



# Newsletter

Retired Teachers' Association

Vol 37 No 2 • June 2026

## President's Message

*Joseph LaFitte*

Dear RTANL Members,

The past two years have been both busy and meaningful for our Association. Together we have faced challenges, celebrated successes, and continued the steady work of strengthening the RTANL for today's members and for those who will follow us.

As my first term as President draws to a close in October 2026, I find myself reflecting on what we have accomplished together—and on the work that still lies ahead. Serving in this role has been both an honour and a reminder of the strength, experience, and commitment that reside within our membership.

When I began this term, I spoke about three priorities: connection, communication, and advocacy. Over the past two years, those priorities have guided much of our work.

### **Strengthening Our Organization**

One of our key goals has been improving communication with members across the province. Expanding our use of email, strengthening our website hosted by the Newfoundland and Labrador Teachers' Association, and building a growing Facebook presence have allowed us to reach members more quickly and more cost-effectively. Challenges remain—particularly in ensuring we have current contact information for all members—but we are in a stronger position today than we were two years ago.

We also recently welcomed the Stephenville Regional as a full Division. This strengthens our presence in Western NL and reinforces an important truth: our Divisions and Regionals remain the heart of the RTANL. Luncheons, meetings, and community outreach remind us that fellowship is not an extra—it is central to who we are.

Behind the scenes, your Executive has also worked to modernize our operations. Virtual meetings have become an effective addition to our communications toolbox, allowing us to stay connected between in-person meetings.

We have strengthened our working relationship with the Teachers' Pension Plan Corporation. They are now able to

provide practical information on new retirees joining the RTANL, members who have passed away, and address updates. This cooperation helps us maintain a more accurate and current membership database.



We have also been working to recruit a successor to our long-serving Treasurer. We are optimistic that a new Treasurer will be elected at this fall's BGM in St. John's.

Throughout this work we have benefited greatly from the continued support of the NLTA. Their assistance includes maintaining our membership database, distributing newsletters, providing generic email accounts for executive positions, and sending communications on our behalf.

We are equally grateful for the opportunity to participate in pre-retirement seminars, where we introduce the RTANL to teachers preparing to enter retirement and invite them to remain connected to their professional community.

### **Advocacy and Member Concerns**

This term has not been without challenges. Adjustments to our Group Insurance Health Plan, including increased prescription co-pays, created understandable concern among members. Throughout this period, we have maintained ongoing dialogue with plan trustees and staff to ensure that member interests remain central to every decision. Sustainability must always be balanced with fairness and transparency.

Most recently, we have been working with our national counterparts to seek clarification and improvements to the Canadian Dental Care Plan, which as it currently stands is not available to retired teachers and many other groups.

At the national level, our affiliation with ACER-CART ensures that retired teachers in Newfoundland and Labrador have a voice in broader discussions about pensions, pharmacare, dental care, and the well-being of seniors.

Issues such as pension indexing and affordability remain pressing. Inflation continues to test fixed incomes, and

*(cont'd on page 3)*

## Provincial Executive 2024-26

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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

Clayton Rice (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

Craig Hicks (Chair)

Bernadette Meiwald, 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

Albert Legge

### BGM

Sharon Penney, Don White,

Joseph LaFitte, Craig Hicks

### Reunion

Mona Rose,

Bernadette Meiwald, Beverly Fisher

### Provincial Executive Handbook

Don White (Chair), Joseph LaFitte, Craig Tucker



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

## EDITING POLICY

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

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## ADVANCE NOTICE

**The 19th RTANL  
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  
[www.facebook.com/profile.  
php?id=61568733022196](http://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](http://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.)

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vigilance and collective advocacy will remain essential in the years ahead.

### **The Heart of the RTANL: Community and Giving**

If there is one aspect of the RTANL that consistently fills me with pride, it is the work carried out by our Divisions and by the Retired Teachers' Foundation.

Through the Foundation, which quietly but powerfully supports children's charities throughout our province, more than half a million dollars has been directed to organizations that assist young people and families. That generosity reflects who retired teachers are, people who continue to give long after leaving the classroom.

Our Divisions remain the lifeblood of the RTANL. Luncheons, coffee gatherings, memorial tributes, scholarship initiatives, and community fundraising efforts remind us that retirement is not withdrawal—it is transition. The friendships formed in our schools continue in new ways, and that sense of belonging remains powerful.

### **What I Have Learned**

If this first term has taught me anything, it is that the RTANL's greatest strength is its members.

The depth of wisdom and experience within our ranks is remarkable. The willingness to volunteer, to mentor new retirees, to step into executive roles, and to advocate when needed gives this Association its resilience.

Leadership in a volunteer organization depends on shared effort. I have been fortunate to work alongside a dedicated Executive and Division Presidents who give generously of their time and insight. Progress in the RTANL comes not from one voice, but from many working together.

### **Looking Ahead**

As we move toward a new term, my hope is that we continue to:

- Strengthen two-way communication so members feel informed and heard
- Empower Divisions as active and welcoming communities
- Advocate clearly and firmly on pensions, insurance, and seniors' issues
- Encourage newer retirees to see the RTANL not simply as a benefits organization, but as a professional community that continues beyond the classroom

Our Association must remain adaptable while staying grounded in its purpose: supporting retired teachers and protecting the dignity of retirement earned through decades of service.

### **A Personal Note**

I remain deeply grateful for the trust you placed in me at the beginning of this journey. Whatever progress we have

made over the past two years has been a collective effort—by Executive members, Division leaders, volunteers, and engaged members who ask questions, offer ideas, and care deeply about the future of the RTANL.

Serving as your President has been both an honour and a privilege. Together we have navigated change, addressed challenges directly, and strengthened the foundations of our Association. The work continues, but it does so on solid ground.

As a retired educator in this province, I know firsthand the dedication, resilience, and compassion that define our profession. That same spirit continues to guide the work of the RTANL.

As summer begins, I encourage you to take time to enjoy family, friends, and the natural beauty of our province. Retirement offers the gift of time, to reflect, to contribute, and simply to enjoy the moment.

The future of the RTANL will be shaped, as it always has been, by members who care enough to participate. If you have ever considered becoming involved in your Division, serving on a committee, or contributing at the provincial level, I encourage you to step forward.

Associations such as ours endure because members continue to share their experience, wisdom, and commitment long after leaving the classroom.

With respect and appreciation,  
Joseph LaFitte  
President, RTANL

**P.S. I look forward to seeing many of you at our BGM in October.**

## **RED4EDNL**

On May 4-5, 2026, the Provincial Executive met at Clarenville. The preferred color for the evening of May 4 was RED in support of the Newfoundland and Labrador Teachers' Association (NLTA).



## 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 **in electronic format** to: **Secretary@rtanl.ca** prior to **October 31** for the Fall edition, and prior to **April 30** for the Spring edition.

**Please do not embed pictures within your text!  
Send pictures separately!**

The Newsletter Committee reserves the right to edit all submissions.



## Nonagenarian Birthdays

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

*Shirley Sheppard*

The Avalon East Division has been busy since the last RTANL Newsletter.

Our Executive members are:

**President:** . . . . . Shirley Sheppard

**Past President:** . . . . . Mary Purchase

**Vice-President:** . . . . . Susan Forward

**Secretary:** . . . . . Marlene Audeau-Joyce

**Treasurer:** . . . . . Pam Bry

### Members-at-Large:

- Sharon Reddy
- Giselle Benoit
- Linda Thistle
- Gloria Pynn

The executive met in January to plan the remainder of our year. There were two events to organize: our Spring Scoff and Scuff on March 10 and our AGM on June 8.



Kilmainham kept the crowd entertained at the Avalon East Division's Scoff and Scuff!

The Scoff and Scuff was held on a beautiful day, between snowstorms, which allowed a record number of members and their guests to gather-together for a wonderful time. Attendees were treated to a lovely meal and the live band Kilmainham. Many people took to the dance floor. There were several door prize-draws as well as an opportunity to buy tickets on a beautiful quilt and of course on our usual 50/50 draw. The beautiful quilt was donated by the talented Paula Cramm and won by the grateful Brenda Power. The 50/50 draw earned the winner, Shelia Sullivan, \$276. Those two ticket sales collected a total of \$511 for children's charities.



Attendees enjoying their meals at the Scoff and Scuff.

Many thanks to Giselle Benoit for her commitment to organizing the Scuff and Scuff. Her efforts made the function a delight to attend.

The AGM is upcoming and we look forward to reporting to our members on the 2025-2026 year.

Linda Thistle and Gloria Pynn were busy continuing to improve our public presence keeping members informed about matters concerning the Avalon East Division. They have recruited many new members through the Facebook page and through interacting with retirees who were guests at our functions as guests of members.



