



Newsletter

Retired Teachers' Association

Vol 17 No 2 • February 2007

President's Message

Don Case

Just some thoughts

I retired in 1993 and since then I've been a part of our organization in one way or another. I live in the town of Salmon Cove, a few kilometers north of Carbonear. We have a beautiful beach known as 'Salmon Cove Sands' which I frequent occasionally. I like to walk along the slate gray sands either for exercise or sometimes to collect my thoughts. It has occurred to me that the reason for my involvement may be two-fold. Firstly, to be an advocate for retired teachers and endeavor to improve their financial status. As a group of 5,373 members we should have some influence in public affairs. Secondly, I will admit that I do like the good conversations, meals, and fellowship. It's truly an honor to serve as your president for the next little while.

BGM and Reunion 2006

Our BGM was held in St. John's in October 2006. It was good to see so many of you attend and I believe 'a good time was had by all'. For its success much credit must go to the Avalon East Division for their help and organization. Congratulations to **George Evans**, who received the Biennial Award for Service. George has been with this association for the longest time devoting great service to its members. I would like also to congratulate **Anita Finn** and the RTF directors who in 2006 were able to donate \$19,500 to children's charities.

I'm very happy to announce that the **Next BGM and Reunion 2008 will be held in Corner Brook**. This was decided at our first executive meeting.



Provincial Executive 2006-08

Front [L-R]: Clayton Rice (Treasurer), Don White (Secretary), Jim Dobson (Vice-President), Don Case (President)

Back [L-R]: Philip Patey, & Ada Hollett (Members-at-Large), Gladys Costella (Immediate Past President), Emily Mullett & George Evans (Members-at-Large)

So, let's all save up our money and head to Corner Brook, God willing.

Provincial Executive Meeting (November 2006)

It's been rather busy for the Executive. We held a brief meeting after the closing of BGM and Reunion. It was decided then to hold our first meeting in Corner Brook, late November 2006. The Divisional Presidents would also be invited to meet in the morning of November 30th with the executive to talk about matters of concern and report back to their members. Thanks to Western Division President Lily Critch who arranged a luncheon for the whole group having a guest speaker talk on 'Wellness'.

After consulting with Executive Director, Ed Hancock, the Liaison Committee (an executive committee that meets with NLTA) decided to wait and

Provincial Executive 2006-08

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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.

Provincial Executive Standing Committees 2006-08

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

Benefits.....Philip Patey (Chairperson)
Ada Hollett & George Evans

Finance.....Clayton Rice (Chairperson)
Jim Dobson, George Evans

Liaison.....Don Case (President)
Jim Dobson (Vice-President)
Clayton Rice, Treasurer (Alternate)

Newsletter.....President Don Case (Editor)
Secretary Don White (Assistant Editor)
Treasurer Clayton Rice (Business Manager)

RTANL Biennial Award.....Jim Dobson
(Chairperson)
Ada Hollett & Philip Patey

Reunion 2008.....Gladys Costella
(Chairperson)
Don Case, Emily Mullett & Clayton Rice

BGM 2008.....Don Case & Jim Dobson

Political Action

Provincial Executive as Steering Committee
Co-chaired by President and Immediate Past
President.

Note: Representation from Divisions will
continue.

ACER/CART.....President Don Case
(Director)
Vice-President Jim Dobson (Alternate)



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

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, 709-753-3920; email: clayton@warp.nfld.net; fax: 709-579-5099.

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ADVANCE NOTICE

**10th Reunion
of Retired Teachers
and RTANL BGM 2008
Corner Brook
October 1-3, 2008**

NLTA Website

To receive information that may become available between Newsletters, please go to the NLTA website: www.nlta.nl.ca and click on 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.)

meet after the NLTA have their election. I'm a firm believer in keeping in close contact with the NLTA. They support us in many ways.

Our Political Action Committee is actively pursuing benefits for our members. We will be meeting with all political action committee members in April to consider possible future strategy. As you are aware, the Federal Government is considering the option of 'income splitting' for all retired persons. ACER-CART has been lobbying the Federal Government for some time for this change. It's possible that the collective voice of retired teachers made an impact. We urge all members to contact their MP and encourage them to vote for this benefit.

Presentation to Pre-Budget Consultation (December 2006)

The Executive thought that we should be represented at the pre-budget consultations in St. John's. I attended the session to submit our case for ad hoc increases or some form of indexing. I emphasized the fact that we have not had a raise since 1989 and that all other provinces in Canada provide for some form of increase to retired teachers. The following is a quote from the brief; "We are suggesting, Mr. Minister, in your up coming budget that you give fair consideration in reinstating a policy of granting regular (annual) ad hoc increases or some form of indexing for retired teachers especially those at the lower end of the scale. We feel that after carefully reviewing the facts you will agree what we are requesting is justified and long overdue. We are confident of a positive response." To say we've made a breakthrough may be somewhat optimistic. We'll have to wait and see. Also in attendance were Clayton Rice, Don White and George Evans.

I've been reading lately that seniors are urged to get "SMART", **'Seniors Maintaining Active Roles Together'**. It's a program designed to be fun, and it keeps you fit. Just think, we have all this leisure time to do as we please, read, travel, gardening, or work part time if you wish. But it's important to remain healthy. Exercise and good nutrition are essential.

Finally I'd like to welcome all new retired teachers, with a special welcome to the Plaisance Regional,

the latest area to be organized. I would encourage every member to get involved, run for office, attend meetings, and support your local division or regional. Your contribution is very important.

Have a wonderful Spring!

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.

Tales Told by Teachers Volume II

Hear Ye! Hear Ye!



Articles are **still needed** for the second volume of Tales Told by Teachers. About 70 articles have been received so far — still **not enough** for our book. Please continue to send material to:

Philip Patey
Memory Book committee
PO Box 87, Lewisporte, NL, A0G 3A0
Or call Philip at 535-2569 or
Email philippatey@persona.ca

No publishing date can be set until we have enough material. We know you have the "tales" to tell, so P-L-E-A-S-E get them written for others to share and enjoy!

Political Action Update



Government of Newfoundland and Labrador
Department of Finance
Office of the Minister

October 24, 2006

Mr. Patrick Brady
President
Canadian Association of Retired Teachers
27861-56 Avenue
Abbotsford, BC
V4X 1J9

Dear Mr. Brady:

This is in response to your letter of September 4, 2006 to Premier Williams concerning indexation of pensions from the Newfoundland and Labrador Teachers' Pension Plan (TPP). As the Minister responsible for pensions, your letter was forwarded to me for reply.

In the early 1990's as a result of the recommendations of a Commission of Enquiry on Pensions, Government adopted the policy that there would be no improvements in benefits under the TPP or any of the Government sponsored pension plans unless those benefits were properly funded by appropriate increases in contributions. Indexing of teachers' pensions was never a promised benefit as the cost was never factored into the contribution rate of the TPP. Ad hoc increases that were granted and charged to the TPP were not properly funded and only served to increase the unfunded liability of the plan.

Consistent with this position, in 2002 Government and the Newfoundland and Labrador Teachers' Association negotiated a modest indexing program for teachers who retired after August 31, 1998 that was properly funded by an increase in contributions by both the teachers and Government. That indexing program was targeted to post August 1998 retirees to coincide with TPP changes that resulted in the integration of those teachers' pensions with benefits payable from the Canada Pension Plan.

Government has taken significant measures to address the long term viability of the TPP by contributing close to \$2 billion to the plan in 2006 to secure the basic plan benefits. Any increases in benefits payable that are not properly financed will only compromise this effort to keep the plan financially sound.

Consequently, I am not prepared to recommend any increases for teacher pensioners.

Yours sincerely,

LOYOLA SULLIVAN, MHA
Ferryland District
Minister of Finance and
President of Treasury Board

cc. Premier Williams
Joan Burke, Minister of Education
Gladys Costella, President, RTANL



Government of Newfoundland and Labrador
Department of Finance
Office of the Minister

October 24, 2006

Mr. Pierre Drouin
Executive Director
Canadian Association of Retired Teachers
1397, cr Norview
Orléans, ON
K4A 1Y4

Dear Mr. Drouin:

This is in response to your letter of September 4, 2006 to Premier Williams concerning indexation of pensions from the Newfoundland and Labrador Teachers' Pension Plan (TPP). As the Minister responsible for pensions, your letter was forwarded to me for reply.

In the early 1990's as a result of the recommendations of a Commission of Enquiry on Pensions, Government adopted the policy that there would be no improvements in benefits under the TPP or any of the Government sponsored pension plans unless the cost of those improvements were properly funded by appropriate increases in contributions. Indexing of teachers' pensions was never a promised benefit as the cost was never factored into the contribution rate of the TPP. Past "ad hoc" increases only served to increase the unfunded liability of the plan. In 2006, Government contributed close to \$2 billion to the plan to improve the long term viability of the TPP and to secure the basic plan benefits. Any increases in benefits payable that are not properly financed will only compromise this effort to keep the plan financially sound.

Government is sympathetic to the needs of all low income earners, including seniors, and has implemented various measures to address their needs, such as the Low Income Seniors' Benefit and the Low Income Tax Reduction.

Government is committed to assisting all low-income residents of this Province as fiscal circumstances permit. However, I am not prepared to recommend to my colleagues that they should provide for increases in teachers' pensions.

Yours sincerely,

LOYOLA SULLIVAN, MHA
Ferryland District
Minister of Finance and
President of Treasury Board

cc. Premier Williams
Joan Burke, Minister of Education
Gladys Costella, President, RTANL

NEWS & VIEWS

Divisions/Regionals

Avalon East Division

Doreen Noseworthy (229-6274)

Greetings and Happy New Year from the members of Avalon East Division!

This year we really started off with a bang because, as many of you know, we hosted BGM in St. John's, at Holiday Inn, in October. Since this was our first time hosting this event, we wanted to be sure that everything ran smoothly and that things were in readiness. We were mainly responsible for the Registration Desk and for providing the Welcoming Kits (a.k.a "loot bags"). We had a lot of fun preparing for this and really enjoyed the BGM and Reunion.

Next we were on to our annual fall hike which became known as "**The Great Cranberry Caper**". Well-known hiker, Ben Dunne, once again stepped up to the plate and led our retirees in Avalon East on a wild berry chase that took them to Renew's in search of the elusive cranberry. For many of our hikers, this was a first-time experience and one they will fondly remember. I'm sure there were plenty of cranberry sauce and other goodies around the dinner tables of those hikers this Christmas, thanks to Ben.

