



Newsletter

Retired Teachers' Association

Vol 36 No 1 • December 2024

President's Message

Joseph Lafitte

As the newly elected President of RTANL, I am filled with a profound sense of appreciation and honor to serve in this capacity. It is a privilege to represent such a remarkable group of dedicated individuals who have devoted their lives to shaping the minds and futures of our youth. Each of you has contributed to the rich tapestry of education in our province, and I am deeply grateful for the legacy we continue to build together.

I extend heartfelt gratitude for the outgoing executive who have worked hard on your behalf to make this association great. Special thanks to those leaving us; namely Past-President Albert Legge, Treasurer Clayton Rice and member at-large Patricia Parsons, all of whom have contributed greatly and will be missed. A special welcome and congratulations to our new and returning executive members: Past-President, Sharon Penney, Vice-President, Craig Hicks, Secretary, Don White, and Members at Large Bev Fisher, Bernadette Meiwald, Mona Rose, and Craig Tucker. Also, thanks to those who ran for positions but did not get elected. It was very invigorating to have two actual elections during our BGM. You might have noted that we currently do not have a replacement for our retiring Treasurer Clayton Rice, who has decided to lay down his quill and lock box keys after 26 years of service to this association. Clayton, you will be missed, not only for your impeccable treasurer books, but also for your corporate knowledge. If you know of someone who might be able to handle the job as treasurer, encourage them to contact us, or contact us, and we can reach out to them!

During my term, I am eager to reach out and connect with all our retired members. Each of you carries a wealth of experiences, insights, and stories that contribute to the rich legacy of our association. Your journey in education, the challenges you've overcome, and the triumphs you've celebrated are not just personal narratives; they are the fabric of our community. By sharing these experiences, we can create a tapestry of wisdom and understanding that enriches us all.

I firmly believe that fostering a sense of community among our members is essential for strengthening our Divisions

and Regions, which are the heart of our association. To this end, I envision a variety of platforms where we can engage and connect with one another. We will be continuing to produce our regular newsletters to keep everyone informed about upcoming events, important updates, and advocacy efforts. These newsletters will also serve as a space for you to share your thoughts, reminiscences, and even challenges. I encourage you to contribute articles, stories, or even photographs from your teaching days—let's celebrate the legacies we have built together!

Additionally, I look forward to continuing our recent practice of hosting meetings with Division presidents in various areas of our province where we can come together in person. These events will continue to provide an opportunity to reconnect, network, and share ideas in a warm and welcoming environment. Whether through luncheons, coffee mornings, workshops, or special celebrations held by your Division or Region, I want to ensure that every member feels included and valued. Your presence and participation are vital in making these events meaningful and enjoyable.

For those who may prefer digital communication, I would like to enhance our presence on social media. This will allow us to connect in real-time, share updates quickly, and engage in discussions about the issues that matter most to us. It's an excellent way to reach out to fellow members, share resources, and keep the conversation going, regardless of where you are.

Your voices matter immensely, and I want to ensure that they are heard. Together, we can create a more vibrant and engaging network that reflects the diversity and strength of our membership. Whether you're passionate about a specific issue, have ideas for new initiatives, or simply want to connect with old friends, I invite you to reach out. Let's create a culture of openness and collaboration where every member feels empowered to contribute.

Together, we can build a robust community that not only

(cont'd on page 3)



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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.

Provincial Executive Standing Committees 2024-26

Table Officers

President, Vice-President, Secretary, Treasurer

Benefits and Wellness

Beverly Fisher (Chair)

Finance

Treasurer (Chair)

Joseph Lafitte, Craig Hicks, Don White

Meetings (Planning)

Bernadette Meiwald,

Mona Rose

Liaison (NLTA)

Table Officers; (Chair:

President)

Newsletter

Don White (Chair)

Joseph Lafitte, Sharon Penney

Biennial Award

Bernadette Meiwald (Chair)

Craig Hicks, Craig Tucker

Provincial Executive Ad Hoc Committees 2024-26

Political Action

Sharon Penney

Boundaries

Beverly Fisher

NLTA Group Insurance Managers

RTANL Representative

Craig Hicks

ACER-CART

Joseph Lafitte (Director)

Craig Hicks (Alternate)

Membership

Craig Hicks

ECRTO

Joseph Lafitte, Craig Hicks

Outside Agencies (RTANL

Spokesperson)

Joseph Lafitte

Tales Told by Teachers

Sharon Penney

Divisions Liaison

Beverly Fisher

Foundation Liaison

Mona Rose

Nomination Committee

Craig Tucker

Photographer

TBA

BGM

Sharon Penney, Don White,

Joseph Lafitte, Craig Hicks

Reunion

Mona Rose,

Bernadette Meiwald, Beverly Fisher

Provincial Executive Handbook

Don White

Joseph Lafitte, Craig Tucker



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

EDITING POLICY

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

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ADVANCE NOTICE

**The RTANL
19th BGM to be held
in St. John's on
October 6-8, 2026
(Registration October 6,
2:00 p.m. to 5:00 p.m.)**

**Connect with us on Facebook at
<https://www.facebook.com/profile.php?id=61568733022196>**

NLTA Website

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

supports one another but also stands as a strong advocate for our collective interests. I am excited about the possibilities that lie ahead and the connections we will forge. Let's embark on this journey together, ensuring that our association remains a cornerstone of support and camaraderie for all retired educators in Newfoundland and Labrador.

Moreover, it is essential that we engage in advocacy work on critical issues that affect us all. As retired educators, we have dedicated our lives to nurturing the minds of our students, and now, it is our turn to ensure that our voices are heard on matters that impact our well-being. We must unite our efforts to address pension indexing, ensuring that our hard-earned contributions continue to support us as we age. This issue is particularly pressing, as inflation erodes the purchasing power of fixed pensions, making it increasingly difficult for retirees to maintain a comfortable standard of living.

Additionally, we need to advocate for federal and provincial initiatives that enable us to age comfortably and gracefully in our own homes. Programs that support home care, accessibility modifications, and community services are vital to helping us retain our independence and quality of life as we grow older. Our national organization, ACER-CART, of which we are a fully-participating member, has been at the forefront of these discussions, tirelessly working to promote policies that benefit retirees across the country. For instance, ACER-CART has advocated for improved access to home care services and increased funding for community-based programs, ensuring that all seniors can age in place with dignity and support.

The recent discussions around the New Pharmacare Act and

the National Dental Plan present significant opportunities for us to voice our needs and priorities. ACER-CART has been instrumental in pushing for a national pharmacare strategy that ensures all Canadians, especially seniors, have access to essential medications without financial burden. Their ongoing advocacy efforts highlight the importance of comprehensive healthcare that includes dental coverage, which is often overlooked in traditional health plans. We have the chance to align our voices with ACER-CART's initiatives, advocating for policies that protect our health and financial well-being.

By standing together, we can create a powerful collective that influences change and protects our rights and well-being. Each of us has a role to play in this advocacy work—whether it's through sharing our stories, attending meetings, or participating in campaigns such as NewMode. Your engagement is crucial in amplifying our message and making a lasting impact on the issues that matter most.

As we embark on this journey together, I wish you all good health, prosperity and purpose, in your lives. Let's continue to support each other and work collaboratively towards a better future for our retired teachers. By working in unity and leveraging the resources of organizations like ACER-CART, we can ensure that our collective voice is strong and that we advocate effectively for our needs and those of future retirees.

Thank you for your trust, and I look forward to what we can achieve together.

Merry Christmas and Happy New Year from the Provincial Executive



(L-R): Craig Tucker; Craig Hicks; Don White; Joseph Lafitte; Sharon Penney; Mona Rose; Beverley Fisher; Bernadette Meiwald

RTANL Newsletter Submissions

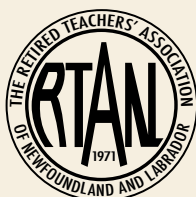
Our members are invited to contribute to their newsletter. We are pleased that many of you continue to respond with personal articles, stories, and letters of interest and we look forward to receiving many more. On our website there are Guidelines to follow re type and size of print etc. For consistency in our Newsletter, it is very important that you follow these guidelines particularly to use Times New Roman Font Size 12.

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

Please send your submissions to:

Secretary@rtanl.ca

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



Nonagenarian Birthdays

If you know of any RTANL members in your area who are **90 years of age or over**, please forward their NAME, ADDRESS, and BIRTH DATE to Secretary@rtanl.ca. We would love to keep in touch with them by sending a birthday card.

Welcome to All New Retirees

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

RECEIVE NEWS & INFORMATION ELECTRONICALLY FROM THE RTANL

NEVER MISS AN ISSUE OF THE RTANL NEWSLETTER AGAIN.

You can read each issue on your desktop or mobile device as soon as it's available by signing up to receive your copy electronically. Simply send an email to rtanl@nlta.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. If you do not have access to the Internet, you may continue to receive a printed copy by contacting Clayton Rice, Treasurer, RTANL, c/o 3 Kenmount Road, St. John's, NL, A1B 1W1, Tel: 709-782-8914, Treasurer@rtanl.ca.



HAS YOUR EMAIL OR MAILING ADDRESS RECENTLY CHANGED?

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



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



NEWS & VIEWS

Avalon East Division

Mary D. Purchase, President

Greetings from the Avalon East Division of the RTANL

Our Executive for the 2023-2025 term is President Mary Purchase, Vice-President Shirley Shepherd, Secretary Marlene Audeau-Joyce, Treasurer Pam Bry, and Members at Large Betty Lou Kennedy, Sharon Reddy, Paula Redmond and Sandra Shepherd.

Our Annual AGM took place on Tuesday, June 4, 2024 at the Sandman Hotel. 20 members registered for the event, however only 15 attended. Although it was June 4, the wind and heavy rain certainly contributed to the low turnout. At this AGM, Brian Whitty resigned from his position of Vice President. We would like to thank Brian for his contributions to the Executive of the Avalon East Division of the RTANL and we look forward to working with him as a member of the Executive of the Retired Teachers' Foundation (RTF). In addition to reviewing the work of the past year, we were extremely pleased to put forward a five person slate of officers for the board of The Retired Teachers' Foundation. The first meeting of the board will take place in late Fall. The Avalon East Division is excited to form the Executive of the RTF and to continue the good work of the Foundation.