Avalon East Division members hit the dance floor and danced the afternoon away!

## Bonavista Division

*Beverly Fisher*

Bonavista Division ended 2025 with a Christmas social at Hotel Bonavista. The event, originally scheduled for December 8, had to be moved to December 17 because of a snowstorm. The evening began with a “mix and mingle” in the bar and continued in the dining room with a turkey/roast beef dinner with all the trimmings. After dessert was served, we were entertained by local musician Jason Ryan. Although the turnout was smaller

than it would have been on the original date, it was still a festive evening and enjoyed by all who attended.

We held three executive meetings since Christmas, one on February 16, one on March 23, and the other on April 17. The first meeting was held at Bonavista Memorial Library and the other two were held at the homes of two of our Executive members. At these meetings we planned a general meeting for May, our spring social to be held in June, and we brainstormed for some new ideas for future events. We also made a start on creating our Executive Handbook.



The Bonavista Division Christmas Social.

A dozen or so of our members continued to curl on Thursday mornings, and on the weekend of March 13 we iced two teams in the Bonavista Curling League's Funspiel. We look forward to this event every year and enjoy the fun and relaxed, albeit a bit more competitive, atmosphere. It was a great weekend, both teams curled well and one team made it to the finals!



The Bonavista Curling League's Funspiel.

On March 2 we held a games afternoon at the Port Union Chalet. It was a fun few hours for those who attended; we had lots of laughs and good conversation. The lunch was delicious and the company was great!

Our Spring Social is scheduled for early June at the Knights of Columbus Hall in King's Cove, with the Knights catering the event. We look forward to spending the evening together; it will be a wonderful way to end our "year."

Whether your summer will be a quiet season spent relaxing in your own area, or one spent traveling to destinations near or far, we in Bonavista Division wish you a safe and sunny summer!

## Burin Division

*Donna Mary Walsh*

Hi everyone, Greetings from the Burin Division! Since our last newsletter submission, the RTANL Burin Division has had several events. In September, we started the year once again with a very dedicated group of retired teachers to provide breakfast to students at Donald C. Jamieson Academy every third Wednesday of the month. It's an early rise but much appreciated by all, especially the children.

In October, we held our Halloween meeting, social, and cornhole tournament at the Marystown Lion's Centre. We had some new players (retirees and spouses) take part this year and an enjoyable time was evident. One of our winners went from "hitting the ceiling" in all pre-final games to scoring most of the points in the final. See what a little practice can do! Our winners this year were Susanna Glavine and Debbie-Lewis-Clarke. Congratulations!



Participating in Remembrance Day ceremonies. Pictured are: Vice-President, Mary Beth Farrell; Veteran, Ivan Sheppard; President, Donna Mary Walsh; and retired teacher, Margaret Ann Clea.

In November, we participated in laying our wreath at the Burin Remembrance Day ceremony which had to be held inside due to the very inclement weather. There were several retirees present, and it is always nice to participate and pay respect to our veterans for their great sacrifices. Also in November, we held our “Coffee Break” at The Merge in Marystown. Once again, this provided an opportunity for retirees to drop by, enjoy a chat, and reconnect with fellow retirees. Thank you to The Merge for providing such a nice venue to host this event and to our faithful retirees for organizing it.



Burin Division members enjoying the Christmas social.

In December, we held our annual Christmas luncheon at the Muriel Isaac Senior 50+ Club with 44 in attendance. The 50+ Club catered a wonderful hot turkey dinner with all the trimmings. Retiree Mary Bungay said grace before the meal. Retiree Ann Coady entertained us with some music before the meal and Phil Baker, Clarence Mitchell and Ralph Paul also provided entertainment before and after our meal. Vice-President Mary Beth Farrell added a few fun games for the retirees to take part in and a number of prizes for the winners were presented. It is great to see that the competitive spirit is still alive and well in many of us. Thank you to Mary Beth for all you do. Playing music will always get someone on the dance floor. Mary Bungay and Ada Hollett showed us how to do the Texas Waltz. They belong to the Decade Dancers which is a group of seniors from the Grand Bank/Fortune area who meet twice a week from October to May at the 50+ Club in Grand Bank. This group was initially formed in 2008 with a membership of 30 plus adults. Since then, many have passed while others withdrew for a variety of health reasons. The current membership is 16, three of whom are retired teachers.

Mainly they dance traditional Newfoundland/Irish dances such as the Square Dance, Lancers, Runnin’ the Goat and many others. The group regularly entertains at seniors’ retirement homes on the Burin Peninsula, as well as some festivals and kitchen parties in the area. All have a lot of fun and get great exercise. For the rest of the afternoon, many just chatted and caught up on all of life’s stories.

On December 20, we held our annual dinner and dance at the Marystown Hotel and Convention Center. We had 28 in attendance. As usual, a delicious meal and entertaining show was provided by the Motel. Lastly in December, we presented our annual RTANL Burin scholarship for the academic year of 2024-2025 which was presented to Lauren Farrell of Creston South, Marystown. Lauren is attending Dalhousie University where she is enrolled in a Bachelor of Science-Integrated Science program. The committee would like to extend a thank you to all applicants. We wish them every success in their future endeavors. As you can see, we typically have a very busy December.

Our Executive met on March 20 to plan our upcoming events for the rest of the year. One event planned was a dart shoot/social at Chalky’s Bar in Marystown for mid-April. In early June we will be holding our AGM and election of officers. At this time will be putting plans together for representatives to attend the BGM in St. John’s on October 6-8.



Dart League Participants.

Our last event before our newsletter submission was our first dart shoot which took place April 23. We had 18 retirees and guests attend and what a fun-filled afternoon it was. Some first-time players and some seasoned dart players attended, but a great time was had by all. Congratulations to the winning team of Fred Shirley, Ann Coady, Brenda Best, Mercedes Rose, and Kevin Glavine. Brenda Best was the star of the show with her

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winning double to finish. Once again congratulations and thank you to all who made this an enjoyable and memorable afternoon.

We would like to send our condolences to family and friends of retirees who have passed away since our last newsletter. Sometimes a family will request RTANL Burin to provide an Honour Guard at a funeral service, and we try our best to accommodate this request.

We will be taking a break from activities for the summer and resume again in early fall. Hoping all will have a very happy, relaxing and peaceful summer. Always strive to get up, get out and enjoy the beautiful Newfoundland and Labrador weather...till we meet again.

## Con-Tri Division

*Pauline Welsh*

"No winter lasts forever; no spring skips its turn." – Hal Borland

Greetings from Con-Tri Division. I know it has been a long winter for many of us, but we are hopeful that the warmer weather is not far away.

Con-Tri Executive continues to meet regularly to conduct the business of our Division. We ended 2025 with a Christmas luncheon at the Red Ochre Café in Ochre Pit Cove which had just recently reopened. This location was selected in support of the North Shore which was devastated by the Kingston wildfire this past summer. During that meeting, we agreed to continue to advocate for Pharmacare with the Coalition of Seniors, Retirees & Pensioners of Newfoundland and Labrador.



Our bowling outing was held at Old Mills Lanes in Bay Roberts on November 5. We had close to 30 members attend and participate in this outing. Lunch was provided by Debbie's Delectables and overall feedback of the event from our members was positive. We are now in the process of planning a June outing. Details should be finalized at our next meeting on May 13

and an email to all members should follow.

We continue to support the TCP Health Foundation, each of our Division's high schools and the Kiwanis Music Festival. Thank you to Laura Cooper and Patricia Parsons for presenting on our behalf at the Kiwanis Music Festival on March 25.

We encourage our members to register for the BGM in St. John's on October 6-8 at the Capital Hotel. It's a great opportunity to catch up with former colleagues and a great information session for all involved. Please take a moment to consider attending this worthwhile event.



Ruth Davidge is presented with the Eldred Warren Merit Award by Pauline Welsh.

In our report for the June 2025 Newsletter, we reported that Ruth Davis was presented with the Eldred Warren Merit Award. It should have read **Ruth Davidge**.

If you are a retired teacher within our Division and are not receiving e-mails, please contact our Communications Officer, Albert Legge at [a.legge@eastlink.ca](mailto:a.legge@eastlink.ca) and he will add you to the list.

## Tri-Bay Division

*Susan Howell*

Greetings from the Tri-Bay Division! Our Division continues to focus on the well-being of our membership by promoting healthy lifestyles, connection, and community.

We closed out 2025 with our Christmas Dinner hosted at the Shriners Building in Clarenville, as we attempt to partner with organizations in our area. This was a great event with a Christmas dinner followed by party games. It was a lot of fun and there was a lot of laughter!



Christmas dinner at the Shriners building in Clarenville.