In September, I was contacted by Carmelita Traverse, one of our recently retired members from the Placentia area. She expressed that there was an interest, among some of her colleagues, in creating a Regional there. We discussed what would be required in order to accomplish this and a meeting was set up for November 2, 2006, between those interested in forming the Regional, and the Executive of Avalon East. The rest, as they say, is history. I am very pleased to announce to all members of RTANL that **Plaisance** is the newest Regional in our association and we wish them every success in their future endeavours. Congratulations to the newly elected executive, under the very capable leadership of President Carmelita and, with the energy and enthusiasm we experienced among

Plaisance Regional



President Carmelita getting things organized for Plaisance Regional



The "token" male at the formation meeting ... he was loving it!!

those gathered at that formation meeting, we have a lot to look forward to from Plaisance.

On November 29th, all Division Presidents met in Corner Brook with the new Provincial executive of RTANL. This meeting was very productive and gave the presidents an opportunity to discuss matters of interest and concern within their respective divisions, as well as an opportunity to get to know one another.

Due to the BGM being hosted by our division this year, it was not feasible for us to hold our annual Octoberfest luncheon. However, we made up for that in fine style, by having a Christmas luncheon instead. This social turned out to be "quite the success" with over 300 members in attendance and a wait list of those we could not accommodate. It was very gratifying for the organizing committee to see such interest and enthusiasm among the membership for this event. There were prizes galore and the meal was delicious, as usual. The sea of reds and greens throughout the banquet room at Holiday Inn was

Christmas 2006



The Spirit of Christmas is alive and well in Avalon East!



Registration is over. Now we can all relax

Provincial Reunion/BGM • October 2006



a sight to behold and all the retirees were in great voice that day as we got right into the Christmas spirit with a sing-a-long of wonderful traditional Christmas songs. It was truly a joyous occasion and in typical Newfoundland and Labrador fashion, we not only had a “scoff” but some had a “scuff” as well. Suffice it to say that a good time was had by all! We’re already looking forward to next year’s event.

The Christmas Social also afforded us the opportunity to make our annual donations to the respective charities we sponsor as a division. Gerry Colbert was in attendance and gratefully accepted a cheque of \$2,000 for the School Lunch Program. He expressed his appreciation, on behalf of the Program, and reiterated how important our contribution was, in support of their cause, and the many uses they have for the money they receive each year. Ann Pennell, Treasurer of The Retired Teachers’ Foundation, accepted a cheque for \$500 in memory of our deceased members. She thanked the Division for its annual contribution, and the members for their continued support of the Bakeless Bake Sale. She emphasized the importance of these

donations since they go directly and exclusively to children's charities throughout the province.

The remaining social events for this year include our annual Fun Day scheduled for February 19th at Bally Hally Golf and Curling Club, a Skating Party at Mile One on March 26th, and our year-end BBQ scheduled for May 26th, at a place to be announced. Our Annual General Meeting is scheduled to take place on June 4, 2007, again at a place to be announced. In the meantime, on behalf of the members of Avalon East Division, I would like to take this opportunity to wish you all the best in 2007 and hope that you had a happy and joyous Christmas season.

Bonavista Division

Harold Tremblett (468-2236)

Greetings from the Bonavista Division.

After a summer season of inactivity, we began our year on November 6th with a general meeting at the Seaport Inn in Port Union. Among the items of business was a discussion on how to redesign our banner for the Bonavista Division so as to make it more reflective of our section of the Bonavista Peninsula and our division. Also, we elected a new executive. Congratulations and best wishes to President, Duncan Ford; Vice-President, Madeline Adams; Secretary, Clarence Dewling; Treasurer, Calvin Boyce, and Directors-at-Large: Harold Tremblett, Beverly Fisher, Linda Hicks, and Frederick Groves. We stayed for lunch, and were served delicious made-to-order meals by the hotel restaurant staff.

On Wednesday, December 6th at 7 p.m., we had our annual Christmas Dinner, this year at the Skipper's Café in the new Captain Quarters Hotel in Bonavista. Seventy-one members, spouses, and guests were served by the catering staff, by far the biggest crowd for any of our events in 2006. After a delicious meal, sincere thanks and good-byes were given to several members of our outgoing executive, and plaques and/or paintings were awarded to them as well. Honored for their long time



Bonavista Division • Executive

Front [L-R]: Harold Tremblett (Director), Calvin Boyce (Treasurer)
Back [L-R]: Linda Hicks (Director), Clarence Dewling (Secretary), Beverly Fisher (Director), Duncan Ford (President), and Madeline Adams (Vice-President)
Missing from photo: Frederick Groves (Director)



John Snow and Executive Members

L-R: Clarence Dewling, Calvin Boyce, John Snow (with his RTANL Plaque and paintings by Linda Coles), Duncan Ford, and Beverly Fisher

outstanding contributions to our division were: our former President, John Snow; our former Vice-President, John Keough; and our former Treasurer,



John Keough and Beverly Fisher

E.A. Mifflin. A special tribute was also given to Wilson Harris, our oldest member and excellent supporter of RTANL for many, many years. Following this, numbers were drawn for the many gifts Santa had left under the Christmas tree, and many of those in attendance left being happily

rewarded for being such good people all year!

We look forward to the new year, and wish to advise our branch members to stay tuned, since your new executive is quite dedicated, and we will be planning a variety of special events and interesting activities for our members in 2007.



Beverly Fisher and E.A. (Ned) Mifflin

Burin Division

Ada Hollett (535-2569)

Burin Division sends warm greetings to all our members. We have only held one meeting since the last report. The fall meeting was a luncheon held at Wong's Palace Restaurant in Marystown on Tuesday, November 7, 2006, at 11:00 a.m., with 35 people in attendance. Since there were 49 members in the In Memoriam section on the back of the newsletter as well as 111 members on the Reunion Roll, a minute of silence was held for deceased members. A report was given on the BGM/Reunion held at Holiday Inn in St. Johns on October 3-5, 2006. Ben and Jean Brushett, Jake and Norma Barnes, as well as Mary Moriarity were congratulated on attending this year's BGM and Reunion. We hope more will consider attending the next one to be held in Corner Brook in 2008. Members were alerted to the September issue of our newsletter for the letters pertaining to political action (Glady's message, as well as Pat Brady's and Pierre Drouin's of CART, to Premier Danny Williams). The blurb on address changes was also brought to members' attention. It is

very important for members to contact the Provincial Executive when they have a change of address. So much mail has been returned because of this. The letter from Pat Brady to RTANL members was read.

After a delicious meal of Chinese food, we had two nurses from Eastern Health, Claire Power and Joanne Pittman, speak to us on hypertension, diabetes, and life style. They did a wonderful presentation which was very informative, and entertaining at the same time. They had plastic samples of food portions to demonstrate the size portions we should eat. A joke was made of the fact that they were probably the first ones to ever come to Wong's Restaurant with a suitcase full of plastic food.

We made our annual donation of \$250 to five schools on the Peninsula (\$50 to each school) for the breakfast program.

Our next meeting will be held some time in the spring.

Until next time here's wishing everyone good health and happiness.

Central Division

Philip Patey (535-2569)

Greetings from Central

We had our Annual General Meeting September 15, 2006. Last year's executive must have done a good job because it was returned to office lock, stock and barrel. Our President is Philip Patey; our Vice-President, Tom Kendell; our Secretary, Jim Warren; our Treasurer, Malba Butt, and our Gander Representative is Don Carter. Jim Dobson is our Past President. The Executive Members appreciate the confidence our members have placed in them.

This year's October Executive Meeting was held in Twillingate. During the afternoon Open House we were pleased with the number of retired teachers from the area who came to meet with us and to discuss issues relating to retired teachers.

A major event of our autumn activities is the fund raising events on behalf of the Retired Teachers' Foundation and the children's charities to which the Foundation contributes annually. The efforts of Mr. Peter Hall of Newtown, who canvassed retired teachers in his area; Mr. Calvin Wheeler, who donated one of his paintings on which tickets were sold; and the members who contributed to the Annual Auction and Sale enabled the retired teachers of this division to contribute almost \$1,600 to the Foundation. We appreciate all these efforts on behalf of children with disabilities.

Like other creatures of the forest some of us will go south to escape the coldness of winter, at least until the money runs out. Others will hibernate with family and friends until the spring. Our activities will resume in April.

Coast of Bays Division

Lenus Lawrence (881-3331)

Welcome to the first edition of the Newsletter in the New Year. It is our sincere wish this New Year 2007, will bestow upon you and yours all the good tidings one would desire.

Let me introduce you to the Coast of Bays Retired Teachers' Association. Our registration numbers indicate our organization represents some 83 retirees. This representative group includes former teachers from Midtown, St. Alban's and Head of the Bay in conjunction with retirees from the North Shore of Fortune Bay on the Connaigre Peninsula area. Two are a fairly large geographical area, but our intention from our initial inception was to travel to various locations throughout our region and host our meetings at different focal points. However, due to lack of interest, this concept was soon discarded. It was also the intention of the association to have the executive offices selected from a particular or specific region, but this concept also fell by the wayside. In fairness to our most dedicated and devout members, the retirees from Midtown, St. Alban's and surrounding communities are our most prominent patrons with basically three representatives from the St. Jacques-Coombs

Cove area. Early in our initial stage we ventured to host a meeting in Harbour Breton but, due to lack of interest by their absence, the retirees from the community and surrounding communities did not show, so this effort was abandoned.

Nevertheless, the faithful few must journey on, but let it be known there is an open and welcome invitation to any teacher or teachers who have a change of mind and wish to attend such meetings. Our meetings consist of a dinner gathering whereby the first order of the day is a dinner, lunch or snack followed by an agenda of items warranting the attention of those present. Our organization has found this format or procedure to be enjoyable and informative, both from a social and information aspect.

Our meetings are advertised well in advance and we encourage the rise of car-pools and, to offset the cost of transportation, our association offers a travel assessment.

If we wish to show government and other levels of society we have a meaningful and purposeful identity, we must be willing to strengthen our association by increasing our attendance at our regular meetings. If government is to consider our requests and demands in a serious manner, then we, as members of a representative retiree club, must be willing to sacrifice our time and effort to prove to the bureaucrats our causes are genuine and warranted.

Have a great year.

Con-Tri Division

Jennifer Babb (596-3019)

Greetings to all from the Con-Tri Division. In October we held our Annual Meeting at Legge's Restaurant and our new executive was elected. Congratulations and best wishes are extended to President, Hudson Davis; Vice-President, Eldred Warren; Treasurer, Ruth Davidge; and Secretary, Jennifer Babb. Joyce Roberts is now our Past President and Liaison Officer with Contact People. Albert Legge has also agreed to be our



Con-Tri • Executive

Front [L-R]: Ruth Davidge (Treasurer), Eldred Warren (Vice-President), Jennifer Babb (Secretary), Joyce Roberts (Past President), and Don Case (Provincial President)

Back [L-R]: Gladys Case, Isabelle Cole, Viola Butt, Betty Baggs, Rosann Slade, Harold Dawe, Peggy Hiscock, Dorothy Bradbury, Elizabeth Kelsey, and Albert Legge



L-R: Harold Dawe; Eldred Warren (Vice-President) one of our oldest members, now 87; and Jennifer Babb (Secretary)



Jennifer Babb (Secretary) and Don Case (Provincial President) looking over the agenda

Communications Officer as we attempt in the next few months to set up a web site and e-mail list.

