



Newsletter

Retired Teachers' Association

Vol 25 No 1 • December 2013

President's Message

Thomas Kendell

The days are getting much shorter now and the nights are getting longer, a sign that the seasons are changing and winter is just around the corner! This summer was a great growing season and gardening in Newfoundland and Labrador was again a pleasure and an enjoyment. As I write this article in November my parsnips and kale are still alive and doing well in my garden in spite of the many nights of frost since September.

Since my last message to you in June 2013, I have had the opportunity to visit Bonavista Division to attend their End of the Year Banquet and bring greetings on behalf of your Association. My wife and I stayed at the Harbour Quarters in Bonavista and were given a tour of the area by Beverley Fisher and Harold Tremblett. This was my first time in Bonavista and I was very impressed by the scenery and the history of the area. I would like to express my sincere thanks to Beverley Fisher, President of the Bonavista Division, and all members of their Division for their great hospitality. It was a trip that my wife and I will never forget!

In September I attended a meeting of the RTANL Foundation in Gander. At its Annual Meeting in St. John's at the end of October, the Foundation donated \$24,000 to 10 different children's charities throughout the province. This year the Foundation received the Outstanding Regional Partnership Award from the Canadian Diabetes Association for its 18 contributions to that charity. The Newfoundland and Labrador Retired Teachers' Association is the sponsoring body of the Foundation which operates exclusively as a charitable organization for children with special needs. Many thanks are extended to the Foundation members, the Divisions and all retired teachers for their contributions to this very worthwhile cause.

The Provincial Executive of RTANL met in St. John's on October 29 and 30. Ongoing business of the Association was conducted and reports were received from our Standing and Ad Hoc Committees.

Our Thirteenth BGM and Reunion 2014 will be held in Corner Brook from September 30 - October 2, 2014 at the Greenwood Inn and Suites. The theme will be **Join**

the Team in 2014. So please plan now to join us in the beautiful city of Corner Brook next year!

There are still copies remaining of *Tales Told by Teachers* Vol. I & Vol. II. They are available from any member of your Provincial Executive or from your Divisions. They make an excellent gift at just \$10.00 a copy. Those stories highlight the challenges that many young teachers had to face years ago in rural Newfoundland and Labrador. These books make a great read for teachers of today and offer a reflection of teaching long ago.

We continue to be a member of the Coalition for Public Pensioners and our RTANL representatives are Don Case and Doreen Noseworthy. The Coalition has focused on two main areas: 1) Affordable Housing and Elder Homelessness; and 2) Long Term Care.

RTANL has a link to the NLTA website. Go to www.nlta.nl.ca, click on Links and scroll down to Retired Teachers' Association of NL. There you will find contact information for the Provincial Executive, the Foundation, Presidents of the various Divisions and Regionals, Association Newsletters, New Member Handbook, Membership Form, Constitution and By-Laws and other relevant information.

As our calendar year draws to a close, we look forward to the Christmas season when we take time to spend with family and friends. On behalf of your Provincial Executive and Divisions I would like to wish you all a very Merry Christmas and a Happy New Year.



Provincial Executive 2012-14

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EDITING POLICY

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

Provincial Executive Standing Committees 2012-14

Table Officers President
Vice-President
Secretary
Treasurer

Benefits Lil Critch (Chairperson)
Don White, Clayton Rice

Finance Clayton Rice (Chairperson)
Thomas Kendell, Doreen Noseworthy

Liaison Thomas Kendell (Chairperson)
Doreen Noseworthy, Clayton Rice, Don White

Newsletter Don White (Chairperson)
Clayton Rice, Doreen Noseworthy

Biennial Award
Doreen Noseworthy (Chairperson)
Clayton Rice, Don White

Reunion & BGM
Geraldine Wall, Lil Critch (Co-Chairpersons)
Clayton Rice, Jim Dobson

Political Action (Coalition)
Don Case (Chairperson), Doreen Noseworthy,
Provincial Executive as Steering Committee
Co-chaired by President plus
Division Representatives

NLTA Group Insurance Trustee
Doreen Noseworthy

ACER-CART Thomas Kendell (Director)
Doreen Noseworthy (Observer)



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
News & Views	
Avalon East.....	3
Bonavista.....	4
Central	5
Coast of Bays.....	6
Con-Tri.....	7
Western	8
RTF Annual Report:.....	10
ACER-CART Report.....	12
Group Insurance Trustees Report.....	14
In Memoriam.....	18
BGM Registration	inside back cover

ADVANCE NOTICE

**13th Reunion of
Retired Teachers
and RTANL
BGM 2014
Corner Brook, NL
Sept. 30 - Oct. 2, 2014**

(A Registration Form is printed in this Newsletter and the Form will also be available on our website early in 2014).

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.)

NEWS & VIEWS

Avalon East Division

Betty Lou Kennedy

What a wonderful fall season it has been! As I write this report, I am reflecting on the fact that here, on the Avalon, we have yet to experience any freezing temperatures and the balmy 16 degrees of this past Friday was very welcome. This makes for an easier transition from our wonderful summer to our expected chills of winter. Well that's enough of the weather report, although good weather helps us to be outside doing activities that help us stay healthy. Yesterday we mowed the lawn for the last time this year and stored away the lawn mower.

Since our last report in the spring there has been lots of activity in the Avalon East Division (AED). In June we held our Annual General Meeting in St. John's at Bally Haly Golf and Country Club. After our business meeting, we enjoyed a lovely lunch followed by great entertainment with the duo of John Harnett and Tolson Barrington. They serenaded us with many familiar tunes with which we could sing along. This year was not an election year so the meeting was short and sweet. We are asking all Avalon East members of RTANL to keep in mind that we will be holding elections in the spring of 2014 and to consider offering yourself for any available positions.



