



# Newsletter

Retired Teachers' Association

Vol 35 No 1 • December 2023

## President's Message

*Sharon Penney*

Our first order of business after AGM 2023 was to revive the RTANL/NLTA Liaison Committee. The RTANL is represented on this committee by the President and Vice-President. The NLTA is represented by the President, the Executive Director, the staff person assigned to work directly with the RTANL and the NLTA Communications Officer. This committee is scheduled to meet formally once a year. Our first meeting was productive, it ensured that we retained a presence with the NLTA upon the retirement of our long-time contact, Michelle Lamarche. It also provided us with a mechanism to distribute information about the RTANL and its programs directly to teachers considering retirement. We were permitted to add printed materials to the existing Pre-Retirement seminar packages. We availed of this opportunity to offer our voice to issues the NLTA is facing. We as retired persons are in a unique position, we are aware of the educational systems and processes, yet we can speak openly without fear of repercussions.

We, at the invitation of the President of the NLTA, attended all the Pre-Retirement seminars. We took this time to explain the various aspects of our organization and invited new retirees to join us. We encouraged prospective retirees to submit the required forms at the same time as they are completing the other documents required for retirement. We hope that this will increase our numbers. If all documentation is completed at the same time, it is less likely that we will be missed in the process. This year we shared our meeting time with representatives of the NLPSPA (Newfoundland and Labrador Public Sector Pensioners Association).

We will soon complete our two-year term as the Education Alumni Representative on the Legacy of Leadership Awards for the Faculty of Education at Memorial University of Newfoundland and Labrador. We have been involved in both the development of the criteria for the awards and the selection process, along with being present for the presentation of the awards.

Our executive has met with the Presidents of our local Divisions. We usually meet with our Division Presidents every two years. The half-day meeting featured a fully

packed agenda. We felt that it was time to speak with our Divisions as new Regionals had been formed, new Division Presidents had been elected, and some changes that were voted upon at BGM 2022 needed to be shared with our members. On the afternoon of October 20, after our Division Presidents Meeting, we were invited to a meet and greet with the Executive of the NLTA at their offices. This gave us an opportunity to put faces to names, to share our common concerns with the NLTA, to thank them for their support and to offer our support to them.

In June, Vice-President, Joe Lafitte and I attended the ACER/CART Conference in Ottawa. The meeting schedule was jam-packed. At that meeting, I became a member of the Executive of ACER/CART. I am the new East Coast Representative, and in conjunction with this, I chair the Health Committee.

During the last week of August, the Group Insurance Managers hosted the Atlantic Trustee Biennial Meeting. It is a good venue to share ideas and successes. A more complete report is found elsewhere in this newsletter.

The first meeting of The East Coast Retired Teachers' Organization (ECRTO) was held on September 19, and revealed the following as common concerns:

1. Pensions and pension erosion due to the rising cost of living.
2. Membership recruitment.
3. Databases, maintenance and keeping current information.
4. Security of data and websites.

At the ACER/CART Health Committee meeting the following were identified areas of which we need to be cognizant:

1. Lack of housing for seniors and low-income persons.
2. Lack of supports for ageing-in-place.
3. Pension amalgamation.



*(continued 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

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## ADVANCE NOTICE

The RTANL  
18th BGM to be held  
in Gander on  
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).



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.

4. Social and economic well-being plan.
5. Adult protection and elder abuse.
6. Lack of healthcare resources.
7. Vaccines (especially high dose), flu vaccines and shingles vaccine for seniors.
8. National Standards for Long-Term Care facilities.
9. For fee medical services.

We continue our membership in the Coalition of Seniors, Retirees and Pensioners. This group continues to meet with Government Ministers and press them for action on behalf of all seniors.

Two of our Divisions initiated a new hybrid meeting scheme. Con-Tri and Tri-Bays Divisions met in Clarenville to discuss areas of mutual concern. Mona Rose, Chair of the Retired Teachers' Foundation for Children Charities (RTF), spoke of the Foundation and the good works it fosters. I spoke to the gathering about the positions on executive, the elections at BGM 2024, the awards offered through the association, and the various committees of the RTANL. The meeting featured a presentation on our Health Plan by Michael Goodridge, of Johnson Insurance. Michael provided a lot of information in a concise manner. He generated a lot of interest in the Optional Life option in our policy and the Medoc Travel Insurance option.

As we get ready to send our newsletter to print, we are increasingly aware of another uptick in COVID infections. Fall is always a time of flu and colds. Our health plan offers many opportunities to protect ourselves from common diseases. Use your plan to your benefit.

Since our last newsletter, there have been some drastic changes to ACER/CART (Canadian Association of Retired Teachers). The Yukon Division has folded. The second change is that Ontario has withdrawn its membership in the organization. The loss of members in both Ontario and the Yukon is regrettable and will have an impact going forward.

We extend a warm welcome to Melanie McDonald; she replaces Michelle as our contact person at the NLTA.

It is always nice to celebrate our own members. Albert Legge, our Past President, has received the honour of being presented with a Seniors of Distinction Award. We are very proud of his accomplishment and are certain of him being more than deserving of this recognition. Congratulations Albert! As we look towards the new year, let's do so with hope and optimism.

## **Christmas Greetings from the Provincial Executive**

For some of us Christmas stirs up happy memories of family, friends and home. Unfortunately, for others it is a very stressful time. This Christmas as we gather together, instead of concentrating on the past let's focus on the future, on the Christmases to come, on the new memories we will make and the new traditions we will follow. A little more sparkle and a little less stress is our wish for you this Christmas.

*Merry Christmas from the Executive of the RTANL*



Front: Sharon Penney; Back (L-R): Clayton Rice, Don White, Albert Legge, Beverly Fisher, Mona Rose (RTF), Bernie Meiwald, Joseph Lafitte, Patricia Parsons, Craig Hicks

## 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).

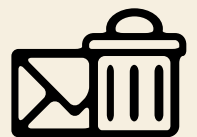


### HAS YOUR EMAIL OR MAILING ADDRESS RECENTLY CHANGED?

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



(L-R) Mary Purchase, Donna Mary Walsh, Beverly Fisher, William Kelly, Don Case, Gail Bury, Glenda Belbin, Margaret Power

## Avalon East Division

*Mary Purchase, President*

Greetings from the Avalon East Division of the RTANL..

In June 2023, our Division held its Annual General Meeting and Election of Officers at The Network Cafe. Twenty-seven members attended this complimentary event and for the first time in a number of years, we had an election for the members at large positions. Five people were nominated for the four positions. A positive sign for our Division!

### Our Executive for the 2023-2025 term:

- President: Mary Purchase
- Vice-President: Brian Whitty
- Secretary: Marlene Audeau-Joyce
- Treasurer: Pam Bry
- Member at Large: Betty Lou Kennedy
- Member at Large: Sharon Reddy
- Member at Large: Paula Redmond
- Member at Large: Sandra Shepherd

The new executive held its first meeting on September 12 at the NLTA Boardroom.

Our first event for this year was our Octoberfest Luncheon at Lester's Farm Chalet. Ninety-five members attended this event. After enjoying a turkey/salmon dinner, Farmer Jim Lester spoke about preparing our gardens for winter. We had a number of prize draws and a 50/50 ticket sale. All money raised from the 50/50 ticket sale is donated to the Retired Teachers' Foundation (RTF). This foundation supports children's charities within our Province.

