



Newsletter

Retired Teachers' Association

Vol. 15 No. 1 September 2004

President's Message

Gladys Costella

On May 2nd, I felt sure that Spring in all her glory had finally arrived: 21 degrees and sunny skies right across the Province. May 4th was another beautiful day no need for even a light jacket! But then, four days later, we were back to below zero temperatures, heavy winds, and several centimeters of snow (at least, here on the West Coast and the Northern Peninsula). We were being reminded that in this Province, Winter may return for a visit during any month of the year. (I remember a snowstorm in Gander on June 7th one year during the Provincial High School Drama Festival; during intermission, the students were outside the Arts & Culture Centre throwing snowballs at one another!) However, as I am writing this, the sun is streaming in through the window, and the very high snow banks that obscured my view for over three months are present only in memory.

Now, if only the sun could melt the ice that seems to have formed an impenetrable wall around our latest Finance Minister, I would finally be able to bring you a "good news" message with respect to our efforts to obtain an increase to retired teachers' pensions. Since there is little hope of that at this point (See Political Action Report in this issue), this message will try to focus on the things that do give us cause for happiness. The theme for our Eighth Reunion (October 5-7/04) is: "Retirement—Something to Crow About. Over the past couple of weeks, I have been making a list of other things that fit into that category, things that do give us cause for celebrating.

First of all, we are alive! That in itself is something to "crow about" in a world where every day so many are losing their lives to war, disease, earthquakes, and various other natural disasters.

We have food to eat and clean water to drink, two necessities that many people in other parts of the world do not find readily available. We can be thankful that we do not have to go to bed hungry.

We live in a country that is not torn apart by war, while many people in this world of ours live in constant fear of having their homes destroyed by bombs and their lives cut short by an enemy's bullet. In today's world, we cannot take anything for granted, but we can be thankful for the peace we continue to enjoy.

We live in a Province that is comparatively free from crime, where we feel it is safe to go for a walk or have a picnic in the park. We can celebrate that in a world where many feel the need to take a gun along for protection, we do not walk in fear, expecting violence at every turn of the road.

We have rights and freedoms that people in many other countries are still fighting to obtain. One of these is the right to vote; another is freedom of speech. Freedom of speech gives us the right to speak out when those we elect to govern, fail to live up to their responsibilities.

While our democratic way of life is not perfect, it has far more to offer than the dictatorships that others have to endure.

On a more immediate and personal level, we have family and

Memo from President Gladys re This Newsletter

By now you have all received the Summer News Flyer and realize why this Newsletter, intended for publication in late April, is arriving so late.

I have endeavoured to edit again the already edited and re-edited original version so that information taken out and placed in the Summer News Flyer will not appear again in this Newsletter (except for certain items that we feel need to be repeated for the benefit of new Members who did not get on the mailing list in time to receive the Flyer).

To bring things up to date, information obtained since the intended date of publication has been added. Also, you should note that some corrections have been made to the Flyer's listing of dates for certain Division activities.

Hopefully, this issue will reach our Membership by late September, to bring everyone up to date prior to the October 5-7, 2004, BGM and Reunion. See you there!

friends whom we care about and who care about us. We can trust them to be there for us in good times and bad, in joy and in sor-

continued on page 3 ...

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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 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.)

President's Message

(cont'd from Cover)

row, as we will be for them. We are truly blessed.

I certainly do not think that I have exhausted the list of things to "crow about". We each look at things from our own particular perspective, no matter how much we have in common. At our 2004 Reunion, we invite all of you to share with your friends, old and new, all the things that you have found to "crow about". The fact that it is our Eighth Reunion and that many of you have been there for all of them—that in itself is reason enough to "crow"!

The fact that our Retired Teachers' Foundation has flourished and that so many of the members of our Association have given so much of their time and effort to this worthy cause for the benefit of so many children: now that is something for us all to "crow about"!

Also, of course, there is Tales Told by Teachers. Not only was it a very successful project for our Association (selling out in just three months and enabling us to donate a profit of \$3,000 to the Foundation), but it prompted a decision to publish a second volume and also, because so many have been requesting it, to have a second printing of Volume I ready for October/04. Members of our Association have good reason to "crow".

On a personal level, there is something that I must add. Having been given the opportunity to serve as your President, with a Provincial Executive willing to go the distance for their fellow retirees and to keep at it even when the goal appears unattainable — that has certainly given me "Something to Crow About"!

All of us on the Executive have something to "crow" about really, for we have gained much from serving our membership and being able to visit—either singly or as a group—each of the Divisions over the past two years. The closer the interaction between Provincial Executive and the membership, the stronger our Association will become.

We extend a special welcome to all new members and encourage you to register for the October 5-7/04 Reunion and BGM. You'll find many more things to "crow about" now that you've retired.

Hope everyone had a safe and happy summer and that we'll see many of you in Gander!



Provincial Executive meeting in Corner Brook, May 27-29, 2004

(Cory Hurley of *Western Star* interviewed members of Executive on Friday—article appeared in *Western Star* next day, Saturday, May 29, 2004. Headline was: Retired Teachers Lobbying for Better Pensions.) — Photo reprinted by permission of *Western Star*

Eighth Reunion of Retired Teachers and RTANL BGM 2004

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

Cut-off date for Registration is
September 24, 2004.

*(Use registration form "insert"
enclosed with your November 2003 Newsletter.)*

Political Action Update

Gladys Costella, Chair Political Action Committee

In the last Newsletter (*November/03*), I indicated that I had assured Premier Williams that we were “eagerly anticipating” the meeting referred to in his letter of October 14/03. Well, after many calls to the Premier’s Office and as many assurances that we would get this meeting, I finally received a call from Finance Minister Loyola Sullivan, and a definite meeting time was arranged: **Monday, February 16/04, at 11:00 a.m.**

We well remembered how our optimism had quickly turned to disappointment after the meeting with the former Minister of Finance and her subsequent letters to us. However, we hoped for a more positive outcome this time around, since Mr. Williams’ letter to us prior to the election (*See Nov/03 Newsletter*) had stated that his government “*would be prepared to discuss some form of retroactive indexation to partly offset the impact of inflation*”.

Also, in a meeting with Messrs. John Ottenheimer and Lorne Wheeler (Oct. 6/03) we had been assured that the Progressive Conservative Party was very sympathetic to our cause and would, if elected, be prepared to provide some form of inflation relief and would discuss with us the method for doing this.

Consequently, we remained hopeful, despite the post-election “doom and gloom” atmosphere. On February 15/04, Vice-President Don, Treasurer Clayton, Member-at-Large George, and President Gladys got together for a “strategy meeting”. We were determined to be ready with proposals and arguments that would convince the Finance Minister of the urgency of our request for increases to the pensions of our retired teachers, especially for those at the lower end of the scale, some of whom are living at or below the poverty level.

At 11:10 a.m. on February 16/04, the Finance Minister entered the meeting room where we were waiting. Two officials from the Finance Department were also present. Within less than five minutes, it became abundantly clear to us that there would be **no increase**. To every argument we made, there was only one response: the unfunded liability of the Pension Fund must be addressed. The Minister even argued that the unfunded liability was our responsibility as well as the responsibility of previous governments! How Mr. Sullivan, a **former teacher**, could even think that, we cannot understand.

The Minister even went so far as to say that there would be no “enhancements” to the pensions of retired teachers until the unfunded liability is stabilized, which, according to government calculations, will **not occur until the year 2040**. I strongly objected to the word “enhancements” to describe the cost-of-living increases our Association has been seeking for retired teachers,

whose pension dollar continues to decline in value year after year. The purchasing value of that dollar is now, as we pointed out to the Minister, **less than forty cents**. We are asking for *justifiable increases*, not “enhancements”.

We reminded the Minister that **paying back** money to the Pension Fund had nothing to do with granting our request for an increase to pensions made inadequate by the constant increase in the cost of living. This repayment is **their responsibility**, because the money is owed to the Fund by Government. To expect retired teachers to live at (or, for some, below) the poverty level until the government pays back what governments of the past had no right to “borrow” in the first place, is simply **not acceptable**.

When the Minister told us that he had another meeting scheduled for 11:45 a.m., it became quite clear that we had been **allotted less than forty minutes** for the “discussion” promised prior to the election. When questioned about the possibility of another meeting, the Minister indicated that there was no need or reason for another meeting, because there would be **no increase**. It seemed obvious that nothing we had said made any difference; the decision had been made long **before** the meeting (if that short session deserves to be called a “meeting”).

