



Newsletter

Retired Teachers' Association

Vol 17 No 3 • December 2007

President's Message

Don Case

Greetings from your President and the Provincial Executive! We hope you have had a wonderful Fall and wish you continued good health for the Christmas Season.

Some Thoughts

It's been a busy year, with meetings, visiting divisions, and elections. I'm very happy that I've had the pleasure of meeting many of you. We are now 5400 members strong and growing. The following are some items which will be of interest to you.

Election 2007

In April 2007 the Political Action Committee met to plan a strategy for the upcoming 2007 election. The Provincial Executive was to meet with government officials, which we did. We met with Mr. Tom Marshall, Minister of Finance in June. The most recent letter of response from government is found in this newsletter. We also began our e-mail/letter campaign late summer hoping to put pressure on candidates to commit to helping retired teachers gain some benefits. **I'd like to thank all those retired teachers who took part in this organized course of action.** The results, well, only time will tell. We do have a commitment from the Honourable Tom Marshall that we will be consulted in the next budget rounds. Your Provincial Executive will continue to apply pressure for better benefits for our members. We are suggesting that all members continue to e-mail/phone your MHA congratulating them and reminding them of any commitment they may have made. We also encourage all members to attend any Pre-Budget Consultation happening in your area.

Honorary Cards from NLTA

Those of you who have **20 years or more** of teaching service will find enclosed a Life Membership card and a letter of explanation from the NLTA. This card will give you access to all the discounts that active teachers receive. It's a gesture that is welcomed and appreciated by the membership of the Retired Teachers' Association of Newfoundland and Labrador.



Don receiving life membership card from NLTA President Sean Noah.

Attending Public Sector Conference

One of the ideas that came up at our Political Action Committee session in Gander was to explore the possibility of working together with other member organizations having a similar mandate. In early September 2007, Clayton and I received an invitation to the Public Sector Conference. The conference was well attended by retired NAPE members. We sat in on several interesting sessions. While they (Public Sector Pensioners) may be seeking the same benefits for its members as the RTANL, the likelihood of uniting for the same cause does not look hopeful at this time. However, we will continue to pursue avenues of cooperation.

BGM

Again, I encourage you to consider attending our BGM which will be held in Corner Brook, October 1-3, 2008. Registration forms are found in this newsletter. Come help us celebrate our 10th Biennial Meeting and Reunion.

Never stop what you love doing!! Stay active. Maintain a healthy lifestyle.

Wishing you all a wonderful Festive Season and a Happy, Healthy 2008.

Don

Provincial Executive 2006-08

PRESIDENT

Don Case

PO Box 28, Salmon Cove, NL A0A 3S0
Tel: 596-5428
dgcase@nfld.net

VICE-PRESIDENT

Jim Dobson

3 Power Street, Grand Falls-Windsor, NL A2A 2W3
Tel: 489-5243
cashmere43@nf.sympatico.ca

TREASURER

Clayton Rice

29 Diana Road, St. John's, NL A1B 1H7
Tel: 753-3920; Fax: 579-5099
clayton@warp.nfld.net

SECRETARY

Don White

76 Glendale Avenue, Mt. Pearl, NL A1N 1N6
Tel: 368-7269
donwhite@nl.rogers.com

PAST PRESIDENT

Gladys Costella

93 Caribou Road, Corner Brook, NL A2H 4X2
Tel: 634-2136; Fax: 634-2136
gcostella@nf.sympatico.ca

MEMBERS-AT-LARGE:

George Evans
368 Conception Bay Highway, CBS, NL A1X 7A4
Tel: 834-2203
longdrive42001@yahoo.ca

Ada Hollett
PO Box 666, Grand Bank, NL A0E 1W0
Tel: 832-2921
ajhollett@nf.sympatico.ca

Emily Mullett
99 Brookfield Ave, Corner Brook, NL A2H 2R5
Tel: 634-4611
emilymaxwell.mullett@nf.sympatico.ca

Philip Patey
PO Box 87, Lewisporte, NL A0G 3A0
Tel: 535-2569
philippatey@persona.ca

EDITING POLICY

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

Provincial Executive Standing Committees 2006-08

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

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

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

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

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

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

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

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

Political Action

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

Note: Representation from Divisions will continue.

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



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

ADVERTISING POLICY

We accept ads to be printed in our Newsletter. However, we reserve the right to refuse all ads, or to edit them after consultation with the advertiser. The RTANL does not endorse or promote any product, service, or event presented in paid advertisements or in free public service announcements, unless so specified. Cost of ads will be determined by size and purpose. Please contact: Clayton Rice, 709-753-3920; email: clayton@warp.nfld.net; fax: 709-579-5099.

TABLE OF CONTENTS

| | |
|-----------------------------------|-------|
| President's Message | Front |
| Political Action Update | 3 |
| News & Views | |
| Divisions/Regionals | 6 |
| Avalon East..... | 6 |
| Bonavista..... | 7 |
| Burin | 8 |
| Central | 9 |
| Coast of Bays | 10 |
| Con-Tri..... | 10 |
| Western | 11 |
| Retired Teachers' Foundation..... | 13 |
| Benefits..... | 15 |
| Pension Income Splitting | 16 |
| Recent Pension Amendments | 16 |
| ACER-CART | 18 |
| In Memoriam..... | Back |

ADVANCE NOTICE

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

NLTA Website

To receive information that may become available between Newsletters, please go to the NLTA website: www.nlta.nl.ca and click on RTANL. Please share any information with fellow RTANL members who do not have access to the Web. (Once again, we thank the NLTA for letting us avail of this website.)

Political Action Update

-Gladys Costella (PAC Co-Chair)

The government continues to insist that there can be no increase to the pensions of retired teachers until the Teachers' Pension Plan (TPP) is fully funded. However, your Association is still committed to obtaining a pension increase to offset the impact of the continuing increase in the cost of living. We have continued to lobby for improved benefits through every avenue open to us, from our BRIEF, to petitions, to letter campaigns, to face-to-face meetings with government.

At our last meeting with the Minister of Finance, Mr. Tom Marshall, on June 6, 2007, we again pursued the "Alternative Proposals" we had previously presented to the former Minister of Finance, Mr. Loyola Sullivan. This time we felt that our proposals evoked a more positive response, as Minister Marshall indicated that he would like to meet with us again during the next pre-Budget consultations to "discuss further the issues (we) raised". Mr. Marshall also said that he would arrange for us to meet with the Ministerial Council on Aging and Seniors to present our concerns.