On Monday, December 4 our annual Christmas Luncheon

and Craft Fair will take place at Glendenning Golf Course. This is a new venue for us, and we are looking forward to another successful event. A reminder to our members that the deadline for registering for this event is November 17, 2023. We look forward to seeing you there.

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

We look forward to another successful year and hope to see many members of our Association at our events this year.

## Bonavista Division

*Beverly Fisher*

For us in the Bonavista Division, things finally feel like they are getting back to normal. Although COVID is still lurking around every corner, we have accepted that this is the new norm and are trying to go about our lives taking that into consideration.

Our 'year' follows that of the school year, to which we all can relate. We ended our year on June 19 at Hotel Bonavista with our annual banquet. The evening began with a happy hour at the bar, followed by a delicious supper, a few prize draws and entertainment provided by our own member, Gord Fudge.

We started our new year on September 6 with a not-back-to-school Picnic in the Park. Lookout Park in Trinity Bay North was the setting for this event; we played lawn games, had a picnic lunch and walked the trail around the pond. The weather cooperated with sunny skies and warm temperatures, and we had a lovely time.

Our executive has met twice since the last newsletter: once in April to plan the rest of our year and make tentative plans for the not-back-to-school event, and another in the fall to plan a general meeting and our Christmas social.

Curling began on November 2 at the stadium. Although some of our members curl in the Curling League on Wednesday nights, most of us don't want to be tied down to the more serious team play. We get together and curl on Thursday mornings instead, during open time set aside for anyone who wants to come along and do so. We are certainly looking forward to this winter activity. It gets us out of the house, allows us to get some exercise and gives us the opportunity to socialize.



Vice-President, Theresa White presents Pharmacist, Jason Ryan with a token of our appreciation for his presentation.

A general meeting was held on November 3 at the College of the North Atlantic; it featured guest speaker Jason Ryan, one of our local pharmacists. He gave us a very interesting and informative presentation on the changing role of the pharmacist. An example of this is that pharmacists can now diagnose and prescribe medications, take care of prescription extensions and administer vaccines. Jason also talked about vaccines that are recommended for our age bracket and referred us to the Canadian Immunization Guide, an online source of all vaccinations available in Canada that contains information, schedules of use, etc. on each. He advised us of the importance of checking on our prescriptions periodically to see if they are still appropriate for our needs and answered many questions that our members voiced. Following the meeting, the Division sponsored a ‘pizza and pop’ lunch at PKs Restaurant.

Our Christmas social has been planned for December 4. Plans are still being finalized for the event.

## Burin Division

*Donna Mary Walsh*

Greetings from the Burin Division of the RTANL.

Since our last submission to the Newsletter on April 30, 2023, the executive met at Pizza Delight for an executive meeting. We discussed a number of activities for the upcoming year. The idea of holding an informal “Coffee Break” at The Merge in Marystown was first on our agenda. We scheduled this for May 11, 2023. We had a good number of retirees attend. It is during times like this that we get great ideas from our group. For example, we discussed volunteering at the school breakfast program, setting up a scholarship program and sponsoring a function at The Merge. The Merge is a church-run facility

that provides luncheons to anyone in the community for two Tuesdays a month. Any organization can sponsor one of these events. We felt that our group could be more visible in the community, and it also gives an opportunity for our retirees to participate in different projects.

In keeping with our objective to promote more physical activity, we held a hike at Chamber Cove in St. Lawrence on June 1. The weather was perfect, and we had 17 retirees partake, many with their Nordic Poles. After the hike, we met several other retirees at the Ocean View Motel for a fabulous luncheon where our new retiree, Patricia Slaney, and older retirees like Mrs. Ada Hollett and Mrs. Emma Pike could sit, relax and chat. At all our luncheons, we have a number of prizes such as gas cards or wine for participants to win.



Retirees from many communities taking part in the Chamber Cove hike in St. Lawrence.

Next on June 29, we scheduled our second Pre-Canada Day BBQ for Wild Beach in Jean de Baie, but due to inclement weather, we decided to cancel.

On July 25, in keeping with our discussion from our coffee break ideas, we sponsored a community BBQ at The Merge. We had a fantastic turnout and all retirees felt it was definitely worth the effort.



First Volunteer Group for DCJA Breakfast: (L-R) Joanne Moulton, Marybeth Farrell, Margaret Cleal, Mercedes Rose, Anita Piercey.

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We had a great turnout on September 21 for our annual “Not-Back-to-School” luncheon at PJs restaurant in Marystown. After the meal, we discussed a number of topics. From our “Coffee Break” in May, we discussed volunteering for the breakfast program at Donald C. Jamieson Academy. Margaret Ann Cleal, one of our new retirees, gave a brief presentation on the breakfast program and several retirees agreed to be part of this project. We say thank you to Mary Beth Farrell and Mercedes Rose for co-chairing this, and as of now, we have Cheryl Sheppard, Joanne Moulton, Anita Piercey, Carol Ann Lake, Margaret Ann Cleal, Susanna Glavine and myself. If any other retiree would like to be part of this project, please pass along your name.

Another suggestion that was put forward at our “Coffee Break” was maybe setting up a scholarship program for our Division. From our luncheon, we have a committee formed to handle this. Brenda Best, Faye Appleby, Ann Coady, Carol Ann Lake and Eleanor Locke have agreed to chair this project, set the criteria and advertise. Our scholarship will be awarded during the Christmas break.

Lastly, we have set the dates for our Christmas socials. Our Christmas luncheon will be held on December 7 at the Burin Peninsula Hotel in Grand Bank, and our Christmas dinner and dance will be held on December 16 at the Marystown Hotel and Convention Centre.

Wishing all our retirees and their families a very peaceful Christmas and continued health for the New Year.

Till our next Newsletter, stay safe and always enjoy what life has to offer.

## **Central Division**

*Thomas Kendell*

Central Division’s new year began with the sad news that Past President, Philip Patey, passed. Phil had been an active member of the Central Division for many years and was an Executive member for more than a decade, including two terms as President. He had served several terms as a member of Provincial Executive as well. His interest and efforts in promoting the Central Division and the RTANL will be missed.

The executive met on September 13, 2023, to review the past year and plan for the upcoming year. A lot of attention was given to a General Meeting and Election of Officers, scheduled for later in September.

Wednesday, September 27, was the date of our General

Meeting at Quality Inn, Gander. President Bill welcomed those attending, including some new members. He paid tribute to the work of Past President, Philip Patey, for Central Division and the RTANL. Several members added their memories of interacting with Phil and the variety of interests that he shared. A Moment of Silence was held in his honour.

Several items of interest were discussed and an Election of Officers for 2023-2025 was held. Central Division’s Executive are:

- Past President: Bill Kelly, Gander
- President: Tom Kendell, Grand Falls-Windsor
- Vice-President: Marg Jenniex, Gander
- Treasurer: Malba Butt, Gander
- Secretary: Leyette Butt, Hare Bay
- Communications: Don Carter, Gander

Many thanks to Tom Kendell for chairing the Nominations Committee and conducting the election.

On October 20, I had the opportunity to attend a meeting of Division Presidents with Provincial Executive. I have found these meetings to be informative and a means to exchange ideas with other Divisions, as well as getting to know members of Provincial Executive.

As this will probably be my last report for the Newsletter, I wish to express my thanks to the many people who assisted me over the past six years. My executive members have been most helpful. To Tom, Marg, Malba, Don and Calvin, many thanks for your assistance and advice. Working with you has been a pleasurable and rewarding experience. As Past President, I look forward to a continuation of the same. To Leyette, welcome to Central’s Executive and thanks for joining us.

