANL remains an Association of which we can all be extremely proud. With the pandemic we have merely lost the privilege of being able to freely gather in groups and socially mingle, but we can be thankful that we have the electronic and social media instruments to be able to communicate and regularly check up on each other. As is so often said, "We are all in this together!" Yet we are compelled to self-isolate to protect one another! As long as we follow the instructions set forth by our government and health professionals we will be fine. We must be patient, caring, willing to help each other and, above all, hopeful.

Thank you all for all the support in the past. I want to encourage everyone to "Stay Safe", "Obey the Alerts" and "Stay Home" until you earn the privilege of avoiding this terrible virus through safer contact with friends and family. Enjoy your summer and, as your bubble grows, let's outsmart this dreaded coronavirus!

## COVID-19 ALERT LEVELS

The COVID-19 Alert Level System provides Newfoundlanders and Labradorians with an overview of the steps that will be taken as public health measures are relaxed. For the latest information on COVID-19 in this province visit

**[www.gov.nl.ca/covid-19](http://www.gov.nl.ca/covid-19)**

## RECEIVE NEWS & INFORMATION ELECTRONICALLY FROM THE RTANL

### NEVER MISS AN ISSUE OF THE RTANL NEWSLETTER AGAIN.

You can read each issue on your desktop or mobile device as soon as it's available by signing up to receive your copy electronically. Simply send an email to [rtanl@nlta.nl.ca](mailto:rtanl@nlta.nl.ca) and be sure to type "RTANL Newsletter" in the subject line and include your name, mailing address and email address in your message. (You will receive a confirmation email.) By providing your email address we can also ensure that you receive important information between newsletters (i.e. Group Insurance, Pensions, etc.).



### DON'T HAVE AN EMAIL ADDRESS?

No worries! Our newsletter is also available on our link on the NLTA website at [www.nlta.nl.ca/rtanl](http://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](mailto:clayton@warp.nfld.net).

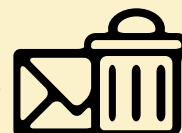


### HAS YOUR EMAIL OR MAILING ADDRESS RECENTLY CHANGED?

Please send an email to [rtanl@nlta.nl.ca](mailto: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.



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## Nominating Committee for Elections (RTANL and RTF)

At our next BGM (when scheduled), the RTANL active members present will elect the Provincial Executive for 2020-22. Also, at the next Retired Teachers' Foundation BGM, 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 are: Chairperson, Vice-Chairperson, Secretary, Treasurer, and three Members-at-Large.

### Nominating Committee for 2020:

- Don Case, Con-Tri Division (Chair)  
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(that's c underscore fardy)





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# NEWS & VIEWS

## Avalon East Division

*Wanda Hand*

Greetings from Avalon East! We have been busy organizing a variety of events for our members. As mentioned in the fall Provincial Newsletter on October 7th we hosted a Fall Luncheon for 137 of our members at Glendenning Golf Club. Our members enjoyed a turkey dinner and were entertained by Dr. Bill Eaton. On December 2nd we hosted our annual Christmas Luncheon and Craft Fair at the Holiday Inn. Twenty vendors offered beautiful crafts to a large group of buyers. There were 326 members in attendance who enjoyed a hot chicken dinner and entertainment by the talented Vicky Harnett and Bill Brennan.

Fun Day was held on February 24th at Clovelly Golf Course. Our members enjoyed playing cards, bridge and a variety of board games followed by a delicious lunch. Unfortunately, our March dance was cancelled due to unforeseen circumstances.

We would like to thank our members for supporting our initiatives to support the Retired Teachers' Foundation for Children's Charities and congratulations to all our winners. Money raised from our ticket draws throughout the year are given to the Foundation.

We are all going through uncertain times. Stay safe, continue to practice hand washing and social distancing.

## Bonavista Division

*Beverly Fisher*

Well, spring has finally sprung and it's time to get down to the business of enjoying the great outdoors. I am sure most of us have already started cleaning up our gardens and are looking forward to lazy days in the sun. We have survived one of the most difficult winters we've experienced in quite a while on the east coast, and even though spring has brought with it greater problems, we certainly welcome the arrival of warmer temperatures.

Since our last report we have held several activities and meetings in our Division. Our Christmas Social was held on December 5th at the Fireside Restaurant in Port Union. Over half of our members and their guests attended. The evening began in the bar with a Happy Hour, which gave us a chance to mingle and chat. This was followed by a Turkey/Roast Beef Dinner with dessert, after which we enjoyed the musical talents of Dennis Cole.