Reading the Minister's letter to our President [see pages 4-5, you will see that Mr. Marshall has promised that those meetings will occur; however, no definite dates have been specified in the letter. [By the way, the letter is dated 7 August 2007, but it was not received in time to be included in the RTANL Summer News Flyer of August 2007.]

In a recent conversation with RTANL President Don Case, Mr. Marshall suggested that we contact him near the end of November to discuss a mutually convenient time for those promised meetings. As Co-Chair of PAC, your immediate Past President has been charged with the responsibility of making that contact to determine a meeting date.

We will make every effort to keep Division Presidents and Political Action Committee Members informed of any progress. Also, a meeting of PAC has been scheduled to coincide with the next Provincial Executive Meeting in Gander, April 22-23, 2008. A memo re this meeting will be sent to all PAC members as soon as details are finalized.

Once again, we urge all Association Members to continue the e-mails, etc., to your MHAs, to the Premier, and to the Minister of Finance, reminding them it is imperative for retired teachers, whose pensions have been "frozen" since January 1989, to be granted a cost-of-living increase.

A big THANK YOU to those who have been supporting this just cause.

Welcome to All New Retirees

We extend a warm welcome to all new members of our Association and encourage you to get involved. You'll find participating in Division activities is an enjoyable way to begin your retirement, especially since so many of your friends are already members.

Tales Told by Teachers Volume II

Hear Ye! Hear Ye!



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

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

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

Political Action Update



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

7 August 2007

Mr. Don Case, President
Retired Teachers' Association of
Newfoundland & Labrador
P.O. Box 28
Salmon Cove, NL
A1A 3S0

Dear Mr. Case:

It was a pleasure meeting with representatives of the Retired Teachers' Association of Newfoundland and Labrador on June 6th, 2007. I was pleased to report on the positive strides which the Williams Government is making to assist your members and, indeed, all seniors in the Province.

In March 2006 Government took a huge step by investing the proceeds of the 2005 Atlantic Accord into the Teachers Pension Plan. In March 2006, a special payment of \$1.953 billion saw the funded status of the plan increase from 26% in 2005 to close to 83% in 2006. While a tremendous improvement, the plan continues to have an unfunded liability and therefore is unable to finance an increase in pension benefits.

Government is committed, however, to improving the financial well being of all seniors in the Province. In 2006/07, government continued its home heating fuel rebate program that was expanded to provide assistance for all heat sources. As well, the 2007-08 Budget contained important measures, many of which will improve the financial circumstances of your members, including the following initiatives:

- Effective July 1st, 2007 personal income tax rates decreased. The personal income tax system, including tax brackets, most non-refundable tax credits and certain benefits, will be indexed to inflation.*
- Effective January 1st, 2007, the Low Income Tax Reduction was adjusted from \$12,000 to \$13,000 for individuals and from \$19,000 to \$21,000 for families.*

- Seniors' Benefit for married seniors increased as a result of adjustments to the income threshold from a family income range of \$15,032 - \$21,482 to \$25,000 - \$31,587. As a result of this, an additional 5,900 senior couples will receive the Seniors' Benefit.
- Over 170 fees reduced or eliminated for an annualized savings of approximately \$3.4 million.
- Retail Sales Tax on the private sales of used vehicles reduced from 15% to 14%, effective April 27th, 2007.
- An additional \$28.9 million for the Poverty Reduction Strategy bringing the total annualized investment to over \$91 million. This includes \$350,000 to enable the Newfoundland and Labrador Housing Corporation to provide a lower rental rate for senior tenants aged 55 and older.
- \$24 million over the next six years, to more than double the funding for the Provincial Home Repair Program to eliminate the current wait list.
- Increased funding of \$27.5 million over five years for the Newfoundland and Labrador Housing's Modernization and Improvement Program.
- \$637,000 to include coverage for new drug therapies, such as primary hypertension and certain breast cancers, under the Newfoundland and Labrador Prescription Drug Program.

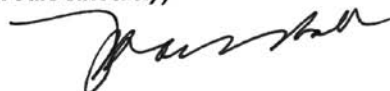
As the 2008/09 budget process unfolds, I would be delighted to meet with your organization as part of the pre budget consultations to discuss further the issues you have raised.

In addition to these budget initiatives, in July, 2007 Government launched a Provincial Health Aging Policy Framework which will be overseen by a Ministerial Council on Aging and Seniors. The policy framework identifies and explores the major themes heard during 17 public, province-wide consultations held last spring and outlines six priority directions together with a series of goals and actions to establish healthy aging in the province. These priority directions are the Recognition of Older Persons, Celebrating Diversity, Supportive Communities, Financial Well-being, Health and Well-being, and Employment, Education and Research. I will arrange for your organization to meet with the Ministerial Council to present your concerns at a mutually convenient time. I will also meet with your organization as part of the Budget Consultations for 2008.

Page 3.

As I indicated in our meeting, these initiatives were possible as a result of the improvement in the province's fiscal situation. We must strike the right balance between using increased revenues to finance new initiatives and generating surpluses to reduce our high level of public sector debt so as to not continue the track of burdening future generations. As circumstances permit, Government will continue to evaluate its options to improve the financial well being of all the citizens of Newfoundland and Labrador. I look forward to working with you to improve the financial well being of all seniors in our province.

Yours sincerely,



Thomas W. Marshall, QC
Minister of Finance and
President of Treasury Board

NEWS & VIEWS

Divisions

Avalon East Division

Doreen Noseworthy (229-6274)

Greetings, fellow retirees throughout the province. On behalf of all the members of Avalon East Division, we sincerely hope that you are enjoying good health and much happiness in your retirement. Congratulations and best wishes to those of you who have recently joined our ranks. We trust that you will enjoy many years of retired bliss and reap the rewards of your years of dedicated service to the profession of teaching.

We, in Avalon East, have been very busy little beavers since my last report. In June we had our year-end luncheon and AGM at the Tea Garden Restaurant in beautiful Holyrood. The meal was simply exquisite, the ambiance was delightful, and the company was superb. Our guest speaker for the event was none other than Newfoundland's own guru, Ross Traverse, who wowed us all with his knowledge of gardens and gardening, plants and planting, bushes, trees and the great outdoors.

During the meeting portion of the afternoon, we approved a by-law change which enabled us to add two Members-at-Large to our division executive. Following this there was an election conducted by Past President, Mary Holloway, and it gives me great pleasure to introduce to you the newest members of the Executive of Avalon East: Sharon Reddy and Judy Prim. It's only been since June but, believe me, they've already proven their worth. Many thanks to them for offering themselves for election.

