

# Newsletter

Retired Teachers' Association

Vol. 14 No. 1 November 2003

## President's Message

Gladys Costella

Greetings once again from your Provincial Executive as we enter the second year of our mandate.

And what busy year it has been! While it is true that we have not yet succeeded in getting Ad Hoc increases to the pension benefits of retired teachers, I am sure you all realize that, since being elected at our October 2002 BGM, the members of your Provincial Executive have been working diligently on the pension issue, as well as on other matters that are of importance to our members. On your behalf, I would like to begin this Message by thanking each of them for their dedication and support over the first year of our two-year term.

Also, thanks are due to those Division and Regional Presidents who responded so quickly when called upon to get information out to our membership, and to those members of the Political Action Committee who continue to offer advice and to give assistance where needed. Finally, from all of us on your Provincial Executive, our sincere thanks to all those members of our Association who have sprung into action when asked, as well as to those who have been kind enough to let us know that they appreciate, and are actively supporting, our efforts. The positive comments about our Political Action approach, the Newsletter, and even the Summer News Flyer, have been truly gratifying.

Elsewhere in this Newsletter, you will find a detailed update on our Political Action efforts since the last Newsletter, but I would like to emphasize here that we still have a long struggle ahead of us before we can hope to achieve our ultimate goal:

*regular annual increases to the pensions of all retired teachers in this province.* We have to keep reminding the new Government that this is still the only province in Canada that does not have in place an automatic adjustment formula to provide indexing for all its retired teachers; moreover, that retired teachers in this province have had no increase to pensions since January/89, almost fifteen years ago!

I realize that I have said that many times before, but we must keep saying it, to everyone, over and over as many times as it takes to get positive results. Those that have the power to change things must be made to realize, as we do, the urgency of the situation facing so many of our retired teachers, and the injustice that has been done to all.

In this Newsletter, also, you will find a copy of the letter sent by the new ACER/CART President, Val Alcock, to then Premier Grimes on August 11/03, urging the Government to "do what is right and provide regular increases" to our retired teachers. After the change of Government, I was in contact with ACER/CART's Executive Director, who assured me that President Val will be sending the same message to Premier Williams as soon as possible. We are grateful for the support given by ACER/CART since the June 2003 AGM, and the offer of further help as required. Your Executive views this, as well as the changes that occurred at that AGM, as a sign that our membership in ACER/CART is worth continuing, at least until October 6/04, when we will have to be guided by our membership's decision at the BGM. (See ACER/CART Report in this Newsletter.)

Speaking of BGM 2004, we hope to see many of you in Gander on October 5-7/04. The theme for our **Eighth Reunion** is: *Retirement — Something to Crow About*. We hope that all our retirees are enjoying the truth embodied in that theme. Please register early to be eligible for the Early Bird Draw. Winning will give you something else to "crow about". In fact, just being there — reuniting with former colleagues and making new friends — will give you something to crow about! Many of us have attended all seven Reunions and know what an enjoyable and exhilarating experience it is.

We welcome communication from our members and would like to see more of it. Page 2 of this Newsletter contains the e-mail addresses of all Provincial Executive Members, as well as their mailing addresses and phone numbers, to make it easier for you to contact us. Perhaps you would like to write a "Letter to the Editor" or an article for the Newsletter? Also, remember that "tales" are still needed for Volume II of Tales Told by Teachers.

On behalf of all members of RTANL, I extend a WARM WELCOME to those retired teachers who have joined our Association since the January 2003 Newsletter. You will be glad you did, and the Association needs every retired teacher in the Province. **Together we are strong!**

Finally, to all of our members, *Best Wishes for a Merry Christmas and a New Year that turns out to be your best one ever!* May your retirement continue to bring you good health and happiness.



## Provincial Executive

2002-04



### President . . . . .Gladys Costella

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## Provincial Newsletter Deadline

Deadline for items for the next  
Newsletter is February 29/04.  
Please submit on "floppy" with  
written/typed copy, if possible.

## Newsletter Insert

Look for Reunion 2004 Registration  
Form included as an insert with  
this Newsletter.

## Provincial Executive Committees 2002-04

(As set up at November 14-15, 2002, Provincial  
Executive meeting with additions)

**Benefits** . . . . .Bill Day (*Chairperson*)  
Tomi Cleal & George Evans

**Liaison** . . . . .President (Gladys)  
Vice-President (Don)  
(Treasurer Clayton is alternate)

**Newsletter** . . Gladys Costella (*Editor*)  
Emily Mullett (*Assistant Editor*)  
Clayton Rice (*Business Manager*)

### RTANL Biennial Award

. . . . .Don Case (*Chairperson*)  
Ada Hollett & Phil Patey

**ACER/CART** Gladys Costella (*Director*)  
Clayton Rice (*Observer*)  
(*& Provincial Executive Members*)

### Political Action

(Continuing as structured during 2001-02)

*Chairperson* . . . . .Gladys Costella  
(*Corner Brook*)

*Core group (in Western Division):* . . . .  
Agnes Hughes & Emily Mullett  
(*Corner Brook*)  
Alvin Cassell & Ada Norris  
(*Deer Lake*)

*Representation from other Divisions:*

Avalon East . . . Tomi Cleal (*Seal Cove*)  
Ann Pennell (*St. John's*)

Bonavista . . . Duncan Ford (*Bonavista*)

Burin . . . . .Albert Dober (*Marystown*)  
Lewis Payne (*Grand Bank*)

Central . . . . .Bill Day (*Clarenville*)  
James Dobson (*Grand Falls-Windsor*)  
Jim Warren (*Gander*)

Coast of Bays . . . . .Lenus Lawrence  
(*English Harbour West*)

Con-Tri . . . . .Harold Dawe  
(*Coley's Point South*)

### Reunion 2004

Gladys Costella, Ada Hollett,  
Philip Patey, Emily Mullett & Bill Day

### Finance

Clayton Rice, (*Chairperson*),  
Don Case, George Evans, Tomi Cleal

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## NLTA Website

To receive information that may become  
available between Newsletters, please go to  
the NLTA website - [www.nlta.nl.ca](http://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.)

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# Executive Meeting in Burin – A First for the Association!

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*Provincial Executive with Members of Burin Division outside Wong's Palace Restaurant in Marystown, September 27/03.*



**Burin Division President & Vice-President** (Ada & Jamie Hollett) chat with provincial Vice-President Don Case before lunch at Wong's.



*President Gladys addresses members of Burin Division. Division President Ada Hollett & Vice-President Jamie Hollett are at left; Clayton Rice & Emily Mullett (RTANL Treasurer & Secretary) are at right.*



*Members of Burin Division enjoy lunch at Wong's Palace Restaurant. (That's Executive member Phil Patey, front right.)*



*That's Executive Members Phil Patey & George Evans peeping around Burin Division's Founding President, Lewis Payne, as other Division members look on.*

## **Eighth Reunion of Retired Teachers and RTANL BGM 2004**

**at Hotel Gander  
October 5-7, 2004**

Register for the reunion by August 15/04 to  
be eligible for the **Early Bird Draw**.

*(Use registration form "insert"  
enclosed with this Newsletter.)*

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# Political Action Update

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## Political Action Continues

*An Update by Chairperson/  
President Gladys*

In the Summer News Flyer, I brought you up to date on our progress (or lack thereof) prior to September 2003. Elsewhere in this Newsletter, you will find one of the results achieved since the Flyer was sent to you: the letter from Mr. Danny Williams (dated October 16/03).

As you are all aware, we had been trying to arrange a meeting with the Leaders of the Progressive Conservative Party and the New Democratic Party ever since we realized that our attempt to get a favourable response from Government was not going to be successful. This had been made quite clear in Finance Minister Aylward's last two letters, one of which is printed in the Flyer along with my response, and the other (dated August 29/03), printed in this Newsletter.

Finally, after many phone calls, we were told that a meeting would be arranged with Mr. Williams (or the PC Finance Critic, Mr. Loyola Sullivan) and Mr. Lorne Wheeler (Policy Advisor to Mr. Williams), hopefully during the week of September 29-October 3/03, immediately after our Executive Meeting in Marystown, while President Gladys could be near St. John's. We were unable to arrange a similar meeting with NDP Leader Jack Harris, although I had spoken to an Assistant in his Office on several occasions and had received assurance that Mr. Harris sympathized with our cause.