We held our Annual Christmas dinner and dance November 28th, and we were delighted to have 210 members and guests out to celebrate. At the dinner, two \$300 scholarships were presented to students Matthew Drover and Chad Petten. An Honorary

Membership Certificate was also presented to Mr. Lloyd Case, Sr. His daughter Minnie Mercer accepted on his behalf, and entertained us with some of her memories of her father's early days of teaching around the province. Our annual Toonie collection during the evening raised money for the Foundation.

Some upcoming events and dates for Con-Tri members to remember include:

April 4 - First Spring Planning Meeting

May 16 - Second Spring Meeting

May 29 - Spring Banquet

Week of June 4 - Hike and Lunch - Bay Roberts East Trail, Mad Rock Café

Summer 2007 - First Con-Tri Golf Tournament.

Golf Committee members needed. Please call Jennifer Babb at 596-3019. Details concerning time and place will be announced later.

Our congratulations and best wishes are extended to our new Provincial President Don Case and his executive as they take on their new duties. Don has been involved in the Con-Tri Division for many years and we know that he will continue to work diligently on behalf of all provincial members.

Western Division

Lily Critch (639-7212)

Greetings from Western Division!

After a long summer break, we resumed our RTA activities with a luncheon meeting in September. We did not have an election of officers this year because we passed a motion last year to have members hold office for a two-year term.

Some of us journeyed to St. John's in early October for the Biennial General Meeting and Reunion. We all enjoyed that – both the meetings and the socials. I congratulate Past President, Gladys Costella, and her committee, on a job well-done. Congratulations also go out to Don Case who was elected President of the Provincial Executive. We, in Western Division, are looking forward to 2008 when the BGM and Reunion will be held in Corner Brook.

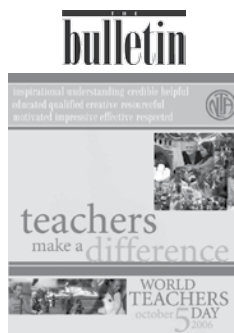
At the end of November, the Provincial Executive held its fall meeting in Corner Brook. The Division Presidents also met with them on the morning of November 30th. Following this meeting, Western Division hosted a lunch for them at Bennett Hall. We were pleased to see so many of our members attend. Don Case brought greetings on behalf of the Provincial Executive. The visitors were appreciative of our efforts; some of them even renewed old acquaintances. Our members enjoyed the social, also.

We are winding down our annual fundraiser for the Foundation. Again it appears to be successful.

On Saturday, December 9th, we held our Christmas dinner and dance. As usual, it was well attended. According to the smiling faces and the feedback, everybody had a good time. During this event we sold tickets on two items (a Christmas wreath and a large doily), which were donated by two members of our Association, with the proceeds to go specifically to the Foundation. We took in \$298 on this raffle. Our thanks go out to Winnie Guy who made the wreath and Elsie Chaulk who crocheted the doily.

Happy New Year to all of you.

***The best way to describe
retirement ... the never
ending Coffee Break.***



NLTA Bulletin

To receive the NLTA Bulletin for 2006-07, send your name and mailing address, along with a cheque or money order for \$16.00 (made payable to the Newfoundland and Labrador Teachers' Association) to: Louise King, NLTA Printing Services, 3 Kenmount Road, St. John's, NL, A1B 1W1.

ADDRESSES • ADDRESSES • ADDRESSES

If you have a change of address or know of a retired colleague not receiving correspondence from the RTANL, please advise your Division President, and also the Provincial Treasurer, Clayton Rice (29 Diana Road, St. John's, NL, A1B 1H7).

We would really like to keep our mailing list up to date so that members are informed and we avoid mail returns.

Your cooperation in this matter would be much appreciated.

SICK 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 753-3920.

REMINDER

Re: Deceased Members

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

Report of the RTANL Executive Meeting with Divisional Presidents

Don White



Provincial Executive and Divisional Presidents

Front [L-R]: Jim Dobson, Clayton Rice, Gladys Costella, Emily Mullett, Don Case, Ada Hollett, Doreen Noseworthy

Back [L-R]: George Evans, Philip Patey, Duncan Ford, Lily Critch, Don White, Hudson Davis

A meeting of the RTANL Executive and Divisional Presidents took place on the morning of November 30, 2006, at the Glynmill Inn in Corner Brook. The following Executive Members were present:

Don Case (President)
Gladys Costella
Jim Dobson
Ada Hollett (also Divisional President)
George Evans
Emily Mullett
Philip Patey (also Divisional President)
Clayton Rice
Don White

The following Divisional Presidents were present:

Lily Critch	Western
Hudson Davis	Con-Tri
Duncan Ford	Bonavista
Ada Hollett	Burin
Philip Patey	Central
Doreen Noseworthy	Avalon East

Bright and early at 9:00 a.m. President Don Case welcomed everyone with a gentle reminder that we are all volunteers – the core group – which holds our Association together. Introductions around the table being completed, we settled down to three hours of discussions.

President Don noted to Divisional Presidents that the deadline for Divisional Reports for inclusion in the next newsletter would be December 15, 2006. These reports may be submitted by email or on diskette keeping in mind some specific details re typing to allow for efficient reproduction in the newsletter.

Clayton distributed to Presidents present a package which, among other things, contained a list of “Lost Retirees”. It was noted that mail is often returned because teachers have moved and we have no forwarding address. If we are to stay in touch with ALL of our members, we need to keep our mailing list current. Each President was delegated the task of attempting to “track down” as many as possible of those “missing retirees”.

There was considerable discussion re the funding of Divisional Presidents to attend Executive Meetings. A motion, which will fund Divisions fifty (50) per cent of the cost of this venture, was passed. Ada Hollett made a presentation re the RTANL Biennial Award for Service stating that all nominees were identified by number only to the Selection Committee and selection must be made by September 15 of the award year. The award winner is presented with a suitably inscribed plaque and the name is also inscribed on a permanent plaque which is housed at the NLTA Building.

The final portion of the meeting was given over to each Divisional President to describe Divisional Activities during the past year. No doubt each Divisional President will elaborate in detail on these activities elsewhere in this Newsletter. Suffice it to say that every Division has been quite busy keeping its membership involved, informed and entertained.

Tales Told by Teachers Vol I

Need a great gift idea? *This is it!*

And what a bargain: **only \$12.95!**
(plus postage where applicable)



Note: Members of the RTANL may purchase copies for \$10.00 each from members of the Provincial/ Divisional/Regional executives (plus postage where applicable).

Published by the Retired Teachers' Association of Newfoundland and Labrador in 1998, the first printing of 2,000 copies sold out in just over three months.

Contains 131 stories, poems, amusing anecdotes — recalled by 98 retired teachers: “tales out of school” to make you laugh or cry — nostalgia at its best!

To order, see page 2 of this newsletter for contact information.

Divisional and Regional Presidents

AVALON EAST DIVISION

Doreen Noseworthy

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Lenus Lawrence

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BENEFITS

*Don Ash, Staff Consultant
Group Insurance Trustees*

NLTA Group Insurance Plan Out To Market

Your NLTA Group Insurance Trustees are committed to maintaining a comprehensive insurance plan at the best possible premium for teachers. Each year Trustees participate in an annual renewal process where past claims are analyzed, adjustments are made to benefits, and premium rates necessary to pay claims for the coming year are determined. Teachers often ask why we don't change insurance carriers to attempt to get a better deal. In fact, every five years it is the practice of the NLTA Group Insurance Trustees to put all of the NLTA insurance options out to market and invite the major insurance underwriters to bid on our business. This market tender process is currently ongoing, with Trustees meeting in February 2007 to award contracts to the successful bidders for this coming April.

In the spring of 2006, Trustees began working with our consultant, Johnson Inc., to begin developing a set of market specifications to send to market in the fall of 2006. The specifications were approved by Trustees in August 2006 and mailed to 28 major Canadian insurance underwriters in October to bid on our business by the end of November. The bids are currently being analyzed, and in February Trustees will be making their decisions on which underwriters are to be awarded the contracts. The awarding of the contracts will serve as this year's insurance renewal and determine the benefits available to teachers and the premiums to be charged to pay for these benefits.

Pooled Plan Options

Some plan options are underwritten on a fully pooled basis, where the underwriters bid on these plan options by quoting a premium to be charged for the applicable benefit and pooling the premium with that of other clients. If the premiums generated by the NLTA are greater than the claims incurred

then the insurance company keeps the surplus. If the premiums generated by the NLTA are less than the claims incurred then the insurance company has responsibility for the deficit. In other words, the insurance company assumes all the risk and loses money on the NLTA account if our claims are more than anticipated. A large insurance company can do this by 'pooling' the financial results of all its clients, some of which will experience surpluses and others deficits. Trustees do not assume any risk under this financial arrangement and are likely to simply accept the lowest bidder assuming all companies have equivalent benefits and are reputable and secure.

In the NLTA plan, the following options are fully pooled benefits:

- Option A2 – Voluntary Life (Teacher only)
- Option A5 – Voluntary Life (Spouse)
- Option A3 – Basic Accidental Death and Dismemberment
- Option A4 – Voluntary Accidental Death and Dismemberment
- Option LC – Long Term Care
- Option T – Medical Out of Country
- Post 65 Life Benefit

Experience Rated Plan Options

With experience rated plans, the underwriter estimates the anticipated claims and quotes a premium rate based on the NLTA claims experience only, with no pooling with other groups. In this arrangement any annual surplus is returned to the NLTA Group Insurance Trust Fund. On the other hand, any resulting deficits must be paid from the Trust Fund. Under this financial arrangement Trustees assume significant risk. The major risk for the insurance company is that the NLTA could switch carriers at the end of a year in which a deficit has occurred, leaving the insurance company with the deficit. The premium quoted by the underwriter includes such items as profit charge, risk charge, stop loss charge, etc. It is these expense charges by the insurance companies that become a major factor for Trustees in determining which company will be successful in its bid for experience rated plan options. The company charging the lowest expenses to the NLTA is likely to receive greatest consideration, along with other factors.