We have had two sessions of chair yoga in January and April, which have been well attended with 20+ members on each date. These sessions offer movement to everyone. We also held two pickleball sessions in March for our members. We have had a lot of fun learning and playing this game. Thank you to members Wayne Coombs and Dave Laite who helped facilitate these sessions.

This year was perfect for some outdoor adventuring, so on a snowy morning in February, we went snowshoeing in Bloomfield and had a fire and boil up. This was a beautiful day enjoying the great outdoors.



Tri-Bay Division members enjoying the great outdoors!

At the time of submission for the newsletter, we have scheduled in May, a Lunch and Learn session entitled Health and Wealth, with a financial planner from the Investors Group and a Kinesiologist to be held at the Clarenville Events Centre in the community Art Gallery. In May, we also have an Executive meeting and a year end banquet planned. We encourage everyone to come out to these events and will be looking for new members to join our Executive in the Fall.

## Stephenville Regional

*Theresa Dollimont*

Stephenville, like many places in our province, experienced a long winter. Well into April, when the robins were happily announcing spring, snow still covered our lawns.

But we survived the prolonged snowy season with the help of a few RTANL social events. In December, our Christmas luncheon at the Santa Maria club was a successful gathering. Over 80 people were in attendance for a delicious turkey dinner. After our meal, two of our members led us in a Christmas singalong. At that event, we continued a practice started the previous year and collected funds for the Retired Teachers' Foundation. As in 2024, we also set up a table where attendees could write messages to retired teachers in seniors' homes and long-term care who would receive Christmas visits from the Executive.



Retiree's enjoying a Christmas luncheon.

February found us fighting off the winter blues by organizing an exercise class as we had done for the previous two winters. This year, our activity of choice was chair yoga. About 20 of us attended a session in which our instructor led us through a series of gentle movements beneficial to our joints and muscles.



Stephenville Regional members enjoying Chair yoga.

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During our 2025 Executive meetings, we began to discuss the possibility of becoming our own Division. With guidance and advice from the Western Division and Provincial Executive, we followed the necessary steps in this process. We were approved for the change of status before Christmas, but to make it official we needed to have a meeting and an election. This happened on April 28, 2026, with 45 people in attendance. We were happy to have Beverly Fisher bring greetings on behalf of our Provincial Executive, especially as she had been present at our formation as a Regional back in 2019. The result of the election follows:

- **President:** Theresa Dollimont
- **Vice President:** Elizabeth Gillingham
- **Treasurer:** Margaret Lawlor
- **Secretary:** Alicia Meaney
- **Members at large:** Joan Davis, Marie Wiseman, and Denise Francis



Stephenville Regional Lunch and Election.

At this meeting as well, we voted on a name to reflect our new geography and decided on Southwestern.

After the election, we thanked Terry-Lynn Strickland for the seven years she served on our Executive. Vice-President of Stephenville Regional since its inception, she decided to step down from that role. A big “thank you” was also expressed to the nominating committee of Wayne Lee (who ran the election), Judy Parsons and Cynthia Skinner.

The Executive will meet soon to plan ways to encourage all members of the new Division to participate in events. In this regard, our newest member at large, Denise Francis, who lives in Port aux Basques, will be a wonderful asset, helping us connect to retired teachers in her area.

From the west coast, we send you all our best wishes for a happy and healthy summer!

## Western Division

*Glenda Belbin*

The West Coast is having a “good winter” in Spring! As I look out my patio door, the snow brings me back to the preparations for our Christmas Social which was held on December 8 at St. Michael’s Church Hall. During my terms as President, this was by far our most successful event! The venue could hold 100 guests and all tickets were sold. Western Division subsidized this event for our retirees, and many great compliments were received via email, word of mouth, etc. Poinsettias, bottles of wine and gas cards were some of the prizes drawn for throughout the event. What made many retirees smile even more was seeing every place setting decorated with a small reusable mason jar, filled with Christmas treats for them to take home. We are already making plans for next Christmas! Now... back to my report!



Members of Western Division at the Christmas Social..

Our first general meeting of 2026 was held on February 12 at St. Michael’s Church Hall. Our Executive decided to hold ALL socials at this venue as these ladies are so accommodating and their luncheons are always so delicious. At this luncheon, the ladies prepared chicken salad croissants with a garden salad, followed by cheesecake with your choice of topping (bakeapples, partridgeberries, or raspberries), tea & coffee. Following our meal, Tina Skinner - Wealth Management Advisor, NLCU – gave a presentation on Wills, Financial Power of Attorney and Medical Power of Attorney. These topics were very well received with many questions asked and kits provided to take home.

In March, at our monthly Executive meeting, two schools were selected to receive \$300 each for their breakfast program – Long Range Academy in Cow Head and J. R. Smallwood Middle School in Labrador. Both Principals responded with much appreciation.



L-R: The Honourable Carol Anstey, Member of Parliament; Tina Skinner, Wealth Management Advisor, NLCU.

The Honourable Carol Anstey, MP for Long Range Mountains, which is part of Western Division, was guest speaker at our second general meeting and social on April 18. Her presentation focused on highlighting her role in the riding and the many services and supports available to seniors. We were pleased she could take the time from her busy schedule to meet with us. A token of our appreciation was presented to her.

A cheque for \$5,000 was presented to our Provincial Executive member, Bernie Meiwald, for the Retired Teachers' Foundation. At this time, Western Division has decided to postpone our Bakeless Bake Sale Fundraiser until September 2026 as we did not want to overlap our fundraiser with Stephenville Regional becoming a division. We send best wishes to Stephenville Regional as they leave Western and become their own division.

Throughout the last several months, we have had a number of deaths amongst our retirees in the Corner Brook and Deer Lake areas. Whenever possible, we formed an honor guard at their funeral service which was appreciated by the families. Also, we continue to visit our members, when in hospital or house bound with illness, to bring flowers or fruit baskets to help spread a little cheer.

The final get-together for our Executive will be a dinner meeting in June to reflect on this past year's endeavors and to discuss ways to improve our communication with members. We will then break for summer.

On behalf of all members of the Western Division, I would like to wish each of you safe and healthy days while we anxiously await the warm, sunny weather ahead.

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# Coalition Report

by Sharon Penney

The Coalition of Seniors, Retirees and Pensioners continue to meet using both the virtual and in person format. These meetings focus on issues that are of concern to seniors in general.

A Town Hall Meeting was held on October 11, 2025. Three candidates were present: Jamie Korab - Liberal, Nicole Boland - NDP, and Daniel Thomlyn- PC. A slate of questions was asked to the candidates by the moderator, Ed Hancock. As well questions were raised from the floor. The questions asked from the floor were reflective of personal issues of seniors cited by them directly or by family members caring for them, the personal stories gave a strong impact to the concerns being raised.

Overall, the Town Hall Meeting was viewed as successful. There was a good degree of participation from those attending. The venue was good, easily accessible and the moderator did a great job.

Concerns were raised by those present around the structure of the new Cabinet and the number of portfolios for which each member is responsible. Albert Legge raised the concern about the large number of seniors in the province and the fact that there is no stand-alone Minister. Identifying the staff responsible for the various programs within the Seniors Department has been challenging as well. It was noted that while other of the minister's portfolios had Parliamentary Secretaries, the Seniors branch did not.

Consensus was that we, as a Coalition, are concerned about the amount of attention that will be allotted to the concerns of seniors.

We agree that seeking a meeting with the Ministers for Seniors and Health would be appropriate as many of the concerns identified encroach on both Departments. The Coalition will seek a meeting with ministers of departments, or any other member of their team who may be able to hear our concerns and act on them or at least bring the concerns back to their respective ministers. As a Coalition, we are open to meeting with anyone who is able to hear our concerns and hopefully respond to them for the betterment of the seniors we represent. The Coalition chair, reached out to Henry Kielley at the Ministers office and a meeting was scheduled for March 18, 2026.

The use of Artificial Intelligence (AI) in long-term care homes to monitor seniors and report concerns to contacts outside the province has raised significant concerns. NAPE President Jerry Earle has also expressed concerns, stating that this approach is inadequate for meeting the care needs of seniors and represents a further step toward the privatization of services.

It was discussed and felt to be a good idea to maintain contact with all the Federal MPs from this province and keep them apprised of our concerns for the senior population of this province.

If a meeting is secured with any of our elected officials, either local or national, we intend to discuss the following concerns with them:

- Health Care, covering multiple concerns.
- Long-Term Care and Home Care.
- The Cost of Living for Seniors. Many seniors are no longer able to remain in their homes due to the rising costs of maintaining said home and purchasing the necessities of life. Homelessness and food insecurity among seniors continues to be a major issue.
- Eligibility levels for seniors to qualify for government programs. Many seniors do not qualify for the programs/grants available due to being above the eligibility threshold.