Meanwhile, Executive member-at-large Ada Hollett (also Burin Division President) had invited the four Candidates in the Burin-Marystown area to attend our Executive meeting in Marystown, September 26-27/03,

for a question and answer session. No reply was received from Liberal Incumbent Judy Foote, but the other three did agree to appear. PC Candidates Dr. Darin King and Mr. Clyde Jackman attended for an hour on Friday afternoon, while Liberal Candidate Sam Synard came to our Saturday morning session. Each of the Candidates indicated that they supported our cause and that, if elected, would do what they could to help.

Ada had also arranged for Carl Rose, a member of our Association who is doing some free-lance reporting, to interview President Gladys at lunchtime on Friday. The news story from that interview was carried on the front page of The Southern Gazette, on October 7/03, making people in that area very aware of our Association's quest for Ad Hoc Increases.

On Monday, September 29/03, as decided at our Executive meeting in Marystown, Vice-President Don called the Open Line Show on VOCI to help get our message out, while President Gladys, Treasurer Clayton, Secretary Emily, and Members-at-large George Evans and Thomasina Cleal met to decide the appropriate wording for an initial advertisement for the newspapers, to be placed as soon as possible. (Don had also agreed to call CBC Open Line on Wednesday, October 1/03, while Gladys and Clayton met with the President and Executive Director of NLTA to get clarification on some aspects of the status of the Pension Fund, etc.).

In the midst of all this came the Election Call, effectively putting our promised meeting on hold. However, I kept in touch with Mr. Wheeler (whom you will all remember as a former President of NLTA), and Treasurer Clayton brought him copies of our BRIEF and other infor-

mation to make sure he would be aware of our concerns prior to the meeting (a meeting that would now have to be sandwiched between the many meetings of a hectic political campaign, since we had made it clear that we wanted a meeting before the Election).

Finally, on Saturday, October 4/03, I received the call from Mr. Wheeler, and on Monday, October 6/03, President Gladys, Treasurer Clayton, Member-at-large George (the three members of our Executive either in or close to St. John's at the time) met with Mr. Wheeler and, since Mr. Sullivan was unable to attend, Mr. John Ottenheimer (PC Education Critic), in the Office of the Opposition at Confederation Building.

After what we felt was a very positive discussion, Mr. Wheeler promised us that we would receive a letter (like that sent to the Public Service Pensioners) confirming the intentions of the PC Party re the pension issue, as expressed to us by Mr. Wheeler and Mr. Ottenheimer, on behalf of Mr. Williams. We were also assured that the suggestions in the letter were "not the only possibilities", and that a PC Government would be open to other solutions that our Association might wish to offer.

The letter referred to was not received by your President until Friday, October 17/03, the day after I had made three telephone calls to remind them that we needed it before the Election. On that day, the very day it was sent by Fax to PC Headquarters in Corner Brook, it was hand-delivered to me (too late to be mentioned in any of our pre-Election Day releases to the media, which had been sent to the press the previous week). However, Vice-President Don, Treasurer Clayton, and I immediately set up some "relay-calling", thus getting in touch with

*(cont'd on page 5)*

# Letter from Danny Williams (then leader of the Opposition)



October 16, 2003

Ms. Gaby's Costello, President,  
Newfoundland and Labrador Retired Teachers' Association  
73 Caribou Road  
Carter Brook, NL

Dear Ms. Costello,

The Progressive Conservative Party made the following official response to two questions presented by the Public Service Pensioners' Association, which we are prepared to extend to other retired public employees, including retired teachers:

Q1. Is it the policy of the Progressive Conservative Party that Public Service Pensioners should have a real say in the future of the Public Service Pension Plan?

Yes. A Progressive Conservative government will amend legislation to ensure that public service pensioners have full voting membership on the Joint Trusteeship that is being established to manage public sector pension plans.

Q2. Does the Progressive Conservative Party support a one-time increase for Public Service Pensioners, to make up for the loss of purchasing power since increases were discontinued in 1989?

In 1989 the Liberal government discontinued the practice of awarding pension increases to retired public servants, leaving retirees unprotected against the effects of inflation. No government can ever afford to fully compensate all public service retirees for the loss of purchasing power over the past 15 years. A Progressive Conservative government is prepared to discuss with pensioners some form of retroactive indexation to partly offset the impact of inflation for low income pensioners or for pensioners aged 65 and older. Any proposal would have to be done in a financially prudent manner so that it is affordable and properly funded. Any increases would be designed so as to not add to the unfunded liability of pension plans.

If the Progressive Conservative Party forms the government after October 21<sup>st</sup>, we will meet with your organization and other representatives of retired public employees to work out a process for further discussions on this matter.

Sincerely,

DANNY WILLIAMS, Q.C.  
Leader

(cont'd from page 4)

the other members of Provincial Executive, the Division and Regional Presidents, and members of the Political Action Committee. Those contacted tried to reach as many others as they could in the short space of time before October 21/03. In our Advertisements and Press Releases, we had asked all our retired teachers to get a commitment from all Candidates; therefore, we felt that our members deserved to know about this commitment in writing to "meet with our organization" to "discuss some form of retroactive indexation to partly offset the impact of inflation for low income pensioners or for pensioners aged 65 and over".

Of course, your Executive realizes that there is no guarantee that our requested Ad Hoc Increases will be granted as a result of the promised meeting to discuss the pension issue. (After all, we were promised a second meeting with Finance Minister Aylward, but it did not happen!) However, we have to maintain a positive attitude and continue to pursue every avenue, until we achieve our goal: increases to the pension benefits of this province's retired teachers!

The day after the election, on behalf of our Association, I wrote Premier Elect Williams to congratulate him and to wish him success as he assumed the leadership of our province. I thanked him for his letter of October 16/03, and assured him that we are "eagerly anticipating" the meeting referred to in that letter. If, after a reasonable time, we are not contacted for this meeting, I shall once again call to remind Premier Williams of the urgency of this issue, especially for our older pensioners, many of whom are living on a pension that is below the poverty level in today's society.

We will endeavour to keep you updated on our progress, both on the NLTA website and through your Division and Regional Presidents.

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# Letter from Joan Marie Aylward

## (then Finance Minister)

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GOVERNMENT OF  
NEWFOUNDLAND AND LABRADOR

Department of Finance  
Office of the Minister

August 29, 2003

Ms Gladys Costella  
President  
Newfoundland and Labrador Retired  
Teachers' Association  
93 Caribou Road  
Corner Brook, NL  
A2H 4X2

Dear Ms Costella:

This is in response to your letter of August 11, 2003 concerning "ad hoc" pension increases for retired teachers.

At our meeting in March, Government agreed to investigate the costs that would be associated with granting an increase to low income retired teachers. While the cost of a 1% increase to those teachers who retired prior to 1980 is fairly modest, granting any increase to a select group of pensioners would not be viewed favourably by other retirees. It should also be noted that the group of pensioners who are at the lower end of the pension scale, especially those in other Government plans in similar circumstances, may also be eligible for other Government sponsored benefits, such as the Guaranteed Income Supplement or the Seniors' Benefit. Any increase in their pensions may result in a reduction in these benefits, thus negating any benefit of the one time increase.

The Teachers' Pension Plan is less than 30% funded and Government is focused on making payments to ensure that funds are available to meet teacher pension payments as they become due. It does not have the financial resources to unilaterally increase those benefits and, as well, address similar concerns in other plans.

While I sympathize with the concerns you have raised, I am not prepared to recommend to my colleagues that they should grant an "ad hoc" increase to pensioners.

Yours sincerely,

A handwritten signature in cursive script, reading "Joan Marie Aylward".

JOAN MARIE AYLWARD, MHA  
St. John's Centre  
Minister of Finance



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# Letter from ACER/CART President to then Premier Grimes

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August 11, 2003

Premier Roger Grimes  
The Office of the Premier  
Confederation Building, East Block  
P.O. Box 8700  
St John's, NL  
A1B 4J6

Premier Grimes,

Ref: Pension Benefits of NL Retired Teachers

You may find it quite unusual to receive this letter from the President of the Canadian Association of Retired Teachers, commonly referred to as ACER/CART. One of the member organizations of ACER/CART is the Retired Teachers' Association of Newfoundland and Labrador.