At our first executive meeting on August 28, the executive appointed Shirley Shepherd to the position of Vice President. Shirley will fill this position until our Annual General Meeting in June 2025 when a new executive will be elected. Welcome Shirley! We would encourage any members who are interested in joining our executive to contact us to chat or speak to any member of the executive at our upcoming events.

On Thursday October 17, 105 members attended our Octoberfest Luncheon at Lester's Farm Chalet. Members enjoyed a hot turkey or salmon dinner. Joan Dohey was an informative and entertaining guest speaker. We received many favourable comments regarding the event. Bill Pritchett was the winner of the 50/50 draw and went home with \$233.00.

On Monday December 2 our annual Christmas Luncheon will take place at Glendenning Golf Course. This event is a long-time favourite of our members and guests and is considered to be the unofficial start to the Christmas season. We look forward to another full house this year.

This year's entertainment will be provided by The Boogie Babes. In addition to the entertainment there will be prize draws and a 50/50 draw. We are looking forward to seeing you there.

Winter and spring events are in the planning stages and will be communicated to members in our Winter Newsletter.

Our Visitation Committee continues 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. Please continue to keep in touch with a member of our executive if you know of a recently deceased retired teacher from our division or are aware of any of our colleagues who are ill so that we can send them cheerful wishes.

Our executive continues to work on behalf of all retired teachers, and we encourage our members to consider attending our events, learning about the work of our Division, and volunteering to ensure that the Avalon East Division continues to provide engaging activities for its members.

Bonavista Division

Beverly Fisher

The members of Bonavista Division continue to celebrate retirement with a mix of informational meetings, recreational activities, and meals. Since our June report we have had a bit of all three. We ended our 'year' on May 23rd with our annual Spring Banquet. This year we were able to go back to King's Cove, where the Knights of Columbus served us a delicious meal of roast beef/turkey with all the fixings, complete with tea/coffee and dessert. Following the meal we were entertained by local musician, Gus Oldford; some of us even took to the dance floor. A wonderful evening was had by all.

We started our new year on September 5th, with a not-back-to-school picnic in the park. Lookout Park in Trinity Bay North was the setting for this event; we played lawn games, had a picnic lunch, and walked the trail around the pond. The weather cooperated with sunny skies and warm temperatures; it certainly was a great day not to be back to school!

In early October, four of our members and two guests travelled to Gander to attend the BGM. The mix of business meeting and social events made for a very enjoyable three days. One of our members, Paula Smith,

was chair of the Nominating Committee which collected the names of nominees for Provincial Executive. During the business meeting Paula, and scrutineers enlisted from the attendees, assisted in the election process. The new Provincial Executive is a good mix of retired teachers at various stages of retirement and a good representation of five of our eight Divisions. I was pleased to be re-elected for my sixth term as member-at-large.

During the fall we held two executive meetings, one in September and one in November. At these meetings we made plans for the Christmas social and a general meeting.



Bonavista Division members who attended the BGM.

Our first general meeting of the year was held at Hotel Bonavista on October 30. We began the meeting with some of our own business. We then turned the gathering over to our guest speaker for the morning, MHA Craig Pardy. Craig, a retired teacher himself, spoke about the services available to us through his constituency office. He also discussed some of the programmes available from both the provincial and federal governments, and the assistance that he and/or his constituency representative can provide. An intense discussion was held on the issue of Crown Lands and the legislation amendments that are needed to address the problems around this issue. A question and answer period followed the very interesting and informative presentation. Following the meeting we moved upstairs to the restaurant for a lunch of soup and sandwiches, courtesy of the Division.

As of this writing, we are still awaiting the start of the curling season. Because of mechanical problems, the ice surface isn't yet available, so we will have a later than usual start. 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.



MHA Craig Pardy addresses members of the Bonavista Division.

Our Christmas social has been scheduled for December 11 at Hotel Bonavista. Plans for the event are still being finalized.

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

Central Division

Margaret Jenniex

In the spring of 2024, the executive made the decision to hold a spring luncheon for members at the Mount Peyton Hotel, Grand Falls-Windsor. Members of the Provincial Executive attended the luncheon as well.

Central Division held a Dinner and Dance for members and guests in June 2024. This had been an annual event until COVID and was suspended until this year. Approximately 80 people attended the Quality Inn in Gander for an evening of food, fun and music. Many thanks go to executive members Don Carter and Malba Butt for their efforts, and to Management and Staff of the Quality Inn for an excellent meal, great service and comfortable surroundings. Thanks also to Coady's Music for helping us get into a toe-tapping mood.

The new season began with a general meeting at Gander in September 2024. Plans were discussed for this year's work of the division. Some time was also devoted to the Provincial BGM being held at the Quality Inn in Gander in early October.



Central Division June Banquet.

Central Division congratulates President Joe Lafitte and his new Executive as they take up their various positions as our new Provincial Executive. We were happy to note that Vice President Craig Hicks and Craig Tucker are provincial members from the Central Division.

On October 8, a Pre-Retirement Seminar was held at the Quality Inn. RTANL President Joe Lafitte discussed the RTANL and its structure, along with the Retired Teachers' Foundation. He invited attendees to become members of RTANL. Central's Past President Bill Kelly brought greetings on behalf of the division and encouraged the "about to retire" teachers to become active members of their local division. Thank you to President Joe for the invite to attend and provided an opportunity to address the gathering.

Early in October, Central President Tom Kendell



Central Division June Banquet.

resigned from the executive. Tom had devoted many years of dedicated service to both the Central Division and to the Provincial Executive. He deserves a great deal of thanks for his interest and efforts re: retired teachers. We express our gratitude to Tom and want to



Central Division June Banquet.

acknowledge that his contributions to our association will be truly missed. Vice President Marg Jenniex has assumed the role of President.

Central Division has scheduled a meeting in Gander for November 12, 2024, followed by an auction in the afternoon. All proceeds will be donated to RTF.

As we prepare for the Christmas Season, on behalf of Central Executive and Members, I wish a very Merry Christmas and a Happy, Healthy New Year to you and yours.

Coast of Bays Division

Bridget Kelly

Greetings from the Coast of Bays Retired Teachers.

We are still having our meetings twice yearly and still have a small number of teachers in attendance.



Back Row:

L -R: Doug Wells, Monica Willcott, President Margaret Power, Christine Farrell, Melita Barnes, Pat Pittman, Edward Cokes

Front Row:

L -R: Valerie Hoskins; Treasurer Bridget Kelly; Secretary, Georgina Meade.

Our fall meeting was held on Wednesday, October

16, 2024, with ten members in attendance. President Margaret presented an overview of all events from the AGM which she recently attended.

Discussions were held about a presentation from a local Home Care Agency who will give out information re: their program which is available here in our region. This is now slotted for our spring meeting.

It was a sad day for all teachers to learn of the passing of our oldest retired teacher in our Division, Mr. Fred Strickland who was 91 years old.

Lunch was enjoyed by all of us and it was a great chance to socialize with some colleagues.

Best wishes for a family and fun filled Christmas.

Con-Tri Division

Pauline Welsh

Greetings from Con-Tri Division! The executive of Con-Tri continues to meet regularly as we strive to keep our members active and involved within our division. On June 19, we had an outing of 29 members at the Cupids Legacy Centre and Archaeological dig site. It was a very interesting and informative day where we learned about the Cupids Cove Plantation and then viewed artifacts from the Dig at the Legacy Centre. Lunch was served by Debbie J's Delectables & Catering on-site to our members and the weather cooperated beautifully, which made for a very enjoyable day!

On September 5, we held our annual NBTS walk with approximately 20 members. We walked the beautiful Mizzen Trail in Heart's Content and then enjoyed a lunch gathering at Legge's Restaurant. It was a great day of fresh air, exercise and fellowship.



Members of the Con-Tri Division at the Cable Station.

On September 26, we visited the Cable Station in Heart's Content. Here we were treated to a guided tour and learned about the first successful Transatlantic cable crossing with its challenges and successes, as well as its impact on the community at that time. The building has remained intact after all these years, and it was quite interesting to see the original communication equipment that was used at that time. After our tour we gathered for lunch at Legge's Restaurant where we ate, chatted and caught up on division news.

We had 11 members attend the BGM this year in Gander on October 2-4. We want to congratulate our acting President Don Case on winning the Biennial Award this year! Don has put much time and effort into Con-Tri division since his retirement and we are very grateful for all he has done and continues to do for our division. Well done, Don!



Don Case is presented with the Biennial Award.

Con-Tri executive and several of our members met our new Provincial Executive on November 7 at the Bay Roberts Hotel, where they were holding their first meeting since the BGM elections. We were invited to a lunch gathering which provided an opportunity for introductions and good conversation. We wish them all the very best as they conduct the business of the RTANL for the next two years.

We have scheduled our first general meeting on November 14. During this meeting we will have election of officers, as well as present the Eldred Warren Merit Award to one of our members.

Our Division donated \$500.00 to the Trinity-Conception-Placentia Health Foundation on October 6. This is an annual donation for us, as well as \$1000.00 to the Retired Teachers' Foundation and \$300.00 scholarships



Members of the Con-Tri Division at the BGM.

to four of the high schools in our division. We will announce the winners of our scholarship once they have been presented. We held our BGM on November 13, at the Riverside Church Hall, Salmon Cove. We thank all members who made the effort to attend. Election of Officers was conducted by Gary Moulton. Con-Tri executive members for the next two years are the following: President Sharon Penney, Vice President Don Case, Secretary Pauline Welsh, Co-treasurers Patricia Parsons and Laura Cooper, Communications Albert Legge, Scholarships Maureen Robinson, and Card Secretary Daphne Harnum. The Eldred Warren Biennial Merit Award was also presented to recipient Ruth Davidge. We thank her for her dedication and service to Con-Tri division over the past years. Thank you to our award selection committee: Merrill Sooley, Gary Moulton and Linda Smith Warford for their input and assistance. Co-Treasurers Laura Cooper and Patricia Parsons also presented a \$1000.00 donation to Mona Rose for the Retired Teachers' Foundation on behalf of all our members. Attendees enjoyed a lunch and fellowship after our BGM and a huge thank you to the Riverside United Church Women for providing the refreshments.