The Federal budget was tabled November 4, 2025. There was no mention of The New Horizons Program for seniors.

On December 4, Seniors' Advocate Susan Walsh and Ignacio Diaz author of the Seniors' Report provided an overview of the report and highlighted the six major issue areas impacting seniors and their ability to age gracefully and with dignity. They are: Individual Health Care, Overall Health Care, Finances, Transportation, Safety, and Housing. Areas that caused great concern for the Advocate were: lack of long-term care legislation, home care regulations (or lack thereof), longer hospital stays due to lack of long-term care availability and alternate care, the inappropriate use of antipsychotic medications for seniors, and many of the pensioners in this province are living on very low fixed incomes and struggling to meet their needs, often having to choose between food, medication, and home heating, to name a few.

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The Coalition looks forward to a continued open level of communication with the Seniors' Advocate's Office. It is obvious that both entities are in agreement about the needs of seniors in this province.

The Seniors Advocate's Report and Data Tables Can Be Accessed here: <https://www.seniorsadvocatenl.ca/pdfs/SeniorsReport2025.pdf>

On March 18, 2026, we met with Minister Craig Parady; Henry Kielley, Director of Seniors and Aging Division; and Luke Wells, Office of the Minister of Seniors for an hour meeting. We expressed concern about the setup of the Department of Seniors and the capacity of the Minister to manage all the portfolios for which he is responsible. Minister Parady believes that being Minister of Finance as well as Minister of Seniors is a positive, as the Department of Finance impacts all departments and provides a broad overview of all needs.

Personal care/long-term care was the first topic discussed. We acknowledged the work that has been done to date but questioned where we are at this point in time. The Minister advised that the Standards for Long-Term Care and Personal Care Homes will be released in the near future. When questioned about accountability, the Minister said there would be an Oversight Committee that would monitor and address any of the standards and other concerns raised if they are not being met. The Minister said this would be a third-party/neutral body, even suggesting that this could be part of the expanded role of the Office of the Seniors' Advocate, which will be legalized to provide investigative authority. The Minister advised that government would have oversight over the functioning of the homes and Health & Community Services would address any breaches of standards.

The government is revisiting the Seniors' Advocate position in the House of Assembly in the near future. An expansion of the Seniors' Advocates Office could be looked at to have a role here. If the OSA is not provided with the needed resources and infrastructure to take on these extra responsibilities, then we feel that this initiative will be doomed to failure.

Regarding the Caregivers Program, we asked that consideration be given to develop a formalized Caregivers Strategy. Many concerns were raised about the challenges experienced with caregivers. The lack of available caregivers was identified as a major issue, as well as situations where caregivers do not show up at a senior's home and no replacement is available. Seniors

are often left vulnerable in their homes, with no one aware of the situation

Seniors aging and living at home was discussed. Many seniors are in need of support to achieve this plan but are often left with no support. The poor financial situation of many seniors was also identified as an issue. Many have limited resources, or their income is marginally above the threshold for subsidies to support their aging at home.

The Coalition raised the concern of seniors not being able to afford their medications. We asked about the possibility of this province joining the National Pharmacare Program. Many retirees with insurance are paying out of pocket for their medications. The present government is anxious to join this program, but it is not sure if the federal government will accept any other provinces into it.

Affordable housing and homelessness were identified as being a serious problem for seniors as well. A Seniors' Housing Strategy is indeed necessary. Minister Parady spoke about this issue as well.

Another issue that was brought to the Minister's attention was the tourism tax that is being considered for implementation province-wide. We asked that people travelling for medical purposes and requiring hotel accommodations be exempt from this tax. They are not tourists, but they are travelling out of necessity for medical attention.

Overall, the meeting was positive. The Minister was informative about many of the topics raised and was open to our concerns.

## REMINDER re DECEASED MEMBERS

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

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# Group Insurance Managers' Report

by Craig C. Hicks, RTANL Vice-President

## Report from the February 14, 2026 Meeting

The NLTA Group Insurance Committee met on February 14, 2026, to review the performance of the Group Insurance Plan and to establish premium rates effective May 1, 2026. The Committee's ongoing priority is to ensure that benefits for retired members remain stable, sustainable, and responsive to emerging cost pressures.

Overall, the plan continues to perform well, and the majority of premiums affecting retired members will remain unchanged for the coming year.

## Premium Changes for 2026

Following a detailed review of claims experience and financial projections, the Committee approved the following changes:

- **Post-65 Life Insurance** premiums will increase from \$2.089 to \$2.214 per \$1,000 of coverage. This represents an increase of approximately **\$1.86 per member per month**.
- **Voluntary Critical Illness Insurance** premiums will increase by **33%**, reflecting continued higher-than-expected claims in this program.
- **Health Insurance** premiums will increase monthly by \$2.54 for single coverage and \$2.98 for family coverage.

There will be **no changes** to premium rates for:

- Dental Insurance
- Voluntary Life Insurance
- Accidental Death and Dismemberment Insurance
- Basic Critical Illness Insurance

This level of stability is a positive outcome and reflects the overall strength of the plan.

## Health Insurance Plan

The performance of the Health Insurance Plan has stabilized over the past year.

The introduction of the **15% prescription drug co-pay** in July 2025 has contributed to controlling costs and improving the plan's financial outlook.

## Dental Insurance Plan

The Dental Plan continues to perform well. Based on this favourable experience, **no premium increase is required** at this time.

Members are reminded that retirees who have access to dental coverage through this plan are **not eligible for the federal Canadian Dental Care Plan**.

## Post-65 Life Insurance

The Post-65 Life Insurance Plan, which provides a \$15,000 benefit to retired members, continues to experience claims levels that exceed premiums collected.

The modest increase approved for 2026 is intended to help maintain the long-term viability of this important coverage.

## Service and Administration

Service levels from the plan provider have improved, although some delays were noted during last year's income tax season and as a result of postal disruptions. Overall, service performance is being closely monitored and remains satisfactory.

## Looking Ahead

The Committee remains focused on maintaining a strong and sustainable insurance program for retired members. Key areas of ongoing attention include:

- Managing the impact of rising prescription drug costs
- Monitoring the financial performance of the Post-65 Life Insurance Plan
- Ensuring long-term stability of premiums and benefits

The next meeting of the Committee is scheduled for **May 23, 2026**, and further updates will be provided as needed.

## Group Insurance Managers

- Tracey Payne - NLTA Executive Member, Chair/Teacher
- Della Way - NLTA Executive Member/Teacher
- Craig Hicks - RTANL Member/Teacher
- Corey Ivany - Teacher
- Danielle Stanley - Teacher
- Daisy Hardy - Teacher
- Jocelyn Bath - Teacher

# NL Retired Teachers' Foundation Report

by Mary D. Purchase, Foundation Chair

Greetings from the Retired Teachers' Foundation (RTF). Time certainly passes quickly. It is hard to believe that this Executive is now into its second year. It has been an amazing experience for us as we work to fulfill the mandate of the NLRTF. I sometimes wonder if the original Executive who established this Foundation in 1987 could imagine that almost 40 years later the Foundation is flourishing. Your Foundation has contributed over half a million dollars to support the children of NL.

The Directors of the RTF are:

Chair: . . . . . Mary Purchase  
Vice-Chair: . . . . . Betty Lou Kennedy  
Secretary: . . . . . Imelda Winsor  
Treasurer: . . . . . Marnie Sinnott  
Member At Large: . . . . . Brian Whitty  
Mona Rose . . . . . RTANL Representative

One of the main objectives of our Foundation is to administer a fund to support children's charities. This past year we donated a little over \$26,000 to children's charities. At the Avalon East Christmas Luncheon over 300 members of the RTANL gathered. Heather Peters from Candlelighters spoke from personal experience about the positive impact our donation has on families of children dealing with a cancer diagnosis. It was truly touching to hear such positive feedback about the work we are doing. I would encourage any district who is interested in having a member of our Executive speak to your group about the work we are doing to reach out to me.

These donations are possible because of the financial support we receive from the RTANL, the eight Regional Divisions of the RTANL, individual donations from members and friends, and In Memoriam donations for deceased members. We thank you for your generous support of this Foundation.

In addition to its primary mission, the RTF is dedicated to managing the Book of Remembrance. This 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, which is then recorded and made available for online view.

Currently, the Book of Remembrance has six volumes which have been deposited into The Rooms' Archives and are available for viewing. As new entries are received online, hard copies are being added. The seventh volume will be deposited when complete. We would like to thank the NLTA Staff for their assistance with this project.

In closing, I would like to thank our Executive for all the work that they are doing to support the RTF. I would also like to thank all the divisions that support RTF through fundraising events throughout the year. These fundraising donations are in addition to their annual donations to the RTF. For that we are truly thankful!