Being the social butterflies that we are, our year didn't end there, oh no! We had our annual, year-end Barbeque Social at beautiful Bally Haly where we enjoyed a mouth-watering meal of striploin steak with all the trimmings. This was followed with lots of the music we like to listen to, provided by Dennis O'Reilly, and a wonderful evening of fun, laughter, dance and fellowship. Then we were off to enjoy the wanderings of summer.

This fall we started things off with our Octoberfest luncheon, held at the Royal Canadian Legion in Pleasantville. The Legion Auxiliary outdid themselves



Avalon East Octoberfest 2007.

by serving us a most delicious turkey dinner. We had our usual draws for prizes and our guest entertainer for this occasion was the very talented Glen Downey. The President of RTANL, Don Case, was in attendance, brought greetings on behalf of Provincial and spoke to the membership about several items of interest. Also present for this occasion were Anne Pennell, Treasurer of the Retired Teachers' Foundation and Gerry Colbert, Director of the School Lunch Association. Dianne Squarey, Treasurer of Avalon East Division, presented these two guests with our annual donations for their respective charities. A donation of \$500 was made to the Retired Teachers' Foundation in memory of deceased teachers from our division, and a cheque for \$2000 was presented to the School Lunch Association in support of the School Lunch Programs in this region.

Our hiking guide extraordinaire, Ben Dunne, led some of our members on a hike from Cape Spear to Maddox Cove on a beautiful, made-to-order fall day in October. No hike would be complete without the ever-popular boil-up and a few stories from Ben, with his usual wit and charm. Last year, Ben started a new tradition in Avalon East – The Great Cranberry Caper – where many of our retirees travel to Renews in search of the elusive cranberry. Happy hunting, folks, and leave some for the local pickers. These hikes are coordinated, on behalf of the division, by Mary Holloway, Past President. Our sincere thanks go out to Mary and Ben for their continued efforts and enthusiasm for these events.

In the New Year, our first activity will be Fun Day, at the Bally Haly Golf and Curling Club. This usually consists of a day of fun activities suited to each individual's interests. It may include curling, bridge, board games, card games of one's choice, or just hanging out and chatting, but it will definitely include LUNCH (surprise, surprise). This event is scheduled for February 18, 2008 and, like all the other socials we have, is always well attended and enjoyed by all.

We have had record attendances at all our functions over the past couple of years and it is very encouraging to us to see this level of participation. It makes all our efforts worthwhile and we thank our members for their continued support. I would also like to thank the Provincial Executive, on behalf of the members of Avalon East, for the wonderful work they do for our Association and its members.

Just so you know, we do conduct business in our division and are looking after the affairs of our members with due diligence, but who really wants to hear about all that "stuff" in a report when we have so many interesting and exhilarating things going on around us?

I do hope that you've all been good retirees this year and that you all have a very Merry Christmas and a Happy and Prosperous New Year.

Yours in Retirement,
Doreen Noseworthy
President
Avalon East Division

Bonavista Division

Harold Tremblett (468-2236)

Greetings from the Bonavista Division.

We held our first executive meeting for 2007-08 at the home of Calvin Boyce, our treasurer. During the past year, we have been conducting our executive meetings at the homes of our executive members. This has proven to be very enjoyable, and has allowed us to visit each other.

For the fall, a meeting for all members is scheduled at Bishop White School in Port Rexton on November 13, a hike at King's Cove on November 17, and a Christmas Dinner for all members in early December.



Pharmacist Jason Ryan being introduced by Duncan Ford.



Our President, Duncan Ford, (l) presents a gift to Bill Farrell following his presentation.



Curling at the Bonavista Stadium.



Financial Seminar with Bill Farrell.

To back up a little, during early 2007, we had two guest speakers speak to us at large group sessions at a hotel in Bonavista. On February 8, Bill Farrell from the Newfoundland and Labrador Credit Union in Clarendville, discussed the issues involved in managing one's finances, especially in terms of RRSPs, RRIFs, and other retirement savings. On March 29, Jason Ryan, a local pharmacist, discussed many of the issues involved in taking medications, and he answered the many questions and concerns raised by our members.

Other recent activities and events in our Division included: a morning of curling at the Bonavista Stadium on March 22, followed by a lunch at a local restaurant; computer nights on Mondays with Jeanne Williams, computer teacher at Discovery Collegiate in Bonavista; and a year-end dinner at Angie's Restaurant in Bonavista in June. All of these activities and events were successful and enjoyed by our members.

We were all saddened just as the Labor Day Weekend began with the news of the passing of our former Division President, John Snow. As a longtime principal in the Bonavista area, John was well-known locally as well as provincially. At Memorial United Church during his funeral service on Sunday, September 2, members of our Division sat as a group as a tribute to John and his tremendous contribution to retired teachers in our area. Ben Snook, a former educator, member of RTANL, and now a United Church minister, delivered the tribute, and Clayton Rice attended on behalf of the RTANL Provincial Executive.

During the recent provincial election, our Division prepared and sent letters to each of the candidates running for office in the electoral districts of Trinity North and Bonavista South. These letters outlined our concerns with the lack of indexing and the lack of increases in the pensions of retired teachers. Only one reply letter was received, and that was from Kathryn Small, Liberal Candidate in Trinity North. She voiced support for our cause and promised to support this issue, if elected.

For 2007-08, we plan not only to continue our previously successful activities and events but to add some new initiatives. Two of the initiatives currently being considered are:

a web site for old school photos which we plan to collect from our members and others; and a possible partnership with a local theatre group to renovate a centuries-old school in Bonavista.

Burin Division

Ada Hollett (535-2569)

Burin Division sends warm greetings to all our members. We have had two meetings since our last report.

On April 24, 2007 a regular meeting was held at the Lion's Den in Garnish, followed by some fun and entertainment. The Garnish Lions prepared a lovely brunch which was greatly enjoyed by all. The business part of the meeting included a discussion on the purchasing of lapel pins; however, there seemed



Front row: (l-r) Joan Pope; Velma Stewart. Back row: (l-r) Eileen Evans; Sharon Rose; Ada Hallett; and Jeanette Damper



Seated: Ben Brushett. Performer: Jeanette Dampier



Seated: Joan Pope; Velma Stewart . Standing (l-r) Eileen Evans; Sharon Rose; Ada Hallett and Jeanette Dampier.

to be little interest at that time. Bakeless Bake Sale forms were distributed to members in attendance. (These forms were also mailed to those who were unable to attend.)