At our annual general meeting, on June 20 and 21, the President of the RTANL, Gladys Costella, made her report to the assembly. One item in her report struck the other Directors, this being the status of the pension benefits of retired teachers of Newfoundland and Labrador.

We scrutinized her report *Losing the Race (November 2002)* and found some alarming issues in the area of pension benefits not only for retired teachers but also for retirees in general. We fully agree with the statement that *a retired person should be able to maintain a standard of living reasonably close to that enjoyed at the time of retirement.*

We know that your government, as most provincial governments, faces serious financial decisions; however, experience has taught us that there is always room to work within such financial constraints; we count on your goodwill and sense of justice to initiate immediate action to remedy the real problem facing retired teachers in your province.

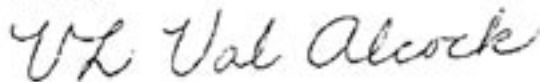
One must realize that teachers have played and are playing a major role in safeguarding the social fabric of communities; teachers have put in numerous unpaid hours in guaranteeing the success of extracurricular activities. Now at retirement, they are facing ever-increasing costs of daily living.

We, at ACER/CART, stand 100% behind the legitimate requests of the RTANL; we know that your government, after much listening over the past years, will do what is right and just and provide regular increases so that every retiree can maintain a decent standard of living.

We are counting on your goodwill and your sense of fair play. The present pension plan should be reviewed and adjusted in order to counterbalance the negative impact of the escalating increases in the cost of living over the past years.

We will gladly meet representatives of your government, along with the Directors of the RTANL, to discuss issues related to pension benefits. We remain confident that these issues will be dealt with in the very near future to the satisfaction of both parties.

Sincerely,



Val Alcock  
President, ACER/CART

cc: The Honourable Gerry Reid, Minister of Education  
The Honourable Joan Marie Aylward, Minister of Finance  
Danny Williams, Leader of the Official Opposition  
Jack Harris, Leader NDP  
Gladys Costella, President  
Retired Teachers' Association of Newfoundland and Labrador

*An organization of retired teachers' associations across Canada. /  
Un regroupement d'enseignantes et d'enseignants retraités du Canada.  
Regroupement d'associations d'enseignantes et d'enseignants retraités du Canada.  
Regroupement d'associations d'enseignantes et d'enseignants retraités du Canada.*

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# News and Views from Divisions

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## Avalon East

Thomasina Cleal (744-2790)

Greetings from Avalon East Division to all members of RTANL! Greetings also to Avalon East Division members from your Executive! It is time again to update you on our Division's activities since last fall.

The Executive of AED has two changes for the 2003-04 year. For personal reasons, Lena Fewer has stepped down as VP, and Mary Holloway was elected VP at the May AGM. Bernadette Power has volunteered to assume the duties of Social Convenor. We welcome these retired teachers to their new roles on our Executive. All other positions remain the same: Thomasina Cleal - President; Ann Pennell - Past President; Dianne Squarey - Treasurer; Muriel King - Secretary; Joe Ryall - Visitation Convenor. We all look forward to working on your behalf this year.



**Presidents of Avalon East (Past & Present)** L-R: Judy Peckham, Ann Pennell, Clayton Rice, Tomi Cleal, Anita Finn. Picture taken in August 2003 to wish farewell to Judy who is moving, along with her husband Bill, to British Columbia.

A severe sleet storm in February did not deter 122 registrants at our Annual Fun Day at the St. John's Curling Club. Everyone had a great day of curling, games of cards, and board games. Lunch was served, and over 70 prizes were won in our Lucky Draws throughout the day.

Our April meeting saw a presentation by Chiropractor, Dr. Cheryl Duffy, who spoke on keeping a healthy back. With the help of slides and a "skeleton", Dr. Duffy showed us both healthy and arthritic bones.



**Annual "Octoberfest"** Sister Angela Fowler, another nonagenarian, joins Joe Ryall and Pat Hogan and other retired teachers at A.E. Octoberfest dinner.

Following the meeting, we all had a piece of our Annual Birthday Cake, which is lit in honor of our members who have celebrated "80 years plus" during the year.

The new Johnson GEO Center was the site of our May AGM. Members were treated to a reduced-rate tour following the meeting. This is certainly a world-class venue. Many of us did not realize the wonderful stories our "rocks" at Signal Hill provide in the "geo history" of our planet!

On June 6/03, our Annual Dinner and Dance was held at St. Teresa's Parish Hall. Over 140 retired teachers and guests enjoyed a delicious turkey dinner. The entertainment by "Accent", a Barbershop Quartette,



**Board Games at Annual Fun Day** Retired teachers enjoy a board game at the annual February Fun Day.





**Annual Birthday Cake for 80+** Harold Dale, one of our Nonagenarians, joins with other retired teachers at the cutting of our annual Birthday Cake!

was a real treat. The evening continued with a dance to music by Bob Smart taped music, complete with “spot dances”.

Avalon East Division once again gave its yearly donation of \$200 to the Retired Teachers’ Foundation. We also donated \$2,000 to the School Lunch Program. As well, this year we were able to subsidize all social activities, in order to keep registration at an acceptable cost to our members.

Joe Ryall, as Visitation Convenor, provides a very valuable service to our retired colleagues who are hospitalized. This year, as he continued to bring them good wishes on your behalf, he was joined by Pat Fleming, who visited St. Patrick’s Mercy Home. (Please call Joe at 368-1174 if you know of any retired teacher who would like a visit.)

On October 22/03, 180 members and guests attended a luncheon at St. Teresa’s Hall in St. John’s. This was our Annual Octoberfest, and everyone enjoyed both the delicious hot turkey dinner and the most entertaining talk by Dr. Bill Eaton, guest speaker for the occasion.

We are all looking forward to our next planned event: our yearly Learn Something New Day, scheduled for Tuesday, November 18/03. Also, we hope to see a great many members from our Division at our first event of 2004: our Annual Fun Day, on February 26th.

Christmas and New Year’s wishes to all from Avalon East Division!

## **Bonavista**

*John Snow (468-7737)*

Bonavista Division’s first meeting since our last Newsletter report was held on the morning of March 5/03, at the High School in Port Rexton. Several items of interest to our retired teachers were discussed, including the RTANL Brief to Government and the

Minutes of the Provincial Executive Meeting attended by Division Presidents. Members were encouraged to write the Premier stressing the need for an increase to pensions.

A Committee was struck to consider the possibility of having a Division Scholarship established for the area served by our Division.

Some members said that they had not received their Membership Cards, and others had not received a Newsletter. They were assured that these two items would be taken care of.

After the meeting, a most enjoyable lunch was served in the School Cafeteria.

Our Division met again on May 7/03, this time at the Elementary School in Catalina. We were pleased that Bill Day, a member of Provincial Executive as Immediate Past President of RTANL, was able to join us on this occasion. He filled us in on the response from Government to the RTANL Brief, and also gave us information about the Long Term Care proposal. There was discussion on both issues.

Plans were made for a Banquet to finish our 2002-03 year, but this Banquet did not take place, because not enough members were able to attend.

On Friday, October 10/03, our Division held a meeting at the High School in King’s Cove. We had arranged to have the three Political Candidates from the area attend this meeting to discuss issues of concern to our members. The Candidates answered questions put to them by the approximately 15 members who were at the meeting.

We are hoping to have a Christmas Banquet, if enough members can attend. Members will be notified as to time and place.



**Members of Bonavista Division at May 7/03 meeting in Catalina.** Back Row [L-R]: Calvin Boyce, John Keough (Vice-President), Sam Ryan. Middle Row: Felix Maloney, Wilson Harris (Executive Member-at-Large), Harold Tremblett. Front Row: Ned Mifflin (Treasurer), Myrtle Stagg (Secretary), Barbara Connors, John Snow (President)

## **Burin**

Ada Hollett (832-2921)

Greetings to all from Burin Division. We hope you all had a happy and healthy summer.