Although we were disappointed and frustrated, I suppose we cannot say that we were totally surprised. We were quite aware that many “promises” are made just prior to an election: it is what happens after the election that shows you what really matters to your elected officials. I deeply regret having to tell you that our retired teachers do **not** matter to this government any more than to the previous one!

After this matter was discussed at our Provincial Executive Meeting (May 27-29/04) in Corner Brook, an interview with the President and other Executive Members was granted to The Western Star. As a result, in its May 29/04 edition, The Western Star gave extensive coverage to our pension issue with Government.

We are still considering what options are left open to us. So far (September 4/04) there has been **no response** from either Mr. Sullivan or Premier Williams to my letter of March 13/04. A further report will be presented at BGM 2004 in Gander (**October 5-7/03**).

(We have asked this before, but it bears repeating; please contact President Gladys or any other member of the Executive, if you wish to have input on this, or any other, issue.)

Letter Loyola Sullivan

Minister of Finance

March 13, 2004

Hon. Loyola Sullivan
Minister of Finance
P.O. Box 8700
St. John's, NL A1B 4J6

Dear Mr. Sullivan:

On behalf of the Retired Teachers' Association of Newfoundland and Labrador, I thank you for meeting with members of our Provincial Executive on February 16, 2004. We appreciate your making time to fit us into what must be a very busy schedule.

However, we cannot help feeling great disappointment over the outcome of the meeting. The wording of Mister Williams' letter to me immediately prior to his election as Premier stated that: "A Progressive Conservative government is prepared to discuss with plan members some form of retroactive indexation to partly offset the impact of inflation for low-income pensioners ...". We therefore came prepared for such a discussion.

Although we tried to initiate this type of discussion, it very quickly became clear to me and the other attending members of our Provincial Executive that one item only was of concern to you, Mr. Sullivan: "the unfunded liability". Since the retired teachers of this Province did **not** cause this unfunded liability (despite your comments to the contrary), that topic should **not** have played a part in the discussion we had expected: the discussion promised in Mr. Williams' letter.

Two other factors made it quite clear to us that the promised discussion was not going to occur:

1. You, Mr. Minister, indicated that you had another meeting scheduled for 10:45 a. m. Since our meeting did not begin until 10:10 a. m., obviously less than 45 minutes had been set aside for our meeting — hardly time for meaningful discussion.
2. When asked about the possibility of a follow-up meeting, you replied that there was "no need", a clear indication that even our request for some help for at least the 300 retired teachers living at or below the poverty level was not worthy of discussion

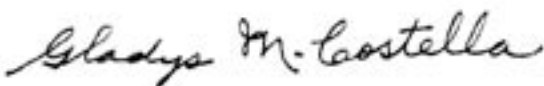
It has been made clear to us once again that promises made just prior to an election are of little consequence; it is what happens after the election that counts. However, "I am not prepared to make any commitment" is **not** an acceptable end to this matter. Those retired teachers are facing a crisis, for their pension dollar, inadequate to begin with, is worth less than forty cents in today's economy!

We respectfully request, on their behalf, that you reconsider your refusal to continue discussing this serious problem facing so many of this Province's seniors — **your Government's constituents**. The issue needs to be addressed **now**, not in the year 2040, which you indicated as the possible date for reopening discussion on what you termed "enhancements" to the pensions of retired teachers.

We remain ready and willing to sit down in committee for positive discussion of a way to at least "partly offset the impact of inflation" (to quote once again Mr. Williams' assurance to us in his October 16, 2003 letter). We cannot believe that the short encounter on February 16/04 fulfilled the intent of that letter.

We shall be eagerly awaiting a favourable response.

Yours truly,



Gladys M. Costella
President, RTANL

cc: Premier Danny Williams

Letter from ACER/CART President to Premier Danny Williams

February 9, 2004

Premier Danny Williams
The Office of the Premier

**in support of RTANL request for
Ad Hoc increases to pensions of
retired teachers**

Premier Williams,

Ref: Pension Benefits of NL Retired Teachers

Our organization, the Canadian Association of Retired Teachers, commonly referred to as ACER/CART, sent you a letter in 2003 on the issue of pension benefits for NL retired teachers. Your Party was then the Official Opposition and reacted very positively to the brief *Losing the Race (November 2002)*. A commitment was made to raise the issue with the government and to take positive steps to address it, once in power.

Elections were held and your Party was victorious. The Directors of ACER/CART extend their most sincere wishes to you and the members of your Party. You have the reins of power, you have had time to become familiar with the many different issues and to redirect your energies to provide the changes promised during the campaign. The people of Newfoundland and Labrador have spoken; they are looking for the new deal so often referred to during the campaign. They are asking for a quality of life based on equity and respect. As Premier of the province, with a majority government, you are now in a position to address the question of pension benefits for NL retired teachers. It is an issue that the previous government has left on the back burner for too many years.

As President of ACER/CART, I am in close contact with the President of the RTANL, Gladys Costella and other members of the Provincial Executive. Members of our Board of Directors have read and scrutinized the RTANL brief to the previous government (*Losing the Race—November 2002*). Some very alarming observations were made. We cannot but conclude that it is unacceptable for any person who has devoted well over thirty years of her or his life to the public sector as a teacher to be forced to live on a retirement income that has been ravaged by inflation. Too many retirees have to do with an income close to the poverty line. It is no longer a simple financial question; it has become one of social justice.

Your government must address this issue head on and commit the funds necessary to guarantee that *all retired persons in your province will be able to maintain a standard of living reasonably close to that enjoyed at the time of retirement*. You can argue that there is a financial component to solving this problem; you are right, but it is not a mere financial question. Money spent in this area must not be viewed as a burden; it is both a short term and long term investment. Improving the quality of life of retirees so that they can lead a fuller, more independent and autonomous life will translate into dividends in other areas such as healthcare, long term care, home care, ...

As Premier of Newfoundland and Labrador, you are assuming new responsibilities and have the mechanisms to address this issue. We, at ACER/CART, strongly recommend that you push the necessary levers to guarantee that NL retired teachers will see their pension adjusted and fully indexed so that they can maintain a decent standard of living. You would be sending a strong message of respect to all retirees in your province, a message that many will remember in a not too distant future.

As President of ACER/CART, with the unanimous support of all the members of our Board of Directors, I am counting on your government to bring this issue to a close. The present pension plan must be reviewed and adjusted in order to counterbalance the negative impact of inflation. We will continue monitoring the situation and we hope that the President of RTANL will be able to confirm at our June annual general meeting that the issue has been settled to the satisfaction of both parties.

Sincerely,



Val Alcock
President, ACER/CART

cc: The Honorable Roger Grimes, Leader of the Opposition
The Honorable Jack Harris, Leader of the NDP
The Honorable John Ottenheimer, Minister of Education
The Honorable H. Loyola Sullivan, Minister of Finance
Gladys Costella, President RTANL

News and Views from Divisions/Regionals

Avalon East Division

Thomasina Cleal (744-2790)

Greetings to all members of RTANL from the Executive and members of Avalon East Division. Avalon East Executive has been very busy since my last communication to our members in November 2003, and we are pleased to report that the two social events held since then were very successful!

On November 18, 2003, one hundred and eighty-seven retired teachers took part in our **Learn Something New Day**, held at the Canadian Legion in Pleasantville, St. John's. The day was great fun, with participants choosing from presentations given by 39 volunteers. Sessions included lessons in watercolour



Wreath-making at **Learn Something New Day** – November 2003

volunteers, many of whom are retired teachers themselves. Everyone enjoyed a delicious lunch, but most of all we were happy to see friends and to “catch up” on all the events in our lives since the last time we all met.

On February 24, 2004, at our **Annual Fun Day**, we all once again enjoyed a day of curling and card/board games at the St. John's Curling Club. Over 130 retired teachers laughed and chatted the day away and enjoyed a delicious lunch of soup, chili, sandwiches, and dessert. We were particularly pleased to have as our guest, Gladys Costella, our Provincial President. Members were pleased that Gladys spent the whole day with us and certainly seemed to enjoy herself. Thank you, Gladys, for taking time from your busy schedule to be with us.

Our Division Executive wishes to send a special thank-you bouquet to retired teacher Patricia (Pat) Ryan for donating one of her lovely paintings as a fundraiser for the Division. The painting was displayed at Fun Day, where members purchased over \$200 worth of tickets. The lucky winner was Anna McCarthy. As in other years, we also had a number of prizes given out during the day, and from the smiling faces and comments, we deemed this Fun Day another success!

