



Newsletter

Retired Teachers' Association

Vol 20 No 1 • December 2009

President's Message

Jim Dobson

*There is no season such delight can bring,
As summer, autumn, winter and the spring.*

~ William Browne, *Variety*, 1630

Welcome to another season of activities. Did you have a good summer? Are you prepared to write a 200-word essay on "How I spent my summer vacation"? For me it was a season of travel, starting in June with a trip to Ottawa to attend the ACER/CART annual general meeting – more about that later in this Newsletter. We also got the RV out in June and spent three cool rainy days in the Gander area. By July summer travel really got started and we traveled from St. Anthony to St. Lawrence with visits to Twillingate, Leading Tickles, Trinity and Eastport in between. Altogether a great summer, met lots of people, and took lots of pictures of the spectacular landscapes we have here in Newfoundland. We truly vacationed at home this year.

Why is it that September symbolizes the beginning of the year more so than January? Must be the 12 years in grade school, the 4 to 7 years at university and the 30 odd years in the classroom have conditioned us to think that way. So, what has been happening over the past year and what is planned for the next?

Since last October, when the new Executive of RTANL was elected, we have had three executive meetings – two in St. John's, and one in Gander. I have traveled to five Divisions taking in the Christmas Banquets in CON-TRI at Carbonear, and Burin Division in Burin Bay Arm. In December I attended the Christmas Banquet in Corner Brook, which is becoming a Christmas tradition, joined by my sisters-in-law who also happen to be former students. Of course, their spouses and mine were also in attendance – I don't make it a practice of attending banquets with former students! However, it is always a pleasant experience to meet former students and greet them with "Where are you now, and what are you doing?" That comes right after their question to you – "I bet you don't remember me?" I don't think I will go there!

On May 20th I joined members of Avalon East Division at their year-end BBQ and Social held at Bally Haly Golf and Curling Club. On June 10th I also attended the annual banquet of Central Division held in Gander. At all those visits I brought greetings and updates on Executive matters concerning the next BGM in Gander, October 2010, political action information related to the Public Pensioners' Coalition, and status of *Tales Told by Teachers, Volume II*. Each of those banquets was a blend of great food, super entertainment and renewal of friendships. I saw Mummies in Burin, a local teacher-led band in Carbonear, an Uncle Mose impersonation in Gander and had my picture taken with my former Supervising Principal, Cecil Smith, now living in Bay Roberts. We both taught in Deer Lake in the 1960s.

Those visits, plus reading the Division reports, give me a good insight into all the various activities enjoyed by our members – walks around the pond, Learn Something New Day, dances, Bakeless Bake Sales. I am hoping to get to Bonavista Division sometime, especially since they have such interesting speakers (and even have a day of ice fishing!) The executives of all Divisions deserve our utmost thanks, arranging for all the social events, keeping in touch with those sick and in hospital, bringing members up to date on political actions, making travel arrangements and generally keeping our Association in motion. We often need stimulation to action, socializing with former colleagues and friends needs strong leadership. Individuals and groups have to make phone calls to arrange times and places of activities, members need reminders of meetings and socials. To be an active and well-organized Association we have to depend on our leadership – they deserve our support.

During our Executive meetings we have focused on: (1) Political Action and the relationship with the Public Pensioners' Coalition; (2) 2010 BGM in Gander; (3) status of *Tales Told By Teachers -Volume II*.

(cont'd on page 3)

Provincial Executive 2008-10

PRESIDENT

Jim Dobson

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

VICE-PRESIDENT

Geraldine Wall

252 O'Connell Drive, Corner Brook A2H 5N5
Tel. 634-4965 f.gwall@nf.sympatico.ca

TREASURER

Clayton Rice

52 Hollyberry Drive, Paradise A1L 0C1
Tel: 782-8914; Fax: 579-5099
clayton@warp.nfld.net

SECRETARY

Don White

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

PAST PRESIDENT

Don Case

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

MEMBERS-AT-LARGE:

Doreen Noseworthy
37 Salmonier Line, Holyrood, A0A 2R0
Tel. 229-6274
dgnoseworthy@nf.sympatico.ca

Gladys Costella
93 Caribou Road, Corner Brook A2H 4X2
Tel. 634-2136
gcostella@nf.sympatico.ca

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

Ada Hollett
P.O. Box 666, Grand Bank A0E 1W0
Tel. 832-2921
ajhollett@nf.sympatico.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 2008-10

Table Officers President
Vice-President
Secretary
Treasurer

Benefits Philip Patey (Chairperson)
Ada Hollett

Finance Clayton Rice (Chairperson)
Jim Dobson, Doreen Noseworthy

Liaison Jim Dobson (Chairperson)
Clayton Rice (Alternate)
Don Case

Newsletter Jim Dobson (Editor)
Clayton Rice (Business Manager)
Don White (Assistant Editor)

RTANL Biennial Award . . . Geraldine Wall
(Chairperson)
Ada Hollett, Philip Patey

Reunion and BGM Jim Dobson
(Chairperson)
Geraldine Wall, Gladys Costella & Clayton Rice

Political Action

Provincial Executive as Steering Committee
Co-chaired by President and Gladys Costella

Note: Representation from Divisions will continue.

ACER/CART Jim Dobson (Director)
Geraldine Wall (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, 709-782-8914; email: clayton@warp.nfld.net; fax: 709-579-5099.

TABLE OF CONTENTS

President's Message	Cover
Report of the Newfoundland and Labrador Retired Teacher Foundation..	4
News & Views	
Divisions/Regionals	5
Avalon East.....	5
Bonavista.....	6
Burin	8
Central	9
Con-Tri.....	10
Western	11
Labrador West	12
ACER/CART Report	13
El and Retired Teachers	15
Refusing to Fade Away	17
Proposed Changes to CPP.....	18
Retirement Years Changes to Teachers' Pension Plan.....	19
In Memoriam.....	26
2010 BGM and Reunion Registration Form	27

ADVANCE NOTICE

**11th Reunion of
Retired Teachers
and RTANL
BGM 2010
Gander
October 5-7, 2010**

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 on the LINKS page. 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.)

(cont'd from page 1)

Political Action/Public Pensioners' Coalition

The Public Pensioners' Coalition has had regular meetings since its formation in the Fall of 2008. The major focus is to "encourage" Government to improve the financial remuneration of Public Pensioners who have had no increase in pension since 1989, and also to review the whole issue of "cost of living index". We had regular meetings with Treasury and Pension Officials up to December when a new Minister of Finance was appointed. Promises to provide statistical information were not met. However, Coalition members met with Minister Jerome Kennedy in September and he promised a definitive answer on further meetings, release of researched information and Government's position on pensions later this Fall.

The Coalition made a comprehensive presentation to the MHA Compensation Review Committee on September 17, 2009. This 16-page account outlined the position of the members of the Coalition on the topic of remuneration, both for Pensioners and MHAs. It also provided a historical account of Pension Increases to Public Servants since 1972 and related this to the status of MHA salaries and pensions. The presentation was well received, however, it was done on the same day that MHAs had a private meeting with the Committee. Then, on September 21st it was revealed that the MHAs had actually received an increase in salary similar to that received by other active public servants. This measure, according to Minister Tom Marshall, followed the recommendations outlined in the Green Report and passed into law by the legislature two years ago. Does anyone remember that???

The Coalition called a press conference right in the middle of the Public Sector Pensioners' Association (NPSPA) conference being held at the Holiday Inn, St. John's on Tuesday, September 22. I spoke at this Press Conference, along with Bob Langdon and Ralph Morris. I equated the poor turnout at the Public Hearings to the reality that Newfoundlanders are in the know about these things, but are cynical and this was confirmed by the fact that MHAs received a sizable increase immediately, while public pensioners have been asking for a long time. This is a case of exceptionally poor timing on behalf of government. We must continue the fight and we need your input and support – phone, e-mail, write your MHA, be prepared to take this fight to a higher level of activity. Further meetings will be held by the Coalition to map out strategy.

BGM 2010

The 2010 BGM and Reunion will be held in familiar territory – back in Hotel Gander. We have a new theme to work with "Together Again in 2010". Hopefully we will get a 'really big' turnout. The event is an excellent time to renew acquaintances, enjoy great food, be entertained (do the entertaining yourself) and further the work of your Association. Additional information on registration dates and cost is provided in this Newsletter. See you in Gander, October 5-7 2010.

Tales Told By Teachers: Volume II

We are hoping to have *Tales Told By Teachers, Volume II* printed in time for the 2010 Reunion. Over the past 10 years we have received over 100 submissions. For those of you who took the time to "pen" your experiences, **congratulations** and Thank You! For those of you with all those great stories struggling to get out of your mind and on to paper – if you write it up now and submit them to me in electronic form, print ready, we will attempt to include it. All the submissions to date are in electronic form (in a computer and memory stick) and are with Doreen Noseworthy and her committee in Avalon East. Thanks go to Phil Patey for receiving the articles and to Kevin Foley for taking those typed submissions and transferring them to computer.

Two final points. I would like to take this opportunity to thank Anita Finn for bringing the Foundation Remembrance Book up to date. No easy task – five year's of catch up. I look forward to seeing the product at our November meeting of the Foundation when donations to nine charities will be announced and presented.

The November meeting of the Executive of RTANL, being held in St. John's, will see your Executive meet with the NLTA Provincial Executive for our Biennial "familiarization". We always look forward to this meeting and appreciate the support coming from the active teachers and thank the NLTA staff (especially the print plant) for assisting us whenever we have a need. We will bring forward some issues of common concern.

Finally, we have a problem! Over two hundred (200+) of you are lost – at least to us. Clayton has a list of over 200 paid up members from all over the world who have newsletters and correspondence returned due to an incorrect or changed address. Help! If you move, send in your change of mailing address – write us, e-mail us, phone us, phone the NLTA office. We would like to keep up to date with all of you.

