



# Newsletter

Retired Teachers' Association

Vol 28 No 1 • December 2016

## President's Message

*Doreen Noseworthy*

My dear friends and colleagues, it is with great pleasure that I sit here today, in comfort and peace, to put together a few thoughts for my first address to you. With all the turmoil in our world today, I'm sure we're all very proud and grateful to be living here in Canada, enjoying all the freedoms for which our forefathers fought so bravely to defend and secure. Thank you to all our Uniformed/Armed Service men and women – "LEST WE FORGET!"

It has been a very busy month for me since taking on the presidency of RTANL. Lots of things are happening within our own Association both provincially and nationally. On the Provincial level, we have our School Board Elections. Throughout history, teachers/educators have been identified, among most communities, towns, cities, provinces and countries, as making the best leaders and volunteers. Retired teachers are so valued as community leaders that most of them have difficulty determining where they ever found time to "work". I am hoping that this leadership will transfer itself into the School Board Elections, with some of our most valued members putting themselves out there as the best possible candidates.

Education has taken a real hit in this province, in terms of the continued erosion and devaluation of our great profession and the system within which it operates. It is time, my dear friends and colleagues, for all of us, retired and active, to help restore dignity to our beloved profession and respect for the education system in our province. Your Provincial Executive will be meeting with Jim Dinn, President of NLTA, during our meetings in Gander, November 22-24, 2016, to discuss ways that our Association and its membership may be able to help them stop the erosion of, and attacks on, the Education System in NL. This has undoubtedly happened over the years, little by little, to the point where the system just can't withstand another blow. It is obvious that things

need to change and that the education of our youth needs to become something more than a line in a budget. We have been asked, by our parent association, NLTA, to do what we can to help them make that change a priority of the Government of Newfoundland and Labrador. I realize that this is not our battle but if you find it your hearts to lend a helping hand to our active teachers, I'm sure they would more than appreciate it.

As retired teachers, we are not only members of RTANL but are also members of a much larger family of retirees, our national counterparts, Association canadienne des enseignantes et enseignants retraites/Canadian Association of Retired Teachers or, ACER-CART, as we know it. This relationship has been a blessing to us from the beginning because it keeps us informed as to what our brother and sister organizations are doing across the country and affords us the opportunity to learn from each other and to work together as one. The Executive of ACER-CART keeps us current in all aspects of life relative to the needs of retired teachers throughout Canada. As our National Association, they provided us with a strategy for keeping our issues at the forefront as we went through a Federal Election just last year. The latest area of concern to which ACER-CART has responded and taken the lead, is the revamping and shaping of a new Canada Health Accord. To this end, they have suggested a letter (email) writing campaign to the Prime Minister, Minister of Health, your Member of Parliament and, by extension, to our Provincial leaders as well, to ensure that the new accord, in whatever form it takes, is reflective of the needs of our aging population. The details, the suggested format and other necessary information are presented in this newsletter. By that time, you should also be able to go online to our website where you will also find the sample letters to download and copy. Whatever method you use, I

*(cont'd. on page 3)*

**NOTE:** To ensure that RTANL members receive important information between newsletters (i.e. Group Insurance, Pensions, etc.), we kindly request that you contact the RTANL to provide an email address at [rtanl@nlta.nl.ca](mailto:rtanl@nlta.nl.ca). Thank you!



## Provincial Executive 2016-18

### **PRESIDENT**

#### **Doreen Noseworthy**

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

### **VICE-PRESIDENT**

#### **Albert Legge**

275 Main Road, Whiteway A0B 3L0  
Tel: 683-2782  
a.legge@eastlink.ca

### **PAST PRESIDENT**

#### **Thomas Kendell**

75 Southcott Drive, Grand Falls-Windsor A2A 2P2  
Tel: 489-2929  
tkendell@nf.sympatico.ca

### **SECRETARY**

#### **Don White**

76 Glendale Avenue, Mt. Pearl A1N 1N6  
Tel: 368-7269  
don.white01@bellaliant.net

### **TREASURER**

#### **Clayton Rice**

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

### **MEMBERS-AT-LARGE**

#### **Donald Carter**

19 Yeager Street, Gander A1V 2S5  
Tel: 256-4617  
donaldcarter@nf.sympatico.ca

#### **Sharon Penney**

PO Box 226, Victoria A0A 4G0  
Tel: 596-2365  
wspenney@bellaliant.net

#### **Beverly Fisher**

PO Box 503, Bonavista A0C 1B0  
Tel: 468-2827  
bev.fisher@hotmail.com

#### **Deborah Lewis-Clarke**

PO Box 1589, Marystown A0E 2M0  
dlewis2728@gmail.com

## Provincial Executive Standing Committees 2016-18

**Table Officers** President, Vice-President,  
Secretary, Treasurer

**Benefits** . . . . . Beverley Fisher (Chair)  
Don Carter, Clayton Rice

**Finance** . . . . . Clayton Rice (Chair)  
Albert Legge, Doreen Noseworthy

**Liaison** . . Table Officers (Doreen Noseworthy  
Albert Legge, Don White, Clayton Rice)

**Newsletter** . . . . . Don White (Chair)  
Clayton Rice, Doreen Noseworthy

**Biennial Award** . . . . . Albert Legge (Chair)  
Sharon Penney, Debbie Lewis-Clarke,  
(Con-Tri Division to form Selection Committee)

## Provincial Executive Ad Hoc Committees 2016-18

**BGM/Reunion:** . . . . . Doreen Noseworthy  
(Chair), Beverley Fisher & Debbie Lewis-Clarke  
(Co-Chairs of Reunion), Clayton Rice & Don  
White (Co-Chairs of BGM).

**Political Action** . . . Sharon Penney (Chair),  
Doreen Noseworthy

**ACER-CART** . . . . . Doreen Noseworthy  
(Delegate), TBA (Observer)

**Tales Told by Teachers** . . . . .  
Don Carter (Chair), Debbie Lewis-Clarke,  
Beverley Fisher, Don White

**Handbook** . . . . . Don White (Chair),  
Albert Legge, Sharon Penney



**ACER-CART website: [www.acer-cart.org](http://www.acer-cart.org)**

## TABLE OF CONTENTS

President's Message ..... Cover

### News & Views

Avalon East ..... 4  
Bonavista ..... 5  
Burin ..... 6  
Central ..... 7  
Con-Tri ..... 8  
Western ..... 9

Report on RTANL – BGM/Reunion.... 10

ACER-CART Report ..... 12

RTANL Financial Statements ..... 14

Executive Report from RTF Board..... 16

Public Education, Public Good..... 20

Honour Roll ..... 22

Status of the Teachers' Pension Plan... 25

Sample Letters ..... 28

Protect Your Eyes from Blue Light! ..... 31

In Memoriam..... 35

## ADVANCE NOTICE

**15<sup>th</sup> Reunion of  
Retired Teachers  
and RTANL  
BGM 2018  
St. John's, NL  
October 2-4, 2018**

### NLTA Website

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

## 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](mailto:clayton@warp.nfld.net).

## 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.

strongly encourage you to actively support this on behalf of pensioners, seniors and retirees throughout Canada.

On a lighter note, RTANL hosted the Eastern Canadian Retired Teachers Organizations (ECRTO) Conference on October 26-27, 2016, at Hampton Inn, St. John's. It was the first time the Conference was held in Newfoundland and Labrador. There were informative sessions with special guest speakers on timely topics of interest to all members and a great exchange of ideas and activities from each area represented. By way of explanation, ECRTO is the Atlantic regional arm of ACER/CART. It was formed about ten years ago, due to the feeling among delegates that, while the National body represented all Canadian retired teachers, the Atlantic region often had different issues than the rest of Canada. To test that theory, the delegates from Atlantic Canada decided to set up a separate meeting of their own in the fall of the following year. It proved to be such a success that they've continued to meet every other year since – to share experiences, exchange ideas and compare various strategies that are of interest to all. After that first meeting, Quebec English Speaking Retirees (QPARSE) requested to join forces as well and have been regular attendees and participants at each conference. We were delighted to have had the opportunity to finally host the Conference in our fair province and to give our East Coast members a taste of good old Newfoundland hospitality.

Good communication, I'm sure you'll agree, is the key to so many wonderful things in our lives – a good marriage, good family relationships, good friendships, good teaching strategies, good pupil/teacher relationships, good working relationships...the list is endless. It is no less important to those of us who are working hard on your behalf to be able to communicate with you, as the need arises. With that in mind, there is one more thing I must ask of you at this time. Would you please forward your email address to the president of your respective division, or to Clayton Rice, Chairperson of Membership, at: [clayton@warp.nfld.net](mailto:clayton@warp.nfld.net). In this age of technology, we need to be able to communicate with as many of our members as possible, in the most efficient, effective manner at our disposal. Your new Executive and Division Presidents would be most grateful for your co-operation in this regard.

If one is to judge the seasons by the displays in the shops and malls, Christmas has been here for a long while already. However, those of us with more sound judgment realize that it is yet a few weeks away. Despite that fact, I would like to take this opportunity, on behalf of Provincial Executive, to wish each of you the blessings and joys of the Christmas Season and may the New Year be one filled with love, good health and much happiness.

Yours in retirement,

Doreen



ECTRO Conference Attendees.

Back row (L-R): Albert Legge, Renate Sutherland, Clayton Rice, Don White, Bill Berryman, Jim Kavanaugh, Jacques Albert, Linda LeBlanc, Margaret Urquhart.

Front row (L-R): Doreen Noseworthy, Cynthia MacDonald, Joyce McCardle, Brian Kenny, James MacAulay, Mildred Urquhart



---

# NEWS & VIEWS

## Avalon East Division

*Nina Beresford*

Greetings to all retired teachers across our province from Avalon East Division! We are enjoying some beautiful days of fall as we prepare and move into the much cooler winter months. Be sure to get out and enjoy them by walking the trails, putting your garden to bed, meeting friends, snapping family pictures but above all, keep active and stay healthy. It's a beautiful time of year if only the RDF and the wild winds stay away.

Our last year's spring activities ended with a **BBQ and Dance** on May 27, 2016 held at the Canadian Legion, Blackmarsh Road and enjoyed by over 90 members. Following the BBQ dinner, many stayed on to enjoy the music of Metro Music. An enjoyable night was had by all!

On June 8, 2016 we held our **AGM and Election of Officers** at the Network Café.

Sincere thanks were expressed to all who have been so dedicated to the Avalon East Division of RTANL for the past several years, especially our Past President – Betty Lou Kennedy, our Social Committee Chairs – Sandra Harnett and Judy Prim and also Dianne Squarey who will now be more involved with the Retired Teachers' Foundation as their Chair. Thank you ladies.

I am pleased to take over the role of President from Betty Lou Kennedy and would like to welcome Wanda Hand who has accepted the role of Treasurer, Mary Purchase and Denise Barbour as our Social Committee Chairs, and Trudy Buckle as a new Member at Large.

Following the election of officers we enjoyed a lovely lunch and then were treated to a presentation by Evan Murray from Murray's Garden Centre and Landscaping Services on **Container Gardening**. This presentation was interesting, informative and was a real incentive to get us all working in our gardens. Now we all know how to display beautiful plants in containers on our decks and in our gardens.

### **RTANL – AED Newsletter and E-Newsletter**

Each year we mail out two newsletters outlining the activities and social events offered to our members. Our fall newsletter was sent out in September 2016 and our second of the year will be sent out digitally and in print in January 2017.