On April 29th, our last mail-out for the 2003-04 year went out, advising our Division members of our **Annual General Meeting**, to be held on May 18th, at the Botanical Gardens in St. John's. The meeting began at 2:00 p.m., and afterwards members were able to enjoy a tour of the Gardens. Our Executive for 2004-05, elected at the AGM, is as follows: President–*Mary Holloway*; Vice-President–*Doreen Noseworthy*; Secretary–*Bernadette Power*; Treasurer–*Dianne Squarey*;



Painting at **Learn Something New Day** – November 2003



Learning Bridge at **Learn Something New Day** – November 2003

painting, writing techniques, hiking the Avalon, yoga, bridge, golf, fly-tying for fishers, dancing, and fine-jewellery buying, to name a few. Our thanks go out to the

— **News and Views from Divisions** —

Visitation Convenor—*Joe Royle*. Past President is *Tomie Cleal*. One position on our Executive remains vacant—that of Social Convenor. Please contact new President Mary Holloway if you are willing to serve as Social Convenor for the coming year. **(Our thanks to Anne Pennell for looking after the nominations and the election.)**

We ended off the year with our **Annual Dinner and Dance** on Friday, June 4, 2004, at the Shriner's Club on Topsail Road in St. John's. Our April mail-out included details on how to acquire tickets, etc. Bernadette Power, then our Social Convenor, did a wonderful job of organizing this event. We had a delicious meal, great entertainment, and an enjoyable evening of dancing. **Thanks Bernadette.**

In closing, I must say that it has been a pleasure to serve as the President of Avalon East Division since 2002, and I want to extend thanks to the Executive and all members of the Division for their assistance and encouragement. See you at the next get-together!

We hope all members of our Association, have had a safe and happy summer!



Curling at Avalon East's **Fun Day** – February 2004



Games at **Fun Day** – February 2004

Avalon East's **Fun Day** – February 2004



President Gladys Costella and Treasurer Clayton Rice at **Fun Day** – February 2004

Bonavista Division

John Snow (468-7737)

Greetings to all Members of our Association from Bonavista Division. Our Division held its first meeting of 2004 on Thursday, February 13th, beginning at 12:30 p.m. Twenty-two members attended this **Luncheon Meeting**, which was held at Angie's Restaurant in Bonavista.

We had a nurse from Community Health attend to speak to us about their work and how to use their services should we at any time have the need. Her talk included information on Home Care, Nursing Care, Meals on Wheels, etc. Many questions were asked and answers given. We had hoped to have a social worker from the Seniors' Home, too, but illness prevented her from being present.

Information was passed along from our Provincial President's letter, which had arrived a few days before.

We looked forward to hearing the results of the scheduled meeting with the new Minister of Finance.

Another meeting planned for March did not occur; instead, we met on April 29th at the Seaport Inn in Port Union. This was a **Luncheon Meeting** that began at noon. There was a rather small number in attendance for this regular general meeting, held to clue up some outstanding business and also make some plans for the future. We decided to donate \$200 to the Retired Teachers' Foundation, in memory of deceased members of our Division. We also set the date for our end-of-the-year **Banquet**, to be held at 7:00 p.m. on May 27th at the Bonavista Hotel. Tickets were sold, or distributed for sale. We hoped that there would be a good turnout for this last event of the 2003-04 year, and we did get our usual number.

As indicated in the Summer News Flyer, our first meeting for 2004-05 will be about mid-October.

Best wishes to all for a great autumn to begin the 2004-05 year.

Burin Division

Ada Hollett (832-2921)

Greetings and best wishes to all members of RTANL from those of us who live on the "Boot"! Hope you all enjoyed the wintry weather which finally arrived after a rather green Christmas. (The Burin Peninsula certainly had a green Christmas.)

Our **Christmas Luncheon** went ahead on November 25/03 as planned, at Audrey's Restaurant in Grand Bank. Even though it was early, Audrey had the place beautifully decorated for the season, creating a wonderful atmosphere for our Christmas Luncheon. We dined on soup, sandwiches, and dessert, as ordered. (I understand that some members were a little disappointed not to have had the choice of ordering Audrey's delicious potluck dinner, so maybe next time!)

The meeting opened with our usual prayer/grace, followed by a minute of silence in memory of member Regina Brake, who had passed away since our last meeting. A warm welcome was extended to all those attending, especially new members. Jamie Hollett served as Acting Secretary, since our Division's Secretary, busy author Robert Parsons, was out of town.

At this meeting, we presented **plaques** to three members of our Division in recognition of their **many years of service** to Burin Division: **Founding**

President Lewis Payne, and two other Past Presidents: **Ben Brushett** and **Jamie Hollett**. These three members continue to serve and support Burin Division.

Some discussion ensued regarding insurance. Our treasurer, Ben Brushett, informed us that some insurance available through CARP (Canadian Association of Retired Persons) can sometimes be purchased at a lower rate, house insurance being one example. Membership in CARP is \$20 a year.

Our planned scholarship to high school students was also discussed. With so many schools in our area, it was puzzling how to award one scholarship fairly. The end result was that instead of donating a scholarship, we would make a donation to the breakfast programs being offered in five of our schools, dividing the amount we have available equally among the five schools.

It was reported that cards had been sent out to six Division members who had been ill since our last meeting.

Our Immediate Past President, Jamie Hollett, who is now a Member-at-Large on the Board of the Retired Teachers' Foundation, gave those present a very informative overview of this RTANL-sponsored Foundation. He talked about the makeup of the Board and the aims of the Foundation; he also reminded members that the Foundation donates money each year to non-profit Children's Charities. The card which accompanies donations was passed around for viewing by Division members. Our Division donated \$150 to the Foundation, in memory of three recently deceased members: Regina Brake, Neil Edwards, and Margaret King. (Another member, Raymond Robbins, has since passed away.)

Members were also given information on the meeting our Provincial President and other members of Provincial Executive had with Progressive Conservative representatives, John Ottenheimer and Lorne Wheeler, prior to the October/03 election.

During this Division meeting, draws for prizes took place, and the winners were Mary Moriarity, Harry Abbott, and Douglas Jackman.

The Election of Officers that followed resulted in no changes for 2003-04, as the entire Executive was re-elected: President—*Ada Hollett*, Vice-President—*Ken Penney*, Treasurer—*Ben Brushett*, Secretary—*Bob Parson*, and Past President—*Jamie Hollett*.

Some new membership cards were distributed, and the remaining ones were later mailed.

We ended our 2003-04 year with a **Banquet** at the Anglican Church Hall in Garnish, where a delicious turkey dinner with all the trimmings was provided by the members of the ACW. Then we were entertained by retired teacher Art Cluett and Friends, who played and sang all our favourite tunes. Special thanks go out to another retired teacher, Susie Grandy, for organizing this event, and also for the very beautiful decorations, which caused members to call this ending to our year an “out-of-this-world” experience. The approximately seventy people in attendance thoroughly enjoyed themselves.

Contrary to our report in the Summer News Flyer, our first meeting for 2004-05 will not be a dinner meeting after all. Instead, we will meet at 2:00 p.m. on Tuesday, September 28/04, at Jamieson Academy. Guest speaker will be Mr. Don Holloway, President of the Provincial Pensioners’ and Seniors’ Association. Coffee/tea and sandwiches will be served.

Continue to enjoy the great weather; it will last through the October 5-7/04 Reunion and BGM in Gander.

Central Division

Jim Dobson (489-5243)

Greetings to all fellow members of our Association!

Central Division’s last meeting of 2003 was our **Annual Sale & Auction** in November. As usual, this event was a great success, and we were able to make another sizable donation to the Retired Teachers’ Foundation, which had its beginnings here in Central and continues to be the main focus of our fundraisers.

In late January 2004, Volume 22 of **Cornucopia**, our Division’s yearly magazine, was mailed out to our Members. Our thanks go out to Philip Patey, Vice-President of Central Division, for a job well done. Thanks also to all those who contributed material for this latest edition of our magazine.

Our first regular meeting of 2004 was held at Hotel Gander on April 22nd. Mr. Don Ash, Administrative Officer in the Benefits and Economic Services Division of the NLTA, spoke to members about Insurance and also about Long-Term Care Options for retired teachers. The Division provided a free lunch for those in attendance.