Our Games afternoon, which was originally planned for January 20th, finally went ahead on February 10th after two weather delays. It was held at the Bonavista Lions' Club. Although there was a small turnout, lots of laughter could be heard throughout the afternoon as some members played board games, while others challenged each other to a game of darts. A lunch was served before we headed home.

A general meeting was held on March 9th in the Learning Commons at Matthew Elementary School in Bonavista. Guest speaker for the afternoon was Roxanne Hookey, Community Support Social Worker for our area. She gave a very detailed and informative presentation on programs and assistance available for seniors who wish to transition to alternative living arrangements. She discussed assisted living, home care, and alternative housing, and described her role and the roles of other contact people who could assist us with any questions or concerns that we might have.

Like the Men's and Women's World Championships, our local Curling League's Funspiel had to be cancelled due to the COVID-19 outbreak; our last curling day was March 5th. It had been a disappointing year for us as several mornings had to be cancelled for inclement weather, but we certainly enjoyed our time together and the lunches that we shared after the games. Hopefully, next year will be a better one for us and we will be able to get in a full season throwing those stones.

Since Christmas we have had one executive meeting. It was held on March 16, before our province was shut down. During this meeting, because of the uncertainty at the time, we decided to cancel the activities that we had planned for the spring. Another general meeting, a road trip to Clarendville for bowling, and an end-of-winter fun day had been on our agenda, as well as our annual spring social.



Members of Bonavista Division enjoy Games Afternoon.

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## Central Division

*William Kelly*

The first meeting of Central Division for 2019-20 was held at Quality Inn and Suites, Gander in September 2019. An election of officers for 2019-2021 was held.

The following people were elected:

President	Bill Kelly
Vice President	Tom Kendall
Secretary	Margaret Jenniex
Treasurer	Malba Butt
Communications	Don Carter
Remembrance Book	Calvin Wheeler
Past President	Philip Patey

A Regular Meeting of the division was also held at Quality Inns on October 16. The morning session was devoted to regular business and our annual Auction occurred in the afternoon. Each autumn teachers donate goods such as knitted items, produce from their gardens, bottled preserves or other items for auction. Proceeds are forwarded to the Retired Teachers' Foundation. Executive Member Calvin Wheeler donated one of his paintings for ticket sales. Total results from the afternoon amounted to \$771. The executive would like to thank member Marilyn Bry for her excellent work as Auctioneer.

Central Division Executive had an opportunity to meet with members of Provincial Executive while they were meeting in Gander. We spent some time at a business session and socialized over dinner. The experience was informative and rewarding. We thank Provincial Executive Members for their courtesy and co-operation.

November's meeting devoted the morning to regular business and discussion of matters of interest to those attending. Following lunch at the hotel, there was a tour of the North Atlantic Aviation Museum (NAAM). A friendly guide answered questions and explained the exhibits. People then wandered around to exhibits which held their attention. There are a number of vintage aircraft on the museum grounds. NAAM would be an excellent place to visit for anyone while in the Gander area.

Several teachers and their spouses met for dinner at Sinbad's Hotel on January 6, 2020. This Old Christmas Day social has now become part of a tradition for many of our members. Thanks are offered to Don Carter for his efforts in promoting and organizing this event. It has proven to be a pleasant relaxing evening.

Central usually meets in April and May and ends the year, early June, with a Banquet and Dance at Quality

Inns, Gander. Unfortunately, these sessions have now been cancelled. Hopefully, by September, restrictions will be lifted and we can return to a normal lifestyle. I look forward to being able to meet with others at a meeting or dinner.

## Con-Tri Division

*Don Case & Isabelle Cole*

*No person ever injured their eyes by looking on the bright side of things.*

How very strange this COVID-19 has affected our way of doing things. Hello everyone and greetings from Con-Tri members. Hoping you are all coping well in this pandemic time. We are hopeful things will get better soon. We are now heading toward Alert Level 3. There have been no new cases in eighteen days and there is a vaccine being tested at McGill University. So, I guess, all looks good.

Our Christmas Banquet took place at Fong's Restaurant in November 2019. We had a wonderful dinner and dance.

Scholarships were given out in the fall (2019) to students from the four high schools in Con-Tri Division area. Recipients' names will be printed in the fall 2020 newsletter.

Our executive decided to have two Zoom meetings (which we considered rather historic) this Spring 2020. Both meetings proved to work well. The first Zoom meeting took place on April 7 having most of our executive in attendance. We decided to cancel our general meetings and our year-end banquet until such time as social distancing becomes workable. We also agreed to delay Music Festival Awards until next year 2021.

