



# Newsletter

Retired Teachers' Association

Vol 34 No 2 • June 2023

## President's Message

*Sharon Penney*

At long last, and after a wet, cold, icy spring, summer is finally here. Hopefully, it will be more than just a date on the calendar, but be a warm sunny time as well.

As of December 2022, we have 5,483 members. Our list of nonagenarians (retired teachers aged 90 and above to whom our Secretary mails birthday cards) has diminished to 11. Last year 121 members were reported in our In Memoriam list. We gained 30 new members for an overall decline of 91 members. This is an area of great concern for us. Unfortunately, it is not specific to our organization. Retired teacher organizations across the country and in other professions in our own province are experiencing this same phenomenon.

As a result of resolutions presented at BGM 2023, a revision to our Constitution and By-Laws was necessary. Our **Handbook for New Members of the Retired Teachers' Association of Newfoundland and Labrador**, which was compiled by Clayton Rice and Don White, was recently revised in hard copy form. George Evans, Clayton Rice and Don White initially compiled our **Provincial Executive Handbook**. Secretary Don has recently spent countless hours revising this Handbook into an electronic format. This will make updating an easier process going forward.

The Group Insurance Managers have continued to meet on a regular basis. Part of our mandate is to ensure that the Group Insurance Plan effectively reflects the needs of our participants and that the plan is managed to provide the best service possible while maintaining a reasonable premium rate. The NLTA Group Insurance Managers meet four times a year and we meet with our Atlantic counterparts every two years. This year, Newfoundland and Labrador is hosting the Atlantic Group Insurance Conference in St. John's. We have two meeting packed days planned and hope to have a social event to showcase the beauty of our province and the hospitality of Newfoundlanders and Labradorians and the bounty of our harvests. Piggybacking on this we will have our own summer planning meeting where we will identify priorities for next year. This year saw Sheena Vatcher, a Group Insurance Manager with the NLTA, complete her

term. Sheena was a joy to work with and she took her role as a manager seriously. We congratulate Robert Dowden, who has been our long time Johnson Insurance contact person, on his retirement. He has been replaced by Fred Hand and Tracy Jenson, our direct contact at Johnson Insurance.



The RTANL continues to promote our close relationship with the NLTA. I attended the NLTA BGM on April 12, 2023. I took the opportunity to speak with some of the NLTA Branch Presidents and offered to Zoom into Branch meetings to discuss the RTANL and its role in the lives of teachers after retirement. I (or a designate) have been invited to the NLTA Teacher Induction Ceremony. This ceremony marks an official beginning of a teacher's career. It also validates that the RTANL is an integral part of the career of teachers.

It is planned that our Fall Executive meeting will be held in St. John's and will overlap with the first Executive meeting of the newly elected NLTA Executive. At that time we will have an informal meeting with both the executive of the RTANL and the executive of the NLTA. We will use this opportunity to discuss items of mutual interest and offer our assistance with any efforts they wish us to voice. We are in a unique position to bring forward educational issues without fear of reprisals.

I have assumed the position of East Coast Representative for ACER-CART. I will represent retired teachers in Newfoundland and Labrador, New Brunswick, Prince Edward Island, Nova Scotia and parts of Quebec. I am excited to take on this new role. I will also chair a yet to be named national committee. This new role will give the RTANL three representatives at the ACER-CART AGM next year.

Our BGM Committee is hard at work getting the logistics of BGM 2024 ironed out. The RTANL Provincial Executive is an elected body at each BGM (held every even year).

*(cont'd on page 3)*

## Provincial Executive 2022-24

### PRESIDENT

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## Provincial Executive Standing Committees 2022-24

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

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

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

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

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

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

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

## Provincial Executive Ad Hoc Committees 2022-24

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

## EDITING POLICY

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

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## ADVANCE NOTICE

**BGM 2024 will be held in  
Gander October 2-4, 2024**

## NLTA Website

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

## ADVERTISING POLICY

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

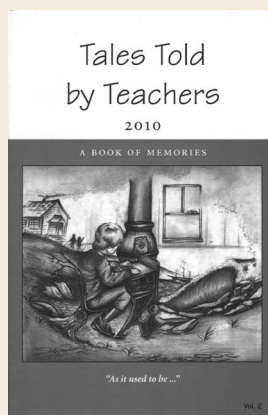
Some members are retiring at the next BGM after a number of years of service. Please consider offering yourself for a position on the Provincial Executive at our next BGM to be held in Gander, October 2-4, 2024.

The Executive of the RTANL, along with Don White and Clayton Rice in particular, recognize the upcoming retirement of Michelle Lamarche from the NLTA. While we acknowledge that Michelle is retiring from the NLTA, we feel that she is retiring from the RTANL as well. Michelle has been our contact at the NLTA for years. She has spent countless hours assisting us in the preparation of our Newsletters. There is no part of the process that she has not guided and refined through the many volumes of our Newsletter. She has more corporate knowledge of our organization than many of our own members. While we wish her a long, fulfilling retirement, we are also disappointed that we are losing her effervescent personality and unparalleled skill set. Michelle, you are always mentioned at our executive meetings. In addition to working on our Newsletter, Michelle keeps our membership database current in consultation with Vice President Joseph, Treasurer Clayton and Secretary Don. Michelle, in consultation with Secretary Don, updates our website, does editing and layout for all our print projects and is

always there to give her expert advice. Don often says that Michelle is so efficient she can read his mind! It feels like we are losing a long-time executive member – such has been Michelle’s contribution to us. Enjoy your retirement and if we can assist you, we are here. In offering those well-deserved accolades to Michelle, we must not forget to sincerely thank John (Bishop) as Graphic Design artist who also works his magic on all our print materials and Elliott (Green), in the Print Plant, who puts all this work to paper. In fact, everyone at the NLTA Building is ready to “lend a hand” in their area of expertise when we are in need. Our relationship with the NLTA is one we cherish and one for which we are most grateful and thankful. A mere “Thank You” does not really cut it for sure.

Unfortunately, scam emails continue to abound, and we are not immune. Several members have reported receiving suspicious emails from my account. Please do not respond to any emails from me requesting money in any form. Thank you to all who have contacted me to inform me of our organization being used as a scam target. We all must be vigilant and protect ourselves from online criminals.