Before you know it, the Christmas season will be upon us. We wish you all a very Merry Christmas and a healthy and happy 2025.

Tri-Bay Division

Lisa Chaffey

Our division ended off the 2023-24 year with a guided hike. On Tuesday, June 18, some of the retired teachers of Tri-Bay Division, along with members of Outdoor Friends Hiking and Snowshoeing participated in Cooper's Cove Guided Hikes in Come By Chance. John

Gilbert (Ron White) told the history of the Cleary Trail, The Gut and Cooper's Cove. There was history to be learned, along with lots of laughs, chatter, food and a boil up. The views were amazing! The retired teachers and the Friends Hiking group made a donation to the Salvation Army Crossroads Church food bank.



Tri-Bay Division Members on a hike in Come By Chance.

We resumed in September, with a "Not Back to School" gathering at the Cider House in Milton. There were 15 members at this gathering. The food and beverages were great and the company and laughter was fantastic.



Tri-Division Members attend the "Not Back to School" gathering.

Three of our members, Lisa Chaffey, Gail Burry and Susan Howell attended the Seniors Information Fair in Clarenville on Friday, October 11, 2024. We hoped to touch base with some retired teachers who may not be members of our group. We spoke with a few, telling them what our group does and asked them to consider signing up, and come along to our activities. We had a great time. What a fantastic opportunity for the seniors to get out and meet and mingle.

On October 17th, we gathered for a hike, election and

bowling. We had a great turn out and discussed different topics for our division to explore at future gatherings. It was a beautiful Fall day, as we hiked the Rotary Trail at the Elizabeth Swan Park followed by the election of officers for the 2024-2026 two year period. Our new executive are President Susan Howell, Vice-President Michele Davis, Secretary Gail Burry, Treasurer Wanda Murphy-Barnes (taking over for Colette Oldford-Short), Past President Lisa Chaffey and Members at Large William Reynolds, Charlene Woolfrey-Sawler, Colette Oldford-Short, Cathay Bailey-Reid and Janice Harnum.



Lisa Chaffey, Gail Burry and Susan Howell at the Seniors Information Fair.

Congratulations to our new slate of officers!! Then we bowled! Lots of laughs were had by all. Wishing everyone good health, lots of laughter and great memories in the making.

Stephenville Regional

Theresa Dollimont

Once again, the autumn colours are on full display. But while the leaves were still green, Stephenville Regional invited its members to go on a walk around Ned's Pond, a popular trail in our area. Luckily, the weather predictions were accurate for that day and the morning of June 12th was sunny and calm. At about 10:30 a.m., a dozen or so of us met and enjoyed a stroll while taking in the sights and sounds nature offered and chatting with



Members of Stephenville Regional during the walk around Ned's Pond

our fellow walkers. When we finished, those who were able met for coffee.

In September, we held our BGM at the Canam Lodge. After a lunch of soup and sandwiches, we had a brief meeting followed by an election. Most of our executive wished to continue in the positions already held and were re-elected by acclamation. However, our Secretary, Libby Alexander, decided that she was ready to pass the torch to someone else. We thank her for the huge amount of work she has done and the contribution she has made to Stephenville Regional. We appreciate the help she provided to our incoming secretary, Alicia Meaney. We would also like to thank the three members of the nominating committee: Wayne Lee, Cynthia Skinner and Judy Parsons.

Early October found Terry-Lynne Strickland and myself at the provincial BGM in Gander. I speak for both of us when I say that the sessions were informative, the discussion interesting and the social events entertaining. It gave us food for thought and ideas for sessions with our own members locally.



Members of Stephenville Regional at the BGM.

Our executive will meet soon to look at the possibility of future speakers on such topics as were discussed at the October BGM. We will also be making plans for a floral arrangement session for late November and for our Christmas luncheon on December 12. We are hoping that the latter will be as well-attended and lively as last year's event.

On that note, Stephenville Regional would like to wish all RTANL members a very Merry Christmas and a happy 2025!

Western Division

Glenda Belbin

WOW!!! If you could only see the spectacular colors in the mountains on the West Coast on this beautiful Fall

day!

Western Division began its summer break on June 7, 2024 with an executive dinner at Jennifer's Restaurant. A cheque for \$5,000 was presented to The Retired Teachers Foundation to help incapacitated children.

The weather on the West Coast of the island was absolutely fabulous and the city of Corner Brook saw an abundance of people as we welcomed more cruise ships this summer and fall than ever before.

Our executive met on September 5, 2024, where we established our activities for the year. It was decided our fall social and general meeting would be held on October 23 after the BGM had taken place in Gander. In August, an email was sent out to all our members, encouraging them to attend the BGM. We are so proud to report that Western Division was represented by 10 of its members.



Western Division Members in Port aux Basques areas at night. We, as an executive, always try to keep our members happy! Our venue has been booked, the menu is set, music has been arranged with lots of activities and prizes throughout. We are expecting approximately 60 people.



Western Division Members at the BGM.

On Monday October 21st, myself, our Vice-President and our Treasurer drove to Port Aux Basques to meet with retirees for a luncheon and a short meeting. We were overwhelmed with the response and now have a contact person who has agreed to inform members of all activities happening in Western Division.

Our fall social was held on October 23rd at St. Michael's Church Hall where a delicious cold plate was served to 39 members. Following the luncheon, our general meeting took place where the focus was on presenting a synopsis of the BGM.

It is with great enthusiasm we are able to announce that our Christmas social will be held midday on December 4, 2024. This came about from a suggestion which was made at our Spring Meeting to change the time of this event to accommodate those travelling from surrounding



Western Division Members at St. Michael's Church Hall.

Another activity for the fall saw a donation made to The Western Hospital Foundation. Christmas poinsettias will be delivered to members in Long Term Care and communication with members will continue through emails and phone calls.

The Western Division executive will meet monthly to prepare for our BGM in early January. The updated Constitution and By-Laws will be presented, as well as election of officers for 2025-2027.

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 or a visit, please contact any executive member of Western Division as we enjoy working on your behalf.

As president of Western Division, I send greetings from our executive and our many members to one and all for a Very Merry Christmas and a Happy New Year!

East Meets West

by Sharon Penney

Thirty-two members of the British Columbia Retired Teachers' Organization (BCRTO) embarked on an extended vacation to Newfoundland and Labrador this summer. They visited sites from Red Bay to St. John's with lots of stops in between.



They kindly invited our Provincial Executive to join them for lunch at the Quidi Vidi Brewery on September 23, 2024. The Provincial Executive, along with Paula Manuel-Smith, (Nominations Committee) and Mary Purchase (President of Avalon East Division) who completed our delegation eagerly accepted the invitation. We mingled with the retired teachers from BC telling them tales and stories of Newfoundland and Labrador. They in turn relayed some of their impressions of the wonderful sights they saw and experiences they had as they toured our beautiful province.

At the end of our luncheon we presented each of our visitors with a copy of Tales Told By Teachers Volume II. They in turn presented us with a gift from their organization.

The groups spent an enjoyable lunch time and both report that they had a great time together. Maybe we can visit there sometime soon.



Summery Report of BGM 2024

by Craig Hicks, Vice-President

Our BGM got on the way with the registration of 62 of our members on the afternoon of October 2, 2024. At registration members and their guests were invited to a guided tour of the renovated airport, with a choice of start times. Once the tours were complete everyone returned to the Quality Inn for our Meet and Greet. This social event gave our attendees a chance to reconnect with friends and to engage with our other members. The evening included finger foods, drinks and a prize draw.

The business began at 9:00 a.m. on October 3rd. The President called the assembly to order. We were formally greeted by Percy Farwell, Mayor of Gander, and Trent Langdon, President of the NLTA. A prayer of Invocation and Land Acknowledgment was made by Vice-President, Joe Lafitte. The Executive then read out the names on our Honour Roll. At this BGM we recognized 300 of our fellow retirees who have passed away since our BGM 2022. After the approval of the, Rules of Order, Agenda and the Minutes of the previous BGM, the President, Sharon Penney then led the gathered members through the proposed changes to the Constitution and By-Laws. The first motion was a new article to be known as Article XIV, it focused on what would happen in the event of a Division becoming defunct. It was voted on and accepted that "if a Division ceases to exist a) Members of that Division shall be given the choice of becoming a member of an adjoining Division or becoming a member of a Division of their choice. b) All monies held in an account of a defunct Division shall be returned to the Provincial Executive account. The second motion identified as By-Law I: Quorum was amended to ensure that if a second call for a BGM was necessary due to an insufficient number of members registering for the BGM to form a quorum the members who presented themselves after the second call would constitute a quorum regardless of numbers. This prevents endless calls for a quorum as it removes specific numbers after the second call. The third motion requires an addition to the existing By-Law regarding voting. By-Law Article II, E, 5 will reflect that voters will be registered, active members in attendance.

The President's Report was printed in the BGM package and therefore, Sharon's oral report was brief. She did thank the executives for their continued support throughout her tenure.

The Treasurer's Report was presented by Clayton Rice. He led the group through the printed document. Clayton indicated that he is officially retiring as a Provincial Executive Member at the end of this BGM. Under his guidance the RTANL has net assets of \$221,052. These assets are divided between cash deposits and investments. During Clayton's time as our Treasurer, he has passed over \$2,000,000.00 through our accounts. He has done a tremendous job and leaves a void in our organization. Thank you, Clayton.

Immediately following the onsite lunch, Foundation Chair, Mona Rose, gave a report on the activities of the RTF (supporting children's charities) during the last year. She indicated that e-transfers are not possible at this time, but the new executive will look into the possibility of it being an option in the future. Additionally, the Foundation information is now part of the pre-retirement seminar. She acknowledged the recipients of our donations and the amount each received, including a grand total of donations of \$550,250.00 since the inception of the Foundation. The Foundation has returned to in-person presentations as this helps raise the profile of the RTANL Foundation, especially when it is accompanied by social media coverage. She identified some of the forms of fundraising our divisions do on behalf of the Foundation, such as the Toonie Drive and Bakeless Bake Sale. Mona recognized the role of Con-Tri Division and thanked them for sponsoring the Foundation Executive over the past three years. The Provincial Association was thanked for their annual donations on behalf of our members. The Book of Remembrances continues to be compiled. Forms are available on the website and can be submitted directly from there. At this time, it was announced the Avalon East Division would become the Executive of the Foundation for 2024-2026. Mona wished Avalon East every success as they take over this role.