Over the summer we took a break from our regular social activities resuming in September with our first executive meeting. On October 10 we held a very successful annual Octoberfest at the Royal Canadian Legion. There were 190 members and guests in attendance. Our guest speaker was Jennifer Nash who shared her experiences as a volunteer in Kenya, Africa where she helped with the building of an extension to the existing maternity hospital. Then after a wonderful

Thanksgiving dinner and prizes galore, the Stella Burry Inclusion Choir entertained the crowd. We are thankful to Jennifer, the choir, the Legion and our social committee for making our first social event of the year such a success.



The executive of Avalon East Division extends a special welcome to all newly retired members. We hope you take advantage of the opportunity to participate in the many social activities offered and that your retirement will be one of good health and contentment in whatever you do.

Since this is not an election year, we will continue with the same executive as last year. In future newsletters we will share more information regarding available positions for the 2014-16 election.



Mayor's Advisory Committee on Seniors (St. John's)

On behalf of the members of Avalon East Division I have been appointed, for a two-year period, to the St. John's Mayor's Advisory Committee on Seniors. This is a very interesting and active committee. We have had two meetings thus far and have discussed very relevant issues for all seniors and especially retired persons. Attainable housing is a major concern that is important to all areas of the province. Please contact me if you have any concerns or questions.

Kiwanis Music Festival

This year's music festival in St. John's begins on February 18. If you are interested in volunteering, please contact the festival office at 579-1523.

(cont'd)

Christmas Luncheon and Craft Fair

The next social event for Avalon East Division will be held December 2, 2013 at the Holiday Inn in St. John's. The wonderful arts and crafts of our talented retired teachers will be available from 10:30 a.m. to 12:00 noon. This is always a very well attended event and we look forward to it every year. After Christmas we look forward to our annual Fun Day in February with curling, cards and board games. Before we know it, we will be planning our annual BBQ and then the AGM.



Wow! Busy year, but lots of fun.

On behalf of the executive of Avalon East Division we wish you all a very Merry Christmas and a fun-filled and rewarding New Year.

Bonavista Division

Harold Tremblett

Greetings from Bonavista Division. Hopefully, you have enjoyed our beautiful summer and the pleasant months of autumn.

Since my last report, our executive has met twice. We held two general meetings in May and October, and a year-end dinner and social evening in June. In May, we visited Clarendville for a bowling session at Caribou Lanes and participated in a hike in early September.

The primary purpose of our May 1 executive meeting, hosted by Theresa White in Catalina, was to plan our year-end dinner and social. President Beverley Fisher also reported on the Division Presidents and the Provincial Executive meeting which she attended in Grand Falls-Windsor in April. Our final executive meeting for 2012-13 was hosted by Randy Parsons in Bonavista on June 13. During this meeting we reviewed the events of the past year and made some tentative plans for 2013-14.

On April 22, we held our final general meeting for

2012-13 at Bishop White All-Grade School in Port Rexton. The first part of the meeting was reserved for the business matters of our Division, and the second part featured a guest speaker, Stacy MacDonald, a lawyer from the Mills Pittman & Twyne Law Offices in Clarendville. Mr. MacDonald discussed such legal matters as wills and estate management, land issues, concerns regarding home care and seniors' homes, and several advanced health care issues. Many questions were asked and the session proved to be a very informative one for our members.

The Knights of Columbus Hall in King's Cove was the setting for our Year-End Dinner and Social Evening on Friday, June 7. The King's Cove Firettes served us a meal of turkey/beef and dessert, and like all of our previous dinners in King's Cove, this one was exceptional in quality and taste. Our Provincial President, Tom Kendell, and his wife, Betty, attended (their first visit to our area of the province), and Tom brought greetings from the Provincial Executive and reported on matters of interest and projects of the provincial body. The entertainment for the evening was provided by Tony Johnson, a local recording artist. On the following morning, Beverley and Harold took Tom and Betty on a tour of the sites in the Bonavista area.



A gift of appreciation is presented to President Tom Kendell from the Bonavista Division.



Members of Bonavista Division enjoy a game of bowling at Caribou Lanes in Clarendville.

For something different in recreation and socializing, we planned a day of shopping, food, and bowling in Clarenville for May 17. Fifteen of our members attended to enjoy a delicious Chinese buffet at Uncle Li's Restaurant and a fun-filled bowling event at Caribou Lanes. This event was so successful that we are already planning to have another day or two similar to this in 2013-14.

On September 10, fifteen of our members and spouses participated in a hike, the first one organized by our Division. The trail chosen was the Skerwink walking trail near Port Rexton. It was a beautiful day. Everybody enjoyed the walk and a lunch together when the walk was completed.

On October 1, our Division held its first general meeting for 2013-14 at Catalina Elementary School. Eighteen members attended to hear a presentation by Melissa Abbott and Mark Aylward on healthy living, with a focus on mental health. Melissa and Mark are Eastern Health employees who work out of the Bonavista Hospital. After the presentation we held a short business meeting and then met for lunch at Seaport Inn in Port Union.



Melissa Abbott speaks to members of the division on Healthy Living.

On a final and more sombre note, in May our Division lost its oldest member, 93-year-old Wilson Harris. Until he turned 90, Mr. Harris was a faithful attendee at all of our meetings and socials. His funeral at Bethany United Church in Catalina on May 17 was attended by a large number of retired teachers, who, at the end of the service, formed an honor guard out of respect for our departed colleague and friend.