Report of the Newfoundland and Labrador Retired Teachers' Foundation

by Geraldine Wall, Chairperson

Thanks to the generous donations received in 2009, the Newfoundland and Labrador Retired Teachers' Foundation has had a very successful year. We are most grateful for the generous donations from family members of deceased retired teachers, together with the fundraisers initiated by the various divisions of RTANL, plus in memoriam donations from retired teachers and friends of retired teachers.

The Foundation saw an increase in donations this year and will be donating the sum of \$18,000. Charities receiving donations are:

- Newfoundland and Labrador Association for Spina Bifida and Hydrocephalus
- Newfoundland and Labrador Down Syndrome Society
- Mazol Shriners Patient Transportation Fund
- Candlelighters Association of Newfoundland and Labrador
- Canadian Diabetes Association Children's Services
- CNIB Children's Services
- Tourettes Syndrome Association
- Rainbow Riders

• Lion Max Simms Memorial Camp

The purpose of the Retired Teachers' Foundation is two-fold: to provide funding to charities for children who are incapacitated and to honor the life and work of deceased retired teachers. Books of Remembrance are compiled to record contributions and to perpetuate the memory of former colleagues. Volumes 1-3 are placed in the Archives at The Rooms and are available for viewing. I would encourage retired teachers to explore these books. Volume 4 is presently being compiled under the capable hands of former Foundation Chairperson Anita Finn. The Foundation is extremely grateful to Anita for the tremendous work she has put into this for us.

A sincere thank you to all of our donors, our sponsoring body RTANL, and the NLTA for their continued support. Together, we are making a difference in the lives of incapacitated children throughout Newfoundland and Labrador.

Geraldine Wall
Chairperson, Retired Teachers' Foundation

Division and Regional Presidents

Avalon East Division:

Doreen Noseworthy

37 Salmonier Line Holyrood NL, A0A 2R0
(709) 229-6274, dgnoseworthy@nf.sympatico.ca

Plaisance Regional (Avalon East Division):

Carmelita Traverse

P.O. Box 41, Jersey'side, NL A0B 2G0
carne_traverse@yahoo.ca

Bonavista Division:

Harold Tremblett (Secretary)

P.O. Box 1385, Bonavista NL, A0C 1B0
(709) 468-7490, htremble@persona.ca

Burin Division:

Ada Hollett

1 Corkum Place, Grand Bank NL, A0E 1W0
(709) 832-2921, ajhollett@nf.sympatico.ca

Central Division:

Philip Patey

P.O. Box 87, Lewisporte NL, A0G 3A0
(709) 535-2569, philippatey@persona.ca

Coast of Bays Division:

Lenus Lawrence

Box 6, RR 1, Site 1A, English Harbour West NL
A0H 1M0 (709) 881-3331, (No e-mail)

Con-Tri Division:

Jennifer Babb

P.O. Box 39, Harbour Grace NL, A0A 2M0
(709) 596-3019, the.babbs@personainternet.com

Western Division:

Francis Reardon

39 Greenings Hill, Corner Brook NL, A2H 4J6
(709) 634-3973

Lab-West Regional (Western Division):

Jean Kelly

(709) 282-3652, cheryl-oscar@nf.sympatico.ca

NEWS & VIEWS

Divisions

Avalon East Division

Doreen Noseworthy

Here we are again, at the beginning of yet another RTANL year. Congratulations, on behalf of Avalon East, to all our new retirees throughout the province. You are about to discover that there is a life after teaching and we hope that you will decide to spend some of that extra time you now have with us. As you will see from the presidents' reports, there are all kinds of activities to participate in and enjoy.



Since my last report, we have been extremely busy in Avalon East, organizing social events and generally taking care of the business of the Division. In order to bring you up-to-date, I have to take you back to last February, when we held our Fun Day activities at Bally Haly Golf and Curling Club. We had a great crowd in attendance. Some went curling, others played bridge or other card games, some brought board games while others just relaxed and chatted over a cup of coffee or tea. A healthy nutrition break and a delicious lunch were prepared by the wonderful people at Bally Haly. There were prizes galore, many of which were made and/or donated by those in attendance. We sold tickets on a beautiful print, donated by Pat Ryan, and the monies raised went to the Retired Teachers' Foundation. All in all, it was a very successful and enjoyable day.

In April, we held a "Learn Something New Day" for our members, at St. Bon's School, during Easter break. It was a monumental task, enthusiastically undertaken by Judy Prim, Chairperson, and her committee: Sandra Harnett, Sue Wade, Carmel Strong

and Anne Marie Smyth. We had presenters from many walks of life, who gave freely and willingly of their time, to discuss such things as gardening, landscaping, ponds, interior design, Tai Chi, travel arrangements via the Internet, line dancing and many and varied crafts. The sessions were very interesting and informative and engaged the members in various activities throughout the day. A wonderful nutrition break and lunch were provided as well. Prizes were drawn at each session and during the lunch break. The end result of all this was a day filled with lots of new ideas and possibilities for all. Our sincerest thanks go out to the Social Committee and to the presenters who gave so generously of their time and talents.

The next event was our Annual General Meeting, held on May 20, 2009, at the NLTA Boardroom. Since this was a non-election year and there were no vacancies on Executive to be filled, the meeting focused on reports by the various chairs of committees of the Division. It was apparent, from the reports, that it was a busy, but very productive year. Those in attendance were reminded of the next BGM, being held in Gander, in October 2010. There were a few questions from the floor, followed by afternoon tea/coffee and a social.



The grand finale was our year-end BBQ and Social, held on May 30, 2009, at Bally Haly Golf and Curling Club. It was particularly special this year because our Provincial President, Jim Dobson, and his wife, Beulah, were able to join us and help us celebrate the end of yet another successful year in Avalon East. Jim brought greetings from Provincial and gave an update on the activities of our parent body, including our participation in the Coalition of Public Pensioners. The staff at Bally Haly always do a great job for us, but they really outdid themselves this year. The meal was phenomenal! Most people stayed around for the



BBQ 2009 and Sister Luke's 90th birthday..

evening and enjoyed the musical delights provided by Denis O'Reilley, with an occasional dash to the other room for a check on the score of the hockey game....a wonderful conclusion to yet another wonderful year in Avalon East.

Admittedly, the main focus of our Executive is to provide opportunities for our members to get together socially, in a spirit of fun and fellowship. However, with the wonderful people elected to office, we do manage, quite handily, to carry out the other affairs of the Division as well.

Avalon East's main fundraising activity, in support of the Retired Teachers' Foundation, is the Bakeless Bake Sale, which many teachers throughout the Division generously participated in again this year, to the tune of \$3,206 in total. Besides this, we also raised \$336.15 from the sale of tickets on Pat Ryan's print during our Fun Day activities. Thanks to all who donated to this very worthwhile cause.

Our Visitation Committee, chaired by Sharon Reddy, and assisted by Pat Fleming and Anne Pennell, has been very busy this year keeping up with visits to hospitals and nursing homes, bringing/sending cards and/or visiting families of deceased members, etc. on behalf of Avalon East Division. We truly appreciate the thoughtfulness and generosity of time that these people give, in support of retired teachers and their families, at these very trying times.

The Political Action Committee of AE, represented by Bernadette Power and Veronica Mahoney, attended a meeting in Gander on April 28, 2009 and were brought up to speed on the most recent developments of the Association in this regard. After much discussion re strategies of the past, and possibilities for the future, it was decided to stay the course with

the Coalition of Public Pensioners, in solidarity with all those who are affected by the same erosion, in value, of our pension dollars.

Veronica Mahoney, Vice President of Avalon East, continues in her role as chair of the Deceased Members Committee. She is responsible for tracking the names and information of deceased members within the Division, to ensure that their families are contacted and that the information gathered is forwarded, to be duly recorded, in the provincial "Book of Remembrance".

As your representatives on the Aging Issues Network, Sharon Reddy and I attended the AGM in March. This network consists of seniors representatives from every corner of the province and has been studying seniors' issues and making representation and reports to Government for the past seven years. It has been operating under a Federal grant, which has now run out for this particular project. We are actively pursuing new sources of funding in an effort to continue the work that this very worthwhile network has begun.

As the new year begins, we are busily planning activities for the membership. We look forward to serving the Division with the same enthusiasm and effort as in the past. We wish all the members of this proud association good health and much happiness in the year ahead and look forward to seeing many of you next year, at the BGM/Reunion in Gander.

Yours in Retirement,
Doreen

Bonavista Division

Harold Tremblett

Greetings from the Bonavista Division.

Since my last report, our division has held two executive meetings, two general meetings, a spring dinner, and some recreational activities.

Our executive met at Harold Tremblett's house in Bonavista on January 16 and at Madeline Adams' house in King's Cove on March 31. At Harold's house we prepared a list of retired teachers who are not members of RTANL, with intentions to invite them to join, and we also decided to hold a financial seminar for our members to coincide with the income tax season. At Madeline's house we discussed a draft letter, written on our behalf by our President

Duncan Ford, to Transcontinental Media expressing our disapproval regarding the closing of *The Packet* newspaper office in Bonavista. We also decided to assist our Social Committee in their planning of a spring dinner, and we agreed that we should have one more general meeting for our members sometime after the spring dinner.

On January 28, a general meeting followed by a financial seminar was held at Skipper's Restaurant in Bonavista. The guest speaker at the seminar was Elsa Flack, a financial advisor with Ibsen Financial Services in St. John's. Ms. Flack shared her ideas for financial planning and responded to various questions from members regarding their investments and other financial matters. At the conclusion of her presentation, President Duncan presented her with a copy of *Tales Told By Teachers*.



Elsa Flack receives gift from Duncan Ford.