During the past six years, I have met with Provincial Executive on several occasions. The meetings were always informative and rewarding. My thanks are extended to President Sharon and her team for promoting the interest of retired teachers.

The Retired Teachers’ Foundation is an organization we should all be proud of. Donating over half a million dollars to assist children is a testament to the people who have directed this group. My thanks to those who have served, and will serve, as directors of RTF.

On behalf of Central Division, I wish everyone a very Merry Christmas and a Happy, Healthy and Prosperous New Year.

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## Coast of Bays Division

*Margaret Power*

We send greetings and best wishes from the Retired Teachers of the Coast of Bays. On November 8, members met at the Vancor Motel in Head of Bay d'espoir and enjoyed a lovely lunch. Although small in number, we agreed that we would continue to do our best. After a brief discussion and since there were no new nominations, it was agreed that the current Executive would continue in



Attendees from Coast of Bays Division at their luncheon.

office. A sincere thank you is extended to Georgina Meade and Mary Strickland for agreeing to take care of reaching out to the sick and shut-ins.

We send greetings for the Festive Season and best wishes for a happy and healthy 2024.

## Con-Tri Division

*Pauline Welsh*

*"What do you use to mend a jack-o-lantern? A pumpkin patch." - Unknown*

Greetings from Con-Tri! Our Division includes from Norman's Cove down the Trinity Shore to Bay de Verde and up the North Shore to Brigus, and we currently have over 500 members.

Our executive meets regularly, usually 4-5 times per year. We now begin all our meetings and gatherings with the Land Acknowledgement. It is during these meetings, we plan "outings" for our membership, instead of the regular business meetings. Albert Legge, communication officer, extends an invitation for these outings to all members via e-mail. Don Case, acting president, passes on pertinent updates to our membership during these gatherings to keep our membership informed. Members who do not attend these outings are updated through e-mail. We also encourage an "honour guard" at deceased members' funerals (where possible) with permission of the families

At our last executive meeting, we received a certificate of appreciation from Baccalieu Collegiate for our contribution to their awards program last year. This was very much appreciated.

This year we organized 3 outings for our membership. On June 13, we visited the Wooden Boat Museum of

Newfoundland and Labrador in Winterton. We were given a tour of the museum and then had lunch at the former SUF building, which the museum has now taken over because of its historical significance and artifacts. Our day ended with a tour of Trinity Hall and its recording studio. We had 25 members register for this event and it was indeed a day of learning and fellowship. Our second outing was on September 7 which was our annual "Not Back-to-School Walk." This was held at the Mizzen Trail in Heart's Content and then we gathered for lunch at Legge's Restaurant. We had 15 members register for this event. Not all members could walk the trail, but we all gathered for lunch. Our third outing was on October 5 in Lower Island Cove at the AYLA building. We had 43 members register for this event. We were served a turkey dinner and then entertained by Chad Hunt and Ray Johnson for an hour. We held a toonie drive for the RTF in which we raised \$150 and chairperson Mona Rose gave an update on what the Foundation has been doing. All outings are fully funded by our Division so the only cost to our membership is their travel. We have had very positive feedback for this new way of gathering our members.



Patricia Parsons (left) presents a cheque for \$1,000 to RTF Chair, Mona Rose.

This fall, on September 25, we had our first executive meeting in Clarenville with our youngest Division, Tri-Bay. Thank you to Lisa Chaffey, President, and her executive for making us feel so welcome. In the afternoon, we had Michael Goodridge (Johnson Insurance Rep) do a presentation on group insurance, Mona Rose (RTF chairperson) gave an information session on the RTF, provincial RTANL President, Sharon Penney updated us on the provincial happenings, and we had an opportunity to share and discuss ideas with Tri-Bay. The Con-Tri executive also met twice during the day to complete our own business.

Our next and last executive meeting for this year will



be held on November 23 in Brigus. We have invited the executive of the RTF to this meeting. It has been a pleasure to sponsor the RTF and Con-Tri commends Mona Rose and her executive for doing such a remarkable job! Another Division will take over this sponsorship in October 2024.



Albert Legge receives the Seniors of Distinction Award  
L-R: CSSO Minister Paul Pike, Albert Legge, Premier Andrew Furey.

Our Con-Tri executive remains as follows: Acting President, Don Case (Vice-President); Card Secretary, Daphne Harnum; Awards Secretary, Maureen Robinson; Communications Officer, Albert Legge; Provincial President, Sharon Penney; Co-Treasurers, Patricia Parsons and Laura Cooper; Membership (90+), Joyce Roberts; and Secretary, Pauline Welsh. We are hoping to have a new president soon.

As this year winds down, before you know it, the Christmas season will be upon us. We hope you enjoy this nice fall weather and wish each of you peace, good health and happiness for the coming year.

## Tri-Bay Division

*Lisa C. Chaffey*

The Tri-Bay Division of RTANL has been operating since January 2019. We have a membership of around 75-80 retired teachers. In the past year, our Division has been able to become more active. COVID certainly restricted activities and the willingness of people to participate in these activities.

Our Division has been successful in holding various gatherings for our members. We do not call them meetings, since as teachers we attended enough meetings. The gatherings have the purpose of allowing fellow retirees to get together to have some fun and socialize. In June 2023, we had a hiking/bowling/lunch social in Clarenville. There was a hike along the Rotary Trail, members went bowling at Clarenville Bowling

Lanes and then enjoyed lunch. By all accounts, it was a great time. In September, we held a “Not Back-to-School Picnic”. Members were able to attend a lunch and beverages event at the Cabin Six/Newfoundland Cider Company Tasting Room. A great time was had by all who attended. The gathering for October month will be a cupcake decorating activity with pastry chef Stacy Sheppard. In November, we are planning to do a crafting activity, and scheduled for early December, a Christmas luncheon and sing-along.



Tri-Bay members hiking the Rotary Trail.

In September, we had the opportunity to have a gathering with the executive from the Con-Tri Division. We met in Clarenville for the afternoon and supper. The Con-Tri Division had arranged for a representative from Johnson Insurance to meet with us to talk about our group insurance plan. Michael Goodridge handed out a pamphlet titled “Group Insurance Overview” and highlighted some important points. If members would like a copy of this pamphlet, they can contact members of the Division executive or Johnson Insurance directly. There was also a presentation by Mona Rose, Chair of the Retired Teachers Foundation. She spoke to us about what the Foundation does and how it supports a variety of charities affiliated with children. Both Divisions also discussed activities they plan for their members and the challenges they face to get members out to these activities.

The Tri-Bay Division looks forward to the upcoming gatherings and welcomes suggestions for possible ideas for future gatherings. Please contact any member of the Division executive.



Tri-Bay Executive meets with Con-Tri Executive and Michael Goodridge of Johnson Insurance.

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## Western Division

*Glenda Belbin*

Welcome back and greetings from the beautiful, scenic West Coast!

Western Division began its summer break with an executive dinner on June 1, 2023, where \$5,000 was presented to the Retired Teachers' Foundation to help incapacitated children.



Glenda Belbin (President) presents Bernadette Meiwald (liaison with RTF) with a cheque for \$5,000 for the Retired Teachers' Foundation.