We recognize that we have a busy and exciting year ahead of us. The executive is preparing to meet the challenge with enthusiasm.



## Tales Told By Teachers, Vol. II

(Note: Volume I is now sold out)

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

**This is it!**

**And what a bargain: a special price of \$10.<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: Treasurer@rtanl.ca; (709) 782-8914

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

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

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

## RTANL Newsletter Submissions

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

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

Please send your submissions to:

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

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

The Newsletter Committee reserves the right to edit all submissions.



## Nonagenarian Birthdays

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

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

## Welcome to All New Retirees

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

## RECEIVE NEWS & INFORMATION ELECTRONICALLY FROM THE RTANL

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



### DON'T HAVE AN EMAIL ADDRESS?

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



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

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



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



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# NEWS & VIEWS

## Avalon East Division

*Mary Purchase, President*

Greetings from the Avalon East Division of the RTANL.

2020-2023 has been a successful year for our division as we have had three in-person events thus far. We plan to end our year with our Annual General Meeting and Election of Officers for the 2023-2025 period. Our Annual General Meeting will take place on June 15, 2023 at the Network Cafe, 77 Charter Avenue, St. John's. Further information has been forwarded to our members through e-mail or regular mail.

On December 5, 166 members attended our annual Christmas Luncheon and Craft Fair at the Holiday Inn. Members enjoyed a delicious stuffed chicken dinner and entertainment was provided by The Hallidays. The audience showed their great appreciation by clapping, singing and even dancing to their rendition of familiar Christmas and old time tunes.

In March, 75 members attended our Paddy's Day Luncheon at The Legion. After a delicious meal of fishcakes, beef stew or fish chowder, we were entertained by Kilmainham, an Irish group. Everyone had a great time. As a result of adding the Paddy's Day Luncheon, we moved our annual Fun Day to May 1. This date did not work for our members as we had only 28 registrations. The Executive decided to cancel and consider moving the Fun Day back to the month of February next year.

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

Each year we donate to the Retired Teachers' Foundation (RTF) all money raised through ticket sales at our events. This year we were pleased to donate \$1,022.50 to the RTF. We raised \$841.50 at the Christmas Luncheon and \$181.00 at the Paddy's Day Luncheon. We would like to thank all our members for their support.

We are extremely pleased that we have been able to again meet in person with our members and continue to fulfill the mandate on which this association was founded. We look forward to our AGM in June and hope to see as many of our members present as possible.

## Plaisance Regional

*Carmelita Traverse*

A lunch was held at Harold Hotel on May 25, 2023. This was the first time our group held a function since the pandemic so the smiling faces say it all. Another event is planned for the fall. We are about 70 strong in the Placentia area.



Plaisance Regional Executive.



Plaisance Regional attendees at luncheon on May 25, 2023.

## Bonavista Division

*Beverly Fisher*

Our Division ended 2022 with our first social since the beginning of the pandemic. On December 1 we met at Hotel Bonavista. A 'mix and mingle' was held in the bar before we proceeded to the restaurant for a delicious meal. Turkey and roast beef were on the menu, followed by a variety of desserts. Entertainment was provided by Best Kind Trio.

During the winter we held three executive meetings – one in January, one in March, and one in April. At these meetings we made plans for a spring social, a general meeting and our annual June social.



Bonavista Division Christmas social at the Fireside Dining Room.

A dozen or so of our members continued to curl together on Thursday mornings. On the weekend of March 10, we iced three teams in the Funspiel that was sponsored by the Curling League. A great time was had by all our participants – one team even made it to the playoffs.

We celebrated the first day of spring with a supper at the Fireside Restaurant in the Seaport Inn in Trinity Bay North. Three entrees and three desserts were offered as options; after-supper entertainment was provided by Ben Dooley.



Bonavista Division General Meeting on April 17.

On April 17 we held our first general meeting since March of 2020. Whether it was the topic, the free lunch, or the fact that we hadn't had a meeting for such a long time, the turnout for this meeting was fantastic! Held in the cafeteria of the Bonavista Campus of the College of the North Atlantic, it started with a bit of our own business, then we passed things over to John Veitch, Administrative Officer with NLTA. John gave a very informative presentation on our insurance plan. Our members in attendance represented a gamut of ages, from the newly retired to an eighty-year-old. After a short question and answer period we welcomed Trudy Barnes, Interim Campus Manager, to our meeting. She spoke for a few minutes about programming at the College and

about roles that we, as retired teachers, could fill if we were interested. Information sheets were available for those who might be interested in exploring the option of having a part-time job assisting students. After the meeting adjourned, we were served a delicious lunch by the College's culinary class. Roasted squash soup, a bacon, leek and Swiss Cheese quiche, and a variety of sweets were on the menu. This gave us a chance to mingle for a while and enjoy each other's company.

When this issue of the newsletter arrives, we will hopefully be getting our gardens ready for planting and will have our patio furniture in place outside. Whether your summer will be a quiet season spent relaxing around your own area, or one spent traveling to destinations near or far, we in Bonavista Division wish you a safe and sunny summer!

## Burin Division

*Donna Mary Walsh*

Greetings from the Burin Division of the RTANL.

Our current executive includes: President, Donna Mary Walsh; Vice-President, Mary Beth Farrell; Treasurer, Susanna Glavine; Secretary, Kevin Glavine; and Members at Large, Brenda Best, Susan Brockerville and Eric Ayers. Our division has approximately 204 members.

We hope the winter has not been too harsh on anyone and that our spring will be one to get out and enjoy. Over the past number of months we have been trying to diversify activities for our members. Because our division is so vast in area, we try to accommodate as many retirees as possible by hosting activities in different communities. For example, our first "Not Back to School" luncheon was held in Grand Bank which was very well attended. In July we held our Pre-Canada Day hike and barbecue at Wild Beach in Jean de Baie. Although it was a small crowd, we had a great time.

A new initiative, Nordic Pole Walking, was introduced by retired teacher Gordon Brockerville of Brockfitness and a number of excursions were planned. An executive luncheon was held at the Marystown Motel and Convention Centre in November where we discussed many topics from the BGM in Corner Brook, and plans were made for the rest of the year.