There was another regular meeting on May 19th, followed by our **Annual Spring Banquet** on June 9th.

We got our usual large turnout for this end-of-the-year event, which was held at Hotel Gander. (Nearly all our meetings are held at Hotel Gander, because of its central location for our members.)

In June, about 50 of our retired teachers attended a funeral service in Lewisporte for Clement Williams, a long-time member of our Division.

After a summer break, we will begin our 2004-05 year on September 22nd with our **Annual General Meeting & Election of Officers**. We hope many members will offer themselves for office, as we would like to see some of our newer retirees get involved.

Our next **Annual Sale & Auction** is tentatively scheduled to take place on November 17th, and we know we will get the usual great response to this very special annual event. We are hoping to have increased attendance at all our events in 2004-05.

We’re hoping also for continued good weather through September and October, especially for the RTANL BGM and Reunion. See you there!

Coast of Bays Division

Edith Organ (538-3813)

Greetings from Coast of Bays Division to our fellow retirees throughout the Province!

Our final meeting of 2003 was a **Luncheon Meeting** at the Chung King Restaurant in St. Albans on November 18th. Unfortunately, since only five members showed up, we were unable to have a real meeting because we did not have a quorum.

We held another meeting at 11:30 a.m. on May 18th, in the ACW room of the Lions Club in English Harbour, hoping more of our members would make an effort to attend. (Only eight attended.)

It is difficult to keep our Division viable without participation by more of our members, and the geography of our area makes it hard for members to attend meetings. To encourage increased attendance, we have decided to offer transportation costs (\$25.00) to members who “car pool” from Bay D’Espoir to English Harbour (or vice versa) to attend meetings. We hope that will give us a larger number at our BGM and Election of Officers on September 21/04 at Motel Bay D’Espoir. That luncheon meeting begins at 11:30 a.m.

— News and Views from Divisions

Best wishes to all members of the Retired Teachers' Association for a great autumn to follow the wonderful summer we have enjoyed.

Con-Tri Division

James Reid (786-3236)

Greetings from Con-Tri Division! As the days got longer and the sun got warmer, we were very thankful that the wintry weather was behind us and summer had finally arrived. (Believe it or not, we saw a robin on the 10th of February and thought that spring was near!) Now we're hoping the great weather that mid-July brought will last through at least October.

Our final meeting of 2003 was held on November 19th at Carbonear Collegiate, with thirty-one members in attendance. One of the most important items of business at that meeting was a discussion of changes to our Con-Tri Scholarship. After discussing several options, we finally decided that, beginning in 2004, we would offer two scholarships valued at \$300 each.

Our **Christmas Banquet** on November 25/03 was held at the Carbonear Lion's Club. As usual, we had a great turnout for this annual event, and a good time was had by all. After a delicious turkey dinner, we were entertained by the Carbonear Collegiate Choir, and music for dancing was then provided by "Smith's Music". Also, Adam Noel of Ascension Collegiate in Bay Roberts, winner of the Con-Tri Scholarship for 2003, was presented with his cheque.

Our first meeting of 2004 was a luncheon meeting on April 7th at Fong's Hotel. This was a regular general meeting to get things started up after the winter slow down. Several items of business were discussed, including plans for the May 18th end-of-the-year Banquet.

At our second meeting for the year, an afternoon meeting held at Carbonear Collegiate on May 5th, we set up two new awards. These will be Music Awards of \$100 each, to be awarded beginning with the 2005 Kiwanis Music Festival, in a category to be decided upon after consultation with the organizers of the Carbonear Music Festival. We also discussed holding all future meetings as luncheon meetings.

On May 18th, our **Annual Banquet & Dance** took place at the Carbonear Lion's Club, beginning at 7:00 p.m. As usual, we collected "toonies" from those present for a donation to the Retired Teachers' Foundation, which we are all proud to be supporting.

Our first luncheon meeting for 2004-05 will be our BGM and Election of Officers, on Wednesday, October 13th, at Fong's Hotel, beginning at 12:30 p.m. We hope many members will offer themselves for office.

The second meeting, on Wednesday, November 17th, will also be a luncheon meeting at Fong's.

For both those meetings, we ask members to notify the Division Executive at least two or three days before of their intention to attend.

Our Ninth Annual Christmas Dinner will take place on Tuesday, November 30th, at the Carbonear Lion's Club. Tickets for this event will be sold at the October 13th and November 17th meetings.

From all of us in Con-Tri to our fellow retirees in the other six Divisions, we hope you had a safe, healthy, and happy summer!

Western Division

Geraldine Wall (634-4965)

Warm greetings to all members of our Association from Executive and members of Western Division, as we move from our great summer to the cooler days of autumn.

Our Division's **Annual Christmas Social** was held on December 13/03, and, as usual, we had a great turnout. We were happy to welcome many new members and guests to this event. Their comments were very



Western Division Executive 2003-04 – Taken at Christmas Social, December 2003.

Back row (L-R): Norma Hoddinott (NLTA Humber Branch Liaison), Emily Mullett (Communications Officer), Wilson Vincent (Past President), Lily Critch (Vice-President), and Gladys Costella (Membership Chair).

Front row: Roberta Pafford (Treasurer), Geraldine Wall (President), Elizabeth Thomey (Secretary), and Agnes Hughes (Sick-Visitation)



Newsletter Chairperson Selena Pieroway and husband Addison win one of the prizes at the 2003 **Christmas Social**.

positive, and we look forward to their continued participation. We were served a delicious hot roast beef dinner, which was followed by dancing to the music of the 'Captain's Sound System'. Members who did not wish to participate in the dancing played bridge. Prizes were awarded for dancing and bridge throughout the evening. Special thanks to member Winnie Guy, who crafted and donated the beautiful Christmas wreath that was used as a prize for our **Annual Christmas Donation** to the Retired Teachers' Foundation. This year's draw netted \$134, which we forwarded to the Foundation. Thank you to all who participated in the draw.

The sum of \$990 was raised for the Foundation through our **Annual Bakeless Bake Sale**. Income Tax receipts have been issued to those who made a donation through this very successful fundraiser. Many Children's Charities in our province are very grateful for the support they receive each year from the Foundation. Western Division is proud and appreciative of the support given by our members each year, and we say a sincere "Thank you".

During the Christmas season, Western Division initiated an **Outreach Project** for many of our **shut-in senior members**, whether in Hospital, in Seniors' Complexes, or at home. This project was carried out in various areas of our Division, and special thanks go out to our Contact Persons in the outlying areas who visited on our behalf and took fruit baskets to our shut-in members. The response from the recipients has been heartwarming. Such a small gesture on our part

brought so much happiness to those members who, for various reasons, can no longer actively participate. Anyone aware of a member of our Division who would benefit from such a visit is asked to contact our Division Executive.

Once again, we held our **St. Patrick's Day Luncheon Meeting** at Bennett Hall in Corner Brook. A short meeting at noon was followed by soup, sandwiches, and dessert. Our Provincial President spoke briefly to bring us up to date on our Association's Political Action: so far, the only answer the Government has given is "No".

Our Western Division Newsletter is now in the capable hands of members John Murphy (Editor), with Jane Murphy and Laura McCarthy completing the Editorial Committee. Anyone wishing to contribute to the Newsletter (a news item, article, poem, anecdote, etc.) should get in touch with John by phone (789-3464), Email (doctorjohn47@hotmail.com), or regular post (Box 2, Site 7, Benoit's Cove, NL, A0L 1A0). The next issue is slated for early November, 2004.

Western Division's final event of 2003-04 was the **Annual Spring Social**, planned this year to coincide with the Provincial RTANL Executive Meeting scheduled to take place in Corner Brook, May 27-29. Members of Provincial Executive attended our **dinner and dance** at Bennett Hall on the 29th. This was a great opportunity for members of our Division to meet the Provincial Executive members who devote so much of their time to looking out for our best interests.

After a short summer break, we will hold our **Annual General Meeting & Election of Officers** on September 8/04. This will take place at 1:00 p.m., after a lunch at our usual meeting place, Bennett Hall in Corner Brook. Hopefully, many of our Division members will offer themselves for positions on Western Division Executive and Committees, as we need more people to get involved in this way.

Also, in September, during the week after the Children's Wish Foundation Telethon, members of our Division will once again be at Rogers Cable in Corner Brook to collect the Pledges made over the Telethon. Our members are very glad to be able to support this yearly event.