We are certainly encouraging as many of our members as possible to register to receive their Newsletter on

line so that we can decrease the number that have to be printed and mailed out. While we are encouraging digital copies for our members, we want to reassure all that we will continue our mail-out to all who request it. Our sincere thanks is extended to Cynthia Fardy for working hard to have our newsletter available online and increasing the number of members who are taking advantage of this service.

### **Fall Hike and Lunch**

Our Social Committee tried a different event this fall by offering an outdoor experience for its members. On October 3, 2016 we held a Fall Hike along the Manuel's River, with impressive Exhibits and a delicious luncheon at the Manuel's River Hibernia Interpretation Centre. The weatherman did not totally cooperate but close to 100 members arrived dressed for the wet weather and enjoyed the fall walk along the Manuel's River.

### **RTANL BGM**

It was very informative and beneficial to attend the RTANL BGM held in Gander on October 4-6, 2016. Welcome to our new President, Doreen Noseworthy, and the supporting executive. The report and presentations by the Retired Teachers' Foundation to the 10 children's charities totaling \$30,000 were truly amazing. Congratulations to all Divisions on the contributions.

### **Upcoming Events**

Our Division will be hosting our **Christmas Luncheon and Craft Fair** at Holiday Inn Hotels on **December 5, 2016**. This is always a well-attended event of close to 300 members and it certainly helps get everybody into the Christmas Spirit. Come along one and all to shop and view the amazing Craft Fair, enjoy the delicious Christmas Luncheon and maybe you too will win one of the many prizes!

We become quite energized when we get together during the winter months to enjoy **Fun Day** at Bally Haly Golf & Curing Club on February 20, 2017. Be sure to get your groups together and come along for a very enjoyable day of Bridge, Card Games, Board Games, a delicious lunch and lots of great prizes.

### **Visitation**

Sincere appreciation is extended to Sharon Reddy and Gloria MacDonald who have been so diligent in visiting the sick, the funeral homes and sending cards to those we are informed of, who are ill. Please make sure they are informed so that they can represent us to those members and their families.

Cynthia Fardy continues to collect historical information on those teachers who have passed away.

This information will be stored in the **Books of Remembrance** which will hopefully be continued online in the future. If you know of members from our Division who have passed away, please assist Cynthia by getting the information completed by family members and passed on to her as soon as possible so that it will not be overlooked.

The Executive of Avalon East Division extends a special **welcome to all new members and new retirees**. We hope you take advantage of the opportunity to participate in the many social activities offered throughout the year and use this organization as an avenue to stay connected with your peers. We would love to see you at any of our events.

Now that 2016 is coming to an end and the American election is finally behind us, albeit frightening, we take this opportunity to wish you and your families a very **Merry Christmas** and a **healthy, fun-filled and rewarding New Year**. God Bless!

## **Bonavista Division**

*Beverly Fisher*

The Bonavista Division of the RTANL has 95 members. We live in the communities on the Bonavista Peninsula from the Cape around Bonavista Bay to Charleston, and around Trinity Bay back to Cape Bonavista. Since our last report, which appeared in the June Newsletter, our Division has been busy with a number of activities.

A General Meeting was held in the Music Room of Catalina Elementary School on May 10. The morning began with our own business items, not the least of which was our election of officers. The following is our new executive: President – Beverly Fisher, Vice President – Theresa White, Secretary – Sandra Carpenter, Treasurer – Frank Burt, Directors – Barbara Duffett, Peggy Duffett, and Linda Hicks. We wish to thank Randy Parsons for his past service to our Division. Following this we heard from our guest speaker, Garry Keough, a Physiotherapist with Therapy Works in Clarendville. Garry gave us a very interesting and interactive presentation on “The Benefits of Physical Activity” and “Physical Activity and Healthy Aging”. Before adjourning we presented three primary students with a donation to the school’s breakfast program. The meeting ended with coffee and muffins.

On May 25 nearly twenty of our members and spouses travelled to Clarendville to spend the day. We spent the morning shopping, met for lunch at Jungle Jim’s, and then went bowling at Caribou Lanes.

Our Spring Social was held at the Knights of Columbus Hall in King’s Cove on June 7. Before the supper started we observed a moment of silence for our departed members. The King’s Cove Firettes provided a delicious meal of roast beef/turkey with all the trimmings. Three of our members won door prizes, gift certificates from Mifflin’s Tea Room in Bonavista. The evening ended with musical entertainment by Dennis Cole.

The fourth annual ‘not-back-to-school walk’ was held on September 12. This year we tried something a little different; instead of hiking one of trails, we spent the day in Trinity Bight. We met in the morning in Trinity and explored the town, walking the streets and poking into any of the buildings that caught our fancy. We ate together at the Dock Marina, and then drove to Port Rexton for a tour of the new Port Rexton Brewery. Included in the price of the tour were small samples of their beer so, not only did we learn about this new enterprise, we got to taste the products as well.



Members enjoy a tour of Port Rexton Brewery.

Our first executive meeting was held on September 21 at Hotel Bonavista. Over breakfast we selected a date for our fall bowling excursion and discussed other items, such as the communique from the Tip-A-Vista Wellness Committee regarding their upcoming Walk for Mental Health and Addictions Awareness. The committee recognized us for the outstanding number of people from our membership who attended the previous walk. They also requested, through our liaison, Linda Hicks, that we assume responsibility for organizing future walks. It was decided that we would continue to support the endeavours of this committee but we would not undertake such a responsibility.

On September 29 members of our Division attended the Walk for Mental Health and Addictions Awareness. It was a stormy night with heavy rain so it became a cavalcade rather than a walk. Following the drive around town a get-together was held at the United Church Hall.

After a time of fellowship and refreshments, several people bravely spoke of their battles with mental illness. It seemed fitting that the 'walk' went ahead in spite of the weather, as the weather conditions certainly reflected the tumult that exists in the lives of those affected by mental illness and addictions.

Five members from our Division attended the BGM-Reunion in Gander from October 4-6. Beverly Fisher, Theresa White, Linda Hicks, Harold Tremblett and Myrtle Stagg had a great time seeing old friends and making new ones, and making many memories. Beverly was re-elected to the Provincial Executive and Harold was the official photographer. We were proud to meet Katarina Roxon, our Paralympic gold medalist. The event was a wonderful one; we certainly had our fill of singing and dancing, and laughing and learning.



Having a "crazy" time at BGM 2016.

Another executive meeting was held on October 12 at Theresa's house in Catalina. At this meeting we finalized plans for the upcoming general meeting and discussed our Christmas Social. We also made tentative plans for a January general meeting.

Our fall bowling excursion took place in Clarendville on October 20. As before, we had lunch together at Jungle Jim's and then moved on to Clarendville Lanes.

On November 7 we held our first general meeting of the year at Matthew Elementary School in Bonavista. Perry Downey, Administrative Officer for Pension and Group Benefits with the NLTA, spoke to us on these topics and gave us the lowdown on changes in both that occur as we reach certain age milestones. He also offered some great advice on both topics.

We are certainly looking forward to another busy year! When this newsletter arrives Christmas preparations will be in full swing. On behalf of the members of Bonavista Division, I would like to wish you and yours a very Merry Christmas and a Happy, Healthy New Year!

## Burin Division

*Debbie Lewis-Clarke*

I would like to bring greetings to all our members in the Burin Division. We are an active division and continue to grow. We held our election of officers in April and we now have some old and some new. I often say "It's always good to have 'new blood!'" (Nothing to do with my Indian status!)

I was Treasurer in the past but as Nadine Croucher had other commitments, I decided to run for President. We also have a new Vice President, Mike Haley, from Lawn. He will be a great influence on our membership from that area. Our Treasurer is Susanna Glavine who I'm sure will do a fantastic job, as she was the Treasurer for the Kinettes and is a lifelong member. Our Secretary is Joan Shirley who has done a fabulous job in the past and continues to do so. My right arm! We also have three Directors to help represent our vast region; Steve King, Levi Curtis, and Ada Hollett. All three are very active members in their community and I am sure they will bring a lot to our executive. Congratulations to all!

Since our election in April, we have managed to continue with our luncheon the first Friday of each month. This is something the retirees of Jamieson started some years ago and it has continued to grow. Each month we select a different restaurant to visit. Since April, we have been to The Tea Rose, Heritage Cafe, Pizza Delight, PJ Billington's, The Admiral's Galley and Keg and Wing'N it.

We held our first executive meeting in September. With the great summer weather we had, it was somewhat challenging to get the new executive together, but we did it! From that meeting we decided to proceed with our Harvest Luncheon again at the Winterland Eco Trail. This is always a success with our members. Nothing like a good Jiggs Dinner!

We had also discussed the upcoming BGM. At the last BGM in 2014, we had two people in attendance from our division, Ada Hollett and myself. This year we increased by five; Steve King, Nadine Croucher, Eric Ayers, Nancy Kenway and Morley Kenway. Hopefully this number will increase again in 2018. The reunion was a fun time, meeting and greeting members from all over the province. A big thank you to Ada for supplying the Kitchen Party with mummer outfits to start off the night. The BGM is always very informative and keeps everyone up to date. If you have never attended one, you should consider it for 2018. You definitely will not be disappointed.



I will be having another executive meeting in the near future to help plan events for the next few months. We have our Christmas Dinner and Dance booked at the Marystown Hotel and Convention Center for December 10, 2016. Information will be emailed to members. We also now have a Facebook group to post information. If you would like to join, just send a request to myself or Steve King, who are the administrators of this private group. We hope to plan a Christmas Luncheon like we started last year. Some winter activities are also in the making. Dig out those snowshoes and skis!

So as you can see, we are active! New members are always welcome. I am sure we can find something for everyone to do and suggestions are encouraged! The more the merrier! Please feel free to contact any member of the executive if you have any questions or concerns. Wishing everyone a very Merry Christmas and Happy New Year!

## Central Division

*Thomas Kendell*

The first general meeting of Central Division for 2016 began in April. In addition to our regular business our guest speaker was Ms. Dolores Jones who spoke on the activities of the 50 Plus Club in Gander. This was a very informative session and concluded with a question and answer period. The president presented Ms. Jones with a copy of "Tales Told by Teachers" as a token of our appreciation.

In May we discussed preparations for our June Banquet scheduled for June 15, 2016 at Hotel Gander. Our guest speaker for the afternoon session was Ms. Jill Wheaton from Central Health in Gander on Nutrition and Diabetes. The presentation was followed by a question and answer period.

In June we had our 36th Annual Dinner and Dance at Hotel Gander which was very well attended. The entertainment by the Gander Academy Choir was excellent and the dance music by Derm Coady continues to highlight our annual get together. Everyone seemed to be very pleased with the festivities. We reported our donations for the C. Lloyd Buffett Award and our Division's contribution to the Foundation in memory of all deceased teachers from Central Division at the October BGM. Our total gift to The Foundation this past year (2016) will total over \$4,000. In 2016 the Foundation donated \$30,000 to ten different children's charities throughout the province. This is the highest amount ever donated to children's charities. *It is worthy to note*

*that since 1987 the Retired Teachers' Foundation has donated over \$300,000 to various children's charities throughout Newfoundland and Labrador.*

In lieu of purchasing plaques or gifts to recognize members of our Division for their volunteer efforts, we make a donation of \$100 to the Foundation. This past year we honored a most worthy individual at our banquet, Ms. Fannie Simms of Gander. On behalf of all retired teachers in Central Newfoundland I would like to offer my congratulations to Fannie for receiving the Volunteer of the Year

Award. As an appreciation we sent \$100 to the Retired Teachers' Foundation in her honor.