Gordon Brockerville, Brockfitness

Our annual Christmas luncheon was held at Wong's Palace Restaurant on December 8 and our Christmas dinner and dance was held at the Marystown Motel and Convention Centre on December 18.

A number of retired teachers are on board with the fastest growing sport, pickleball – some much longer than others like Neil Power, 80, who is still going strong on the court. After Canada won the Junior World Hockey Championship, pickleballers dressed in victory attire to show their patriotism.



Burin Division pickleballers showing their pride.

With our aging retirees we sadly said goodbye to some of our colleagues this year. Condolences were sent to families and donations for each were made to the Retired Teachers' Foundation in their memory.

During the coming months, we are hoping to participate in various activities throughout our division to help promote a healthy lifestyle and continued socialization. These seem to be the main functions as discussed by many when we meet.

Best wishes to all for the coming months and have a great summer. Till we meet again.

## Central Division

*William Kelly*

Central Division's Executive met on April 5 to plan activities for this year. It was our first meeting since November 2022, although there had been numerous emails and calls. One suggestion was to have an information session and luncheon in Gander in May or June. We planned to present information on our present pension plan and have answers for questions from our members. In October 2022 an information session and luncheon at Grand Falls-Windsor attracted 60 members. That was a much larger attendance than usual, thus a follow up format was suggested.



Attendees at Central Division spring meeting and luncheon.

Quality Inn and Suites, Gander, was the location chosen and the session was held on May 8. We were fortunate in having Brenda Hansford as the presenter. Ms. Hansford is the Director of Finance and Pension Administration at the Teachers' Pension Plan Corporation. Information revealed as to input and outlay with the plan (billions of dollars) could easily be overwhelming, but her presentation helped clarify many questions asked or imagined. Ms. Hansford entertained questions and entered into dialogue with those in attendance. The atmosphere at the meeting was relaxed which led to people's comments and questions being expressed. It was obvious that some members have studied year end reports from the corporation and had pointed questions. Following her presentation, Ms. Hansford engaged in discussions with individual members. Based on comments heard later, the information was well received and Ms. Hansford deserved a note of thanks for her efforts.



Brenda Hansford accepts thank you.

Year End Reports from the corporation are interesting reading. It is fascinating to read the amount of money being invested and paid out each year, as well as the numbers of contributors and pensioners. (An interesting fact was that there are eight teacher pensioners who have celebrated their 100th birthday). Following the presentation there was a pause for lunch and socialization before reconvening for a wrap up.

The session concluded with a draw for several prizes and a reminder of an important meeting in September. Wednesday, September 27, 2023, is the date for an election of officers for Central Division. The meeting is scheduled for 11:00 a.m. at the Quality Inn, Gander. More information will be sent to members later.

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I wish to thank the Executive for their assistance. It was greatly appreciated. To the 45 members who attended, thanks for attending and we hope to meet again.

Thanks also go to the management and staff of Quality Inn for providing the space and the meal.

## Coast of Bays Division

*Bridget Kelly*

Greetings from the Coast of Bays Division of 78 retired teachers.

We had our Spring lunch at the Vancor Hotel on Friday, May 12, 2023, with ten members and a guest, retired teacher Doug Wells, in attendance. Many items were discussed. The Christmas Card campaign seemed to be a success in that we collected much needed information from some teachers who had moved, so it was decided we will do this again in the late fall.



Members of Coast of Bays Division at their Spring luncheon.

We have a reminder that the NL Credit Union is asking for all passwords to be changed after May 16 to ensure better safety of our accounts.

An Honour Guard of 17 teachers attended a Church Service for a recently deceased local teacher and the family were grateful for this show of support.

A highlight of this meeting was a presentation by retired teacher Doug Wells from Harbour Breton re the upcoming 50th Commemoration of the Harbour Breton landslide. The slide show was well documented and explained by Doug who has developed it for this summer. He is also currently presenting it in the local schools to Grades 7, 8 and 12 to tie in with their courses. He presented each



teacher in attendance with a bookmark showing the slide area.

All in all, it was a good meeting for our group and on their behalf, I wish everyone a warm, safe and happy summer.

## Con-Tri Division

*Albert Legge*

At our general meeting on December 13, 2022, (the first since Covid-19) we awarded the new Eldred Warren Award of Merit, which we decided to establish as a Con-Tri Biennial Award to be given in future BGM years. This first award was presented to Roscoe Cole to honour his recently deceased wife, Isabelle Cole, who was chosen by Committee Members Eileen Anderson and co-chairs Merrill Sooley and Gary Moulton, as our first award recipient.



Roscoe Cole accepts the Eldred Warren Award of Merit.

We attempted to hold a joint executive meeting with Tri-Bay Division on March 23. Unfortunately, due to uncertain weather conditions and the possibility of low attendance, we had to cancel the meeting on short notice. We agreed to make another attempt on September 27, 2023, and we are looking forward to sharing a meeting with RTANL's newest division.

At our recent executive meetings, we discussed some ways of engaging more of our members in group activities following the restrictions placed upon us by the pandemic. It seems that formal gatherings, involving speeches and sit-down meals at banquet halls, have lost some of the appeal for many of our members. So, we opted for less formal outings in a more casual setting. With the success of our outing (guided tour and luncheon) at the Victoria Heritage Park last June 9, we felt that this was a great way to get more of our members involved and it would be an enjoyable social event. Feedback from our recent communications indicated that from our members as well. We subsequently held our first spring



executive meeting on April 6, 2023. It was there that we decided to schedule a guided tour and luncheon to the Winterton Boat Building Museum for June 13. In recent conversations and email communications with our members we expect to have a good turn-out to that event. We are further planning a fall outing to the Baccalieu Museum in Lower Island Cove.



Con-Tri members enjoy a spring luncheon.

We at Con-Tri are hoping to attract some new executive members to our division so that we can continue to offer our members the kinds of activities they can look forward to and enjoy. We would like to extend our best wishes to our new Provincial Executive and to offer our best regards to the other divisions and regionals.