From Western Division, best wishes for 2004-2005! We hope to see many of our fellow retirees, old friends and new, at the RTANL BGM & Reunion in Gander October 5-7/04.

News from the Regionals

Lab West Regional

Kay Whelan (944-5485)

The retired teachers of Labrador West are continuing to keep active and are involved in many activities in our towns.

Early in 2004, an **Inclusion and Well-being Initiative** was held. The theme was “Healthy Active Living as You Grow Older...What You Need”. Members of our Regional submitted a paper that was circulated at this event. The paper explained many of the projects in which retired teachers are involved. The event was attended by many members from our Regional.

On March 8th, the J. R. Smallwood Middle School hosted the opening of Education Week in the Province. The



(L-R): Angela Saville (Social and Phoning), Frank Saville (Member), Rosemarie Murphy (Sick Visiting), and Kay Whelan (President).

Minister of Education and several Government officials, the NLTA President, and Dr. Alice Collins, the Honorary Chair of Education Week, attended this official opening, as did several members of the Education Week Committee. Kay Whelan represented the area's Retired Teachers at this event.

Many of our members are involved in volunteer activities in our schools and also with other community groups. Several are spending time helping with the school ski programs and other extra-curricular activities. There is a group now active in setting up a Heritage Wing in one of our schools, to house special memorabilia from the schools that have closed in past years.

On a lighter note, we enjoyed a wonderful Labrador winter with cold but sunny days. Many retired teachers were seen out walking, skiing slopes, and taking trips to their cabins.

We continue to have our Breakfast Meetings on the **first Thursday** of each month, with almost 100 per cent turnout. If any Association members are visiting the area, we would love to welcome you at one of our breakfast meetings.

Photos take at Lab West Regional Breakfast Meeting



We hope you all enjoyed the summer, wherever it may have taken you. Best wishes for a successful 2004-05, everyone!

Port aux Basques Regional

Randy Smith (695-3859)

This has been a rather slow year for our Regional, as we had no meetings after early December 2003. We were hoping to meet in late May or June to plan some activities, but that was not possible. We are now planning to meet in late September, when everyone is back from visits to family “away”, etc.

Hope everyone enjoyed a great summer!

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.

Retired Teachers' Foundation Report

Anita Finn, Chairperson, RTF Board of Directors

The Seventeenth Annual General Meeting and Election of Officers will take place on the morning of October 7, 2004, during the RTANL's Eighth Biennial General Meeting and Reunion.

During each of the past two RTANL Reunions and BGM's, a Fund Raiser for the Foundation was held. This year, we decided to raise money for the Foundation by selling tickets on four items that had been donated to the Foundation. The Divisions have agreed to help with the sale of tickets, so that most of the tickets will be sold before the BGM.

The first prize is a **Lloyd Pretty print**, donated by Johnson Inc.; second prize is a **double-bed quilt**,

donated by Anita Finn; third prize is a **lap rug/single bed quilt**, donated by Myrtle Dunham; the fourth prize is a **set of place mats**, donated by Mabel Manuel.

Anyone interested in running for office on the Board of Directors of the Newfoundland and Labrador Retired Teachers' Foundation can contact the Nomination Committee that has been set up for that purpose.

On behalf of the present Board of Directors, a sincere "Thank You" for all your past support.

Nominating Committee for Elections (RTANL and RTF)

(Previously printed in SUMMER NEWS FLYER, August 2004)

At the October 2004, RTANL active members present at the October 6th morning session of the Association's BGM will elect the Provincial Executive for 2004-2006. Also, at the Retired Teachers' Foundation BGM on October 7th, the members present will elect the Foundation's Board of Directors for 2004-2006.

All members are encouraged to offer themselves for office or to nominate members for any position on the Provincial Executive or on the Foundation's Board. A Nominating Committee (as listed below) has been set up to receive nominations prior to the BGM, but **nominations may also come from the floor** at the BGM.

Positions on Provincial Executive: President, Vice-President, Secretary, Treasurer, four Members-at-Large, and Past President.

Positions on the Foundation's Board: Chairperson, Vice-Chairperson Secretary, Treasurer, and three Members-at-Large.

Nominating Committee for 2004:

Dorothy Pittman
337 Gander Bay Road
Gander, NL
A1V 2R3
(709-256-8628)

Jim Reid
P.O. Box 257
South River, NL
A0A 3W0
(709-738-3236)

John Snow
P.O. Box 749
Bonavista, NL
A0C 1B0
(709-468-7737)

Notices of Motion for RTANL BGM 2004

(Previously printed in SUMMER NEWS FLYER, August 2004)

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Article IX of the **Retired Teachers' Foundation Constitution** and **Article VIII** of the **By-Laws** reads as follows:

1. This Constitution [These By-Laws] may be amended only with the approval of the Sponsoring Body at its Biennial General Meeting ; and
2. Notice of Motion for such amendments must be given at least one month prior to the BGM.
3. At the BGM, a two-thirds majority is required for the amendment to pass.

The **Foundation's Board of Directors** therefore presents these **Notices of Motion** for the **RTANL 2004 BGM**:

1. In the **RTF Constitution, Article V: Powers, Item 4:**

Moved that this item be deleted and replaced with a **new Item 4** to read:

Maintain the value of the Foundation's invested funds at one hundred thousand dollars (\$100,000.), and disburse and distribute accrued interest plus a percentage of current annual donations that is in accordance with the Canada Customs and Revenue Agency Guidelines.

2. In the **RTF By-Laws, Article VI: Fiscal Responsibility, Item 3:**

Moved that the words "April" , "March" , and "following" be replaced with the words "January" , "December" , and "same" , respectively, so that Item 3 will then read:

The Fiscal Year of the Foundation shall be from the first day of January to the thirty-first day of December of the same year.

3. In the **RTF By-laws, Article VII: The Seal, Item 1:**

Moved that the words "shall at all times be kept in the custody of the Chairperson" be deleted and replaced with the words "shall be kept in the Foundation's filing cabinet at the Foundation's Official Address (3 Kenmount Road, St. John's, NL) except when required for use as stated in Item 2 of this Article. "

Rationale: At the BGM, Anita Finn, Chairperson of the Foundation's Board of Directors, will present the rationale for each of these proposed amendments.

Provincial Executive of RTANL
recommends acceptance
of these proposed amendments.

Letter to NPSPA re the “Member Recruitment” Brochure Enclosed with Quarterly Statements

March 12, 2004

Mr. Ray Rossiter
President of NPSPA
446 Newfoundland Drive
St. John's, NL
A1A 4G7

Dear Mr. Rossiter:

On behalf of the many members of the Retired Teachers' Association of Newfoundland and Labrador who have called our Provincial Executive and Division Presidents to express their concern—and even disgust—over finding the NPSPA “member recruitment” brochure enclosed with their quarterly statements from the Pension Payroll Division, I respectfully request that you send each and every one of our retired teachers an apology for doing what members have said they consider to be inappropriate and unethical; namely, using a private mailing from Pension Payroll Division to individual retired teachers to advertise your Association and to recruit members of the RTANL to join your Association, which can neither speak for them nor offer them any benefits.

As one of those retired teachers myself, and as President of RTANL, I believe that such an apology is in order. It would certainly help to convince our members that what happened was an error in judgement on your part, and not, as some of our members have called it, a “raid” on the membership of the RTANL, the **only Association** that can and does speak for the retired teachers of this Province.

In January, I spoke to “Maureen” at NPSPA, expressing concern re this matter and requesting that the President of NPSPA get back to me. However, it was the Past President, Mr. Bill Shallow, who called me. Since I do not know how much of our conversation Mr. Shallow relayed to you and your Executive Committee, I feel it incumbent on me to reiterate here the main concerns I voiced at that time on behalf of the members of our Association:

1. Members of our Association are retired teachers receiving a pension from the Newfoundland and Labrador Teachers' Pension Plan—**not** from the Provincial Public Service Pension Plan. Despite Mr. Shallow's stated belief that these Plans are one and the same, they are **not**. (A call to NLTA Executive Director, Mr. Ed Hancock, would convince you that this is not as Mr. Shallow called it, my “opinion”, but actual fact.)
2. Moreover, although the NPSPA has changed the wording in the first paragraph under “Membership” to include “*all persons ... in receipt of a pension from any Pension Plan administered by the Provincial Government ...*”, the third paragraph clearly states that “*Active Members are those in receipt of a Provincial Public Service Pension...*”. Obviously, our retired teachers do **not** fit into that classification, since their pension comes from the Teachers' Pension Plan, a Plan that is separate from the Public Service Pension Plan. (It is equally obvious that they would not come under the definition of Affiliate or Associate Member.)
3. Mr. Shallow also referred to the “Pooled Fund” as an argument for claiming that the Teachers' Pension Plan is really a Public Service Pension Plan. I pointed out to him that since the Funds are pooled **only for investment purposes** (as I am sure he must have already known), this is **not** a valid argument. Again, I suggest a call to the NLTA Executive Director, Mr. Ed Hancock, who is the NLTA representative on the Pooled Fund Investment Committee.
4. Some members of our Association who called us re this matter wondered what could have prompted this sudden interest in acquiring any of our retired teachers as NPSPA members, especially since NPSPA had **not** even acknowledged receiving a copy of the RTANL Brief to Government re the need for Ad Hoc increases to the pensions of this province's retired teachers (**Losing the Race**: November 2002).