We are looking forward to seeing everyone at the BGM in October in St. John's!

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## Nominating Committee for RTANL Elections in October 2026

RTANL active members present at the Association's BGM will elect the Provincial Executive for the 2026-28 term. Members are encouraged to offer themselves for office or to nominate members for any position on the Provincial Executive. A Nominating Committee (as listed below) has been set up to receive nominations prior to the BGM, but nominations may also come from the floor at the BGM. **All positions are open for election.** Elected positions on Provincial Executive are: President, Vice-President, Secretary, Treasurer, and **four** Members-at-Large. Please direct all questions and any notices of intention to seek election to the Nominating Committee:

**Cathy Bailey Reid** (709-549-2606), cathybaileyreid@outlook.com  
**Sue Howell** (709-425-0556), susanhowell86@gmail.com  
**Gail Burry** (709-427-7739), gailburry24@gmail.com



## Division Presidents

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sjsheppard@nf.sympatico.ca

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**Beverly Fisher**

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### **Burin Division:**

**Donna Mary Walsh**

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power.margaret@yahoo.ca

### **Con-Tri Division:**

**Sharon Penney**

P.O. Box 226, Victoria, NL A0A 4G0

(709) 589-6342

pastpresident@rtanl.ca

### **Tri-Bay Division:**

**Susan Howell**

17 Mountainview Heights, Clarenville, NL A5A 1T1

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### **Western Division:**

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carne\_traverse@yahoo.ca

### **Stephenville:**

**Theresa Dollimont**

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tdollimo@hotmail.com

### **Labrador West** (*Vacant*)

## IMPORTANT NOTE FOR RETIRED TEACHERS RE: GROUP INSURANCE

All information regarding the NLTA Group Insurance Program will now be sent directly to all members of the program (active and retired) electronically, as well as placed on the NLTA website for access. Given the ever-increasing costs of postage, no longer will direct mailing be an option. Any changes to the insurance program will also be provided to the Retired Teachers' Association for inclusion in their Newsletter. If you have an email address and have not already provided it to the NLTA, please do so as soon as possible by emailing: [mail@nlta.ca](mailto:mail@nlta.ca) or by contacting the NLTA office at 709-726-3223 or toll free in the province at 1-800-563-3599. If you do not have an email address, please contact the NLTA office.

## SeniorsNL

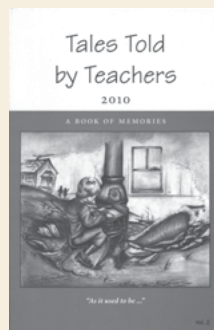
Have a question? Need to connect with a resource or service? Want information on a seniors' issue?

Contact our information Line: 709-737-2333 or (Toll Free): 1-800-563-5599.

**Our address is:** Babb Manor (Saint Luke's Home Complex), 24 Road Deluxe, St. John's, NL.

Web Site: [www.seniornl.ca](http://www.seniornl.ca)

Email: [info@seniornl.ca](mailto:info@seniornl.ca)



## Tales Told By Teachers, Vol. II

(Note: Volume I is now sold out)

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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.

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Joseph LaFitte: [President@rtanl.ca](mailto:President@rtanl.ca); (709) 764-1991

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

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

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

## ADDRESSES • ADDRESSES • ADDRESSES

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

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

## MEMBERSHIP CARD BENEFITS

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



## DESIGNATION OF BENEFICIARY

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

Section 7 of the Plan Text now provides that a plan member may designate a beneficiary to receive a benefit payment. A separate communication was mailed to all plan members outlining all necessary actions to be taken in order to designate a beneficiary. This is a reminder to all members to visit the Teachers’ Pension Plan Corporation (TPPC) ([www.tppcnl.ca](http://www.tppcnl.ca)) to download the Designation of Beneficiary Form, complete and forward it to: Teachers’ Pension Plan Corporation, Newfoundland and Labrador, 140 Kelsey Drive, Suite 300, St. John’s, NL, Canada, A1B 0T2. Telephone: (709) 793-8772 OR 1-833-345-8772. Email: [memberservices@tppcnl.ca](mailto:memberservices@tppcnl.ca)

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# Proposed Changes to the RTANL Constitution and By-Laws – BGM 2026

The following are some proposed changes/additions to The Constitution and The By-Laws. These changes will be voted on at BGM 2026 in October.

## Changes/Additions to The Constitution

**Rationale:** Provincial Executive strongly believes that a Division requires 200 plus Active Members in order to be financially viable. Therefore, it is more beneficial to advocate for Regionals and not more Divisions.

### Current Wording:

#### ARTICLE VII: STRUCTURE

- A. The RTANL shall be composed of a Provincial Executive plus a number of Divisions, each Division having the authority to set up a Regional where deemed necessary, provided that twenty-five (25) or more interested Active Members of the Association in a distinct area indicate that they wish to form a Regional.
- B. The number of Divisions shall be determined according to the following criteria:
1. There shall be a minimum of three (3) Divisions, namely: Central, Eastern, and Western.
  2. After a period of one year, where a majority of the Active Members of an established Regional so desire, a Regional may, with a request to and the approval of the Provincial Executive, become a Division in its own right.

### Proposed Wording:

- A. Historically the Association consisted of THREE (3) Divisions: **Eastern, Central and Western.** As the number of Active Members increased, Boundaries were re-defined for the Province. By 2026, there was a total of 9 Divisions. From previous experience, Provincial Executive has concluded that to be financially viable, it is necessary for a Division to have a **minimum of 225 fee-paying members within its boundary.**

**NOTE: All current Divisions (October 2026) are grandfathered in to continue as Divisions even if their numbers are below the 225 minimum set for the establishment of new Divisions as long as they are financially viable.**

- B. Provincial Executive is aware that the **geographical size** and the **large membership** (appropriate available venues) of several Divisions make attending social events impossible for some members. Provincial Executive thus recommends that Divisions seek to establish Regionals, where deemed necessary and possible, provided that twenty-five (25) or more interested Active Members of the Association in a distinct area indicate that they wish to form a Regional. Such Regionals would then be funded by the appropriate Division from Membership fee rebates.
- C. If the number of **fee-paying members** within a designated boundary meets the requirement given in (A) above, after a period of FOUR (4) years, where a majority of the Active Members of an established Regional so desire, a Regional, may with the approval of the Provincial Executive, become a Division in its own right following the process outlined below:
- a) The Executive of a Regional shall contact the appropriate Division stating their wish to become a Division.
  - b) The appropriate Division AND the Provincial Boundaries Committee will establish the boundaries of the proposed Division and determine its viability.
  - c) Contact the Active Members of the proposed Division and give thirty (30) days notice of a meeting (time and place) to elect a new Executive consisting of: President, Vice President, Treasurer, Secretary and Members-at-Large (the number to be determined at such election).
  - d) Select a name for the new Division.
  - e) Contact the appropriate Division AND the Provincial Executive which shall grant Division status with all the rights and privileges of a Division.

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## Changes to The By-Laws

**Rationale:** With the increased cost of an audit, it is recommended that there be a financial REVIEW as opposed to a complete audit.

**Current Wording:**

### ARTICLE V: AUDITORS

- A. The Auditors shall be appointed by the Provincial Executive not later than the month of June preceding the BGM.
- B. The audited financial statement for the two preceding years shall be presented at the BGM.
- C. A copy of the Audited Financial Statement shall be sent to each Division President within the three (3) months following the BGM, and also printed in the next RTANL Newsletter.

**Proposed Wording:**

### ARTICLE V: REVIEWERS

- A. The Reviewers shall be appointed by the Provincial Executive not later than the month of June preceding the BGM.
- B. The reviewed financial statement for the two preceding years shall be presented at the BGM.
- C. A copy of the Reviewed Financial Statement shall be sent to each Division President within the three (3) months following the BGM, and also printed in the next RTANL Newsletter.

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## Proposed Changes to the Retired Teachers' Foundation Constitution

**Rationale:** The Executive of the RTF met on May 5, 2026 and discussed the importance of updating the language of Article 4 of the current constitution. The proposed changes reflect inclusive language.

**Current Wording:**

### ARTICLE 4: OBJECTIVES

The Objectives for which the Foundation is established are:

1. To operate exclusively as a charitable organization for children who are incapacitated.
2. To administer a fund or funds for the following purposes:
  - a) The promotion and advancement of the education, mental health, physical health, and well being of children who are incapacitated:
  - b) The granting of gift funds as set forth in paragraphs 110 (1) (a) and (b) of the *Income Tax Act*.

