Retired Teachers' Association

of

Newfoundland and Labrador

19th Biennial General Meeting

October 6-8, 2026

Capital Hotel, St. John's

THEME: "Yours to Discover"

Website: www.nlta.ca/rtanl

Table of Contents

Page

I. Provincial Executive ……3

II. Executive Committees ……..3

III. Rules of Order ……..4

IV. Invocation ……5

V. Honor Roll ……....6

VI. Agenda ……12

VII. Minutes of 2024 BGM ……14

VIII. BGM Motions/Resolutions ……28

IX. Executive Report ……31

X. RTANL Treasurer's Report ……35

XI. Retired Teachers' Foundation (RTF) Agenda ……37

XII. RTF Minutes of AGM 2024 ……...38

XIII. RTF Annual Report ……39

XIV. (a) RTF Financial Report - Grant Thornton ……..41

(b) RTF Treasurer's Report ……42

XV. Nominating Committee Report ……..43

Provincial Executive

President:	Joseph Lafitte	**Members-At-Large:**	Beverly Fisher
Vice President:	Craig Hicks		Bernadette Meiwald
Past President:	Sharon Penney		Craig Tucker
Treasurer:	Clayton Rice		Mona Rose
Secretary:	Don White		

Executive Committees

Table Officers: President, Vice President, Treasurer, Secretary

Benefits/Wellness: Beverly Fisher

Finance: Clayton Rice (Chair)Joseph Lafitte, Craig Hicks, Don White

Meetings Planning: Bernadette Meiwald, Mona Rose

NLTA Liaison: Joseph Lafitte (Chair), Craig Hicks, Clayton Rice, Don White

Newsletter: Don White (Chair), Joseph Lafitte, Sharon Penney

Biennial Award: Craig Hicks (Chair), Bernadette Meiwald, Craig Tucker

Boundaries: Beverly Fisher

Membership: Craig Hicks

BGM: Sharon Penney, Don White, Joseph Lafitte, Craig Hicks,

Reunion: Mona Rose, Bernadette Meiwald, Beverly Fisher, Albert Legge, (Photographer)

Nominating Committee: Cathy Bailey-Reid, Susan Howell, Gail Burry

Political Action/Coalition: Sharon Penney

NLTA GROUP INSURANCE/RTANL REP: Craig Hicks

ACER-CART: Joseph Lafitte (Director), Craig Hicks (Alternate)

Tales Told by Teachers: Sharon Penney

Division Liaison: Beverly Fisher

RTF Liaison: Mona Rose

Provincial Executive Handbook: Don White (Chair), Joseph Lafitte, Craig Tucker

Rules of Order

a) The parliamentary process of the RTANL Biennial General Meeting shall be under the direction of the Parliamentarian.

b) Members wishing to speak, after recognition by the Chair, shall state their full names.

c) Speakers, including the mover of a motion, shall be limited to three minutes.

d) No Member shall speak more than once on a question. The mover of the motion shall have the opportunity to close debate.

e) Any Member, for information purposes, may request that the motion under discussion be reread, except when another member is speaking.

f) If a Member, while speaking, is called to order, the member shall cease speaking until the question of order has been decided.

g) Any Member who continues to exercise unacceptable actions after being called to order, shall be subject to removal for the remainder of the meeting.

h) An attempt shall be made to answer all questions during the meeting. However, any questions left unanswered will be responded to afterwards and the audience copied accordingly.

i) Voting shall be by secret ballot.

j) The Chair shall only be entitled to debate on a subject under discussion after relinquishing the Chair.

k) When provision is not made in these RULES OF ORDER and the issue is not in conflict with the Constitution, Roberts Rules of Order shall apply. These RULES OF ORDER shall govern the conduct of the Association's meeting after approval by the assembled members at the beginning of the meeting.

Invocation

Our eternal Father, creator and giver of all good things,

We beseech you to guide us in all our celebrations and deliberations during our meetings today and tomorrow;

Help us to share with each other and learn from one another;

Teach us to examine our own opinions, attitudes, beliefs, and values;

Let us discover the incongruity or discrepancy between what we do and what we believe and value;

Lead us to take actions to make our behaviours more consistent with our beliefs and values;

Guide us so we may learn and practice a way to continually examine our thoughts and actions, so that we may feel better about ourselves and one another through constructive, positive human interaction.

May your blessing be on us all.

AMEN.

Honor Roll 2024-2026

WE MOURN THE PASSING OF THE FOLLOWING RETIRED TEACHERS AND EXTEND SINCERE SYMPATHY TO THEIR FAMILIES AND FRIENDS

Catherine Abbott (St. John's)

Harry Abbott (Fortune)

Ronald Abbott (St. John's)

Roy Abbott (Bonavista)

Marguerite Adams (Hant's Harbour)

Robert Aitken (Botwood)

Doreen Alexander (Port au Port East)

Raymond Alyward (Grand Falls-Windsor)

Elizabeth Baggs (Adam's Cove)

Clyde Baker (Burin)

Doreena Ball (St. John's)

Gladys Barrett (Paradise)

Bernard Benoit (Stephenville)

John Basha (Stephenville)

Evelyn Batten (Islington)

Lila Beazley (Lewin's Cove)

Anne Bennett (Lourdes)

Sister Gertrude Bennett (St. John's)

Brenda Beresford (St. John's)

Fred Best (Clarenville)

Genevieve Best (St. John's)

Keith Billard (Flower's Cove)

Sherry Bissell (St. John's)

Donald Blackmore (St. John's)

Percy Blackmore (Porter's Lake, NS)

Calvin Blagdon (English Harbour West)

Michael Boland (Mount Pearl)

Patrick Boland (St. John's)

Elizabeth Boulos (St. John's)

Mary Bourgeois (Kippens)

Sister Patrice Bourgeois (Corner Brook)

Frances Bowering (St. John's)

Howard Braye (Hopeall)

Adrian Brennan (Paradise)

Grace Brinson (Winterton)

Joan Brinston (Garden Cove)

Ann Broderick (St. John's)

Byron Brooks (Dildo)

Barbara Brown (Corner Brook)

Denise Bruce (Corner Brook)

Vera Bruce (Stephenville)

George Brushett (Marystown)

Rev. Harvey Bullen (Gander)

Melvin Burden (Grand Falls-Windsor)

Eric M. Burry (Bloomfield)

Brian Bursey (St. John's)

Eleanor B. Burt (Broad Cove)

Anne Butler (St. John's)

Sandra Butler (Guelph, ON)

Bruce Butt (Carbonear)

Eldred Butt (St. John's)

Geraldine Cahill (Torbay)

Nora Cameron (Dartmouth, NS)

Barbara Carey (Witless Bay)

Theresa Carey (Corner Brook)

Virginia M. Carew (Cape Broyle)

Donald Case (Salmon Cove)