My conversation with Mr. Shallow gave me no answers that I could pass along to the members of the RTANL Provincial Executive; we are still left to question “Why?": *Why this attempt to get our members to join your Association? Why the sudden interest in retired teachers, who have their own Association to protect their interests? Why invite retired teachers to fill out an application*

form and pay a membership fee for an Association whose definition of Member clearly prohibits them from becoming members? Why was a private mailing from Pension Payroll Division to individual retired teachers used to advertise your Association?

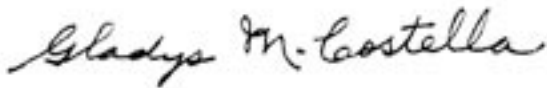
I should point out here that I have been in contact with the Pension Payroll Division and made it clear that permitting this application/advertisement to be sent inside a government mailing is unacceptable. I have been assured that it will **never** happen again. (I was also informed that they had expressed some misgivings when you asked to have this done, but had been assured there would be no problem.)

Should we consider this merely an error in judgement, a lack of understanding of the difference between the Public Service Pension Plan and the Teachers' Pension Plan, or an attempt to get additional revenue from individuals who could not avail of any benefits of 'membership'? (I mention this possibility because it is one expressed by many of the members who have called us on this matter. I cannot believe that an Association set up for the same purpose as our own — namely, to protect the rights of its Members and secure improvements in their benefits — would ever resort to such tactics.)

We would certainly appreciate your enlightening us as to the reason or reasons behind this most inappropriate action. Also, we would like some assurance that no action of this nature will be repeated, so that we can put this unfortunate incident behind us. Both our Associations have our work cut out for us in endeavoring to achieve increases to the pension benefits of our Members; we do not need additional problems.

I await your explanation and the apology that our Members feel is due them.

Yours truly ,



Gladys M. Costella
President

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Response from NPSPA to Letter from RTANL President ...



June 10, 2004

Mrs. Gladys Costella
93 Caribou Road
Corner Brook, NL
A2H 4X2

Dear Mrs. Costella:

This letter is in response to your letter of March 12, 2004 in which you made reference to membership in the Newfoundland & Labrador Public Service Pensioners' Association. Until just recently membership in our Association was limited to people who were in receipt of a pension from the Public Service Pension Plan.

In response to requests from individuals who did not qualify for membership, our constitution was amended at our Annual General Meeting to extend membership eligibility to any individual who is in receipt (or will so qualify) of a pension from any pension plan administered by the Provincial Government.

As a result of this change we have a wider range of pensioners who have the option to join our Association if they so choose. Membership is entirely voluntary and does not preclude anyone from belonging to both e.g. we have members who are also members of the NAPE Retirees Local. We have no intention of infringing on the efforts of retiree groups but rather want to work with them in a supportive way. Numbers count, especially in dealing with Government.

As pensioners and organizations that represent pensioners we have much more in common than the issues that may tend to divide us. In future we hope to generate a more cooperative atmosphere and that the present misunderstandings will encourage us to more effectively communicate with each other.

I trust that this response will be satisfactory.

Sincerely,

A handwritten signature in black ink that reads "Ray Rossiter".

Ray Rossiter
President

Our Nonagenarians

Gladys Costella

Of the almost 5,000 members in our Association, **38** are (or will be before the end of the year 2004) *nonagenarian*: they have managed to overcome all the ailments and pitfalls that life has thrown at them and are, at 90 plus years of age, still here to tell us about it. We congratulate all of them and wish them truly “golden” years!

In January 2003, I reinstated a practice begun by a former RTANL President, Maxwell Mullett, in January 1995: sending Birthday Greetings to the nonagenarian members of our Association on behalf of their fellow members. The response to this communication has been really heartwarming; the thank-you cards and notes received from those able to respond clearly show how much such a simple gesture of recognition means. Most of these members are unable to participate in Association activities, yet they continue their membership; recognition of their birthdays as special to their Association is one way of letting them know that we truly appreciate and value them.

Fifteen of our nonagenarians reside in St. John's, eighteen live in other parts of the province, three are in Ontario, and one is in California. Below, I have given their names and current community of residence:

St. John's: Jean Alcock, Mary Chafe, Harold Dale, Beti Duder, Sister Mary Evans, Sister Angela Fowler, Sister Gonzaga Furey, Sister Mark Kennedy, Sister Basil McCormack, Sister Thomasine McHugh, Sister Mary Murphy, Amy Simmons, Sister Celine Veitch, Sister Louise Walsh.

Roland Abbott (Musgrave Harbour), Magdalene Bennett (Stephenville), Gwen Best (Clarendville), Mabel Colbourne (Steady Brook), Gregory Devereaux (Avondale), Hannah Fowler (Cappahayden), Amy Furlong (Mount Pearl), Helen Ghent (California, US), William Greene (Western Bay), Elizabeth Hall (Ottawa), Leslie and Millicent Harris (Glovertown)* [*The only nonagenarian couple in our Association*], Mary McCormick (Corner Brook), Clothilde O'Brien (Cape Broyle), Leonce O'Brien (Kelligrews), Jean Perry (Strathroy, ON), John Rose (Brockville, ON), Lulu Sparkes (Bay Roberts), Clara Tapper (Torbay), Mary Walsh (Marystown), Edith Walters (Carbonear), and Georgina Young (Lewisporte).

I am sure all of you will recognize some of the names listed above; undoubtedly, some of you were taught by one or more of them. If you would like to send a personal Birthday wish, please contact Gladys or Emily; who can give you the birth month. It is such an easy way to “keep in touch” with our most senior members, those who “led the way”.

Here are some quotes from responses received:

“I do want to thank you & the Association for this nice gesture of thoughtfulness and appreciation.”

“Thank you so much for remembering me on my birthday.....my grateful thanks to you and your fellow retirees.”

“What a lovely surprise to be remembered on my birthday.”

“I appreciated very much being remembered on my Birthday. God bless you & yours!”

“Thank you so much for congratulations and kind words on my 90th. I can't believe I have reached 90. Life is only short towards eternity. Time really flies.”

The theme for our Eighth Reunion (October 5-7/03) is “Retirement — Something to Crow About”. Our *nonagenarians* might also say: “Longevity—Something to Crow About”!

Tales Told by Teachers Volume II



Hear Ye! Hear Ye!

Articles are still needed for the second volume of Tales Told by Teachers. About 55 items have been submitted so far—still not nearly enough for our book. Please continue to send material to:

Philip Patey

Memory Book Committee

P.O. Box 87, Lewisporte, NL, A0G 3A0

or call Philip at 535-2569 or

e-mail philippatey@superweb.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!

The Lighter Side

Have you ever wondered: If Walmart is lowering prices EVERY day, how come nothing is free yet?

Benefits

The Newfoundland & Labrador Seniors' Benefit

Bill Day (Chairperson, RTANL Benefits Committee)

The Newfoundland and Labrador Seniors' Benefit is a refundable "tax" credit for low-income seniors. A refundable "tax" credit is an amount paid to an individual even if they have no tax payable. The maximum credit in 2003 was \$350 per senior, or \$700 per senior couple, and the benefit was gradually phased out as the family net income increased from \$14,000 to \$20,000.

In the 2004 Provincial Budget, the Government announced that the benefit will be indexed. This means that the benefit levels and net income thresholds will increase by 2.9 % for the year. In October 2004, the maximum "tax" credit will be \$360 per senior, or \$720 per senior couple, and the income phase-out range will become \$14,406 to \$20,580.