Other items of interest:

- Three of our members – Beverley Fisher, Linda Hicks, and Harold Tremblett – visited Matthew Elementary School in Bonavista on May 6 to help in the judging of student projects at the school's Heritage Fair.
- Our Executive sent a note of congratulations to Paula Smith, a Catalina Elementary teacher who received

the President's Award at the 2013 NLTA Biennial General Meeting.

- We also sent congratulations to two of our members who were honored recently: Myrtle Stagg, who received the Queen's Diamond Jubilee Award; and Felix Maloney, who was inducted into the NL Volunteer Hall of Fame.
- In late June, two reports reviewing our year were sent to our members: a written report by our President, Beverley Fisher; and a video-slide show report by Harold Tremblett.

Central Division

Thomas Kendell

At our first general meeting in April 2013, in addition to our regular business, a guest speaker from Johnson Inc. provided us with an overview of our Group Insurance and answered any questions that our members had in terms of their personal insurance.

In May we discussed the consolidation of school boards and initiated a letter to the Premier and MHAs in Central Newfoundland voicing our concerns with the lack of consultation and the impact that the loss of the only school board in Central Newfoundland would have on the students and parents throughout our division. We also discussed a new banner for our division since our current banner is outdated. Preparations were also discussed for our June Banquet scheduled for June 12, 2013 at Hotel Gander.

In June we had our 33rd Annual Dance and Banquet at Hotel Gander which was very well attended. The Gills, a comedy group in Central Newfoundland, provided the entertainment, and the dance music by Derm Coady continues to highlight our annual get together. Everyone seemed to be very pleased with the festivities. The C. Lloyd Buffett Award was presented to Mr. Jim Dobson who accepted on behalf of the Foundation and the donation of \$1,000 was given at a later date. In lieu of purchasing plaques



or gifts to recognize members of our division for their dedication and support, we make a donation of \$100 to the Foundation. This year we honored one worthy individual, our treasurer of ten years, Malba Butt from Gander. We sent \$100 to the Foundation in her honor.

After our June meeting we took time to relax and enjoy the summer with family and friends. This summer was a great growing season and we had a bountiful harvest and gardening in Newfoundland and Labrador was again a pleasure and enjoyment.

At our first regular meeting in September we had our election of officers for 2013-15. Before the election of officers the outgoing secretary, Jim Warren, thanked the members for their support and encouragement during the past twenty years when he served as President, Secretary and Treasurer and his involvement with the Retired Teachers' Foundation. As president of Central Division I would like to thank Jim very much for his contributions on behalf of all retired teachers in our division. The new executive for 2013-2015 is: President, Thomas Kendell; Vice-President and Past President, Phil Patey; Acting Secretary, Fannie Simms; Treasurer, Malba Butt; Communications Officer, Don Carter; and Calvin Wheeler, Cornucopia and Book of Remembrance Chair.

On September 29 there was a special celebration at St. Martin's Anglican Cathedral in Gander when our past Vice President, Gerald Giles, was ordained as an Anglican Minister. Reverend Giles lives in Port Blandford but will be taking up residency for his new ministry in the Gander Bay area. We wish him all the best in his new career and also thank him for his contribution to our division over the past few years.

In October we had our second executive meeting for the year in Gander where we discussed preparations for our Fall Sale and Auction and discussed other topics for our next general meeting in October.

At our meeting in October we had our Fall Sale and Auction which is a highlight of our year. The proceeds go to the Retired Teachers' Foundation. The Auction was quite successful. Yours truly was the auctioneer again this year. The sale brought in \$681.00 including donations. Many thanks are extended to all our members for their contributions to the sale and the purchase of the items available.

We continue to be active and involved as a Division and are always trying to encourage more retirees to join us.

On behalf of the executive and members of Central Division I would like to wish you all a very Merry Christmas and a healthy and prosperous New Year.

Coast of Bays

Bridget Kelly

The Coast of Bays held its fall meeting on November 7 in St. Alban's with a number of retired teachers from our region in attendance. After the regular business had been attended to, we listened to a well-planned informative session on pensions which was delivered by guest speaker Perry Downey, Administrative Officer with the Benefits and Economic Services Division of the NLTA. Many questions and comments followed and all members were well pleased with this session.



Perry Downey, Administrative Officer from the NLTA, delivers session on pensions.

President Thomas Kendell informed the gathering of the theme of the upcoming BGM, "Join the Team in 2014", and encouraged as many members as possible to attend this function in Corner Brook in the fall. President Tom also filled us in on the current discussions at RTANL meetings.

Plans for another guest speaker re estate planning are ongoing for the spring meeting.

When the meeting adjourned, everyone moved to the local restaurant where all enjoyed a delightful lunch.





Con-Tri Division

Pauline Welsh

Autumn – the year's last, loveliest smile.

~ William Cullen Bryant

Greetings from Con-Tri Division! Summer has quickly slipped by and we are now well into our regular business for this fall.

On May 28 we held our spring barbecue at Pitcher's Pond Golf Course in Whiteway and we had approximately 75 in attendance. The entertainment was provided by a number of our members who brought their instruments and talents along and staged an old-fashioned Kitchen Party. A great time was had by all in attendance. There were many members in attendance who thought we should make this an annual event.



Our annual NBTS (Not Back To School) walk was held again this year on September 5 at the Bay Robert's Shoreline Heritage Trail and after the walk our members gathered at the Madrock Cafe for lunch. We were small in numbers but mighty in spirit!