## Western Division

*Glenda Belbin*

Hello and greetings from our new executive of Western Division elected at our BGM on January 9, 2023.



Western Division Executive (l-r): Lorraine Gillingham (member at large), Ruth Wellon (member at large), Geraldine Wall (Past President), Glenda Belbin (President), Bernadette Meiwald (Vice President), Roberta Pafford (Treasurer), Shirley White (Secretary), missing Betty Sheppard (member at large)

Our first social gathering, following necessary cancellations and some rescheduling, was the 50th

Anniversary Celebration of the RTANL – Western Division on Saturday, February 18, 2023, for a dinner and dance at the Glynmill Inn with approximately 106 in attendance. Outgoing President Geraldine Wall and her entire executive deserve a huge shout out on a job well done. It was indeed a truly amazing event. BRAVO! Special guests attending included members of our Provincial Executive: Sharon, Clayton, Don and Bernie, with greetings from VP Joe Lafitte read by Lil Critch. Several members from our Stephenville Regional were also in attendance. Our long-time member, Cora Ochoa, performed the honours of cutting the beautiful cake. She was accompanied by Geraldine Wall (our outgoing President).



Cora Ochoa cuts the cake at the 50th anniversary celebration.

Our first order of business was donating to the breakfast program to schools in Western Division. This continues to be one of the most rewarding and worthwhile activities we perform. Each school receives \$300. This year we visited with and donated to Pasadena Elementary and Pasadena Academy.

Other ongoing activities in Western Division:

**Annual Bakeless Bake-Sale Fundraiser:** on February 8, 2023, 12 of our members got together and folded/labelled and posted over 1,100 letters to members of our region. To date, the response has been absolutely amazing. All funds received go directly to the Foundation. Western Division will make its contribution to the Foundation by mid July.

**Visitations:** While continuing to observe all COVID regulations, a member of the Sick/Visiting Committee will visit members in the immediate area who are in hospital, long-term care facilities or are house bound. A floral arrangement, a gift card, a book or a fruit basket will be delivered during that visit. We encourage our members to advise a member of our executive of any member who may need a visit or “pick-me-up phone call” so arrangements can be made. Also, an honour guard at the funeral of an RTANL member will be provided if requested by a family member.

**Constitution:** Our executive is in the process of reviewing and revising the Constitution and By-Laws for RTANL Western Division. It is our intent to have it ready to be voted on at our next BGM.

**Contact:** We were so pleased to have our executive invited to the Meet & Greet Luncheon sponsored by the Provincial Executive during its Provincial Meetings on April 24-25 in Stephenville. It gave our executive the chance to meet and get to know the members of the Stephenville Regional who attended. Thank you for including us!

We are hoping to have two general meetings and two social events each year during our time in office as well as executive meetings being called as needed. We are currently looking at bringing back our very popular Christmas Dinner and Dance. As we are all so well aware, COVID has virtually put a stop to our social gatherings. Planning special events only to have them cancelled the last minute plays havoc on everyone's morale. But Catherine Ponder in her book "The Power of Positive Thinking", would probably say, "get on with it" and that is what we are going to do – forge ahead. So, if you are a member of Western and have not yet given us your email address for contact, please send it to [glenda.belbin@yahoo.com](mailto:glenda.belbin@yahoo.com) so you don't miss out on upcoming events. The executive looks forward to working with you and for you with great enthusiasm over the next two years.

## Stephenville Regional

*Theresa Dollimont*

On April 25, 2023, Stephenville Regional was very pleased to welcome the RTANL provincial executive to our town for their Spring meeting. Several of the executive who live in or near St. John's, having endured a prolonged period of RDF, were happy with the sunny weather we ordered for their visit. During the course of the delicious lunch to which we were treated, President Sharon Penney made a few brief remarks and Secretary Don White presented a 90th birthday card to Martha Lucas to be delivered to Winnie Marshall. Don also led us in song to wish a happy belated birthday to Ida Hawco who turned 90 in October 2022. Ida was one of about 55 members of Stephenville Regional present at this lunch. Also in attendance were four of Western Division's executive and, of course, the nine members of provincial executive. Our members enjoyed the chance, not only to meet the provincial executive, but



President Sharon addresses members at luncheon.

also to reconnect with old friends and former colleagues. The Stephenville Legion provided a beautiful setting for this gathering.



Stephenville Regional Executive members.

It was at the Legion as well that we held an earlier event; it was the venue for our Christmas 2022 social. For this occasion, on December 9, we had about 60 people in attendance. Those who wore red or green had their names submitted for a prize draw. There was also a door prize as well as a few smaller prizes. The turkey dinner was delicious and enjoyed by all who attended.



Members of Stephenville Regional attend Christmas social.

In February of this year, Western Division celebrated 50 years of being a Division. They kindly invited us to join in that celebration. Eight members of Stephenville Regional accepted this invitation and were treated to a delicious roast beef dinner and an enjoyable evening of music and dancing, all compliments of Western Division. We thank them for including us in their festivities.

Looking back at what I've written, it appears that all our functions include food. Our executive will have to get busy and plan a few activities that will get us moving. We are looking forward to what the rest of 2023 will bring.

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### Labrador West (*Vacant*)

## REMINDER re DECEASED MEMBERS

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

## VISITATION

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

## Musings of a Past President

by Albert Legge

After serving as an Alternate to the ACER-CART AGM (Canadian Association of Retired Teachers) in 2016 and 2017, and as a Director in 2018 to 2020, and then being asked to serve on the Health Services Committee from 2021 to 2023, I have come to realize how important it is for all RTANL Members to take the time to visit and explore the benefits, and the wealth of information, available on their website <https://acer-cart.org/>. I should refer to it as “our” website because all of us are members, all 160,000 retired teachers across Canada who are registered members of our provincial associations.