In order to qualify for this benefit, the person must be 65 years of age by December 31st of the taxation year. The benefit is paid in October of each year and is included in the same cheque as the GST/HST. The amount of the credit is based on family net income from the previous year.

For more information about the Low Income Seniors' Benefit, contact the Department of Finance: Department of Finance, Taxation and Fiscal Policy Branch, P.O. Box 8700, St. John's, NL, A1B 4J6. Telephone: (709) 729-3166; e-mail: TaxPolicy@mail.gov.nl.ca

Sharing Information on Benefits for Seniors

Gladys Costella

At our November 26-27/03 Provincial Meeting, after a report was presented by Bill Day, Chair of the Benefits Committee, the following motion was passed unanimously by your Executive: *"that we liaise and share information with the Seniors Resource Centre"*. In accordance with that motion, it was agreed that I would include in our next Newsletter information about the Centre's mandate, programs, and resources. Also, since the Centre would like to continue to extend across the Province, it was felt that RTANL members could help identify areas of need.

The Seniors' Resource Centre Fact Sheet states that the Centre *" is a province-wide , volunteer-based organization dedicated to promoting the independence and well-being of older adults. Through a combination of programs which educate seniors, provide information on seniors' issues as well as advocacy, we are preparing society to better accommodate its aging population."*

*"A key program of the Centre is the **toll-free, province-wide information line**. Seniors who call in are provided with information on services and resources. This enables them to make informed choices on issues affecting them. To support seniors' immediate needs, the Centre works in the development and delivery of **programs and services identified by seniors as important to their continued well-being.**"*

For further information, you may call Rosemary Lester, Executive Director of the Centre, at (709) 737-2333 or 1-800-563-5599; or Email: seniorsresource@nf.aibn.com; Fax : (709) 737-3717.

Membership in this non-profit, charitable organization is open to any individual committed to the goals and objectives of the Centre. Members have voting privileges which influence policy and future direction of the Centre

Your Provincial Executive will, through the Benefits Committee, try to keep up to date on any new initiatives taken on by the Seniors' Resource Centre that we feel may be of benefit or interest to our members.

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.

Cost of ads will be determined by size and purpose.

Please contact
Clayton Rice
709-753-3920
e-mail: clayton@warp.nfld.net
Fax: 709-579-5099

Life/Health Insurance Premium Increases— Where Do They End?

Don Ash

Despite significant premium rate increases over the last several years in the NLTA Health and Life premium rates, claims continue to outpace premiums and deficits continue to occur. There appears to be no end in sight to rising claims and corresponding rising premiums. The NLTA Group Insurance Trustees continue to evaluate why claims made by teachers are increasing so significantly. It may be time to consider further cost containment measures but these cause inconvenience and/or reduction of benefits to our members. As part of a continuing effort to educate and communicate with insured NLTA members, this article is intended to alert teachers to some of the challenges facing your Group Insurance Trustees.

Life Insurance

In the event of death of an insured member under the age of 65, the NLTA Basic Life insurance provides a benefit of 2 x salary or 2 x pension payable to the beneficiary. During the financial period September 2002 to August 2003, \$2,005,000 was paid in claims to beneficiaries of deceased teachers while \$1,760,710 was paid in premiums by active and retired teachers resulting in a significant deficit. The NLTA Life insurance plan is designed for claims and expenses to break even with premiums paid. Any deficits are paid from the NLTA Group Insurance Trust Fund while any surpluses are returned to the Fund.

Other than reducing benefit levels, there is little control over claims or premiums in life insurance. Faced with these rising claims, Trustees have no choice but to raise premiums. The demographics of the insured teacher group and anticipated mortality rates indicate that claims and premiums will continue to rise over the coming years.

Health Insurance

For the 12-month period ending November 30, 2003, the dollar amount of paid claims to teachers increased by 24.5% from the previous 12-month period. Most of that increase can be contributed to prescription drugs which now constitute 84.64% of the total dollar claims in the NLTA health insurance plan.

Under current plan design, the NLTA health insurance plan provides coverage for 100% of the ingredient cost of prescription drugs approved by Health Canada. The teacher pays the pharmacy dispensing fee and any pharmacy markup. In an effort to curb rising premiums, Trustees have long since initiated cost containment measures, such as elimination of coverage for over the counter medications, paying only generic drug ingredient costs, limiting the coverage for sexual dysfunction drugs, elimi-

nating the coverage of some “lifestyle” drugs, introducing deductibles for transportation coverage, and placing annual maximums on vision care and paramedical services. Despite these cost containment initiatives premium rates have continued to increase significantly. The primary reason for the increase in these premium rates has been the explosion of new and expensive drug therapies, increased utilization of prescription drugs, and increased prescription drug costs. The increases in drug costs are not expected to abate.

In the absence of: provincial or federal government coverage for catastrophic drugs as recommended in the Romanow report; a universal drug card for seniors; an increase in wellness programs and healthy living initiatives; and further cost containment measures which reduce benefit to members such as managed formularies, co-insurance, deductibles etc., annual premium rate increases of 20 plus percent can be expected for the coming years.

When Does It End?

Members have a general responsibility to control costs. This can be accomplished through: healthy living and exercise to prevent disease, rather than simply controlling or treating disease with prescription drug therapies; cessation of smoking; weight control; choosing less expensive generic drugs over more expensive patent protected drugs, where possible; and effective use of prescription medication.

The concept that a sustainable affordable health insurance plan for those unfortunate enough to be unhealthy as the primary reason for health insurance must prevail over the concept that “I haven’t got my money’s worth from the health plan,” or “It doesn’t cover all my expenses.” Trustees must consider and evaluate further cost containment measures. The challenge is to balance these cost containment measures with the health and wellness of insured members.

In the final analysis, while we know that health is the key to happiness, we also know that the key to maintaining a cost efficient health insurance plan is working toward a common goal of wellness.

Don Ash is Administrative Officer, Benefits and Economic Services Division, Newfoundland and Labrador Teachers’ Association.

ACER-CART 2003-04 Activities

Gladys Costella



ACER-CART Annual General Meeting was held on June 4-5, 2004, at the CTF Building in Ottawa.

Participants: Directors and Observers (now Alternate Directors) from the thirteen member organizations of ACER-CART; the four-member ACER-CART Executive (President plus one elected representative from each region: Atlantic, Central, and Western); Executive Director Pierre Drouin; and Secretary (CTF staff member Aline Petrie). *Note:* Thanks for her long service to ACER-CART were extended to Aline, who is retiring from CTF this September and will be leaving the Ottawa area.

Representing RTANL were President Gladys as Director and Treasurer Clayton as Observer (Alternate Director).

New Regulation added to the Constitution, By-Laws, and Regulations:

That the Annual General Meeting of ACER-CART shall be held on the first consecutive Friday and Saturday in June.

(This means that the **next ACER-CART AGM will take place on June 3-4, 2005.**)

Also, significant Amendments have been made to the ACER-CART By-laws concerning the powers of the Board and the Executive, as follows:

Previously, the Executive elected one of its three Regional Directors to act as Vice-President of ACER-CART; now the Vice-President will be elected by the Board at the AGM. It was felt that, since, under special circumstances, the Vice-President may be called upon to replace the President, this position, like that of President, should be decided by the seventeen-member Board instead of the four-member Executive.

Also, the Board now appoints the Chairs of Standing Committees, while the Executive will still ratify the appointment of persons recommended by the Committee Chairs as members of Standing Committees. (Since the ACER-CART By-laws state that "*the Board of Directors is the supreme authority of ACER-CART*", we feel that these changes were really necessary.)

Excerpts (condensed) from ACER-CART Newsletter received in January/04:

At AGM2004, Executive was given a mandate to work on three main issues – communications, health, and pensions.

Communications: to publish a Newsletter twice a year and establish a Website; increase communications with Directors from Member Organizations through emails and phone calls.

Health: to monitor what is happening to retirees in active teacher health plans; work with the Congress of National Seniors' Organizations to lobby on health and other issues affecting seniors.

Pensions: to work on a variety of issues affecting retirees (low interest rates, transfer of RRSP's at age 69 instead of 73 or so, pension splitting, etc.)

Composition of ACER-CART Executive Committee (2003-04)*:

(*All re-elected for 2004-05.)