I hope everyone had a great summer and is revitalized to begin our fall and winter sessions. Our executive met on September 7, 2023, where we established our activities for the year. It was decided that our Fall Social and General Meeting would be held on September 27, 2023, at Park Drive Church. This was a truly successful event where we welcomed 10 new retirees. It was so nice to witness their enthusiasm as they look forward to their future. Other activities for the fall would see donations made to the Western Hospital Foundation and a wreath laid at the Remembrance Day Ceremony. The date for our Christmas Dinner and Dance was also decided for December 2.

A new experience for me was attending the Division Presidents' Meeting in St. John's on October 20, 2023. It was very informative and the most positive aspect for me was the sharing of ideas by each Division. On behalf of Western Division, I shared the following: 2 General meetings a year, visitation to sick and shut-in retirees, honour guard at funerals where possible, Christmas Poinsettias delivered to members in Long-Term Care, annual Bakeless Bakesale (money raised given to RTF), school breakfast program, communication with members through emails and phone calls, socials, various donations, and contact with our Regional Division – Stephenville. After hearing the Provincial Executives' priorities, it was indeed eye-opening to see their involvement in keeping retired teachers' issues at the forefront.

At present, the Western Division is working on its

Constitution and By-Laws. The update will be presented to our members at our next general meeting in the winter.

This fall has seen a number of our members experiencing health issues. If you are aware of any retired teacher who may require a "thinking of you" card, a visit, etc. please contact any executive member of the Western Division as we enjoy working on your behalf.

As you are reading this update from Western, our Christmas Dinner and Dance would have occurred, as well as our Christmas visitations delivering Poinsettias to members at home or in LTC. We continue to be active in the community and are indeed a busy Division.

I would like to wish each of you a Happy, Healthy Christmas and a COVID free New Year!

## Stephenville Regional

*Theresa Dollimont*

This has been a fairly active year for us. Our first gathering was in April when the Provincial Executive visited Stephenville for their spring meeting and treated our membership to lunch, as I included in my last report.

Then in June, as the end of the school year approached, we decided to organize a little walk to celebrate that event. On the morning of June 20, we met in Blanche Brook Park and walked the various paths in that park. After the walk, we gathered near the J.M. Delaney Pavilion where we enjoyed coffee and a few homemade treats, the latter provided by several members. What we lacked in numbers, only about 20 people did the walk, we made up for in enthusiasm. There was a lot of laughter and conversation happening that morning.



Stephenville Regional members on their walk in Blanche Brook Park.

July saw us in a much sadder gathering as we attended the funeral of a deceased member and did an honour guard for him at the end of the church service, a gesture that was appreciated by the family.

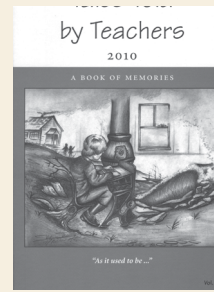
On October 26, we invited our members to an autumn gathering at the curling club. About 45 people were in attendance, some of them sporting fall colours as had been suggested in the invitation. Of those 45 members, we were especially happy to welcome several newly retired teachers, as well as some long-time members who were attending one of our events for the first time. I think I can safely say that a good time was had by all!



Stephenville Regional members at the Autumn gathering.

While trying to bring retired teachers together to socialize is one of our main aims, we remain aware of those members who can no longer participate in such events. As we did last year, this Christmas again we will be bringing gifts and greetings to those members in Long-Term Care and to those whose ability to leave their own homes is limited by health issues.

Soon, our executive will be busy planning these visits as well as a Christmas meal and some activities for the upcoming year. On that note, we wish everyone a Merry Christmas followed by a very happy 2024!



## Tales Told By Teachers, Vol. II

(Note: Volume I is now sold out)

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Volume I in 1998 and Volume II in August 2010.

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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

## Nominating Committee for RTANL Elections in October 2024

RTANL active members present at the Association’s BGM will elect the Provincial Executive for 2024-26. Members are encouraged to offer themselves for office or to nominate members for any position on the Provincial Executive. A Nominating Committee (as listed below) has been set up to receive nominations prior to the BGM, but nominations may also come from the floor at the BGM. Elected positions on Provincial Executive are: President, Vice-

President, Secretary, Treasurer, and four Members-at-Large. Please direct all questions and any notice of intentions to seek election to the Chair of the Nominating Committee, Paula Smith, P.O. Box 966, Bonavista, NL, A0C 1B0, 709-468-7173 [paulamanuelsmith@hotmail.com](mailto:paulamanuelsmith@hotmail.com)



# NL Retired Teachers' Foundation Report

by Mona Rose, Foundation Chair

Greetings from the Retired Teachers' Foundation.

It's been another great year. Through the Foundation, each member of the Retired Teachers' Association of Newfoundland and Labrador continued to make a difference in the lives of so many children with special needs. Our giving for 2022-23 totalled \$30,000, this is up \$2,000 over that of last year! This is amazing and only possible through the tremendous support from our provincial RTANL, our 8 Divisions, individual donations from members and friends, and In Memoriam donations for deceased members. On behalf of the Foundation Board, a big, big thank you to you all! As a Foundation, we do not fundraise, however, our Western Division conducts a Bakeless Bake Sale each year where they send letters to teacher retirees all across Canada and maybe beyond. Their idea has been very successful every year, but this year an amazing total of \$5,700 was raised for the Foundation. Any member who wishes to make a contribution to the Foundation may do so by sending their donation to *Newfoundland and Labrador Retired Teachers' Foundation, 3 Kenmount Road, St. John's, NL, A1B 1W1*.

The following charities will benefit from donations this year:

- War Amps Champs program..... \$7,500
- Mazol Shriners (for patient transportation) ... \$7,500
- Candlelighters Camp Delight .....\$3,750
- Rainbow Riders .....\$3,750
- Canadian Diabetes Camp Douwanna.....\$3,750
- Downs Syndrome Society .....\$3,750

During COVID years our donations were sent to recipients by mail, but I'm pleased that this year, where possible, in person presentations will happen. As shown in the photo, I was so pleased to present a donation of \$3,750 to Kelly Sandoval, Rainbow Riders Executive Director. I toured the facility, met some of the children, and saw firsthand some of the programs and marvelous things happening there. I was delighted when I saw Ms. Sandoval's post to Facebook. I then shared it in an effort to raise awareness about our Foundation and its contributions to the children of Newfoundland and Labrador.

Raising more awareness, even among our own educators and retirees has been on our agenda. We extend a Thank you to Con-Tri for your invitation to the Con-Tri Executive meeting in Clarendville on September 25. There I presented to our youngest Division, Tri-Bay, giving them an overview of the Foundation as many of them were unaware. At our Con-Tri outing in Lower Island Cove on October 5, I did a brief talk to a very attentive group of retirees who were amazed to learn that since its beginning, our **Foundation has given \$520,250 to children's charities in Newfoundland and Labrador!** Much thanks to Con-Tri for your Toonie Drive at that outing which raised \$175 for the Foundation. On October 20, I was invited to attend the Provincial Executive/Division Presidents' Meeting in St. John's, where I again presented about our Foundation. During our Foundation Board Executive Meeting on May 23, we discussed the possibility of including information about the Foundation in the NLTA Pre-Retirement presentation. I am pleased to say this will happen at the



Mona Rose (right) presents a donation of \$3,750 to Kelly Sandoval, Rainbow Riders Executive Director.

next seminars. Thank you, Sharon, for including this in your provincial agenda. Word about our Foundation is continuing to get out there.