We published our Division Newsletter, the Cornucopia, in October of 2016. **Our Year in Pictures** is in the centerfold and included the highlights of our year in pictures. Please take the opportunity to read our newsletter in hardcopy or online. This issue will not be mailed to members so if you would like a hard copy please contact any member of the executive. There are 200 hard copies available. I would like to express our Division's thanks and appreciation to Calvin Wheeler from Botwood for all the work that he does in compiling the Cornucopia. It does demand a lot of time, effort and dedication on Calvin's behalf to compile this comprehensive publication. The Cornucopia is also available online through the RTANL link on the NLTA website at [www.nlta.nl.ca](http://www.nlta.nl.ca).

Three volumes of the Book of Remembrance have been done in "loose leaf" and Calvin has already completed 102 obituaries for Volume IV. In those volumes you will find obituaries of teachers who taught in Central Newfoundland communities from the Baie Verte Peninsula in the west to Chance Cove in the east. These are men and women who devoted their lives and careers to teaching in our province and many taught in communities that are no longer in existence. We want to honour those pioneers in the teaching profession who went before us and remember them in a Book of Remembrance. If you have any information on teachers who have passed away in Central Newfoundland, please pass along notification of their deaths to Calvin at [lurcal@nl.rogers.com](mailto:lurcal@nl.rogers.com).

After our June Banquet we took time to relax and enjoy with family and friends. It was a very nice summer in Newfoundland and Labrador in 2016 and many of us had good success in our gardens. However, our autumns are very beautiful with the changing of the seasons and our cool weather vegetables like Kale, Spinach and Parsnips continued to flourish.

At our regular meeting in October we held our fall sale and Auction which is a highlight of our year and the proceeds go to the Retired Teachers' Foundation. The Auction was quite successful and including donations we raised over \$600. Many thanks are extended to all our members for their contributions, the purchasing of the items and also for their generous monetary donations to RTF.



Also in October, as President of Central Division, I was invited to address retiring teachers at a NLTA Pre-retirement Seminar in Grand Falls-Windsor. Those teachers were from all over Central Newfoundland who may not be retiring until one or two years in the future. However, it gave me an opportunity to inform them as to the functions of RTANL and encouraged them to join us when they retire.

After our November meeting we take a break during the winter months and resume our meetings in April. However, we will be having our "Old Christmas Night" dinner at Sinbad's on January 6, 2017.

We continue to be active and involved as a Division and we 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.

## Con-Tri Division

*Pauline Welsh*

*"Autumn is a second spring when every leaf is a flower."*

Greetings from Con-Tri Division. We hope you are all enjoying this beautiful fall weather and let us hope for a good winter.

We concluded our meetings for this spring with a final barbecue and kitchen party on May 31 at the Whiteway Memorial Building. This event has become more popular over the past several years. Thank you to all members who attended this event and especially those members who participate and provide wonderful entertainment for us at the kitchen party.

In May, two of our members – Mrs. Greta French and Mrs. Agnes Fitzgerald – were presented with their 90+ Honorary Membership. What a great milestone for these ladies. Congratulations.

On September 8, we held our annual Not-Back-to-School-Walk at Mad Rock trail and then gathered at Mad Rock Café for lunch and fellowship. The weather co-operated and we had an enjoyable time.

On October 2, President Albert Legge attended the annual Trinity-Conception-Placentia Health Foundation Telethon at Amalgamated Academy in Bay Robert's where he presented a cheque on behalf of Con-Tri members. This is an annual event for our Division and thank you Albert for your participation on our behalf.

Our BGM was held in Gander on October 4-6. We were pleased to see so many of our members attend and represent Con-Tri Division. A total of 22 members and their guests from Con-Tri attended this event. Two of our members, Alice and Alan Kelly have attended every BGM to date. We also had a mother and daughter team – Stella Butt and her daughter Sharon Penney – attended the event. Past President Albert Legge was elected Provincial Vice President and Sharon Penney was elected Member-At-Large to the Provincial Executive as well as Secretary of the Retired Teachers' Foundation. Don Case retired from the Provincial Executive after 16 years of dedicated service and Con-Tri extends best wishes and many thanks for his service to both the Provincial RTANL and Con-Tri Division. A good time was had by all and we thank all of those who attended and participated this year.

Our first meeting was held on October 11 at which our new Executive was elected. Our newly elected executive is: President – Isabelle Cole; Vice President – Laura Cooper; Past President & Communications – Albert Legge; Secretary – Don Case; Co-Treasurers – Ruth



Davidge and Peggy Hiscock;  
Special Awards – Joyce  
Roberts; Card Secretary –  
Daphne Harnum.

We are currently preparing  
for our annual Christmas  
Banquet which will be  
held on November 29 at  
Fong's Hotel. Tickets are  
now available for purchase  
by our members. We are  
anticipating a good turn-out  
for this event.

Any new members who  
wish to have their names  
added to our e-mail list are  
asked to please contact Albert Legge (Communications  
Officer) at a.legge@eastlink.ca to keep up to date with  
the happenings in our Division.

We wish you all a safe and enjoyable winter and a  
Merry Christmas and healthy, prosperous New Year.

## Western Division

*Wayne Park*

Good day all and greetings from Western Division of  
the Retired Teachers' Association of Newfoundland and  
Labrador. It continues to be a busy time and I can surely  
relate to the comment I would hear from retired teachers,  
"I don't know where I found the time to do everything  
when I was working." In any event, it is my pleasure to  
bring you some highlights since the last report.



Newly elected President  
Doreen Noseworthy presents  
Lily Critch with the Biennial  
Award for 2016.

the people who volunteer their time and efforts for  
important roles is much appreciated. Anticipation is  
already building for the next BGM.



Isabelle Cole, Vice President  
(newly elected President) of  
Con-Tri presents a donation  
to the Retired Teachers'  
Foundation Treasurer, Roberta  
Pafford.

After the Provincial BGM in Gander, Western Region  
held the Regional BGM and election of officers. Thanks  
to Geraldine Wall (vice-president), Roberta Pafford  
(treasurer), Maxine Reardon (secretary), and (members-  
at-large) Lorraine Gillingham, Bernadette Meiwald, Lil  
Critch and Glenda Belbin for coming forward to serve  
our region. I am delighted to be back for a second term  
as president.

One important piece of business for the Western BGM  
was the presentation of Western Regional By-laws.  
The by-laws document was tabled for membership  
review and will be ratified by a vote in the future. In the  
meantime, the general membership can submit points  
of clarification, addition, or deletion to any Executive  
Member for consideration.

To maintain a community presence and membership  
connection, Western Division has continued to  
participate in annual events which have become  
established past practice. On October 19, 2016 a  
donation was made to Lourdes Elementary School to  
support their breakfast program. Recently, potential  
retirees were invited to join RTANL at a Retired  
Teachers' Seminar for the region. On November 11,  
2016 a wreath was placed at the Veterans Memorial  
during Remembrance Day Service in Corner Brook.  
As well, the practice of hospital visitation, card and  
fruit basket gifts for members will be maintained.  
Christmas visitation for ill members in all our regional  
communities will continue to be the practice. A critical  
component of these practices is for the regional contacts  
to communicate the health status to a Western Executive  
Member and appropriate follow-up will occur.

Western Division Membership is a proud promoter  
of the Newfoundland and Labrador Retired Teachers'  
Foundation. To this end Western Division will feature an  
annual Bake-less Bake Sale. There will be a mail-out to  
active members with an option to return a donation. The  
donation can be made anytime during the year and the  
funds will be presented to various children's charities  
annually. It is a strong fundraiser for a great cause and  
your donation will be much appreciated.

The Western Division Annual Christmas Dinner and  
Dance will be held on December 3, 2016 at Bennett  
Hall. Particulars can be obtained from Executive  
members. This event was well attended last year and we  
are hoping for a strong turnout this year.

**ALL THE BEST TO ALL!!!**

---

# Report on RTANL – BGM/Reunion 2016

by Albert Legge

The fourteenth Biennial General Meeting and Reunion of the Retired Teachers' Association of Newfoundland and Labrador was held in Gander on October 4-6, 2016 at Hotel Gander. There were 99 members and guests in attendance. This year's theme was *Take a Look at Us Now!*

Registration was from 2:00 to 6:00 p.m. on October 4, during which time, meeting kits and welcome bags were made available to all. This also gave everyone the opportunity to meet with old friends and colleagues as well as a chance to meet new ones over coffee/tea.

A Meet-and-Greet took place from 7:30 to 8:30 p.m. and this was highlighted by a "Take a Look at Us Now" activity in which members submitted pictures from their early days, along with recent photos, and our BGM organizers posted the photos and gave members forms to try and see how many photos they could match up. As the photo challenge was going on, many members took part in the "Let's Get Crazy!!!" activity in which they donned all sorts of costumes and dress-up styles, and did an old fashioned photo booth mock up. Plenty of laughs and giggles came out of that activity! A representative of Johnson Inc. was on hand and got members to enter their names for a \$100 gas card draw. There was also a cash bar and lots of delicious finger foods provided for members and guests in the lead-up to the Kitchen Party. The Kitchen Party was highlighted by a welcome from Thomas Kendell and a number of skits, a visit from the mummars, and music selections provided by Doreen Noseworthy from Avalon East Division, and Russell Pack, Doris Pack and Gordon Fifield from Con-Tri Division. Several draws, including the Johnson gas card draw, and the Early Bird Draw, took place, which added to the fun of the evening. It was an enjoyable evening as members and guests mingled and socialized, and had a great singalong led by Doreen Noseworthy, and a few of them danced until the music ended around 10:30 p.m.

On Wednesday, President Thomas Kendell called the BGM to order at 9:00 a.m. at which time the Prayer of Invocation was said by all. This was followed with greetings from Provincial Government by the Honourable Dr. John Haggie, Minister of Health and Community Services. Councillor Sarah McBreairty then brought greetings on behalf of the City of Gander, and Sharron Callahan brought greetings on behalf of the Newfoundland and Labrador Coalition of Pensioners, Retirees, and Seniors' Organizations and also highlighted the work of the Coalition. Sharron also praised the work of the RTANL and the contribution of our two representatives on the Coalition – Doreen Noseworthy and Don Case.

The first business session included adoption of the agenda for BGM 2016, adoption of the minutes from BGM 2014, and business arising from the minutes. Following this, President Tom reviewed the President's Executive report highlighting the activities of RTANL during the past two years.

The Nomination Committee chairperson, Geraldine Wall, conducted the election of the Provincial Executive for 2016-2018. The members of the new Executive are: President, Doreen Noseworthy (Avalon East), Vice President, Albert Legge (Con-Tri), Secretary, Don White (Avalon East), Treasurer, Clayton Rice (Avalon East), Members at Large – Sharon Penney (Con-Tri), Beverly Fisher (Bonavista), Deborah Lewis-Clarke (Burin), Don Carter (Central) and Past President, Thomas Kendell (Central). After voting ended for the Members-At-Large, a nutrition break was called and the election results were announced as members returned from the break.

Following nutrition break, guest speaker Ralph Morris, Co-Chair of the Coalition of Pensioners, Retirees and Seniors Organizations, gave a very interesting, informative and timely presentation on the work and goals of the Coalition for this province. He stressed the importance of Retirees who apply for benefits to any level of government to **always appeal** if their application is declined. He also recounted the work of the Coalition in persuading government to abolish the pension claw-backs that were introduced in 2015.