**Proposed Wording:**

### ARTICLE 4: OBJECTIVES

The Objectives for which the Foundation is established are:

1. To operate exclusively as a charitable organization to provide funding to registered charities that support and advance the educational, mental health, physical health and well-being of children of Newfoundland and Labrador who have identified needs.
2. To provide a fund or funds for the following purposes:
  - a) To support and advance the educational aims, mental health, physical health and well-being of children who have identified needs.
  - b) The granting of gift funds as set forth in paragraphs 110 (1) (a) and (b) of the *Income Tax Act*.

# East Coast Retired Teachers' Organization Update

by Craig Hicks, RTANL Vice-President

The East Coast Retired Teachers' Organization chaired by Katherine Snow, met on February 4. This gathering brought together retired teacher organizations from across Atlantic Canada and Quebec including ACER/CART representative Sharon Penney. They share ideas, discuss common challenges, and strengthen our collective voice on issues that matter to seniors.

For retired teachers, this table provides an important opportunity to ensure our perspectives are heard. Discussions this year focused on membership sustainability, communication, and advocacy. Across the region, organizations are reviewing membership structures, dues, and ways to remain accessible and relevant; conversations that are equally important to us as we look to the future of retired teachers.

A strong emphasis was also placed on improving communication. Many organizations are updating their websites to better connect with members and to provide timely accessible information. This reflects a broader shift toward keeping retirees informed and engaged in meaningful ways.

Advocacy continues to be a key priority. ECRTO remains committed to the Coalition of Seniors, Retirees and Pensioners. It is our primary avenue for advancing issues affecting seniors in the region. Seniors in this province are supported by a dedicated Seniors' Advocate, ensuring that concerns around healthcare,

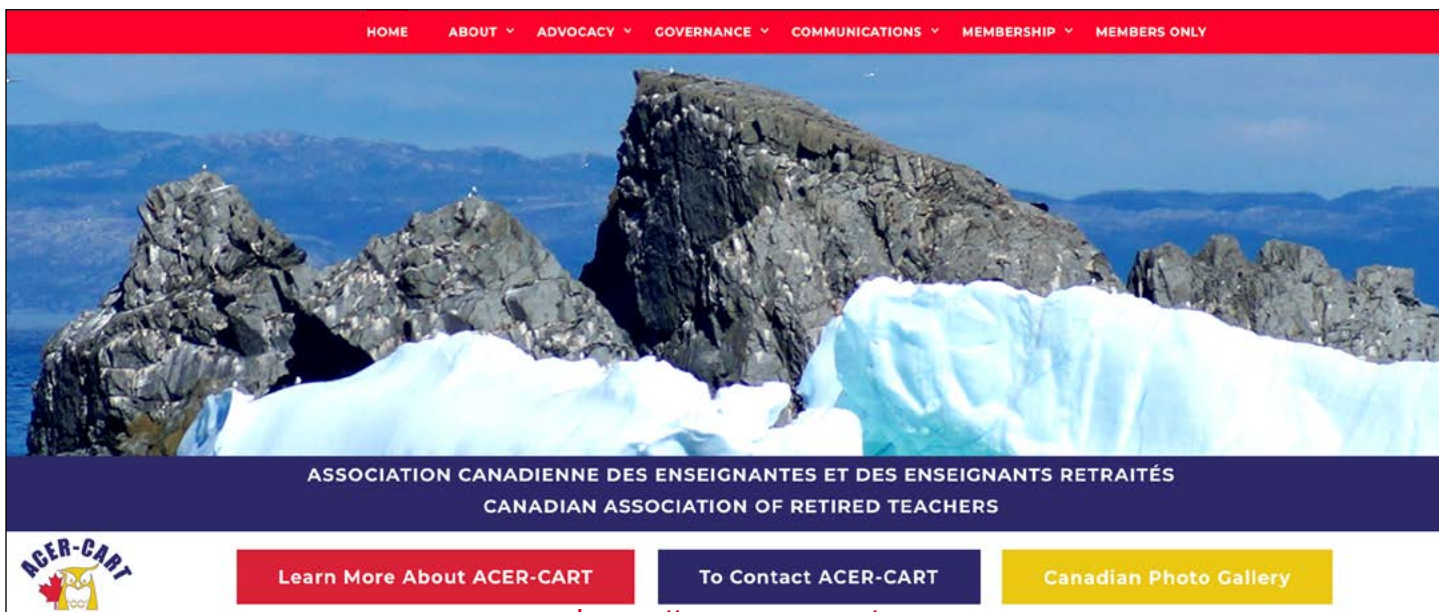
income security, and quality of life remain front and centre. Regionally, organizations have been encouraged to advocate for a standalone Federal Minister of Seniors, reinforcing the importance of a unified national voice.

The rising cost of attending national meetings, including the ACER/CART AGM in Vancouver, was also discussed. With no designated funding available to offset travel expenses, organizations are deliberately and carefully considering how best to manage these costs while maintaining representation within their respective budgets.

Updates from ACER/CART President Bill Berryman highlighted ongoing national work, including concerns related to Pharmacare and Dental Care programs. In particular, issues around members being mistakenly enrolled in dental coverage and later being asked to repay benefits remain under review.

Sharon Penney, Chair of the ACER/CART Health Services Committee, reported on a thoughtful discussion regarding Medical Assistance in Dying (MAID). The committee concluded that making recommendations on this topic falls outside its mandate.

As always, ECRTO focus remains clear: to support our members and advocate for seniors. Through the RTANL's continued involvement at the regional and national levels, your voice remains part of a strong and respected collective effort.



The screenshot shows the top portion of the ACER-CART website. At the top is a red navigation bar with white text links: HOME, ABOUT, ADVOCACY, GOVERNANCE, COMMUNICATIONS, MEMBERSHIP, and MEMBERS ONLY. Below this is a large banner image of a rocky mountain peak with snow patches under a blue sky. Underneath the image is a dark blue bar with the text "ASSOCIATION CANADIENNE DES ENSEIGNANTES ET DES ENSEIGNANTS RETRAITÉS" and "CANADIAN ASSOCIATION OF RETIRED TEACHERS" in white. At the bottom of the banner are three buttons: a red button "Learn More About ACER-CART", a dark blue button "To Contact ACER-CART", and a yellow button "Canadian Photo Gallery". The ACER-CART logo is visible in the bottom left corner of the banner area.

<https://acer-cart.org/>

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# Hearing Health and You

by Beverly Fisher

Do you have difficulty following a conversation when there is background noise? Do you often feel that people are mumbling when speaking? Do you sometimes have a ringing, buzzing, or roaring in your ear that does not come from any source outside the ear? All of these are warning signs of hearing loss.

Hearing loss is something that becomes more likely as we age. The number of people living with hearing loss rises dramatically among older adults, with three-quarters of men and two-thirds of women experiencing hearing loss between the ages of 80 and 85 years. Hearing loss can be caused by a variety of things. It can be the result of illness, aging, or prolonged exposure to noise. It can also be hereditary, or a side-effect of a disease.

Permanent damage can be caused by repeated exposure to excessive noise over long periods of time, such as listening to music at higher than acceptable volume levels or operating noisy equipment such as lawn mowers, power tools, etc. Driving a car on the highway with the windows down, playing a musical instrument or being part of a musical group or orchestra, and listening to music with headphones or earbuds can lead to gradual noise-induced hearing loss. Two factors contribute to gradual hearing loss – the sound levels to which you are exposed and the duration of the exposure.

You may think that what's done is done, and all of your life experiences have already contributed to auditory complications, but this is not true. There is still much that can be done to prevent hearing loss or prevent further damage to your auditory sense. Limiting the time you spend engaging in extremely noisy activities, adjusting the volume of your car and home audio systems and television to reasonable levels, and wearing hearing protection, such as earplugs, when exposed to intense noise can help protect your hearing.

If you, or a family member, are experiencing any symptoms of hearing loss, please consult with a hearing clinic or audiologist, or your family doctor. Early treatment can lead to better outcomes. The latest research into the impacts of delaying diagnosis of hearing loss shows increased challenges to a person's auditory processing. It can also contribute to difficulty with communication, to isolation, to an increase in health risks and to a decline in cognitive processing.

Auditory processing changes as we age, particularly after age 35-50, whether we have hearing loss or not. If we have hearing loss those auditory processing abilities are going to be even more notable.

The good news for those experiencing hearing difficulties is that current and emerging technology has made vast improvements that can assist them. Next generation hearing instruments have technology and capabilities that far exceed previous models. Personal hearing devices can be programmed to meet specific needs and different hearing situations. Hearing devices can allow a user to control and moderate their listening environment. As a plus, for those people who feel self-conscious about wearing a hearing aid, these devices are so much smaller than the older models and can practically go unnoticed.