For the past two years, my service on the Health Services Committee was to research the various coverage we, as retired teachers, receive from our provincial and federal governments and advocate on behalf of our members to ensure we receive the very best in benefits and services that could possibly be provided while, at the same time, make representation to the government departments to provide services as cheaply and effectively as possible. We also researched and compared our various group insurance plans and provided information to our members all across Canada to make members aware what coverage they may demand through their group insurance trustees. Most importantly, we want to stress that advocacy starts at the membership level. You, as members, can access the reports of our health committee and you can take action to assure that you receive the best health services by becoming proactive, by contacting your local and federal government members and make them aware of the needs of our members. We, as your representatives, seek out and post information sources and report on advocacy issues taken by the committee and ACER-CART in general. Due to the low level of member participation on our website (cited above), we are strongly advising that members go to the website, read the postings and where necessary, provide feedback. We would also recommend that members act on issues that ‘concern you’ by taking “advocacy action” by raising the issues with our government representatives. You can find links to all our provincial and territorial (ACER-CART) member newsletters on the website, and it is always interesting to read about what is happening in the other member jurisdictions. Please take the time to browse the website, share some local photographs, and learn what other retired teachers across Canada do as members of their local associations and as members of ACER-CART.



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# Group Insurance Managers' Report

by Sharon Penney, RTANL Representative

The Group Insurance Managers take very seriously their role of ensuring the longevity, sustainability and affordability of the insurance plan. As such, we review all components of our plan at each meeting. The Managers continue to closely monitor our paramedical usages. Paramedical claims currently represent 15.2% of our total health claims. Massage, Chiropractic, Physiotherapy and Psychologist are the most prevalent claims, within the paramedical claims subdivision.

Johnson reports that claims are up by about 18% and administrative tasks have increased by approximately 8%. Despite these increases in use, the turnaround time for claims is down by 9.7%. To facilitate a more expedient resolution of claims, a dedicated line for the NLTA and the RTANL has been implemented at 1-833-772-NLTA(6582).

Since our last report, the rates for Basic Life, Post 65 Life, Voluntary Life, Basic Accidental Death and Dismemberment, Voluntary Death and Dismemberment, Long Term Disability and Critical Illness have remained the same other than a miniscule \$0.05-\$0.06 per deduction increase in the Basic Life rate paid.

Health Premiums continue to be a concern for Group Insurance Managers. In addition to considerable inflationary and cost trend pressures, costs have also increased as a result of the plan's improved Vision Care benefit implemented last year. The plan now pays 80% for frames, lenses and fitting of prescription glasses to a maximum of \$175 in any two consecutive calendar years for adults up from \$125 every three years. The increase in Health Insurance costs on a per pay basis effective April 2023 was \$6.43 for single coverage and \$12.24 for family Health Insurance coverage. Dental premiums also increased by \$2.19 per pay for single Dental coverage and \$4.40 per pay for family Dental coverage. The biggest contributor to this Dental Increase was the 8.5% overall increase in the Dental fee guide

applicable to NL Dentists effective January 1, 2023. To illustrate some of the costs to our health plan, I have included the table below. Prescription Drugs such as Humira, Remicade and Stelara are very expensive and continue to be used by many members of the plan. Costs for these drugs alone are approximately \$2.5 million.

Robert (Bob) Dowden, who has been our long time Johnson Insurance contact person, retired and has been replaced by Fred Hand. Bob has always worked hard on our behalf. He has been approachable and accommodating when concerns with our insurance plan have surfaced. We expect to continue this working relationship with Fred.

In May you received a mail out from Johnson Insurance which listed the individual coverage you currently have, your beneficiaries and contingent beneficiaries by name, as well as benefits that you are not currently covered by but may be eligible to apply for. **Please take a few minutes to check your coverage, benefits and beneficiaries to ensure the insurances you have reflect your needs and that your beneficiaries are current and accurate.**

We realize that our overall health plan usage remains high. This is consistent with other retiree plans across the country. The Group Insurance Managers remain committed to keeping our insurance affordable for all.

Health Insurance Benefit	Cost to Plan
Prescription Drugs	\$25,991,259
Massage Therapy	\$1,782,026
Physiotherapy	\$1,056,208
Vision Care	\$1,039,043
Psychologist	\$788,512
Chiropractor	\$691,631
Hearing Aids	\$460,070

## NOTICE FOR RETIRED TEACHERS re: GROUP INSURANCE

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

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# Coalition/Political Action Report

by Albert Legge

The last meeting attended by Sharon Penney and Patricia Parsons was on **August 17, 2022**. The meeting was attended by Susan Walsh, NL Seniors' Advocate and Tanya Billard, Office of the Seniors' Advocate (Media Contact), as well as Coalition Members.

Seniors Advocate Priorities were:

- 1) Housing needs
- 2) Rising cost of living.
- 3) Review of the transition of the health care system
- 4) Homelessness
- 5) Dental, Vision and Hearing problems

Ms. Walsh complimented the Coalition on its advocacy work. The Coalition further stressed the need for a National Seniors Strategy and funding relating to Ageing in Place. Other issues mentioned were financial security, nursing home standards, child care term of stay-at-home parents in relation to CPP calculation, Building Accessibility Act, blister packaging expense issues and other dispensing issues, cost of eyeglasses, access to primary health care, recommended increased use of nurse practitioners, the need for an audit of the health care system by the Auditor General and the shortage of health care personnel at all levels.

Other items dealt with included issues involving seniors' inability to use some of the technology at the blood donor clinic (which brought replies from Dr. Haggie and our Eastern Health CEO), the process of obtaining rapid tests from the Red Cross, the delivery of services from Service Canada and the problems with grant applications, public engagement on the Social and Economic Well-Being Engagement Plan (formerly known as the Poverty Reduction Plan), and ongoing sessions, meetings with ministers to discuss our current issues, public engagement on ageism and plans to hire a new Executive Director of the NLPSPA.

There was a webinar held on **September 14, 2022**, hosted by the Canadian Health Coalition chairs Pauline Worsfold and Anna Legace-Dawson, which featured national NDP Leader Jagmeet Singh. Discussions dealt with the announcement on dental care, access to primary care physicians, Pharmacare and enforcing the Canada Health Act.