In the NLTA plan, the following options are experience rated benefits and involve those benefits that are most frequently used and constitute a large percentage of the total premium paid by teachers:

- Option A1 – Basic Life
- Option B – Health
- Option B2 – Dental
- Option C – Long Term Disability (The first two years of claimed benefits are experience rated. LTD benefits claimed beyond two years are pooled.)

Awarding of contracts through this tender process is extensive and technical. Trustees are all teachers, members of the plan themselves, and always endeavor to act in the best interests of insured members and the overall plan, utilizing professional advisors and consultants to assist where applicable. This tender process ensures that teachers obtain the best possible deal in the marketplace for the existing NLTA Group Insurance Plan. This basic information about the market tender process is part of the NLTA Group Insurance Trustees' continuing communication efforts to keep teachers informed about teacher group insurance plan operations. Results of the tender process, including any change in benefits, premiums and insurance carriers, will be communicated to teachers through an individual mail-out in late March to the homes of all insured members.

B.C. Retired Teacher

Looking for Exchange Housing

I am a retired teacher in Gibsons, British Columbia, which is a seaside town a short distance out of Vancouver. I am looking for a retired teacher in Newfoundland who might be interested in exchanging houses for a three-week period in May or June 2007.

I can be reached at: Box 616, Gibsons, BC, V0N 1V0, or (604) 886-2184. I would be glad to correspond with another retired teacher who might be interested so that arrangements could be made that would be suitable to both parties.

Harry Turner

MEMBERSHIP CARD BENEFITS



1. At **Ultramar Home Heating Centres**: 3 cents off a liter of home heating fuel and 10% off the furnace insurance plan.
2. At **The Paint Shop**: 10% off all regularly priced items, except floor coverings.
3. At **Jennifer's of Newfoundland** in Corner Brook: 10% off all evening meals and 10% off all regularly priced items in the gift shop.
4. At the **Notre Dame Castle Building Centre** in Corner Brook: 10% off all regularly priced items and 5% off lumber.
5. At **Roberts' Artistic Electronic Creations** in Bareneed: 10% off all regularly priced items.
6. At **Roberts' Sleepy Hollow B&B** in Clarkes Beach: 10% discount.
7. At **Movies and Music Plus** in Carbonear and **Music Plus** in Bay Roberts: 10% discount.
8. **Fine Things Jewelry** and **The Salt Box (Crafts)** in Clarenville: 10% discount of regularly priced items.

(You must show your RTANL Membership Card to "reap the benefits".)

On the NLTA website you will find a list of businesses that grant discounts to NLTA Members. Showing your RTANL Membership Card at such establishments should enable you to receive a discount also.

***Visits always give pleasure ...
if not the coming,
then the going.***

Retired Teachers and Group Insurance

*Don Ash, Staff Consultant
Group Insurance Trustees*

The number of retired teachers in Newfoundland and Labrador has exceeded the number of active teachers and the gap is expected to continue to grow. The bad news is that the pensioned group as a whole receives more in group insurance claims than is paid in premium by retirees, and this presents challenges for the group insurance program. The good news is that retired teachers and retired people in Canada, in general, are more active, healthier and living longer than past generations, albeit partly because of advances in drug technology. Don Case, the current president of the Retired Teachers' Association and a member of the NLTA Group Insurance Trustees, is aware of these challenges faced by Trustees and has asked me to write an article for the RTANL Bulletin reviewing the history of the NLTA Group Insurance Program as it relates to retirees.

The NLTA Group Insurance Program was created in 1964 by teachers who were trying to establish a program of life and health insurance benefits protection for teachers. A partnership of sorts was created with Johnson Inc., a relatively small local company at the time who provided the insurance expertise and plan and system administration necessary to run such a program. This relationship continues to this day with NLTA as the policyholder and operator of the group insurance program, and Johnson Inc. paid by NLTA for consulting services, plan administration, and claims administration. NLTA is not insured by Johnson Inc., rather Johnson Inc. acts as a broker with the major insurance companies in Canada, who underwrite the NLTA business. The insurance program is run by a seven person board of Trustees, who act similar to a board of directors and are appointed by NLTA Provincial Executive. The NLTA Group Insurance Trustees have responsibility for, and reserve the right to change, alter, delete benefits and set premiums for all insured members covered by the NLTA Group Insurance Plan, including retirees. **It is important to note that all programs and benefits discussed**

in this article are “snapshots in time”, are not guaranteed benefits, and are subject to change.

In 1974, NLTA negotiated through our first collective agreement a contribution by government towards premium in some basic portions of the NLTA program. As per the collective agreement, government continues to pay a portion of the Basic and Dependent Life, Basic Accidental Death and Dismemberment, and Health Insurance premiums for both active and retired teachers.

Retired teachers continue to pay the same premium rate as active teachers for Basic and Dependent Life, Accidental Death and Dismemberment, Health and Dental coverage.

Retiree Basic Life and Basic AD&D Insurance

- Coverage changes from twice salary to twice pension at retirement.
- Coverage terminates at age 65.

Post 65 Life Coverage

- \$5,000 benefit introduced September 1, 1985, for those teachers covered under the Basic plan to age 65.
- April 1, 1993, benefit increased to \$10,000.
- January 1, 2002, benefit increased to \$15,000.

Post 65 Paid-Up Life Coverage

- A \$10,000 Post 65 Paid-Up Life program was introduced in 1998 for those teachers turning age 65 on or after September 1, 1998.
- The program was not properly funded, could not be sustained and was eliminated September 1, 2004.
- Eligible retired teachers who turned age 65 between September 1, 1988, and August 31, 2004, maintain the \$10,000 Post 65 Paid Up Life benefit at no premium cost, but are not eligible for the Post 65 Life premium subsidy described below.

Post 65 Life Premium Subsidy

- Retired teachers who turn age 65 after August 31, 2004, have \$5.50/month paid towards their Post 65 Life premium but do not have the \$10,000 Post 65 Paid Up Life benefit.

Health Insurance

- Retired teachers maintain the same coverage as active teachers and pay the same premium as active teachers.
- Coverage continues until death, and spouses covered under the family plan can continue coverage until death.
- As a group, retired teachers have more money paid out in claims than is paid in premium. For example, during this policy year, there are 5,889 retirees insured under our plan and for every \$1.00 paid in premium there is \$1.14 paid out in claims to the retiree group. This compares to the group of 4,902 active teachers who for every \$1.00 paid in premium, had \$0.60 paid out in claims. This does not include expenses paid to the insurance company or 4% provincial government tax paid on the premium. This subsidy of the retired group by the active group provides challenges to the program, but is currently considered by Trustees as part of the philosophy of group insurance.

Other Insurances

- Basic Accidental Death and Dismemberment insurance and Voluntary Life insurance eligibility terminates at age 65.
- Voluntary Accidental Death and Dismemberment insurance ceases at age 75.
- A Long Term Care insurance plan option is available by application and can be obtained by calling the plan administrator, Johnson Inc., at 1-800-563-1528.

- Travel insurance, including trip cancellation, is available through our Medical Out of Country (MEDOC) plan.
- Dental insurance coverage can continue until death.

In summary, retired teachers in Newfoundland and Labrador have an extensive group insurance program available to them through the NLTA. In general, the premium rates are much lower than could be obtained outside the NLTA program. Retired teachers who wish to maintain more than \$15,000 life insurance after age 65 must arrange coverage on an individual basis in the marketplace. Alternatively, retired teachers who are otherwise medically un-insurable can convert from their group policy to an individual policy within 30 days of turning age 65, but conversion rates are very expensive. The Health plan continues to provide a fantastic deal to the retired teacher group as a whole.

Any specific inquiries about coverage or rates can be made to the plan administrator by calling 1-800-563-1528, and your coverage and claims history can be obtained on-line at www.johnson.ca. A password is necessary and can be obtained from Johnson Inc.

The following tables illustrate the premium rate history this decade in some of the plan options available to members.

Premium Changes in Group Insurance — 2000-08 (Monthly Premium Rate)										
Cost-Shared With Government					Non Cost-Shared With Government					
	A1 Life	A3 AD&D	B Health		B2 Dental		Post 65 Retiree Life	A4 Vol AD&D		A2/A5 Vol Life
	¢ \$1,000	¢ \$1,000	\$		\$		\$ \$1,000	\$ \$10,000		\$ \$10,000
			Single	Family	Single	Family		Single	Family	
2007-08	16.4	0.85	64.00	180.94	21.04	42.22	1.19	0.09	0.21	0.33 - 3.77
2006-07	17.3	1.0	62.16	175.72	21.04	42.22	1.25	0.18	0.25	0.37 - 4.42
2005-06	16.0	1.0	62.16	175.72	21.04	42.22	1.37	0.18	0.25	0.37 - 4.18
2004-05	19.0	1.0	62.16	175.72	20.14	40.44	1.56	0.18	0.25	0.30 - 4.06
2003-04	16.9	1.0	48.96	138.24	18.70	37.54	1.73	0.18	0.25	0.28 - 3.12
2002-03	16.7	1.0	45.00	126.96	17.80	35.74	1.64	0.18	0.25	0.26 - 2.74
2001-02	14.7	1.0	37.96	107.00	17.80	35.74	1.37	0.18	0.25	0.31 - 3.53
2000-01	14.5	1.2	36.00	101.48	17.20	34.56	1.30	0.20	0.25	0.36 - 4.39
% Change from 2000-08	13% Increase	29% Decrease	78% Increase	78% Increase	22% Increase	22% Increase	8% Decrease	55% Decrease	16% Decrease	8% - 14% Decrease

ACER-CART

Pat Brady, President

Greetings to the members of RTANL from ACER-CART.

As President of the Canadian Association of Retired Teachers, ACER-CART, I am pleased to address this assembly through one of our Directors, Gladys Costella.

ACER-CART celebrated its 15th anniversary in June 2006. If ACER-CART has developed into a better structured and more mature organization, thanks must go to the Board of Directors who have identified major problems facing seniors, in particular retired teachers, and offered simple and practical solutions. Special thanks to the representatives of RTANL to ACER-CART's Board.

Every year, RTANL has sent to ACER-CART's AGM excellent representatives who have shared their concerns for the well being of seniors and identified issues that must be addressed by all levels of government. Many of the resolutions related to health and pension income issues, resolutions adopted were initiated by RTANL's representatives.

The Directors of ACER-CART are aware that the retired teachers of your province are facing a fight of their own on the issue of pension indexing. It is not a

mere question of dollars and cents; it is one of basic social justice; it is one that the Williams government cannot, and must not, be allowed to put on the back burner.

ACER-CART strongly supports you and your Executive in this fight. Letters were sent to Premier Williams, the Minister of Finance and the Minister of Education urging them to address this problem and offer a solution acceptable to both parties. As President of ACER-CART, I strongly urge you not to abandon this fight; it is one of dignity; it is one of fairness.