As we age, it is even more important for us to maintain our connection with our families, friends, colleagues and communities. Hearing difficulties can often affect how we do this or even make us try to avoid communication with others. If you are experiencing signs of hearing impairment, or notice changes in your auditory processing, check it out with a professional. Early detection and hearing treatment can be the key to your personal well-being and an enhanced quality of life.

## VISITATION

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

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# Why Attend BGM/Reunion 2026?

by Beverly Fisher

That's a great question! The Biennial General Meeting (BGM) is where the business of our Retired Teachers' Association is conducted. It's where resolutions are passed, our executive is elected, and where information is passed on. It's our opportunity to have a say on what is important in our organization! The Reunion part of the event is a time to rekindle old friendships and develop some new ones. It's a time to relax and enjoy with our fellow retired teachers.

It may seem like there is still plenty of time but our 2026 BGM-Reunion is fast approaching! By the time you read this, you will have only a month left to get in your registration forms for what we hope will be not only a learning experience, but also a fun event. This year's gathering will be held at The Capital Hotel on Kenmount Road in St. John's from October 6-8. **The deadline for registering is July 31.** Our organizing committee needs to know how many people we can expect to attend so we can order the right amount of food for the meals that we will be providing. Registration forms can be found on our website ([www.nlta.nl.ca/rtanl-bgm-2026](http://www.nlta.nl.ca/rtanl-bgm-2026)). The form can be downloaded and sent in the mail, or you can fill it in online. The fee, \$30.00 for members and \$40.00 for guests, is to be paid at the registration desk. Members that are 80+ years old receive complimentary registration. A block of rooms has been booked by RTANL for the event, so if you are planning on staying at the hotel you should mention that you are part of our group.

The theme for this year's BGM is *Yours to Discover*. Activities will begin on the afternoon of October 6 with registration from 2:00-5:00 p.m. From 8:00-10:00 p.m. there will be a Meet and Greet with finger foods and a cash bar. Both you and your guest are invited to attend. It's a great time to chat with old friends that you haven't seen for a while and get to meet other members and trade stories.

Wednesday will be jam-packed with activities. Our Biennial General Meeting will take place during the day. The business of the Association will be conducted; there will be an election of a new executive that will serve for the next two years and there will be speakers on topics relevant to retired teachers. There will also be a short memorial service acknowledging those of our

retired teachers who have passed away since last BGM. Lunch, consisting of soup, sandwiches, and sweets will be served at noon. Your guest is invited to join us for the meal.

At 7:00 p.m., we will gather for the banquet, a three-course meal to which your guest is also invited. As we enjoy dessert, we will be entertained by the Vera Perlin Players. After the tables are cleared, we will be serenaded by Jackie Sullivan and Karla Pilgrim. This award-winning duo plays a variety of music, from old and new country to rock and roll, folk, and traditional music, while mixing in some of their own compositions. You can look them up on Facebook or YouTube if you want to know more about them. Whether you just want to sit and listen or get up and dance, we're sure that you will enjoy them.

On Thursday morning there will be a very short session featuring a speaker, the swearing in of the new executive, and a time for clueing up any unfinished business from the day before. It will also be a time for you to give your evaluation of the event and to submit suggestions for future BGM-Reunions.

So, what are you waiting for? Fill out the Registration Form! Submit it online or mail it to the address given. Let's make BGM-Reunion 2026 the best one yet!

## 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.

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# Health Services Committee Report (ACER-CART)

by Sharon Penney

The Health Services Committee has met three times and identified the following as items of importance:

1. Pharmacare
2. Aging in place
3. Sufficient retirement income
4. Dental care
5. Dedicated Minister for Seniors

The committee continues to be concerned about the federal government's decision to relegate the Minister of Seniors to a Secretary of State position. As a committee, we noted that in Quebec, Newfoundland and Labrador, and Nova Scotia, the Minister of Seniors position has been added to other much larger portfolios. The HSC will encourage the Directors to speak with their local politicians re: Minister of Seniors and the Long-Term Care Act. The ACER-CART President has written a letter to Prime Minister Carney and the MPs indicating the need for the seniors' portfolio to be elevated to a Ministerial position rather than the Secretariat position it now holds. At the Directors' Meeting on February 17, 2026, he encouraged the Directors to have their local members write their MPs individually. This should make the MPs aware of the need for a Minister for Seniors. Grassroots support for the call for a Minister for Seniors will be the most effective way to see progress on this quest.

The Ageing in Place initiative is lacking in resources both at the financial and community level.

The committee spent a great deal of time discussing Medical Assistance in Dying (MAID). After a discussion on the relevant materials that had previously been shared, it was decided, by consensus, that the HSC would not take any further action regarding MAID at this time.

The latest federal budget indicates that there will not be an expansion of the Pharmacare Program. All indications are that only those agreements which were signed before the budget date will be acted on. The budget does not specify any new monies for Pharmacare.

The Canadian Dental Care Plan continues to be a problem for our members. Many have applied and been erroneously admitted to the plan, only to be informed later that they were ineligible and now must repay the plan for treatment they received while they were under the impression that they were eligible for services.

NL Health Services has released the Auditor General's Report. It was scathing. A copy can be found at <http://www.ag.gov.nl.ca/>

We continue to work collaboratively with other retired teacher organizations across Canada and with ACER-CART. As a part of this collaboration, we shared a document from the RTANL President, Vice-President and Group Insurance Manager, and I as ACER-CART HSC chair. It explains the situation we are encountering as a result of the Canadian Dental Care Plan being offered to those who were ineligible. Members of the Health Services Committee were invited to share the letter with their respective organizations and to make any adjustments needed to make it appropriate to their own organization if they wish. The RTANL also shared a letter to the Minister of Health, Marjorie Michel, that can be shared with members to use as a basis for writing their local MPs.

Alberta's Bill 11 is of grave concern to us as seniors. This bill is a direct violation of the Canada Health Act. It will permit doctors to work in both the public health care system and a private system at the same time. This will, in effect, permit those with the financial means to avail of health care while their fellow Canadians wait in a queue. Private clinics will siphon off personnel from the public system as well as financial resources from the public system, thereby weakening the overall effectiveness of Canadian Health Care. We need to be vigilant that further incursions into the public health system are prohibited.

Some emerging insights into the medical system, specifically in Manitoba, but possibly being evidenced in other jurisdictions, have come to our attention.

1. Young male nurses are responsible for intimate care of an ageing female population. This is an unnecessary stress on some patients.
2. Co-ed hospital rooms. Male and female patients housed in the same room.
3. Patients with vastly different needs being placed in the same room. Patients recovering from surgery are being housed with patients with mental health concerns.
4. Hospital units with four beds were understaffed.

*(cont'd on page 24)*

5. Cost of care in a hospital if one opts for a setting other than a four-person unit. The extra expenses are the patient responsibility.
6. Areas of care and gender specific care needs must be identified, as one type of care does not fit all situations.

Travel Agency Nurses continue to be used in our Healthcare services. These positions are often in direct conflict with our permanent full-time staff nurses.

1. Agency Nurses are paid more than hospital staff nurses.
2. Agency Nurses have much more say in their assignments. They can refuse some positions.

3. Agency Nurses have expenses covered, or per diems for expenses are provided.
4. There have been instances where staffing personnel have been renting houses and apartments to Agencies who hire travel nurses.
5. Agencies are paid a higher fee than is being reflected in the nurse salary and expenses.
6. All of the above are a strain on an already strapped health care budget.

The work of the HSC will continue with our next meeting scheduled for October 2026.

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## ACER-CART Executive Report

*by Sharon Penney*

### **ACER-CART Executive Meetings (January 23-24, and March 19, 2026)**

The Executive proposed at the January 23-24, 2026, meeting the hiring of a secretary to provide the recording of minutes at Executive, Directors, and AGM meetings. Review of the By-Laws made this unnecessary as Section 5.2.5 of the By-Laws state the Executive Director acts as Secretary for all AGM's, board meetings, and special meetings.

The updated 2026-2027 Priorities document was presented for review.

The President reports that he continues working with Daniel Malloy and Scriptorium on governance documents, and with Scott Tywoniuk to finalize the financial information from CTF and Scotiabank. He is working with David Denyer and the BCRTA AGM Planning Committee on logistics and guest speakers, Zena Simces and Chris Gallaway for the AGM. The guest speakers will receive honorariums.

The President has written letters to Prime Minister Carney and his MP Kody Blois on having the government reinstate the position of Minister of Seniors. There have been no responses to the letters. He has written to the Minister of Health and the Secretary of State for Seniors on the issues with the Canadian Dental Care Plan. There have been no responses to these letters. He wrote to the Secretary of State for Seniors inviting her to speak at the

Vancouver AGM and a response was received indicating "We acknowledge receipt of your correspondence, which will be carefully reviewed."