Continuing with the order of business, President Thomas Kendell called for any resolutions from the floor. A few questions were raised and some discussion ensued, but there were no resolutions proposed. President Tom then highlighted some of his activities during the last two years. Clayton Rice also explained to members some highlights from the Treasurer's Report and Financial Statement for 2014-2016. A report from ACER-CART was also distributed but there was no oral report given and there was no official representative present. The report was compiled by Thomas Kendell and Doreen Noseworthy who attended the AGM on June 3 and 4, 2016. Following this, a nutritious lunch was prepared and served to members and their guests.

The afternoon session was devoted to the **Retired Teachers' Foundation AGM and Election of Board of Directors**. The Foundation meeting was called to order at 1:30 p.m. by President Geraldine Wall. At this time, donations, totalling \$30,000, were presented to representatives of the various children's organizations which the Foundation supports annually, on behalf of



retired teachers throughout the province. Geraldine noted that, to date, the Retired Teachers' Foundation has donated a total of \$313,750.00 to the various children's charities in the province. Recipients for this BGM went to Rainbow Riders, NL Autism Society, CNIB, Mazol Shriners, Lion Max Simms Camp, Candlelighters, Canadian Diabetes Association and the War Amps Champs Program. Member representatives from each of these organizations were in attendance to receive their donations and offered a little insight into just how important the Foundation donations are to the incapacitated children they represent. As a special treat, Katarina Roxon, Paralympic Gold Medallist, was there to accept the donation on behalf of the War Amps and spoke very humbly about how that particular organization gave her the ability, motivation and determination to become the athlete she is today.

Elections then took place for a new Board of Directors consisting of: Chairperson Diane Squarey (Avalon East), Vice Chair, Ann Pennell (Avalon East), Secretary, Sharon Penney (Con-Tri), Treasurer, Anita Finn (Avalon East), Members at Large – Lil Critch (Western), Agnes Hughes (Western), Thomas Kendell (Central), Past Chair, Geraldine Wall (Western), Ex-officio, Doreen Noseworthy, President RTANL, and a Liaison member from NLTA to be appointed.

Following the Foundation meeting, a Service of Worship and Thanksgiving in honour of all deceased teachers since last BGM, was held at the Salvation Army Gander Citadel. The service was conducted by Captain Sheldon Bungay who delivered a very respectful, nostalgic and uplifting tribute to retired teachers and led in the celebration and observance of the contribution of those who have gone before us. Geraldine Wall, Beverly Fisher, and Don Case read selected portions of the service and The Honour Roll was read by Thomas Kendell, Doreen Noseworthy, Clayton Rice, Debbie Lewis-Clarke and Don White. Lil Critch led the congregation in the reading of *The Lord's Prayer*.

In the evening, there was the Reunion Banquet which included the presentation of the RTANL Biennial Award for Service. The award was, very deservedly, presented to Lil Critch, in appreciation for her many years of dedication and service to the Association. Outgoing President Thomas Kendell then introduced the new Executive. Certificates of Appreciation were presented to outgoing members of the Provincial Executive – Lil Critch, Geraldine Wall and Don Case. A special guest appearance was made by Paralympic Gold Medallist Katarina Roxon. This was followed by a very entertaining, yet

inspirational presentation by Ed Smith who was introduced by Lil Critch. The evening continued with dance music provided by Derm Coady. Suffice it to say, a good time was had by all.

The final day started with a substantial number of prize draws. Next, NLTA Vice President Dean Ingram, brought greetings on behalf of President James Dinn and the NLTA Executive.

Doreen Noseworthy then introduced the guest speaker for the morning session, Mr. Steve Brooks, Executive Director of the NLTA. After the enlightening talk given by Mr. Brooks (who received a standing ovation), Thomas Kendell expressed thanks, on behalf of the Association, to Ms. Stephanie Tuff, Assistant Executive Director of the NLTA, for her role as Parliamentarian at our meetings over the past couple of days.

A motion was passed to hold the 2018 BGM in St. John's on October 2, 3, and 4. Members were reminded to fill out and submit their evaluation forms. Then there was the changing of the guard with the installation of the new executive for 2016-2018. There was a Closing Prayer, said by all, followed by the official adjournment of the Fourteenth Biennial General Meeting of RTANL.

Many thanks are extended to the Host Committee from Central Division for their warm and wonderful hospitality, to the Provincial BGM Organizing Committee and Provincial Executive for all the work and planning they did on our behalf, to the management and staff at Hotel Gander for being so accommodating, and a special word of thanks to everyone who attended. It was a great BGM/Reunion and we are already looking forward to the next one, which will be held in 2018 in St. John's.

(Note: Photos and videos of BGM 2016 are available on the RTANL website.)



2016-2018 RTANL Provincial Executive. Back Row (L-R): Donald Carter, Sharon Penney, Beverly Fisher, Deborah Lewis-Clarke, Thomas Kendell. Front Row (L-R): Don White, Albert Legge, Doreen Noseworthy, Clayton Rice



---

# ACER-CART Report, June 3-4, 2016

*Thomas Kendell, Director and Doreen Noseworthy, Observer*

The 25th Anniversary and Annual General Meeting of ACER-CART was held on Friday, June 3 and Saturday, June 4, 2016 in the Ottawa office of the Canadian Teachers' Federation (CTF). ACER-CART was founded in 1991 and represents 13 retired teachers associations in every province and in the Yukon Territory with a total membership of over 136,000 retirees.

Prior to the AGM, delegates met on Thursday, June 2 at the Ottawa Marriott Hotel to participate in pre-AGM seminars that included an orientation session for new delegates presented by Vaughn Wadelius, past president of ACER-CART, followed by a presentation and discussion.

## **Executive Reports:**

The Friday AGM session received reports from the Executive officers and the standing committees. In her report for 2015-16 President JoAnn Lauber highlighted action taken during her term on pre-election work during the Federal Election and other Advocacy activities while continuing to foster and engage in alliances that promote the goals, policies and values of ACER-CART and to develop a strategic plan. Last year the very extensive report of the Political Advocacy Committee focused on many areas revolving around the preparation for the Federal Election. The production of the pamphlet "A VISION FOR CANADA" was one of the significant results of last year.

Action taken on the resolutions from the 2015 AGM was also reviewed.

The Executive Director, Roger Régimbal, reported that finances were on a sound footing, with a balanced budget proposed for 2016-17.

## **Strategic Goals:**

### Political Advocacy:

- Monitor the Federal Government's actions and pronouncements on health care, pensions and other senior concerns.
- Put forth positions on the issues important to ACER-CART.
- Continue our dialogue with like-minded groups.
- Continue to foster a multi-faceted advocacy strategy.

### Health:

- Expand Members' links to reliable information on health.
- Maintain collaboration with groups that share similar health objectives.
- Continue to promote the McMaster University Optimal Aging Portal.
- Continue to advocate for high national standards in health care, a National Pharmacare Plan and a National Formulary with affordable pharmaceutical prices.
- Lobby for a national seniors health care strategy to include home care, improved access to palliative care and federal support for innovative thinking and improvements to long term care.
- Advocate for a new and improved Health Accord.

### Pension & Income Security:

- Continue to put forth positions on the provision of fair national pensions.
- Continue to promote and to protect defined benefit pension plans as the vehicle for retirement security.
- Monitor pension trends that potentially may affect its members.

### Communications:

- Continue regular communication through the ACER-CART newsletters, publications, website and reports.
- Continue regular concise messages to its Members.
- Promote and facilitate collaborative communication among Members.

## **Member Association Reports:**

The ACER-CART member associations reported on the activities they have undertaken in their respective provinces and territory. There were many issues of common concern brought forward, especially in the areas of pensions and health care. Various resolutions were proposed by some of the Directors.

## **Kudos:**

Recognition was paid to the assistance to ACER-CART by CTF staff (Lynne Richard and Heather Smith), and the financial support of Johnson Inc. The Friday banquet saw service awards presented to departing delegates and each Member Association was given a

plaque for its membership in ACER-CART over the past 25 years.

**The ACER-CART Executive for 2016-17 are:**

- President: Brian Kenny (RTO/ERO) from Burlington, ON
- Vice-President: James MacAuley (PEIRTA) from St. Peter's Bay, PEI
- Past President: JoAnn Lauber (BCRTA) from New Westminster, BC

**The three Regional Representatives are:**

- Region East: Ed Zegray from Quebec
- Region Ontario: Norbert Boudreau from Ontario
- Region West: Wayne Hughes from Manitoba

**Priorities:**

The following motions were chosen for ACER-CART action in 2016-17:

1. That ACER-CART lobby the federal government to establish a ministry for seniors.
2. That ACER-CART lobby the federal government to establish a National Seniors Healthcare Strategy for seniors.
3. That ACER-CART lobby the Government of Canada to consult with the Provincial and Territorial Governments in order to implement a National Drug Plan, operating under the Canada Health Act, to cover the cost of Approved Prescription Drugs for all Canadians.
4. That ACER-CART lobby the federal government to establish a national pharmaceutical formulary.

**PLEASE NOTE:** A declaration concerning a **National Health Care Strategy for Seniors**, which arose from a Round Table Discussion of retired teachers and seniors in British Columbia in September 2015, has now become a national focus. President Doreen Noseworthy has already endorsed the Declaration on behalf of the RTANL. The NL Coalition of Pensioners, Retirees and Seniors Organizations has also endorsed the Declaration. For more details visit the RTANL website.



Executive, Directors and Observers at the 2016 ACER-CART AGM.



## STATEMENT OF RECEIPTS AND DISBURSEMENTS

	Sept'12 – Aug'14	Sept'14 – Aug '16	
<b>Receipts</b>	<b>Sept '12-Aug'14</b>	<b>Sept'14----Aug'16</b>	<b>Budget</b>
Advertising	1,300.00	1050.00	1,000.00
Donations (BGM/Reunion	3,300.00	3,300.00	3,300.00
Fees from Divisions	628.00	540.00	648.00
Interest	3,502.00	2,597.86	-----
NLTA – ASA Credit	24,001.00	30,000.00	24,000.00
Payroll Deductions	201,007.00	202,860.00	203,000.00
Registration Fees	3,870.00	3,350.00	5,000.00
Tales Told by Teachers"	2,810.00	2,563.97	2,000.00
<b>TOTAL</b>	<b>\$240,418.00</b>	<b>\$ 246,261.83</b>	<b>\$ 238,948.00</b>
<b>DISBURSEMENTS</b>			
Accounting Fees	230.00	2,333.45	1,000.00
BGM/Reunion -2012 -14	26,572.00	19,501.94	17,000.00
BGM/Reunion 2016-18		566.94	
BGM Refunds	330.00	-----	-----
ACER-CART Fees	3,872.00	3,976.70	4,000.00
ACER-CART Expenses	9,883.00	7,173.90	10,000.00
Committee's	981.00	-----	3,000.00
Computer Repairs	350.00	-----	-----
Computer	1,224.00	-----	-----
Divisional Presidents	4,873.00	7,047.29	10,000.00
ECRTO	-----	2,540.69	2,000.00
Executive Meetings	36,002.00	31,244.71	41,000.00
Honorarium	18,800.00	25,468.75	23,125.00
Membership Cards	4,577.00	390.48	400.00
Paper/Office Supplies	1,432.00	2,109.82	1,500.00
Miscellaneous	1,268.00	776.53	1,000.00
Printing/Postage	19,794.00	21,194.88	23,000.00
Political Action	4,329.00	3,958.07	4,000.00
President/Vice-President	-----	1,760.10	1,500.00
Rebates to Divisions	82,742.00	100,331.00	101,000.00
RTF Expenses	8,484.00	11,134.85	8,500.00
RTF Donations	8,000.00	6,000.00	6,000.00
Bank Charges	267.00	462.52	350.00
Tales Told by Teachers Vol 11	-----	-----	-----
Telephone/Internet	3,188.00	3,615.00	3,240.00
Visits to Divisions	1,986.00	848.56	3,000.00
	<b>\$ 240,238.00</b>	<b>\$ 252,436.18</b>	<b>\$ 264,615.00</b>