The RTF continued to fulfill its second mandate of managing our Book of Remembrance which commemorates the life of deceased members of the Retired Teachers' Association. Biographical information and a photo are provided to the Foundation by the family of a deceased member. The information form is available online and is now very user-friendly. It can be printed and sent to the Foundation by mail or submitted electronically. This year we received 30 submissions by mail. These were recorded by Foundation board member Calvin Young and are now available for online viewing. Just go to the following: [www.nlta.nl.ca/rtf/](http://www.nlta.nl.ca/rtf/) and select **Book of Remembrance**. All submissions since 2018 are available for online viewing. We encourage all members to either submit information for deceased colleagues or assist families when needed.

Retired Teachers' Foundation Executive members are listed below. This year we held two formal meetings on May 23 and September 22, 2023. A special thank you to each member for their work and dedication to the Foundation.

- Mona Rose, Chairperson (Victoria)
- Pauline Bishop, Treasurer (Carbonear)
- Patricia Jayne, Vice-Chair (Victoria)
- Sherry Howell, Secretary (Western Bay)
- Calvin Young, Member at Large (Upper Island Cove)
- Sharon Penney, RTANL Representative (Victoria)

In closing, chairing our Foundation during the past year has been a very rewarding experience. On behalf of the Board of Directors and myself, we wish all of you a wonderful festive season and a healthy and happy new year.

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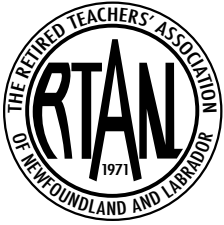


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# RTANL Biennial Award for Service

## Guidelines for Nominating Candidates:

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

## Instructions for Completing Nomination Form:

1. Complete **both pages** of the Nomination Form (found under "Publications" on the RTANL website at [www.nlta.nl.ca/rtanl](http://www.nlta.nl.ca/rtanl)).
2. Mail the Nomination Form to:  
Chairperson  
RTANL Biennial Award Committee  
NLTA Building  
3 Kenmount Road  
St. John's, NL A1B 1W1

## The Selection Process:

1. The **Biennial Award Committee** (three (3) members of Provincial Executive) will receive and record all submitted nominations.
2. A **Selection Committee**, consisting of three (3) members, shall be from **one (1) division** (as appointed by the President) and shall be done on a **rotational basis** (as determined by the President). The Division President or designate shall be Chairperson of the Selection Committee and shall appoint two (2) members, **other than** those serving on Division Executive, to make up the remainder of that committee, who shall, by examination of the information on page 2 of the Nomination Form, determine the **Recipient** of the Award.
3. To avoid the possibility of any bias or conflict of interest, the **Award Committee** will assign a **number** to each Nominee, and will forward **only page 2** of Nomination Form (containing the **number**) to the **Selection Committee**.
4. The Selection Committee will communicate its decision to the Award Committee Chairperson by September 15th, and will return all Forms to the Chairperson.
5. The RTANL Biennial Award for Service **Plaque**, engraved with the name of the recipient, will be presented **at the BGM**.
6. The Recipient's **name** will also be added to this Award's **Permanent Plaque** that is on display in the NLTA Building, St. John's.

**Please Note:** The Nomination Form for the Biennial Award for Service can be found on the RTANL website at [www.nlta.nl.ca/wp-content/uploads/2023/12/RTANL-Biennial-Award-for-Service-Dec-2023.pdf](http://www.nlta.nl.ca/wp-content/uploads/2023/12/RTANL-Biennial-Award-for-Service-Dec-2023.pdf)

## Division Presidents

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### Burin Division:

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**Theresa Dollimont**

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tdollimo@hotmail.com

### 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.

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# Group Insurance Managers' Report

by Sharon Penney, RTANL Representative

This past summer, the Group Insurance Managers hosted the Atlantic Conference here in St. John's. The conference had participants from all four Atlantic provinces. At this meeting, we were afforded the opportunity to do a deep dive and compare our Health Plan with those in our sister provinces.

Under our program, the Basic Life option pays out at two times annual salary or pension. In New Brunswick and Nova Scotia, it caps at \$50,000, while in Prince Edward Island, it caps at \$100,000. The same holds true for Basic Accidental Death and Dismemberment.

In Nova Scotia, the benefit for retirees reduces to \$10,000 at age 65, while in Newfoundland and Labrador and Prince Edward Island, it reduces to \$15,000 at age 65. The New Brunswick retiree benefit reduces to \$15,000 at age 70.

Health insurance plans generally reimburse members at 80% of the usual and customary charges. This is consistent across all the provinces. Hospital coverage in Newfoundland and Labrador, Nova Scotia and New Brunswick is 100% for a semi-private room, while Prince Edward Island covers 100% for a private room.

Our plan sees ambulance services reimbursed at 80%. In Prince Edward Island, ambulance services are reimbursed only when it is medically necessary for ambulance transportation, while in Nova Scotia and New Brunswick, ambulance transportation is covered to the nearest hospital only.

Medical prosthetics are covered at 80% reimbursement in Newfoundland and Labrador and New Brunswick. Prince Edward Island has a \$10,000 lifetime limit, while Nova Scotia has no dollar limit. Medical equipment is covered at 80% reimbursement in Newfoundland and Labrador, as well as New Brunswick, but has a lifetime maximum of \$20,000 in Nova Scotia and a lifetime maximum of \$15,000 in Prince Edward Island.

The paramedical services are very different in each province. As such, it is very difficult to make a valid comparison of the programs. All provinces offer this option in their overall Health plan. The Nova Scotia plan does not provide coverage for vision care after the age of 65. Nova Scotia, Prince Edward Island and Newfoundland and Labrador provide one refraction per 24 months, while New Brunswick reimburses its members at 80% to a maximum of \$84.

Out of province/out of country travel is not included in the health plans but is available as an opt- in addition.

Our prescription drug insurance, like in New Brunswick, is an open formulary plan, while Nova Scotia and Prince Edward Island use a managed formulary to regulate their plan costs.

NL, NB and NS offer dental insurance at 80% reimbursement, except for PEI, which doesn't offer dental insurance to those who are retired.

Critical illness is offered as an option. The basic plan has a \$10,000 limit, except for Nova Scotia, which does not have this option at all.

As you can see, our health plan is comparable to that enjoyed by our fellow retired teachers across the region. In some cases, our coverage is better.

## **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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# Frailty... Are We at Risk?

by Beverly Fisher

The Oxford English Dictionary defines frailty as an aging related syndrome of physiological decline, characterized by marked vulnerability to adverse health outcomes. As members of the aging population are we destined to be frail? Getting older doesn't necessarily mean that we will become frail, but it does increase the odds of us developing conditions that will make us so. There are things that we can do to prevent this from happening to us. This article is meant to create an awareness of the condition and to discuss some ways to help avoid frailty by taking control of our health.

When we are frail, our body does not have the ability to cope with minor illnesses that would normally have a minimal impact if we were healthy. With frailty, minor stressors may trigger more rapid and dramatic deterioration. Older adults who are suffering from frailty are more susceptible to large declines in health from minor illnesses such as the flu or adverse events like falls. They are more likely to be hospitalized, need Long-Term Care, or die.

One of the key contributors to frailty is inactivity. Taking part in physical and mental activities is the best way to stay mobile, strong and healthy. What is good for the body is good for the brain, and while any form of activity is good, things like walking, gardening, dancing, yoga, swimming and other sports will increase our agility. It's never too late to start! Muscle strength can be rebuilt with physical exercise, and activity and exercise can slow, and in some cases reverse frailty. Remember, though, that older adults need seven to nine hours of sleep nightly to allow the body to recharge and repair.