April 8/03 meeting: Our first meeting of 2003 was held at Jamieson Academy in Burin on April 8<sup>th</sup> (postponed from March 25<sup>th</sup> because of inclement weather).

At this regular meeting, we welcomed some newly retired members, as well as member Harold Snook, who had recently returned home after teaching in Saskatchewan for two years. We hope that they will all continue to attend our meetings and functions.

Members expressed praise for Don Ash's informative presentation at our last meeting of 2002, a meeting that saw our largest attendance ever.

We attempted to form a Benefits Committee within the Division, but no one could commit themselves at this time. We shall try again at some future meeting.

Our Division has had only three past presidents, one being our Founding President, Lewis Payne, who spearheaded the formation of Burin Division in 1991. Some discussion ensued with regard to recognizing those past presidents with a plaque, pin, or certificate. Being president of any Division entails many hours of work, planning, and some travel to represent the Division at funerals, meetings, and RTANL BGM's.

Members were given information about the meeting that Provincial President Gladys and other Executive Members had with Finance Minister Joan Marie Aylward and three top members of her staff. Many of our retired teachers had written Ms. Aylward in response to her form letter that had accompanied our T-4 slips.

New Membership Cards were distributed to those present; others were mailed out to various members around the peninsula.

A Committee of four members (Ben Brushett, Albert Dober, Audrey Barnes, and Keith Smith) was formed to organize our Spring Banquet for May month, somewhere in the Marystown-Burin area.

Our members were looking forward to September, when the Provincial Executive will be holding its fall meeting at Hotel Marystown, and also joining us for a luncheon meeting on September 27/03.

Our meeting ended as usual with a short social and a lunch of sandwiches, tea, and coffee.

Spring Banquet: We had quite a large turnout for our Spring Banquet, held in late May at the Lions' Club in Marystown. Our delicious hot meal was catered by the Lions Club members, and entertainment was provided by "Southern Reflections", a group of young people who

played every musical instrument you could ask for: violin, guitar, accordion, etc. We were all glad we had chosen this way to end our 2002-03 year.

September 27/03: The RTANL Provincial Executive made history on September 26-27/03, when they met in Marystown, on the Burin peninsula, for the very first time. (We even made the front page of our local newspaper, The Southern Gazette!)

The Provincial Executive meeting occupied Friday afternoon and evening, as well as Saturday morning, and included information sessions with local Progressive Conservative and Liberal candidates. At 11:30 a.m. on Saturday, the Executive and approximately 30 members of our Division met at Wong's Palace Restaurant for a luncheon meeting. This allowed us to mix and mingle so that our members could get to know their Provincial Executive members, who come from various areas of our province.

The weather really cooperated also, so we hope the Executive enjoyed their stay and that they will return sometime in the future.

Christmas Luncheon: The next meeting of Burin Division will be held on November 25/03, the last Tuesday of the month. This will be our Christmas Luncheon and also our Election of Officers for 2003-04. As usual, announcement of time and place will be in our local newspaper and on our local radio station. The Division "phone tree" will also be activated.

We encourage as many members as possible to attend, and we extend a special invitation to newly retired teachers, whom we would like to welcome as members of our Association, and especially as members of Burin Division.

We also wish a speedy recovery to any Association members who are sick, in hospital, or recovering from surgery. May God bless you all.

In closing, I would like to say how very lucky Burin Division is to have an author as our secretary. Robert Parsons is a name that is probably familiar to many members of our Association. A great hand on the computer, he e-mails members to notify them of our meetings and also e-mails the minutes of our meeting to them. (Your help is truly appreciated, Robert!)

From all of us in Burin Division, best wishes for a Merry Christmas and a Happy New Year!

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## **From the Editor's Desk**

*"Thank-You" to those who wrote or called to say that they enjoyed the last newsletter and the Summer News Flyer! All comments and suggestions or "Letters to the Editor", are welcome.*

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## **Central**

*Jim Dobson (489-5243)*

Greetings once again from Central Division!

As usual, our Division has had a busy year, beginning in November/02, with our Annual Sale and Auction, where we raised about \$1,600 for the Retired Teachers' Foundation. A major focus of Central Division continues to be the raising of funds for, and the support of, the Foundation.

Our thanks go out to our Treasurer, Calvin Wheeler, for donating one of his paintings (on which tickets were sold, raising over \$700 ) and to member Peter Hall, for soliciting donations from the Newtown and New-West Valley area, as well as to all the retired teachers who contributed crafts, preserves, and wine for the sale and auction. Also, our congratulations to Tina Higdon of Glovertown, the winner of the painting.

Because of inclement weather, our first spring meeting was postponed until April 15/03. At this meeting, we sorely missed Cyril Bull, who died in January/03. Cyril will be remembered as a founding member of both the Retired Teachers' Association and Foundation.

The afternoon portion of this meeting was given over to guest speaker, Derek Hillier, a lawyer practising in the Gander area. Mr. Hillier spoke on Estate Management, covering a wide range of topics of interest to retired teachers: wills, pre-nuptial agreements for second marriages, selection of executors or executrixes, home care when needed, etc. He answered many questions from an interested audience.

On May 21/03, we held our 77th regular meeting, in Gander. The morning business session was followed by an afternoon session during which we formed small table groups to share information on the topic "What Do Retired Teachers Do?" The scope of the answers was awesome: everything from reading, walking, gardening, hunting, wood-cutting, doing fancy needlework, looking after grandchildren, doing church work ... to water-skiing and white-water rafting!

We also made plans for our Annual June Banquet, and once again our members from Gander showed their support by forming a Committee to sell tickets, get prize items, etc.

This Banquet was held at Hotel Gander on June 11/03, a date chosen to coincide with the Provincial Executive's June 12-13/03 meeting in Gander. All members of Provincial Executive attended our Banquet, which attracted over 100 members and guests for a delicious meal, entertainment, and dance. President Gladys brought us up to date on the latest disappoint-

ing response from Finance Minister Aylward re the pension issue.

At the Banquet, also, our Annual Awards to honour Division members who have made significant contributions to their community as well as to our Association, were presented. For 2003, the awards went to Neil Boyd, Bill Day, and Ray Smith, just three of the outstanding volunteers in this region. Earlier, member Jim Warren was recognized locally and provincially for contributions to his community.

On September 19/03, the re-election of our Division Executive marked the beginning of our fourth year of leading Central Division. We look forward to providing new and interesting activities for the coming year, as we continue to try to get more retirees out to our regular meetings, where the attendance seems to be declining, despite an increased number of retirees. We have already planned to invite a member of NLTA to speak on Insurance and Long-Term Care Options at our April/04 meeting, where we will provide a free dinner for those attending.

The low attendance at an advertised "Open House" in October was really disappointing, as we had hoped to get more new retirees actively participating. The strength in this Division continues to be the dedication of faithful, longstanding participants, particularly from Gander. At our September/03 meeting, we were pleased to see an increased attendance by members from Clarenville. We are looking into the possibility of establishing Regionals within our Division, especially in Clarenville, Exploits Valley, and New World Island, areas that have the numbers to deserve Regionals. However, to have a Regional, there must be retired teachers in an area willing to participate actively and to support local activities. We hope that this will happen. Central Division wishes a great Christmas and New Year Season to all members of our Association!

## **Coast of Bays**

*Edith Organ (538-3813)*

Coast of Bays Division extends best wishes to all members of the Association.

We have held two meetings since the last Newsletter report. On Tuesday, April 29/03, we met at the Lions' Club in English Harbour, and then went to lunch at a local restaurant. There were 12 members present, 9 of them from St. Alban's.

On September 9/03, 14 members of our Division met at Motel Bay d'Espoir in Head Bay d'Espoir-Milltown, for a luncheon meeting. We were pleased to have Mr. Phil Patey, a Member-at-Large on Provincial Executive,

as our guest on this occasion. After bringing greetings from President Gladys and Provincial Executive, Mr. Patey brought us up to date on the activities outlined in the RTANL Summer News Flyer, and also gave us an idea of the kind of material we should forward to him for inclusion in Volume II of Tales Told by Teachers.

Mr. Patey spoke as well about the effectiveness of writing individual letters rather than form letters when trying to make ourselves heard on issues that concern us as retired teachers. He also reminded us that Mr. Clayton Rice is the person to contact if you know of any member from this Division that is in hospital in St. John's.