The second Zoom meeting took place on May 12 and was well attended. It was decided that Con-Tri would purchase the remaining *Tales Told by Teachers, Vol. II* that we have on hand and use them as future gifts.



Con-Tri Division Executive Zoom meeting.





"Not back to school walk" at Mad Rock. What a wonderful day!!.

Sharon Penney, our group insurance trustee, gave a comprehensive report and explained in detail the reasons for the increase in our insurance rates. It was agreed to have our next Zoom meeting October 6, 10:45 a.m. – 12:00 p.m.

We continue to make contact with most of our members through our e-mail system. Any public notices we get from Eastern Health are passed on to our members. We try to encourage our members to be active, eat well, plan each day, and encourage them to pursue hobbies during this time. A report about our Zoom meetings is also sent to our members. We try to make the report as positive as possible.

From Con-Tri members – we wish everyone a safe and healthy summer!!

*"Dear old world," she murmured, "You are very lovely, and I'm glad to be alive in you." ~ Lucy Maud Montgomery - Anne of Green Gables*

## Tri-Bay Division

Cathy Bailey-Reid

Greetings from Tri-Bay Division! Since we received official status as a Division on May 1, 2019, we are excited to say that our membership has steadily increased. This is evident in the number of retired teachers who have attended our socials and information sessions.

Since the last Provincial Newsletter, we held our first annual Christmas Luncheon on November 28 at the Cormack Room (Clareville Inn). There was a great turn out with some of our members walking away with some homemade Christmas treats!

Our next social was planned for February 7, but the weather did not cooperate. We did meet March 13 at the Bill Davis Chalet in Clareville, where members

went snowshoeing or played board games followed by refreshments. We would like to congratulate Austin Green who won a \$50 certificate for Clareville Inn's Stellar Kitchen. Stacey Sheppard (Clareville Active Living Coordinator) had planned demonstrations in chair yoga and mobility fitness, but the first urgent Town of Clareville meeting for COVID-19 squashed those plans.

Unfortunately, COVID-19 has not allowed further socials. We have stayed in contact with our members through emails and the Tri-Bay Division Facebook page. We wish that all members of the RTANL have a fantastic summer and that we will be able to get together sometime in the near future. **STAY SAFE!**



Members of Tri-Bay Division ready to hike/snowshoe the Rotary Trail.

## Western Division

Wayne Park

*I felt sad for myself because I had no shoes...until I met a man (person) who had no feet. ~ Jewish Proverb*

Good day all, and on behalf of Western Division, greetings retired teachers all across our safe and caring province of Newfoundland and Labrador. I am delighted to address you through this forum. I felt like starting with the above quote because we have been operating in a very unique time with the outbreak of pandemic COVID-19. This virus has affected all normal activities, most notably school closures, and touched the lives of everyone in our towns, province, country, and across the world. Retired teachers are having a difficult time; however, I expect it would be a more difficult time to be an 'ACTIVE' teacher. As difficult as times are, **CONGRATULATIONS** to all, including government officials, health officials, first responders and the general public, on doing a fantastic job of controlling the spread of this virus. Let's continue to 'flatten the curve'!

RTANL-Western Division was having a productive and successful year prior to COVID-19. The goal has always been to increase membership involvement, and to that end, the formation of the regional in the Stephenville area has been a great success. Stephenville Regional Coordinator Theresa Dollimont and members, along with Western Executive Member Elizabeth Alexander, have been a positive force in this effort. Theresa Dollimont filed this report which I am delighted to share with you:

*Having only existed as a regional since October, we are definitely the new kids on the block. The executive that was elected on October 18th met on November 20th to discuss various things, our main purpose being to plan our first social event and to that end, we began planning a Christmas gathering. On December 12, 2019 we had a delicious noonday meal at the Caribou Curling Club in Stephenville. If the volume of conversation was any indicator, the event (attended by fifty-eight people) was quite a success. Before lunch, Foundation tickets were sold and we ran out of tickets before all those interested could purchase them! Since then, I have received much positive feedback, some teachers commenting that it was the first time they had seen certain former colleagues since retiring.*

*Our next event was a St Patrick's Day lunch. Fifty-six tickets were sold but unfortunately, due to the COVID-19 threat, the venue, like many others, suspended all activities. We are looking forward to resuming plans post-Pandemic!*

Still with a focus on increasing membership, communication to members has been a goal. Shirley Dawe, Western Executive Member, has been compiling a master list of email addresses to create a more efficient 'phone tree'. Shirley reports we are having some success; however, group leaders have to be diligent in making their contact and updating Shirley that contact has been made. We will get back on track with this as soon as we can regroup.