Poor nutrition is another contributor to frailty. Food is medicine! As we age, we need more of certain nutrients, like the protein in fish, eggs, and other sources, to keep our muscles and bones strong. Calcium and Vitamin D also support bone and muscle strength. Getting the proper nutrition can reduce the risk of frailty and help us live well and longer.

Evidence suggests that loneliness and social isolation can accelerate physiological aging and may lead to other health problems such as depression, high blood pressure and dementia. In fact, loneliness has been associated with a 45% increase in the risk of death. Older adults with strong social relationships enjoy a better quality of life and live longer. Joining a club, taking a class, taking part

in activities offered at church or that are sponsored by the RTANL Division, or volunteering in our community, can get us out of the house and help us make new friends or reconnect with old ones. Having something on our calendar to look forward to will make all the difference.

One out of every four Canadians over the age of 65 has been prescribed multiple medications. Many seniors have been on the same medications for years; some may no longer be required, while other new medications may be needed. It's a good idea to have our healthcare provider review all of our medications periodically, including prescriptions, over-the-counter drugs, and even vitamins and supplements. Multiple medicines may interact poorly and cause side effects like poor nutrient absorption, confusion, dizziness and falls, which can all lead to frailty. Vaccines can be of help in keeping us healthy and increasing our body's ability to fight off infection. As we age, our body's ability to fight off infection is reduced. Vaccines can greatly improve our ability to resist infectious diseases and avoid illnesses that can cause hospitalization or lead to poorer health. Adults over 65 years of age should get the high dose flu vaccine annually, as well as the shingles and pneumonia vaccines that are needed only once after the age of 50.

How can we tell if we are at risk? People who are frail usually have three or more of the following five symptoms that often occur together. These include unintentional weight loss (10 or more pounds within a year), muscle loss and weakness, a feeling of fatigue, slow walking speed and low levels of physical activity. We should check with our healthcare provider if we notice these signs.

Frailty is not an inevitable part of aging! We can slow down, reverse, or manage the condition if we have the right information and follow procedures that can be prescribed by our healthcare providers.

For more information on this topic, check out the Canadian Frailty Network at [www.cfn-nce.ca](http://www.cfn-nce.ca). The Canadian Frailty Network is Canada's sole network devoted to improving care for older Canadians living with frailty and supporting their families and caregivers.

*(This article was written using information gathered from the Canadian Frailty Network and BCRTA's (British Columbia Retired Teachers' Association) postscript article by Terry Green.)*

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# Coalition/Political Action Report

by Albert Legge

The following is a recap of activities and meetings held by the Coalition of Pensioners since my last report in the June Newsletter.

**A meeting via Zoom was held on May 4, 2023, at 1:30 p.m.** The first highlight of the meeting was that the Pension Protection Bill had passed the Senate and would eventually be enacted soon.

Re: Review of Personal Home and Long-Term Care – Minister Osbourne disclosed that the expert panel has been appointed but did not disclose who the person with lived experience was. Sharron Callahan is working with the Seniors' Advocate to make sure we have input as a stakeholder and request information updates.

The government is conducting a Review of Statutory Offices of the House of Assembly which includes the Office of the Seniors' Advocate. The coalition is compiling a submission to the Review Committee stressing the importance of the office and advocating strongly to have the office retained as it is or improved to respond to the needs of seniors. It will also confirm our strong support for the office to be kept as a separate office and not combined or altered in any way.

There has been no information on the Review of the Appointments Commissioner, except to invite submissions and participation via virtual engagement.

We are still requesting meetings with Federal MPs since our request in November 2022 has not received a reply.

It was disclosed that not all Cost-of-Living cheques have been sent out.

Another Zoom meeting was held on June 26, at 9:30 a.m. The chair disclosed that the Cost-of-Living cheques are easier to access. The Grocery Rebate has been introduced by the Federal Government to help alleviate the hardship of the rising cost of groceries. Based on filing income tax returns, on your 2021 taxes, those who receive the GST Rebate will also receive the Grocery Rebate. No application is necessary.

The Personal Care Home and Long-Term Care Homes Review is still being pursued and we are vigorously demanding active status in that process. We are hoping to be included in the engagements when they start up later in the year.

The Review of Statutory Offices of the House of Assembly have set their terms of reference, and the Coalition has filed our submission. The website for the Commission is public, at [www.rsonl.ca](http://www.rsonl.ca) and all submissions can be viewed here under "submissions" once they are posted.

We are still trying to arrange a meeting with Federal MPs and have a meeting tentatively set for August 15 at 1:00 p.m. with MP Joanne Thompson who is now Chair of the Federal Seniors' Caucus. Sharron Callahan is preparing an Issues Paper to guide the discussion. We are also presently seeking a meeting with Minister Paul Pike, the new Minister of Children, Seniors and Social Development, and a similar Issues Paper will be prepared for this meeting.

At our September 6, zoom meeting at 2:00 p.m., it was disclosed that the Personal Care and Long-Term Care Homes Review panel is in place and that Sharron Callahan is a member of the Community Stakeholders Committees. There are 10-12 people on the Committee representing the various groups, like the Seniors' Advocate, Seniors NL, Coalition of Disabilities, and the Coalition of Seniors, Pensioners' and Retirees' Associations. The committee is scheduled to hold three meetings with the Expert Panel.

The Coalition has filed its Coalition Submission, Office of Seniors' Advocate position paper and has not yet received an answer. It is expected that the Commission will be filing its report with the House of Assembly.

On August 9, a meeting was held with MP Darren Fisher and MP Joanne Thompson. A report was sent but I did not receive it.

A Meeting with Minister Paul Pike was scheduled for September 11, 2023, at 2:00 p.m. RTANL President Sharon compiled a discussion paper that outlined the issues being advocated for by our group.

A meeting with Tom Osbourne, Health and Community Services has been deferred and a meeting is pending with Mark Duggan, Director of Issues Management, Minister of Seniors.

An in-person meeting with Honourable Paul Pike, Minister of Children, Seniors and Social Development

took place on September 11 with coalition members in attendance. When the meeting convened, Minister Pike was unavailable due to last-minute commitments and in his place representing him were Henry Kielley, Director, and Lori Rose, Assistant Deputy Minister. The prepared Issues Paper was discussed and only some of the questions were addressed. There would be an announcement on the Social and Economic Well-Being Plan (Poverty Reduction) during Well-Being Week (September 17-23). Other issues addressed were: The Adult Protection Act, Elder Abuse, Position of the Seniors' Advocate (under review), Intergenerational Program Guide, Ageism, Promoting Age-Friendly Communities and offering funding, Aging in Place Strategy, building a relationship with the Federal Minister of Seniors', advocating for a National Seniors' Strategy, and seniors' issues with the push by government towards digital servicing. Mr. Kielley assured the group that a further face-to-face meeting would be arranged with the minister and a written response to their concerns would be compiled.