We held our first executive meeting on September 30, and on October 6 we presented a cheque for \$500 to the TCP Health Foundation at their Annual Telethon which was held at Amalgamated Academy in Bay Roberts. Several of our members were on hand for the



Telethon presentation.

Our first general meeting was held on October 17. Our second general meeting was held on November 12 at the Emmaus House Cafe, South River. At that time Perry Downey from the NLTA gave a presentation on group insurance as it applies to retired teachers. Preparations are well underway for our Christmas Banquet which will be held on November 26 at Fong's Restaurant in Carbonear. During that event we will hold a Toonie Drive for the Retired Teachers' Foundation and contribute non-perishable items for a local food bank.

Any retired teacher in our Division who does not receive notices about meetings and events can contact any of our executive with your contact information, or email President Albert Legge at a.legge@eastlink.ca. Best wishes from Con-Tri Division!



On November 20, the 90th certificate was presented to George Burden who turned 90 on May 27th. On hand for the presentation were: back row (l-r): Glenda Pike, daughter; Rosann Slade, Con Tri; Joyce Roberts, Con Tri; front row: George Burden; Jean Burden, wife.

Western Division

Francis Reardon

As I look out at the snow I appreciate being retired and not having to clean off the car until later in the morning. However, it is a beautiful province where we can enjoy all seasons in many ways. We are so blessed when we compare ourselves with those people from the Philippines who have lost their loved ones and are facing so much misery. Our thoughts and prayers are with them. Many of our retired teachers came from the Philippines and are valuable additions to our society.

I have had a wonderful year filled with exciting events. My travels around Western Division have certainly reinforced my belief that retired teachers are very active in every positive way. Many times I have addressed groups of retiring teachers and, as I was, most have visions of a relaxing life after work. Retirement is far from relaxing if you are willing to seek new challenges. Congratulations to all these retirees who wonder where they found the time to teach.

In Western Division the greatest challenge for us is to function over such a large area. I have struggled with this ever since I became involved. We feel that Western Division is centered around Corner Brook, and that is true considering that the majority of our members are near here. Our contact system is invaluable in reaching out to everyone. Even though we still have the largest geographical division in the Province, I am amazed at the support we get from people who, because of distance, have yet to attend a meeting or meet the executive.

The formation of a regional in Labrador City/Wabush has been very rewarding. People have expressed interest in forming other regionals. Their efforts are greatly appreciated and will pay off in the future. Maybe we can look at social media or websites. We looked at setting up an email network but, since mine got hacked this year, I do not support this idea. One possibility is email networks from the contacts in local areas.

The old school breakfast program is now called the Kids Eat Smart Program. Each year we make a donation to a school. Last year it was Englee. This year it is Sheshatshiu. The principals and students certainly appreciate our efforts.

In 2010 we began placing a wreath at the Cenotaph on Remembrance Day. Apparently Western Division is unique in this retired teacher activity. We believe

it is our duty to honour and remember our teachers and those young men and women who served in the Military. We also honour those who are still serving in the Military, Cadets, Junior Rangers and those children from community groups who participate in the Remembrance Day activities.

Each year we make a donation to the Western Health Hospital Foundation to be used for child health care equipment. This is a very valuable project that reaches out to so many deserving people.

On December 7, 2013 we will have our Christmas Dinner and Dance at Bennett Hall, Corner Brook.

Have a Merry Christmas and Happy New Year from all at Western Division!

WRITER NEEDS ASSISTANT!

WANTED: A *super organized* person who will be instrumental in the success of a book I am currently writing. You will help prepare the document for publication. The successful candidate must be very comfortable with Microsoft Word and with the computer in general. You must also be very familiar with Keurig!

Length of Project: 4 – 6 months.

Salary: \$10 an hour for 4 hours a week (2 hours a day for 2 days)

You will not get rich working on this project, but you will reap the rewards associated with accomplishment. This book will be published. Be a part of the excitement and help a very nice person (that would be me) see a dream come true.

Contact Beth: (709) 753-6213



Spanish Studies in Cuba (Havana)

\$2,500.⁰⁰ Cdn. for 4 weeks

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CONTACT:

250-478-0494

ssic@telus.net



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or contact Kelly Noseworthy at (709) 728-4489 or knoseworthy@bricks4kidz.com

Annual Report

NL Retired Teachers' Foundation for Children's Charities

The Executive of the Foundation and other interested members of the RTANL met on Tuesday, October 29 at the NLTA Boardroom to present our annual donations to deserving charities who aid and assist children who are in need.

\$2,000 was presented to the Autism Society by Board Director Bernie Meiwald and accepted by Scott Crocker.

\$2,000 was presented to the Rainbow Riders by Board Director Agnes Hughes and accepted by Margaret Tibbo.

\$2,000 was presented to the Tourettes Syndrome Society by Board Director Don Carter and accepted by Bill Radford and his daughter Virginia.

\$2,000 was presented to the CNIB to replace and repair equipment in their Snoezelen Room in St. John's. Presentation was made by our Treasurer Anne Pennell and accepted by Emily Card and Kim Hart.

\$3,000 was presented to the War Amps Champ Program by our Secretary Anita Finn and accepted by Champ Amy Bemister and her dad.

\$2,000 was presented to the Candlelighters by our Vice Chair Dianne Squarey and accepted by Shelley Byrne.

\$5,000 was presented to the Shriners Transportation Fund by provincial RTANL president Tom Kendell and accepted by Rollie Card.