The afternoon session featured a presentation by Garrett McGrath on the topic of Advanced Health Care Directives and Power of Attorney Documents. He emphasized the need to have a plan in place for someone to make decisions on your behalf when you are no longer able to make those decisions for

(cont'd)

yourself. He can be reached at www.publiclegalinfo.com or (709) 722-2643.

A report by Nominations Committee Chair, Paula Smith and election of the RTANL Executive for 2024-2026 completed our afternoon session. The new executive and their contact information is listed elsewhere in this newsletter. Paula and her committee did a wonderful job of securing nominations for almost all our positions. At the end of our BGM we were without a Treasurer.

Our evening started with a plated dinner, followed by a speaker and ended with music and a dance. Our evening event was also an opportunity for us to celebrate one of our members. The Biennial Award for service to the RTANL was presented to Don Case of Con-Tri in recognition of his many years of dedication service to the RTANL at both the Division Level and at the Provincial level. Don has occupied many roles during the course of his association with the RTANL, currently he is Acting President of the Con-Tri Division.

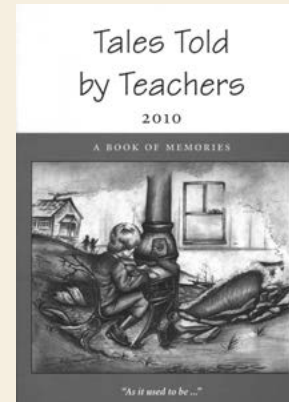
The speaker for the evening was Erin Windsor, who spoke of The Old School Project. "Old School's purpose is to relieve conditions attributable to being aged, including social isolation and other mental or physical health conditions by providing intergenerational programs that foster interaction between seniors and young people in schools and in the community, such as arts workshops, pen-pals projects, and performances. In addition, Old School strives to advance the public's appreciation of the arts by providing high-quality artistic performances in public places, senior citizens' homes, churches, community centers, and educational institutions. Some of the statistics around dementia in this province are staggering. More information about this initiative can be found at <http://www.oldschoolipnl.com>.

Music was supplied by Garry Knapman Band. They played music that our members were familiar with and encouraged them to dance. One band member reconnected with two of his old teachers. The evening's entertainment received rave reviews.

Our final session was a presentation by Levi May, CFO of the Teachers' Pension Plan Corporation. Mr. May reviewed the sustainability of the plan, and highlighted aspects of our plan management that put us in the position we are in today. Currently our plan is 118.2% funded and has been fully funded for

a number of years. This was very good news, as we are all dependant on the reliability of our pensions to ensure a high standard of living as we age.

A little bit of housekeeping, such as thanking Gabe Ryan, NLTA staff, for acting as our parliamentarian, filling out the BGM evaluation sheets, and a final round of prize draws ended our meeting. We will all meet again in St. John's in October 2026.



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 \$10.⁰⁰

*(*plus postage where applicable)*

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

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

Volumes I and II were published by the Retired Teachers' Association of Newfoundland and Labrador:
Volume I in 1998 and Volume II in August 2010.

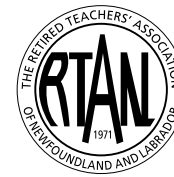
Order by phone, e-mail or post:

Joseph Lafitte: President@rtanl.ca; (709) 764-1991

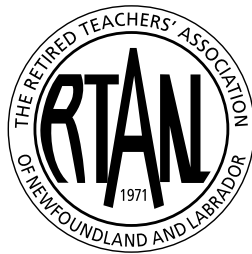
Sharon Penney: pastpresident@rtanl.ca (709) 596-2365

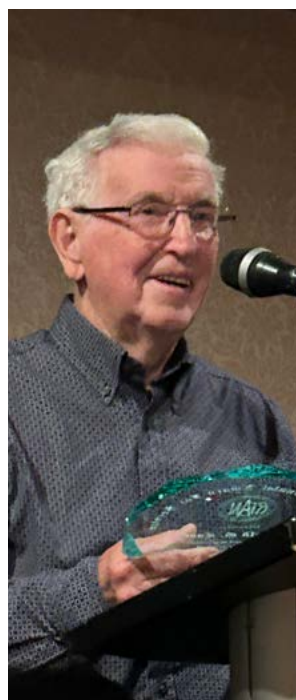
Don White: Secretary@rtanl.ca; (709) 368-7269

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









Honor Roll 2023-2024

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

A

Heather Anderson (St. John's)
Georgina Ash (Bay Roberts)

B

Eileen Balkie (Cormack)
Archibald A. Barrett (Carbonear)
John Barrett (Bishop's Cove)
Judith Barry (St. John's)
Thomas Francis Barry (Grand Falls-Windsor)
Rosemary Barter (Stephenville)
Lolita Battcock (St. John's)
Pearl Julia Batten (St. John's)
Calvin Belbin (St. John's)
Donald Bennett (Grand Falls-Windsor)
William Bennett (Deer Lake)
Blandford Billard (Isle aux Morte)
Edwin Bishop (Heart's Delight-Islington)
William Bishop (Bay Roberts)
Margaret Blyde (St. John's)
Anne-Marie Boudreau (Kippens)
Steadman Bowers (Paradise)
Calvin Boyce (Bonavista)
Beatrice Bradbury (Coley's Point)
Robert Bradbury (Mount Pearl)
Michael Brazil (St. John's)
Marcia Brett (Clarke's Beach)
Noreen Brien (Mount Pearl)
George Brown (New Harbour)
Elizabeth Bruce (Stephenville)
George Buckle (Corner Brook)
Mabel Bungay (Lourdes)
Sister Catherine Burke (St. John's)
Bertram Burridge (Corner Brook)
Barbara Bursey (St. John's)

Marion Bursey (Middle Cove)
Ethel Burt (St. Alban's)
Donald Burton (Fortune)
Daphne (Legge) Butler (St. John's)
David G. Butt (Port aux Basques)
Evelyn Butt (Gander)
John Butt (Carmanville)
Warrick Butt (Summerford)
Dennis Byrd (St. John's)

C

Elizabeth Caines (Port au Choix)
David Caravan (Bay Robert's)
Anne J. Carew (Mount Pearl)
Mary Carroll (St. John's)
Veronica Chaisson (Hardwick, NB)
Norma R. Chaulk (Port aux Basques)
Gerald Cheeseman (Creston)
Florence Coffey (Angel's Cove)
Minnie Coles (Sandy Cove)
Ralph Collier (St. John's)
George Compton (St. John's)
Robin Cook (Mount Pearl)
Harry Cooze (Marystown)
Patrick Counsel (Placentia)
Mary Craig (St. John's)
Scott Crocker (CBS)
Zita Curran (St. John's)
Sybil Curtis (Clareville)
Rev. Nathan Cutler (Mount Pearl)

D

Elmer Davis (Carbonear)
Franklin Dawe (Kelligrews)
Gordon Day (Lewisperste)
Virginia Dillon (Mobile)
William Dixon (CBS)

Ann Dobbin (St. John's)
Joseph Dobbin (St. Joseph's)
James Dobson (Grand Falls-Windsor)
Brendan E. Doyle (Bay de Verde)
Cyril Drodge (Porter's Lake, NS)
Clement Drover (Upper Island Cove)
Judith Drover (Dildo)
Paul Duggan (CBS)
Myrtle Dunham (CBS)
Judy Durant (Carbonear)

E

Alicia Eaton (St. John's)
Gladys M. Edwards (Grand Falls-Windsor)
Anne English-Smith (St. John's)
Rene Estrada (Witless Bay)

F

Gerald Fallon (St. John's)
Laura Farrell (Little Bay)
Martin Farrell (Mount Pearl)
Muriel Felt (St. John's)
Carmelita Fernadez (Brampton, ON)
Dennis Fewer (Grand Falls-Windsor)
Maureen Finley (St. Shotts)
Gerard A. Fitzgerald (CBS)
Gus Flannigan (CBS)
Michael (Mike) Flynn (Spaniard's Bay)
Richard Flynn (St. John's)
Margaret Foley (Grand Falls-Windsor)
Eileen Follett (Mount Pearl)

Clifford Forward (Clarenville)
Raymond James Fowler
(Cupid's Crossing)
Carson Froude (Stephenville)
Hubert Furey (St. John's)

G
Rivlyn Galway (Gander)
Harrison Gibbons (Pigeon Cove)
Cynthia Gill (CBS)
Theresa Gillis (Corner Brook)
Mary B. Glynn (St. John's)
Ette Gordon-Murray (St. John's)
Stella Marie Gosse (Middle Arm)
Rev. Trudy Gosse (St. John's)
Alma Goudie (Lance au Clair)
Gary Graham (Corner Brook)
Thomas Grandy (Grand Bank)
Doreen Green (Long Harbour)

H
Job Halfyard (St. John's)
Frances Hanley (St. John's)
Leona Hanlon
(Grand Falls-Windsor)
Clyde Hapgood (Sunnyside)
Sister Helen Harding (St. John's)
Charlie Harkins
(South Carolina, USA)
Nora Harnett (Lamaline)
Carol Harris (St. John's)
Sonia Dorothy Harvey (St. John's)
Sister Annette Hawco (St. John's)
Winnie Heath (Robert's Arm)
William Hefferton (London, ON)
Bernice Hibbs (St. John's)
Beniah Hicks (St. John's)
Roy Hodder (St. John's)
Wayne Hounsell (Stephenville)
Beryl Howell (Wesleyville)
Jacob Hunt (Hare Bay)
Joan Hunt
(Irish Town-Summerside)

Sr. Agnes Hutchings (St. John's)
Lila Huxter (Springdale)
Loretta Hyde-Doyle (St. John's)