Sister Loretta Chafe (St. John's)

Cynthia Chaisson (Port aux Basques)

William Chaisson (Corner Brook)

Harry Clarke (St. John's)

Kevin Clarke (St. John's)

Robert Clarke (Victoria)

Rosalie Clements (CBS)

Joan Coish (Paradise)

John Conners (Bell Island)

Hubert Coombs (Dartmouth, NS)

William Cooze (Durrell)

Florence Cowan (St. John's)

George Cross (Badger's Quay)

Darie Cullihall (Rocky Harbour)

Gordon Dalton (St. John's)

Sister Elizabeth Daniels (St. John's)

William Dechman (Gander)

Melvin Decker (Roddickton)

Sister Teresa Devine (St. John's)

Shirley Dickson (Halifax, NS)

Calwyn Dollard (Stephenville)

Kyrl Dollimount (Gander)

Frank Dominie (Grand Falls-Windsor)

Florence Donoway (St. John's)

Barbara Dunn (St. John's)

William C. Dunne (St. John's/Stephenville)

Douglas Edison (Botwood)

Roy Edison (Deer Lake)

Sister Monica Fagan (St. John's)

Mary Fahey (St. John's)

Rosemary Farrell (Marystown)

Gerald Feltham (Lewisporte)

Gordon Fifield (Dildo)

Father Clem Flaherty (St. John's)

Gervase Flynn (Galway, Ireland)

June Foley (Stephenville Crossing)

Donna Fougere (St. John's)

Wallace Fowler (St. John's)

Gordon A. Francis (Bay Roberts)

Beulah Gale (Westport)

Susan Garnier (Pasadena)

Amanda Gaultois (Torbay)

Eleanor Geary (St. John's)

Douglas Genge (Anchor Point)

Frances Gibbons (St. John's)

Louis Gillard (Oshawa, ONT)

David Glover (Cairo, Egypt)

James A. Goodyear (Corner Brook)

John Grace (St. John's)

Susie Grandy (Marystown)

Gillian Grant (St. John's)

Frederick Groves (Bonavista)

Robert Haggett (Robert's Arm)

Josephine Hammond (St. John's)

Eileen Harnett (Lord's Cove)

Stewart Harvey (Lark Harbour)

Patrick Heffernan (St. John's)

Barbara Hewlett (Mount Pearl)

Donald Hicks (Bonavista)

Judy Houihan (Orleans, ON)

Emanuel House (Belburns)

Domino Howse (St. John's)

Alma Humby (Roddickton)

Jacob Humphries (Wesleyville)

Bertha Hunt (St. John's)

Florence Hurley (North River)

Kenneth Hurley (Clarke's Beach)

Violet Hutchings (St. John's)

Jacqueline R. Hynes (Bishop's Falls)

Larry W. Jones (Gander)

Baldev Joshi (Richmond Hill, ON)

Mabel Kean (St. John's)

Angela Keating (Flatrock)

Robert Keefe (Englee)

Sister Carmel Kelly (St. John's)

Alana Kennedy (St. John's)

Sister Elizabeth Kennedy (St. John's)

Edward T. Kenny (Elliott Lake, ON)

Rose Kent (Bell Island)

Marjorie Kerr (St. John's)

John King (St. John's)

Mary D. King (Placentia)

Gerard Kirby (Marystown)

Sybil (Sue) Knee (Badger's Quay)

Samuel Lannon (Mount Pearl)

Sister Maureen Lawlor (St. John's)

John Thomas Lawton (St. John's)

Sister Elizabeth R. Lee (St. John's)

Margaret Lee (Stephenville)

Kezia Locke (CBS)

Junior Loveman (Leading Tickles)

Sister Brendan Lynch (St. John's)

Margaret MacNeil (St. Andrew's)

David Mallam (St. John's)

Sister Elizabeth Marrie (St. John's)

Eric Marsh (Hickman's Harbour)

Winnie Marshall (Stephenville Crossing)

Wayne J. Matthews (Iqaluit, NU)

Brenda Maunder (Ottawa, ON)

Kevin McCarthy (Dunville)

Hugh McGettigan (Harbour Main)

James McGettigan (White Rock, BC)

Madeline Meaney (St. John's)

Pleman Menchenton (Norris Arm)

Roy Menchenton (Bishop's Falls)

Goldwyn A. Mercer (CBS)

James Mercer (Bay Roberts)

Florence Milley (Mount Pearl)

Marjorie Mills (St. John's)

Regina Mitchell (Marystown)

Margaret Moore (Mount Pearl)

Pearl Annie Moores (Brownsdale)

Mary Moriarity (Creston)

Alice Moyst (Torbay)

Llewellyn Munden (Port aux Basques)

Raymond P. Murphy (Dunville)

Eric Stanley Myles (Fortune)

Kathleen Neville (St. John's)

Jessie Newbury (St. John's)

Ada Norris (Pasadena)

John Noseworthy (St. John's)

Patricia Noseworthy (Green Island Cove)

Patrick O'Brien (Trepassey)

Corazon Ochoa (Corner Brook)

Margaret O'Keefe (St. John's)

Carman Oldford (Paradise)

Albert Parsons (Grand Falls-Windsor)

Aubrey Parsons (Lumsden)

Frances Patey (Cow Head)

Freeman Payne (Deer Lake)

John Peckford (Change Islands)

Robert Peddle (Burin Bay Arm)

Evelyn Penney (Springdale)

Grayson Penney (Western Bay)

Joan Penney (St. John's)

Rita M. Penton (St. John's)

Robert J. Pickett (Centreville)

Cyril Piercey (Port Rexton)

Stuart Pike (West St. Modeste)

Ron G. Pittman (Torbay)

Reginald Ploughman (Stephenville)

Sister Ellen Pomroy (St. John's)

Marion Pond (Glovertown)

Beverly Pope (CBS)

Sister Consolata Power (St. John's)

Sister Constance Power (St. John's)

Edward Power (Cupids)

Bertha Prior (Lewisporte)

Carol Pushie (St. Catherine's, ON)

Sister Regina Quigley (Port au Port)

Stewart Ralph (Point Leamington)

Gloria Reddy (St. John's)

Harvey Reynolds (Tahsis, BC)

Eileen Rideout (Mount Pearl)

John Rixon (Happy Valley/Goose Bay)

Rev. Betty Robbins (Springdale)

Clarence Robbins (Deer Lake)

Ronald Robbins (St. John's)

Earl Donald Roberts (Corner Brook)

Assumpta Roche (Corner Brook)

Bridget Rodgers (St. John's)

Isabel Rowsell (CBS)

Anne Ryan (St. John's)

Hazel Ryan (Holyrood)

Madonna Ryan-Gomer (CBS)

Sister Mary Ryan (St. John's)

Sister Mary Theresa Ryan (St. John's)

Florence Samson (St. John's)