The next meeting of our Division will be held at 11:30 a.m. on November 18/03, at the Chung King Restaurant in St. Alban's.

To all members of our Association, best wishes for a Happy Christmas and New Year, from Coast of Bays!

### **Con -Tri**

*James Reid (786-3236)*

Greetings from Con-Tri Division! We hope you all had a safe and happy summer.

Since Con-Tri Division's first meeting of 2003, held on April 9th, did not have a large attendance, we decided to hold our next meeting in a different environment, one that might attract more members. Consequently, our meeting of May 14/03 was a Luncheon Meeting at Fong's Restaurant in Carbonear. This proved to be a great success. The day was pleasantly warm and the food was quite tasty. We made plans to have our first fall meeting to include a luncheon at the same location.

Our Spring Banquet and Dance was held on Tuesday, May 27/03, at our usual place, the Carbonear Lion's Club. As is our custom at this annual event, we collected "toonies" from the members present for a contribution to the Retired Teachers' Foundation. Good food, door prizes, and good music were enjoyed by the approximately 200 members and guests in attendance.

As planned, our first fall meeting took place at Fong's Restaurant in Carbonear. Held on October 15/03, this was a very enjoyable luncheon meeting attended by 28 members. At this meeting, it was announced that Con-Tri's Scholarship Winner for this year is Adam Noel, from Ascension Collegiate in Bay Roberts. Adam, the son of Pauline and the Reverend Josiah Noel, will be presented with a cheque at our Christmas Banquet on November 25/03.

At our Christmas Banquet, following our turkey dinner we will be entertained by the Carbonear Collegiate Choir. Additional music will be provided for the dance to complete the evening's festivities.

Membership Benefits: President Jim Reid has informed us that a 10% discount is available to retired teachers who show their RTANL Membership Card at MOVIES and MUSIC PLUS in Carbonear and at MUSIC PLUS in Bay Roberts.

Con-Tri Division wishes all our fellow retired teachers a very Merry Christmas and a satisfying New Year!

### **Western**

*Geraldine Wall (634-4965)*

Greetings from Western Division as we conclude another successful year and begin our 2003-04 year.

Our last Newsletter report brought you up to date on our 2002 activities. We began the new year by getting our Division Newsletter (prepared by Selina Pieroway) ready to send out to our members. (Several favourable comments were later received from members as far away as New Delhi, and we thank those members for letting us know that they enjoyed and appreciated the Newsletter.)

Our Annual St. Patrick's Day Luncheon saw an attendance of approximately 60 members and guests, all of whom enjoyed a delicious lunch and the entertainment that followed. This was provided by Cleve Best and Pat Hynes, members of the group "Friends of Rufus", as well as by member Marjorie Pike, who treated us to a few Irish selections.

On May 15/03, we held our Annual Spring Social. After a delicious hot turkey dinner, we were entertained by the "Humber Valley Square Dancers", followed by member Jorge Villaneuva and his wife Enri with a selection of "Oldies" and a dancing exhibition. The 72 members and guests in attendance were lavish in their praise.

Our Annual Bakeless Bake Sale was once again very successful, enabling us to present a cheque for \$1,005 to the Retired Teachers' Foundation. We also donated an additional \$134, a sum that was raised through ticket sales on a Christmas Wreath (crafted by member Winnie Guy) at our 2002 Christmas Social. As a member of the Retired Teachers' Foundation Board of Directors, I have become very aware of the benefits that so many children in this province receive as a result of our continued contributions to the various children's charities, and I am very impressed with the work of the Foundation and the dedication of its Board of Directors.

Western Division's annual donation to the Kids Eat Smart Clubs program in the schools went this year to J.R. Smallwood Collegiate in Wabush, where it was used to assist in their School Lunch Program.

Western Division continues to have a member of its Executive elected to serve as our representative on the Humber Branch of NLTA. Also, our President represents the Division at the Branch's Annual Retirement Banquet. This liaison that we have with the active teachers' Association provides us with an opportunity to promote our Association and also to keep in touch with former colleagues who are still teaching.

Our Division maintains a close relationship with its two Regionals, both of which remain quite active. Both Port aux Basques President Don Crewe and Lab West President Kay Whelan keep in touch with our Division President, and Kay always forwards a copy of their very interesting Newsletter, which is put together by member Paul McLean. Also, whenever Kay comes to Corner Brook for a Library Board meeting, our Division Executive arranges to have an informal lunch meeting with her.

Our Annual General Meeting and Election of Officers was held on September 8/03, at Bennett Hall, Corner Brook. Thirty members and guests enjoyed a soup and sandwich lunch prior to the meeting.

Provincial President Gladys gave an update on the status of our quest for increases to our pension benefits. Also, reports were given by Committee Chairpersons, the Treasurer, and President Geraldine.

The election held at this meeting saw President Geraldine Wall, Vice-President and Assistant Communication Officer Lily Critch, Treasurer Roberta Pafford, Secretary Elizabeth Thomey, Communications Officer Emily Mullett, Membership Chairperson Gladys Costella, and NLTA Representative Norma Hoddinott all re-elected to office for 2003-04. Elected as Phoning Committee Chairperson was Selina Pieroway, and as Sick-Visiting Committee Chairperson, Agnes Hughes. Wilson Vincent is still Immediate Past President, while the position of Newsletter Committee Chairperson remains vacant.

On October 21/03, at the Anglican Church Hall in Deer Lake, we held a Regular General Meeting that was attended by about 50 members and guests. The hot and cold buffet catered by the Anglican Church Women was amazing, and the skits they performed afterwards were hilarious! We thank members Ada Norris and Elizabeth Thomey for organizing this event, and the ACW for providing such splendid fare.

At the meeting which followed the luncheon, Provincial President Gladys read a letter from PC Leader Danny Williams re his Party's willingness to meet with our Association to discuss ways to improve the pension benefits of retired teachers, particularly those at the

lower end of the scale. She reminded those present that, before voting, they should ask all Candidates whether, if elected, they would support our quest for increases to pension benefits. She thanked the members for their continued support of the efforts of the Provincial Executive and the Political Action Committee.

Division Vice-President Lily Critch and President Geraldine attended the NLTA Pre-Retirement Seminars once again (Lily addressing the teachers at the Corner Brook Seminar and Geraldine taking care of the one in Stephenville). Attending these NLTA Seminars affords us a great opportunity to make future retirees aware of the benefits of membership in RTANL.

On September 26/03, during the Annual Radiothon, we made a donation of \$800 to the Western Memorial Regional Hospital Foundation, and on October 8/03, at the Annual Meeting of the Retired Teachers' Foundation, President Geraldine presented our Annual Donation of \$200 in memory of deceased members of Western Division.

Our Annual Christmas Social will take place on December 13/03, at Bennett Hall in Corner Brook. We hope to see the same large attendance that we usually get for this annual event.

Western Division wishes all retired teachers a Merry Christmas, followed by a Healthy and Prosperous New Year!



*W.D. President Geraldine Wall presents RTF Chairperson Anita Finn with \$200.00 cheque in memory of deceased members of Western Division at RTF Annual Meeting.*

## **News from the Regionals**

### **Lab West Regional**

*Kay Whelan (944-5485)*

Greetings from Labrador West!

This Regional of Western Division continues to meet on the first Thursday of each month for a breakfast meeting. We usually get an attendance of about 30 retirees, which translates into about 80% of our membership.

We also distribute a monthly Newsletter, which is compiled and printed up by member Paul McLean. This Newsletter always has news items, a message from the Regional's President, "gossip", and some anecdotes. (We

are very glad that Paul continues to do this Newsletter, contacting us on the internet, even though he has left this area and now resides in Paradise, NL. Thank you, Paul!

During 2002-03, we started bringing along to each meeting, non-perishable food items to be donated to the various churches in the area for their food banks. We have also donated toiletry items to the Labrador West Women's Shelter. Those donations have been greatly appreciated.

We thank Western Division for choosing a school in our area this year as the recipient of the Division's donation of \$200. We have many needy families in the area, and really appreciated the help for the school's lunch program.