Western Division continues to support students in the western area. To this end, a \$300 donation was presented to two schools in our jurisdiction to support breakfast programs. Recipient schools for the 2019-20 school year were Eastside Elementary, Corner Brook, and White Hills Academy, St. Anthony. A photo from Eastside Elementary has been included. Apologies to White Hills Academy for no photo since COVID-19 interrupted the photo opportunity. Breakfast programs are important and we are delighted to support these staffs and parents in their efforts in providing for students.



RTANL-Western presents a \$300 cheque to Eastside Elementary for their Breakfast Program. Pictured: Rob Matthews, Principal (far left), and Grade 5 students Michelle Green and Emma Burton. Western Executive members Roberta Pafford (Treasurer), Geraldine Wall (Vice-president) and Wayne Park (President) were present to represent RTANL-Western membership.

As a reminder, I need to mention Western Division's major fundraiser which is the Bake-less Bake Sale. To date, **more than \$7000** has been contributed by retired teachers in Western and this money will be presented to the Newfoundland and Labrador Retired Teachers' Foundation for Children's Charities. Western Division is also predicting to make a donation of \$5000 as its 2020 Annual Donation (2019 annual donation was \$5000) to our Foundation, making a total contribution of over \$12,000. THANK YOU to all who contributed to a great cause. The Bake-less Bake Sale is still ongoing for 2019-20 so we are able to drive that donation amount higher.

COVID-19 has interrupted many of our planned events. Most recently, St. Patrick's Day socials were cancelled. As well, because Stephenville Regional has shown so much success, Western Executive would have likely been having discussions on establishing other regionals.

In closing, I would be remiss if I did not acknowledge the unimaginable events which occurred in Nova Scotia recently. On behalf of RTANL-Western membership, our thoughts, hearts and prayers are with the families and friends of the victims and all Nova Scotian people as they grieve this terrible tragedy. As well, and on behalf of Western Division Executive, thanks to all members who follow our Division and our Association because your support is much needed and greatly appreciated! At the time of writing this report, I can say Happy Mother's Day to all Moms! By the time you read this report, it will be appropriate to say Happy Father's Day to all Dads!



# NL Retired Teachers' Foundation Report

*by Geraldine Wall, Chairperson*

Spring greetings to all members. This has not been Spring as we have known it, but we are learning to adapt to our “new normal”. We are all anxious to resume life as we knew it, but that may not be possible for some time yet. We are very lucky to live in a province that has been able to control the spread of COVID-19. Let's all be patient so that we can continue to progress through recovery step by step without having to go back and start over.

The Board of Directors of your Foundation continue to work hard to ensure that this will be another successful year of financial support for various children's charities in our province. During our meeting in October, a Committee was appointed to compose an Application Form for groups requesting financial support. This Committee met in February to discuss guidelines for applicants who wish to qualify for a donation. A copy of this form is on the Foundation website. A spring meeting was planned for early May; however, we are in pause mode, as is the whole world at this time. We are awaiting the relaxation or removal of rules for face to face gatherings before our meeting can be scheduled. If that doesn't happen, we will arrange a virtual meeting. At that time the Board will choose the donation recipients for 2020.

The mandate of the Newfoundland and Labrador Retired Teachers' Foundation is to provide assistance to provincial charities for children with special needs and to honour the life and work of our deceased members through our Book of Remembrance. The Foundation received official status as a charitable organization in 1987. Since that time, significant donations totalling \$399,750 have been presented to various children's charities. Charities are reviewed and chosen annually; however, neither the donation nor the amount is guaranteed. No monies are taken from our investments. Funds are received through interest gained on investments, donations from fundraising events, and In Memoriam donations.

We gratefully acknowledge the generous financial support that we receive from our sponsoring body – RTANL. They provide operating costs as well as an annual donation each year. A big thank you is extended to NLTA office staff who are always willing to assist when called upon. The eight Divisions of

RTANL are our major supporters as the Foundation reaps the benefits of their hard work and support. Their activities include an annual financial donation, bake-less bake sales, auctions, craft sales and ticket sales during various events held within each Division. A donation has been received from a member of RTANL to be used as a fundraiser for which we are very grateful. Generally, the Foundation itself is not involved in fundraising. However, with the help of Divisions and Regionals, and the help of many friends and family members, this project has received tremendous support for the Foundation. The draw date for these prizes was scheduled for October 7, 2020 during RTANL BGM. With the cancellation of BGM 2020, that date may have to be adjusted and you will be updated through a future Newsletter. We have been very lucky to receive a donation from Bennett Hall Masonic Ladies Auxiliary in Corner Brook. They have chosen our Foundation as one of their charities of choice. It's heartwarming when community members see the value of our Foundation. We thank them sincerely.