In closing, I would like to express my most sincere thanks to your President, Gladys Costella, an ACER-CART Director for many years. On many occasions, Gladys put us back on the right track. She could not do otherwise being, in my Executive Director's words, from God's country.

Gladys, thank you. Thank you, RTANL for your support over these past 15 years. I wish all the members of RTANL the very best in years to come. May God guide your decisions at this BGM.

***One of the best things
a person can have up their
sleeve is a funny-bone.***

Pension Income Splitting

Pierre Drouin, CART Executive Director

There may be some confusion re the pension splitting issue. As of today (February 5/07) the government has adopted a measure to introduce pension splitting for 2007. This has to work its way through the administrative and fiscal changes. There is also pressure from other groups for income splitting. There was a conference in Ottawa on January 30 on this topic. The Minister of Finance has said that income splitting is NOT on the table at this time. However, this does not affect pension splitting. What some groups are fighting for is for a complete splitting of all household income leading

eventually to a single income tax filing per family. The organizations of the Common Front on Pension Splitting will be keeping a close look at any announcements from the Minister of Finance. Should he take a different position re pension splitting, he will be told that we intend to make this an election issue.

Next ACER-CART AGM:

June 1-2, 2007, in Ottawa

Retired Teachers' Foundation

Bill Day, Chairperson, RTF Board of Directors

The Newfoundland and Labrador Retired Teachers' Foundation 19th Annual Meeting

Thursday, October 5, 2006, 9:30 a.m.

Holiday Inn, St. John's, NL

MINUTES

1 & 2. Call to Order, Opening remarks, Messages, etc.

Foundation President Anita Finn welcomed all present, then noted that the presentation of donations to recipients had to be moved to the beginning because recipients had to return to work.

3. Review, Amend, Approve Agenda

Moved by George Evans, seconded by Gladys Costella, that the agenda be approved as amended.

4 & 5. Presentation of Donations to Recipients and Comments

4:01: **Janeway Children's Hospital:** \$4,000. Cheque was accepted by Paula Eddy.

Paula thanked the RTF for their donation and explained that the money would be used for a Pulse Oximeter which is clipped on a child's finger to monitor how much oxygen the child is receiving.

4:02: **The Canadian Diabetic Association for Children's Services.** A cheque for \$2,250 was accepted by Carol Ann Smith, who then thanked the RTF for their donation and explained that the money would be used at Camp Douwanna, for children 9-15 years of age.

4:03: **The Newfoundland and Labrador Association for Spina Bifida and Hydrocephalus:** A cheque for \$2,000 was presented to Teresa Edney who then thanked the RTF for their donation and noted that the money would be used for their Scholarship Program for students in Level III who wanted to further their education.

4:04: **The Candlelighters Association of Newfoundland and Labrador:** A cheque for \$2,250 was presented. A representative of the Association was unable to attend.

4:05: **The Lion Max Simms Memorial Camp:** A cheque for \$2,000 was presented to Mr. Hutchings who thanked the RTF for their donation and explained that the money would be used to help children attending their camp, established for physically and mentally challenged children. This camp is the largest camp of its kind in Eastern Canada and they were in their 25th year of operation.

4:06: **Mazol Shriners Patient Transportation Fund:** A cheque for \$3,000 was accepted by Mr. John Hiscock. Mr. Hiscock thanked the RTF for their donation and explained that the money would go into their Provincial Patient Transportation Fund which was used to transport children to their hospitals in Montreal, Boston and Philadelphia. They also do Air Ambulance Service when essential. He noted that last year one Air Ambulance trip to Philadelphia cost \$24,000. The Shriners also cover hotel and meals for the children.



4:07: **Down Syndrome Association:** A cheque for \$2,000 was accepted by Ms. Shelia Saunders.

4:08: **Rainbow Riders:** A \$2,000 cheque was forwarded, as recipient was not able to be present to accept.

6. Minutes of the Eighteenth Annual Meeting

These minutes had been distributed prior to the meeting and assumed read.

7. Review, Amend, and Approve Minutes

Moved by Emily Mullett and seconded by George Evans that the minutes be approved. Carried.

8. Business arising from the Minutes

8:01: Constitutional Change:

In the present RTF Constitution, Article IV: Objectives:

1. "To operate exclusively as a Charitable Organization" be changed to read: "To operate exclusively as a Charitable Organization for Incapacitated Children." Motion made by Bill Day, seconded by Geraldine Wall. Carried.

2. Motion for Amendment, made by Mary Holloway, seconded by Doreen Noseworthy, that the article read: "To operate exclusively as a Charitable Organization for Children who are Incapacitated." Motion Carried.

3. Motion made by Bill Day, seconded by Geraldine Wall, that Article IV, No.1, now read: "For Children who are Incapacitated", and 2(a) now read: "Of children who are incapacitated." Carried.

9. Chairperson's Report

Chairperson Anita gave a brief history of the beginnings of the Retired Teachers' Foundation in Central Division by the late Lloyd Buffett. At that time they donated \$300 to get off the ground. Today we have \$100,000 invested forever and only the accrued interest plus 80% of Annual Donations are to be distributed annually to organizations formed inclusively for the benefit of Children who are incapacitated.

The goal of the RTF is: "The promotion and advancement of the education, mental health, and well-being of children who are incapacitated."

All RTANL Divisions give donations to the Foundation in memory of deceased teachers. This past year we donated \$19,500 to children who are incapacitated.

Three Remembrance Books have been completed to date and have been placed in the Archives at "The Rooms." Make sure you drop by and review.

The Memorabilia Book is kept in the RTANL filing cabinet at the NLTA Building. This book contains records concerning the RTANL.

Anita then thanked all members of the Foundation Board of Directors for their help and support during her terms of office as Chairperson.

10. Treasurer's Report

Ann Pennell, Treasurer of the Foundation, provided copies of the Treasurer's Report for the past year. Ann moved the acceptance of her report, Clayton Rice seconded. Motion carried.

Total Revenues.....	\$20,536.22
Donations to Children's Charities.....	\$19,500.00
Balance as of October 2nd, 2006.....	\$1,036.22

11. Donations from Divisions to the Foundation

Western Division of RTANL presented a cheque for \$1,000.

12. Election of Officers for 2006-2008

Chair.....	Bill Day (Central Division)
Vice-Chair	Geraldine Wall (Western Division)
Treasurer	Ann Pennell (Avalon East)
Secretary	Helen Evans (Avalon East)
Members-at-large	Don Carter (Central Division)
	Jamie Hollett (Burin Division)
	Joyce Roberts (Con-Tri Division)

Expressions of "Thanks" were given to Anita Finn and the outgoing executive, for their dedication over the past term.

13. Closing of the 2006 Retired Teachers Foundation Meeting

Motion made by Doreen Noseworthy, seconded by Don Case, and carried "That this meeting of the Retired Teachers' Foundation be now adjourned."

Respectfully submitted,

Joyce Roberts, Secretary

Anita Finn, Foundation Chairperson



New RTF Board of Directors for 2006-08

L-R: Joyce Roberts, Geraldine Wall (Vice-Chairperson), Don Carter, Ann Pennell (Treasurer), Bill Day (Chairperson), Helen Evans (Secretary), Jamie Hollett

PRESIDENT

Bill Day

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VICE-PRESIDENT

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Jamie Hollett

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Joyce Roberts

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And the winner was ...

Pat Anstey of Centerville was the winner of the painting donated to the RTANL Foundation by Calvin Wheeler of Central Division. Tickets for the painting were sold throughout Central Division and at the BGM/Reunion held in St. John's in October 2006. The Foundation received a donation of \$690 from the proceeds.

Thanks go to all for their support.

Easter Seals Disability Awareness Program Seeks Volunteers

If you'd like to share your teaching skills and make a difference in the lives of some amazing children, please contact Easter Seals today. You can volunteer to visit children in schools across the province to deliver our disability awareness message. Program Manager Eileen Bartlett will provide information about the program and volunteer training, and answer any questions you have. You can reach Eileen by calling 726-2622 or by emailing ebartlett@easterseals.nf.ca. For more information about Easter Seals programs and volunteer opportunities, visit our website at www.easterseals.nf.ca.

Bishop Jones Hostel Reunion 2008

Bishop Jones Hostel, located at 55 Rennie's Mill Road in St. John's, was an Anglican Women's Residence that operated from 1940-1967. Outport girls, who resided there, studied at MUN, Bishop Spencer College, and Summer School. A Reunion is being planned for July 2008.

If you are, or know of, a "hostel girl," please call (709) 368-6180, email bjh2008@nf.sympatico.ca or mail the information to BJH Reunion Committee, 67 Commonwealth Avenue, Mount Pearl, NL, A1N 1W7. We need present name, maiden name, address, telephone number, email address, year(s) as resident, name of school, hometown, and the graduating year if you are a MUN graduate.

REUNION/BGM 2006

President's Executive Report to BGM 2006

This Executive Report aims to give an overview of Provincial Executive activities during the 2004-06 term, highlight some items, and offer a few recommendations for the future.

Executive Meetings (10)

2004: October 7th (Gander); November 24-26th (St. John's), with Division Presidents attending afternoon sessions on the 25th, and Executive attending a Liaison Meeting and social hour with NLTA Executive on the evening of November 24th.

2005: February 17-18th (Gander); May 17-18th (Grand Falls-Windsor); September 21-22nd (Gander); November 23-25th (St. John's).

2006: April 4-6th (Carbonear); April 24-25th (Gander), special meeting with Political Action Committee on the 24th, followed by a morning Executive session on the 25th; August 17-18th (St. John's), a Special Meeting of Executive; October 2nd (St. John's), final meeting before BGM.

Visits to Divisions

Provincial Executive was pleased to attend Division functions in Central (May 18/05) and Con-Tri (April 5/06); President Gladys accepted invitations to attend special events in Avalon East and Con-Tri Divisions. Treasurer Clayton Rice and Immediate Past President Bill Day also attended the Con-Tri events. We considered it very important to interact with members across the province whenever we could arrange to do so.

Newsletters Published

Regular Newsletters were published in April 2005 (32 pages), January 2006 (28 pages) and September 2006 (24 pages); an eight-page *Summer News Flyer*, containing information that had to be sent out in time to reach the membership 30 days before the BGM, was mailed to members in August 2006. Every Newsletter has been posted on the RTANL link on the

NLTA website. Our thanks to Lesley-Ann Browne for arranging to have this done regularly, and to NLTA for allowing us to have a link on their website.