On November 6/03, we held our monthly breakfast meeting at Sir Wilfred Grenfell Hotel in Wabush. The 27 members present elected the following Executive for 2003-04: President - Kay Whelan; Vice-President - Brendon Connolly; Secretary-Treasurer - Elva Areny; Phone Committee - Janet Carroll, Jean Kelly, & Angela Saville; Social Committee - Jean Kelly & Angela Saville; Sick/Bereavement Committee - Rosemarie Murphy & Patricia Connolly.

Member Shirley Squires brought a request from Mrs. Verna Spracklin, who teaches a Grade 4 class at J.R. Smallwood Elementary in Wabush. She needs some volunteers to act as "grandparents" for their "grass roots" project: Adopting a Grandparent and Learning About the Past. Over a two-week period, the children will interact with the "grandparents" (interviews, story-telling, etc.), the project being taped for a website. Later the "grandparents" will be invited back to the school to view the finished product and to enjoy an "afternoon tea and entertainment" with the children. (Because the residents of our area are such a cosmopolitan group, very few of the children have their real grandparents living here. "Substituting" in this way seems to be a worthwhile project, one in which many of our members will be happy to participate.)

We look forward to another rewarding year and hope to welcome the new retirees in this area as active members of Lab West Regional. Also, in this, our first report to the Provincial Newsletter, we encourage all retired teachers, wherever they may be, to become active members of RTANL.

To all Association members, we wish a Merry Christmas and a Happy New Year!

## **Port aux Basques Regional**

*Randy Smith (695-3859)*

On December 2/03, during a Luncheon Meeting at Hotel Port aux Basques, this Western Division Regional elected the following officers for 2003-04: President - Randy Smith; Vice-President - Leo Coffin; Secretary - Don Crewe (Past President); Treasurer - Dorothy Rector.

Over the past year we have raised money by holding Pot Luck dinners, and this enabled us this year to donate \$200 to the local Books for Babies program and \$200 to the Ministerial Association for their Food Banks. We hope to continue our support of such worthy causes.

Best wishes for the Holiday Season to everyone!

## **Tales Told by Teachers Volume II**



### **Hear Ye! Hear Ye!**

Articles **urgently** needed if the second volume of "Tales" is to be published! To date, only 30 items have been received, **not** nearly enough for our book! With a membership of **over 4,700**, there have to be at least that many **memories** and **experiences** out there just "begging" to be told! P-L-E-A-S-E, get your submissions to:

Philip Patey

#### **Memory Book Committee**

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# Insurance Claims Skyrocket in 2002-03

by Don Ash

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Analysis of claims in the NLTA Basic Life and Health Insurance plans indicate more bad news on the horizon for teachers and the NLTA Group Insurance Plan. Despite significant premium increases in both the Life and Health plans in recent years, the amount of claims continues to outpace the premium generated.

In the Basic Life plan during the 2002-03 school year, \$1,760,330 was collected in premium, while \$1,947,000 in claims was paid directly to teacher beneficiaries. When expenses are included, a deficit in the range of \$480,000 is expected.

In the Health plan during the 2002-03 school year, claims for prescription drugs skyrocketed and accounted for approximately 85% of the \$11,852,842 in claims. The paid claims for 2001-02 were \$9,626,105 – a 23% increase in teacher claims in one year. Preliminary analysis indicates a deficit of approximately \$600,000 is expected in the Health plan for the 2002-03 school year.

Teachers own the NLTA Group Insurance plan, which is run by a Board of Trustees comprised of six active and one retired teacher. As the owners of the plan, teachers are responsible for paying the resulting deficits. Fortunately, a Group Insurance Trust Fund, established from surpluses (in the 80's and early 90's) exists and can cover these current deficits. However, this Trust Fund is rapidly being depleted and will not be able to sustain such continued deficits.

Indications are that claims will continue to escalate. Trustees will be forced to raise premiums signifi-

cantly during the next renewal in April 2004 to cover the anticipated increases in claims. It is important to note that the fee structure for the insurance underwriter, ManuLife Financial, and the fee structure for the plan administrator, Johnson Incorporated, has remained constant and has not increased.

## **So, what is driving these claims?**

In the Basic Life plan, the answer is clear. An aging teacher population (active and retired), coupled with increased stress, has led to an increase in the number of deaths and poor claims experience.

In the Health plan, an aging teacher population using newer, more expensive prescription drugs, and the general use of greater quantities of prescription drugs by more people, is driving claims up. Direct advertising by the pharmaceutical companies is also creating increased demand for the newer expensive drugs. The resulting pressure being placed on the Health Insurance plan is illustrated by the 2002-03 loss ratio for the retired group, which shows that for every \$1.00 paid in premium, approximately \$1.35 is paid out in claims and expenses. The NLTA Health plan provides exceptional prescription drug coverage for teachers with catastrophic needs. Last year, in drug claims alone, there were three teachers with over \$30,000 in payouts, 11 teachers with between \$20,000 and \$30,000 in payouts and 32 teachers with between \$10,000 and \$20,000 in payouts. These claimants typically have catastrophic illnesses, and their lives are being sustained or

enhanced by these breakthrough medications. Without this level of coverage, these teachers would experience significant financial pressure in addition to their already difficult health circumstances.

The NLTA Health plan, especially the prescription drug component, is superb and of utmost protection to teachers. However, it will require continued premium increases to sustain this level of protection. The alternative is the reduction of benefits for teachers. NLTA Group Insurance Trustees believe this alternative is unacceptable to teachers and will continue to attempt to maintain current benefits, albeit with increased premiums.

*Don Ash is the Staff Consultant for the NLTA Group Insurance Program and is an Administrative Officer in the Benefits and Economic Services Division at the NLTA.*

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## **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.

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# The Sixteenth Annual Report of the Newfoundland & Labrador Retired Teachers' Foundation

Anita Finn, Chairperson of the Foundation's Board of Directors

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The Sixteenth Annual Meeting of the Newfoundland & Labrador Retired Teachers' Foundation took place on October 8, 2003.



Presentation to Teresa Edney (Spina Bifida & Hydrocephalus Association)

The year 2003 has been a very successful year for the Newfoundland & Labrador Retired Teachers' Foundation. The many donations received have enabled the Foundation to donate \$10,000.00 to these Children's Charities in 2003:

The Janeway Children's Hospital Foundation .....	\$2,000.00
Shriners' Mazol Patient Transportation Fund ..	\$2,500.00
Spina Bifida & Hydrocephalus Association .....	\$1,000.00
Candlelighters .....	\$1,500.00
CNIB .....	\$1,500.00
Diabetes Association Children's Services .....	\$1,500.00

The donation to the Janeway, pledged during the Janeway Telethon and presented prior to this Annual Meeting, was matched by the Government.

The donation to the Shriners (accepted by Corner Brook Club President, Fred Wall) pays for transportation for one child or youth to the Shriners' Hospital in Montreal or Boston.

The donation to the Spina Bifida & Hydrocephalus Association is used for scholarship and/or presentations to children with spina bifida to encourage them



RTF Board of Directors [L-R]: Treasurer Stewart Ralph; Member-at-large Geraldine Wall; Secretary Joyce Roberts; Member-at-large Ray Smith; NLTA Treasurer Jim Fox; Member-at-large Bill Day; Chairperson Anita Finn. (Missing from picture: Jamie Hollett)

to further their education. Accepting the donation on behalf of the Association, President Teresa Edney told how a recent presentation of \$50.00 and a Certificate of Achievement to a Grade 6 student with spina bifida, provided that student with a much needed boost of encouragement.

The donation to the Candlelighters (accepted by Mr. Dean Chaulk) will allow three children to attend a summer camp for children with, or recovering from, cancer. The camp provides a period of happiness, and relief from the stigma of cancer, which children with cancer often feel.

The CNIB provides a program for blind or visually impaired children. The Spinoso Bear is a 45-centimeter-tall, cuddly teddy bear, a therapeutic talking "friend" who helps children cope with the challenges they face and promotes the pleasure of reading. Three young children were on the waiting list for a Spinoso Bear. The Foundation's donation to the CNIB Children's Services (accepted by Donna



Teresa Edna presents Chairperson Anita Finn with Certificate of Appreciation to the Retired Teachers' Foundation.