There was a meeting with the Honourable Tom Osborne, Minister of Health & Community Services, on **September 28, 2022**. The issues that were brought to the Minister's attention were: a request that government establish a National Seniors Strategy, government's position on Pharmacare, the Blueprint for the Health Accord for Ageing at Home, issues relating to physician shortages, issues surrounding blister packaging of medications, building code standards for seniors remaining in their own homes, government position on vaccines (Shingles, high-dose flu, etc.) being made available to seniors 65 and over, status of the Dementia Care Action Plan, standards of care in long-term care homes, drug shortages, dental care for seniors, issues with digital service inadequacies for seniors, addressing ageism and government's commitment to Ageing at Home.

On **November 28, 2022**, a Coalition Meeting was held via ZOOM as the meeting room was unavailable. Sharron Callahan announced that she is the permanent Executive Director of the NLPSPA, and the infrastructure and coordination of the Coalition will remain the same. Albert Legge, who also serves on the ACER-CART Health Services Committee, replaced Sharon Penney and Patricia Parsons as the RTANL representative on the Coalition. A Public Engagement Meeting with the Seniors' Advocate was set for **December 5, 2022**, from 9:30 – 11:30 a.m. A Public Engagement Meeting with the Social and Economic Well-Being Engagement Plan was set for **December 7, 2022**, from 9:00 – 11:00 a.m. The Dental Bill is still waiting to be passed through Parliament. A meeting with federal MPs has been requested. The Pensioners Security Bill (Bill C228) has passed through Parliament and is gone to the Senate. The issues of grants for heat pumps and the increase in costs are concerns for most seniors. Ageism and the switch to digital services was becoming a problem for a lot of seniors.

On **January 31, 2023**, there was a Social and Economic Well-Being Plan Engagement Meeting held at the NAPE Classroom in St. John's. I asked Sharon Penney to attend this meeting in my absence since I was in Calgary at the time. This was formerly known as the Poverty Reduction Strategy. The plan deals with the following focus areas: Education, Housing, Income Support, Food Security,

Income Security and Community. Several issues were raised and there are other concerns to address. Follow-up meetings are expected before this plan is fully implemented.

A meeting of the Coalition was held via ZOOM on **February 17, 2023**, at 9:30 a.m. NL time (6:00 a.m. Calgary time). The meeting reviewed the Public Engagement meetings with the Seniors' Advocate and the Social and Economic Well-Being Plan. Many concerns were raised at both meetings. Bill C228 has still not passed through the Senate. The Canada Dental Benefit has been introduced for children under 12 and it is expected to be extended to include seniors in 2023

with full implementation by 2025 for all citizens with incomes under \$90,000. The New Health Care Funding Agreement is being approved and we will keep a watchful eye on the details. Other issues with Health Standards and Long-Term Care Services will require much more scrutiny. The Coalition will be looking closely at the Review of Personal Home and Long-Term Care as the Coalition has raised concerns about this for many years. Eye Health Care Services are being impacted by the retirement of several eye surgeons/physicians causing long line-ups for services. Also, services provided by optometrists are not covered by MCP. A meeting with our Federal MPs is still being pursued.



## ACER-CART Health Services Committee

*by Albert Legge*

After the end of my RTANL Presidency in 2021, I was invited by Chairperson, Marg Urquhart, to join the ACER-CART Health Services Committee. I became a member in June 2021 and was invited back for another term in 2022. As part of the Health Services Committee, it is our mandate to keep up to date on Health Services to our members all across Canada at all levels of Government. Health Committee Reports are compiled by our Committee and are posted on the ACER-CART website where they are available for all members to read. In addition to our Chairperson presenting an annual report at the ACER-CART AGM, we make recommendations to ACER-CART in areas of advocacy, and we recommend action by the Political Advocacy Committee to promote policies and improvements so that all the health and social needs of our members meet the highest possible standards. This involves promoting the Canada Health Act, for example, to make sure that the integrity of the health programs is maintained. We also ensure that issues like Pharmacare and Long-Term Care programs are implemented to better meet the needs of our members. Mostly, our committee concentrates on getting the information into a form that

can be accessed by our members through the website. In addition, we examine our group insurance coverage and encourage members to look at their plans and make representation to their insurance trustees to make improvements in their plans. We especially encourage ALL members to become informed and join with us, to demand from our governments the services and benefits that will help guarantee the very best services for all of us in our senior years. My current term will end in June 2023. I thank all my RTANL members for supporting me during my two years of service. We urgently request that you as members become informed of the issues in Health Services by visiting the website <https://acer-cart.org/> and then take your concerns, and the concerns of your members, and raise these issues directly with your federal and provincial politicians. If enough of our members take this action, you can be assured that your Health Services will continue to improve. There are 160,000 members across Canada and we can make our voices heard! Take a few moments and use your computer skills to engage with your representatives. You will be glad you did!

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**For more information: [acer-cart.org](https://acer-cart.org)**

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# What Should I Do When My Teacher Spouse Dies?

by Deana Hatcher

During many of our Pre-Retirement Seminars, when explaining the NLTA Life Insurance policies, we are forced to reflect on the reality 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.

The Association regularly receives 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) and the Teachers’ Pension Plan Corporation (1-833-345-8772). 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@tppcnl.ca](mailto:memberservices@tppcnl.ca); Fax: 709-793-4055).

Deceased members will be recognized at the NLTA Biennial General Meeting by the observance of one minute’s silence. In recognition of the member’s service

to education and to the Association, a professional obituary supplied by the family or colleagues may be published in *The Bulletin*. The obituary is limited to 250-300 words, and a small picture should be included. If this is something that you would like to pursue, please send your submission to [mail@nlta.ca](mailto:mail@nlta.ca).

Once these agencies have been notified of the death, they 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, 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 questions regarding the above, please feel free to contact Deana Hatcher, NLTA Administrative Staff Officer, for assistance at [dhatcher@nlta.ca](mailto:dhatcher@nlta.ca) or by calling 709-726-3223, ext. 270 (local) or 1-800-563-3599 (toll free).

## 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.





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# Deepfake and Other AI Scams

by Beverly Fisher

You and your spouse are sitting at the table enjoying breakfast and the phone rings. You answer it, thinking it's rather early in the morning to be getting a call. You figure it's one of those scam calls again but, even though you don't recognize the number, something makes you pick up. "Nan, I'm in trouble!" On the other end of the line you hear the panicked voice of your grandson. "I've been in an accident and they found drugs in the car. I need money to post bail! Please don't tell Mom and Dad!" What would you do?