The online version of The Book of Remembrance has not received the support that had been anticipated. We have received very few submissions for 2018-2020. We encourage family members or friends to submit information for a deceased member. Users have had problems when submitting completed on line forms and have expressed that frustration. Most members and friends have computer access, but we are happy to receive hard copies if you do not. We are presently reviewing this process and hope to design a standard template that will bring continuity to The Book of Remembrance. The Board would appreciate any comments or suggestions that you may have. We would like to continue to recognize and honour our deceased members.

It is our wish that all members stay healthy and safe inside “our bubble” so that we can progress along this journey.

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# Don't Be a Victim

by Beverly Fisher

The phone rings and you answer – “you’ve just won a cruise!” “Your credit card has been used – we just need the number to check it out!” “This is a deal you can’t pass up...but be quick...the deal ends tomorrow!” “The CRA is sending the RCMP to arrest you for not paying your taxes unless you cooperate with me.” These are just a few examples of frauds and scams, and many more are thought of every day. Remember the old adage – if it seems too good to be true, it usually is!

Computer scams come in all forms, from the phone call that says you have a problem with your computer and they can fix it, to requests for help in getting money out of a country, to messages that you have been picked to win a prize, or even messages asking for personal bank information because they are just checking your account. An email can look like it comes from someone you know but when you look at the address it is not familiar. Friend requests on Facebook from people you are already friends with can also be scams.

Conducting business online can also open you up to fraud. Be careful when buying or selling online. A common scheme is for a buyer to send you a cheque in excess of the amount asked, you deposit the cheque, and return the excess amount only to find out that the cheque is bogus and you have lost your money.

The people most targeted by these fraudsters are seniors. The reasons are many and varied. Seniors tend to be more trusting – many of us grew up where we could leave our front doors unlocked. A handshake was all that was needed for a business deal. It was impolite to hang up or close the door on someone. Seniors may also be made to feel guilty if they don’t cooperate, and there are seniors who may be isolated and lonely and just glad to talk to someone. If any of these scenarios apply to you, then you need to be careful and take measures to protect yourself from falling victim to a scam.

## Watch for these warning signs:

- You get threatened or pressured with words like: Act now, limited time offer, you don’t want to miss out, no risk, we are sending the police. There are promises to easily win money or prizes.
- There is a refusal to send you upfront documentation or answer your questions.

- There is an attempt to get personal or financial information.
- A caller has a number that you don’t recognize or shows up as an unknown number on your caller ID screen.
- The email address is not one you recognize (even though the name on the email may be one that you know).

## Protect yourself:

- Use caller ID to screen your calls.
- When creating PIN numbers and passwords avoid using your birth date or any other information that can be easily linked to you.
- Check out charities before you donate, especially after a natural disaster – be sure they are legitimate.
- Check references and go to the Better Business Bureau to ensure the company you are dealing with is legitimate – refuse to be pressured.
- Check all details first; any request to wire money should raise a red flag.
- Be careful with credit cards and bank cards. Use ATMs inside your financial institution and always be aware of who is around you.
- Only use your credit card on trusted sites when shopping online. Using another system like PayPal would decrease the risk of unwanted access to your financial information.
- Be careful who you befriend and what you share on Facebook and other social media platforms.
- Follow your own advice to your children – don’t talk to strangers; don’t give out too much personal or financial information.

## If you have been defrauded:

If you have been the victim of a fraud or scam, report it! Tell others, even though it may be embarrassing; you may save them from becoming a victim as well.

Canadian Anti-Fraud Centre: 1-888-495-9501

(Information taken from *Postscript: The Magazine for Retired Educators*, Spring 2019)

## Protecting Your Eyes from the Sun

by Beverly Fisher

Protecting your eyes from ultraviolet (UV) radiation is just as important as putting on sunscreen to protect your skin. Many age-related eye diseases may be partially caused by UV exposure throughout your life. Infants and young children are especially vulnerable to UV radiation.

We may not be able to see UV light, but it is absorbed by the tissue of the eye and can cause serious eye damage. Because exposure to UV is cumulative, direct contact with sunlight for even short periods of time can cause several long-term eye health problems. Conditions such as cataracts, macular degeneration, photokeratitis (sunburn of the retina), pingueculae (small yellowish bumps on the white of the eye) and pterygium (opaque growth over the surface of the cornea) are directly related to UV exposure. Children are at greater risk because they spend more time outdoors than the average adult and the crystalline lens in their eyes has less capability to filter UV.