	August 2014	August-2116
Excess of receipts over expenditures----	180.44	( 6,174.35
Cash at beginning of year -----	<u>110,679.12</u>	<u>110,859.56</u>
Cash at end of period	<u>110,859.56</u>	\$104,685.21

#### Cash Balance

Voting Share	164.58	181.45
Incentive Share	2,000.00	2,000.00
GIC# 40 (2.875% maturing 11/01/15	8,000.00	000000
GIC # 41 (1.65 % maturing 03/31/16	21,013.90	10,000.00
GIC # 42 (1.75% maturing 10/27/17	20,000.00	20,000.00
GIC # 43 (3.25% maturing 10/27/17	25,000.00	15,000.00
Interest Account	1,803.88	4,172.81
Chequing	<u>32,877.20</u>	<u>53,330.95</u>
	<u>\$110,859.56</u>	<u>\$ 104,685.21</u>

August 2016 Bank Statement -----\$ 37,791.35  
 Deposits not entered----- 15,539.60  
 Balance as per cheque book----- \$ 53,330.95

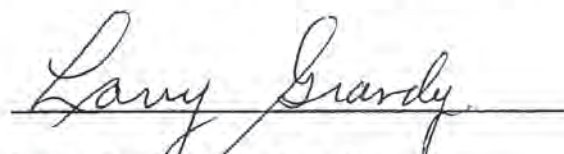
**August 31, 2016**

CLAYTON RICE  
 TREASURER

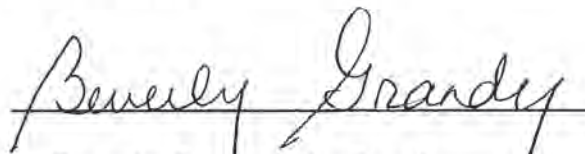
## NOTICE TO MEMBERS

We have reviewed the statement of Receipts and Disbursements for the Retired Teachers' Association of Newfoundland and Labrador (RTANL), for the period September 2014 – August 31, 2016.

Based upon our review, we believe these statements to be true and accurate



Larry Grandy ( Auditor )



Beverly Grandy ( Auditor )

# Retired Teachers' Foundation

## Executive Report from Retired Teachers' Foundation Board 2014-2016

*Geraldine Wall*

The Retired Teachers' Foundation of Newfoundland and Labrador has continued to increase the amount to be donated to charities for children. During 2014-2016, donations have made these two years the most successful in the history of the Foundation.

The first donation of \$300 was made in 1987 to the Janeway Children's Hospital. In 2015 donations totaling \$28,000 were made and in 2016, \$30,000 was donated to ten various charities. The recipient charities are chosen on an individual basis; neither the charity nor the amount is a guaranteed donation. Charities are reviewed annually. To date \$313,750 has been given. Charities designated for 2016 are:

- Autism Society – \$2500
- Canadian Diabetes, Camp Douwanna – \$3000
- Candlelighters – \$3000
- War Amps-CHAMPS Program – \$3000
- CNIB, Children's Services – \$2500
- Down Syndrome Society – \$2000
- Lion Max Simms Memorial Camp – \$4000
- Rainbow Riders – \$3000
- Mazol Shriners, Patient Transportation Fund – \$5000
- Tourettes Syndrome Society – \$2000



Recipients of Foundation donations.

The two purposes of the foundation are: to assist organizations for children who are incapacitated; and, to honour the life and work of deceased colleagues through a Book of Remembrance. Five volumes have been completed and a sixth volume is being compiled. The completed volumes are kept at The Rooms in St. John's and are available for viewing. All members are encouraged to collect and submit information on deceased members to ensure that they are included in the Book. We are presently exploring the possibil-

ity of an online version for volume six. In Memoriam cards are available at various funeral homes throughout the province and from any member of the Foundation Board of Directors. Divisions are also encouraged to distribute these cards to members.

Donations are made possible through: interest accrued from investments, In Memoriam donations, fundraising and financial support of the seven Divisions of RTANL, financial support from Provincial RTANL, and, bequests by wills. The Foundation is a Registered Charity and will issue tax-deductible receipts.

On October 3, 2016, the Foundation Board of Directors met jointly with the sponsoring body, RTANL Provincial Executive. This meeting afforded the opportunity for both groups to share ideas and plans for the future. Both Boards will meet biennially. Donations will continue to be distributed during a major social event of a particular Division and would rotate so that all members will have the opportunity to observe and participate in their Foundation.

During the past two years the Board of Directors met at Corner Brook on June 1, 2015, at Corner Brook again on September 17, 2015, at which time donations were presented during the Fall Meeting and Social for Western Division. On June 15, 2016, the meeting was held at Gander and coincided with the Central Division Spring Social. The last meeting and presentation of donations took place at Gander on October 4, during the 2016 RTANL BGM and Reunion. We were delighted that Para-Olympic Gold Medalist Katerina Roxon represented the War Amps CHAMPS Program and accepted our donation on their behalf. She is representative of just one of the charities benefitting from our Foundation. It certainly indicated to members that we are helping our special children achieve their dreams. Later that evening following the Banquet, Katerina gave us the opportunity to have photos taken with her and her Gold Medal. Members were very appreciative. Representatives of all charities expressed their appreciation and praise for our donation. It's a very heartwarming event.

I would like to say THANK YOU to all who make our success possible. To our sponsoring body RTANL for providing financial support for our successful operation, to all members, your donations provide the funds, the seven Divisions, who through fund raising and annual donations greatly assist us, to and NLTA support staff for services provided. Last, but not least, to the dedicated Board of Directors for their work and commitment in achieving our goal during the past two years.

As I pass the torch to newly-elected Chairperson Dianne Squarey, I wish the new Executive continued success. It has been an honour and privilege to have served on the Board for many years. I encourage all members of RTANL to consider making the Retired Teachers' Foundation your charity of choice as we continue our legacy of assisting our special children.

Geraldine Wall  
RTF Chairperson, 2014-2016

## Message from Foundation Chair for 2016-2018

First of all, I think I should introduce myself. My name is Dianne Squarey and I am the new Chair of the Newfoundland and Labrador Retired Teachers' Foundation for Children's Charities for the upcoming term 2016-2018.

I am not new either to the NLTA, RTANL nor the Foundation's board. As a teacher, I have served in such capacities as School Representative and as Treasurer of Humber Branch. While teaching, I have also served as Executive member on Special Interest Councils and as Trustee on the NLTA Insurance Board of Trustees.

Since moving to the east coast, I have been Treasurer and President of the Avalon East Division of the RTANL. I have also Co-chaired the Foundation.

It is under the latter capacity that I have had the privilege of serving under the chairperson, Geraldine Wall, and with others serving the Foundation. They have worked diligently on our behalf and we owe them a huge debt of gratitude for the success of the Foundation since its inception. I certainly have big shoes to fill!

Your newly elected Board of Directors and I are looking forward to the challenge of maintaining and growing our Foundation. We will certainly do our best. Please feel free to share with us any questions, concerns or constructive suggestions you may have.

Please note that RTANL President Doreen Noseworthy and a representative of the NLTA, both have a seat on the Board as representatives of the supportive bodies of the Foundation.

May I also take this opportunity to wish you and your families many blessings in the upcoming holiday season.

Respectfully,

E. Dianne Squarey



Members of the newly-elected Retired Teachers' Foundation Executive (L-R): Ann Pennell, Lil Critch, Thomas Kendell, Dianne Squarey, Sharon Penney, Agnes Hughes, Geraldine Wall. (Absent: Anita Finn)



BGM & Reunion Gander Oct. 4-6, 2016





## BGM & Reunion Gander Oct. 4-6, 2016



---

# Public Education, Public Good

(An address given to BGM 2016 by Steve Brooks, Executive Director, NLTA)

When it comes to the public education system, I can't overstate the importance a well-funded public education system has on providing opportunity for all. As retired teachers who gave their careers to the public education system you understand that public education is a public good. You know the individual impact you had on children. We cannot be prepared to accept less for our children and grandchildren. If you have ever visited a third world country, or have done community service with the less fortunate, you understand the concept of the "Birth Lottery." If you are born into a third world society your life will be markedly different and shorter than that of a person fortunate enough to be born in a developed country. No skills required, simply luck. Likewise, if you are born into poverty in a country like Canada or the United States your life will be markedly different than that of a person born to wealth. No skills required, simply luck.

Even when one considers the good fortune of being born in Canada and the United States, both wealthy nations, it is the Canadians who are arguably the more fortunate. Dr. Miles Corak of the University of Ottawa has done research on this subject. According to Dr. Corak":

*"If I were born to parents in the bottom 10 percent, I would rather they were raising me in Canada. Being in the bottom 10 percent would mean less hardship: my family income would be greater; my physical and mental well-being, general happiness and cognitive development would be noticeably superior even at a very young age. My early education would be of higher quality because it is funded through progressive income taxes, not local property taxes. I would have access to a good college or technical training at relatively affordable tuition fees of \$5,000 to \$10,000 a year."*

Dr. Corak goes on to say in his report, *"If my parents lived in the U.S., I would have more than a 1 in 5 chance of being stuck in the bottom 10 percent of the earnings distribution and a 50 percent chance of staying in the bottom third. In Canada I'd be less likely to remain in the bottom, and would have a 50 percent chance of reaching the top half. In short, the Canadian playing field is more level than the American, and my chances of moving into the middle class would be higher."*

In other words, Dr. Corak is saying that we are all fortunate that we were born in or have immigrated to Canada where opportunity for all citizens is more evenly provided, even when compared against another rich country like the United States. Why are we fortunate to live in this country? It is for the society we have built

and invested in. In Canada we have created a society that provides greater opportunity across socio-economic lines. We have invested in quality health care, quality public education, stable political institutions, the rule of law, public policing, and support for the freedom of expression.

Unfortunately, many of us take all of this social infrastructure for granted and we fail to remember and thank those who came before us, those who insisted that health care should be available to everyone, to those who insisted that public education was properly resourced and accessible, to those who demanded all the other benefits that we now tend to take for granted. All we have to do is look to our neighbors to the South and we know that other choices could have been made and the opportunities for us all could have been drastically different.

Now here is the problem. We as individuals, policy makers in general and opinion leaders, tend to disregard the impact of our fortunate circumstances. We tend to attribute our success exclusively to our own skills and our own hard work. If you ask a person the secrets to their success, they are unlikely to start with how fortunate they were to have had access to a quality public education system. They are more likely to credit themselves. This is not to say that individual skill and hard work are not important, they definitely are. But there are many more intelligent and hardworking people in this world who did not get the breaks needed to have a fulfilling and successful life than those who have.