J
Gwenda Jablonski (St. John's)
David Jackman (St. John's)
Martin Janes (Norris Point)
Phyllis Janes (Carbonear)
Duncan Jerrett (Botwood)
Beverley Johnson (Mount Pearl)
Lurley Johnson (Stephenville)
Ruby Jolliffe (St. John's)
Donald Jones (St. John's)
James Calvin Jones (Dunville)

K
Matthew Kappukatt
(Niagara Falls, ON)
Lloyd Kearley (Head Bay d'espoir)
Sister Madeline Kehoe (St. John's)
Melvin Kelley (Port Rexton)
June Kelly (Stephenville)
Sister Lydia Kelly (St. John's)
Roberta Kennedy-Gillespie
(St. John's)
Agnes Kenny (St. John's)
John Kent (Bell Island)
Randolph B. (Randy) Kettle
(St. John's)
Scott Kinden (Aston, ON)
Christine King (St. John's)
Dorothy King (St. John's)
Edward King (Catalina)
Shirley King (Corner Brook)

L
Millicent Lafosse (St. John's)
Solomon A. Lake (Pasadena)
Genevieve Lamb (St. John's)
Colin Lee (Stephenville)
James W. Lee (Mount Pearl)
David Lewis (Holyrood)
Kevin Lewis (St. John's)

Noreen Lewis (St. John's)
Leonard Lye (Bay Roberts)
Robert Lymburner (Burin)

M
MacDonald (Torbay)
Donald MacIntyre
(Albert Bridge, NS)
Janette MacNabb-Planchette
(St. John's)
Sr. Carmelita MacNeil (St. John's)
Rita MacNeil (Stephenville)
Geraldine Maher (Freshwater)
Regina Mallay (Gander)
Regis Maloney (Bay Bulls)
Marie Marrie (St. John's)
Ursula Marshall (Burin)
Winnifred Marshall (Stephenville)
Cecilia Maulawin (Blaketown)
Julie McCormick (St. John's)
Sister Angela McGrath (St. John's)
Bernice McLean (ON)
Sister Margaret McLoughlin
(St. John's)
Augustus Mercer (Shearstown)
Anne Marie Metcalfe (Bell Island)
Edward Mifflin (Catalina)
George Miles (St. George's)
Thomas Milles (St. John's)
Gerard Moakler
(Kennebunk, MN, USA)
Bernetta Mooney (St. John's)
Brian Murphy (Carbonear)
Genevieve Murphy
(Grand Falls-Windsor)
Jo-Anne Murphy (St. John's)
John Murphy (Benoit's Cove)
Michael Murphy (Dartmouth, NS)
William Murphy (Colliers)

N
Audrey Nell, (St. John's)

N

Marmaduke Newhook (St. John's)
Hilda Nugent (Halifax, NS)

O

Margaret Emma Organ
(Rocky Harbour)

Rita O'Brien (Cape Broyle)
Michael O'Driscoll (Bay Roberts)
William O'Driscoll (St. John's)
James O'Gorman (Lourdes)

P

Russell Pack (Bay Roberts)
Eli Parsons (Salmon Cove)
Genevieve Parsons (Stephenville)
George Parsons (Lumsden)
Samuel Parsons (St. John's)
Francis Patey (Cow Head)
Joseph Patey (Cow Head)
Philip Patey (Lewistown)
Franklyn Peckford (Fogo)
H. Raymond Penney
(Green's Harbour)
Mary Lou Perrier (Avalondale)
Ross Perry (Deer Lake)
Sister Barbara Phelan (St. John's)
Francis Piercey (Winterton)
Joan Piercey-Trahey (Colliers)
Melvin Piercey (Roaches Line)
Melvin Pike (Springdale)
Bruce Pilgrim (Main Brook)
Nelson Pilgrim (St. Anthony)
Joan Pinksen (Bay Roberts)
Marilyn J. Plank (St. John's)
Alliene Powell (Markham, ON)
Mildred Powell (Eastport)
Alphonsus Power (Corner Brook)
Elizabeth Power (Bay Bulls)
George Power (Mount Pearl)
Sheila Power (North River)

Q

Sister Georgina Quick (St. John's)
Donald Quinlan (Bay de Verde)
Sister Elizabeth Quinlan (St. John's)

R

Mable Randell (St. John's)
David Riche (St. John's)
William Riddle (Small Point)
Deanie Roberts (Mount Pearl)
Rexford Roberts (Mount Pearl)
Charlie Rodgers
(St. John's/La Crete, AB)
Randy Rodgers (St. John's)
M. Scott Roebotham
(Corner Brook)
James Rose (Port au Choix)
Ruby Rose (Nepean, ON)
Maxwell Rowsell
(Point Leamington)
Harold G. Rupesinghe
(Mount Pearl)
Clyde Ryan (Come By Chance)
Gerald Ryan (St. John's)
Irene Ryan (Stephenville)
John Ryan (Torbay)

S

Peggy Sacrey (Clareville)
Frederick Samson (Botwood)
Norma Saunders (Springdale)
Juanita Seward (Shoal Harbour)
Mary Regina Shapter (St. John's)
Charlene Sheppard (Mount Pearl)
Ken Sheppard (Bishop's Falls)
Eleanor Simmons
(Green's Harbour)
Eric Slade (Broad Cove)
Hubert Slade (Botwood)
John P. Smart
(Bishop's Falls/Fort McMurray, AB)
Robert Smart (St. John's)
Avalon Smith (Mount Pearl)
Genevieve Smith (St. Alban's)
Douglas Spracklin (St. John's)
Brenda Marie Stamp (St. John's)
Ella Stanley (Clareville)
Rita St. Croix (St. John's)
Elizabeth Strang (Lawn)

Kay Sudom (St. John's)
Michael Sutton (St. John's)

T

Marion V. Thoms (CBS)
Clara Tibbo (Grand Bank)
Derek Tilley (LaScie)
Marina Tilley (Clareville)
Frances Toll (London, ON)
David Trainor (Spaniard's Bay)
Violet Tulk (St. John's)

V

Maureen Van de Hulst (St. John's)
Maurice B. Veinotte
(Lunenburg, NS)
Kevin Veitch (Mount Pearl)
Myrle Vokey (St. John's)

W

Marie Waddleton (Trepassey)
Sister Mary Waddleton, (St. John's)
Baxter Wareham (Arnold's Cove)
Irving Wareham (Carbonear)
James Warren (Gander)
Pearl Warren (Grand Falls-Windsor)
Douglas G. Wells (Mount Pearl)
Elizabeth Wells (St. John's)
Joette Wells (Centreville)
Sister Jean Whalen (St. John's)
Rosetta Whalan (Hillview)
Bruce Wheaton (Fredericton)
Marie Whelan (St. John's)
Thomas White (St. John's)
Wayne White (St. Mary's)
June Whitten (Pasadena)
Donald Wight (Truro, NS)
Bertie (Ross) Williams (Gander)
Elizabeth Williams (Bay Bulls)
Delores Withers (St. John's)

Y

Gordon R. Young (Marystown)

RTANL Audited Financial Report for 2024

Presented by Treasurer Clayton Rice

STATEMENT OF RECEIPTS AND DISBURSEMENTS

The following statement is audited by:

Bartlett CPA.

St. John's, Newfoundland and Labrador

Richard Bartlett CPA Professional Corporation

September 19, 2024

Chartered Professional Accountants

Statement of Revenues and Expenditures Period Ended August 31, 2024

	August 31, 2024 (25 months)	July 31, 2022 (23months)
RECEIPTS		
Membership fees	\$ 272,977	\$ 247,030
NLTA - ASA Credit	42,500	34,000
Donations (BGM/Reunion)	2,300	3,300
Advertising	1,200	1,225
Tales Told by Teachers	310	571
	319,287	286,126
EXPENSES		
Rebates to divisions	144,609	106,234
Executive meetings	38,440	22,089
BGM Reunion	27,800	3,282
Honorarium	26,250	26,172
Divisional presidents	14,612	2,714
RTF donations	14,000	18,000
ACER - Cart expenses	11,135	2,687
Office	8,739	6,316
Visits to divisions	7,593	1,591
RTF expenses	\$ 4,546	\$ 4,319

	August 31, 2024 (25 months)	July 31, 2022 (23months)
ACER - Cart Fees	3,777	3,877
ERCTO	3,172	—
NLTA Pre-Retirement Seminars	2,745	—
Professional fees	1,984	1,725
Miscellaneous	1,904	1,783
Political action	1,284	—
MUN Celebrations	550	11,560
Interest and bank charges	295	244
Membership cards	-	384
Repairs and maintenance	-	2,367
	313,435	215,344
EXCESS OF RECEIPTS OVER	5,852	70,782
EXPENSES FROM OPERATIONS		
INTEREST	4,017	1,888
EXCESS OF RECEIPTS OVER EXPENSES	\$ 9,869	\$ 72,670

Statement of Financial Position August 31, 2024

	August 31 2024	July 31 2022
ASSETS		
CURRENT		
Cash	\$ 158,801	\$ 151,183
Interest receivable	2,251	—
	161,052	\$ 151,183
LONG TERM INVESTMENTS (Note 3)	60,000	60,000
	\$ 221,052	\$ 211,183
NET ASSETS	\$ 221,052	\$ 211,183

(cont'd on page 20)

Statement of Changes in Net Assets Period Ended August 31, 2024

	August 31 2024	July 31 2022
NET ASSETS - BEGINNING OF PERIOD	\$ 211,183	\$ 138,513
EXCESS OF RECEIPTS OVER EXPENSES	9,869	72,670
NET ASSETS - END OF PERIOD	\$ 221,052	\$ 211,183

Statement of Cash Flows Period Ended August 31, 2024

	August 31 2024 (25 months)	July 31 2022 (23 months)
OPERATING ACTIVITIES		
Excess of receipts over expenses	\$ 9,869	\$ 72,670
Change in non-cash working capital: Interest receivable	(2,25)	—
Cash flow from operating activities	7,618	72,670
INVESTING ACTIVITY		
Long-term Investments	-	(15,000)
INCREASE IN CASH FLOW	7,618	57,670
Cash - beginning of period	151,183	93,513
CASH - END OF PERIOD	\$ 158,801	\$ 151,183

	August 31 2024	July 31 2022
LONG TERM INVESTMENTS		
Newfoundland and Labrador Credit Union GIC with interest at 2.25% maturing October 1, 2024.	\$ 10,000	\$ 10,000
Newfoundland and Labrador Credit Union GIC with interest at 5.1% maturing October 27, 2024.	20,000	20,000
Newfoundland and Labrador Credit Union with interest at 5.1% maturing October 27, 2024.	15,000	15,000
Newfoundland and Labrador Credit Union with interest at 5.1% maturing October 28, 2024.	15,000	15,000
	\$ 60,000	\$ 60,000

NL Retired Teachers' Foundation Report

by Mona Rose, Foundation Chair

The Newfoundland and Labrador Retired Teachers' Foundation was established in 1987 with two clear mandates: To provide assistance to children with special needs by providing financial help to their respective provincial charities and to honor the life and work of deceased teachers through the compilation of a Book of Remembrance. We welcome each new retiree and for those who may be unaware, our Foundation is governed by a constitution and set of by-laws which are available for review online at nlta.nl.ca/rtanl.