The informal part of our meeting or our first “fun day” included various types of entertainment including songs, jokes, stories, recitations and skits by various members and guests. Following this, there were draws for several door prizes.

Our second meeting was held at Jamieson Academy on September 25, 2007. Our regular meeting was held from 2:00 - 3:00 p.m. where two of our members, Ken Penney and Oscar Elms, who are very ill, were remembered in prayer. Finance Minister, Tom Marshall's letter dated August 7, 2007, was read and discussed. A political action kit regarding the October 9th provincial election which was received from the NLTA was introduced and the cover letter and eight questions were read and discussed. We respect the help RTANL receives from the NLTA and we, in turn, have to respect their issues and help them in any way we can. At this meeting, we were also able to track down some of our missing members whose names were to be deleted from the mailing list. We were successful in obtaining at least four of the new addresses. Retired teachers are very mobile so members were again reminded to forward their new address if and when they move. Such new addresses are to be forwarded to the Provincial Executive.

From 3:00 - 4:00 p.m., six of the candidates running in the October 9th provincial election visited our meeting (Clyde Jackman, Darin King, George Brake, Rod Cake, Julie Mitchell and Denise Pike). Calvin

Peach was unable to attend but promised, if elected, he would meet with our group at our request. Each candidate had been sent a package of information regarding our plight with government over the cost of living indexing of our pensions. At the meeting they were again given a verbal reminder of our political activities to date to draw attention to our issues. They were presented with the question: What would you or your government, if elected or re-elected on October 9th, 2007, do to help retired teachers obtain a cost of living indexing on their pensions? A question and answer period followed from the floor. The end result was basically that they understood our plight and were sympathetic to our cause. They reminded us to stay in constant contact with our MHA after the election. This I'm sure most of us will continue to do. The meeting ended with a social of tea/coffee and sandwiches.

Until next time, we wish each of you good health and happiness.

Central Division

Philip Patey (535-2569)

The year for the Central Division began with our April Meeting during which we had a visit with Don Case, President, RTANL who brought greetings from the Provincial Executive which had just finished their meeting in Gander.

At the May meeting Notices of Motion were made to change the term of office for the executive from one year to two years and to create the position of Communications Officer. Plans were also made for the Annual Banquet and Dance which went very well on the evening of June 8, 2007.



(l-r) Bill Day, Jim Dobson, Jim Warren, Don Carter, President Don Division President Phil Patey and Tom Kendell

Our Annual General Meeting in September saw most of the current executive returned to office. Our President is Philip Patey; our Vice-President, Tom Kendell; our Secretary, Stewart Ralph; our Treasurer, Malba Butt and our Gander Representative and Communications Officer is Don Carter. Jim Dobson is our Past President. The Executive Members appreciate the confidence our members have placed in them. Jim Warren decided to retire after many years of service to the division in most offices since it was formed.

We look forward to the November meeting during which we will have our Annual Auction and Sale to raise funds for the Retired Teachers' Foundation. That will be our last event until next spring.

Coast of Bays Division

Lenus Lawrence (881-3331)

Welcome to Autumn '07. What a brightening and enlightening one it has been thus far. Would it be wishful thinking to look forward to such warm winter conditions as a format here after? With heating prices so exuberant it would be a condition or situation we retired teachers and other members of society would certainly appreciate.

The Coast of Bays Retired Teachers came together twice thus far this year and a third meeting is scheduled for November. At our September meeting we supposedly invited the executive members of all retired groups in the Bay d'Espoir area. The purpose for this was the presence of Constable Doane of the Milltown detachment to make a presentation to seniors in regards to security both inside and outside their place of residence and other environs. However, due to a lack of communication, the attendance was very low. Nevertheless, it was a very informative and enlightening presentation which caught the interest and attention of those present.

For a number of years now, one of the ongoing activities of our branch has been compiling a profile of deceased teachers who have contributed to the educational needs of our area. This "Memory Book" has been a challenging experience for those involved. These memoirs not only provide one with a knowledge of the history of education along the South Coast, but illustrate the appreciation, the dedication, and the honor and impact our ancestors

have provided regarding the education realm of our isolated and geographically unique area. The people responsible for these memoirs have shown commitment, foresight and fervor to this project. All are to be sincerely congratulated for the worthwhile and historical material evidenced by the quality format and final product. The profiles are formatted in such a manner that additional information or new details can be implanted or inserted in a manner that will not deface the original material.

I want to take this opportunity to extend my sincere appreciation to those in our organization who have been faithful supporters of the group. It has been a pleasure and a privilege working with you on your behalf. I have enjoyed my tenure and my second term in this post or position.

I trust our division will continue to grow in attendance and I wish the new executive success and pleasure in their new encounters.

Thank you so much and every blessing.
Respectfully,
Lenus

Con-Tri Division

Jennifer Babb (596-3019)

Greetings to all from the members of the Con-Tri Division. Last spring we held our closing banquet at the Lion's Club in Carbonear. We are pleased to report that approximately 150 members gathered to socialize with former colleagues and friends. During the evening, an Honorary Certificate was presented to retired teacher Nita March of Green's Harbour. Albert Legge, our Communications Officer and a former student of Mrs. March, was pleased to accept the certificate on her behalf. Honorary Certificates



Con-Tri year end banquet: (l-r) Eldred Warren, Charlie Way, Joyce Roberts and Don Case

are awarded in the Con-Tri Division to members who are 90 years of age or older.

On the opening day of school, September 4, 2007, we held our first ever Retired Teachers' Walk on the Mad Rock-Heritage Trail in Bay Roberts. We were small in numbers (12) but large in enjoyment as the walkers gathered at the Mad Rock Café following the walk to enjoy fish cakes, toutons and other local favorites. Those members taking part in the walk report that this will definitely be an annual event and they predict that we will double our number of walkers in 2008.

At our first working meeting of the fall, attending members from around our district were assigned the responsibility of making the arrangements for the presentation of four \$200 scholarships to the top academic students in the graduating classes of 2007 at Baccalieu Collegiate (Old Perlican), Crescent Collegiate (Blaketown), Ascension Collegiate (Bay Roberts), and Carbonear Collegiate. The names of the recipients will be announced in our next report. Thanks to the Con-Tri members for taking on this responsibility in their local areas.