Evans) will provide the funds necessary to purchase the three bears.

The donation to the Diabetes Association Children's Services (accepted by Mr. Bill Hayward) will enable two children to go to the summer camp for diabetic children. The camp teaches the children how to look after their diabetes and also teaches them how to have self-esteem.

**YOUR DONATIONS TO THE FOUNDATION WERE WELL SPENT!!**



Presentation to Fred Wall (Shriners Mazol Patient Transportation Fund).



Presentation to Donna Evans (CNIB Children's Services)



Presentation to Bill Hayward (Diabetes Association Children's Services)

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**The next RTANL Executive Meeting  
will be held in Corner Brook May  
27-28, 2004.**

For the period of April to September 2003 alone, the Foundation received approximately 105 donations.

All of the Divisions have played a very important part in fundraising for the Foundation. Also, the Foundation received from Johnson Inc. a donation of \$1,680.00, which represented \$20.00 for each home – auto insurance quote requested from a member of RTANL not already having that coverage with Johnson Inc.

The Remembrance Books are up to date, with two books filled and a third already half full. We also have a new Memorabilia Book, which is complete to 2003. The following is an example of the information contained in the Memorabilia Book:

*When the Foundation was set up in 1985, twelve retired teachers made donations to get the Foundation started: Sister Rita Johnson, Sister Magdalen O'Brien, C. Lloyd Buffett, Audrey Bull, H.B. Loder, Florence Sparkes, Mrs. Audrey Goodyear, Mrs. Marguerite L. Taylor, Miss Effie Feltham, Eldred Warren, Cyril Bull, & the Presentation Sisters. The Sisters gave \$1,000.00 to start up the Foundation, and every year since then, the Sisters have continued to support the Foundation, both as a group and individually.*

*Some of the original donors continue to send yearly donations on their birthdays. Recently, when Mrs. Audrey Goodyear and her husband celebrated their birthdays, Audrey sent our Treasurer, Stewart Ralph, a cheque for \$160.00, to celebrate the total of their ages.*

We have a substantial number of retired teachers who always make a donation In Memory of a deceased colleague or In Honour of a special person. The generosity of our retired teachers allows the Memorial to our Deceased Colleagues to continue to grow, resulting in a yearly increase in the amount we donate to the various Children's Charities.

For any of you who may not be aware, those serving on the Foundation's Board of Directors do not receive any out-of-pocket expenses from the Foundation. The total amount of your donation to the Foundation goes to Children's Charities to aid them in their efforts to help children.

Also, Mr. Wayne Jones, of Grant Thornton, does the Foundation's yearly audit free of charge; the NLTA provides our meeting space and a place for our filing cabinet; and the Foundation's Sponsoring Body, the RTANL, pays all postage and other operating expenses, with assistance from the NLTA in the form of a \$2,000.00 yearly grant. When our Annual Meeting is held in St. John's, Avalon East provides refreshments. Although some of the Divisions now assist with expenses (travel and hotel accommodations) incurred by Division members who represent the Division on the Board, some Directors still pay their own expenses.

We extend a sincere "Thank You" to all our donors, to NLTA, to RTANL, and to all of the Divisions. Your continued support has helped to make 2003 a great success.

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# ACER/CART—The Canadian Association of Retired Teachers

Gladys Costella, RTANL's ACER/CART Director

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At our RTANL BGM 2002, the Provincial Executive was given the authority to decide, after ACER/CART's June/03 AGM, whether or not to continue our membership in ACER/CART. Consequently, at our first Executive Meeting after that AGM, the situation was reviewed and a decision made.

Based on the report given by Director Gladys, and Observer Clayton Rice, re ACER/CART's progress, etc., and the recent efforts by ACER/CART to support RTANL in its continuing Political Action (see letter p. 7 to then Premier Roger Grimes from ACER/CART President Val Alcock), the Provincial Executive felt that there had been sufficient improvement in the operations of ACER/CART to warrant retaining our membership in the national organization, at least for the immediate future, as we continue to lobby for other changes we would like to see. After much discussion, it was moved by Philip Patey, seconded by George Evans, and then carried unanimously, that "we continue membership in ACER/CART for another year".

A second motion, moved by Philip Patey and seconded by Bill Day, then passed by a vote of 7 to 2, read as follows: "that we pay the fee under the new schedule of 20 cents per member". (This would be based on the RTANL membership total on September 30th each year.)

A word of explanation re this motion is needed here. ACER/CART membership fees were originally based on each Association's membership, with a maximum fee of \$300. When the increase was proposed at the June/02 AGM, we (Clayton & Gladys) managed to garner enough support to have it postponed for a



ACER/CART BOARD OF DIRECTORS & Observers at June 2003 AGM in Ottawa.

year; however, when the motion was brought before the June/03 AGM, our efforts to convince the other member organizations to defeat an uncapped increase were unsuccessful. After the 20 cents per capita was passed (with only RTANL and AREQ opposed), a further motion was put forth, moved by Deedee Rizzo (Manitoba) and seconded by Fred Herron (Saskatchewan): "That ACER/CART welcome full participation by all present members with the understanding that financial restraints might limit the full payment of fees by some members".

This motion was meant to allow us to remain in ACER/CART even if we could not afford to pay the new fee. Your President and other Members of Provincial Executive felt that this would provide a reason for us to be looked upon as "lesser members", regardless of the wording of the motion.

Also, it was agreed that we really could afford the new fee, since 20 cents is only 1.1 % of each retired teacher's RTANL annual membership fee.

Moreover, although we did not succeed in preventing the fee increase, we believe that we have made a difference at ACER/CART, even if only a small one. We feel that RTANL is earning the respect of other member organizations, and that we have been at least partly instrumental in achieving some of the changes that are occurring in the structure, operations, and philosophy of ACER/CART.

For example, at AGM/03, we objected to having the Constitution and By-Laws voted on as a whole, without discussion on the individual proposed amendments (as should occur); we succeeded in getting support for the amendments to be voted on before the adoption of the whole. (This was essential for us, as there were some proposed amendments that we could not support.)

Also, we objected to the fact that a person running unsuccessfully for President was not allowed to let his/her name stand for election as a Regional Director. This was not allowed at AGM/03, but our objections obviously had an impact, since this stipulation is now being written

into the ACER/CART Regulations.

Again, we had for some time been objecting to the emphasis placed on "excellence in education", feeling that this was more a concern for the active teacher organizations through CTE, and that ACER/CART should be placing more emphasis on matters of concern to the retired teachers of its member organizations. At AGM/03, By-Law 3 was changed to state that the Objectives of ACER/CART are to:

1. facilitate and promote liaison and mutual assistance among its member organizations;
2. promote the interests of its member organizations;
3. develop strategies for joint action on matters of common concern to member organizations;
4. cooperate with other organizations on matters of common concern;
5. promote and support public education.

The structure of the Executive Committee has also been changed, so that now By-Law 9 states that the Executive shall be composed



ACER/CART President Val Alcock with ACER/CART Director from NL, President Gladys.

of the President and three Regional Directors, one from each of: West (Manitoba, Saskatchewan, Alberta, British Columbia), Central (Ontario, Quebec), and Atlantic (Newfoundland & Labrador, Prince Edward Island, New Brunswick, Nova Scotia). Prior to AGM/03, it was possible for all Executive Officers to be

elected from the same region, creating a situation that we did not think was in the best interests of ACER/CART or its member organizations.

One other change that we feel is a step in the right direction is the designation of an Alternate Director to replace the Observer allowed to be sent to the AGM. This person

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will still not be allowed to vote (only the Directors have that right), but is allowed to participate in the debate at AGM (as Observers were) and is now eligible for election to the Executive. Also, in the absence of the Director, the Alternate Director assumes the rights of the Director, assuring the Member Organization of a voting representative at all times.

One final change that I feel is a very positive one (and one that supports what RTANL has been saying at the AGMs all along) is the establishment of Standing Committees on the main items of concern to retired teachers: Health Services and Insurance and Pension and Retirement Income.