It has certainly been my privilege to chair this Foundation for the past three years and work with so many dedicated teacher retirees. Each year a minimum two formal Foundation committee meetings were held. The satisfaction of knowing that time in retirement can still be used to make a difference in the lives of children is invaluable. Alongside this satisfaction comes the privilege of meeting so many fellow retirees across this province, not to mention the personal growth of learning so much about the Foundation and the RTANL! I am truly thankful for this opportunity. The time has now come to hand over the administrative responsibilities and sponsorship to another Division. This is in keeping with the continued goal of raising awareness and creating ownership though out the organization. Beginning October 2024, Avalon East will assume this role.

Since its inception the Foundation has been very successful and 2023 was no exception. From 1987 to present day the Retired Teachers Foundation has made contributions in the amount \$550,250.00 to children's charities in this province! This is really something everyone should be proud of! In 2023, we were able to contribute \$30,000.00 to selected provincial charities. This amount was actually an increase of \$2,000.00 over the previous year. Cheques for 2024 will be finalized during our meeting in September and again, \$30,000.00 will be distributed to the following recipients:

Mazol Shriners Patient Transportation Fund	\$7,500.00
The War Amps Champ Program	\$7,500.00
Canadian Diabetes Association-NFLD Division.	\$3,750.00

Candlelighters Association of Newfoundland and Labrador.	\$3,750.00
Newfoundland and Labrador Down Syndrome Society.	\$3,750.00
St. John's Therapeutic Riding Association-Rainbow Riders	\$3,750.00

It's only through the tremendous financial support and commitment of members of the Retired Teachers Association of Newfoundland and Labrador (RTANL) that all this is possible!

A very huge thank you to the following:

- The RTANL Provincial Body
- Our sponsor, who for the past 3 years has been the Con-Tri Division.
- Each of the eight Divisions of the RTANL who annually make contributions.
- Members of the RTANL who donate funds through In Memoriam, bequests from Wills, other individual donations from members and friends of the Foundation. (Donations from members and friends receive a receipt for income tax purposes. In memorandum cards are available from Divisions, some funeral homes and retirement living residences). Anyone can donate by sending a personal cheque to: Newfoundland and Labrador Retired Teachers' Foundation, 3 Kenmount Road, St. John's, NL A1B 1W1. Please reach out to a Foundation member with any questions.
- Divisions who voluntarily organize fundraisers in addition to their annual donations. While the Foundation does not organize public fundraisers many Divisions voluntarily add to their annual donations by undergoing very successful fundraising efforts among their own members at regular meeting. For this we are truly thankful! Con-Tri for example began a Toonie drive at each meeting whereby each member and guest present merely drops a toonie in the hat! Avalon East had a number of prize draws and a 50/50 ticket sale at their annual Christmas Luncheon. Western organizes a very successful annual Bakeless Bake Sale which so far in 2024 have raised \$3885.00! During Provincial meetings tickets have been sold on draws for items donated such as

sealskin dolls. Every penny raised counts when it is used to enhance the lives of children!

Dare I mention the Covid word but it did impact our face-to-face presentations to recipients! Thankfully we are getting back to normal. I was so delighted to visit the Rainbow Riders facility and present a cheque of \$3750.00 to their Executive Director, Kelly Sandoval! A tour of the facility and seeing those smiling faces firsthand as I interacted with program participants really validated the importance of what we do as a Foundation! What a special day it was! I attended the Avalon East Christmas function where I presented a cheque for \$7500.00 to Mr. William Radford (Mazol Past Potentate)

It has been the hope of the Foundation that familiarity among our membership will continue to grow. To this end we have worked diligently within the Association. As Chair of the Foundation, I have had the pleasure of attending and presenting at various provincial and local meetings. Notably, it was a delight to participate in the Con-Tri Outing in Lower Island Cove and the Division Presidents' Meeting in St. Johns. Additionally I presented at meetings in Clarenville bringing together Con-Tri and one of the newest Divisions, Tri-Bay. Many members were previously unaware of the Foundation's mission and impact so I enjoyed the opportunity to provide an overview during these presentations. The feedback has been overwhelmingly positive, with many expressing a new found appreciation for the work of the Foundation as awareness continues to grow. Foundation reports are included in the RTANL newsletter and we have even had a presence in social media. Information about the Foundation is now included in the NLTA Pre-Retirement packages and at the seminars. Special thank you to Sharon Penny for including this in your provincial agenda! I feel our membership has become increasingly more aware of the Foundation and the great things that are happening.

In addition to its primary mission, the Retired Teachers Foundation has remained dedicated to its second mandate: managing the Book of Remembrance. This cherished project commemorates the lives of deceased members of the Retired Teachers' Association, ensuring that their legacies are preserved for future generations. Families of deceased members provide biographical information and a photo, which can then be carefully recorded and made available for online review. We have made the process of submitting information more accessible and user-friendly. An updated information

form is now available online and can be printed and mailed or submitted electronically. This year we received 38 submissions by mail. These were recorded by our Foundation board member Calvin Young. Thank you Calvin for your dedication. All submissions are now available for online viewing. Currently, the Book of Remembrance has six volumes which have been deposited to the Room's Archives and are available for viewing. As new entries are received online, hard copies are being added to a seventh volume which will also be deposited when complete. Thank you NLTA office personnel for your assistance. We encourage all members to visit the following link nlta.nl.ca and to assist families in submitting information when needed.

In closing, I want to extend a heartfelt thank you to each dedicated Foundation committee member for your support and commitment during this past three years. You have made invaluable contributions to the success of our Foundation and for that I am truly grateful.

Pauline Bishop Treasurer (Carbonear)
Patricia Jayne. Vice-Chair (Victoria)
Sherry Howell Secretary (Western Bay)
Calvin Young Member at Large and Book of
Remembrance (Upper Island Cove)

Sharon Penney Member at Large (Victoria)

As we transition, I wish the new sponsoring body, Avalon East, every success as they choose a new Foundation Committee. May your dedication and efforts continue to drive the Foundation's mission forward.

Respectfully submitted,
Mona C. Rose, Chair
Retired Teachers' Foundation Newfoundland and
Labrador 2021-24

Retired Teachers' Foundation

Financial Report

RTF Financial Report – Grant Thornton

Newfoundland and Labrador Retired Teachers' Foundation

Statement of Financial Position

December 31	2023	2022
Revenues		
Donations	\$ 24,320	\$ 38,618
Interest Income	2,868	2,524
	27,188	41,142
Expenditures		
Mazol Shriners Patient Transportation Fund	7,500	7,000
The War Amps Champ Program	7,500	7,000
Canadian Diabetes Association – Nfld Division	3,750	3,500
Newfoundland and Labrador Down Syndrome Society Inc.	3,750	3,500
St. John's Therapeutic Riding Association – Rainbow Riders	3,750	3,500
Candlelighters Association of Newfoundland and Labrador	--	3,500
Miscellaneous	--	10
	26,250	28,010
Excess of revenue over expenditures	\$ 938	\$ 13,132
Net Assets beginning of year	\$ 121,728	\$ 108,596
Excess of revenue over expenditures	938	13,132
Net Assets, end of year	\$ 122,666	\$ 121,728
Assets		
Cash	\$ 21,717	\$ 20,780
Accrued interest	949	948
Term Deposits	100,000	100,000
	\$ 122,666	121,728
Net Assets	\$ 122,666	\$ 121,728

RTF Treasurer's Report

Retired Teachers' Foundation for Children's Charities

Balance June 30, 2023 \$ 35,433.87

Revenue:

Donations July 1, 2023 – June 30, 2024 \$ 22,827.20

Bakeless Bake Sale (Western Division)

Individual & Group Donations

Interest paid from investments deposited August 31, 2023 \$ 2837.50

Interest paid on Savings Account \$ 24.69

\$ 61,123.26

Expenditure:

Donations to Charities \$ 26,250.00

Balance to June 30, 2024 \$ 34,873.26

Term Deposits

Maturing 08/31/2024 @ 2.5% \$ 25,000.00

Maturing 08/31/2024 @ 2.95% \$ 75,000.00

Respectfully Submitted

Pauline Bishop, Treasure

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

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Labrador West (Vacant)

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We offer car insurance and home insurance in Alberta, Ontario, Quebec, New Brunswick, Nova Scotia, Newfoundland and Labrador and Prince Edward Island and home insurance only in British Columbia. © 2024, Belair Insurance Company Inc. All rights reserved.

Group Insurance Managers' Report

by Craig Hicks, RTANL Representative

For the past seven years Sharon Penney has been the retired teacher representative on Group Insurance. She has done an outstanding job in representing all retired teachers as a Manager on your Group Insurance Committee. We extend a special Thank you to Sharon for your commitment and professionalism. Craig Hicks has been appointed the new retired teacher representative. Craig is a retired Assistance Administrator (NLTA) with an extensive career advocating for teachers with the NLTA and is committed to the sustainability of our Health Insurance Plan.

Group Insurance Managers met in St. John's on August 19-20, 2024. A review of the Financial Statements ending in July 31, 2024 was within the approved budget.