Gertrude F. Sesk (Ferryland)

Gordon Sheppard (English Harbour)

Jean Skinner (St. Georges)

James Small (St. John's)

Marjorie Smith (Norman's Cove)

William Smith (Carbonear)

Ephraim Sparkes (St. Anthony)

Lawrence Sparkes (Low Point)

Greta Spencer (St. John's)

John Staple (St. John's)

Reginald Stapleton (St. John's)

B. Diane Stone (Botwood)

Frederick Strickland (Milltown)

Herbert Strickland (Birchy Cove)

Sister Mary Taylor (St. John's)

Arthur Templeman (St. John's)

Edward George Thistle (St. John's)

Gilbert Thomas (St. JJohn's)

Craig Tremblett (St. John's)

Dorothy Tucker (St. Anthony)

Marilyn Tulk (St. John's)

Thomas Tulk (Cottrell's Cove)

Josephine Tyler (St. John's)

Brother Edward Wakeham (St. John's)

Sister Alice Walsh (Piccadilly)

Geraldine M. Walsh (St. John's)

Patrick Walsh (St. John's)

Lorne Warren (Cow Head)

Muriel Webber (Torbay)

William Whelan (Nova Scotia)

Jill Whitaker (Portugal Cove-St. Phillips)

Clarence White (Deer Lake)

Margaret (Peggie) White (Paradise)

Sister Mary White (St. John's)

Wayne White (CBS)

Elaine Williams (Pool's Cove)

Gerald Winsor (Gander)

Joan Wiseman (Halifax)

RTANL 19th Biennial General Meeting
Agenda
October 6-8, 2026

Day One: Tuesday, October 6:

1. Registration: 2:00 pm – 5:00 pm

2. Dinner: **On your own**

3. **Meet and Greet:** 7:00 pm Tea and Coffee/Finger Foods/Cash Bar

Day Two: Wednesday, October 7 – 9:00 am:

First Business Session:

1. Call to Order/Welcome: President Joseph LaFitte (Chairperson)

2. Land Acknowledgement

3. Invocation

4. Introduction of Provincial Executive and Parliamentarian

5. Greetings

6. Honor Roll/Prayer/Moment of Silence

7. Adopt Rules of Order

8. Review/Amend/Adopt Agenda for BGM 2026

9. Review/Amend/Adopt Minutes of BGM 2024

a) Adoption/Correction: b) Business Arising

10. BGM Motions/Resolutions

11. President's Report – President Joseph Lafitte

12. Treasurer's Financial Report – Clayton Rice

13. **Noon: Lunch:** (Guests included)

14. **Retired Teachers' Foundation Segment** – Chairperson Mary Purchase

15. **Guest Speaker** – Skye – Communities Against Violence

BGM Business Continues – Chaired by Parliamentarian: Miriam Sheppard

16. Report from Nominating Committee Chair: Cathy Bailey-Reid

17. Election of Provincial Executive for 2026-2028

18. Election Results:

Business continues (if time permits until 5:00 pm)

19. **Banquet: 7:00 pm – 9:00 pm** (Menu: Garden Salad, Roast Chicken Dinner, Dessert)

20. Presentation of Biennial Award – Biennial Award Committee

21. Entertainment: **The Vera Perlin Players**

22. Music – Dance – Jackie Sullivan and Karla Pilgrim

Day Three: Thursday, October 8 – 9:30 am

Third Business Session:

23. Other Business -

a. Guest Speaker: Donna Butt – Chair of the Board of Directors, for Discovery Global Geopark

b. Prize Draws

c. Motion RE: Date and Location of BGM 2028

d. Acknowledgement of retiring Provincial Executive Members

e. Introduction and Photo of Provincial Executive for 2026-2028

f. Swearing in of new Provincial Executive

g. Passing of Gavel (if there is a new President)

h. Evaluation Sheets

i. Closing Prayer

j. Adjournment

The New Provincial Executive is reminded that there is a short meeting following the Adjournment

Minutes of 2024 Biennial General Meeting

THE RETIRED TEACHERS' ASSOCIATION OF NEWFOUNDLAND AND LABRADOR

Eighteenth Biennial General Meeting – 2024

Quality Hotel & Suites, Gander, NL	**October 2-4, 2024**

Wednesday, October 2 – 9:00 am

The following Provincial Executive members were in attendance:

Sharon Penney	Beverly Fisher	Patricia Parsons
Joseph Lafitte	Craig Hicks	Albert Legge
Clayton Rice	Bernadette Meiwald	Don White

1. Welcome and Call to Order – President Sharon Penney:
President Sharon welcomed everyone to RTANL BGM 2024 with the hope that we would enjoy a successful and productive meeting during business and social events.

2. (a) Invocation Prayer in Unison – Member At Large – Bernadette Meiwald:
– copy in Registration Kit
(b) Land Acknowledgement – Vice President – Joseph Lafitte

3. Introduction of Provincial Executive – President Sharon Penney
Introduction of Parliamentarian – Gabe Ryan – President Sharon Penney

4. Greetings:
-- from the Town of Gander – Mayor Percy Farwell
-- Mayor Farwell noted it was a special pleasure to welcome everyone who throughout their careers had influenced the lives of so many young people. Mayor Farwell also noted that there is life after retirement as many retired teachers play active roles in various volunteer positions throughout their communities. Mayor Farwell expressed a wish that everyone had experienced an enjoyable time during their tour of Gander Airport, would enjoy their stay in Gander, and participate in successful meetings.
-- Mayor Farwell was presented with a copy of **Tales Told by Teachers: Volume II.**

-- from NLTA – President Trent Langdon
-- President Langdon began by asking for a round of applause for the Executive Table. President Langdon grew up in Central NL and was currently visiting schools in the area. He noted that schools are very different today as "there is a cell phone and a camera in every hand." President Langdon expressed a need for Government to develop policy re

the use of cell phones. Trent thanked retired teachers for coming back as substitute teachers and thus bringing a level of stability to schools suggesting that education should be the number one priority for spending. President Langdon thanked retired teachers for what they have done throughout their careers and for their continuing support. President Langdon also referenced a new RCMP programme coming on stream "auxiliary police" – not about frontline policing but "visiting schools, attending meetings" etc. This might be a good fit for retired teachers so "stay tuned."

5. **Reading of Honor Roll:**
   -- Executive Members
   -- Prayer and Moment of Silence – President Sharon

6. **Adopt Rules of Order:**
   Thomas Kendell/Glenda Belbin: that the Rules of Order be adopted. **Carried.**

7. **Review/Amend/Adopt Agenda for BGM 2024:**
   Don Case/Craig Tucker: that the Agenda be adopted as presented. **Carried.**

8. **Review/Amend/Adopt Minutes of BGM 2022:**
   Mary Purchase/Donna Mary Walsh: that the Minutes of BGM 2022 be adopted as presented. **Carried.**

9. **BGM 2024 Motions/Resolutions:**

Proposed Changes to the Constitution and the By-Laws – BGM 2024

The following are proposed changes to The Constitution and the By-Laws as proposed at the Provincial Executive meeting on May 6/7, 2024. These changes were voted on at RTANL BGM 2024.