\$2,000 was presented to the Canadian Diabetes Association for Camp Douwanna by NLTA President Jim Dinn and accepted by Jackie Rice and Debbie Devereux.

\$2,000 was presented to the NL Down Syndrome Society by our Past President Geraldine Wall and accepted by Adam Johnson.

\$2,000 was donated to the Max Simms Camp to support summer camps for children.

At our annual September Executive meeting held in Gander on September 17, Treasurer Anne Pennell reported that \$25,089.53 was available for distribution in 2013. This was possible due to the generosity of individual RTANL members who made a donation in memory of colleagues or loved ones, annual donations from RTANL Divisions and interest accrued on our investments. The ten charities receiving our donations

made this a record year for the number of donors and matched our previous high of \$24,000. Charities are chosen on an annual basis, based on available funds with no guarantee of repeat funding or similar amounts.

At our September meeting Anita Finn informed Board members that the revised Constitution of the Newfoundland and Labrador Retired Teachers' Foundation had been registered at the Newfoundland and Labrador Registry of Deeds and accepted by Canada Revenue Agency. This process started over a year ago with a letter from Canada Revenue questioning our status. Due to the diligent work of Anita Finn and assisted by Treasurer Anne Pennell, the matter was resolved.

Anita informed the board members that the Foundation had received the Regional Partnership Award from the Canadian Diabetes Association for the 18 contributions to the Diabetes Association. Our donations are used for children with diabetes to attend Camp Douwanna. A plaque was presented and NLTA President Jim Dinn offered to find a place to display it in the NLTA building.

Discussions on the Book of Remembrance took place at both our September and October meetings. We are encouraging each division to maintain a file of completed obituaries of deceased teachers in their area. We would like divisions to bring this file to the next BGM, being held in Corner Brook from September 30 to October 2, 2014. The completed obituaries will then be organized into a single folder which will be placed in The Rooms along with our other Books of Remembrance. We encourage the executives of Divisions to support us in this endeavour.

The Executive would like to thank all individuals who supported the Foundation this year and every year through their donations in memory of colleagues and loved ones. Thanks also to Divisions who take the time to raise funds through bakeless bake sales, ticket draws, sales and auctions. It is only through these generous donations that we are able to support children with challenging needs, something we did during our careers and can continue to do throughout our retirement.

Jim Dobson, Chair
Retired Teachers' Foundation



Presentation to the Autism Society by Board Director Bernie Meiwald and accepted by Scott Crocker.



Presentation to the Rainbow Riders by Board Director Agnes Hughes and accepted by Margaret Tibbo.



Presentation to the Tourettes Syndrome Society by Board Director Don Carter and accepted by Bill Radford and his daughter Virginia.



Presentation to the CNIB by Treasurer Anne Pennell and accepted by Emily Card and Kim Hart.



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Presentation to the Candlelighters by Vice Chair Dianne Squarey and accepted by Shelley Byrne.



Presentation to the Shriners Transportation Fund by provincial RTANL president Tom Kendell and accepted by Rollie Card.



Presentation to the Canadian Diabetes Association by NLTA President Jim Dinn and accepted by Jackie Rice and Debbie Devereux.



Presentation to Down Syndrome Society by Past President Geraldine Wall and accepted by Adam Johnson.

ACER-CART Report

May 31 - June 1, 2013

Thomas Kendell and Doreen Noseworthy

The 22nd Annual General Meeting of the Canadian Association of Retired Teachers was held on May 31 - June 1, 2013 in Ottawa. Twenty-six participants from 12 of the 13 member organizations were in attendance, regrets having been sent by Ken Nash, Yukon Retired Teachers Alumni.

ACER-CART, founded in June 1991 in Ottawa, represents 13 retired teacher provincial associations with a total membership of 117, 000 with members in every province and the Yukon. It works in cooperation with other seniors groups and the Canadian Teachers' Federation (CTF) to promote the interests of retired teachers. The objectives of ACER-CART are:

- To facilitate and promote liaison and mutual assistance among its member organizations;
- To promote the interests of its member organizations;
- To develop strategies for joint action on matters of common concern to member associations;
- To cooperate with other organizations on matters of common concern; and
- To promote and support public education.

Thomas Kendell, Director of ACER-CART and President of RTANL represented the RTANL at the AGM and Doreen Noseworthy, Vice President of RTANL, attended as an observer.

On Wednesday, May 30, prior to the AGM, delegates met at the Marriott Hotel to participate in pre-AGM activities that included a meeting of the Executive Committee, an opportunity for a meeting of representatives within the three ACER-CART regions, an orientation session presented by Vaughn Wadelius for new directors, and a provocative presentation on pensions prepared by the Pension and Retirement Income Committee, James MacAulay, Chair, (PEIRTA) and Gerry Tiede (BCRTA).

In the pensions' session, Gerry referred to the myths that are commonly used in attacks on public pension plans. He shared national and regional data to dispel the myths, illustrating the real value of pension plans to society, and presenting some of the successful BCRTA initiatives. The delegates were determined to find ways to work together to promote the benefits of defined benefits pension plans and agreed to approach the Canadian Teachers' Federation for help in coordinating a nation-wide campaign.