Last year 210 members and guests attended our Christmas Dinner and Dance and we are hoping that even more will come out this year. We are finding that with the use of e-mail, our communication with members is improving. All members are encouraged to contact Albert Legge at alegge@personainternet.com if they are not presently getting e-mails from the local executive. Members are also encouraged to spread the word to members who do not have access to a computer.

Local President, Hudson Davis, and his Executive wish all provincial members a Merry Christmas and a healthy and prosperous New Year.

Western Division

Lily Critch (639-7212)

Greetings from Western Division!

We recently held our annual meeting, and all members of the Executive were re-elected for another two-year term. However, we did elect a new NLTA liaison representative, Francis Reardon.

The highlight of the meeting was the presentation of our first annual award for outstanding contribution to Western Division to Emily Mullett. I feel that Emily is a worthy recipient of this award because she has worked tirelessly for this Association, particularly this Division, ever since she retired.

Our meet-the-candidate evening had to be cancelled because some political parties were very late in selecting candidates which left us no time to plan a meeting with them.

We are presently conducting our annual Bakeless Bakesale fund-raiser for the RTANL Foundation. We are anticipating the usual good response again this year. All donations are tax deductible.

Geraldine and I attended the NLTA Pre-Retirement Seminars in Stephenville and Corner Brook to familiarize the soon-to-be retirees with this Association and suggest they become members.

We are all very excited about the RTANL Reunion which, along with the BGM, is scheduled to take place in Corner Brook next year. To ensure the success of this get-together, we will need volunteers to assist the Executive. This is our opportunity to show off our Western hospitality!!

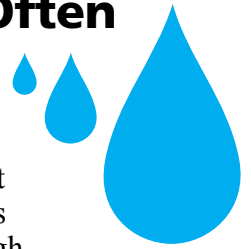
By the time you read this, we will be nearing the Festive Season. My best wishes go out to all of you for a Merry Christmas and a Happy New Year!

Lil

Various Western Division Activities



Save Lives More Often – Donate Plasma or Platelets



At the St. John's 7 Wicklow Street location, Canadian Blood Services collect plasma and platelets through automation – a process by which blood is collected and separated into components using specialized equipment called a cell separator. The plasma or platelets remain in a collection bag while the remaining blood components are returned to the donor as part of the process. The plasma program allows donors who meet the criteria to donate as often as once a week, while platelet donors who meet the criteria can donate up to every two weeks.

Plasma is the protein rich portion of your blood that helps other components circulate through the body, supports the immune system, and promotes the control of excessive bleeding. Plasma is used to help patients with liver diseases, shock, and cancer and for bone marrow therapy, certain operations and bleeding disorders.

Platelets are one of the components required to make your blood clot and are used to treat patients with prolonged bleeding disorders associated with diseases such as cancer and haemophilia.

For more information on donating platelets or plasma please call Theresa (709) 758-8028 or email abc@blood.ca

For people who live outside the Avalon Peninsula, they can donate whole blood at our satellite centres in Grand Falls or Corner Brook or at one of our mobile clinics at a location nearest you. For more information on clinic location or to book an appointment please call **1-888-2-DONATE**.

Streetsville Secondary School (Mississauga ONTARIO)

celebrates its
50th Anniversary
1958 - 2008

June 6-7, 2008

For more information, visit
www.sss50thanniversary.ca

Retired Teachers' Foundation Celebrates 20 years!

The Retired Teachers' Foundation received its official status as a charitable organization in 1987. In the same year the newly created Foundation presented its first Charitable Donation of \$300 to the Janeway Children's Hospital. We have come a long way in those 20 years. Recently the Foundation presented \$15,500 to the following Charities:

- a) Mazol Shriners of Newfoundland and Labrador \$3,000 (The money helps provide Specialized treatment for children)
- b) Newfoundland and Labrador Down Syndrome Society \$2,000 (This money helps their Speech/Occupational Therapy)
- c) Newfoundland & Labrador Association for Spina Bifida and Hydrocephalus \$2,000 (To help improve the quality of life for the children)
- d) Lion Max Simms Memorial Camp \$2,000 (To ensure physically and mentally challenged youth will have a rewarding experience)
- e) Canadian Diabetes Association \$2,000 (To help with the expense of holding a special camp for young children with type 1 diabetes)
- f) Rainbow Riders \$2,000 (The program helps with social interaction and physical therapy)
- g) Candlelighters Cancer Foundation \$2,500 (Helps provide assistance to children and families dealing with cancer)

Of course we can always do more, and that will be the challenge for the next 20 years and beyond. Donations to the Newfoundland and Labrador Retired Teachers' Foundation may be sent to 3 Kenmount Rd., St. John's, NL, A1B 1W1. Receipts will be issued.



RTF President Bill Day presenting to the Shriners 2007

"Here" to Help with Hearing Loss...

There is a new free resource for hard of hearing people in the 50+ community. A peer group of 17 volunteer Hearing Helpers has been trained to share information, conduct public presentations and demonstrate hearing assistive technology in eight regions of Newfoundland and Labrador.

Hearing loss in seniors is often difficult to acknowledge and adjustment can be challenging. Socializing when hard of hearing can be difficult and may create tension in relationships. Hearing Helpers aim to alleviate some of these difficulties.

They are retired teachers, nurses, labour leaders, civil servants, community workers and business people. Each has experience with hearing loss either personally or through family and friends. A Hearing Helper in your area is available to conduct no-cost, no sales, home visits, presentations and information sessions with seniors, their families and caregivers, community organizations, and staff in health care and educational institutions.

Hearing Helper volunteers are available in these regions:

- Corner Brook, Pasadena, Bay St. George, Port aux Basques: Ms. Patricia Dwyer
- Ferryland, Calvert, Southern Shore: Mr. Bernard Agriesti
- Fortune, Grand Bank, Burin Peninsula: Ms. Mary Piercey and Mr. Garry Burlingham
- Harbour Grace, Conception Bay North: Ms. Betty Pembroke
- Grand Falls-Windsor, Exploits Valley: Ms. Elaine Gilbert
- Labrador: Happy Valley-Goose Bay, North West River: Ms. Annette Michelin
- Mt. Moriah, Corner Brook, Bay of Islands: Mr. Israel Hann
- Reidville, Deer Lake, Northern Peninsula, White Bay: Mr. Cliff Reid and Ms. Irene Reid
- St. John's, Mt. Pearl, Paradise, Conception Bay South: Mr. Ralph Acreman, Mr. Lorne Norris, Ms. Lorraine Best, Ms. Sue Ford, Ms. Joan Tripp, Mr. Cecil Pelley

To obtain detailed contact information or to request a home visit/presentation, please contact Tina Stewart, Project Coordinator, by telephone at 709-753-3260 or Toll Free: 1-888-753-3224, by email at hearinghelpers@nfld.net and on the Web at www.chha-nl.nl.ca.