Membership

On August 31/06, our membership total was 5,235; by September 25/06, this total had increased to **5,376**, thanks to the addition of 141 newly retired members who came on stream in mid-September. The continuing growth is a good sign for our Association, but brings an ever-increasing workload for those volunteering their services on either the Provincial or Division Executives and Committees. On your behalf, once again, I thank those who have worked so diligently for the members of RTANL and, indeed, for all retired teachers.

Benefits on the Card

Members continue to enjoy discounts by using their RTANL Membership Card, and the benefits available are updated in the Newsletter whenever the Benefits Committee finds new sources.

Biennial Award for Service

Four nominations were received for 2004-06, and the recipient chosen by the Award Selection Committee will receive the Award at the Banquet on October 4, 2006.

Financial Policy

The Finance Committee completed the drafting of a set of financial policies for the Association, and these policies have been approved by Provincial Executive. The Treasurer, as Chair of the Finance Committee, has sent a copy of the Guidelines to each Division.

Policy Handbook

The RTANL Policy Handbook that is being prepared will contain our Constitution and by-Laws, a brief History of the Association, Financial Policy, and all other policies that have been developed by the Provincial Executives and at BGMs since the Association's first BGM and Reunion in 1990. It will

also outline regulations that govern the everyday running of the Association. All new members will receive a Handbook containing the History, the Constitution and By-Laws, information about our relationship with NLTA, ACER-CART, and other organizations. Our aim is to provide those who volunteer so much of their time and effort to this Association with a set of guidelines to help make the work that has to be done go more smoothly, and to ensure that all members have information to enable them to participate more fully in the Association.

Liaison with NLTA

We continue to maintain a close relationship with NLTA, by phone, email, and Liaison meetings. NLTA continues to encourage retiring teachers to join our Association, passes out our Newsletter at Pre-Retirement Seminars, and invites Division Presidents to participate at those seminars. In 2005, we were able to lend our support and encouragement to the NLTA and to the two teachers involved in the wrongful suspension incident; we may be retired, but we are still very much concerned with what happens in the education system of this province.

NLTA Health Insurance Trustees

Vice-President Don Case is our current representative on the NLTA Health Insurance Board of Trustees; he makes sure that our concerns are addressed and keeps us informed of any new developments.

Political Action

A detailed account of our most recent Political Action activities has been printed in the latest Newsletter (September/06), which is also available on the NLTA website (RTANL link). We have not yet succeeded in getting increases to the pensions of retired teachers, but we continue to look for new strategies. Costs are still increasing, while pension income remains “frozen”: an untenable situation.

As part of our Political Action, we have developed liaisons with other organizations that have goals similar to those of our Association. The President and other RTANL members are representing RTANL on the Aging Issues Network and on the Coalition of Concerned Pensioners. We

also participated in the Government’s Healthy Aging Framework consultation meetings held across the Province.

Retired Teachers’ Foundation

Our Foundation has indeed come a long way since 1983, when the first donation made by RTF was for \$300. In 2006, donations made by the Retired Teachers’ Foundation amounted to \$19,500, given to benefit incapacitated children through seven children’s charities and the Janeway Pediatric Intensive Care Unit. Provincial Executive wishes to thank the seven members of the Foundation’s Board of Directors for serving the Foundation so diligently; the members of our seven Divisions for continuing to support the Foundation in so many ways; and the many others — from all walks of life — who give so generously to this worthy cause. We are all truly blessed to have this opportunity to help the incapacitated children of this province.

ACER-CART

The Canadian Association of Retired Teachers celebrated its 15th Anniversary in June of 2006. We feel that, although just a “teenager,” ACER-CART is already well on the way to becoming a strong lobbying force on matters that are of concern, not just to retired teachers, but to all retirees and seniors in Canada. Our September/06 Newsletter carries a detailed report of the latest ACER-CART activities and expresses our appreciation for the continued support and encouragement given to our Association by ACER-CART.

Tales Told by Teachers

Copies of Volume I are still available, but we encourage anybody who has not yet purchased a copy to do so before they are all sold. Articles are still needed for Volume II, which we had hoped to have ready for Reunion 2006. Anyone who has taught school has “tales” to tell; all we ask is that you submit at least one for everyone to share through Volume II of *Tales Told by Teachers*.

RTANL Constitution and By-Laws

A committee of Provincial Executive was set up to examine our Constitution and By-Laws and to

make recommendations for improved wording and amendments as deemed necessary. The Committee's recommendations were approved by Executive, fine-tuned by our Parliamentarian (NLTA Executive Director, Edward Hancock), and mailed out to all RTANL members in the *Summer News Flyer* of August 2006, in time for consideration at the October BGM.

Recommendations for 2006-08

The recommendations in this Report are the same as those in the last Executive Report (see the April/05 Newsletter, page 16):

1. Continue, both as an Association and as individuals, with Political Action strategies to achieve some measure of financial relief for retired teachers enduring hardship because of the impact of inflation on their "frozen" pensions.
2. Communicate your concerns to your Division Executive and to the Provincial Executive; offer your suggestions and your help; share your ideas.
3. Get to know your Association and what it means to be a member of the Retired Teachers' Association of Newfoundland and Labrador, the only organization that can, and does, address the concerns of the retired teachers of this province.
4. Become more involved. Remember that our Association "chain" is only as strong as its weakest link.

Special Thanks

Special thanks to all those who have served on Division and Regional Executives, or on our many Committees (Political Action, Nominating, Biennial Award Selection, etc.); to NLTA office and Printing Services staff; to our friends at Johnson Inc. for co-sponsoring this Reunion and BGM; and to all of you who have come to this BGM and Reunion to share your ideas, to renew friendships, and to make new friends.

Finally, heartfelt thanks, expressed both personally and on your behalf, to the eight members of this Association who served on the 2004-06 Provincial Executive. This President was very fortunate to work for you in the company of such dedicated and supportive individuals.



Association of Registered Nurses
of Newfoundland and Labrador

Public Representatives Needed

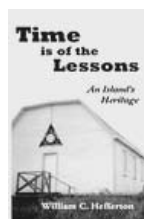
The Association of Registered Nurses of Newfoundland and Labrador (ARNNL) is seeking interested Teachers to serve as Public Representatives on a variety of committees advising on matters related to nursing education and the professional conduct review of members. The role of Public Representatives is to provide ARNNL with a public perspective and with an understanding of consumer issues as they relate to nursing and health care in our Province. It is desirable that Public Representatives have an interest in health matters generally and time to devote to the role. Public Representatives are generally appointed to committees for a two year term of office. As these are volunteer positions, only expenses will be reimbursed.

If you are interested, please contact ARNNL Nursing Consultant, Pegi Earle for more details: (709) 753-6198; 1-800-563-3200; pearle@arnnl.nf.ca. Visit www.arnnl.nf.ca to learn more about ARNNL, the professional organization for our province's 6,300 Registered Nurses and 88 Nurse Practitioners.

TIME IS OF THE LESSONS:

An Island's Heritage

by William C. Hefferton



One of our retired members (2000) has recently published a book regarding his teaching career. In this memoir, William Hefferton recalls his 30 years as a teacher at the end of the 20th century and compares his experience with those of his uncle, Samuel J.

Hefferton, who taught at the beginning of the 20th century and was made first Minister of Education in the Smallwood government in 1949, when we joined Canada's confederation. Also, Samuel Hefferton was responsible for setting up our teacher pension and he was a president of the NLTA. If further information is required, Bill can be reached at email whefferton@sympatico.ca or at website <http://www.lulu.com/content/418877>.

STATEMENT OF RECEIPTS AND DISBURSEMENTS

September 2002-August 2004 **and** September 2004-August 2006

	Sept-Aug 2002-04	Sept-Aug 2004-06	Budget 2006-08
<u>RECEIPTS:</u>			
Advertising	\$1,263.35	\$2,765.00	\$2,500.00
Donation from Johnson Inc.	829.21	1,146.07	3,100.00
Donation from Divisions	250.00	375.00	-
Fees from Divisions	366.25	498.00	-
Interest	126.47	1,022.05	-
NLTA Operational Grant for RTF	4,000.00	4,000.00	4,000.00
NLTA ASA Credit	26,525.34	20,000.00	20,000.00
Payroll Deductions	145,095.06	184,357.50	192,860.00
Registration Fees (02)	2,461.00	-	-
Registration Fees (04)	5,760.00	1,485.00	-
Registration Fees (06)	-	5,400.00	4,000.00 (08)
Tales Told by Teachers	-	5,622.79	-
TOTAL:	\$186,676.68	\$226,671.41	\$226,460.00

DISBURSEMENTS:

Advertising	1,717.55	-	-
Audit	230.00	230.00	230.00
CART Fees	1,247.20	2,052.80	2,500.00
CART Expenses	3,740.15	4,396.74	4,000.00
Executive Meetings	30,257.07	34,327.33	35,000.00
Committees	933.39	150.97	3,500.00
Membership Cards	171.93	-	-
Paper/Cards/Office Supplies	1,113.84	980.60	1,200.00
Payments to Divisions	80,083.17	90,463.63	96,000.00
Photocopying/Printing/Postage	23,129.44	28,210.95	30,000.00
Miscellaneous	168.13	196.96	300.00
Political Action	1,744.06	6,639.56	5,000.00
President/Vice-President (Executive work)	1,310.56	596.18	1,500.00
Reunion 2002-04	12,159.29 (02)	9,001.48 (04)	-
BGM 2004	164.36	4,390.00	-
BGM 2006	640.00	147.54	3,000.00 (08)
RTF Expenses	1,856.54	8,447.02	2,000.00
RTF Donation	1,000.00	1,250.00	1,000.00
Service Charge	186.80	170.60	350.00
Tales Told by Teachers	-	11,430.51	-
Telephone	621.04	492.69	600.00
Visits to Divisions	344.88	455.54	500.00
TOTAL:	\$162,819.40	\$204,031.10	\$186,680.00

Another Great Reunion and Successful BGM — Number Nine!

Gladys Costella

Everyone attending the Ninth Reunion in St. John's from October 3-5/06 seemed to be having a wonderful time. Indeed, several members who have attended all nine Reunions said that these events seem to get better every time, with this latest one rivalling our "Something to Crow About" Reunion in 2004 for the "Best Ever" spot.

Having attended all nine myself, I must say that I agree with the member who said to me, "Those who haven't managed to get to one of our Reunions yet are missing out on a great time!"

From 1990 to 2004, our Reunions were held in Gander, mainly because its central location made it more convenient for members from all parts of the Province to attend. However, a motion was brought to Provincial Executive to have the Ninth Reunion in St. John's and then to rotate from East to West to Central. The motion was adopted by the 2004-06 Provincial Executive, and St. John's became the site of BGM and Reunion 2006.