The Group Insurance Managers are extremely concerned with the escalating costs of the Health Insurance Plan and are considering a number of cost containment actions to ensure the continuing viability of the program.

The underlying prescription drug costs have risen significantly over the past several years, driven in part by new speciality drugs that are increasingly more expensive and are being used by a larger percentage of the members. Recent Prescription Drug paid claims for our program are noted below:

- 12 months ended July 31, 2022: \$25.8m
- 12 months ended July 31, 2023: \$28.0m
- 12 months ended July 31, 2024: \$31.9m

Paid Premiums and Paid Claims for our Health and Dental Insurance programs for the period October 1, 2023 to August 31, 2024 were:

Health Insurance		Dental Insurance	
Paid Premium	\$39,948,894	Paid Premium	\$7,800,575
Paid Claims	\$39,621,517	Paid Claim	\$7,424,497
Loss Ratio	99.2%	Loss Ratio	95.2%

The Dental Insurance program is relatively stable. Managers do not anticipate any considerable challenges to this program. However, to ensure Health Insurance Plan sustainability, plan modifications will be necessary.

In the past, not all costs have been passed directly to the members. The NLTA Group Insurance Trust is required to fund program deficits and has subsidized member premium payments. However, these rising costs and subsidies are no longer sustainable and changes must be made to ensure the NLTA can continue to offer a top-tier Health Insurance program to its members.

Managers have already started to implement cost containment measures, with recent changes including:

1. Effective June 1, 2024, Managers placed an annual overall maximum on Health Insurance claims payable per calendar of \$250,000 per insured life program.
2. Effective May 1, 2024, Managers placed a \$4,000 annual maximum on anti-obesity medications.

Group Insurance Managers are monitoring the overall Health Plan to see what steps need to be taken for the longevity of the program, given the escalating increase in cost and usage. Managers are considering cost containment measures and understand the reality that there may be a negative impact on some members. Johnson officials provided Managers with a number of Health Insurance cost containment alternatives to address the increase in cost of prescription drugs. A survey has been constructed to gauge members' attitudes on cost containment measures including the move to a co-pay model.

The next Group Insurance Meeting is scheduled for December 7, 2024.

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.

Medicuro... Your New Medical Portal

by Beverly Fisher

I no longer have a family doctor; my doctor retired in August. She leaves behind her hundreds of patients who are now at the mercy of the emergency department of the Bonavista Peninsula Health Centre. Being a retiree myself I understood her decision. At my last appointment, although it was a sad 'moment', I congratulated her and welcomed her to a more leisurely life. I felt like a counsellor, assuring her that she shouldn't feel bad about her decision and wishing her the best in her new life.

Before I left the appointment she provided me with some information that I thought I would share with you. Her first suggestion was that I should register with patientconnect.nlchi.nl.ca (1-833-913-4679). The people there would connect me with a family doctor or nurse practitioner (if one became available). In the meantime, in the absence of a doctor, I could go to the emergency department at our hospital and wait to see someone there, even if it was for something as simple as a prescription refill. The third option was to use the Medicuro app or website. If you haven't heard of it, and you find yourself in need of medical attention, check it out!

Medicuro is a secure online service that allows you to get immediate medical care from the comfort of your home. You can conveniently visit a doctor online (virtually) or over the phone; you simply send a request for an appointment, selecting the service you need, and they will text, email, or call you within 24 hours with an appointment time. At the appointed time a doctor/nurse practitioner will call you and discuss your case. Prescription refills, driver's medicals, sick notes, mental health counseling, filling out forms, etc. can all be done via this portal. Anything that needs a more in-person examination will be referred elsewhere.

Medical specialists working with Medicuro can treat many conditions through a virtual visit. Injuries such as cuts, bites, sprains; ear/nose/throat problems such as colds and flus, coughs, pinkeye, sinus infections; skin conditions such as rashes, hives, frostbite, allergic reactions; and gastrointestinal problems such as vomiting and diarrhea. Prescriptions will be forwarded to your pharmacy for pick-up. Medicuro can also act as a medical triage so if you have a health issue and are wondering if you should go to an ER, the medical team there can help you decide.

I recently used the Medicuro app to get the results of a test that was ordered by my doctor before she retired. It was a very easy process. A member of our division has also used it to check on the results of bloodwork that she had done. Her comment was that it beat the long hours in a waiting room, and the doctor explained to her what the results meant. She also said that if she could use it then anyone could!

Medicuro - check it out! It's a free service offered by the NL government to anyone who is covered under MCP. It's staffed by real doctors, nurse practitioners and specialists who can diagnose, treat, or refer you to where you need to be. Many of us are in the same boat, without a family doctor, but our government has provided a lifeline that is a great alternative. We are not entirely set adrift!

Check it out: www.medicuro.ca.

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.

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.

East Coast Retired Teachers Organization (ECTRO) Virtual Meeting Summary

by Joseph LaFitte & Sharon Penney

The East Coast Retired Teachers Organization (ECRTO) held a recent virtual meeting chaired by Katherine Snow (QPARSE). The committee includes the following members which represent all areas of the East Coast, Alyson Hillier (NSRTO), Lucy McLaughlin (NB RTA), Lise Morin (PEIRTA), Joseph LaFitte (RTANL), Sharon Penney (East Coast Rep ACER-CART), Bill Berryman (President ACER-CART), Phylis Horne (PEIRTA), Katherine Snow (QPARSE), Jan Langlier (QPARSE), Pat Hillier (NSRTO), Luc Handfield and Francoise Beaulieu (SERFNB) Craig Hicks (RTANL), Rod Campbell (NBRTA). The meeting opened with a tribute to Ambrose White of NSRTO, whose sudden passing was deeply felt by all.

In his update on the Political Advocacy Committee (PAC), ACER-CART President Bill Berryman shared several initiatives. The PAC has approved the use of “New Mode” software by Superannuated Teachers Saskatchewan for their upcoming election campaign and asked for a report on its effectiveness. ACER-CART also plans to continue collaborating with McMaster University on their dementia research project, with findings accessible through an online portal. To improve member communication, ACER-CART has increased its Directors’ Meetings to three times per year, held via Zoom, to better inform members on senior issues.

Berryman highlighted ACER-CART’s focus on “Ageing in Place” as an emerging priority, especially with the recent passage of Bill C-64, which mandates a national pharmacare program. The PAC is committed to advocating for a full implementation of this law. However, challenges remain with the Canadian Universal Dental Plan, which leaves gaps for senior members. Despite limited political response, Health Canada indicated it would consider these issues in their upcoming review. In preparation for anticipated elections, the PAC is also creating a brochure to guide members when speaking to politicians.

The Communications Committee, led by Marilyn Bossert, has streamlined report summaries into one-page documents on the ACER-CART website. These summaries are available to be shared in newsletters or on member websites when relevant. Marilyn also provided

a tutorial on recent website updates for the Directors.

Following recent legislative advancements, the Health Services Committee is pivoting its focus toward Ageing in Place, intending to create a one-page document on this topic. The Pensions and Retired Income Committee is lobbying the federal government for standardized tax credits across provinces, aiming to broaden access to services like massage therapy, which currently varies in eligibility by region. Additionally, they are advocating for tax credits that encourage seniors to engage in physical activities.

The Legislative Committee is in the process of reviewing possible amendments to ACER-CART’s Constitution and By-laws, based on feedback from previous AGMs.

A significant portion of the meeting addressed concerns about the RTO-ERO’s recruitment efforts targeting members from outside Ontario. ACER-CART members expressed concern over RTO-ERO’s claim as “Canada’s Education Retirees,” a title long associated with ACER-CART. In response, ACER-CART distributed an open letter to RTO-ERO members, which was quickly endorsed by member organizations and sent to all 54 RTO-ERO branches.

The group also discussed insurance coverage, noting that Atlantic Canada’s retired teachers often have plans linked to active teaching roles, which contrasts with the member-owned plans typically seen in western provinces. In Atlantic regions like NL and PEI, retirees cover their own premiums, while other provinces receive varying government support.

ACER-CART is moving forward with strategic planning, using feedback from a SWOT analysis completed by member organizations before the last AGM. Key themes identified will shape ACER-CART’s strategic plan for presentation at the next AGM.

Member organizations shared recent successes, such as electing new leaders, engaging younger members, holding large social events, and developing succession plans. Notably, Nova Scotia is launching a new website, thanks to a part-time administrative assistant position. Challenges and strategic goals, including initiatives to attract younger members, were also discussed.

Looking ahead, members were encouraged to identify common organizational challenges for discussion at the next meeting. The ECRTA conference is scheduled for June 9-10, 2025, in Fredericton, NB, and will be organized by NBRTA and SERFNB, with potential sponsorship from Johnson Insurance.

The meeting concluded with a request for representatives to compile a list of successful practices and concerns from their provinces to share at the next gathering.

President Sharon Visits Labrador

by Sharon Penney

On July 17th I spent an enjoyable afternoon with Margaret Saulter. Margaret is a member of the RTANL, who retired 32 years ago after a 29 year career teaching in Forteau, Labrador where she still resides.

She regaled me with stories of her early years teaching on the coast. It is absolutely stunning to compare her experience in obtaining a job to that of new teachers of today. Margaret and her friend had attended a talk at the Teacher Training School, after which they wrote the local Anglican Minister and asked for a job. They were both offered jobs and spent the rest of their careers working in Labrador. Today teachers follow a much more convoluted process of obtaining employment.

She related her first trip to Labrador involved taking a train so far then transferring to a steamer. She was shocked to see a person who she had attended grade eleven with in St. John's standing on the wharf upon her arrival. It was the norm for students from Labrador to finish their high school years in places on the island.

She told me of marrying a person her parents had never met. She remembered not getting home to CBS for Christmas her first year in Labrador. Margaret related stories of picking bakeapples and cleaning them, helping her neighbours, becoming involved in the local church, teaching Sunday school and spending time on the Pinware River with her husband.