New Constitution Article: Article XIV

If in future any Division should, for whatever reason, become defunct (cease to exist):

(a) The individual members of said Division shall be given the choice of (a) becoming a member of a **nearby Division** OR (b) becoming a member of a Division of **her/his choice.**

(b) All monies held in an account of said defunct Division shall be deposited to the account of Provincial Executive.
Carried.

BE IT RESOLVED that the current **B-Law Article I: Quorum** be amended:

CURRENT:
That at the Biennial General Meeting and at Special Meetings (either in person or virtually) a majority of the Provincial Executive **plus twenty-five (25) Active Members who attend, having been given at least thirty (30) days notice**, shall constitute a quorum.

PROPOSED:
A. That at the Biennial General Meeting and at Special Meetings (either in person or virtually) a majority of the Provincial Executive **plus twenty-five** (**25**) Active Members, **having been given at least thirty (30) days notice,** shall constitute a quorum.

B. That the deadline for Registration for any BGM shall be the end of August of the BGM year. This will allow for cancellation of the BGM should a Quorum not be met.

C. Following a cancellation of a BGM, a second call for a BGM with at least thirty (30) days notice shall be given by a posting on our website, a mailing to Active Members who have requested a hard copy of the Newsletter **AND** an email posting to Active Members who have provided an updated email address. **A quorum shall then constitute the number of Active Members present at such second meeting.**

(Note C is necessary should numbers at the second call fail to reach numbers in A).

Carried.

The **By-Laws Article II E Voting** shall **have number 5** added as follows:

5. Voting at **all Biennial General Meetings (BGMs)** shall be by **registered, Active Members who are in attendance.**

Carried.

(At this point there was a brief pause in the business for prize draws including a draw for a special prize donated by the family of long time RTANL member Clarence Dewling. This prize included a complete set of the writings of Clarence Dewling and was won by Margaret Pritchett).

NUTRITION BREAK

10. President's Report:

(As presented in the BGM Package)

RTANL Executive Report to BGM October 2-4, 2024

President -- Sharon Penney

This is my second Presidents Report to BGM. Our Constitution prevents me from continuing in my current role. Presidents can only serve for two consecutive two-year terms. I have learned a lot over the past four years. I have enjoyed sharing the good work of our organization with our members.

Since our last BGM some of us have seen a slight increase in our pensions. The Teachers Pension Plan Corporation indicates that since the cost of living increased drastically the mechanism whereby our pensions increase kicked in. Indexing is provided to Members who retired after August 31, 1998 and who have reached the age of 65 on September 1 of each year. The formula is sixty percent (60%) of the annual change in the national Consumer Price Index as published by Statistics Canada for the prior calendar year, to a maximum annual increase of 1.2%. With Pension Reform, indexation has been suspended for service accrued after August 31, 2015. Even though some did see an increased pension the cost of living has increased over that same time at a much higher level.

On a more positive note, we as retirees are now covered under a new Pharma Care Plan. While this plan currently only covers a limited number of medications and medical supplies it is a great starting point. Through the continued advocacy of the RTANL, ACER-CART and other organizations with whom we maintain a working relationship further advances and improvements will be made to the plan. The National Dental Plan has been enacted, but because our retirees are able to access a dental plan through our Group Insurance they do not qualify for the benefits offered under the dental initiative.

At the provincial level seniors over the age of 75 will no longer have to pay for medical documentation in order to renew their driver's license.

Our Health Plan, while still strong, is experiencing not only a high level of usage, but it is covering very expensive treatments. These two factors are being carefully monitored by the Group Insurance Managers. New, emerging and expensive medications have the potential to negatively impact our Health Plan, containment measures will be discussed going forward. My tenure as a Group Insurance Manager with the NLTA has come to an end in July after seven years. I have been replaced on the committee by Craig Hicks, one of our current executive members. His appointment started in August. He will receive training in the fall for his new role.

We, in conjunction with other Retired Teachers Organizations across Canada completed a (SWOT) analysis. This project had us identify the strengths, weaknesses, threats and opportunities that exist within our organizations and how we can use this information to strengthen our own association. I know that the new executive will utilize this information to

plan for our own organization as we evolve into a body, better designed to meet the needs of retirees in a new age.

During the summer I contacted all the Retired teachers in Labrador between Lance au Clare and Port Hope Simpson for which we had a contact address. I had the pleasure of meeting with Margaret Saulter of Forteau on July 17. We had a lovely visit and lunch at the Northern Lights Restaurant. My conversation with Ms. Saulter revealed that despite our geographical distance many of our concerns show a commonality. The cost of living, lack of services for seniors, and accessibility of medical personnel and the necessity of a support system, especially for single retirees, were all identified as being of particular concern in Labrador. I had hoped to meet with more retired teachers in Labrador, but conflicting schedules made it impossible. I thank Mr. Sean Weir, a NLTA Executive Member, for his assistance and promotion of my visit to Labrador.

At this BGM we will acknowledge the retirement of our long-time Treasurer, Mr. Clayton Rice. Clayton has made the difficult decision to leave his post after 30 plus years. We held out hope until the bitter end that he would reconsider, but alas he was determined to be finished with a formal position on the RTANL Executive. He has spent more hours than we can calculate diligently doing the work of the Association. He has so that many trips to the NLTA Office over the years that some assume he works there. No one can ever know the number of phone calls he has made to the pensions division on behalf of our members or the number of times he has gone to the Credit Union to complete tasks necessary for the smooth and effective operation of the RTANL. To go from such an active position on the Executive to retirement is going to be taxing in itself, but undoubtedly Clayton has a plan for his time. We all wish him a happy and long retirement.

I will take this opportunity to welcome our new executive. They are demonstrating their belief in the RTANL by offering themselves to work on our collective behalf. I stand ready to aid their transition to the Executive Table. I look forward to my new role as Past President.

The BGM Committee are to be commended for the efforts they have put into making this BGM so successful, it takes a massive effort to put this event together in such a seamless manner. The sheer number of hours put into the organization of this event is staggering. The number of points of contact that were made are endless.

To the Executive that has been my source of support for the last four years, I will be forever in your debt. When you have been called upon to assist me or to replace me at events you were ready to pick up the gauntlet. You have made my job easier while in some cases making your own position more taxing. I thank you for each and every time you put the association ahead of yourselves.

As I relinquish my title of President, I am bouyed in my belief that the RTANL will continue to be an active voice for retired teachers, through our own efforts and through the combined efforts of the different organizations with whom we share a common goal. That being an improvement in the day-to-day lives of retired teachers across this province.