For those of you who were not at Reunion and BGM 2006, here are some of the "highlights," including photographs (taken by Don White, our Secretary for 2006-08), to give you some idea of what you missed:

Tuesday, October 3, 2006 **Reunion Activities**

Registration, 3:00-6:00 p.m.: 125 members and 38 spouses/guests registered for the Ninth Reunion. We have to congratulate President Doreen Noseworthy and other members of Avalon East Division who took care of the registration, passing out "loot bags" (filled by them earlier) and Name Tags, and made sure that all RTANL members received their Kits of information for the BGM. Many people commented on how quickly and smoothly the registration was handled, especially considering the rather small space available. Most people lingered in the registration area to greet old friends, to enter their

Provincial Reunion/BGM **Registration • October 3, 2006**

Avalon East members welcoming members and spouses in the Registration area, Tuesday afternoon.



Past President Mary Holloway and President Doreen Noseworthy (Avalon East) at the Registration Desk with other AE members

names in the Johnson Inc. free draw for a beautiful framed print, and to enjoy a cup of coffee or tea. You could feel the beginning of our usual Reunion excitement!

**Provincial Reunion/BGM
Registration • October 3, 2006**



Avalon East's Ann Pennell registering a member



Members putting their names in for the Johnson Inc. Draw for a great scenic print.

Social Evening, 7:00 p.m.: After a sit-down dinner, members and guests were entertained by the melodious voices of the CBS NTA Centennial Choir, under the leadership of retired teacher Verna Parsons. No one really wanted this performance to end!

Candidates running for positions on the 2006-08 Provincial Executive were given the opportunity to say a few words to the membership, and members were reminded that there could be further nominations from the floor at the BGM on Wednesday.

Next came the Early Bird Draws for those who had sent in their registration forms by the specified deadline. The prizes, each for a free night at Holiday Inn (one donated by the Holiday Inn and one donated by Provincial Executive on behalf of RTANL) were won by Vernie Warren of Gander and by Maureen Burke of St. John's.

The first Door Prize for that evening (a Johnson Logo blanket donated by Johnson Inc., our Co-Sponsors for this Ninth Reunion) was won by Bernard Fewer of St. John's, while the book given as the second Door Prize was won by Beulah Dobson of Grand Falls-Windsor.

Finally, the members of the 2004-06 Provincial Executive, in appropriate costumes (Clayton was almost unrecognizable!), performed their version of the song, "Enjoy Yourself, It's Later Than You Think," inviting the gathering to join in on the chorus. The advice in this "old favourite" fit very nicely into the theme for this Reunion: "*Life Is Good — Let's Live It!*"

Many people stayed around for socializing, either in the dining area or upstairs in the Hospitality Suite set up by Provincial Executive. Everyone seemed to be taking the theme to heart!

Wednesday, October 4, 2006
RTANL BGM

9:30 a.m.: After welcoming members to the Opening Session of the Ninth Biennial General Meeting and leading the members in our Invocation Prayer, President Gladys introduced St. John's Mayor Andy Wells, who brought greetings from the City of St. John's, and Mount Pearl MHA Dave Denine, who brought greetings on behalf of Premier Danny Williams and the Provincial Government.

The Opening Session of the BGM dealt with the Adoption of **BGM 2004 Minutes** and the **Treasurer's Financial Statement** (see 2004-06 Financial Statement on page 26), followed by the President's **Executive Report for 2004-06**. Copies of those items had been placed in the BGM Kit given to each member at Registration so that members could peruse the information beforehand and decide whether they had questions or wished further consideration of certain matters.

Questions from the floor about the sales status of **Tales Told by Teachers, Vol. I**, resulted in the passing of the following MOTION: "that retired teachers, on presentation of their RTANL

Provincial Reunion/BGM • Social Evening • October 3, 2006



Early Bird Draw winners

President Gladys presenting Maureen Burke (St. John's) and Vernie Warren (Gander) with their "free-night at Holiday Inn" prizes



Door Prize winners

President Gladys presenting Bernard Fewer (St. John's) and Beulah Dobson (Grand Falls-Windsor) with their prizes



CBS NLTA Centennial Choir; conducted by Verna Parsons



Provincial Executive (2004-06) entertaining with "It's Later Than You Think". [L-R] Clayton Rice, Emily Mullett, Gladys Costella, Ada Hollett, George Evans, Don Case, Philip Patey, and Bill Day (organized by Jim Dobson)



Western Division members (Geraldine Wall, Louise Payne, Gladys Costella, Emily Mullett, and Lily Critch) and spouses (Fred Wall, Sam Payne, and Jake Critch)



Members enjoying the Social — Avalon East members at table in foreground.



Members from Burin and Bonavista Divisions (including Jamie Hollett and Clarence Dewling)



Con-Tri Division members enjoying the Social (including Don and Gladys Case at this table).

Membership Card, be allowed to buy the book for \$10.00". *(Members should note that this discount price is available only when purchasing the book directly from RTANL Executive or other RTANL Members who are helping with sales in various parts of the province; any person who buys the book from one of the outlets — Hospital Gift Shop, Family Book Store, etc. — that have purchased a quantity of books to retail, will have to pay the regular price of \$12.95.)* A suggestion re placing some books for sale in "bed-and-breakfast" outlets will also be actioned.

Next came the **Election of Provincial Executive for 2006-08**, conducted by Immediate Past President Bill Day, who also announced the results of the election after the Nutrition Break. (See the list of our new Executive for 2006-08 on page 2, and a photo of the new Executive on the front cover of this Newsletter.) The only new member on Executive is Don White of St. John's, who was elected Secretary for 2006-08.

Re **Political Action**, there was no progress to report on our quest for an increase to pensions. President Gladys read the latest letter from Finance Minister Sullivan, in response to her letter to the Premier; once again, the answer was "no increase". The President apprised members of a new strategy (see Political Action Update, September/06 Newsletter), a profiling of "Retirees at Risk", being developed by Provincial Executive and the Political Action Committee for preparation of another presentation to Government. She assured members that Political Action will continue to be a priority for the Provincial Executive, and once again requested that members lend their support by submitting a list of other things they feel could be tried.

Re **ACER-CART** (see Director's Report and the letters to Provincial Government from ACER-CART President and the Executive Director in September/06 Newsletter), the President said she had expressed our thanks to Pat Brady and Pierre Drouin for their continuing support of our quest for a pension increase. (See pages 4-5 of this Newsletter for Mr. Sullivan's response to the letters from ACER-CART — no surprises there!) Vice-President Don Case read a letter of congratulations

and thanks from President Pat Brady to RTANL for the contributions made to ACER-CART by our Directors over the years, followed by an assurance of strong support for RTANL in its fight to achieve fairness and dignity for this province's retired teachers (see copy on page 19 in this Newsletter).

Re the **Amendments to the RTANL Constitution and By-Laws** proposed by Provincial Executive, there were very few questions from the floor, and all Amendments (changes, re-wording, additions) were adopted by the BGM. Members had obviously read the amendments and the rationale given for each amendment printed for Notice of Motion in the August 2006 *Summer News Flyer* and were prepared to approve the proposed changes. Since no additional changes were made at the BGM, the Proposed Amendments in the August 2006 *Summer News Flyer* (minus the explanations in parentheses) now become the newly adopted RTANL Constitution and By-Laws as of October 4, 2006.

President Gladys thanked NLTA Executive Director Ed Hancock for once again acting as our Parliamentarian, a service he has performed at several BGMs.

Re the next BGM, the President informed the members that the 2004-06 Provincial Executive is recommending to the incoming Executive that Western Division's invitation to hold the Tenth BGM and Reunion in Corner Brook be accepted. *(This would be in keeping with the motion referred to earlier in this article re rotating from East to West to Central.)*

3:00 p.m.: BGM adjourned so that members could get ready for the Reunion Service of Worship.

Wednesday, October 4, 2006 **Reunion Activities**

4:00 p.m.: Our **Service of Worship** was held at Bethesda Pentecostal Church, on Macdonald Drive. Pastor Gary Winsor welcomed our members and delivered a very inspiring sermon that fitted well with the theme for our Reunion, as did our first hymn "Count Your Blessings". Nine-year-old Alyssa

Milley performed a special solo that was enjoyed by all present. As usual, retired teachers (Jim Dobson, Ada Hollett, and Doreen Noseworthy) took part in the service by doing the Scripture Readings and the Responsive Reading. President Gladys and Vice-President Don read the Honour Roll, extending sincere condolences to the family and friends of those 111 retired teachers who had passed away since Reunion 2004.

7:00 p.m.: Reunion Banquet

After we had enjoyed a delicious dinner catered by Holiday Inn staff, Vice-President Don Case introduced the members of the Executive and other head table guests. NLTA President Kevin Foley brought greetings from our active teachers' Association, commenting on the close liaison relationship between our two organizations. We were also fortunate to have present at our Reunion, for the very first time, a President of CTF, in the person of Winston Carter (a former President of NLTA), who brought greetings from the members of the Canadian Teachers' Federation. Member-at-Large Philip Patey made the response to the greetings from Kevin and Winston, both of whom have assured us of their intentions to join the Retired Teachers' Association upon their retirement.

Honorary Membership in the RTANL was conferred upon **Edward Hancock** and **Wayne Noseworthy**, who were presented with framed Honorary Membership Certificates by President Gladys. The President said that she could think of no two people more deserving of being the first recipients of Honorary Membership in our Association because of their service to and support of the RTANL over many years. Accepting their certificates, both Ed and Wayne expressed how honoured they felt to be recognized in this way, and also mentioned that they hope to become Active Members when they retire.



Edward Hancock



Wayne Noseworthy

First Honorary Memberships 2004-06

The **RTANL Biennial Award** for 2004-06 was presented to long-time Provincial Executive and former Member of Avalon East Executive, **George Evans**, who had been chosen by the Award Selection Committee to be the third recipient of this Award. As he accepted the Award plaque, George thanked his Division of Avalon East for nominating him. Members present at the Banquet enthusiastically applauded this very deserving member of RTANL, who continues to work for the benefit of the members of this Association. (George's name will also be added to the permanent RTANL Biennial Award plaque that hangs in the NLTA building.)

Winner of the first **Door Prize** for the Banquet evening was Ada Hollet of Burin (the Johnson Inc. car kit ... another donation from our co-sponsors for this Reunion and BGM), while the second prize of a book went to Elizabeth Sutton of Lewisporte.

Our **After-Dinner Entertainment** was provided by Dr. Bill Eaton, who was introduced by Member-at-Large George Evans. Dr. Eaton certainly lived up to his reputation as he sang, played his guitar, and told very amusing anecdotes that evoked hearty laughter from his audience. A vote of thanks to Dr. Eaton was given by Immediate Past President Bill Day and enthusiastically seconded by everyone present.