President–Val Alcock (Chief spokesperson for ACER-CART, with responsibility to oversee all major issues, and to ensure a significant profile for ACER-CART through media releases, maintain contact with other organizations that share our goals, and keep our concerns before people in positions of political influence)

Vice-President & Regional Director (West)–Pat Brady (Pensions Committee Chair)

Regional Director (Atlantic)–George Little (Health & Insurance Committee Chair)

Regional Director (Central)–Pat Steele (Communications Committee Chair)

Executive Director–Pierre Drouin (Non-voting, Board-appointed member of Executive)

Executive Director's major activities from AGM 2003 to AGM 2004:

1. Preparation of request for special grant for translation purposes from Heritage Canada.
 2. Contacts with associations sharing common objectives and goals: Canadian Seniors' Partnership; Congress of National Seniors' Organizations.
 3. Preparation and ratification of proposed Amendments to ACER-CART By-Laws and Regulations.
 4. Preparation of information booklet for representatives (Directors) of Member Organizations.
 5. Preparation of letters to various Ministers (Finance, Health, etc.) and letters of support for RTANL's quest for pension increase.
-

6. Translation of basic documents for ACER-CART's Website.

Website Development (Vaughn Wadelius, RTAM)

Domain Name: ACER-CART.org

Email Address: info@acer-cart.org

Communications Committee Chair, Pat Steele, and Vaughn give thanks to Bob Barker, who initiated this project a couple of years ago. Vaughn may be contacted by phone: 204-623-3073, or by email: vaughnw@mts.net.

ACER-CART Acronym

The official acronym for the Canadian Association of Retired Teachers (Association Canadienne des Enseignantes et des Enseignants Retraites) has been changed to ACER-CART (instead of ACER/CART) since the website domain could be obtained only as ACER-CART.

Member organizations are asked to have one person (Director, President, or Editor) delegated to ensure that ACER-CART is informed of any significant event or development in the member's province, organization, etc., which they wish to share with the national organization. Such information will then be posted on the website, or, if necessary, communicated by other means to all member organizations.

Important Motions Passed at ACER-CART AGM1004:

1. That ACER-CART request the Federal Government to raise the current tax credit of 16% of the first \$200 of charitable donations to 100% of all taxable donations.
2. That ACER-CART request the Federal Government to change the current tax credit for medical expenses to include any medical expenses over the lesser amount of \$1775 or 2% of net income.
3. That ACER-CART request that any provincial MSP (Medical Service Plan) premiums be considered a medical expense for tax purposes.
4. That ACER-CART request the Federal Government to reduce the GST on transportation fuels to 4% or less.
5. That ACER-CART strongly urge the Government of Canada to:

(a) reduce the effect of bracket creep by indexing tax brackets to inflation;

(b) increase the basic exemption to give a special tax credit for low-income earners;

(c) increase tax credits for home care to reflect the true cost of service.

6. That the report of the ACER-CART Committee on Health Care be accepted as the basis of a comprehensive policy on long term care for seniors, and that representation be made to the Federal Minister of Health requesting that the Federal Government, in cooperation with all Provincial and Territorial Governments, work to expand the scope of the Canada Health Act to include uniform nation-wide provision for the principles of long term care for seniors outlined in the report.

Note: By September, the President of each Division will have received a copy of the Health Committee Report, ACER-CART's Policy on Health, Reports from other member organizations of ACER-CART, and other information that may be of interest to the members of RTANL. Also, copies of that material will be made available to all members attending our RTANL BGM & Reunion, October 5-7, 2004, in Gander.

As a final comment in this report, I would like to say that both Treasurer Clayton and I feel very encouraged by the changes in focus; the effort to make the Constitution, By-laws, and Regulations more acceptable to all member organizations; and the more cooperative spirit that seems to prevail during AGM and between AGM's. We believe that ACER-CART has come a long way in the last two years, and that this national organization can be a very influential lobbying group for retired teachers in all parts of Canada. The ideas being put forward from RTANL are being listened to and appreciated (even referenced with "thanks" in a report from one member organization — New Brunswick Society of Retired Teachers); and support for our pension issue was sent to our Provincial Government not only from ACER-CART, but also from the British Columbia Retired Teachers' Association, the member organization farthest away from RTANL. All member organizations are contributing and learning through associating with one another, and gaining strength through numbers, especially where Federal issues are concerned.

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.

LIVE LIFE

...and let us take care of the details.



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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 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.")

ACER-CART Contest

Win valuable prizes (or at least a book)!

We are still looking for a logo for ACER-CART and a name for our Newsletter. Unfortunately our contest last year attracted very few entries, mainly because it was publicized too late. So get your creative juices flowing and send us your ideas.

Logo

Our initials ACER-CART might lend themselves to some intriguing design possibilities. Think of CN, one of the all-time great logos. Not to say that we wouldn't also consider graphics and pictures, provided they can be easily reproduced. No more than two colours otherwise it gets very expensive to print letterhead, etc.

Newsletter Name

Preferably should be bilingual, i.e. understandable in both English and French. Two examples, unfortunately already taken, are Liaison and Horizons. Since the number of such words is limited, we will also consider easily translatable names (e.g. News/Nouvelles).

Deadline: December 1st, 2004

Send your entries to Pierre Drouin, Executive Director, ACER-CART,
1397 cr Norview
Orleans ON K4A 1Y4

e-mail address: drouinpj1@hotmail.com.



Patrick W. Hogan, BA, BEd, MEd
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Addresses, Addresses, Addresses!

It has come to our attention that we may not be receiving address updates from the Pensions Division in the future. This change is due to the New Privacy Legislation.

Please advise your Divisional President, and also the Provincial Treasurer, Clayton Rice (29 Diana Road, St. John's, NL, A1B 1H7), if you have a change of address.

When mail is returned to RTANL because of a change of address, the name is removed from the mailing list. We would really like to keep our mailing list up to date so that we do not have mail returned.

Your cooperation in this matter would be much appreciated.

Reminder:

Tales Told by Teachers, Volume I

It's back! A second printing of this very popular collection of tales related by teachers will be available the first week of October 2004.

The first printing (2000 copies) was sold out in three months, and people from as far away as British Columbia still call to ask, "Where can I get a copy of Tales Told by Teachers?"

The **98** retired teachers who penned the **131** tales (in prose and poetry) in this first volume gave us a vivid, and sometimes poignant, picture of what teaching school was like years ago; they also revealed what teaching meant to them. Three of our authors were in their nineties when they submitted their material his "Book of Memories", but still recalled quite clearly their experiences as very young teachers (fifteen and sixteen years of age) facing their first teaching assignment, in a one-room school with students to be taught every subject from Kindergarten to High School — a daunting task for a teacher of any age!

In Tales Told by Teachers, Volume I, you will find moments to make you shed a tear, have a chuckle, or maybe even identify as being similar to an experience you had during your days in the classroom. If you did not get a copy the first time around, now is your chance. If you want to add your name to the waiting list, call, write, or email Secretary Emily, President Gladys, or Treasurer Clayton (addresses on page 2 of Newsletter).

Cost per copy is \$12.95 (plus postage, where applicable).



The Positive Side of Life

Living on earth is expensive, but it does include a free trip around the sun every year.

Birthdays are good for you: the more you have, the longer you live.

Some mistakes are too much fun to make only once.

A truly happy person is one who can enjoy the scenery on a detour.

Don't cry because it's over; smile because it happened.

Happiness comes in through doors you didn't even know you left open.

You may be only one person in the world, but you may also be the whole world to one person.

In Memoriam

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



Zenon (Noni) Balo	Jane Hawley
Margaret Barker	Dora Hudson
Susanna Barter	Walter Hudson
Augustus Budden	Carl Johnson
Louise M. Burton	Ambrose Kelly
Pratt Burton	Margaret King
Clarence Button	Ellen Lyver
Jane Byrne	Sheila Maloney
W. Blanche Case	Raymond A. Murphy
Anna M. Cleary	Joan Neil
Catherine Cormier	Mary E. O'Neill
Shirley Crewe	Sister Winnifred Power
Christopher Dennis	Eric Richards
Anna M. Dinn	Pilar Riego
Sister Andrina Downey	Raymond Robbins
Sister Alicia Duggan	Mary Ronayne-White
Joan M. Dunn	John Smith
Gertrude Fleming	Margaret St. Croix
Catherine Gillis	Beatrice Watts
John R. Gosse	Wayne White
Hope Gray	Clement Williams
Isabel Hawco-Bursey	Lorne Woolridge

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**.