### **Financial Report**

The Canada Not-for-profit Corporations Act Annual Report has been filed. The last time this was completed was in 2023.

The Executive reviewed the balance sheet as of January 31, 2026, and Profit and Loss from August 2025 through January 2026. All member organizations have submitted their Membership Fee.

The Executive will meet on April 30, 2026, and the updated financials and proposed budget will be provided and discussed in detail.

### **Legislation Committee ACER-CART By-Laws Report**

The Executive thoroughly reviewed the latest draft of the By-Laws document. The only change made was 4.1 Elections and Appointments. "When a Board Member's term is over, the Member organization shall select an individual for the vacated role."

### **Legislation Committee ACER-CART Policies and Procedures Report**

The Executive agreed to have the document thoroughly reviewed at the April 30, 2026, Executive meeting as some additions need to be made due to two Executive Resolutions.

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## Executive Resolutions

1. BE IT RESOLVED effective August 1, 2026, that the Executive appoint a Treasurer from within the membership of the Executive Committee.

*Moved by Helen, seconded by Katherine - MOTION CARRIED*

2. BE IT RESOLVED effective August 1, 2026, that the Executive appoint an ACER-CART Finance Committee consisting of the Treasurer as Chair, the President, the Vice-President, the Past-President, and Executive Director.

It was decided that the intent of both resolutions would be embedded in changes to the By-Laws and Policies and Procedures documents, both of which require approval at the 2026 AGM.

## AGM 2026

BCRTA will provide a secretary to take the AGM Minutes.

## Regional Liaison Report

The Western and the Eastern regions have had zoom meetings and planned for further meetings before the AGM.

## Health Services Committee Report

Our members continue to experience problems with the Canadian Dental Care Plan; we are concerned with the privatization of health services due to Alberta's Bill 11 and issues with the shortage of nurses in the health care system.

## Communications Committee Report

There are issues with the website including how to access the Members Only site. There is an article on the website asking members to contact Prime Minister Carney about the position of Minister of Seniors. A banner has been developed for use by Member Association Communication Committees. It is requested that ACER-CART promote new membership on standing committees at the Vancouver AGM. The website needs a total refresh as very few access the present site and ACER-CART needs to develop a new social media presence to tell members who we are, and what we do.

## Pension and Retirement Income Committee

The committee is seeking information from Member associations on the cost of living (COLA) amount received over the past year in their pension plans. This report will be provided to delegates at the AGM.

## Political Advocacy Committee

This committee is actioning concerns about the Canadian Dental Care Plan.

## Nominations and Elections Committee

The following two motions will be brought forward at the AGM. The Executive will recommend acceptance of these motions.

MOTION: That ACER-CART appoint Bill Berryman as Executive Director effective following the 2026 Vancouver AGM.

*Moved by Gerry Tiede seconded by Helen Sukieff - MOTION CARRIED*

MOTION: That the ACER-CART Executive review the Executive Director's remuneration during the 2026-2027 year.

*Moved by Gerry Teide seconded by Katherine Snow.*

The Executive will have a special meeting on April 30, 2026, to review the DRAFT Policies and Procedures document, AGM issues, and the latest financial documents. The Executive will be meeting on the morning of June 9, 2026, at the BCRTA Building.

## Executive Director's Report

The Executive Director reported on the DRAFT ACER-CART Balance Sheet, the ACER-CART Profit and Loss, the A/R Aging Summary and the Membership Revenue.

Points of discussion with the Executive Director included:

- ACER-CART's ability to apply for New Horizons Grants for Seniors.
- ACER-CART's Executive Director will contact the Executive Director of OTIP to determine whether there is interest in OTIP members joining ACER-CART.
- A new expense form will be completed by the Executive for attendance at meetings.
- Discussion on seeking charitable status in order to receive donations and provide tax receipts.
- The BCRTA AGM Planning Committee will submit expenses/receipts to ACER-CART for payment.

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## In Memoriam

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

Marguerite Adams (Hant's Harbour)  
Elizabeth Baggs (Adam's Cove)  
John Basha (Stephenville)  
Anne Bennett (Lourdes)  
Bernard Benoit (Stephenville)  
Genevieve Best (St. John's)  
Keith Billard (Flower's Cove)  
Donald Blackmore (St. John's)  
Percy Blackmore (Porter's Lake, NS)  
Michael Boland (Mount Pearl)  
Patrick Boland (St. John's)  
Adrian Brennan (Paradise)  
Joan Brinston (Garden Cove)  
Ann Broderick (St. John's)  
Barbara Brown (Corner Brook)  
Anne Butler (St. John's)  
Sandra Butler (Guelph, ON)  
Theresa Carey (Corner Brook)  
Donald Case (Salmon Cove)  
Harry Clarke (St. John's)  
John Connors (Bell Island)  
Florence Cowan (St. John's)  
Melvin Decker (Roddickton)  
Sister Teresa Devine (St. John's)  
Shirley Dickson (Halifax, NS)  
Calwyn Dollard (Stephenville)  
Douglas Edison (Botwood)  
Sister Monica Fagan (St. John's)  
Gordon Fifield (Dildo)  
Donna Fougere (St. John's)  
Susan Garnier (Pasadena)  
Douglas Genge (Anchor Point)  
Frances Gibbons (St. John's)  
David Glover (Cairo, Egypt)  
Frederick Groves (Bonavista)  
Robert Haggett (Robert's Arm)

**May They Rest In Peace**

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## In Memoriam

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

Josephine Hammond (Mount Pearl)  
Barbara Hewlett (Mount Pearl)  
Donald Hicks (Bonavista)  
Kenneth Hurley (Clarke's Beach)  
Violet Hutchings (St. John's)  
Larry W. Jones (Gander)  
Sister Carmel Kelly (St. John's)  
Rose Kent (Bell Island)  
Marjorie Kerr (St. John's)  
Gerard Kirby (Marystown)  
Sybil (Sue) Knee (Badger's Quay)  
Sister Elizabeth Marrie (St. John's)  
Eric Marsh (Hickman's Harbour)  
James Mercer (Bay Roberts)  
Regina Mitchell (Marystown)  
Llewellyn Munden (Port aux Basques)  
Ada Norris (Pasadena)  
Margaret O'Keefe (St. John's)  
Freeman Payne (Deer Lake)  
Evelyn Penney (Springdale)  
Rita M. Penton (St. John's)  
Bertha Prior (Lewisporte)  
Isabel Rowsell (CBS)  
Sister Mary Theresa Ryan (St. John's)  
Sister Marie Ryan (St. John's)  
Florence Samson (St. John's)  
John Staple (St. John's)  
Sister Mary Taylor (St. John's)  
Craig Tremblett (St. John's)  
Brother Edward Wakeham (St. John's)  
Sister Alice Walsh (Piccadilly)  
Murial Webber (Torbay)  
William Whelan (Nova Scotia)  
Margaret (Peggie) White (Paradise)  
Sister Mary White (St. John's)  
Joan Wiseman (Halifax, NS)

**May They Rest In Peace**

Retired Teachers' Association of Newfoundland and Labrador

# 19th BGM and Reunion

October 6-8, 2026 • The Capital Hotel, St. John's, NL

## Theme: Yours to Discover

### Deadline for Registration is July 31, 2026

All persons registered by July 15 will be eligible for one of two BGM/Reunion Draws.

*In the event we need to cancel due to lack of quorum - No Registrations will be accepted after July 31, 2026.*

**Registration Fee:** \$30 for Members and \$40 for Guests/Non-Members (Note: No meal is provided on Tuesday evening.) RTANL members 80 plus years of age **and guest** receive complimentary registration.

**Accommodations:** Individuals **must** make their own arrangements for accommodations. The RTANL has booked a block of rooms at The Capital Hotel, Tel: **709-738-4480**. *When you reserve, please request RTANL rates.*

**Registration:** Registration Form may be submitted electronically at [www.nlta.ca/rtanl](http://www.nlta.ca/rtanl) **OR** mailed to: BGM Registration, 3 Kenmount Road, St. John's, NL, A1B 1W1 (**Note: Registration fees will be collected on Registration Day, October 6, 2026 \*Cash or Cheque only**).

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



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

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

Places Taught: \_\_\_\_\_

Full name of guest (if applicable): \_\_\_\_\_  
(If guest is also a Member of RTANL, please submit a separate Registration Form)

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

Email: \_\_\_\_\_

(I give permission for my Email Address to be used ONLY by RTANL for the purpose of communication)

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

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

### For more information, please contact:

Bernadette Meiwald • 709-632-6393 • Executive3@rtanl.ca

Mona Rose • 709-597-0855 • Executive 4@rtanl.ca

Beverly Fisher • 709-468-2827 • Executive2@rtanl.ca