Short-term effects of UV exposure can result in a condition known as keratitis, which is like having sunburn on the eye. Symptoms include pain, redness, and blurred vision. Keratitis is treated with artificial tears and usually takes 24 to 72 hours to resolve. Many long-term problems caused by UV exposure, such as cataracts, macular degeneration and melanomas are initially symptom free. These eye diseases only show symptoms when the condition is advanced and difficult, or even impossible, to treat. A comprehensive eye exam by a Doctor of Optometry not only ensures optimal vision and eye health, but peace of mind.

Your Doctor of Optometry can make specific recommendations to ensure your eyes are well-protected from the harmful effects of UV radiation. Clear, UV-blocking coatings are available for all lenses. But if you want protection from UV rays, as well as comfort from glare and brightness, tinted glasses work best. Options include permanently tinted sunglasses or photochromic lenses, which get darker with increased UV intensity but offer UV protection when clear. You can also use clip-on sunglass lenses that attach to your regular eye-glasses, or large sunglasses that fit over your regular glasses, to block UV light. Tinted lenses do not necessarily block UV light, so it is important to ensure your lenses provide 100% UVA and UVB protection. You can even get contact lenses with UV protection. In addition to UV-blocking lenses, wearing a wide-brimmed hat or baseball cap also provides further protection.

For more information on eye health, or to check the health of your eyes, visit your nearest Optometrist or Ophthalmologist.

(Taken from a pamphlet distributed by NL Doctors of Optometry)

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# Be Sure to Play Your Seniors' Card

by Beverly Fisher

We have all heard our time of life referred to as 'the Golden Years' and I'm sure that many of us have posed the question, "What's golden about them?" As seniors and retirees we are more prone to illness, more likely to suffer from disabilities, and more financially at risk due to a fixed income, so we don't feel that this title is an appropriate one for our stage of life. But not everything is bad about this leg of our journey.

There ARE benefits to growing older, if we think about it. We can travel during the off-season when flights, ferries, and accommodations are cheaper. Many restaurants offer 'seniors' menus and some pharmacies and stores offer seniors' days or percentages off their wares for seniors. Of course, some offers are age dependent...not all businesses have the same age at which you are considered a senior. For example, my local pharmacy gives discounts on all items as long as you are over 65, whereas you can order from the seniors' menu (which has smaller portions) at an Irving Restaurant (in Clarendville at least) at age 55. Bulk Barn in St. John's has a special Seniors Day (for over 65) and Lawton's has a seniors' day (for 55+). Smitty's Restaurants offer a Seniors' Club 10% discount (at age 60), and a free meal for your birthday, if you apply for a Seniors' Club Card. Unlike at Irving, you can order anything on the menu. So there are lots of benefits out there, but you may have to ask!

As a member of the RTANL, you have other benefits available beyond those offered in general to seniors. A very famous ad asks, "What's in your Wallet?" I make sure I have my little brown RTANL membership card in mine. You never know when it can come in handy! Last fall I was shopping on Stavanger Drive with my daughter. As we crossed the parking lot to Reitman's we noticed a big sign in the window that advertised 40% off for teachers. Of course, my remark was, "Where was that when I was still in the classroom?" We looked around and discovered that there was also another sale on for the general public, so that made me feel a little better even though it wasn't as good a deal as the 40% off. While I was in the dressing room I heard a lady asking the attendant if the sale for teachers was still on. When she said yes, I poked my head out the door and jokingly said, "I don't suppose that applies to retired teachers too?!" Expecting a no to what I thought was a silly question, I was surprised to hear, "It should, you did the time, now you should reap the reward – I'll go

check." In a few seconds she returned and reported that I could take advantage of the sale if I had proof that I indeed was a retired teacher. At the checkout I offered her my RTANL card and got the discount. In my past life I never would have done this, but I am finding that as I have aged I am more apt to step forward and be a little braver in such situations – to the chagrin of my daughter. The moral of the story is – it never hurts to ask. They can only say no, and if they say yes, then you will have saved money.

If you look on our RTANL website we have identified many businesses that offer discounts for teachers and retired teachers. The Paint Shop and other home decor stores, Holiday Inn and other hotels in the province, Staples and other office supply businesses, as well as some garages and florists, just to name a few, offer discounts to teachers and retired teachers. Check out the list and make a note of places that you might frequent or may have reason to use. You can find it at [www.nlta.nl.ca/rtanl-discounts/](http://www.nlta.nl.ca/rtanl-discounts/). Of course, as I have already mentioned, there could be others out there that may offer discounts as well, even to regular seniors.