President Sharon indicated that the Federal Pharma Care plan is in the last two stages of approval. The majority of retired teachers do not qualify for the Dental Plan since we have our own private plan.

President Sharon also mentioned that the Provincial Government has recently removed the charge for seniors over seventy-five (75) when requiring a medical for driving.

Comments from the floor:

(i) Albert Legge – Con-Tri Division – teachers who opted out of their private Dental Plan on or before 2011 do qualify for the Federal Dental Plan.

(ii) Thomas Kendell – Central Division – questioned the appointment of Trustees for our Health Plan with Johnson, Inc./belairdirect.

President Sharon indicated this was done through the NLTA President and was for a seven (7) year term which can be terminated. However, because of the expensive training required the term is normally seven (7) years.

(iii) Trent Langdon – President NLTA – indicated that when an appointment to the Board of Trustees is made the following points are considered: region, gender balance, choosing a retired teacher. President Trent mentioned that our plan is the best in the Province.

Albert Legge/Paula Smith: that the RTANL President's Report be adopted. **Carried.**

11. Treasurer's Financial Report – Clayton Rice – As presented in BGM Package:

Review/Amend/Adopt Treasurer's Report and Financial Statement:

STATEMENT OF RECIPTS AND DISBURSEMENTS
The following statement is audited by Bartlett CPA.

COMPILATION ENGAGEMENT REPORT

To the Management of The Retired Teachers' Association of Newfoundland and Labrador

On the basis of information provided by management, we have compiled the statement of financial position of The Retired Teachers' Association of Newfoundland and Labrador as at August 31, 2024, and the statements of revenues and expenditures, changes in net assets and cash flows for the period then ended, and Note 1, which describes the basis of accounting applied in the preparation of the compiled financial information ("financial information").

Management is responsible for the accompanying financial information, including the accuracy and completeness of the underlying information used to compile it and the selection of the basis of accounting.

We performed this engagement in accordance with Canadian Standard on Related Services (CSRS) 4200, *Compilation Engagements*, which requires us to comply with relevant ethical requirements. Our responsibility is to assist management in the preparation of the financial information.

We did not perform an audit engagement or a review engagement, nor were we required to perform procedures to verify the accuracy or completeness of the information provided by management. Accordingly, we do not express an audit opinion or a review conclusion, or provide any form of assurance on the financial information.

Readers are cautioned that the financial information may not be appropriate for their purposes.

Bartlett CPA

St. John's, Newfoundland and Labrador
September 19, 2024

Richard Bartlett CPA Professional Corporation
Chartered Professional Accountants

Statement of Revenues and Expenditures
Period Ended August 31, 2024

	August 31 **2024** *(25 months)*	*July 31* **2022** *(23 months)*
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
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 EXPENSES FROM OPERATIONS	**5,852**	70,782
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

APPROVED BY THE DIRECTORS

Donald White _____ *Director*

Clayton Rice _____ *Director*

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	**(2,251)**	-
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

Notes to Compiled Financial Information
Period Ended August 31, 2024

1. BASIS OF ACCOUNTING

The basis of accounting applied in the preparation of the statement of financial position of The Retired Teachers' Association of Newfoundland and Labrador as at August 31, 2024, and the statements of revenues and expenditures, changes in net assets and cash flows for the period then ended is the historical cost basis and reflects cash transactions.

- accounts receivable less an allowance for doubtful accounts;
- property, plant and equipment amortized on the same basis as for income tax;
- accounts payable and accrued liabilities;
- current income taxes payable as at the reporting date;
- revenues are recognized when services are complete and invoiced;
- purchases are recorded when invoices are received.

2. PURPOSE OF THE ASSOCIATION

The Retired Teachers' Association of Newfoundland and Labrador (the "association") is an organization of retired teachers in Newfoundland And Labrador. The purpose of the organization is to increase the professional and social contacts of its members, to maintain a liaison with the Newfoundland and Labrador Teachers' Association, to speak for retired teachers on matters that affect them by virtue of the fact that they are retirees in society, to improve the financial status of teachers retired under the Newfoundland and Labrador Teachers' Pension Act, to keep members informed on developments in education and to support public education and encourage members to be concerned about and become involved with social issues.

3. LONG TERM INVESTMENTS

	August 31 **2024**	*July 31* 2022
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

12. Noon Lunch: ***Guests Included***

NOTE: *Just prior to breaking for lunch it was noted that two people in attendance were celebrating birthdays today: Carol Sturge and Melba Butt so we sang "Happy Birthday" to Carol and Melba.*

13. Retired Teachers' Foundation Segment – Chairperson: Mona Rose
(Minutes for this session were taken by President Sharon Penney).

14. Guest Speaker – Garreth McGrath: **Advance Health Care Directives/Power of Attorney**

Mr. McGrath spoke 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 yourself. He can be reached at **www.public legal info.com** or **709-722-2643**.

BGM Business Continues – Chaired by Parliamentarian: Gabe Ryan

15. Report of Nomination Committee – Chair – Paula Smith

Nomination Committee Chairperson Paula Smith presented the Nomination Committee Report:

Nominees for Table Officers:

President	Joseph Lafitte – Avalon East Division
Vice President	*Perry Downey – Avalon East Division
	*Craig Hicks – Central Division
Secretary	Don White
Treasurer	*Perry Downey
	(Perry later withdrew his nomination as Treasurer)

Nominations for Members-At-Large:
Beverly Fisher – Bonavista Division
*Craig Hicks – Central Division
Bernadette Meiwald – Western Division
Jean Murphy – Con-Tri Division
Mona Rose – Con-Tri Division

*Second Choice

Scruitineers for the election were: Sue Howell, Mary Beth Farrell and Donna Mary Walsh.

Parliamentarian Gabe Ryan then conducted the election of Provincial Executive for 2024-2026.

Nominations were called three times for each of the positions of Table Officers. There were no other nominations for President or Secretary so Joseph Lafitte and Don White were acclaimed as President and Secretary respectively. The nominees for Vice President were then given an opportunity to speak. Following a vote for Vice President **Craig Hicks** was elected.

Parliamentarian Gabe Ryan then proceeded to call three times for nominations from the floor for Members-At-Large.

Nominations for Members-At-Large From the Floor:
Thomas Kendell Craig Tucker Perry Downey (Declined)

Don Case/Linda Quinlan moved that nominations for Member-At-Large cease. **Carried.**

Parliamentarian Gabe Ryan then instructed voting members to vote for UP TO FOUR of the nominees (voting for more than four would constitute a spoiled ballot). Ballots were distributed and counted by the scrutineers.

Results of Election:

Members-At-Large	Beverly Fisher	Mona Rose
	Bernadette Meiwald	Craig Tucker

Parliamentarian Gabe Ryan then attempted to complete the Provincial Executive by calling for further nominations for Treasurer. Eight members were nominated from the floor but all declined. Thus, unfortunately, we were unable to fill the Office of Treasurer at this time.