Robert Frank is an economist and author of the bestselling book, ***Success and Luck: Good Fortune and the Myth of Meritocracy***. Frank writes about the American experience and explains that there is a growing body of evidence that suggests seeing ourselves as self-made—rather than as talented, hardworking, and lucky—leads us to be less generous and public-spirited. It may even make the lucky less likely to support the conditions (such as high-quality public infrastructure and education) that made their own success possible.

Frank states that *"being born in a favorable environment is an enormous stroke of luck. But maintaining such an environment requires high levels of public investment in everything from infrastructure to education."* He goes on to point out that this is something that the more fortunate in society are less prepared to support. Interestingly Frank blames deficits resulting from a long-term decline in the top tax rates. It would seem that corporations, big business and the wealthy have become accustomed to



keeping their money rather than continuing to invest in the necessary societal infrastructure that benefits everyone across socio-economic lines.

This notion that the fortunate among us, especially the wealthy are less likely to be generous has also been researched by Benjamin I. Page, Larry M. Bartels, and Jason Seawright. Their research indicates the wealthy are much more favorable toward cutting social welfare programs. Page, Bartel and Seawright go on to conclude that wealthy Americans are much less willing than others to provide broad educational opportunities, by *"spend[ing] whatever is necessary to ensure that all children have really good public schools they can go to"*.

We have been born into a rich nation which historically valued investing in the social infrastructure necessary to give every citizen the best opportunity for success far more than our wealthy neighbor to the South. Are we prepared to allow others who are prepared to dismiss the advantages they have had, those who wish to attribute all their success to their own hard work and talent, to those who have the financial ability to provide private health care and schooling for their families, to dismantle or underfund the very social infrastructure our parents and grandparents fought to have established in this country and province?

You are some of the most respect, best educated and articulate members of your community. You can

- Talk to your neighbors and friends and correct misinformation when you hear it.
- Write Letters to the editor how the bigger the class the bigger the challenge
- Call in to open line and voice your opinion and concerns and your desire for a strong public education system.
- Consider running in the upcoming school board elections.
  - Nominations Open: Monday, October 24, 2016
  - Nominations Close: Friday, October 28, 2016
  - Election Day: Tuesday, November 22, 2016

As a boy I admired my teachers and always saw them as agents of change. I still believe in the power of a strong public education system. I believe that working together we can preserve those things that make us among the luckiest people on the planet.

## Up to 30%\* savings on auto insurance. How exciting!

Johnson Insurance is thrilled to provide **RTANL** members exclusive savings and offers.



Call or visit us online for a quote:

**1-877-742-7490**

**[johnson.ca/exclusive-saving](http://johnson.ca/exclusive-saving)**

Provide group code: 61



Ask about exclusive **MEDOC®**  
travel insurance savings.



**JOHNSON**   
INSURANCE

If it happens to you,  
it happens to us.

Johnson Insurance is a tradename of Johnson Inc. ("Johnson"), a licensed insurance intermediary. Home and auto policies are primarily underwritten by Unifund Assurance Company ("Unifund"). Unifund and Johnson share common ownership. Some conditions apply. MEDOC® is primarily underwritten by Royal & Sun Alliance Insurance Company of Canada ("RSA") and administered by Johnson. Johnson and RSA share common ownership. \*Full savings amount available on auto insurance if the following discounts are applicable: long term, multiline, conviction free, select and a qualifying group member. Percentage savings may vary otherwise. Applicable only to policies underwritten by Unifund in Newfoundland and Labrador. Eligibility requirements, limitations and exclusions apply. Call 1-877-742-7490 for details. MEDOC® is a Registered Trademark of Johnson. MEDOC® is underwritten by Royal & Sun Alliance Insurance Company of Canada ("RSA") and administered by Johnson. Johnson and RSA share common ownership. 0446\_16



# HONOUR ROLL

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

---

Alma Abbott (Musgrave Harbour)	Gordon Clarke (Portugal Cove-St. Phillips)
Angela Abbott (St. John's)	Ruby Clarke (Mount Pearl)
Edgar Abbott (Musgrave Harbour)	Anne M. Coady (St. John's)
George Anderson (Woody Point)	Mary Collier (St. Alban's)
Luz V. Armil (Vancouver, BC)	Clide Collins (Port Rexton)
Eldon Baker (Hillview)	Marie Cook (Grand Falls-Windsor)
Marina Bannister (St. John's)	Mercedes Costello (Holyrood)
Murdock Barnes (Old Perlican)	Sr. M. Casimir Crawford (St. John's)
Joan Barriault (Corner Brook)	Sr. Marilyn Costello (St. John's)
Catherine D. Bartlett (Goulds)	Frank Cramm (Old Perlican)
Thomas Bartlett (St. John's)	Selby Critch (La Scie)
Robert Batten (Heart's Delight)	Madeline Critchell (Conception Bay South)
Magdelene Bennett (Avondale)	Jean Cuff (Musgrave Harbour)
Sarah Mary Beresford-Lalond (Botwood)	Jacqueline Cumby (Paradise)
Elizabeth Best (Grand Falls-Windsor)	Ann Curtis (Botwood)
Garfield Bickford (Deer Lake)	Alison Dale (St. John's)
Mabel Bickford (Bell Island)	Marion Davis (St. John's)
Betty Bissell (St. John's)	Sadie Davis (Corner Brook)
Sr. Mary Eileen Bouzanne (St. John's)	Selena Bridget Delahunty (St. John's)
Goldie Bradbury (Bay Roberts)	Frank M. Denney (Lewisperste)
Ronald Brewer (Springdale)	Norma Dollimount (Gander)
Msg. Edward T. Bromley (Vancouver)	Patricia Doody (Labrador City)
Bertram Brown (Carters Cove)	Joseph Downey (St. John's)
John H. Brown (Conception Bay South)	Mary Doyle (St. John's)
Agnes C. Bruce (Placentia)	Teresita Doyle (Torbay)
Anne Buckle (St. John's)	Aloysius Drover (Baie Verte)
Howard Bugden (Corner Brook)	Catherine Dunn (Renews)
Terese Burrow (St. John's)	Norma Eaton (St. John's)
William Burry (Gander)	Catherine Elliott (Paradise)
Gerald Burton (Middle Arm)	Selena Elliott (Botwood)
Douglas Bussey (St. John's)	Wilburne England (Mount Pearl)
Beverley Butler (Grand Falls-Windsor)	Alphonsus Farrell (Grand Falls-Windsor)
Glenys Butler (Corner Brook)	Beverley Feltham (Lewisperste)
Leonard Button (Glovertown)	John G. Feltham (St. John's)
Milagros Cadorna (Des Moines, IL)	Elizabeth Fewer (Chapel's Cove)
Isaac Caravan (Truro, NS)	Samuel Fiander (Ramea)
Mary G. Carey (Grand Falls-Windsor)	Harold Fillier (St. John's)
Myrtle Carter (Clarendville)	Noreen Fitzpatrick (Bell Island)
Eileen Churchill (Corner Brook)	Glenys Fleming (St. John's)

---

---

Dorothy M. Ford (Fredericton, NB)  
Rayfield Fowlow (Port Rexton)  
Reverend Reginald Frampton (St. John's)  
Bertram Freake (Lewisporte)  
Anglea Furey-Demas (Avondale)  
Marie Gale (Pollard's Point)  
Loretta Gardiner (Stephenville Crossing)  
Dr. Anthony Genge (Corner Brook)  
Carl H. George (St. John's)  
Norman Gillispie (Labrador City)  
Archelaus Goodland (Musgravetown)  
Dr. Ruby Gough (St. John's)  
Lester Goulding (St. John's)  
Jane Green (St. John's)  
Sharon Griffin (Moncton, NB)  
Susanna Hannam (Marystown)  
Stella R. Hapgood (Frenchman's Cove)  
Millicent Harris (Glovertown)  
Marie Hartery (Cape Broyle)  
Sr. Columbia Hartery (St. John's)  
Margaret Hewitt-Barney (Deer Lake)  
Sr. Anne Hickey (St. John's)  
Pleman Hicks (Musgravetown)  
Clarissaa Hiscock (Conception Bay South)  
Lorne Hiscock (St. John's)  
Carrie Hodder (St. John's)  
Sr. Shirley Hogan (St. John's)  
Elizabeth Hollett (Blackhead)  
Br. William Howard (Vancouver, BC)  
John Hunt (St. John's)  
Edward Hussey (Bell Island)  
Patricia Hynes (Kippens)  
Albert R. Jenkins (Western Bay)  
Enid Jerrett (St. John's)  
Williams Jones (Wesleyville)  
Debra Ann Kearney (Carbonear)  
Sr. Mary Kelly (St. John's)  
Paul Kelly (Grand Falls-Windsor)  
St. Mark Kennedy (St. John's)  
John Keough (King's Cove)  
John Gordon King (Brigus)  
Jasper Lake (Grand Falls-Windsor)  
Mary Lake (Mount Pearl)

Jocelyn Mary Lane (Carmanville)  
Milton Loveless (Seal Cove, Fortune Bay)  
John Lynch (Lewin's Cove)  
Mary Lundrigan (Burin)  
Irene MacPherson (New York, USA)  
Bernadette McCormack (Corner Brook)  
Monica McDonald (Stephenville Crossing)  
Dr. Roseann McCann (St. John's)  
Geraldine Louise McPhail (Clarenville)  
Allan Mercer (St. Paul's)  
Blanche Mercer (Clarenville)  
Graham Mercer (Carbonear)  
James Mercer (Bay Roberts)  
Keith James Mercer (Bay Roberts)  
Brigid Molloy (Victoria, BC)  
Sr. Amelia Mooney (St. John's)  
Grace Morden (Muirkirk, ON)  
Donald Morris (Lower Island Cove)  
Henry C. Morris (Cupids Crossing)  
Dr. Lawrence Moss (Springdale)  
Mary Moss (Eastport)  
Bramwell Moulard (Bonavista)  
William G. Moulard (Lewisporte)  
Sheila E. Mullowney (Botwood)  
Valerie Mullowney (St. John's)  
David Murphy (Conception Bay South)  
Sr. Marie Aiden Murphy (St. John's)  
Anna Mae Myers (Harbour Main)  
Marcia Nanayakkara (St. John's)  
Catherine Nash (Branch)  
Doris Newhook (Clarke's Beach)  
Samuel V. Newhook (Dunville)  
Dr. Jabez Norman (Catalina)  
Mary Norman (Jerseyside)  
Lily Noseworthy (Grand Bank)  
Sr. Margaret O'Gorman (St. John's)  
Lawrence O'Leary (Carbonear)  
Kathleen O'Quinn (Lourdes)  
David Organ (Bay L'Argent)  
Hilda Muriel Parsons (Bay Roberts)  
Selma Payne (Corner Brook)  
Doreen Penney (Paradise)  
George Penney (Blackhead)