On Friday, May 1, 2009, our division held its spring dinner at Skipper's Restaurant. Approximately 50 people were in attendance. Thanks to the efforts of our Vice-President, Madeline Adams, we were privileged to have as a guest speaker, Loyola Hearn, a retired teacher and retired provincial and federal cabinet minister. Loyola shared many enjoyable stories about his experiences as a young hockey player on the southern shore, as a MUN student, as a teacher, as a provincial cabinet minister, and finally as a federal cabinet minister. He spoke of the many changes that he has witnessed in education and in politics during his lifetime, some good and others not so good. He felt that throughout his long career, he has always been a team player – this was true when he played in the Southern Shore Hockey League many years ago, when he was a teacher and a member of the NLTA, and even more so when he was Minister of Education in Newfoundland and Federal Fisheries Minister in

Ottawa. Since retiring from politics last year, Loyola has returned to his roots and now lives in Renews on the southern shore.



Peggy Duffett presents a painting to Loyola Hearn at the Spring dinner.

On May 14, we again met at Skipper's for a two-part meeting. During the first hour, we dealt with the business matters of our division and watched a video-slide show presentation of our various activities and meetings during 2008-09. During the second hour, we enjoyed an informative presentation by two health care workers: Patti Hoddinott, a dietitian and Lori Patterson, a physiotherapist.



Beverly Sweetland presents gifts to Patti Hoddinott and Lori Patterson.

Recreational activities for the past year involved weekly curling sessions at the Bonavista Stadium and a winter outing in March. Our curling began on Thursday morning, January 28, and continued every Thursday morning until the ice was removed from the stadium in late April. Curling was open to all our members and new teams were picked each Thursday from those who attended that day. Our curling sessions usually involved 10 - 15 retired teachers for two hours, 10 a.m. - 12 noon, followed by an optional

lunch at a local restaurant. The event was really a lot of fun for those who attended. Our winter outing on March 11 consisted of a day of trout fishing followed by a "boil up" at a cabin near Muddy Steady just outside of Bonavista. This also was a very enjoyable event for those who attended. The winter outing was organized by our recreation committee, chaired by Gordon Fudge and Joe Green.

Finally, this past year our executive made it a priority to involve more retired teachers in the work of our division, and the formation of our recreation, social, and phone committees was the result of this emphasis. Our hope is that the work of these committees, together with the work of the executive, will lead to a more involved and vibrant group of retired teachers. We are pleased with the work of our new committees in their first year of operation. Hopefully, 2009-10 will be an even better year with more of our members actively involved in our events and activities.

Burin Division

Ada Hollett

Greetings to all our retirees from Burin Division.

Continuing on from our last newsletter report, we had a fun day of curling at the St. Lawrence Curling Club on March 10, 2009. We were lucky that the day dawned a beautiful sunny but cold day. We needed the good weather for our long ride to St. Lawrence. There were twelve of us who were eager to try curling for the first time. Five were from the Grand Bank/Fortune area and seven from the Marystown area.

We left Grand Bank around 10:00 a.m. and stopped by Grinders in Burin for lunch. From there we went on to St. Lawrence where we met the other seven 'curlers' from Marystown. With the help of RTANL/



Curling club member, Suzanne Aylward, who was there to instruct us, we had a wonderful afternoon. On the way home we again stopped at Grinders for more refreshments. We arrived home tired but happy and a little more enlightened about this wonderful sport. Many pictures were taken by Mary Bungay and Ada Hollett as memories of our first day of curling.

Our second meeting since last report was held on October 7, 2009 at the U.C. Church Hall in Grand Bank. Again, we had a lovely sunny day to facilitate the travel of our members from Marystown and Lamaline areas. Some 40 people attended.

Our meeting started with our usual welcome prayer and a minute of silence for deceased members Oscar Elmo, Elizabeth Collins and Lizita Murphy who had passed away since our last meeting.

Members were informed of the recent happenings with the Provincial Executive:

1. President Jim Dobson had attended a meeting with the Public Pensioner's Coalition in September with another meeting to be held on October 14, 2009.
2. Our fall newsletter is in progress.
3. *Tales Told by Teachers Vol: II*, with the help of work done by Kevin Foley and a new committee under the direction of Doreen Noseworthy, is hoped to be published by BGM 2010.
4. Anita Finn, under contract, has the last five years up to date and hopes to have Remembrance Book Number 4 ready by November 2009.
5. A letter from Retired Teachers' Foundation chairperson Geraldine Wall was read and samples of RTF in memoriam cards were circulated.
6. Again, members were reminded to telephone and report anyone who was known to be sick or in hospital.
7. Members were also reminded to notify executive if there was any change of address.



This short meeting was followed by a most delicious potluck/casserole luncheon catered by the U.C.W. ladies, who are renowned for their good food and entertainment. The U.C.W. ladies of Grand Bank are to be commended for a job well done. They exceeded all expectations with the hall tables beautifully decorated for Fall. Their skits were just hilarious! Everyone had a wonderful time! Thank you all so much.

Our meeting ended with our closing prayer.

This report ends on a sad note and with a heavy heart. This had to be my last function and last report because of my husband's illness. I have been President since 2002. Unfortunately we have been unable to recruit a new executive to carry on. Hopefully in the future someone will do some soul searching and put some effort into electing a new executive.

Wishing all of our members the best of health and happiness now and in the future.



Central Division

Philip Patey

The 95th Regular Meeting of Central Division was held in Hotel Gander, April 22, 2009.

So begins the Minutes of the first meeting for 2009. At this meeting members were informed about what has happened since our last meeting in November past. Reports were given by different people on meetings of the Provincial Executive, the Retired Teachers' Foundation, the status of the Book of Remembrance, *Tales Told by Teachers*, Volumes I and II and activities of Political Action. Plans were put in place for subsequent events. An hour of Celtic music and singing was provided by The Kellicks.



Peter Hall receiving plaque from Phil Patey.

Besides the usual reports, the May meeting gave approval to the plans developed for the June Annual Banquet and Dance. Following the lunch break Ms. Jackie Wicks, a local music teacher, provided guitar music and songs in which many of those present participated.

During the Annual Banquet and Dance held at Hotel Gander, June 10, 2009, the Retired Teacher Volunteer of the Year award for 2009 was presented to Calvin Wheeler in recognition of his contributions to the Central Division as an Executive Member, as Editor of our Newsletter *The Cornucopia*, as Auditor and as creator and donor of paintings for the purpose of fund raising for the Retired Teachers' Foundation.



Calvin Wheeler receiving plaque from Phil Patey.

Another highlight of the evening was the performance of selections from Ted Russell's "Holding Ground" by retired teacher and actor, Lloyd White.

The Biennial General Meeting was held September 16, 2009 in Gander.

The meeting heard the report of the committee established last spring to honour the contributions made by C. Lloyd Buffett to this Division and to the founding of the Retired Teachers' Foundation. It was unanimously decided to accept their motion to annually contribute \$1,000 as the C. Lloyd Buffett Memorial to the Retired Teachers' Foundation. This is over and above what we are already doing. Following the break for lunch Debbie O'Brien, Personal Care Home Coordinator for Central Health, gave a presentation on the services available for seniors care in this part of the province.

The report of the nominating committee was given by chair Jim Warren. The complete slate of incumbents was 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

The highlight of our October meeting will be our Annual Auction to raise funds for the Retired Teachers' Foundation. Following the November meeting we go into winter quarters until next spring.

Have a pleasant fall and a Very Merry Christmas.



Con-Tri Division

Jennifer Babb

The 550+ retired teachers of this area trust that all provincial members are enjoying the Fall and we hope that everyone will have a memorable Christmas with family and friends. Our annual banquet is planned for November 26th and we are looking forward to spending time together then. Con-Tri members are reminded to bring along an item for local food banks and a toonie for the Foundation.



Looking back at our activities since our last newsletter, we certainly have been busy. In May we had our year end event and we were thrilled to have a visit from Dr. Myrle Vokey who entertained us with his stories and song. Great job Myrle. Everyone reported that they thoroughly enjoyed the evening.

At the same gathering, Rose and Gerald Andrews spoke to the members gathered about their son's project to build a school for a community in Africa. Rose and Gerald have visited this African community and are very supportive of the ongoing work to improve educational opportunities in this part of the world.



On September 9th some members took part in the Third Annual *Not Back to School Walk*. As it was the coldest day in September, (4 degrees C with high winds) there was more eating than walking. The Mad Rock Café was warm and the food was great. Plan to join us next year, members, and we will hope for better weather.



Thanks to members who regularly participate in Con-Tri meetings and events. For the remainder of the Fall, we will be busy planning for scholarships in the four high schools in our division and for our upcoming Banquet. We will be approaching some of you to become contact people. At this time, several areas of the division do not have any active contact people. Please consider getting involved. As they say, "many hands make light work". We hope to see lots of you at the Christmas Banquet.

The Executive of Con-Tri, on behalf of our members, wish everyone health and happiness in 2010.

Western Division

Lily Critch

On the title page of our last newsletter was the quotation: *Come on Spring and warmer weather!* Well, the warm weather has come and gone, and Autumn has settled in. Some of us have already seen snow. Summer was much too short!

Western Division held its Spring meeting on May 19. We were pleased to see so many of our members enjoy the good food and fellowship and attend the meeting which followed.

On June 5, I spoke at the NLTA Humber Branch dinner which honoured retiring teachers. The following week Pat Piercey represented Western Division at the Deer Lake Branch Banquet. The main purpose of these visits is to promote the RTANL.



Left to right: Mona Luther, Glenda Belbin, Selina Pieroway, Bernadette Meiwald.

During the year many of our executive meetings took place in the library of St. Gerard's School. We decided we should thank Principal Bill Chaisson and his staff for being so accommodating to us. On the day before school closed in June, Geraldine and I brought them a basket of fruit from Western Division.

There was a lull in our activities during the summer. However, we continued with our sick visitation and acknowledged members who were bereaved or deceased.

On September 28 we held our biennial meeting. The low turnout (only 19 members including the executive) was disappointing.

A lot of time was taken up with committee reports. Our committees are all functioning well. We have a good group of workers, as well as contacts outside of the Corner Brook area.