Your first thought was that this call was a scam, but because you recognized the voice on the other end of the line, you resisted your intuition. Many people have been scammed out of money through these and similar scams, even those who felt they were very careful around their use of technology. They didn't stop and think or follow their intuition.

Scammers have taken their game up a notch. Many are now using deepfake and other forms of artificial intelligence. Not only are they cloning phone numbers so that your caller id shows a local number, but they are also cloning faces and voices.

The first time I heard of deepfake was on an episode of NCIS. One of the agents was being framed for a crime; in the end, it was discovered that he was a victim of deepfake. At the time I thought this was something that only very technologically savvy or highly trained agents would be using. Not so! Fast forward to a few months ago when I saw a snippet on an American newscast about how a radio personality used AI to call his father and fool him into believing it was him. Both were appalled that it worked. Then, in recent weeks there have been cases in Newfoundland and Labrador where seniors have been taken advantage of by their 'children/grandchildren'.

On March 22, CBC News posted an article by journalist Ryan Cooke discussing the fact that the Royal Newfoundland Constabulary was warning the public about a sophisticated phone scam in which callers pose as children or grandchildren of senior citizens. Constable James Cadigan reported that at least eight seniors lost a combined \$200,000 in a three-day period between February 28 and March 2. CBC News spoke to four of these individuals. Each of these individuals said that their grandchild had called and said they had been

in an accident, drugs were found in the car, and they needed money to either pay for bail or for legal fees. In all four cases the imposter knew some personal details about the actual grandchildren, like where they lived and worked, and the names of other family members. All four believed it was their grandchild's voice on the phone. A 23-year-old man from Toronto actually came to St. John's to pick up the money in person and was arrested before he boarded a flight leaving the province on March 2. Police managed to recover some of the money, but the suspect had been able to mail out packages of money before attempting to leave the province.

These aren't the only cases of such scams that have happened in our province. CBC News video journalist Mark Quinn also posted a report describing how sophisticated scammers are taking advantage of people's kindness and willingness to help. Back in December, a couple passed over \$9,800 to a young man who came to their door after receiving a call from their son in Ontario relating a similar story to the one mentioned previously. Later in the day, they received another call from a lawyer saying that their son now needed to pay a fine of several thousand dollars. This time, the 73-year-old retired police officer questioned it; the conversation made him feel that things didn't add up. He decided to call his son's wife and, sure enough, discovered that he was in no legal trouble.

So, how does this deepfake work? How is it possible to replicate actual faces or voices? Experts say it is possible scammers are using artificial intelligence technology to create voices that convince victims that a relative is calling. Jonathan Anderson, an associate professor at Memorial University with a focus on computer security and privacy, says there are cheap and effective ways available online if one is looking for them. I thought I would check it out for myself, so I googled Deepfake and found the Wikipedia entry for it. It said that 'Deepfakes are synthetic media that have been digitally manipulated to replace one person's likeness convincingly with that of another. While the act of creating fake content is not new, deepfakes leverage powerful techniques from machine learning and artificial intelligence to manipulate or generate visual and audio content that can more easily deceive.' Search results also gave me links to sites where I could obtain AI apps for personal use. Some of these links were: Free Deepfake Generator; Top Ten Deepfake

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Apps and Software in 2023; Deepfakes Web/Make Your Own Deepfake; and Deepswap – AI Face Swap Online App. I also found articles on how AI and Deepfake are changing the world. These included ‘New AI tools make it easy to create fake video, audio and text’ and ‘Artificial Intelligence, Deepfakes and the Uncertain Future of Truth’. Oh, what a world we live in!

Now that we know this, how can we trust that a phone call, a picture, or a video is for real? How can we trust an article that we read on the internet or an email from a contact’s email address? How do we determine what is legitimate or fake? We must always be on our guard, question things and try to verify what is being presented to us. We shouldn’t always take things at face value and check things out before we agree to take action. We should follow our gut and if something feels off, trust our instinct. It’s better to be safe than sorry!

In an April 21 media release, the RNC warned citizens of the ‘Emergency or Grandparent Fraud Scams’. In this document the Royal Newfoundland Constabulary Economic Crime section and Canadian Anti-Fraud Centre (CAFC) offer some helpful tips to prevent fraud from happening to you or your loved ones.

- If you receive a call from anyone claiming to be law enforcement, looking to obtain personal information, end the conversation and contact your police agency directly.
- If you receive a suspicious call claiming to be a family member who is arrested, in hospital, or in an

emergency requiring immediate money transfers, hang up the phone and contact the person and/or agencies mentioned. Please use assistance through family or friends to verify the complaint and confirm the well-being of the individual stated by the fraudsters.

- Use caution posting online. Fraudsters can gather information from your social media accounts that will make their claims sound legitimate.
- Don’t trust a number just because it is local or familiar. Fraudsters may use technology that will disguise their actual contact.
- If you receive any type of unsolicited mail, phone call, email or text message that asks for any type of personal information, do not respond and delete or discard it immediately.
- If you are conducting any type of business online or over the phone, make sure you know who you are dealing with.

If you feel that you have been the victim of a scam, please report it to the RCMP or the RNC or call Crimestoppers at 1-800-222-TIPS (8477). You can now provide information anonymously on the NL Crime Stoppers Website at [www.nlcrimestoppers.com](http://www.nlcrimestoppers.com).

*(Information for this article was sourced from CBC News journalists Ryan Cooke and Mark Quinn. Read their articles for extended versions of the cases mentioned above. Information was also gathered from the RNC.)*



## Anyone Can Fall – Prevent it from Happening to You

by Beverly Fisher

Anyone can fall, but as we grow older the risk increases. Falls are the leading cause of serious injuries in older adults. Records show that every year, one in three seniors will fall. The good news is that we can take steps to prevent this from happening to us.

### Watch your step

- Keep pathways, halls and stairways well lit and free of clutter.
- Use a grab bar in your bathroom (seek advice from an occupational therapist).
- Watch out for ice, cracks and uneven surfaces while walking.