MOTION: Thomas Kendell/Donna Mary Walsh that ballots be destroyed. **Carried.**

The Business Session then adjourned for the day with a call to re-assemble at 7:00 pm for the Banquet. Following a delicious dinner prepared by the staff of Quality Hotel & Suites, there were two presentations:

*a) **Donald Case** from Con-Tri Division was announced as the winner of the Biennial Award for service for 2024*

*b) **Clayton Rice,** retiring Treasurer, was honoured by retiring President Sharon Penney and Clayton was presented with a photo enlargement showing him enjoying his special activity – trout fishing!*

Friday, October 4:

16. Completion of BGM Business:

The Friday morning session began at 9:00 am with a presentation by Levi May of the Teachers' Pension Plan Corporation (TPPC). 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. Members were invited to keep in touch through email for current information or call if there were concerns or questions.

Website: https://www.tppcnl.ca
Telephone: 1-833-345-8772 **OR** 709-793-8772
Email: memberservices@tppcnl.ca

17. Closing:

BGM 2024 came to a close with the passing of the gavel from now Past President **Sharon Penney** to newly elected President **Joseph Lafitte** and a number of prize draws as was done throughout the different sessions. This was followed by our closing prayer in unison led by President Joseph Lafitte.

Respectfully submitted,

_____ _____

Don White, Secretary Sharon Penney, President

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

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.

ARTICLE VII: STRUCTURE

Current Wording:

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 distant 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 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** (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.

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 Chair 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.

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 printed in the next RTANL Newsletter.

Proposed Changes to the Retired Teachers' Foundation (RTF) 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.

ARTICLE 4 – OBJECTIVES

Current Wording:

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 I*ncome Tax Act.*

Proposed Wording:

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 I*ncome Tax Act.*

RTANL Executive Report to BGM October 6-8, 2026
President – Joseph Lafitte

President's Report to the Biennial General Meeting 2026

This is my first President's Report to a Biennial General Meeting since taking office in October 2024. Presidents may serve two consecutive two-year terms, and I intend to seek re-election at this BGM. The transition from Vice-President to President proved to be a much steeper learning curve than I had anticipated. Unlike other executive roles, the presidency is truly a daily responsibility. While I have learned a great deal over the past two years, there is still much to learn. It has been both an honour and a privilege to represent our Association and to share the excellent work of RTANL with our members, as well as with organizations such as the East Coast Regional Retired Teachers' Organization (ECRTO), the Canadian Association of Retired Teachers (ACER-CART), the NLSPA Coalition, and many others.

Strengthening Our Association

There have also been many positive developments over the past two years. One of the most significant has been the modernization of our membership application process. We have moved from a completely paper-based system to a largely digital process, with only membership cards still being produced in physical form. Work is underway to transition those to a digital format as well. My sincere thanks to Vice-President Craig Hicks for leading this project. Feedback from new members has been overwhelmingly positive.

We are also now receiving regular membership information from TPPCNL, including notifications of new retirees joining the RTANL through pension deduction, address changes, and, sadly, the passing of members. These updates help us maintain a much more accurate membership database and improve our communication with members.

Although the Provincial Executive continues to meet in person twice each year—rotating locations to meet with Division executives throughout the province—we have successfully adopted Zoom for interim meetings. This has improved efficiency while reducing travel costs and allowing us to meet whenever required.

We are working with our Divisions, who have the most direct contact with our members, to keep our membership contacts up to date so members are receiving important communications from the Provincial Executive and or Division. If you are not receiving our newsletter or other correspondence, it is because we do not have your current contact info.

Retired Teachers Foundation

Our Retired Teachers Foundation (RTF) continues to thrive under the leadership of an executive appointed by the Avalon East Division. The current chair is Mary Purchase. I wish the sincerely thank Mary and her RTF executive for their efforts over the past two years.

The Foundation oversees the Books of Remembrance honoring deceased teachers and provides financial assistance to Newfoundland and Labrador charities that support children with exceptional needs. Since its establishment in 1987, the Foundation has donated more than $500,000 to these organizations.

This remarkable achievement is something every RTANL member can take pride in, as a portion of membership dues from both the Provincial Executive and our Divisions supports this important work.

Treasurer Transition

At this BGM we will once again recognize the outstanding service of our long-time Treasurer, Clayton Rice.

After more than thirty years of dedicated service, Clayton announced at our last BGM that he wished to retire. We had expected a successor would be elected at that meeting, but no one came forward. Following the meeting, I asked Clayton if he would remain in the role until a replacement could be found. Without hesitation, he agreed.

Over the past two years he has continued to serve faithfully, providing stability during an important transition. However, he has advised that his service will conclude at this BGM.

On behalf of the entire Association, I extend our sincere appreciation for Clayton's extraordinary commitment and dedication. We wish him many happy and healthy years of retirement and are confident that a new Treasurer will be elected during this meeting.

Challenges Over the Past Two Years

Like many organizations, RTANL has experienced several significant changes during the past two years.

One of the most noticeable was the transition of our Group Insurance Benefits Plan administration from Johnson Inc. to belairdirect. Members have increasingly been encouraged to submit claims electronically rather than through paper-based processes. While digital services are the direction many organizations are taking, this transition has not been easy for everyone. Some of our members continue to face challenges accessing or using online services. These concerns have been raised, but it is unlikely that a return to paper-based processing is a realistic solution.

The transition also created delays for members who traditionally saved their paper claims and submitted them at year-end. belairdirect experienced staffing shortages, introduced new processing systems, and then faced the added challenge of the Canada Post strike just before Christmas. Together, these factors created a significant backlog. To their credit, belairdirect worked diligently to resolve these issues, although it took several months before processing times returned to normal.

The introduction of the Canadian Dental Care Plan also created confusion and frustration for many of our members, and for some, those issues continue today. Although the federal program is now in place, many retirees who have access to a group dental plan—including retired teachers across Canada—are not eligible to participate. While our members may rejoin the RTANL dental plan at any time, benefit limitations apply during the first two years after re-enrolling.

Unfortunately, many members who believed they qualified for the federal program applied in good faith. Some applications appeared to be approved automatically, and some applicants even received correspondence encouraging them to apply. Later, claims were denied and, in some cases, benefits that had already been paid were recovered by the federal government. It is unfortunate that eligibility was not based primarily on income, as financial circumstances are often the reason many retirees discontinued their dental coverage before or after retirement.

Our Group Health Plan also underwent one of its most significant changes in recent years with the introduction of a 15% co-pay on prescription drugs. Although this decision was unpopular, it was necessary to ensure the long-term sustainability of the plan. Even with this change, our plan remains more comprehensive than many provincial, federal, and private plans, many of which have higher co-pays and more restrictive access to newer medications and treatments.