Hearing Helpers: Seniors Helping Seniors Toward Healthier Hearing and Social Inclusion is funded by the Canadian Hard of Hearing Association – Newfoundland and Labrador (CHHA-NL) in partnership with the New Horizons for Seniors Program, Government of Canada.

Employment Opportunities for Instructors

If you are an individual who is eager to explore great life experiences, be a member of a wonderful working atmosphere, and enjoy summer weather for 365 days a year...you belong at CNA-Qatar!

Join us for an exciting and rewarding career at our world-class technology college in the Middle East.

College of the North Atlantic-Qatar (CNA-Q) is a state-of-the-art campus with 22 newly constructed buildings housing cutting-edge equipment and facilities including top-notch labs and shops, smart classrooms, fully engaged theaters and an auditorium. Our world-class campus can accommodate up to 3000 students and has full recreation facilities including swimming pools, tennis courts and a soccer pitch. Teaching in this fully-resourced facility provides you with a unique opportunity to shape the youth of Qatar as they become the workforce of the future.

We are looking for great instructors who have completed accredited degrees in Education and their teachable subject. Candidates must demonstrate successful teaching experiences and provide evidence of professional growth and development. Specific requirements for each position will be posted to our website.

- English as a Foreign Language (CNA-Q.PPD.EFL.08.15)
- Mathematics (CNA-Q.PPD.MATH.08.16)
- Biology (CNA-Q.PPD.BIO.08.17)
- Chemistry (CNA-Q.PPD.CHEM.08.18)
- Physics (CNA-Q.PPD.PHY.08.19)
- Communications (CNA-Q.PPD.COMM.08.20)

If you are ready for a professional and personal adventure in the Middle East, you are encouraged to consider these exciting opportunities. Quoting the specific competition number, please forward your resume via e-mail to the address below using Microsoft Word.

Interviews will begin early in 2008 and will be ongoing. Applications will be accepted until all positions are filled. Please visit our website at www.cna.nl.ca/qatar to learn more about CNA-Qatar! These positions will commence in early August 2008.



College of the North Atlantic -
Qatar Project
P. O. Box 1693, St. John's, NL,
Canada A1C 5P7
Tel: 709-758-7347
e-mail: qatarjobs@cna.nl.ca

ADDRESSES • ADDRESSES • ADDRESSES

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

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

Your cooperation in this matter would be much appreciated.

SICK VISITATION

All Divisions have Sick-Visiting Committees. Please notify your Division as soon as you hear that any member is ailing at home or in the hospital, so that visitations can be arranged. Members from other Divisions sent to hospital in St. John's will be visited by Avalon East members, if requested by those Divisions. Early notification is essential. Contact person in St. John's: Clayton Rice at 753-3920.

REMINDER

Re: Deceased Members

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

NLTA Bulletin

To receive the NLTA Bulletin for 2007-08, send your name and mailing address, along with a cheque or money order for \$16.00 (made payable to the Newfoundland and Labrador Teachers' Association) to: Louise King, NLTA Printing Services, 3 Kenmount Road, St. John's, NL, A1B 1W1.



MEMBERSHIP CARD BENEFITS

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

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

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



Divisional and Regional Presidents

AVALON EAST DIVISION

Doreen Noseworthy

37 Salmonier Line, Holyrood, NL, A0A 2R0

Tel: 229-6274

dgnoseworthy@nf.sympatico.ca

PLAISANCE REGIONAL (Avalon East Division)

Carmelita Traverse

PO Box 41, Jerseyside, NL, A0B 2G0

carne_traverse@yahoo.ca

BONAVISTA DIVISION

Duncan Ford

PO Box 1385, Bonavista, NL, A0C 1B0

Tel: 468-7490

duncanford@warp.nfld.net

BURIN DIVISION

Ada Hollett

PO Box 666, Grand Bank, NL, A0E 1W0

Tel: 832-2921

ajhollett@nf.sympatico.ca

CENTRAL DIVISION

Philip Patey

PO Box 87, Lewisporte, NL, A0G 3A0

Tel: 535-2569

philippatey@persona.ca

COAST OF BAYS DIVISION

Lenus Lawrence

Box 6, RR 1, Site 1A, English Harbour West, NL, A0H 1M0

Tel: 881-3331

(no email)

CON-TRI DIVISION

Hudson Davis

PO Box 261, Carbonear, NL, A1Y 1B6

Tel: 596-5898

hudson.davis@nf.sympatico.ca

WESTERN DIVISION

Lily Critch

PO Box 124, Steady Brook, NL, A2H 2N2

Tel: 639-7212

l.g.critch@nf.sympatico.ca

LAB WEST REGIONAL (Western Division)

Marcheta Gallant

516-500 Bartlett Drive, Labrador City, NL, A2V 1G4

Tel: 944-5778

mgallant@nf.sympatico.ca

PORT AUX BASQUES REGIONAL (Western Division)

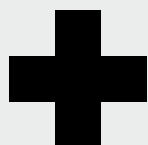
Randy Smith

PO Box 1464, Port aux Basques, NL, A0M 1C0

Tel: 695-3849

randy.smith@nf.sympatico.ca

Interested in joining our Disaster Management Team? If so, give us a call...



Jason Letto, Associate,
Community Development

Canadian Red Cross
17 Majors Path
St. John's, NL A1A 4Z9
Ph: (709) 758-8400 Ext. 8412
Fax: (709) 758-8417
Email: jason.letto@redcross.ca

BENEFITS

*Don Ash, Staff Consultant
Group Insurance Trustees*

Pension Income Splitting - May Mean Significant Tax Savings for Retired Teachers

If you, as a retired teacher in receipt of pension, have a spouse/partner who has no pension, a small pension, or a pension less than your own, then it is quite likely you may be entitled to a significant tax refund if you elect to exercise pension income splitting when you complete your 2007 tax return. However, it is very important to discuss all implications with a certified financial planner or tax expert prior to making this election.