- Wear shoes that support your feet and have a closed heel. Make sure footwear is tied and clasped securely.
- Avoid rushing and doing too many things at once.
- Have your eyes checked every year.

### Address dizziness

- Tell your doctor if you experience dizziness or feel light headed. There are many different causes of dizziness, including some medications.
- Ask your health care provider to test your blood pressure twice – both lying down and standing up. You may feel dizzy if your blood pressure drops quickly when you get up.

- After lying in bed or sitting in a chair, clench your hands and circle your ankles 10 times, then take your time and get up slowly.
- Dehydration can make you dizzy. Drink six to eight glasses of fluids, including water, each day, or as directed by your health care provider.

### Stay Active

- Regular physical activity and exercise can increase muscle strength, improve balance and help prevent you from falling.
- Ask your doctor or physiotherapist about the appropriate exercise program for you.
- Do at least 30 minutes of activity every day; walk, dance, or take an exercise class.

### Check your medication

- Once a year, have your doctor or pharmacist review your medications (including prescriptions, over-the-counter pills, vitamins and herbal supplements).
- As you age, the way some medications affect you can change and increase your risk of falling.
- Medications that relax you, help you sleep, or improve your mood can increase your risk of falling.
- Alcohol affects medication; be extra careful when indulging in a drink or two.

Fall prevention isn't just about continuing to enjoy life's simple pleasures; it's about playing with our grandchildren and keeping up with family and friends. Most of all, fall prevention is about keeping our independence.

*(Information for this article was taken from a pamphlet produced by Eastern Health.)*

## Teachers' Pension Plan Designation of Beneficiary

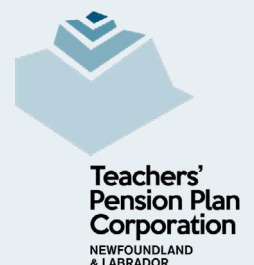
Under the former Act, a plan member could only name a beneficiary if they did not have a Principal Beneficiary, a dependent child or another dependent and then only if the named beneficiary was dependent upon the member for financial support. Upon the death of a member with no principal beneficiary, 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)



# In Memoriam

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

- Georgina Ash (Bay Roberts)*  
*Rosemary Barter (Stephenville)*  
*Lolita Battcock (St. John's)*  
*Calvin Belbin (St. John's)*  
*Edwin Bishop (Heart's Delight-Islington)*  
*Michael Brazil (St. John's)*  
*Mabel Bungay (Lourdes)*  
*Daphne (Legge) Butler (St. John's)*  
*John Butt (Carmanville)*  
*Elizabeth Caines (Port au Choix)*  
*David Caravan (Bay Roberts)*  
*Mary Carroll (St. John's)*  
*Veronica Chaisson (Hardwick, NB)*  
*Norma R. Chaulk (Port aux Basques)*  
*Florence Coffey (Angel's Cove)*  
*Ralph Collier (St. John's)*  
*Robin Cook (Mount Pearl)*  
*Harry Cooze (Marystown)*  
*Patrick Counsel (Placentia)*  
*Scott Crocker (CBS)*  
*Sybil Curtis (Clareville)*  
*Rev. Nathan Cutler (Mount Pearl)*  
*Ann Dobbin (St. John's)*  
*Brendan E. Doyle (Bay de Verde)*  
*Judith Drover (Dildo)*  
*Myrtle Dunham (CBS)*  
*Judy Durant (Carbonear)*  
*Laura Farwell (Little Bay)*  
*Michael (Mike) Flynn (Spaniard's Bay)*  
*Raymond James Fowler (Cupid's Crossing)*  
*Harrison Gibbons (Pigeon Cove)*  
*Thomas Grandy (Grand Bank)*  
*Sonia Dorothy Harvey (St. John's)*  
*Sister Annette Hawco (St. John's)*  
*Winnie Heath (Robert's Arm)*  
*Loretto Hyde-Doyle (St. John's)*  
*Martin Janes (Norris Point)*  
*Beverley Johnson (Mount Pearl)*  
*Lurley Johnson (Stephenville)*  
*Sister Lydia Kelly (St. John's)*  
*Randolph (Randy) Kettle (St. John's)*
- Christine King (St. John's)*  
*Solomon A. Lake (Pasadena)*  
*Leonard Lye (Bay Roberts)*  
*Robert Lymburner (Burin)*  
*Regina Mallay (Gander)*  
*Marie Marrie (St. John's)*  
*Ursula Marshall (Burin)*  
*Cecilia Maulawin (Blaketown)*  
*Edward Mifflin (Catalina)*  
*Genevieve Murphy (Grand Falls-Windsor)*  
*Michael Murphy (Dartmouth, NS)*  
*William Murphy (Colliers)*  
*Audrey Nell (St. John's)*  
*Marmaduke Newhook (St. John's)*  
*William O'Driscoll (St. John's)*  
*George Parsons (Lumsden)*  
*Mary Lou Perrier (Avondale)*  
*Melvin Piercey (Roaches Line)*  
*Melvin Pike (Springdale)*  
*Alliene Powell (Markham, ON)*  
*Mildred Powell (Eastport)*  
*Mable Randell (St. John's)*  
*David Riche (St. John's)*  
*James Rose (Port au Choix)*  
*Ruby Rose (Nepean, ON)*  
*John Ryan (Torbay)*  
*Peggy Sacrey (Clareville)*  
*Juanita Seward (Shoal Harbour)*  
*Ken Sheppard (Bishop's Falls)*  
*Eleanor Simmons (Green's Harbour)*  
*John P. Smart (Fort McMurray, AB)*  
*Genevieve Smith (St. Alban's)*  
*Brenda Marie Stamp (St. John's)*  
*Clara Tibbo (Grand Bank)*  
*Frances Toll (London, ON)*  
*Sister Mary Waddleton (St. John's)*  
*Baxter Wareham (Arnold's Cove)*  
*Irving Wareham (Carbonear)*  
*Douglas G. Wells (Mount Pearl)*  
*Sister Jean Whalen (St. John's)*  
*Wayne White (St. Mary's)*

**May They Rest In Peace**