On Friday, when the participants gathered for the AGM, they received reports from the Executive officers, the standing committees and the political advocacy ad hoc committee. Issues emanating included the following:

1. Approval for ACER-CART to endorse the "Principles to Guide Health Care Transformation in Canada" and a recommendation that Member Associations consider similar endorsement, the principles of the "Guide" being, an emphasis on a patient-centered health care system, health promotion practices, equitable access to health care, sustainability through adequate resources and effective delivery, and accountability.
2. A decision to support "Hear My Voice", a CTF initiative urging that Government practice greater transparency, heed the voices of Canadians concerned about the state of democracy in Canada, and refrain from attacks on unions such as those in Bill C-377.
3. Policy was added to direct the political advocacy activities of the Association, and the decision was made for the ad hoc Political Advocacy Committee to continue for 2013-14. It was decided also that when issues arise and member organizations are encouraged to support ACER-CART advocacy actions, enabling resources, including background information and argumentation, be provided.
4. Upon the recommendations of a report reviewing the need for a Reserve Fund, approval was given for the growth of the Reserve Fund to a minimum of \$42,000 and for ACER-CART funds to be invested in conservative and stable instruments.

The AGM serves as an opportunity for its member organizations to report on the activities they undertake in their respective provinces and territories and to discuss issues of concern. Common themes emerging from the 2013 member reports included the following:

- the challenges of advocating for members with respect to health care and poverty issues;
- the attacks on pensions and the significant loss of purchasing power as retirees fail to receive a full, or even partial, annual cost of living increase;
- lack of representation on boards of directors that have control over retiree health plans, pension

- plans, insurance plans; and
- the need for the Federal, Provincial, and Territorial Governments to negotiate a new Health Accord that would include adequate funding as well as a national pharmaceutical program and formulary, a long-term national plan for home care, and affordable and accessible housing.

Executive, Directors and Observers at the 2013 AGM

The following were declared elected as ACER-CART Officers for 2013-14: President – Dr. Thomas Gaskell (RTO-NSTU) from Little Bras d’Or, NS; Past President – Vaughn Wadelius (RTAM) from The Pas, MB; Vice-President – JoAnn Lauber (BCRTA) from New Westminster, BC.

The three Regional Representatives: Region East – James MacAuley (PEIRTA), from St. Peter’s Bay, PEI; Ontario – Brian Kenny (RTO/ERO) from Dryden, ON; Region West – George Georget (STS) from Saskatoon, SK.

ACER-CART is grateful for the fine leadership of Roger Régimbal from Gloucester, ON, who continues in the role of Executive Director; for the secretarial assistance of CTF support staff person Lynne Richard; and for the services of Debbie McCarthy, CTF Financial Manager.

The Saturday morning guest presenter was Richard Harrison, Senior Consultant with Johnson Inc. Mr. Harrison briefly reviewed the history and guiding principles of Johnson Inc. and he referred to the announcement by Government that health care transfer funds after 2017 would be decreased. He stated that as federal funding decreases, there might be less pressure to comply with the principles of the Canada Health Care Act (1984). Among the ways the system might deal with the disparity between the capacity of our economy to pay for health costs and the rise in health costs, he suggested, could involve increases in health premiums, changing definitions of comprehensive care, the redesign of services by institutions, delisting of services, and supplemental insurance.

Priorities:

The following priorities were chosen to drive ACER-CART action in 2013-14:

- Enhance ACER-CART political advocacy through its member associations and by collaborating with like-minded organizations on issues of common concern;
- Urge the Federal Government, Provinces and Territories to negotiate a new, strengthened Health

- Accord to replace the present Accord expiring in 2014;
- Support the Canadian Teachers’ Federation in their campaign to have Government listen to our voices;
- Seek to establish a cross-country approach to preserving and protecting defined benefit pension plans.

Other ACER-CART Positions Taken:

Motions were passed also directing the Association to the following actions:

- Pursue re-registration under the new Industry Canada Corporation requirements for not-for-profit organizations;
- Support the inclusion of the cost of Medic Alert / Life-Line programs as an allowable medical tax deduction for income tax purposes;
- Continue to advocate that the Federal Government implement a publicly funded Pharmacare Plan;
- Urge Provincial and Territorial Governments in Canada to develop plans to expand and improve Seniors Home Care programs and Seniors Home Support programs that will assist seniors to remain in their homes;
- Investigate Health Canada’s actions that limit access to health products and supplements that are beneficial to seniors and citizens at large; and
- Approach CTF-FCE to establish a joint initiative addressing “Teacher Pension Myths”.

Service Awards:

The following Directors were presented with the 2013 Service Award in recognition of their contribution to ACER-CART: Patricia McCardle (PEIRTA), Renate Sutherland (QPARSE/APPERQ), and Leo Normandeau (RTO/ERO).

Committee Chairs for 2013-14 are as follows:

- Political Advocacy – George Georget
- Pension and Retirement Income – James MacAulay
- Nominations and Elections – Vaughn Wadelius
- Legislation – Vaughn Wadelius
- Health Services and Insurance – Brian Kenny
- Communications – JoAnn Lauber



ACER-CART representatives at AGM in Ottawa.

Group Insurance Trustees Report

Doreen Noseworthy

On August 18, 2013, Group Insurance Trustees gathered in Terra Nova for Summer Planning Meetings. Our first meeting began at 6:00 p.m. with a presentation by Mr. John Crouse, National Director, Benefits Consulting, Johnson Inc. In his presentation, he talked about the things that were happening throughout the industry with Defined Benefit (DB) Plans vs. Defined Contribution (DC) Plans. He warned that there was a sustainability crisis for DB plans and a rapid rise in DC plans given that DB plans are more predictable by participants, whereas DC plans provide more predictability for employers. Other mitigating factors were: pensioners are living longer; interest rates are at an all-time low; increased market volatility; rising health care costs; baby boomer retirement; poor outlook for fixed income investments; government deficits; personal debt levels; and a lack of understanding re financial literacy and numeracy.