Our **Music for Dancing** was provided by Jerome Warren (of Bell Island), a very talented individual whose singing and playing (of several instruments)

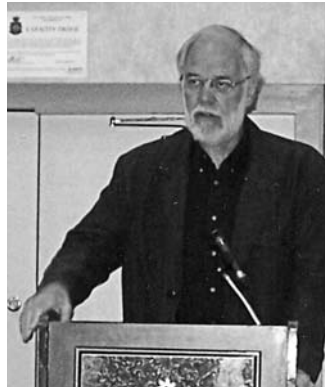
proved to be a hit with the members, many of whom stayed on the dance floor until the wee hours. Dance prizes were won by the following couples: Mac & Elizabeth Sutton (Lewisporte), Ben & Georgina Brushett (Burin), Lily & Jake Critch (Steady Brook),

Leslie & Minnie Willmott (Lewisporte), Patrick & Lucy Fleming (St. John's), and George & Helen Evans (CBS). A few of us just enjoyed listening to the music as we enjoyed playing Skibo (even though

BGM 2006 • Morning & Afternoon Sessions & Nutrition Break • October 4, 2006



President Gladys welcomes members and guests to RTANL's Ninth BGM Opening Session



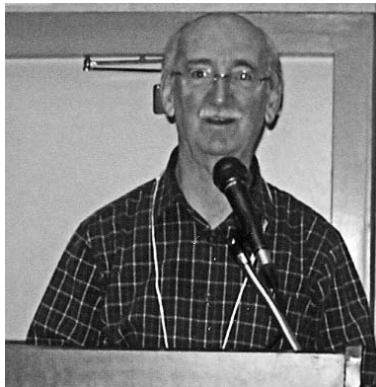
St. John's Mayor Andy Wells welcomes RTANL members at Opening Session of BGM 2006



Mt. Pearl MHA Dave Denine brings greetings from Premier and Government



Vice-President Don Case reads greetings from ACER-CART President Pat Brady



Treasurer Clayton Rice presents his Financial Statement for 2004-06

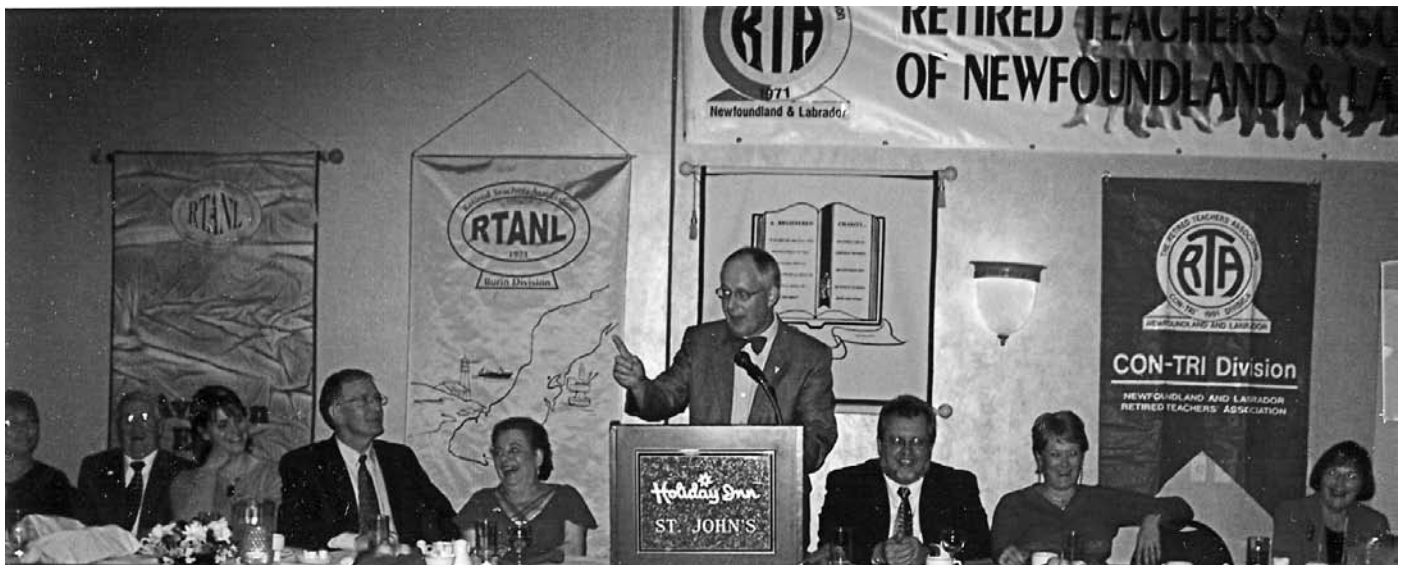


Nutrition Break



President Gladys & Treasurer Clayton answering questions from the floor: Parliamentarian Ed (Hancock) keeping us on track

Banquet • October 4, 2006 • Head Table



[L-R] Gladys Case; VP Don Case; Janice Foley; NLTA President Kevin Foley; Pres. Gladys Costella; CTF President Winston Carter; Marjorie Carter; Helen Evans, enjoying the entertainment provided by Dr. Bill Eaton, After Dinner Speaker

Treasurer Clayton won every game and therefore all the prizes!). It was a great "time" and we were certainly living up to our theme!

Thursday, October 5, 2006 **BGM**

The first session on Thursday was devoted to the Retired Teachers' Foundation BGM and Election of Officers for 2006-08 (see RTF Report on page 20 in this Newsletter and picture of new Executive on page 22).

RTF BGM • October 5, 2006



Joyce Roberts (Secretary), Ed Hancock of NLTA (Parliamentarian), and Chairperson Anita Finn addressing Foundation BGM



RTF Board of Directors 2004-06 listening as Parliamentarian Ed begins elections for 2006-08 Board of Directors.

Diner: "Do you serve crabs here?"
Waiter: "We serve anyone, sit down."

The closing session of the RTANL BGM dealt with motions from the floor and unfinished items, all of which have been recorded in the Minutes for presentation at the next BGM in October 2008. Items requiring action will be taken care of by the 2006-08 Provincial Executive at its regular meetings from October/06 to October/08 and communicated to the membership through the Divisions and the Newsletter.

The out-going President thanked the Holiday Inn staff for their help and cooperation, Johnson Inc. for co-sponsoring the Reunion, Avalon East Division for its smooth handling of Registration, other Divisions for contributions received, the 2004-06 Provincial



Western Division President Lily Critch presents donation to Foundation Treasurer Ann Pennell

Executive for their encouragement, support, and dedication, and the members in attendance for making the Reunion such a success. She then passed the gavel over to Don Case, President for 2006-08, wishing him and the newly elected Executive much success over the next two years. President Don accepted the gavel, thanked everyone for the

confidence placed in him, congratulated Gladys and the 2004-06 Executive for their accomplishments, and wished everyone a safe trip home as the Ninth Reunion and BGM came to a close.

Waterford Hospital Auxiliary Call for New Volunteers

As a newly retired teacher, I recently joined the Waterford Hospital Auxiliary and I really love it. We operate a Thrift Store, visit the wards for afternoon teas, operate a monthly Bingo, and have several fundraisers throughout the year. It's a great group of women (men are welcome too). We have a monthly meeting combined with the occasional potluck lunch and a game of cards. Volunteering is so rewarding in terms of what I can give, and what I get back tenfold. We need new volunteers to continue our programs, and you can give as much time as you can to a very worthwhile cause. For more information, call Carl Roberts at 777-3852 or 777-7107.

Banquet • October 4, 2006



George Evans, winner of the RTANL Biennial Award for 2004-06



NLTA President Kevin Foley brings greetings from NLTA



CTF President Winston Carter brings greetings from CTF



RTANL Member-at-large Philip Patey responds to greetings from NLTA and CTF Presidents.



Dr. Bill Eaton entertains with music and song



Vice-President Don Case presents Banquet evening Door Prizes to Ada Hollett (Burin) and Elizabeth Sutton (Lewisporte)



Don Carter (Gander) wins the scenic print donated by Johnson Inc.



Members danced up a storm to the music provided by Jerome Warren for our Banquet and Dance evening



Longtime RTANL member Millicent Harris dancing with her nephew (We said "Go, Millicent, go" when she danced to the fast numbers!)

Association for New Canadians Looking for Volunteers

Would you like to continue teaching and working with newcomer children, youth, and adults?

We are looking for volunteers to help with our homework club, teen tutoring, and adult programs.

Interested?

Contact the ANC at 722-9680 or e-mail host@nfld.net.

Outgoing 2004-06 RTANL Provincial Executive



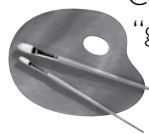
Front: Clayton Rice (Treasurer), Emily Mullett (Secretary), Gladys Costella (President), Don Case (Vice-President)
Back: Philip Patey, George Evans & Ada Hollett (Members-at-Large), Bill Day (Immediate Past President), Jim Dobson (Member-at-Large)

Outgoing 2004-06 RTF Board of Directors



L-R: Joyce Roberts (Secretary), Geraldine Wall, Don Carter, Ann Pennell (Treasurer), Anita Finn (Chairperson), Bill Day (Vice-Chairperson), Jamie Hollett.

PEI School of the Arts



Come to PEI this July and enjoy a total "get away" by indulging your creative spirit and taking a one-week workshop with a professional artist. Classes are kept small and suited for beginners and experienced artists with choices such as acrylic painting, water-colour, basketry, mosaic tiles, glassworks, rug hooking, fibre arts, writing, choral music, Raku pottery, etc. The art school is located in the beautiful fishing village of North Rustico on the north shore of PEI. Check out the web site to see what course appeals to you: www.peischoolofthearts.com or call (902) 886-2369.

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In Memoriam

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

Nita L. Blake (*New Chelsea*)
Sonia Isobel Boutcher (*St. John's*)
Br. Augustus Fidelis Brennan (*St. John's*)
Jaye Butler (*Grand Falls-Windsor*)
Millicent Carter (*Corner Brook*)
Alex Crocker (*Green's Harbour*)
Rosalie Elliott (*Corner Brook*)
Sr. M. Philippa Ezekiel (*St. John's*)
Mercedes Greene (*Placentia*)
Helen Mary Hannon (*St. John's*)
J. William Kennedy (*Western Bay*)
Helen Laracy (*Cupids*)
Patrick Noonan (*Bay de Verde*)
E. Conrad Oldford (*Eastport*)
Christopher Perry (*River of Ponds*)
Gertrude Thorne (*Grand Falls-Windsor*)
Lesley Wells (*Cupids*)



MAY THEY REST IN PEACE

REMINDER re DECEASED MEMBERS

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