Getting older is not always fun, but when I start thinking that way I remember those of my friends, family, and colleagues who have not been given the privilege of growing older. We are in our golden years and we might as well use our 'seniors' distinction for all it's worth. The gold may only be what we save in our pocket, but we should take it!

## CANCELLATION OF BGM/REUNION 2020

Due to the uncertainties re the COVID-19 virus, the 16th RTANL BGM and Reunion scheduled for October 6-8, 2020 in Corner Brook has been cancelled. Further details as to its rescheduling will be published at a later date.

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# Stay Tuned for Our Guest Columnist

## Marie-Beth Wright in December's Newsletter

*Marie-Beth Wright was born in Valleyfield, Bonavista Bay, and attended Memorial University, graduating in 1968 with a B.A. in English, conjointly with a B.Ed. in secondary studies. She later obtained a concentration in French and a certificate in business administration. Her educational formation has been reflected in her work life, which has extended to teaching high school, freelance journalism, and being a partner in her family's long-time business, George Green and Son Limited.*

*She has also worked in Christian education and as an adult education instructor at both the College of the North Atlantic and MUN's Lifelong Learning Department, for business and conversational French, respectively. Additionally, she performed bilingual contract work in the Federal Public Service and worked as a substitute teacher and tutor. Her desire to contribute and keep busy she attributes to her parents' lifestyle as small business owners and community leaders in Bonavista North. Marie-Beth has also contributed greatly in her volunteer life to the SPCA, Gower Street United Church, L'Association francophone de Saint Jean, the Terry Fox Run, the Encounters with Canada program, and Canadian Parents for French, an organization in which she has been granted lifetime membership status. Marie-Beth is married to Carl Wright, a retired mathematics and history teacher from Greenspond. They are the parents of two sons, Geoffrey and Jordan.*

*Marie-Beth's interests range from politics, the environment, her community, and social issues to travelling, sports and choral singing. She is the author of two books: Blazing a Trail to Independence, the biography of Grace Sparkes and Saku's Great Newfoundland Adventure, the story of the Cape Shore Water Dog that accompanied teacher and adventurer, Justin Barbour, on his journey across Newfoundland. She has also written for a variety of publications including the Newfoundland Quarterly, The Telegram and Downhome Magazine.*

### THE NEW AREA OF RESEARCH:

#### Teaching Out of Bounds

Profiling young inexperienced teachers who taught in multi-graded classrooms or sole charge schools in small, isolated communities throughout Newfoundland from 1945-1969, with very limited resources or support.

#### Scope and Objectives

From memories of her early teachers and through interviews and anecdotes of family members and former colleagues in the sample area, Marie-Beth hopes to weave

the tapestry of how many Newfoundland outports were changed and enriched by the dedicated young men and women who chose to be "pioneers of learning" in their home province.

In 1945, few of Newfoundland's 2,200 teachers were trained beyond a Grade I certificate (one year university completed). The Associate Grade represented two years of approved university training and the University Grade was awarded after three years, but many had not reached that level. However, by 1960, half of the province's 4,000 teachers had received some university training and by 1965, that figure had increased to nearly 70% of 5,300.

By the early 60s, things were changing. More roads, university trained teachers, union rights, salary increases and new centralized high schools had improved the lot of both teachers and students. Some of the earlier teachers who had taught under probationer or C to B licences and even emergency supply, were motivated, often after their families were raised, to return to Memorial for enhanced qualifications and taught in their adopted communities for an additional period.

Yet throughout that whole period, the demand for those teaching with licences remained constant in tiny outports with populations under 500 people. This pool of educators will be the primary consideration. The key sample area will delve into selected communities in Trinity Bay and Bonavista Bay. Data from other areas of the province would supplement or contrast from the main communities studied.

#### Social Relevance

The willingness on the part of these young instructors to venture into the unknown is even more admirable because of the scanty preparation or orientation they received before going on the "grand adventure". A teacher's destination was also tied stringently to his/her denominational affiliation.

Since 80% of those sent to staff the colony's later province's schools were native Newfoundlanders, the culture shock was not so severe. Many had just graduated from similar size outports with a drafty school building, devoid of indoor plumbing and central heating, with nonexistent teaching aids. It was familiar and home-like, but their bravery and sense of responsibility would be sorely tested. Yet, stay most of them did, a testament to their upbringing and culture of hard work.