Federal legislation was passed in June of 2007 to allow people in receipt of pension from a defined pension plan, such as the Teachers' Pension Plan, to elect to split up to 50 percent of their pension income for tax purposes with their spouse/partner. The incentive for a retired person to pension income split would be to lower the overall tax paid by the family. For example, tax paid by one person declaring \$40,000 in income is greater than the total tax paid by two people in a family declaring \$20,000 each.

The process does not involve any change in payment of pension to a retired person. No money actually transfers between the spouses, but by signing a form along with each partner's tax return, as much as half of the pension income can be taxed on each partner's return. In addition, both spouses are considered to be a "recipient" of pension income eligible for the \$2,000 pension income tax credit.

It is also important to note that income from defined contribution plans, group RRSPs, or self contributed RRSPs are excluded from pension income splitting until age 65. However, after age 65, income can include these types of RRSPs in pension income splitting (Canada Pension Plan income can already be split, although this mechanism is through Canada Pension Plan or Service Canada).

In summary, there is potential for significant overall tax savings to a family as a result of this legislation, depending on individual circumstances. The purpose of this article is not to provide individual advice but to bring this legislative change to your attention and suggest you investigate whether pension income splitting is appropriate for you. It is our understanding that further details will be provided in the 2007 income tax return and package provided by Canada Revenue Agency. Tax specialists and financial planners should be consulted to assist with your individual personal circumstances.

Recent Pension Amendments

by Don Ash

The Teachers' Pension Plan is covered by a legislative Act covering the Teachers' Pension Plan (TPP). Any changes to the plan are made through amendments to the Act through the House of Assembly. The purpose of this article is to highlight amendments in the spring of 2007 to the Teachers' Pension Plan. These amendments were made in consultation with NLTA.

Effective May 2007, all references to mandatory retirement at age 60 were removed from the Teachers' Pension Plan. Prior to this amendment, teachers who wished to teach beyond age 60 were required to provide proof of good health and obtain individual approval from the Minister of Finance. No such proof or approval is now required. Also included was an amendment to allow teachers who continue working past age 60 to accrue pension beyond age 60. This is extremely positive especially for those teachers who have entered the profession late and have low pension accrual by age 60.

The section on Re-employment After Normal Retirement Age was amended and the amendment included deleting the maximum 65 day limit that a retired teacher was allowed to substitute in a school year. The result is that there is now no limit on the number of days a retired teacher can substitute. The exception is that a retired teacher cannot teach more than 19 consecutive days (without approval of the Minister).

A number of administrative amendments were also made to bring the TPP in line with the Income Tax

Act, and do not affect any practical change to an individual teacher's pension. However, NLTA does monitor such administrative changes.

In the winter of 2006, the Newfoundland and Labrador TPP began participating in a multilateral reciprocal pension transfer agreement which allows the transfer of pension service among teacher pension plans in every province in Canada. While participation in this agreement did not require a legislative amendment, it is important to note this change allows for increased pension mobility across Canada.

The NLTA continues, through the Pensions Administration Committee, to discuss and monitor any potential amendments or changes to the pension plan. Article 27 of the Provincial Collective Agreement requires NLTA consent prior to any changes in pension benefit or pension premium.

.....
***We are always complaining our
 days are few, and acting
 as though there would be
 no end of them.***

Tales Told by Teachers Vol I

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



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

Note: Members of the RTANL may purchase copies for \$10.00 each from members of the Provincial/Divisional/Regional

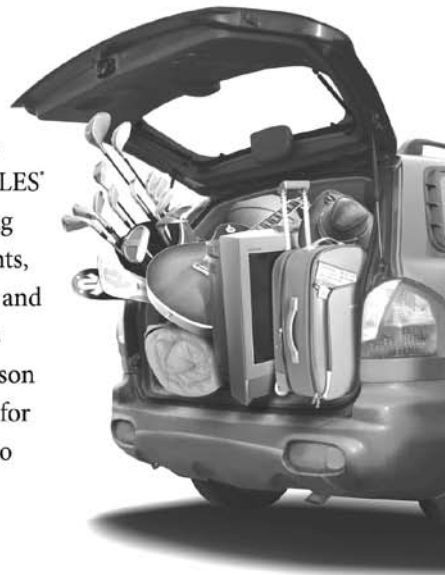
executives (plus postage where applicable). Published by the Retired Teachers' Association of Newfoundland and Labrador in 1998, the first printing of 2,000 copies sold out in just over three months.

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

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

Now get more with your home and auto insurance.

Johnson Insurance
 now offers AIR MILES®
 reward miles. Along
 with group discounts,
 excellent coverage, and
 24 hour service, it's
 another terrific reason
 to choose Johnson for
 your home and auto
 insurance.



**Johnson Inc.
 Insurance**

1.800.563.0677 • www.johnson.ca/rtanl

(Please provide your Group ID Code: 61)



CONTEST UPDATE!

Grand Prize winner and NLTA member, Mary MacPherson (left) of Highlands, accepts her prize of a Caribbean Cruise Vacation from Karen Thistle (right) of Johnson Insurance, Stephenville. Mercedes Luby (not pictured) of St. John's is the winner of a \$500 Travel Voucher.



make it count

Available through Johnson Inc., a licensed insurance agency. Policies primarily underwritten by Unifund Assurance Company. Unifund Assurance Company and Johnson Inc. share common ownership. Certain conditions may apply. AIR MILES® reward miles awarded on regular home and auto insurance policies underwritten by Unifund Assurance Company. AIR MILES® reward miles awarded at the time premium is paid.

*TM Trademarks of AIR MILES International Trading B.V. Used under license by Loyalty Management Group Canada Inc. and Johnson Inc. (for Unifund Assurance Company). CATEM1307

ACER-CART

Report on ACER-CART 2007 Annual General Meeting, Ottawa, June 1&2 by Jim Dobson.

The RTANL was represented at this year's ACER-CART AGM by Don Case, Director and Jim Dobson, Alternate Director. All provinces were represented by 13 Retired Teacher organizations. The general feeling between and among representatives was very positive and the business discussed was interesting and informative.

Some very positive steps were taken to make sure more of the Retired Teachers across Canada were represented at future meetings. A motion to include the Yukon Retired Teachers Alumni (YRTA) was accepted. Reports were presented from all member organizations plus reports on Health Insurance, Pension and Retirement and Communications. Pierre Drouin, Executive Director, gave a comprehensive report on the activities of the past year including information on Income Splitting and amount of hours volunteers put into a variety of activities across Canada.