I am grateful that additional supports were made available for members who were most affected by these changes. I also wish to acknowledge Craig Hicks, our representative on the seven-member Group Insurance Trustees Board. His commitment and thoughtful advocacy ensure that retired teachers continue to have a strong voice at the table.

Divisions and Regionals

I would like to thank the executives of every Division and Regional for their dedication over the past two years. Your countless volunteer hours ensure that our Association remains active and relevant throughout the province.

I also want to welcome our newest Division—Southwestern, formerly Western/Stephenville Regional. We now have nine Divisions serving members across Newfoundland and Labrador.

There remain many opportunities to establish additional Regionals within existing Divisions. As stated in Article VII of our Constitution:

> *"...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 distant area indicate that they wish to form a Regional."*

All it takes is local interest and a willingness for a couple of people to organize activities for fellow retirees. If you believe your area could benefit from establishing a Regional, I encourage you to contact your Division Executive.

Appreciation

To the members of the Provincial Executive, thank you for being my anchor during the past two years. Whenever assistance was needed, you stepped forward willingly—whether it meant taking on additional responsibilities, attending events on my behalf, or offering advice and encouragement. Your support has made my role as President both easier and far more rewarding.

I also extend my sincere appreciation to the BGM Planning Committee. Organizing an event of this size requires months of planning and countless volunteer hours behind the scenes. Your dedication has ensured that this meeting has been welcoming, well organized, and successful. Those who have planned events of this magnitude know just how much work is involved.

Looking Ahead

As I reflect on the past two years, I am proud of what we have accomplished together. We have navigated significant changes, modernized many of our processes, strengthened our partnerships, and continued advocating on behalf of retired teachers throughout Newfoundland and Labrador.

In closing, serving as your President has been a privilege. Should I be successful in re-election, I look forward to continuing that work, building on the progress we have made, and ensuring that RTANL remains a strong, respected, and vibrant organization for many years to come.

There are several areas that I wish to focus on over the next two years. 1. Continue growing our membership and getting emails of members whom we currently don't have on file, 2. Expanding digital services while supporting members who prefer traditional methods, and 3. Continuing our advocacy and partnering with like-minded groups for better living conditions of all seniors.

Respectfully Submitted,
Joseph LaFitte
President

Treasurer's Report – Clayton Rice

STATEMENT OF RECIPTS AND DISBURSEMENTS

(A **reviewed copy** will be available at BGM 2026)

RECEIPTS	**Aug'22 – Aug' 24** (25 months)	**Sept '24 – July '26** (23 months)
Advertising	1,200.00	900.00
Donations (BGM/Reunion)	2,300.00	2,400.00
Interest	1,765.81	5,648.52
NLTA – ASA Credit	42,500.00	25,500.00
Membership Fees	272,977.00	237,270.00
Registration Fees	----------	1,050.00
Tales Told by Teachers	309.54	60.00
TOTAL	**321,052.35**	**272,828.52**

DISBURSEMENTS	**Aug'22 – Aug' 24** (25 months)	**Sept '24 – July '26** (23 months)
Professional Fees	1,983.75	2,185.00
BGM/Reunion 2016-18	27,799.72	29,700.77
ACER-CART Fees	3,776.85	3,703.35
ACER-CART Expenses	11,134.61	7,532.12
ECRTO	----------	6,092.53
Committees	742.41	----------
Computer	2,366.64	----------
Divisional Presidents	14,611.71	3,224.30
Visits to Divisions	6,850.89	3,008.35
Executive	38,439.65	34,061.39
Honorarium	26,250.00	26,250.00
Miscellaneous	----------	1,375.48
MUN Celebrations	550.00	----------
Office Supplies/Printing/Postage	8,738.94	9,428.09
Political Action	1,283.96	646.94
NLTA Pre-Retirement Seminars	2,745.44	4,096.41
President/Vice-President	----------	----------
Rebates to Divisions	144,609.00	110,577.00
Retiring Allowance	550.00	825.00
RTF Expenses	4,546.40	622.49
RTF Donations	14,000.00	20,000.00
Bank Charges	295.00	457.01
TOTAL	**313,434.43**	**263,786.23**

	Aug'22 – Aug' 24 (25 months)	**Sept '24 – July '26** (23 months)
Excess of Receipts and Expenditures	7,617.92	9,042.29
Cash at Beginning of Period	211,183.46	218,801.38
Cash at End of Period	**218,801.38**	**227,843.67**

CASH BALANCES	**Aug'22 – Aug' 24** (25 months)	**Sept '24 – July '26** (23 months)
Voting Share	243.16	243.16
Incentive Share	2,000.00	2,000.00
3910164216 (3.4%) Maturing (10/01/27)	10,000.00	10,000.00
3912909261 (3.4%) Maturing (10/01/27)	15,000.00	15,000.00
3918769825 (3.4%) Maturing (10/01/27)	15,000.00	15,000.00
3916789656 (3.4%) Maturing (10/01/27)	20,000.00	20,000.00
Interest Account	4,775.54	12,189.87
Chequing Account	144,164.76	153,410.64
TOTAL	**211,183.46**	**227,843.67**

Clayton Rice
RTANL Treasurer
July 31, 2026

Retired Teachers' Foundation (RTF) Agenda

1. Welcome and Call to Order
2. Review/Amend/Adopt Agenda
3. Review/Amend/Adopt Minutes of October 5, 2024
4. Business Arising from Minutes
5. Chairperson's Report – Mary Purchase
6. Grant Thornton Financial Report
7. Treasurer's Report – Mary Purchase and Imelda Winsor
8. Other Business
9. Adjournment

RTF Minutes of Annual Meeting 2024
Retired Teachers' Foundation segment of RTANL BGM 2024
Gander, NL (Oct 3, 2024)

The meeting was called to order at 1:08 p.m.

The Foundation Chair, Mona Rose, opened the meeting by acknowledging the assembled members and thanking them for their support of the Foundation during the last year.

After a brief review of the Agenda a motion was made by Tom Kendell and seconded by Craig Tucker that the agenda be accepted as presented. Carried.

The Minutes of the BGM 2022 were reviewed. No errors or omissions were noted. Motion by Don Case seconded by Mary Purchase that the Minutes be accepted as presented. Carried.

The Chair addressed the Business Arising from the last Minutes.

1. E-transfers are still not available, but the incoming Executive will look at this possibility again.
2. The Foundation information is now included in the Pre- Retirement Seminars

While a written report was included as part of the BGM package Mona did highlight some of the elements of the report. 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. She also identified some of the forms of fundraising our Divisions do on behalf of the Foundation such as Toonie Drive and Bakeless Bake Sale. The Provincial Association was thanked for their annual donations on behalf of all members.

The Foundation has returned to in-person donation presentations and has been availing of social media to publicize such donations. The website has been updated to include a link to information on how to make a donation to the charity.