# Teachers' Pension Plan Designation of Beneficiary

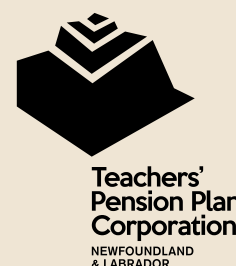
Under the former Act, a plan member could only name a beneficiary if they did not have a Principal Beneficiary, a dependent child or another dependent and then only if the named beneficiary was dependent upon the member for financial support. Upon the death of a member with no principal beneficiary,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

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

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

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

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



## 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](mailto: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.

## NEW GROUP INSURANCE WEBSITE AND IMPORTANT INFORMATION RE RATE CHANGES

The NLTA is pleased to introduce the new Group Insurance website which provides members (active and retired) with important information about their benefits under the group insurance policies. Explore the new Group Insurance website and other important information at [www.nlta.nl.ca/gilanding](http://www.nlta.nl.ca/gilanding)

## 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.*



## 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.

**Note: Hospital visitation during COVID-19 is prohibited as per Government guidelines.**

## 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.



## 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.

## 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.

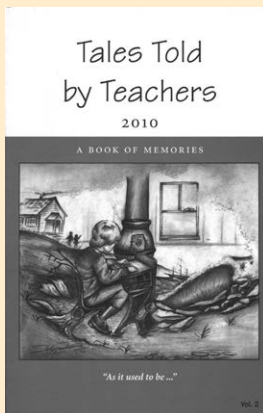
## How will I know when to renew my driver's license?

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.<sup>00</sup>**

*(\*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

# In Memoriam

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

*Lillian Andrews (St. John's)*  
*Sharon Anstey (Embree)*  
*Ramona Ball (Deer Lake)*  
*Nina Bartlett (Georgetown, ON)*  
*Margaret Barnable (St. John's)*  
*Br. Gordon Bellows (St. John's)*  
*Marion Bolger (Burin)*  
*Donna Brenton (St. John's)*  
*Sister Bride Budgell (St. John's)*  
*Emma Bugden (Grand Falls-Windsor)*  
*James Bungay (Corner Brook)*  
*Heather L. Campbell (St. John's)*  
*William K. Coffey (St. John's)*  
*Cynthia Coombs (Harbour Grace)*  
*Richard Coombs (Mount Pearl)*  
*Alexander Crewe (CBS)*  
*Walter Cull (Gander)*  
*Diane Curtis (Jackson's Arm)*  
*John Dollimount (Deer Lake)*  
*Gerald Doyle (St. John's)*  
*Albert Drover (Bay Roberts)*  
*Margaret Dunphy (Holyrood)*  
*William J. Fillier (Englee)*  
*Agnes Fitzgerald (South River)*  
*Margaret Flynn (Lourdes)*  
*Margaret Foley (St. John's)*  
*Baxter Gill (Newtown)*  
*Elizabeth Gillis (Stephenville)*  
*Maud Greening (St. John's)*  
*Sadie Hamilton (St. John's)*  
*John Harte (St. John's)*  
*Harold Hayward (Musgrave Harbour)*

*Benson Hewitt (Fogo)*  
*Harvey Jackman (Hillview)*  
*Melvin Jacobs (Lewisporte)*  
*Colette Kavanagh (St. John's)*  
*Edna Keefe (Bay Roberts, Coley's Point)*  
*Sister Patricia King (St. John's)*  
*Jack Lamond (Kippens)*  
*Christine MacDonald (St. John's)*  
*Jean Mackenzie (Nova Scotia)*  
*Mary Ellen MacNeil (St. John's)*  
*Anna McCarthy (Mount Pearl)*  
*Carole Moore (Woodstock, NB)*  
*L. May Morris, (Logy Bay)*  
*A. Wayne Moulton (Musgrave Harbour)*  
*Sister Colette Nagle (St. John's)*  
*Violet Pike (Lethbridge)*  
*Lillian M. Richards (Portugal Cove-St. Philip's)*  
*Lorne P. Roach (Coley's Point)*  
*George Robinson (Harbour Grace)*  
*Robert K. Rumsey (St. John's)*  
*Sara R. Sexton (St. John's)*  
*Eldon Sheppard (Lewisporte)*  
*Bessie Snow (Winnipeg, MB)*  
*Pauline Snow (Harbour Grace)*  
*Marguerite Stacey (St. John's)*  
*Roy Stockley (CBS)*  
*Ellis Stuckless (Baie Verte)*  
*Edward (Ted) Trenchard (Bay Roberts)*  
*Robert W. Tucker (Dartmouth, NS)*  
*Dennis Vincent (Pilley's Island)*  
*Jerry Weir (Little Bay Islands)*  
*Lorraine Wiseman (Carleton Place, ON)*

## May They Rest In Peace