The term "Director" was discussed and an attempt will be made to differentiate between Directors, Alternate Directors and Officers. A motion was made to change the format of the executive. The new format will see the Executive composed of (a) President, (b) Immediate Past President, four Regional Directors from four instead of three regions - Atlantic, Quebec, Ontario and West. The change was to have the Central region split in two - Quebec and Ontario, based on number of member retirees.

A motion to amend by-laws to cause a weighted vote based on number of votes equal to one vote per one dollar of fee paid by the member organization was defeated. Motions were passed on various other topics:

- (1) To have ACER-CART support charitable causes related to human relief, support services, civic and cultural development, environment and



Directors and observers at the June 2007 AGM.

- ecological preservation and physical and mental health and well being of children.
- (2) That ACER-CART continue its membership in the Congress of National Seniors Organizations (CNSO).
- (3) That ACER-CART address the following issues as priorities for 2007-08; elder abuse, availability and cost of prescription drugs; and escalating property taxes.
- (4) That membership fees in ACER-CART be increased for member organizations from 20 cents to 25 cents per retiree.
- (5) A review of the Bylaws to clarify the definition of member, member organizations, eligible votes and the voting majorities required for the various motions; (Pat Brady - Past President will be looking at the Bylaws and will bring comments and revisions to the next AGM).
- (6) That ACER-CART lobby the Federal Government to rectify the Government understating of CPI (Consumer Price Index) and reimburse the pensioners accordingly.
- (7) A motion to investigate the implication of being a registered charity under the Income Tax Act has been acted upon. This is continuing, but looks unlikely due to the federal requirements for charitable organizations.

Other issues discussed for future action include:

- Lobby the Government of Canada to restore funding for literacy;
- Lobby the Government of Canada to restore funding for the Status of Women.

Next ACER-CART AGM:

June 6-7, 2008, in Ottawa

The process to incorporate ACER-CART is complete and letters of patent have been granted, pending approval of some amendments to ACER-CART Bylaws. A review of these changes is underway.

Nominations for the Executive were made and the following were elected:

Helen Biales – President (Ontario);

Vaughn Wadelius, Vice President and Regional 4 Representative West (Manitoba);

Tom Gaskell – Regional 1 Representative (Atlantic);

Ron Poste – Regional 3 Representative (Ontario);

No one was elected from Regional 2 (Quebec)

(Latest information from the Executive Director states that Patricia Steele will be the Regional Representative from Region 2 – Quebec, and Arnold Hull will be the Regional Representative from Region 3 – Ontario, Ron Poste having vacated the position.)

The next AGM for ACER-CART will be held on June 6 & 7, 2008 in Ottawa.

The web page for ACER-CART is www.acer-cart.org



**Memorial University's
Division of Lifelong
Learning**, is looking for

qualified people to teach in their General Interest and Personal/Professional Development program.

Classes offered under this program are non-credit in nature and range in duration from one day/evening to 10 weeks (one class per week).

Remuneration is commensurate with qualifications and experience.

The classes typically take place on campus, evenings, and are intended for non-traditional, mature students with an interest in personal and professional skills development. (A limited amount of children's programming also takes place.) For more information, see www.mun.ca/lifelonglearning

If you have an expertise or teaching experience in:

- project management
- change management
- human resources management
- conflict resolution
- languages: Spanish, in particular
- cooking; e.g., preparation fundamentals, international cuisines, BBQ tips
- music; e.g., instrument instruction, singing, music appreciation (Understanding Opera)
- visual arts; e.g., painting and drawing (in all media); photography

We'd like to hear from you.

Please submit your resume, including references, to:

Program Co-ordinator
Division of Lifelong Learning
Memorial University of Newfoundland
Room. FM1000, Phelan Road
St. John's, NL A1C 5S7
lifelong.learning@mun.ca

Mark the envelope/subject line "Facilitators".

Selection will be based on academic background and/or experience within the field.

No phone calls please.

We also welcome proposals for new courses.

| | |
|---|------------------------------|
| | <p>YOUR MONEY</p> |
| <p>Are you over 55? Ask about Prime Chequing.</p> <p>Enjoy a package of benefits that allows you to save:</p> <ul style="list-style-type: none"> • Unlimited chequing includes: <ul style="list-style-type: none"> - Direct payment debits - Pre-authorized debits - Account transfers from chequing - Bill payments and travelers' cheques, all at no charge. • Safety Deposit Box discount and much more. <p><i>Is your Will up to date?</i> <i>Speak to one of our</i> <i>Wealth Management Advisors today.</i></p> | |
| <p>1-800-563-3300 www.nlcu.com</p> | |

In Memoriam

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

Noel B. Bartlett (Whitbourne)
Melvin Rayfield Bown (Twillingate)
Richard Broderick (Grates Cove)
William Burry (Hare Bay)
Doyle Burt (Grand Falls-Windsor)
Sister Angela Curtis (St. John's)
Laura Daley (St. Joseph's)
Lima Belle Davis (St. John's)
Joyce Case-Dingwell (Corner Brook)
Winnifred Downer (Corner Brook)
James Doyle (Gull Island)
Malcolm Erving (Labrador City)
Pierce J. Foley (Grand Falls-Windsor)
Hannah Fowler (Cappahayden)
Mary Hannah Fudge (Stanhope)
Thomas Grace (St. John's)
Edward Hatch (Bay de Verde)
Bruce Hanlon (Goulds)
Margaret Hollett (Kilbride)
Richard Hounsell (Corner Brook)
Antonieta Jarantilla (Corner Brook)
Hugh Keenan (St. John's)
Sarah Manuel (St. John's)
Nita M. Marche (Green's Harbour)

Michael McCarthy (Marystown)
Sherburne McCurdy (St. John's)
George Meadus (St. John's)
Hilda Menchions (St. John's)
Mary Murray (Riverhead, SMB)
George Noel (Clarke's Beach)
Wilfred John Oliver (Badger)
Deborah Park (McIver's)
John Jacob Parsons (Western Bay)
Arthur C. Piercey (Heart's Content)
Fanny Pope (St. John's)
William Power (Corner Brook)
Warrick Pynn (Newtown)
Carrie Jane Quinlan (Birchy Bay)
Albert Samson (Gander)
Sandra Skiffington (St. John's)
John R. Snow (Bonavista)
Maitland Strangemore (Port aux Basques)
Ruby Violet Sutton (Grand Falls-Windsor)
Marguerite Taylor (Grand Falls-Windsor)
Dulcie Thomas (St. John's)
Emily Bird -Thomas (Happy Valley)
Wilfred Earl Young (Triton)



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**.