The Treasurer, Roberta Pafford, stated that, as of July 31, 2009, we have \$5,291.91 in our bank account. Most of our expenditure is for the newsletter. This one will cost in excess of \$2,000. We have over 1,200 members in our Division, and the newsletter is the most effective method of keeping in touch with them. We donated \$500 to the Western Memorial Hospital Foundation during their recent radiothon. We did this because most of our members and/or their families use the services of the Corner Brook Hospital. We also gave our annual cheque for \$1,000 to the Retired Teachers' Foundation for Children's Charities.

Elizabeth Thomey, who was our secretary for the past seven years, resigned. During that time she made use of Elwood High School, Deer Lake, for copying minutes of both general and executive meetings free of charge to us. We felt that Western Division should acknowledge their generosity and co-operation. It was decided to give \$100 to the Retired Teachers' Foundation in their honour with a certificate to the school from us.

There was some discussion regarding including minutes of general meetings in our newsletters. It was decided that we would not do this. However, if any member would like to have them, he or she should contact the secretary and request that a copy be sent to him/her.

Thelma Whalen, of Western Division, will represent RTANL on the Health and Wellness Committee. It was suggested by the NLTA Group Insurance Committee and endorsed by Provincial Executive that a member of RTANL would be included in this committee. The mandate is to develop a plan for Teacher Health and Wellness in the province. Monies are available for this, but the plan has to be accepted by the Group Insurance Committee before it can be put into place.

The highlight of the meeting was the presentation of the Annual Award for Service to Western Division. It was given to Geraldine Wall who has been on our executive ever since she retired.

She has worked tirelessly for this Association, seven years as president of Western Division, and certainly deserves this recognition. On behalf of all of us, I congratulate her.

After the business meeting concluded, the election of officers took place. Francis Reardon replaces me as president of Western Division. I am delighted that he is taking over, and I am confident that our Division is in good hands. After working with him the past couple of years, I know he will do a good job. Congratulations to him and the new Executive!



Geraldine Wall receives the 2009 award for outstanding service to Western Division from Emily Mullett, our first recipient.

I have enjoyed being president of our Division for the past five years. With one or two exceptions, we had the same people on the Executive all that time. We have worked together well, and I thank them for their co-operation. Their willingness to carry out their tasks surely made my job easier. Thanks to all the members of our Division who helped me when I needed their assistance, for example, helping get the newsletter out, the BGM and Reunion last year, etc. I also appreciate the work of the contacts outside of the Corner Brook area. Thanks to everyone who has helped me.

I wish Francis and his Executive well! Lil Critch

Labrador West Retired Teachers Regional

Cheryl Hardy

We have 43 members residing in Labrador West. We have an email list of 67 members who have relocated but keep in touch and receive our newsletter.

The newsletter was started by Paul McLean eleven years ago. He handed over the job to me this past January. We encourage friends and colleagues to contribute each month as a means of keeping in touch as well as informed. The newsletter is emailed to members outside our area the night before the breakfast and local members receive a copy at the breakfast.

Our members meet on the first Thursday of each month (except January, July, August and September) at 9:30 a.m. for breakfast. We rotate the location so as to patronize each restaurant in the Labrador West area. Members bring along an item for the food bank or Hope Haven Women's Shelter to each breakfast.

Because of the volume of persons leaving the area, we are presently without a chairperson or vice chair. Our Communications chair is Jean Kelly; Pastoral Care chair is Mary Kelly; Treasurer is co-chaired by Cluney and Donna Hurley; Newsletter by Cheryl Hardy. The retirees also are involved in many sectors of the area including the Relay for Life, local Food Bank, Lab West Visual Arts Association, and Lab West Craft Guild, Town of Wabush Fun Week and Wabush Day activities, to name just a few.

By some standards within the province ours is a small group, however, it is a very vibrant active group of persons.

I hope this report gives you a little insight into the Retired Teachers Association of Labrador West.

ACER/CART Report on 2009 AGM

Geraldine Wall & Jim Dobson

The 18th ACER/CART Annual General Meeting of the Canadian Association of Retired Teachers' was held on June 5-6, 2009 in Ottawa. ACER-CART represents about 165,000 teachers in provincial associations found in all of Canada's provinces and the Yukon.

Twenty-seven retired teachers representing 13 of the 14 retired teacher organizations in Canada gathered at the Canadian Teachers' Federation office in Ottawa. Only the Yukon was not represented, partially due to their small membership which means they would have to pay their own way. Jim Dobson, Director and Geraldine Wall, Observer represented the RTANL.

This AGM was an opportunity for the executive, directors and observers to renew acquaintances, meet new friends, share ideas, and to report on the activities of the association since the last AGM. Member organizations also presented issues and concerns of their respective associations. President Helen Biales expressed thanks to Johnson Insurance, the CTF and Lynn Richard for their continued support and assistance to ACER/CART. New executive-director Norbert Boudreau was introduced to the group. He took up duties on January 1, 2009.

A Reserve Fund investment policy was approved and the 2009-10 operating budget was finalized with some funds from the reserve fund used to create a new category for improving liaison by the Executive within the ACER/CART. Hopefully, this means an executive member, possibly the President of ACER/CART, would be able to attend our 2010 BGM in Gander.

We need to be aware of the issue of elder abuse. Members were reminded that June 15th is Elder Abuse Awareness Day. Abuse and neglect of the elderly is a complex problem and may reflect ageism. It may be part of a cycle of family violence, or be opportunistic behaviour. It may also reflect a lack of understanding about older adults and aging. Every province has help available through community resources and the police.

Considerable time was devoted to discussing events and issues of the member associations based on well developed written reports from each director. Lori

MacDonald-Blundon from Johnson Insurance gave an interesting and informative presentation on "Out of Province/Canada Travel". She explained coverage needed, limitations to insurance and pitfalls to avoid. She reiterated the need to be aware of ever-changing insurance provisions and common client misunderstandings. Her key points: ask around, ask lots of questions, make sure you know what you are paying for and what is not covered, BEFORE YOU LEAVE HOME!

The annual election of officers resulted in Vaughn Wadelius (RTAM) elected as the new President and Dr. Thomas Gaskell (RTO - Nova Scotia) elected as Atlantic Representative.

Reports from the ACER/CART committees, a regular feature of the AGM, indicate the efforts during the previous year to advocate and publicize the positions proposed by the national organization.

Under communications: Vaughn Wadelius reported that visits to the website (www.acer-cart.org/) are increasing, updates are done regularly, media releases were put on line. A special Directors website access page for AGM documents has been developed.

Thomas Gaskell, Chair of the Health Service and Insurance Committee, reported that the committee had focused on the issues of the Canadian Health Act, concerns about "for profit" medical care replacing our national health care system and adequate insurance for seniors. It recommends we take a coordinated approach of all ACER-CART members to articulate our policy position and support for the Canada Health Act principles.

Motions were passed at the 2009 AGM directing ACER-CART to:

- 1) Apply to become an Associate Member of the Canadian Teachers' Federation. This would allow us to access information produced by CTF researchers and allow member organizations to participate in other CTF activities such as Project Overseas. CTF delegates will consider the application at their 2010 AGM.
- 2) Work to improve its communication in both official languages, and to communicate with francophone members in French.
- 3) Request a meeting with the Federal Minister responsible for health, and with opposition critics, to provide them with the position of ACER-CART as outlined in our policy on Health Care in Canada.

- 4) Lobby the federal government, and seek the support of other national seniors' organizations, to establish a National Securities Regulator that enhances the rights of investors.
- 5) Phase in a national prescription drug strategy which would begin with coverage for key catastrophic drug costs. Also lobby the federal government to eliminate the renewal of protection of drug patents.
- 6) Advocate for adequate financial support for Radio Canada and the CBC in all parts of Canada.
- 7) Explore and schedule, if feasible, a presentation at the 2010 AGM on "How to lobby government."

Next ACER-CART AGM:

June 4-5, 2010, in Ottawa

Books By Calvin Coish For Sale At Deep Discount

School Smarts	\$4.00
Canada Quiz.	\$4.00
Newfoundland Quiz	\$4.00
New Brunswick Quiz.	\$4.00

Add \$1.00 per book S & H

Prepaid orders only

Money orders or certified cheques

Send orders to:

**Lifestyle Books
P. O. Box 42
Grand Falls-Windsor, NL
A2A 2J3**

MUN on Parade!

In August 2010, come celebrate **MUN on Parade!** The Memorial University of today got its start with the campus on Parade Street in St. John's. Memorial University College officially opened in 1925, and this summer will mark the 85th anniversary of post-secondary education in Newfoundland and Labrador.

To celebrate, we're having a reunion for all those students who attended the Parade Street campus. If you or someone you know attended Memorial on Parade Street, get in touch. We'd love to see you at the reunion in 2010!

For more information, call 737-4354 or visit munalum.ca.

The Basic Rules For Clotheslines

1. You had to wash the clothesline before hanging any clothes – walk the entire lengths of each line with a damp cloth around the lines
2. Wash day on a Monday!.....Never hang clothes on the weekend, or Sunday, for Heaven's sake!!
3. Hang the sheets and towels on the outside lines so you could hide your "unmentionables" in the middle.
4. If you were efficient, you would line the clothes up so that each item did not need two clothespins, but shared one of the clothespins with the next washed item.
5. Clothes off the line before dinnertime, neatly folded in the clothes basket, and ready to be ironed. **IRONED?!** Well that's a whole other subject!

A Clothesline Poem

A clothesline was a news forecast
To neighbors passing by,
There were no secrets you could keep
When clothes were hung to dry.

The line announced a baby's birth
From folks who lived inside,
As brand new infant clothes were hung,
So carefully with pride.

The ages of the children could
So readily be known,
By watching the sizes change,
You'd know how much they'd grown!

It also told when illness struck
As extra sheets were hung;
Then nightclothes, and a bathrobe too,
Haphazardly were strung!

But clotheslines now are of the past,
For dryers make work much less,
Now what goes on inside a home
Is anybody's guess!