For 2003-04, the Atlantic Regional Director, George Little of Rothesay, NB, is Chairperson of the Health and Insurance Issues Committee; Patrick Brady (ACER/CART Vice-President) Abbotsford, BC, heads up the Pensions Committee; Pat (Patricia) Steele of Montreal, PQ, chairs a Communications Committee, and the Executive is trying to get an ACER/CART Website up and running.



ACER/CART DIRECTORS from Atlantic Provinces.

While there are still changes that we would view as improvements, we have to realize that RTANL is only one of the member organizations, and that some compromise has to be expected. As your representative on ACER/CART's Board of Directors for the last three years, I have seen some positive changes; Observer Clayton Rice, also there for three years, agrees that things seem to be slowly improving. However, we remain alert to any decisions that

would not be in keeping with the objectives and policy of RTANL.

A further report, with recommendations from Provincial Executive, will be made (after ACER/CART's June/04 AGM) at our Association's October/04 BGM. Over the past year, the Executive has been acting as a Committee-of-the-Whole in studying our membership in ACER/CART.

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## Thankful



*I am thankful for my  
shadow that watches me  
work, because it means I am  
out in the sunshine.*



*I am thankful for the mess  
to clean after a party,  
because it means that I have  
been surrounded by friends.*



*I am thankful for the clothes  
that fit a little too snug,  
because it means I have  
enough to eat.*



*I am thankful for all the  
complaining I hear about  
the government, because it  
means that we have freedom  
of speech.*



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## MUN Class of '54 Reunion

**August 6-7, 2004**

Were you at Memorial at any time from 1950 to 1954? If so, you, fellow classmates, are invited to attend our reunion and celebrate with us at the 50th anniversary of our graduation. For further details, contact Gladys (Burton) Costella at 634-2136; George Evans at 834-2203; or Hilda (Chaulk) Murray at 368-5105, as soon as possible.

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# The Perfect Job

*My first job was working in an orange juice factory, but I got canned – couldn't concentrate.*

*After that I tried to be a tailor, but I just wasn't suited for it – mainly because it was a so-so job.*

*Then I tried to be a chef – I figured I would add a little spice to my life, but I just didn't have the thyme.*

*Next I tried working in a muffler factory but it was too exhausting.*

*I managed to get a good job working for a pool maintenance company, but the work was just too draining.*

*I attempted to be a deli worker, but anyway I sliced it, I couldn't cut the mustard.*

*Then I worked in the woods as a forestry worker, but I just couldn't hack it, so they gave me the axe.*

*Next was a job in a shoe factory; I tried but I couldn't fit in.*

*So then I got a job in a workout centre, but they said I wasn't fit for the job.*

*After many years of trying to find steady work I finally got a job as a historian until I realized there was no future in it.*

*I studied a long time to become a doctor, but I didn't have any patience.*

*My best job was being a musician, but eventually I found I wasn't noteworthy.*

*I became a professional fisherman, but discovered that I couldn't live on my net income.*

*My last job was working at Starbucks, but I had to quit because it was always the same old grind.*

*So, I retired and found I'm perfect for the job!!*

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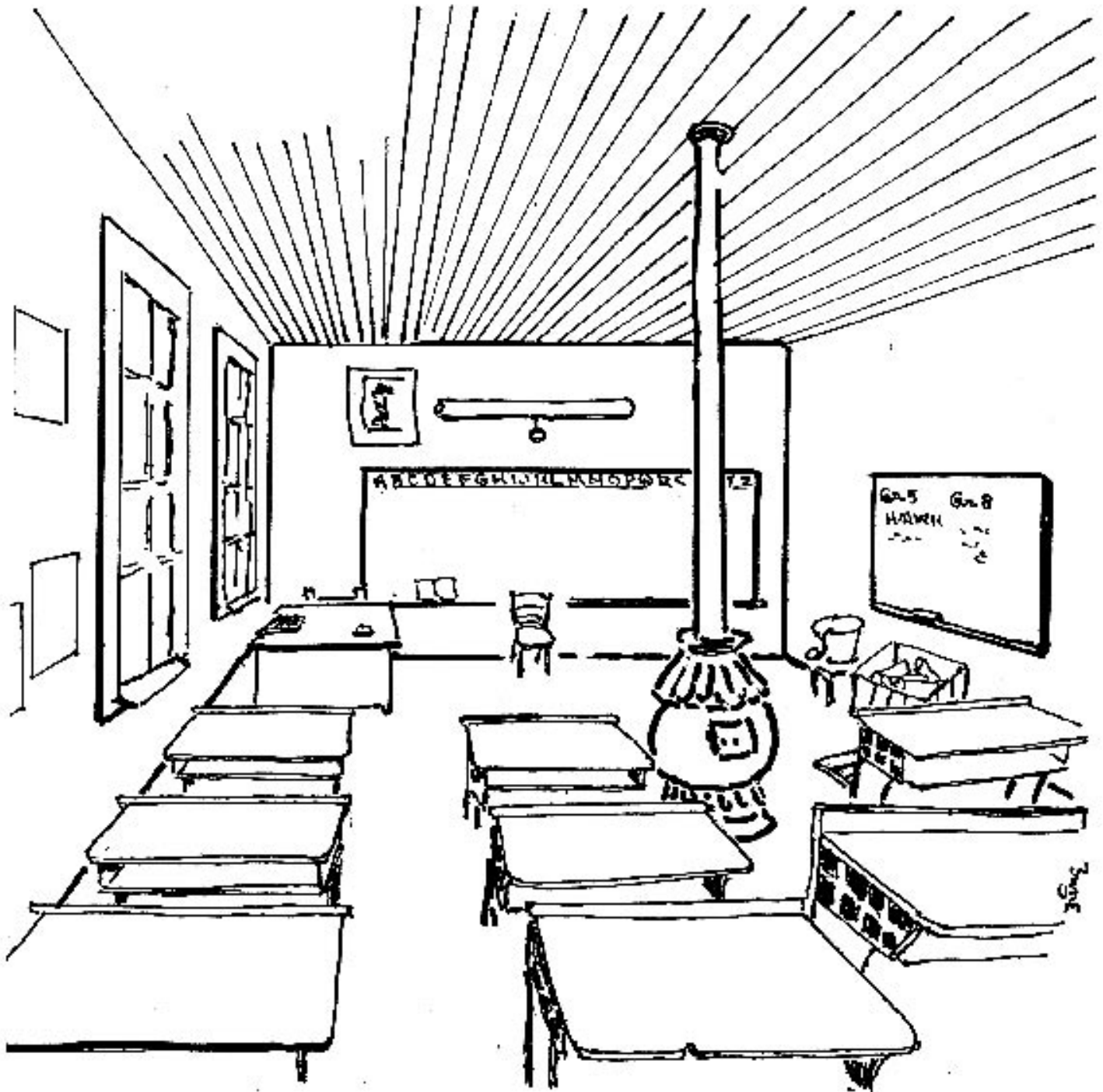
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## Membership Card Benefits

RTANL

1. At **Ultramar Home Heating Centres**: 3 cents off a litre of home heating fuel & 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 & 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 & 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 Clarke's Beach: 10% discount.
7. At **Movies and Music Plus** in Carbonear and **Music Plus** in Bay Roberts: 10% discount.

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



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## **Need for Updated Addresses**

Members should notify RTANL (Gladys, Clayton, or Emily), or their Division President, of any change of address. We have had many Newsletters come back marked "Moved", with no new address provided. Also, if you hear of any member not receiving newsletters, please let us know, so that all members can be kept informed on RTANL activities and benefits.

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# In Memoriam

We mourn the passing of the retired teachers named below, and we extend sincere condolences to their families and friends.

Kenneth Bobbett  
Regina Brake  
Margaret Coombs  
Mercedes Dollard  
Wilson T. Earl  
Neil Edwards  
Gilbert Fradsham  
Harriet Freeman  
Francis Gale  
Anne Gillis

Audrey Goodyear  
Mary Grant  
John B. Green  
Michael Kelly  
Michael MacKenzie  
John A. Mckim  
Jean Messervey  
Julia Moriarty  
Patrick Neville  
Robert S. Parsons

Sandy Pennell  
Elmo Piercey  
Edgar M. Pittman  
Leslie Rowsell  
Rita Thompson  
Dorothy Vincent  
Almena Wakeham  
Edward P. Walsh

*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**.