We spoke in length about differences in the curriculum over the course of her career, the change in family size and dynamics, the changes in expectations of teachers, the amalgamation of the different school boards, the consolidation of all the schools in the area into one

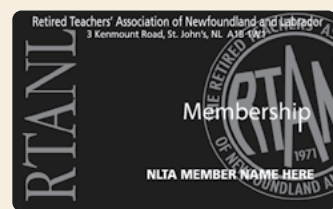


K-12 school with only 9 graduates this past year and the changes to Labrador itself over her sixty two years there.

Her advice to others would be to become a part of the community, to get involved and to make a new place for yourself. She cautioned that new teachers will have a difficult time if they do not become involved with those around them.

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.



Report from the ACER-CART AGM, JUNE 6-7, 2024

by Craig Hicks

Three members of RTANL attended the ACER-CART AGM: Sharon Penney (President), Joe Lafitte (Vice President) and Craig Hicks (Observer). The arrival in Ottawa saw temperatures well into the high 30s and stifling humidity only to be followed by biblical thunderstorms that darkened the mid afternoon sky. This was the backdrop for two days of meetings, socializing and sightseeing in the nation’s capital.

On Thursday afternoon a Special AGM was called to order by President Bill Berryman who welcomed delegates to the 32nd AGM. Once the introductions were completed and several housekeeping items dealt with, the delegates were provided an update of the changes that had occurred to the organization. On January 1, 2024 Retired Teachers’ Ontario withdrew its membership from ACER-CART. In the weeks following, the association’s executive met and started talks regarding the future of our organization. It was clear that changes had to be made to the governance structure and future AGMs. This led into the agenda items for constitutional protocol and bylaw changes.

The session ended with a presentation from the Alberta Retired Teachers’ Association’s Benefits Plan. It highlighted the top ten trends in Canada affecting benefit plans:

- 1. Demographics
- 2. Prevalent Health States
- 3. Prescription Drugs Landscape
- 4. Weight Loss Medications
- 5. Federal Initiatives
- 6. Dental Care Cost
- 7. Public Health Care Expenditures
- 8. Virtual Health Care Services
- 9. Artificial Intelligence to Uncover Claims Fraud
- 10. Holistic Health Care

Much concern was raised regarding the financial and fiduciary responsibilities that new trending drugs have placed on many plans in a short time resulting with the membership on the hook to pay any short falls to ensure the viability of their health plan. The last item was a change resulting in the next AGM will not be face to face but via ZOOM and the election of the executive

committee will be in 2025 on a date yet to be determined.

The regular AGM started shortly after the adjournment of the special AGM. President Berryman quickly moved us through the opening agenda items. There were deliberate and meaningful discussions on the priorities from 2023-24. Financial reports and the presentation of the budget were delivered by Roger Regimbal. This was followed by Executive reports where President Berryman recognized Sharon Penney, Marilyn Bossert, Gerry Tiede and Roger Regimbal who provided solid leadership in the restructuring of the association after the withdrawal of Ontario. The final item of the afternoon was the report from the Election Committee by Gerry Tiede.

On Friday we reconvened at 9:00 a.m. in the CTF boardroom. The CTF staff greeted us with hot beverages and breakfast pastries. The hospitality and the friendly atmosphere certainly highlighted the importance of the work being done to support seniors. President Berryman started the morning session by reiterating the support and expertise he received from the executive to ensure this organization remains the national body that represents retired teachers. Election of the Executive Committee for 2024-26 was conducted with the following results:

- President: Bill Berryman, RTO-NSTU
- Vice President: Marilyn Bossert, ARTA
- Regional Officer East: Kathrine Snow, QPARSE
- Regional Officer East: Sharon Penney, RTANL
- Regional Officer West: Helen Sukovieff, ARTA
- Regional Officer West: Lawrence Hrycan, ARTA

The final item before lunch was the member’s report. It quickly became apparent that decreasing membership was a common issue for each association. This was the catalyst that created much discussion and sharing ideas of how regions could increase their membership.

After lunch the following committee reports were presented:

- Communications Marilyn Bossert
- Health Service Sharon Penney
- Political Advocacy Lawrence Hrycan
- Pension & Retirement Income Gerry Tiede
- Legislation Bill Berryman

There were ten procedural and one executive resolution proposed and received. This was followed by the Priorities for 2024-25 stating that ACER-CART will, in collaboration with like-minded organizations, develop strategies for aging at home.

President Berryman gave closing remarks by thanking all involved, executive and executive director -- Roger Regimbal who did an outstanding job in organizing this AGM. Berryman also recognized that this has been a challenging and rewarding year for the association. Bill believes, "the organization continues to be a vibrant and effective voice for retired teachers and seniors in Canada". Finally he wished us safe travels home. The meeting adjourned at 4:25 p.m.

The AGM ended with a fantastic evening dinner at the Delta Hotel Ottawa. CTF President Heidi Yetman was the guest speaker. She provided insight to the work that the federation is conducting nationally and worldwide. As the AGM drew to a close we watched the sun set from a stunning panoramic view offered by the top floor banquet room, indicating that ACER-CART AGM 2024 was completed.

ACER-CART HEALTH SERVICES COMMITTEE REPORT

Sharon Penney, Chair

The Health Services Committee of the Canadian Association of Retired Teachers is composed of seven members representing all areas of Canada. The Membership and terms of reference for this committee are found below:

Sharon Penney - Chair (RTANL), Bill Berryman - ACER-CART President, Peggy Prendergast - (RTAM), Doling Koch - (ARTA), Beverly Magel (STS), Lise Morin - (PEIRTA), Roger Regimbal - ACER-CART Executive Director.

Terms of Reference:

ACER-CART seeks to promote the optimal health of retired teachers and seniors. The Health Services Committee shall:

- a) provide Members with links to reliable information on personal health and well-being;
- b) advocate for health goals identified in ACER-CART's strategic plans and Member resolutions; and
- c) prepare for the Executive proposals, position papers and appropriate recommendations related to health concerns.

To aid in our discussions and to ensure that we are remaining on the path set out for our committee, at the first meeting we reviewed the list of Priorities for ACER-CART.

Ageing in Place was confirmed as our focus for this year.

To further our commitment to promoting Ageing in Place a review of the 5 Core Concepts of an Aging in Place Policy that this committee developed last year was completed. They are listed below:

- 1) Access to medical care, in a timely manner, in the community.
- 2) Adequate home care supports to enable one to live safely and as independently as possible.
- 3) Social and Emotional support. This is necessary to allow seniors to lead vibrant, fulfilling lives.
- 4) Economic stability. Guaranteed income.
- 5) Transportation. This is a necessity in rural areas. Transportation is necessary for all aspects of independent living. Transportation to grocery store, doctor appointments, Social activities.

Concerns continue to be made that many seniors are unable to afford the dental insurance premiums and are unable to access the government dental health plan because of their technical ability to have dental coverage under their existing private insurances. This is an ongoing problem that is being experienced right across our country. Currently ACER-CART President, Bill Berryman, is engaging members of all political parties outlining the inequality of the current dental plan. The criteria for being able to avail of the plan does not take into account those who do not have dental insurance because they cannot afford the premiums. It is hoped that this discrepancy will be corrected as the plan evolves.

The Committee is scheduled to meet three more times this year.

In Memoriam

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

Harry Abbott (Fortune)	Clyde Hapgood (Sunnyside)	Ron G. Pittman (Torbay)
Heather Anderson (St. John's)	Nora Harnett (Lamaline)	Marilyn J. Plank (St. John's)
Clyde Baker (Burin)	William Hefferton (London, ON)	Elizabeth Power (Bay Bulls)
Evelyn Batten (Islington)	Beniah Hicks (St. John's)	George Power (Mount Pearl)
William Bishop (Bay Roberts)	Wayne Hounsell (Stephenville)	Sheila Power (North River)
Sherry Bissell (St. John's)	Lila Huxter (Springdale)	Donald Quinlan (Bay de Verde)
Anne-Marie Boudreau (Kippens)	Jacqueline R. Hynes (Bishop's Falls)	Sister Elizabeth Quinlan (St. John's)
Mary Bourgeois (Kippens)	Phyllis Janes (Carbonear)	Clarence Robbins (Deer Lake)
Sister Patrice Bourgeoio (Corner Brook)	Angela Keating (Flatrock)	Assumpta Roche (Corner Brook)
Noreen Brien (Mount Pearl)	Sister Elizabeth Kennedy (St. John's)	Charlie Rodgers (St. John's)
Bertram Burrige (Corner Brook)	Roberta Kennedy-Gillespie (St. John's)	Randy Rodgers (St. John's)
Barbara Bursey (St. John's)	Edward T. Kenny (Elliott Lake, ON)	Norma Saunders (Springdale)
Donald Burton (Fortune)	Janette MacNabb-Planchett (St. John's)	James Small (St. John's)
Evelyn Butt (Gander)	Sister Margaret McLoughlin (St. John's)	Avalon Smith (Mount Pearl)
Warrick Butt (Summerford)	Gerard Moakler (Kennebunk, MN, USA)	Lawrence Sparkes (Low Point)
Kevin Clarke (St. John's)	Pearl Annie Moores (Brownsdale)	Ella Stanley (Clareville)
Cyril Drodge (Porter's Lake, NS)	Alice Moyst (Torbay)	Frederick Strickland (Milltown)
Rene Estrada (Witless Bay)	Rita O'Brien (Cape Broyle)	Edward George Thistle (St. John's)
Gerald Feltham (Lewisporte)	Corazon Ochon (Corner Brook)	Derek Tilley (LaScie)
Gervase Flynn (Galway, Ireland)	Russell Pack (Bay Roberts)	Kevin Veitch (Mount Pearl)
Hubert Furey (St. John's)	Samuel Parsons (St. John's)	Myrle Vokey (St. John's)
Beulah Gale (Westport)	Frances Patey (Cow Head)	Patrick Walsh (St. John's)
Rivlyn Galway (Gander)	Grayson Penney (Western Bay)	Bruce Wheaton (Fredericton)
Theresa Gillis (Corner Brook)		Elaine Williams (Pool's Cove)
Mary B. Glynn (St John's)		Elizabeth Williams (Bay Bulls)
Gillian Grant (St. John's)		Gerald Winsor (Gander)
Frances Hanley (St. John's)		

May They Rest In Peace