(Author Unknown)

EI and Retired Teachers

Steve Brooks

Voluntary retirement will disqualify a claimant for Employment Insurance (EI). However, many retired teachers re-enter the workforce upon retirement and by doing so can make themselves eligible for EI benefits. In many cases this will be the teacher's first experience with the rules and regulations surrounding the EI system. This article is meant as an introduction to the EI system for retired teachers.

The first and most important rule is that a retired teacher will not qualify for EI benefits based upon his or her insurable earnings prior to his or her retirement date. As well, the EI Commission will view severance pay as money earned and will allocate them as if they were your weekly salary. This means that benefits will not be paid until the severance period has elapsed. For most teachers who retire in June, this will be 78 days from the first day of the following September. So in order to qualify for benefits a teacher must re-establish themselves in the workforce by either substituting or working in another employment sector.

For those choosing to substitute, the rules for EI eligibility are the same as those working in other non-teaching occupations. There are, however, a few important things of which to be aware. First, you will need to apply to be added to your school district's substitute teacher call-in list. This will include getting a police certificate of conduct which may include a vulnerable sector check. Second, you cannot substitute during your severance period – the time in which you would have needed to earn the severance amount if you had continued working. Simply stated you cannot be paid twice for a days work. Third, you can only substitute for 19 consecutive days. On the twentieth day you are deemed to be a replacement teacher and will be reactivated in the pension plan as a contributor. Lastly, according to present legislation, retired teachers cannot work more than 65 days cumulative in a school year. The NLTA is attempting to have this limitation removed from current pension legislation, but has not yet been successful in this endeavor.

When applying for regular EI benefits you will need two documents: an application form (available from any EI office or on-line) and a Record of Employment. The Record of Employment (ROE) is the most

important single document in the EI program. Everyone applying for EI benefits needs an ROE to establish insurable employment. The Employment Insurance Commission uses this form to determine a person's eligibility for benefits, the applicable benefit rate and the length of the benefit period. Employers must, by law, issue the ROE within five working days of learning that an interruption of earnings has taken place. Teachers who have not received their ROEs can, and should, file their application anyway so that their claims can start as soon as possible. Otherwise, they may lose benefits to which they are entitled.

You will be required to serve a two-week waiting period before benefits begin to be paid. This is like a deductible for any kind of insurance. If, however, you reopen a claim for benefits in which you have already served a two-week waiting period, you will not serve another waiting period.

The basic benefit rate is 55% of your average insured earnings up to a yearly maximum insurable amount of \$41,100. Effective January 1, 2009, the maximum insurable earnings increased from \$41,100 to \$42,300. This means that an insured worker will pay EI premiums in 2009 on insured earnings up to \$42,300. As a result of this increase, beginning in January 2009, the maximum weekly EI benefit rate increased from \$435 to \$447 per week. Please keep in mind that claims established before December 28, 2008, will not be affected by the 2009 increase. Your EI payment is a taxable income, meaning federal and provincial or territorial, if applicable, taxes will be deducted.

Regular benefits can be paid from fourteen weeks to a maximum of forty-five weeks. The number of weeks of benefits which can be paid are determined at the start of the benefit period and are based on the unemployment rate in your region and the number of insurable hours you have accumulated in your qualifying period. The qualifying period is either the 52 weeks immediately prior to the start date of your claim, or the period since the start of a previous EI claim, if that claim started during the 52 weeks.

There are a number of calculations that the EI Commission will make in determining your benefit rate and length of benefits. The following table shows the minimum divisor used in calculating your average weekly earnings. The minimum divisor is determined by the unemployment rate in your region.

Divisor

Unemployment rate in your region	Minimum divisor
0% - 6%	22
6.1% - 7%	21
7.1% - 8%	20
8.1% - 9%	19
9.1% - 10%	18
10.1% - 11%	17
11.1% - 12%	16
12.1% - 13%	15
13.1% and over	14

For example, if in the last 26 weeks you worked for 12 weeks and earned a total of \$3,600 and you happen to live in an area where the unemployment rate is 13.1%, then the minimum divisor is 14. To determine your average weekly earnings, the EI Commission will calculate $\$3,600 \div 14 = \257 . They will use the minimum divisor as it is greater than the number of weeks worked. If your number of weeks worked is greater than the minimum divisor, they will use your number of weeks worked to calculate your average weekly earnings.

In order to qualify for EI benefits most people will need between 420 and 700 insurable hours of work in their qualifying period, depending on the unemployment rate in your region. The table below outlines the required number of hours based on unemployment rates.

Insurable hours required

Regional rate of unemployment	Required number of hours of insurable employment in the last 52 weeks
0% - 6%	700 hours
6.1% - 7%	665 hours
7.1% - 8%	630 hours
8.1% - 9%	595 hours
9.1% - 10%	560 hours
10.1% - 11%	525 hours
11.1% - 12%	490 hours
12.1% - 13%	455 hours
13.1% and over	420 hours

Two areas of the application form should receive the teacher's special attention. The first concerns the type of work the teacher is willing to accept. Although it is permissible, in principle, to restrict the job search to the field of education during the school year (September to June), in practice, the EI Commission can disqualify a teacher from benefits on the grounds that there are few, or no, employment opportunities in education.

Similarly, during the non-teaching period, applicants must seek work outside the field of education since teaching positions are virtually non-existent in this period. Applicants intending to return to teaching in September should look for temporary positions and should contact employers hiring on a temporary basis.

Therefore, teachers are strongly advised not to be too restrictive on their EI application form as to the type of work they are willing to accept. It is acceptable for teachers to indicate that they are prepared to accept employment for which their education, experience and training make them suitable. Teachers should not restrict themselves to one specific example. Rather, they should leave the answer to this question as broad and general as possible and provide a number of wide-ranging examples such as clerical work, camp counselor, child-care and librarian. Teachers with backgrounds outside of education should extend their potential job search accordingly.

The second area of the application form that requires special care is the question dealing with expected salary. Again, teachers are strongly advised to not be restrictive in their demands in this area. Rather than citing a single figure, teachers should indicate a salary range, taking into account the economic climate at the time of application for benefits. This does not mean that minimum wage should be accepted or be indicated on the form but the wage expected should be commensurate with the occupation sought.

For more detailed information on the Employment Insurance Program please check out the following website: www1.servicecanada.gc.ca/eng/ei/information/az_index.shtml.

Steve Brooks is an Administrative Officer in the Benefits and Economic Services Division at the NLTA. He can be reached at sbrooks@nlta.nl.ca.

Refusing to Fade Away

Hector M. Earle

I must admit, one of the biggest fears I had when I retired, was a loss of identity. Unfortunately, in many western countries, identity is intimately linked to occupation. Even though we all know that we are not who we are because of what we do or what we produce, nevertheless, we have a preoccupation with linking identity with vocation. And too many times, when an individual retires from a career, he or she also retires from an identity that supported them throughout their career. The end of a professional career also had a tendency to dim the view that a person had of themselves as well as how they are seen by the active world.

For teachers, the sudden release of all these demands of full-time teaching, the relentless preparation, marking, reporting and dealing with all these stakeholders can take some time getting used to. This sudden shift away from the high pressure, demanding days of teaching to the mundane of retirement life can make you feel as though you're living an unfulfilled life with no reason to get out of bed in the mornings.

But I found out very quickly that retirement from teaching is not retirement from life. For me, it was a time to find new goals and rekindle old ones. I've been 'retired' now for almost three years and I can honestly say, it was the closing of one door and the opening of many others.

Thus far, I used my time to write a book (in manuscript form and unpublished, I might add) about the First Nations people of my province, the Beothuks. After that I had the opportunity to teach in the high Arctic in Kullik Elementary in Cambridge Bay, Nunavut. For my choice of volunteer work I've chosen to join the Gideon International in Canada. I've also worked as a security guard with Garda of Canada in Fort McMurray and drove heavy hauler trucks on the Suncor oil patch. My last job in Fort McMurray was teaching orientation and safety courses for a sub-contractor with Suncor Energy. Meanwhile, I've been back in the classroom as a substitute teacher on many occasions with my school district in Newfoundland and Labrador, while I shuttle back and forth between my province and Alberta. The benefits have ranged from being very busy and productive to meeting some wonderful people, while

at the same time earning some extra cash (actually earning a whole lot of cash).

Of course, one does not have to do the variety of things mentioned here, to find purpose in retirement (doing one thing you thoroughly enjoy is suffice for some). The important thing is that you do something that you enjoy and makes you happy.

It is said that teachers today retire at about 57 years of age (in our province we could go after 30 years of service regardless of age). So, in essence we can expect to spend 25 years or more in retirement (assuming we can maintain our health and vitality) right into extreme old age with our faculties still intact. Therefore, it is paramount that you do that one thing (or many things) that brings contentment and purpose in retirement. Keep in mind though, the importance of having goals (short and long-term) to help you adjust to life after teaching.

In my situation then, retirement was a matter of finding my identity in three broad ways.

Firstly, do something productive. For me, it was a whole bunch of stuff. For many others it could be only one or more activities that are meaningful. Secondly, consider retirement from teaching as the closing of one chapter in your life and a commencement of a whole new chapter where the sky is the limit. I quickly discovered that it's a whole new and exciting life out there, a life beyond the classroom that I did not envision when I was teaching. Remember, it's a new beginning; a time to travel, to learn new skills and embark upon new horizons. Thirdly, take control over your life. It's a time to spread your wings and to venture out into a world waiting for what you have to offer. You'd be surprised about the vast amount of talent you didn't know you had.

I could go on to tell you more about the wonderful world of 'retirement' but I have to go. I'm scheduled to substitute today for an old colleague of mine. It's a grade 5 class. Yes, my favorite grade.

Hector Earle is a retired teacher.