---

## Honour Roll *(cont'd)*

Lorraine Penney (Corner Brook)  
Benjamin Perry (Badger's Quay)  
Sr. Cecelia Philpott (St. John's)  
Sr. Rosari Philpott (St. John's)  
Patricia Piercey (Corner Brook)  
Shirley Pinksen (St. John's)  
Elizabeth Piper (St. John's)  
Heidi Pittman (Freshwater)  
Sr. Margaret Pittman (Marystown)  
Walter Porter (Corner Brook)  
Jeannette Pottle (St. John's )  
Sr. Carmelita Power (St. John's)  
Jerry Pryor (Grand Falls-Windsor)  
Gertrude Reardon (St. John's)  
Sr. Kostka Reddy (St. John's)  
James Reid (South River)  
Belinda Jean Rideout (Brampton, ON)  
Joy Rose (Salmon Cove)  
Tom Rossiter (St. John's)  
Jessie Rothman (Arnold's Cove)  
Martin G. Rowe (Glenwood)  
Hannah Ryan (St. John's)  
James J. Ryan (St. John's)  
Audrey Sceviour (Gander)  
Regula Schule (Happy Valley)  
Jane Simoes Re (St. John's)  
Betty Lou Slade (Halifax)  
Cecil Smith (Bay Roberts)  
Gordon Smith (Bishop's Cove)  
Sr. Margaret Smith (Avondale)  
William James Smith (Eastport)  
Ben Snook (Bonavista)  
Br. Augustus Spurrell (St. John's)  
Sr. Anna St. Croix (St. John's)  
Dorothy Burt Stagg (St. John's)  
Elizabeth Steeves (Conception Bay South)  
Fern Stevenson (St. John's)  
Roseanne Sweeney (St. John's)  
Sr. Eugenie Tapper (St. John's)  
Brother Leo Taylor (Vancouver, BC)

Isabel Templeton (St. John's)  
Deo Tewari Brahma (New Delhi, India)  
Jacob Thomas (Brampton, ON)  
Ida Tilley (Clareville)  
Doris Toms (Springdale)  
Elizabeth Toms (Victoria, BC)  
Mary Tremblett (Botwood)  
Sr. Francis Turpin (St. John's)  
Otto Tucker (St. John's)  
Ruby Tucker (St. John's)  
Norma Vincent (St. John's)  
Dorothy Walker (St. John's)  
Sr. Mary Walsh (St. John's)  
David White (Spaniard's Bay)  
Lester Vey (St. John's)  
Andrew Walach (Grand Falls-Windsor)  
Lloyd Webber (Bay Roberts)  
Muriel C. Wells (Cupids)  
Sandra Whiffen (Bonavista)  
Sr. Ellen Whitty (St. John's)  
Lewis Williams (Paradise)  
Douglas Woolgar (St. John's)  
Walter Young (Twillingate)

# Status of the Teachers' Pension Plan (TPP)

## AUGUST 31, 2016

### EXECUTIVE SUMMARY

#### TPP Pension Reform Process

- Pension Reform Agreement was reached between the NLTA and Government of NL and signed on June 15, 2015
- Bill 15 – An Act to Amend the Teachers' Pension Act was proclaimed on August 31, 2015
- Joint Sponsorship Agreement was signed by Government of NL and the NLTA on March 15, 2016
- Bill 28 - An Act To Amend The Pensions Funding Act and the Teachers' Pension Act was passed on June 7, 2016
- The NL Teachers' Pension Plan Corporation was established on August 31, 2016

#### Major Effects of the Above Process

- The TPP is now jointly sponsored by the Government of NL and the NLTA
- A Teachers' Pension Plan Corporation has been established to act as administrator of the pension plan and trustee of the Teachers' Pension Plan Fund
- The assets of the TPP have been transferred from the Province into the Teachers' Pension Plan Fund under the Teachers' Pension Plan Corporation
- The \$1.862B Promissory Note contained in the Pension Reform Agreement has been provided to the Teachers' Pension Plan Corporation and is now an asset of the TPP
- Government no longer guarantees any pension deficiency; rather, deficits are equally shared by the Sponsors – Government of NL and the NLTA
- A Funding Policy is established under the Pension Reform Agreement and the Joint Sponsorship Agreement which prescribes a path to full funding by 2042 and thereafter.
- The August 31, 2015 valuation states that if including the present value of the Promissory Note in the market value of the assets at August 31, 2015, the funded ratio would be 96.3%.

#### Future Plans

The NL TPP Corporation is in its infancy, having just been created on August 31, 2016. A Board of Directors has been appointed consisting of four directors appointed by the NLTA and four directors appointed by the Government of NL in accordance with the Joint Sponsorship Agreement (JSA) and specialty skills outlined in the JSA.

One of the tasks of the Board of Directors will be to oversee a plan for transition of administration and pension plan investment services from the Department of Finance with the Government of NL to the NL Teachers' Pension Plan Corporation. The transition period for the members of the TPP – active and retired teachers – should be seamless, without any impact on administration processes or service during the transition period.

Plan members will continue to be updated as the TPP Corporation develops.

### DETAILS ON THE TPP PENSION REFORM PROCESS

- Details on the Joint Sponsorship Agreement which includes the Funding Policy and the Pension Corporation Framework were provided to teachers in a booklet publication in April 2016, and are available online at [www.nlta.nl.ca/salary-benefits-and-pension](http://www.nlta.nl.ca/salary-benefits-and-pension) under the Joint Sponsorship Agreement 2016 — NL Teachers' Pension Plan link.
- Further details on the Sponsor Body and the NL TPP Corporation Board of Directors that have transpired since the publication above are provided below.
- Details on the August 31, 2015 valuation and the funding status of the plan are found below.
- **Appointment of the TPP Corporation's Board of Directors** – The process for NLTA's appointments was through a search and nomination process by an independent committee appointed by the NLTA President consisting of Tom Johnson (lawyer with O'Dea/Earle), Bill Budgell (Chartered Accountant with Grant Thornton), and John Crouse (actuary with Johnson Inc.). The committee made recommendations which were approved by the Provincial Executive. Coordination with investment and pension personnel at the Department of Finance occurred to ensure all of the speciality skills required for the Board of Directors, as a collective, were met. Government utilized the Independent Appointment Commission under the Public Service Commission to assist with establishment of its appointees which were recommended and approved by the Provincial Cabinet.

**The NLTA appointees are:**

**Don Ash** – BSc/BEd., MBA . . . . . (Governance, Pensions, Stakeholder Involvement)  
**Robert Blais** – Actuary . . . . . (Governance, Financial, Pensions)  
**Paula McDonald** – CA, CPA . . . . . (Governance, Financial, Risk Management)  
**Scott Perkin** – Lawyer. . . . . (Governance, Pensions, Regulatory)

**Speciality skills include:****The Government appointees are:**

**Eric Thoms** – MBA, CPA. . . . . (Governance, Financial, Customer Service)  
**Janet Rabovsky** – MBA . . . . . (Governance, Investment)  
**Gretchen Van Riesen** – BSc, CSC . . . (Governance, Investment, Human Resources)  
**Richard Dixon** – MIR . . . . . (Governance, Human Resources)

---

## FUNDING STATUS OF THE TPP

The information below is provided in accordance with the following resolution which was carried at the NLTA's 2009 BGM:

*That the NLTA provide annually to the membership the estimated position of the funding of the Teachers' Pension Plan, such to include the estimated percentage of funding of the plan and the return on investments for the previous year.*

### Background

An actuarial valuation of the TPP is conducted every three years, as per legislative requirements. Such a valuation involves a detailed analysis of all the **liabilities** of the fund (i.e. the present value of pension benefits owing to every active and retired teacher, based on projected final average earnings) in comparison to the assets in the fund. This analysis requires a number of assumptions re future experience of the Plan; e.g. projected fund earnings on investments, inflation rates, salary increases, life expectancy rates, age of retirement, etc. The actuarial valuation then provides the "funded ratio" of the Plan, which is simply the Plan's assets expressed as a percentage of the total liabilities.

The regular triennial actuarial valuation of the TPP was last completed effective as at August 31, 2015. Between actuarial valuations, an estimate of the funded level of the Plan is possible from the year-end financial statements of the Consolidated Pension Fund. These statements are prepared by the Auditor-General as at December 31 of each year, and include the value of the fund at December 31 and an estimate of the liabilities based on a projection from the previous actuarial valuation.

### Funded Status of the TPP and Return on Assets

As at August 31, 2015, the funded status of the TPP was 65.0%.

The return on investments net of expenses for the year ending August 31, 2013 was 16.5%.

The return on investments net of expenses for the year ending August 31, 2014 was 23.7%

The return on investments net of expenses for the year ending August 31, 2015 was 6.8%.

**NOTE: The August 31, 2015 valuation also states that if including the present value of the promissory note in the market value of the assets, which is part of the Joint Sponsorship Agreement, the funded ratio would be 96.3%.**

### Prior Years

The following tables summarize the historical funding level of the Teachers' Pension Plan and the investment performance of the Fund for the last few years.

Of particular note is the infusion of \$1.953 B into the Teachers' Pension Plan in 2006 which brought the funded ratio from 26.4% in August 2003 to 82.2% in August 2006. The market crash of 2008 and growing liabilities decreased the funding ratio to 64.3% by August 2009's valuation and the funded ratio further declined to 52.5% by August 2012's valuation.

Despite very positive returns in 2009, 2010, 2012, 2013, 2014, and 2015, factors such as members living longer and a greater number of retirees than actives in the Plan caused the liabilities to continue to grow resulting in a funded ratio of 63.7% by December 2014.



It was within this backdrop that the TPP Reform Agreement was reached with Government in April 2015. That Agreement and the accompanying legislation, which created joint trusteeship, a funding policy and the NL Teachers' Pension Plan Corporation, are part of a plan designed to achieve stability, sustainability and 100% funding over the next 30 years.

Annual updates on funded ratio and investment performance will continue to be provided to teachers each year as per the BGM resolution.

## Teachers' Pension Plan – Funding Level

	Aug. 31, 2003 <sup>1</sup>	Aug. 31, 2006 <sup>1</sup>	Aug. 31, 2009 <sup>1</sup>
<b>Market Value of Assets</b>	779,390,000	2,750,940,000	2,380,380,000
<b>Actuarial Liability</b>	2,952,440,000	3,344,950,000	3,702,190,000
<b>Unfunded Liability</b>	(2,173,050,000)	(594,010,000)	(1,321,810,000)
<b>Funded Ratio</b>	26.4%	82.2%	64.3%

	Aug 31, 2012 <sup>1</sup>	Aug 31, 2015 <sup>1</sup>	Dec. 31, 2015 <sup>2</sup>
<b>Market Value of Assets</b>	2,286,180,000	3,001,390,000	3,001,946,000
<b>Actuarial Liability</b>	4,354,640,000	4,616,940,000	4,788,035,000 <sup>e</sup>
<b>Unfunded Liability</b>	(2,068,460,000)	(1,615,550,000)	(1,786,089,000) <sup>e</sup>
<b>Funded Ratio</b>	52.2%	65.0%	62.7%

<sup>1</sup> Source: TPP Actuarial Valuation

(Note: The next actuarial valuation of the TPP will be as of Aug. 31, 2018)

<sup>2</sup> Source: Unaudited Year-end Financial Statements – Consolidated Pension Fund

NL Pooled Pension Fund – Investment Performance							
2008	2009	2010	2011	2012	2013	2014	2015
-21.0%	8.9%	11.6%	-4.2%	10.8%	22.4%	12.0%	7.32%

---

# Sample Letter to Prime Minister

October 31, 2016

The Right Honorable Justin Trudeau, P.C., B. A., B.Ed.  
Prime Minister of Canada  
House of Commons  
Ottawa, Ontario K1A 0A6

Dear Prime Minister:

The federal government has always been an active partner whenever major developments in the history of health care in Canada have occurred. I am very optimistic because health care remains a top concern for your government.

Today's health needs, however, are different from those of the first Accord. We now need to focus on such things as mental health services, pharmacare, and seniors care – including home care and long-term care – among other health services.