We are currently working on volume seven of the Book of Remembrance. The online application is now fillable.

The Grant Thornton audited report and the Foundation Treasurers Report were presented and found to be in good order. Motion to accept the Financial Reports as presented by Albert Legge seconded by Tom Kendell. Carried.

Motion by Clayton Rice Seconded by Don White that the "Executive of the RTANL Foundation for Children's Charities be comprised of 5 (five) members of the Avalon East Division of the RTANL". Carried.

Motion to adjourn by Fred Driscoll. 1:55 p.m.

Respectfully submitted,
Sharon Penney (Ex-Officio member of Foundation)

Retired Teachers' Foundation Annual Report 2026

Chair, Mary Purchase

Mary D. Purchase, Foundation Chair

Greetings from the Retired Teachers' Foundation (RTF).

At the provincial meeting of The Retired Teachers' Association of Newfoundland and Labrador (RTANL) on November 7-8, 2024, the RTANL approved the new directors of the RTF. The Avalon East Division welcomed the opportunity to form the Board of the RTF for the 2024-2026 term. 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

The RTF had its first meeting on January 20, 2025, at the NLTA Boardroom. We met with members of the previous board (from Con-Tri) to discuss our roles and responsibilities. It has been a learning curve for all of us, and we are most thankful for the support of the previous board, the Provincial Executive of the Retired Teachers' Association and the staff of NLTA.

One of the main objectives of our Foundation is to administer a fund to support children's charities.

At our September 2025 meeting, it was moved that the following charities will benefit from donations:

Rainbow Riders…….$7,500
Mazol Shriners……..$7,500
NL Down Syndrome Society……$3,750
War Amps Champ Program…… $3,750
Candlelighters, NL……$3,750
Max Simms Camp…….$3,750
Autism Society……. $3,750

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

Our Board is thankful for the opportunity to continue this valuable work, and we look forward to promoting the RTF to both our members and to the community at large. I have spoken with the representatives from six of the seven charities that were approved to receive donations, and they are most appreciative of our support. Unfortunately, after numerous phone calls, I was unable to make contact with the seventh, NL Down Syndrome Society. Two of the organizations were invited to speak at Avalon East Luncheons. At the October 2025 Luncheon of the Avalon East Division, I presented Rainbow Riders with their cheque. Kelly Sandoval of Rainbow Riders spoke to the retired teachers present and thanked them for the donation and highlighted for us how our donation impacts their work. At the Avalon East 2025 Christmas Luncheon, Heather Peters, representing Candlelighters, spoke from personal experience about the positive impact such donations have on families of children dealing with cancer.

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. We have received 10 submissions so far this year.

Currently, the Book of Remembrance has six volumes which have been deposited to 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.

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! Some examples of the fundraising events are: Con-Tri Division has Toonie Drives at each meeting; Avalon East Division has a 50/50 ticket sale at their events. Western Division organized a successful Bakeless Bake Sale which raised in excess of $4,000 for our Foundation in 2025.

We are looking forward to another successful term for the RTF!

RTF Financial Report - Grant Thornton

Newfoundland and Labrador Retired Teachers' Foundation

Statement of Financial Position

December 31		**2025**	**2024**
Revenues			
Donations	**$**	28,031	29,116
Interest Income		4,457	3,517
		32,488	**32,633**
Expenditures			
Mazol Shriners Patient Transportation Fund		7,500	7,500
St. John's Therapeutic Riding Association – Rainbow Riders		7,500	3,750
The War Amps Champ Program		3,750	7,500
Candlelighters Association of NL		3,750	3,750
	$	**22,500**	**22,500**
Excess of revenues over expenditures	**$**	**9,988**	**10,133**
Net assets, beginning of year	**$**	**129,049**	**118,916**
Excess of revenues over expenditures	**$**	**9,988**	**10,133**
Net Assets, end of year	**$**	**139,037**	**129,049**
Assets			
Cash	**$**	**37,783**	**27,457**
Accrued Interest	**$**	**1,254**	**1,592**
Term Deposits	**$**	**100,000**	**100,000**
Net Assets	**$**	**139,037**	**129,049**

On behalf of the Board: **Mary Purchase** Member **Marnie Sinnott** Member

Treasurer's Report

Newfoundland and Labrador Retired Teachers' Foundation

Balance June 30, 2025	$	40,314.00
Revenue:		
Donations July 1, 2025 - June 30, 2026	$	20,515.00
Bakeless Bake Sale (Western Division)		
Individual and Group Donations		
Interest paid to Investments (August 2025)	$	4,762.50
Interest paid on Savings Account	$	37.34
	$	**65,628.84**
Expenditures:		
Donations to Charities	$	30,000.00
Balance to June 30, 2026	**$**	**35,628.84**
Term Deposits		
Maturing 08/31/2027 @ 3.25%	$	25,000.00
Maturing 08/31/2027 @ 4.00%	$	75,000.00

Respectfully Submitted,

_____

Marnie Sinnott, Treasurer

Nomination Committee Report

The following are the nominees for RTANL Provincial Executive for 2026-2028 as presented by the Nominating Committee: Cathy Bailey-Reid, Susan Howell, and Gail Burry.

President:	Joseph LaFitte	Avalon East Division
Vice President:	Craig Hicks	Central Division
Treasurer:	Mona Rose	Con-Tri
Secretary:	Don White	Avalon East Division
Members-At-Large	Bernadette Meiwald	Western Division
	Susan Glavine	Burin Division
	Cathy Bailey-Reid	Tri-Bay

OUR CLOSING PRAYER

Lord, make me an instrument of your peace;
Where there is hatred, let me sow love,
Where there is injury, pardon,
Where there is doubt, faith,
Where there is despair, hope,
Where there is darkness, light,
Where there is sadness, joy.

Oh divine Master, grant that I may
Not so much seek to be consoled, as to console,
To be understood, as to understand,
To be loved, as to love.

For it is in giving that we receive,
It is in pardoning that we are pardoned
It is in dying that we are born to eternal life.
AMEN

The RTANL wishes to thank the following:

Special thanks to belairdirect, the staff at the NLTA Office who are always willing to help us, with extra special thanks to Melanie, John and Elliott, who do our editing, graphic layout and printing to make us look good!

Post BGM Provincial Executive Meeting
Agenda

1. Call to Order
2. Welcome – especially to new members
3. Brief Introductions around the Table
4. Committees – as listed in the BGM Package -- peruse for interest/appointment
5. Motion re: Updating Banking Information
6. Dates and Locations of Pre-Retirement Seminars – Text in Executive Handbook
7. Assignment of Executive Members to Pre-Retirement Seminars
8. Update Personal Contact Information
9. Transfer of rtanl.ca emails to new Executive Members
10. Questions/Comments
11. Date and Location of next meeting