Proposed Changes to Canada Pension Plan

Perry Downey

In May 2009, as part of their three-year review of the Canada Pension Plan (CPP), the Ministers of Finance from the federal, provincial, and territorial governments proposed some very interesting changes to the current legislation governing the CPP that will affect future retirees. The proposed changes are currently before the Parliament of Canada and, if approved, are scheduled to begin implementation in January 2011, with the majority of changes being phased in over time. Some of the changes that are being considered that will affect future retirees include:

- i. For individuals who elect to receive their CPP benefits before age 65, the rate of reduction in CPP benefits will be gradually increased from 0.5% per month to 0.6% per month for each month that a person is younger than 65 years old. This change will be phased in over five years beginning in 2012 and will not affect those who are in receipt of CPP benefits prior to 2012.**

E.g., If a person elects to receive their CPP at age 60, the individual's CPP benefit will be reduced by 0.6% per month for each month prior to their 65th birthday, i.e., their CPP will be reduced by 36% ($0.6\% \times 60$ months). Currently, the reduction at age 60 is 30% ($0.5\% \times 60$ months). The percentage of reduction will remain constant throughout one's life.

- ii. For individuals who elect to wait until after age 65 to receive his/her CPP benefits, the rate of increase in CPP benefits will increase from 0.5% per month to 0.7% per month for each month that a person is beyond their 65th birthday. This change will be phased in over three years beginning in 2011 and will not affect those who are in receipt of CPP benefits prior to 2011.**

E.g., if a person elects to receive their CPP benefit at age 70, their CPP benefit will be increased by 0.7% per month for each month beyond their 65th birthday, i.e., their CPP benefit will be increased by 42% ($0.7\% \times 60$ months). Currently, the increase at age 70 is 30% ($0.5\% \times 60$ months).

- iii. The two-month Work Cessation Test will be eliminated by 2012 for those electing to receive**

their CPP benefits as early as age 60. This change will not affect anyone who is in receipt of CPP benefits prior to the changes being implemented.

Under the current requirements, a person must either stop working or have their earnings reduced for the two-month period prior to and including the month in which the individual elects to receive his/her CPP benefit. Under the proposed change, the two-month cessation test will be eliminated.

- iv. Anyone under the age of 65 who elects to receive their CPP benefits, and who continues to work after receiving their CPP benefit, will pay CPP premiums to age 65. Anyone over the age of 65 who is in receipt of CPP benefits and who wishes to work beyond age 65 can voluntarily continue paying CPP premiums. If the employee voluntarily continues to pay CPP premiums, their employer must also continue to pay the employer's portion of CPP premiums on behalf of the employee.**

Under the current legislation, if a person elects to receive their CPP benefit prior to age 65, they no longer have to pay CPP premiums if they return to work. Under the proposed legislative changes, a person who is in receipt of CPP benefits, and their employer, will be required to continue paying CPP premiums to age 65 if the individual decides to return to work. If an individual elects to continue working after receiving their CPP benefit, their CPP entitlement will be re-calculated each year based on the additional CPP contributions and the additional CPP benefits will be increased at a rate of $\frac{1}{40}$ of the maximum pension amount per individual for each year of additional contributions. It is therefore conceivable that an individual's CPP benefit can increase beyond the established yearly maximum. Currently, the yearly maximum CPP benefit at age 65 is \$10,905.

- v. There will be an increase in the percentage of "drop-out" years on which an individual's CPP benefit is calculated. These changes will not affect anyone who is in receipt of CPP benefits prior to the changes being implemented.**

Under the current CPP legislation, 15% of the lowest years in which a person contributed to CPP are excluded from the calculations. These include any years between the ages of 18 and 60 or 65. For

example, if a person elects to receive their CPP at age 60, i.e., 42 years of required contributions between ages 18 and 60; 15% (or 6.3 years) of the lowest years are excluded from the calculation of the individual's CPP benefit. If the individual waited until 65, (47 years of contributions), the drop-out currently would be 6.75 years. Under the proposed changes, the percentage of "drop-out" years will increase to 16% by 2012 (or 6.72 years at age 60; and 7.52 at age 65) and 17% by 2014 (or 7.14 years at 60; and 7.99 years at age 65).

(Note: For additional information regarding the proposed changes to the Canada Pension Plan, please refer to the following site:

www.fin.gc.ca/n08/data/09-051_1-eng.asp

These proposed changes will have an impact on the value of an individual's CPP benefit, no matter when one elects to receive their benefit. It is advisable that individuals continue to monitor the debate and decisions on these changes since everyone who will be entitled to receive a CPP benefit after the implementation of these changes, if approved by the Canadian Parliament, will be impacted in some manner.

Retirement Years Changes to Teachers' Pension Plan

Perry Downey

When teachers begin to approach their last few years of teaching, many begin to ask questions and to focus some attention on their plans and preparations for retirement. As many often say at this stage in their career: "there's now a glimmer of light at the end of the tunnel". During that period of glimmering light, individuals begin to discuss their retirement plans with colleagues and often begin to have reservations or hear myths about what they need to do in order to retire and what will happen to their benefits after they retire. As a result, several teachers begin contacting the NLTA to ask questions and to seek clarification and advice in order to dispel many of the myths that they have heard and to have sufficient information to make a personal, but informed decision.

As a retired teacher, you already know that during the last two years of teaching prior to becoming eligible

to retire, all teachers in our province are provided an opportunity to attend a fall Pre-Retirement Seminar, sponsored by the NLTA, and receive the most current and up-to-date information regarding the Teachers' Pension Plan (TPP), the NLTA Group Insurance Program, the Canada Pension Plan (CPP), Financial and Estate Planning, as well as many suggestions as to how best to prepare for "the golden years" of retirement. During the presentations on the Teachers' Pension Plan and the Group Insurance Program, teachers are told what they must do in order to retire, the important dates to remember to have various forms, applications, and their resignation letter submitted to their school board, what they can expect will occur from the date they retire up to their 65th birthday, and what will happen to their TPP benefit and their group insurance coverage after they turn 65. Because most all of the changes to pension and group insurance benefits will occur automatically, it is very important that you are aware of the changes and when they will occur in order to better prepare yourself and to make informed decisions throughout your retirement years. The remainder of this article will focus specifically on what happens to a retired teacher's pension plan at various stages of his/her retirement life. A supplementary article will appear in a future RTANL Newsletter entitled: "*Retirement Years: Changes to Group Insurance Plan*".

At the time you retire...

From the day that you retire until you reach the age of 65, most all of the benefits that you are entitled to receive from the Teachers' Pension Plan (TPP) will remain constant. At the time you retire, the accrued value of your teaching service and university years (if applicable) is determined as a percentage and your pension is calculated based on that percentage of your best five-year average salary. In addition, at the time you retire, an amount called a "bridge benefit" or an "integration offset factor" is calculated using a specific formula. The amount calculated will have an impact on your TPP when you reach the age of 65. (The bridge benefit and its application will be discussed in great detail later.) Also, your income from the Provincial Government is switched from Teacher Payroll to Pension Payroll and if you qualify, i.e., have at least nine or more continuous years of service, you also received your severance pay (if you submitted your application to the Department of Finance, Teacher Payroll).

The pre-65 years of retirement... what to expect as a retired teacher.

All the benefits and changes to your TPP that occurred at the time of retirement remain constant during this period of retired living. However, as individuals approach their 60th birthday, many often contact the Association and ask: "When should I apply for my Canada Pension Plan benefit?"

Canada Pension Plan Benefit (CPP)

As early as age 60, a retired teacher can elect to apply for and receive his/her CPP benefits. However, given that "normal retirement" under the CPP is age 65, anyone electing to receive their CPP benefits prior to their 65th birthday will have their CPP benefit reduced by 0.5% per month for each month prior to your 65th birthday. If one elects to apply for CPP prior to turning 65, the reduced percentage of the CPP benefit will remain constant for life. For example, if you elect to apply for your CPP at age 60 years old (i.e., 60 months prior to your 65th birthday), then the value of your CPP will be reduced by 30% ($0.5\% \times 60$ months). Thus, you will be entitled to receive 70% of the value of your CPP benefit that you would have received if you had waited until the month following your 65th birthday. The value of your CPP will remain constant at 70% for your lifetime, i.e., there is no re-adjustment of your CPP at 65. However, if you decided to wait until you were 65 years old, you would receive the entire value of your CPP benefit for your lifetime. Likewise, if you elect to wait until age 70 to apply for your CPP, you will be entitled to receive an additional 30% ($0.5\% \times 60$ months) or 130% of the value at age 65.

Because many teachers often ask the question: "At what age should I apply for my CPP in order to maximize the total amount of CPP that I would receive during my lifetime?", we have consulted with Service Canada officials and can provide you with some of the facts. The simple answer to this question is: "If one can predict when one is going to die, then it is easy to provide an accurate answer". However, it's not that simple! For example, if two teachers who were the same age, with the same contribution history to CPP, were contemplating at what age they should apply to receive their CPP benefit, and one were to apply for the benefit at age 60 (understanding that the benefit of their CPP would be 70% of the amount at age 65) and the other decided to wait until they

were 65 (understanding that the value of their CPP benefit would be 100%), it would take approximately 12 years for the 65-year-old teacher to receive the equivalent amount in CPP benefits, when compared to the teacher who had elected to receive their CPP at age 60, even though the 60-year-old only received 70% of their CPP benefit. In other words, the total amount of CPP benefits received by these two teachers will be equal when the two teachers are approximately 77 years old. For the majority of teachers, and workers in general, they elect to receive their CPP at age 60 because many comment that they hope to enjoy the money more while they are younger and healthier.

The decision to apply for your Canada Pension Plan benefit is solely yours; however, there are factors such as one's health and one's financial situation that you should consider. Also, remember that because CPP benefits are based on each individual's contribution to the CPP during the period from age 18 to 60, non-contributory years or years in which you did not make maximum contributions to CPP can have an impact on the amount of CPP benefit that you are entitled to receive, regardless at what age you decide to apply for it. Because there are other factors that are considered by Service Canada when determining one's CPP benefit, I would suggest that you contact a Service Canada official at 1-800-277-9914 or 1-877-454-4051 in order to determine your own CPP benefit entitlement.