A meeting with MP Joanne Thompson was held on October 10, 2023, at 2:00 p.m. It was discovered on arrival that Ms. Thompson was unavailable and her Constituency Assistant, Heather Matthews, quickly arranged to have us meet via zoom with Colleen Wright, Parliamentary Assistant, at Ms. Thompson's office in Ottawa. There were 11 coalition members in attendance. The topics discussed were those contained in the Issues Paper, submitted earlier to Ms. Thompson and Minister Paul Pike. Congratulations were extended to Honourable Seamus O'Regan on his appointment to the portfolio of Minister of Seniors in Ottawa. All the members around the table introduced themselves and we went through the listed issues and outlined our concerns, topmost of which were a National Seniors' Strategy, Pharmacare and issues with the New Horizons for Seniors Program. All other issues were discussed, and we were assured that future face-to-face discussions would be scheduled with our new Minister of Seniors. We look forward to a fairly busy fall and winter season as we advocate on behalf of our members.



## Teachers' Pension Plan Designation of Beneficiary

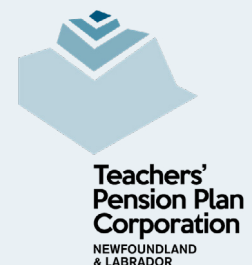
Under the former Act, a plan member could only name a beneficiary if they did not have a Principal Beneficiary, a dependent child or another dependent and then only if the named beneficiary was dependent upon the member for financial support. Upon the death of a member with no principal beneficiary,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



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# Report from the ACER-CART AGM

by Sharon Penney and Joseph Lafitte

The Annual General Meeting of the Association Canadienne des Enseignantes et des Enseignants Retraité - Canadian Association of Retired Teachers (ACER-CART) took place in Ottawa during the first weekend of June. The RTANL was represented by both Vice-President, Joe Lafitte and President, Sharon Penney. All 10 provinces, minus the Yukon, were represented. This past year the Yukon Retired Teachers' Association folded due to the inability to form a new executive.

ACER-CART president Martin Higgs welcomed delegates. A round of self-introductions from the provinces followed the president's welcome. It was interesting and informative to spend time with members of other retired teacher organizations across the country.

This year's pre-AGM meetings business was a morning session on Organization Strategic Planning led by Bob Fitzpatrick of NBSRT.

Participants were self-dispersed to one of four tables with the encouragement to join with delegates from other provinces.

Bob then guided participants through a series of questions to be considered. The first was a series of questions for each member to answer individually. **Q1.** *What would I like to see in a new national organization?* Each table was asked to volunteer some of their answers. **Q2.** *What would this organization look like if it had unlimited funds for staff, communications, etc.?* Again, each table was asked for samples of their responses. This was followed by each table being assigned a topic with several probing questions and as a group, brainstorming suggestions for possible solutions. A recorder for each table presented their answers to the series of questions.

Feedback on the exercise was very positive by the participants and it is an exercise every organization should go through. The end goal is to develop a Strategic Action Plan for the organization. The answers to the questions produced at the four tables will form a basis for ACER-CART Executive as they work to develop ACER-CART's Strategic Plan. We look forward to what they will bring forth.

After this morning session and a lunch break, the business part of the AGM started and the various committees of ACER-CART made formal reports.

## **Communications Committee:**

This past year, the committee has focused on making improvements and additions to the ACER-CART website, which can be reached at acer-cart.org. A new feature that was added is the Canadian Photo Gallery, a space for members to share their favourite scenic pictures of our beautiful Canadian landscape. The website contains a wealth of information that can be used by groups or persons looking for facts and data on a variety of topics of interest to retirees and seniors. The site is continually being updated and has links to other sites and agencies working to better the cause of retirees and seniors. In addition, the site has links to federal government members, call-to-action documents, health services news, advocacy talking points, and much more. A new section titled "Lifestyles" is coming soon.

## **Pension and Retirement Income Committee:**

This ACER-CART Committee surveyed the different Canadian Teacher Pension Plans' Cost-of-living arrangements in February of 2023 and it revealed the following.

All plans use either the Canadian or their Provincial Consumer Price Index in their calculation.

While there are some similarities, each pension plan has a unique way of calculating the amount awarded. Most provinces award increases each January, but two provinces award increases near the middle of the year.

The provincial associations also provided their actual pension increase percentage for both 2022 and 2023.

1. The increases awarded range from full cost-of-living to 0% each year.
2. Six provinces award all increases equally to their members.
3. Four provinces award different groups of retirees with differing percentages.

From this, we see that the purchasing power of a pension decreases each year when the pension is not indexed to inflation. Even a small loss of indexing reoccurring over many years will lead to a serious loss in the value of a pension. It is clear from the data that most pensioners in Canadian provinces are losing some of their pensions' purchasing power and some are experiencing a severe loss. Their study shows that on average, retired teachers receiving pensions in Canada lost about 2.31% of the

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value of their pensions in 2022 and about 3.47% of the value of their pensions in 2023. Some provinces such as Ontario and BC, did much better than average, and some provinces, notably Nova Scotia and Newfoundland and Labrador, did much worse. But the data indicates a worrying future for many retired teachers.

Inflation during the past two years has been higher than in previous years. The average CPI over the past 21 years has been 2.1% per year. Since most of the provincial pension plans provide only a percentage of CPI each year, that means that their pensioners' loss is systemic. Without a change to the system, they will continue to lose purchasing power no matter what the inflation rate is. If inflation is low, their losses will be on a small scale; if inflation is high, their losses will be much more significant.

One cannot expect any improvement to the funding and cost-of-living formula used by teachers' pension plans to come without lobbying and political action. In Canada, retired members on their own, have little opportunity to improve cost-of-living arrangements on pension plans. Only a couple of provinces have retired member representation as a Trustee on Pension Boards. Manitoba recently achieved that status when a private member's bill received unanimous support for government legislating one seat on the Pension Board to appoint a Trustee from the retired teacher group. Most provinces, however, do have advisory committees or other structures with at least some representation from the retired members.

The Pension and Retirement Income Committee outlines that a first step should be for ACER-CART members to use available opportunities to approach active teacher groups within their province to discuss cost-of-living increases. Teacher unions have greater influence with Pension Boards, even where the pension plans are controlled by government. Teacher Unions could also include cost-of-living improvements in their bargaining objectives or through other pension advocacy mechanisms.

Active teacher groups are a natural ally in the fight to improve cost-of-living benefits as they have the most to gain with them and the most to lose without them. Whatever active teacher groups achieve in pension language improvements for retirees, ultimately will benefit active teachers when they retire themselves. Active teacher groups need to be made aware of the dramatic losses that await them in retirement. This may encourage them to become allies in improving the cost-of-living arrangements in their own pension plans. There

are also potential allies in other public sector retiree groups within each province. Retired provincial and local government workers and college staff are likely to have similar funding and cost-of-living provisions in their pension plans. Uniting your efforts with large, like-minded groups will increase the effectiveness of any mass advocating efforts.

#### **Health Committee:**

The Committee agreed with a suggestion from the Political Advocacy Committee that we have a joint meeting regarding the AC priorities of Long-Term Care and Aging in Place. It is also agreed that a National Seniors Strategy, Pharmacare and Dental Care were all identified as priorities.

Group Insurance Plans also received consideration after the committee received a comprehensive overview of plans from Johnson Insurance. The consensus was that the overview could form a template for sharing in the coming year.

Next year, we hope to take an active role in advocating against ageism, the creeping privatization of health services and seniors' poverty.

There are several postings on the ACER-CART website that should be of interest to our members. We are gravely concerned that there was no reference to National Pharmacare in the federal budget. Therefore, the committee recommended that ACER-CART work with members to plan and initiate a campaign for a national Pharmacare program.

#### **Political Action Committee:**

In February, committee members were pleased to learn that PAC proposed a special meeting of the board to "educate" members regarding the issues and discuss strategies to support the priorities within their organizations.