Mr. Clouse emphasized the need for sustainability of individual standards of living and the need to review current/pre-retirement/post-retirement budgeting strategies. The major consideration here would be inflation but the major worry for the future is likely to be health care.

The second presentation was on Basic and Voluntary Accidental Death and Dismemberment and was given by a representative from SSQ Financial Group. She gave us some accident statistics i.e.:

- accidents are the 5th leading cause of death in Canada;
- leading cause of death between ages 1 to 34;
- all ages combined, male 64.5% and female 35.5%;
- in standard road accidents NL is second highest in Canada;
- 6 out of 10 fall or jump accidents are female and we are number 1 in Canada at 26.7%;
- Voluntary AD&D is cheapest coverage of all insurance benefits yet many opt out.

This was followed by some practical applications via scenarios of claims experiences, approved or not approved, and why. These examples and explanations were very enlightening and informative in terms of the processing of such claims.

The next session, at 8:30 a.m. on August 19, was presented by Manulife Financial, on Long Term Disability Trends. We were given a summary of the process and were taken through multiple graphs and charts regarding the various claims experiences of LTD over the last three years, from July 2010 to June 2013. These included cumulative, as well as annual, analyses and showed the trends of claims received by diagnosis, average age, top diagnosis, gender and top diagnosis, gender and top three diagnoses, duration, duration by diagnosis...culminating in LTD Cumulative and Annual 3-year claims resolutions with a comparison of NLTA to the rest of the industry. It was a really insightful look at the various stages throughout the process, as well as the breakdown of the many and varied ways the claims are categorized for comparative analysis. The three main areas of claim for LTD are:

- Mental health, which has been at the top for the past two years
- Musculoskeletal
- Benign/malignant neoplasms (cancer), also on the rise.

The next topic for presentation was a look at the Prescription Drug Landscape, by Ron Cashin, from Desjardins. There were charts and graphs which showed the trends across Canada and were also broken down by region. He spoke about:

- traditional vs. specialty drugs,
- dispensing fee inflation,
- how generic drugs are now on the rise and will reflect a temporary lowering of fill rates,
- how specialty oral drugs were on the rise, likely causing increased costs
- drug benefit costs will rise due to increases in specialty drugs
- much spent on drug waste due to gaps in patient care and poor patient decisions
- the three major health areas currently requiring specialty drugs are cancer, multiple sclerosis and rheumatoid arthritis.

The bottom line in this presentation was “consumers beware”. Shop around and be vigilant, especially as it pertains to your own health and well-being.

Our next session was an overview of the Group Insurance Program during the past five years. Prior to the introduction of the Premium Rate Setting Process, Government contributed 50% of the premium for each policy. Over the past five years, we have seen Government's share drop from a 50/50 split to a 68/32 ratio at present. Since Government contributions have been less and less each year the members have to make up the difference if we want to maintain the same services and benefits. Since we manage our own plan, we are better off than Government employees because we have the *option* of keeping our benefits.

There are some things we need to be mindful of with respect to Group Insurance. In our Health Policy, premiums are continuing to increase. There is

pressure from the membership to expand coverage and include new coverage and benefits. Biologic drugs and different treatments are becoming more available, more popular and increasingly more expensive, while Government contributions are continually decreasing. Our LTD Policy usage is increasing, perhaps, in part, because of reduced sick leave benefits since 2006. Post-Retirement Benefits are under attack across the country. When negotiations began in 2012, Government indicated that they will be bringing forward a proposal regarding group insurance...and so it goes. However, on the brighter side, our Market Study Renewal for 2012 was very favourable and our premiums are guaranteed for two years on all policies except health and dental.

Division Presidents

Avalon East Division:

Betty Lou Kennedy

7 Casino Place, St. John's, NL A1A 3X3
(709) 754-0784, bettylou.kennedy@gmail.com

Bonavista Division:

Beverley Fisher

P.O. Box 503, Bonavista, NL A0C 1B0
(709) 468-2827, bev.fisher@hotmail.com

Burin Division:

Nadine Croucher

P.O. Box 46, Burin Bay Arm, NL A0E 1G0
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Central Division:

Thomas Kendell

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Coast of Bays Division:

Bridget Kelly

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Con-Tri Division:

Albert Legge

59 Main Road, Whiteway, NL A0B 3L0
(709) 588-2368, a.legge@eastlink.ca

Western Division:

Francis Reardon

39 Greenings Hill, Corner Brook, NL A2H 4J6
(709) 634-3975, reardonfr44@gmail.com

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 709-782-8914.

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.

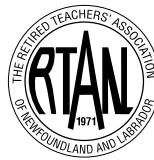
Your cooperation in this matter would be much appreciated.

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.

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.



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MEMBERSHIP CARD BENEFITS

All members are reminded to shop around for best prices. Pharmacies charge varying dispensing fees. If you live in an area where more than one pharmacy operates, it might be worth your while to check such fees. It is impossible for the editors of this Newsletter to publish details for all areas of the province so members, be vigilant. It may be of benefit to show your RTANL Membership Card to avail of discounts.



Please be advise that the Teacher Discount List can be accessed on the RTANL Link on the NLTA website (www.nlta.nl.ca). Go to Links, R for Retired Teachers' Association, and then click "Retired Teachers' Discount List".

Letter Box

Letter Box – allows our members to contribute to this newsletter. We are pleased that many of our members continue to respond with articles, stories, and letters and we look forward to receiving many more.