It is important to note that the Federal Government is currently considering changes to the Canada Pension Plan legislation and benefits which will impact anyone who is not in receipt of CPP benefits on the date of the various changes. The legislative changes, if approved, are scheduled to begin implementation in January 2011, with several changes being implemented over the next couple years. (See article: "Proposed Changes to Canada Pension Plan") in this newsletter.

At age 65 and beyond... what to expect as a retired teacher.

1. The "Bridge Benefit" or the "Integration Offset Factor"

Under the Teachers' Pension Plan (TPP), for all teachers who retire on or after September 1, 1998, all benefits in respect of pensionable service accrued under the TPP is integrated with the Canada Pension Plan (CPP) using an integration offset (reduction)

factor of 0.6%. As a result, during the period from the date of retirement to age 65, a “bridge benefit” is paid from the TPP. Essentially, this means that in the month following your 65th birthday, your TPP benefit will be reduced by a specific amount that was calculated at the time you retired and will remain fixed for life.

The bridge benefit or integration reduction with CPP that will impact one’s TPP at age 65 is calculated at the time of retirement as follows:

Integration Reduction = [Lesser of the 5-year average pensionable salary or the 3-year average of YMPE at retirement] x [No. of years of pensionable service (max. 35) since March 31, 1967] x [Integration reduction factor of 0.006]

(Note: YMPE refers to the “Yearly Maximum Pensionable Earnings” under the Canada Pension Plan.)

Using the June 2009 value for the 3-year average of YMPE, the calculation for a teacher retiring with 34 years of pensionable service (e.g. 30 “worked” years and 4 “university” years) would be as follows:

Reduction = \$44,267 x 34 x .006 = \$9,030

(Note: This value is calculated at the time of the teacher’s retirement under the TPP and remains constant for that teacher for life. It will not inflate between the date of retirement and age 65 or any time thereafter. This value will be deducted from the teacher’s annual pension at age 65 on a go forward basis.)

The following examples will serve to illustrate the effect of the CPP benefit and the integration offset factor on a teacher’s level of pension income as of January 1, 2009, assuming that the individual made the maximum contributions to CPP during his/her work life and thus would be entitled to receive the maximum CPP benefit at age 65. The maximum annual CPP benefit at age 65 as of January 1, 2009 was \$10,905.

E.g. 1. Teacher elects to receive his/ her CPP benefit at age 60

Because of the early election to receive the CPP benefit, the teacher would be entitled to 70% of his/ her CPP benefit that would normally be payable at age 65. That maximum value at age 60, as of January 1, 2009 was \$7,634 annually (see calculation below). The value of one’s CPP increases annually with the average of the “Industrial Aggregate” which is similar to the Consumer Price Index.

Maximum CPP benefit at age 60 (as of 2009) = \$7,634 (70% of \$10,905)

This teacher will receive his/ her CPP benefit at age 60, and will continue to receive his/ her teacher pension, until age 65 with no integration reduction applied, in other words, the teacher has a “stacked” pension for 5 years (TPP + 70% CPP). Therefore, the total CPP benefit (before tax) received over the five-year period from age 60 to 65, using the January 1, 2009 value and ignoring the indexing of CPP, is \$38,170 (\$7,634 x 5).

At age 65, the teacher’s TPP benefit will be reduced by the integration reduction amount, as calculated above, i.e. “integration” is applied, and for this example, a reduction of \$9,030. For teachers who retired prior to June 2009, the reduction will be less; for those who retire after June 2009, the reduction will be more because the 3-year YMPE average value increases on a monthly basis.

In summary, the pension income from the TPP and CPP at the various stages for the teacher who elects to receive his/her CPP at age 60 will be as follows:

- Age of retirement to age 60 . . . teacher pension (TPP)
- Age 60 to age 65 [TPP] + [70% CPP (indexed)]
- Age 65 onwards [[TPP - integration offset (Indexed)] + [70 % CPP (indexed)] + OAS

E.g. 2 Teacher elects to wait until age 65 to receive his/ her CPP benefit

Because the individual has elected to wait until age 65 to receive his/her CPP, they are entitled to receive the full value of the CPP benefit that has accrued. If s/he were entitled to receive the maximum benefit, then the maximum value as of January 1, 2009 would be \$10,905 annually. This value also increases annually with the average of the “Industrial Aggregate”.

At age 65, the TPP benefit is also impacted (reduced) by the integration reduction amount, as calculated above at \$9,030 per annum.

Therefore, in summary, the pension income for the teacher who elected to wait until 65 to receive his/her CPP would be as follows:

- Age of retirement to age 65... teacher pension (TPP)

- Age 65 onwards...[[TPP - integration offset](indexed)] +
[100% CPP (indexed)] + OAS

In addition to your CPP benefit, under the present federal pension arrangements, Old Age Security (OAS) benefits would also become payable at age 65 to most retired teachers. As of January 1, 2009, the annual OAS benefit was \$6,204.

2. Indexing and the Teacher Pension Plan

As of September 1, 2002 a formal indexing program was introduced into the TPP for those pension plan members whose benefits are integrated with their CPP benefit at age 65. Unfortunately, many retired teachers are not aware of this benefit. As is discussed in greater detail below, teachers who retired on or after September 1, 1998 who have their TPP benefits integrated with CPP at age 65, will be entitled to receive the indexing provision applied to their TPP, provided there are sufficient funds available to provide such a benefit.

(Note: Anyone who retired prior to September 1, 1998 is not affected by integration, nor are they entitled to receive the indexing benefit. These individuals will continue to receive a "stacked" pension for life, i.e. they will receive both their TPP and CPP, with no reduction in their TPP at age 65.)

For those who have retired since September 1, 1998, the indexer that each individual teacher is entitled to receive at age 65 is sixty percent (60%) of the annual change in the national Consumer Price Index (CPI), as published by Statistics Canada for the calendar year immediately preceding the anniversary date, to a maximum of 1.2%. The indexing value is applied to the pensions of all pensioners and survivors whose benefits are integrated with CPP and who have attained age 65, as of September 1, 2002. The indexer is also applied on the anniversary date each year, i.e., on September 1st, if the CPI value is greater than 0%. For example, if the annual CPI is 2%, then the indexer will be 1.2%; however, if annual CPI is 4%, the indexer will only be 1.2% (maximum).

Given the many changes that will occur to a retiree's teacher pension plan benefit during their retirement life, and the changes that are currently being considered by the Federal Government regarding CPP benefits, it is important that you become familiar with the changes at the various age-triggered stages, as noted above. If you have any questions, please feel free to contact the NLTA or Pension Division officials for clarification.

Perry Downey is an Administrative Officer in the Benefits and Economic Services Division at the NLTA. He can be reached at pdowney@nlta.nl.ca.

Letter Box

For the next issue of our Newsletter, we would like to add a new feature – Letter Box – which would allow our members to contribute articles, stories or letters.

Please send your submission (preferably in electronic form, but they could be in hard copy) to Don White, donwhite@nl.rogers.com prior to March 15, 2010.

The Newsletter Committee reserves the right to edit all submissions.

Senior Exercises

The Doctor told me to start an exercise program. Not wanting to harm this old body, I've devised the following:

Beat around the bush
Jump to conclusions
Climb the walls
Wade through the morning paper

Drag my heels
Push my luck
Make mountains out of mole hills
Hit the nail on the head

Bend over backwards
Jump on the Band Wagon
Run around in circles

What a Workout!!

~Author Unknown

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***.

Now available, a recently released novel by a retired teacher: Twenty Five Years Later.

This book would make an excellent Christmas gift and is available in most book stores or by calling the author, Kelvin Kelleher at 673-4409, Springdale, or e-mail kelandgolda@yahoo.ca.

“Come said the wind to
the leaves one day,
Come o’re the meadows
and we will play.
Put on your dresses
scarlet and gold,
For summer is gone
and the days grow cold.”

~ *A Children’s Song of the 1880’s*



MEMBERSHIP CARD BENEFITS

1. Ultramar Home Heating Centres: 3 cents off a liter of home heating fuel and 10% off the furnace insurance plan.
2. The Paint Shop: 10% off all regularly priced items, except floor coverings.
3. Jennifer’s of Newfoundland in Corner Brook: 10% off all evening meals and 10% off all regularly priced items in the gift shop.
4. Notre Dame Castle Building Centre in Corner Brook: 10% off all regularly priced items and 5% off lumber.
5. Roberts’ Artistic Electronic Creations in Bareneed: 10% off all regularly priced items.
6. Roberts’ Sleepy Hollow B&B in Clarkes Beach: 10% discount.
7. 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 off regularly priced items.

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

Ode To A Garden

Cyril Bull, Eastport 1986 – Published in Central Division Newsletter CORNUCOPIA, June 1987

If you visit a farm in the winter,
The ground will be covered with snow;
The scene will be lifeless and dreary,
With little of interest to show.

But when the bright sunshine of springtime,
Is felt in the warm days of May;
The farmer returns to his garden,
And welcomes each lengthening day.

He digs and he plows and he shovels,
He tills and manures his soil;
He's at home and at peace in his garden,
Where new life gives joy to his toil.

Through summer the changes are many,
The seedlings mature as they grow;
The cabbages, potatoes and onions,
Fill each individual row.

Tis autumn the season for reaping,
Each crop in its own special time;
Tomatoes and pumpkins with broccoli and carrots,
Are all grown in this garden of mine.

The farmer doesn't travel in summer,
Neither in autumn nor spring can he go;
But his work in his garden with nature,
Is a pleasure globetrotters don't know.

Tell the people you love that you love them, at every opportunity. **And Always Remember:** Life is not measured by the number of breaths we take, but by the moments that take our breath away.

~ George Carlin

Tales Told by Teachers

There are still copies of Volume I available that can be purchased from an executive member for \$10. However, at a store it will cost \$12.95. Volume II is in the editorial stage for publication under the direction of Doreen Noseworthy and Bernadette Powers of Avalon East.



A Buyer's Choice Home Inspections (ABCHI) is looking for a qualified candidate to become a home inspector for the Central Newfoundland area, principally Gander, NL. As a home inspector you will manage your own schedule and have great earning potential.