On a somber note, the Retired Teachers' Organization of the Yukon has ceased to exist. This is distressing in that the retired teachers of the Yukon no longer have a voice at the national level.

#### **Election of Officers:**

We are pleased to write that our president, Sharon Penney, was elected as the Regional Representative East to ACER-CART. We wish her every success in this new role.

#### **The new executive of ACER-CART are as follows:**

- Martin Higgs, President
- Bill Berryman, Vice-President
- Sharon Penney, Regional Representative - East

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- Martha Foster, Regional Representative - Ontario
- Marilyn Bossert, Regional Representative - West
- Gerry Tiede, Past President
- Roger Régimbal, Executive Director

#### **Directors:**

- Retired Teachers' Association of NL - Sharon Penney
- Nova Scotia Teachers' Union Retired Teachers Organization - Alyson Hillier
- Prince Edward Island Retired Teachers' Association - Wayne Denman
- Société des enseignantes et des enseignants retraités francophones du Nouveau Brunswick - Linda Leblanc
- New Brunswick Society of Retired Teachers - Bob Fitzpatrick
- Quebec Association of Retired Teachers - John Greene
- Quebec Provincial Association of Retired School Educators/Association provinciale du personnel d'enseignement retraité du Québec - Katherine Snow
- RTOERO - Rich Prophet
- Retired Teachers' Association of Manitoba - Joan Zaretsky
- Superannuated Teachers of Saskatchewan - Helen Sukovieff
- Albert Retired Teachers' Association - Lawrence Hrycan
- British Columbia Retired Teachers' Association - David Denyer

The next meeting is scheduled for June 2024 in Ottawa.

### **SeniorsNL**

Have a question? Need to connect with a resource or service? Want information on a seniors' issue? Contact our information Line: 709-737-2333 or (Toll Free): 1-800-563-5599. Our address is: Babb Manor (Saint Luke's Home Complex), 24 Road Deluxe, St. John's, NL.

Web Site: [www.seniornl.ca](http://www.seniornl.ca) Email: [info@seniornl.ca](mailto:info@seniornl.ca)

### **IMPORTANT NOTICE**

**If you know of RTANL Members who are NOT receiving RTANL Newsletters, please remind them that if they: (a) have not given us an updated email or (b) have not requested a hard copy, they are no longer on our Communication List.**

### **ADDRESSES • ADDRESSES • ADDRESSES**

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

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

### **MEMBERSHIP CARD BENEFITS**

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



### **ASSOCIATION CANADIENNE DES ENSEIGNANTES ET DES ENSEIGNANTS RETRAITÉS CANADIAN ASSOCIATION OF RETIRED TEACHERS**



Do you enjoy taking photos of our beautiful Canadian landscapes? ACER-CART invites you to submit up to five of your favourite local landscapes to be shared on their website.



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

# In Memoriam

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

*Eileen Balkie (Cormack)*  
*Judith Barry (St. John's)*  
*Thomas Francis Barry (Grand Falls-Windsor)*  
*William Bennett (Deer Lake)*  
*Beatrice Bradbury (Coley's Point)*  
*George Buckle (Corner Brook)*  
*Sister Catherine Burke (St. John's)*  
*Marion Burse (Middle Cove)*  
*David G. Butt (Port aux Basques)*  
*Mary Craig (St. John's)*  
*Franklin Dawe (Seal Cove)*  
*Gordon Day (Lewisporte)*  
*Virginia Dillon (Mobile)*  
*William Dixon (CBS)*  
*Anna English-Smith (St. John's)*  
*Gerald Fallon (St. John's)*  
*Maureen Finley (St. Shott's)*  
*Gus Flannigan (CBS)*  
*Richard Flynn (St. John's)*  
*Margaret Foley (Grand Falls-Windsor)*  
*Clifford Forward (Clareville)*  
*Carson R. Froude (Stephenville)*  
*Ette Gordon-Murray (St. John's)*  
*Rev. Trudy Gosse (St. John's)*  
*Alma Goudie (Lance au Clair)*  
*Doreen Green (Long Harbour)*  
*Carol Harris (St. John's)*  
*Beryl Howell (Wesleyville)*  
*Gwenda L. Jablonski (St. John's)*  
*Duncan Jerrett (Botwood)*  
*Ruby Jolliffe (St. John's)*  
*Donald Jones (St. John's)*  
*J. Calvin Jones (Dunville)*

*Matthew Kappukatt (Niagara Falls, ON)*  
*Scott Kinden (Aston, ON)*  
*Dorothy King (St. John's)*  
*Millicent Lafosse (St. John's)*  
*James W. Lee (Mount Pearl)*  
*David Lewis (Holyrood)*  
*Regis Maloney (Bay Bulls)*  
*Bernice McLean (ON)*  
*Anne Marie Metcalfe (Bell Island)*  
*George Miles (St. George's)*  
*Jo-Anne Murphy (St. John's)*  
*Hilda Nugent (Halifax, NS)*  
*Eli Parsons (Salmon Cove)*  
*Genevieve Parsons (Stephenville)*  
*Philip Patey (Lewisporte)*  
*Franklyn Peckford (Fogo)*  
*H. Raymond Penney (Green's Harbour)*  
*Ross Perry (Deer Lake)*  
*Joan Piercey-Trahey (Colliers)*  
*Nelson Pilgrim (St. Anthony)*  
*William Riddle (Small Point)*  
*Deanie Roberts (Mount Pearl)*  
*Rexford Roberts (Mount Pearl)*  
*M. Scott Roebottom (Corner Brook)*  
*Gerald Ryan (St. John's)*  
*Eric Slade (Broad Cove)*  
*Elizabeth Strang (Lawn)*  
*Marion V. Thoms (CBS)*  
*Maurice Veinotte (Lunenburg, NS)*  
*Marie Whelan (St. John's)*  
*Thomas White (St. John's)*  
*Delores Withers (St. John's)*

## May They Rest In Peace

Retired Teachers' Association of Newfoundland and Labrador  
**18th BGM and Reunion**  
October 2-4, 2024 • Quality Hotel & Suites, Gander, NL

## **Theme: Take Flight**

### **Deadline for Registration is August 31, 2024**

All persons registered by August 16 will be eligible for one of two BGM/Reunion Draws.

**Registration Fee: \$30.00 each payable at registration** (Note: No meal is provided on Tuesday evening.)  
RTANL members 80 plus years **and guest** receive complimentary registration.

**Accommodations:** Individuals must make their own arrangements for accommodations. The RTANL has booked a block of rooms at the Quality Hotel & Suites, Tel: **709-256-3931** or toll-free at **1-833-658-1362**. *When you reserve, please request RTANL rates.*

**Registration:** Complete the Registration Form below or visit the website at [www.nlta.ca/rtanl](http://www.nlta.ca/rtanl) to complete and **submit the form online**.

**Prior to BGM 2024, all registrants will receive a BGM package by mail.**



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

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

**Division:** \_\_\_\_\_

**Locations Taught:** \_\_\_\_\_

**Full name of guest** (if applicable): \_\_\_\_\_

**Mailing Address:** \_\_\_\_\_

**Email:** \_\_\_\_\_ **Tel:** \_\_\_\_\_

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

**Please check if you are planning to attend the bus tour (FREE):**

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

**For more information contact:**  
Patricia Parsons • Tel: 709-683-0012 • Email: Executive4@rtanl.ca