Please send your submissions (*preferably in electronic form*) to Don White, don.white01@bellaliant.net or 76 Glendale Avenue, Mount Pearl, A1N 1N6 prior to October 15 for the Fall edition and prior to March 15 for the Spring edition.

The Newsletter Committee reserves the right to edit all submissions.

RTANL Biennial Award

All members are reminded that nominations for the Biennial Award close at the end of May 2014. Please contact your Division President for details and the Nomination Form. Such details will be also posted on our website early in the New Year.

Tales Told By Teachers Vols. I & II

*Need a great gift idea
(birthday, Christmas, retirement)?*

This is it!

And what a bargain: only \$12.⁹⁵ retail but special price of \$10.⁰⁰ for retired and active teachers*!

*(*plus postage where applicable)*

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

Volumes I and II were published by the Retired Teachers' Association of Newfoundland and Labrador: Volume I in 1998 and Volume II in August 2010.

Order by phone, e-mail or post:

Clayton Rice: clayton@warp.nfld.net; (709) 782-8914

Thomas Kendell: tkendell@nf.sympatico.ca; (709) 489-2929

Don White: don.white01@bellaliant.net; (709) 368-7269

RTANL, 3 Kenmount Road, St. John's, NL A1B 1W1

NOTE: We have only a few copies of Volume I remaining. To avoid disappointment you may wish to purchase yours soon. No further printing is planned in the immediate future.

The Bulletin

To receive a yearly subscription to *The Bulletin* from the NLTA, send your name and mailing address, along with a cheque or money order for \$18⁰⁰ (*made payable to the Newfoundland and Labrador*



Teachers' Association) to: Linda Babstock, NLTA Printing Services, 3 Kenmount Road, St. John's, NL, A1B 1W1.

In Memoriam

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



Lillian Badcock (Shearstown)
Edward Barrett (Bay Roberts)
Karen Marie Beehan (Ottawa)
Donald Best (Grand Bay East)
Mona Callahan (St. John's)
Roland Cranford (New Harbour)
Harry Cuff (St. John's)
Mary Dorothy Dooling (Dartmouth, NS)
Dermot Downey (St. John's)
Patrick Dutton (Kentville, NS)
Augustus Flannigan (CBS)
Matt Foster (St. John's)
Susie Gale (Port Blantford)
Gerard Gardner (St. John's)
Ronald Howse (Corner Brook)
Claude Hughes (Green Island Cove)
Derek Hutchings (Deer Lake)
Wallace Janes (St. John's)
Austin King (Musgravetown)
Irene Lefeuvre (New Brunswick)

Catherine Legge (St. John's)
Sr. Catherine Lidstone (St. John's)
Madonna Lively (Mount Pearl)
Gordon Martin (Twillingate)
Joseph McGrath (St. John's)
Marilyn McGrath (St. John)
Sr. Thomasine McHugh (St. John's)
Clive Mifflin (Bonavista)
Marjorie Pike (Corner Brook)
Joseph Puthuparamp (New Minas, NS)
Christina Quinlan (Bell Island)
Sr. Corona Reardon (St. John's)
John Roberts (Hermitage)
Sr. Eleanor Savage (St. John's)
Jean Seaward (Gander)
Sr. Eileen Sesk (St. John's)
Kenneth Simms (Corner Brook)
Ursula Wall (Carbonear)
Barbara Whitten (St. John's)

May They Rest In Peace

Retired Teachers' Association of Newfoundland and Labrador

Thirteenth BGM and Reunion

September 30 - October 2, 2014 • Greenwood Inn & Suites, Corner Brook

Join the Team in 2014

EARLY BIRD registration deadline is **August 22, 2014**

All persons registered by August 22 will be eligible for one of two Early Bird Draws.

(Your registration fee (minus \$5.00) will be refunded after October 10, 2014 if you are unable to attend the Reunion.

Deadline for refund requests is September 26, 2014.)

Deadline for Registration is September 19, 2014

Reunion Fee (per person): September 30 – Dinner: \$25.00 • October 1 – Banquet: \$25.00

RTANL members **80 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 Greenwood Inn & Suites, Corner Brook, Tel: 709-634-8141 or toll free at 1-800-399-5381.

When you reserve, please request RTANL rates.

For more information contact:

RTANL c/o Clayton Rice,
3 Kenmount Rd, St. John's, A1B 1W1
Tel: (709) 782-8914 • Email: clayton@warp.nfld.net

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

TENTATIVE AGENDA

Tuesday, September 30:

3:00 - 6:00 p.m. Registration and Getting Acquainted
7:00 p.m. - Dinner and Social Evening
Introduction of Candidates for
Provincial Executive 2014-16
Early Registration Draws

Wednesday, October 1:

9:30 a.m. Opening of BGM
12:00 p.m. Lunch provided
1:30 p.m. Retired Teachers' Foundation AGM
and Election of Board of Directors
for 2014-16
4:00 p.m. Service of Worship
7:00 p.m. Banquet/Dance

Thursday, October 2:

9:00 - 10:30 a.m. Completion of Unfinished Business



Please DETACH and return with registration fee

Name of retired teacher: _____

(include maiden name if applicable)

Division: _____

Full name of guest (if applicable): _____

Mailing Address: _____

Place(s) taught: _____

Amount enclosed: \$ _____

Please check: Dinner Banquet
 (80 plus) Guest

Please remit fee *by cheque payable to RTANL to*
3 Kenmount Rd, St. John's, NL A1B 1W1

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



If undeliverable, please return to:
Retired Teachers' Association of NL
3 Kenmount Road
St. John's, NL A1B 1W1