With over 60 franchises across Canada and several in the USA, we are one of the fastest growing franchises in North America. In Atlantic Canada we are the largest inspection company with 18 inspectors in three provinces. ABCHI have one of the best business models and one of the best reporting systems in the industry. The training program is excellent and the support is continuous as you develop your business. We offer:

- Complete training that leads to national certification.
- Customized inspection reporting software that is easy to use and understand.
- Ongoing technical assistance.
- Business coaching to develop your business.
- Marketing and sales presentation materials.
- And much more!

Money magazine ranks the Home Inspection Profession as one of North America's hottest jobs. We were recently featured on CNBC as a company that is growing in spite of a depressed economy. Please visit our website to view the CNBC video at www.abuyerschoice.com. Please contact Jason Trask at (709) 746-2739 or jason.trask@abuyerschoice.com to obtain more information about this exciting opportunity.

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 RTANL Treasurer c/o 3 Kenmount Road, St. John's NL, A1B 1W1 or clayton@warp.nfld.net.

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.

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 782-8914.

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.

The Bulletin

To receive *The Bulletin* from the NLTA for 2009-10, send your name and mailing address, along with a cheque or money order for \$18.00 (made payable to the Newfoundland and Labrador Teachers' Association) to: Louise King, NLTA Printing Services, 3 Kenmount Road, St. John's, NL, A1B 1W1.



home and auto insurance

enjoy  of mind

Put your mind at ease with exceptional home and auto insurance through Johnson Insurance. Some of the special products and services available to you include:

- Special savings and discounts
- 24-hour customer service
- Identity Theft coverage
- Earn AIR MILES® reward miles



Contact us today.

1.800.563.0677 • www.johnson.ca/rtanl

(Please provide your Group ID Code: 671)



Johnson Inc.
Insurance

Home and auto insurance is available through Johnson Inc., a licensed insurance agency. Policies are placed underwritten by Bedford Associates Group, United and Johnson Inc. where necessary. AIR MILES® reward miles are earned on eligible home and auto insurance policies underwritten by United Associates Group. At the time this guarantee is paid, one AIR MILES® reward mile is awarded for each \$100 in premium. Excludes multi-line group policy. **Trademark of AIR MILES International Trading B.V. Used under license by LoyaltyOne, Inc. and Johnson Inc. (c) Bedford Associates Group, United and Johnson Inc.

In Memoriam

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



<i>Jean Alcock (St. John's)</i>	<i>Agatha Gullage (Catalina)</i>	<i>Anna Belle Peddle (Bloomfield)</i>
<i>Doreen Andrews (Bishop's Falls)</i>	<i>Elizabeth Guy Thistle (St. John's)</i>	<i>Sr. Paula Penney (St. John's)</i>
<i>Roy Babstock (Eastport)</i>	<i>Joyce Hall (St. John's)</i>	<i>Irene Peters (St. John's)</i>
<i>Carrie Banfield (Carbonear)</i>	<i>Rita Hann (St. John's)</i>	<i>Peter Phillips (Stephenville)</i>
<i>Gwen Best (Clarenville)</i>	<i>Leslie Harris (Glovertown)</i>	<i>Br. Dominic Pike (Toronto)</i>
<i>Peter Bickford (Bell Island)</i>	<i>Teresa Hayward (St. Vincent's)</i>	<i>Matthew Pike (West St. Modeste)</i>
<i>Nellie Bishop (St. John's)</i>	<i>Br. Brendan Healy (St. John's)</i>	<i>Roy Pilgrim (Grand Falls-Windsor)</i>
<i>Lloyd Blanchard (King's Point)</i>	<i>Barbara Heffern (Salvage)</i>	<i>Una Marion Pitt (St. John's)</i>
<i>Bernice Bonia (St. John's)</i>	<i>George M. Hiscock (Winterton)</i>	<i>Catherine Power (St. John's)</i>
<i>Reginald Bonnell (St. John's)</i>	<i>Maude House (Daniel's Harbour)</i>	<i>Bernadine Power (Flatrock)</i>
<i>Ghislaine Bouchard (Labrador City)</i>	<i>Mary Kehoe (Flatrock)</i>	<i>Marina Power (St. John's)</i>
<i>Stephen Bowering (Grand Falls -Windsor)</i>	<i>Newman Kelland (St. John's)</i>	<i>Sadie E. Rees (St. John's)</i>
<i>Marlene Burton (Pasadena)</i>	<i>Eileen Kelly (St. John's)</i>	<i>Faye Reid (Ontario)</i>
<i>Lena Cahill (Bell Island)</i>	<i>Agnes Kelsey (St. John's)</i>	<i>Leonard J. Ryan (Toronto)</i>
<i>William D. Churchill (Clarenville)</i>	<i>Iris Kendall (St. John's)</i>	<i>Samuel Ryan (Elliston)</i>
<i>Roland Clarke (Mt. Pearl)</i>	<i>Sr. Theresa Keyes (St. John's)</i>	<i>Sheri Maureen Shankel-Woolfrey (St. John's)</i>
<i>Verna Clarke (St. John's)</i>	<i>George Lockyer (Clarenville)</i>	<i>Rupert Short (Lewisperste)</i>
<i>Allan Cole (Clarenville)</i>	<i>Mary Lynch (St. John's)</i>	<i>Nina Silk (Grand-Falls-Windsor)</i>
<i>Marcella Coles (St. John's)</i>	<i>John Maddock (Stephenville)</i>	<i>Reginald Smart (Botwood)</i>
<i>Elizabeth Collins (Lawn)</i>	<i>Mary Matthews (Grand Falls- Windsor)</i>	<i>Annie Stacey (Garden Cove)</i>
<i>Alice Connolly (Manuels)</i>	<i>Thomas McCarthy (Holyrood)</i>	<i>Eileen Stanbury-MacDonald (Oshawa)</i>
<i>Anna Conway (Colliers)</i>	<i>Gerald McDonald (Kamloops, B.C.)</i>	<i>David Taite (Glovertown)</i>
<i>Ellen Dalton (St. John's)</i>	<i>Mary McLean (Bishop's Falls)</i>	<i>Renee Thomas (Corner Brook)</i>
<i>Mary Davis (Fox Harbour)</i>	<i>Sharon Mills (St. John's)</i>	<i>Kevin Thomey (Paradise)</i>
<i>Olive Davis (St. John's)</i>	<i>Dolores Molloy (St. John's)</i>	<i>John Trainor (Toronto)</i>
<i>Evelyn Dawe (St. John's)</i>	<i>Dr. Joyce Moore (Conception Bay South)</i>	<i>Julia Tucker (Reef's Harbour)</i>
<i>Sadie Doody (Dunville)</i>	<i>Lorraine Munro (Halifax, N.S.)</i>	<i>Madeline Veitch (St. John's)</i>
<i>Sr. M. Liguori Downey (St. John's)</i>	<i>Brenda Murphy (St. John's)</i>	<i>Kathleen Walsh (Deer Lake)</i>
<i>Robert Dunne (St. John's)</i>	<i>Lizita Murphy (Little Bay)</i>	<i>Samuel Walters (Wabush)</i>
<i>Oscar Elms (Creston)</i>	<i>Edwin Nofle (Campbellton)</i>	<i>Sr. Josephine Whelan (St. John's)</i>
<i>Mary Furlong (Mt. Pearl)</i>	<i>Mary Ellen Nolan (St. Joseph's)</i>	<i>Marcela Whelan (St. John's)</i>
<i>Sr. M. Gonzaga Furey (St. John's)</i>	<i>Sr. Magdalen O'Brien (St. John's)</i>	<i>Annie E. White (Port aux Basques)</i>
<i>Ellen Gagnon (St. John's)</i>	<i>Annie Jean Ollerhead (St. John's)</i>	<i>Elizabeth Woodford (Avondale)</i>
<i>Augustine Gibbons (St. John's)</i>	<i>Grace Osmond (Springdale)</i>	<i>Freda Woolridge (Alberta)</i>
<i>Wesley Gosse (Spaniard's Bay)</i>	<i>Susie G. Parsons (St. John's)</i>	
<i>Philip Grouchy (St. John's)</i>	<i>Clayton Peach (Carbonear)</i>	

MAY THEY REST IN PEACE

Retired Teachers' Association of Newfoundland and Labrador
Eleventh BGM and Reunion
October 5-7, 2010 • Hotel Gander

Together Again in 2010

EARLY BIRD registration
deadline is **August 20, 2010**

All persons registered by that date will be eligible for one of two EARLY BIRD DRAWS. If after registering, you find that you are unable to attend the Reunion, your fee minus \$5.00 will be refunded after October 10, 2010.
Deadline for refund requests is September 24, 2010.

DEADLINE FOR REGISTRATION IS SEPTEMBER 17, 2010

**Reunion
REGISTRATION FEE**
\$40.00 per person
(breakfast and lunch
not included)

RTANL members **80 plus years of age** (members only, not spouses) receive complimentary registration.

RTANL members **90 plus years of age** and guest receive complimentary registration.

ACCOMMODATIONS

Individuals must make their own arrangements for accommodations. The RTANL has booked a block of rooms at the Hotel Gander. If you wish to reserve at the Hotel Gander, please request RTANL rates. The telephone number is 256-3931, or toll free at 1-800-563-2988.

For more information contact: RTANL, c/o Clayton Rice, 3 Kenmount Road, St. John's, NL, A1B 1W1
Telephone: (709) 782-8914 • Email: clayton@warp.nfld.net

We are looking forward to seeing old friends and meeting new ones.

Please DETACH and return with Reunion registration • \$40.00 per person

Name of retired teacher: _____
(include maiden name if applicable)

Division: _____ Full Name of guest (if applicable) _____

Mailing Address: _____

Place(s) taught: _____

Amount enclosed: _____ (80 plus) _____ (90 plus) _____ Date: _____

Please indicate **on back** if you have any FOOD ALLERGIES or other dietary concerns.

Please remit fee by cheque payable to RTANL to the above address.