Canadians strongly support major healthcare reforms. As you are aware, Prime Minister, Canadians are getting older and will require a lot more support from their Medicare. I believe the health care system must do more for seniors and their families. As such, I urge that an emphasis on seniors care be targeted in the next Health Accord. I truly believe that, as the prime architect of change, your role of Prime Minister is critical to getting the job done.

I applaud the federal collaboration with the provinces and territories – including the commitment to renegotiate a new reinforced and strengthened Health Accord – to ensure the delivery of the best care to Canadians. In particular, it is my hope that the transfer of funds should incorporate a formula of topping off to compensate the provinces with older populations to deal with the pressures placed on them by an aging population.

I also endorse the 2015 Vancouver Roundtable in their call for action and I support the principles of the Declaration Concerning a National Health Care Strategy for Seniors. To name a few, it calls for the federal government to:

- Provide a thoughtfully structured national health care strategy for aging Canadians.
- Develop and implement a national pharmacare strategy that includes purchasing medically necessary prescriptions.
- Establish national standards for home care and a strategy that will provide publicly-funded in-home care by paid, qualified professionals and also offer unpaid caregivers more support.

Prime Minister, notwithstanding criticism from Donald Trump, our national health care system is a defining and envious characteristic of Canada. Canadians across this country are looking to you and the Liberal government to take focussed action to protect Medicare and to initiate immediate steps to create the Medicare of the future. You have the opportunity to leave behind a legacy and to be known as The Liberal Prime Minister whose government was able to perpetuate and enhance the Canadian ideal that is Medicare. I therefore urge you to collaborate with the provincial, territorial and local governments in the renegotiation of a national health accord that meets the changing needs of our aging population; and that protects, transforms and strengthens the delivery system of health care to all Canadians, in particular to older Canadians.

Yours sincerely,

John Emanon  
1600 Senior Hope Drive  
Mtl QC H2M 1A1  
je@yahoo.com

---

# Sample Letter to Minister of Health

October 31, 2016

The Honourable Dr. Jane Philpott, P.C., M.D.  
Minister of Health  
House of Commons  
Ottawa, Ontario K1A 0A6

Dear Minister Philpott:

The federal government has always been an active partner whenever major developments in the history of health care in Canada have occurred. I am very optimistic because health care remains a top concern for the Liberal government.

Today's health needs, however, are different from those of the first Accord. We now need to focus on such things as mental health services, pharmacare, seniors care – including home care and long term care – among other health services.

Canadians strongly support major healthcare reforms. As you are aware, Dr. Philpott, Canadians are getting older and will require a lot more support from their Medicare. I believe the health care system must do more for seniors and their families. As such, I urge that an emphasis on seniors care be targeted in the next Health Accord. I truly believe that your role of Minister can be a catalyst for change and is central to making this happen.

I applaud the federal collaboration with the provinces and territories – including the commitment to renegotiate a new reinforced and strengthened Health Accord – to ensure the delivery of the best care to Canadians. In particular, the transfer of funds should incorporate a formula of topping off to compensate the provinces with older populations to deal with the pressures placed on them by an aging population.

I also endorse the 2015 Vancouver Roundtable in their call for action and I support the principles of the Declaration Concerning a National Health Care Strategy for Seniors. To name a few, it calls for the federal government to:

- Provide a thoughtfully structured national health care strategy for aging Canadians.
- Develop and implement a national pharmacare strategy that includes purchasing medically necessary prescriptions.
- Establish national standards for home care and a strategy that will provide publicly-funded in-home care by paid, qualified professionals and also offer unpaid caregivers more support.

Minister Philpott, notwithstanding criticism from Donald Trump, our national health care system is a defining and envious characteristic of Canada. Canadians across this country are looking to you and the Liberal government to take focussed action to protect Medicare and to initiate immediate steps to create the Medicare of the future. I therefore urge you to collaborate with the provincial, territorial and local governments in the renegotiation of a national health accord that meets the changing needs of our aging population; and that protects, transforms and strengthens the delivery system of health care to all Canadians, in particular to older Canadians.

Yours sincerely,

John Emanon  
1600 Senior Hope Drive  
Mtl QC H2M 1A1  
jd@yahoo.com



---

# Sample Letter to Member of Parliament

October 31, 2016

Mr. Gérard Deltell, M.P.  
House of Commons  
Ottawa, Ontario K1A 0A6

Dear Mr. Deltell:

The federal government has always been an active partner whenever major developments in the history of health care in Canada have occurred. I am very optimistic because health care has always been a major concern for the Conservative Party of Canada. Today's health needs, however, are different from those of the first Accord. We now need to focus on such things as mental health services, pharmacare, seniors care – including home care and long term care – among other health services.

Canadians strongly support major healthcare reforms. As you are aware, Mr. Deltell, Canadians are getting older and will require a lot more support from their Medicare. I believe the health care system must do more for seniors and their families. As such, I urge that an emphasis on seniors care be targeted in the next Health Accord. I truly believe that the active commitment you display in Parliament can only advance the call for change and it is central to making this happen.

I applaud the federal collaboration with the provinces and territories – including the commitment to renegotiate a new reinforced and strengthened Health Accord – to ensure the delivery of the best care to Canadians. In particular, the transfer of funds should incorporate a formula of topping off to compensate the provinces, like our own, with older populations to deal with the pressures placed on them by an aging population.

The riding of Ahuntsic-Cartierville, which you represent since the last federal election as a Member of Parliament, has a significant number of active older Canadians. We are counting on you to keep the government on its toes, to defend our views and to direct the efforts of Parliament towards reaching an acceptable Accord. This would indeed be an historical achievement of which we, and future generations of Canadians, would all be proud.

Mr. Deltell, notwithstanding criticism from Donald Trump, our national health care system is a defining and envious characteristic of Canada. Canadians across this country are looking to you and other Members of Parliament to take focussed action to protect Medicare and to initiate immediate steps to create the Medicare of the future. I urge you to take the necessary steps to encourage collaboration with the provincial, territorial and local governments in the renegotiation of a national health accord that meets the changing needs of our aging population; and that protects, transforms and strengthens the delivery system of health care to all Canadians, in particular to older Canadians.

Yours sincerely,

Jean Sansnon  
1600 Chemin Bel Age  
Mtl QC H2M 1A1  
js@yahoo.com

---

# Do Screens Cause Vision Loss?

## Protect Your Eyes from Blue Light!

by Bev Fisher

Most of us wear sunglasses regularly when we are outdoors and exposed to the sun's rays, but our eyes are still at risk indoors from blue light. Recent studies have shown that blue light, which is emitted by computer screens, LEDs, tablets, smartphones, TVs and indoor lighting, is as potentially harmful to our eyes as are the ultra-violet rays from the sun.



Blue light penetrates to the back of our eyes and increases the risk factors for cataracts and age-related macular degeneration (AMD). It may also aggravate vision loss in people with AMD. Blue light can also affect our sleep patterns, which may cause health-related issues.

Because our body's natural sunscreen, melanin, decreases with age, eye protection from blue light and ultra-violet rays is especially important for people over the age of 65.

How can our eyes be protected from these potentially hazardous rays? Your optician can now provide lenses specially designed with coatings to filter out a portion of the unwanted light, for both prescription and non-prescription glasses. Cataract surgeons can now include UV and blue light filters on replacement lenses. Some screen protectors include blue light filters, and blue light filter apps are also available.

For more information on blue light visit [bluelightexposed.com](http://bluelightexposed.com).

Information contained in this article came from *InVision*, Winter, 2016.

### Division Presidents

#### Avalon East Division:

Nina Beresford

43 Wedgeport Road, St. John's, NL  
A1A 5A6

(709) 726-0414, [ninaberesfordnl@gmail.com](mailto:ninaberesfordnl@gmail.com)

#### Bonavista Division:

Beverly Fisher

P.O. Box 503, Bonavista, NL  
A0C 1B0

(709) 468-2827, [bev.fisher@hotmail.com](mailto:bev.fisher@hotmail.com)

#### Burin Division:

Debbie Lewis-Clarke

P.O. Box 1589, Marystown, NL  
A0E 2M0, [dlewis2728@gmail.com](mailto:dlewis2728@gmail.com)

#### Central Division:

Thomas Kendell

75 Southcott Dr., Grand Falls-Windsor, NL  
A2A 2P2

(709) 489-2929, [tkendell@nf.sympatico.ca](mailto:tkendell@nf.sympatico.ca)

#### Coast of Bays Division:

Margaret Power

P.O. Box 502, 2 Victoria St., St. Alban's, NL  
A0H 2E0

(709) 538-7826, [power.margaret@yahoo.com](mailto:power.margaret@yahoo.com)

#### Con-Tri Division:

Isabelle Cole

P.O. Box 126, Victoria, NL  
A0A 4G0

(709) 596-3678, [cole.ri@outlook.com](mailto:cole.ri@outlook.com)

#### Western Division:

Wayne Park

22 Wilson Drive, Corner Brook, NL  
A2H 6W4

(709) 632-7211, [waynegpark@hotmail.com](mailto:waynegpark@hotmail.com)



## Spanish Studies in Cuba (Havana)

\$4,300.<sup>00</sup> Cdn. for 4 weeks  
Hotel with breakfast and dinner;  
tuition fee (**airfare not included**)

### CONTACT:

250-478-0494

[ssic@telus.net](mailto:ssic@telus.net)

<http://spanishstudiesincuba.ca>

## VOLUNTEER AS A CULTURAL AMBASSADOR AT THE ROOMS

The Rooms is looking for volunteers with traditional skills to knit, split fish, hook rugs and mend nets in our exhibition galleries this July and August one afternoon a week. Training will be provided in mid-June.

To volunteer as a Cultural Ambassador, or for more information, please contact:

**Gillian Davidge at 757-8109**  
[gilliandavidge@therooms.ca](mailto:gilliandavidge@therooms.ca)

## 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.

## INTERESTED IN BEING PART OF THE LARGEST HUMANITARIAN ORGANIZATION IN THE WORLD?

If you are looking for opportunities to give back to your community, meet new people, build skills, or have new experiences, volunteering with the Red Cross could be the right place for you.

Our new Community Transportation program is looking for volunteer drivers to provide clients with rides to and from medical appointments, the grocery store, bank, and other essential activities. A volunteer shift is typically 2 to 4 hours during regular office hours, Monday to Friday between 8:30 a.m. and 4:30 p.m. Volunteers will have access to a Red Cross vehicle to provide drives.

For more information **contact Clarice LeGrow at 758-8412 or [nlvolunteers@redcross.ca](mailto:nlvolunteers@redcross.ca).**



**CANADIAN  
RED CROSS**

## IMPORTANT NOTE FOR RETIRED TEACHERS

The NLTA Group Insurance Trustees have decided that, effective April 1, 2016, all information regarding the NLTA Group Insurance Program will be sent directly to all members of the program (active and retired) electronically, as well as placed on the NLTA website for access. Given the ever-increasing costs of postage, no longer will direct mailing be an option. Any changes to the insurance program will also be provided to the Retired Teachers' Association for mailing and printed in their Newsletter. If you have an email address and have not already provided it to the NLTA, please do so as soon as possible by emailing: [mail@nlta.nl.ca](mailto:mail@nlta.nl.ca) or by contacting the NLTA office at 709-726-3223 or toll free in the province at 1-800-563-3599. If you do not have an email address, please contact the NLTA office.



## 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.

## 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 \$18<sup>00</sup> (*made payable to the Newfoundland and Labrador Teachers' Association*) to: Bulletin Subscriptions, 3 Kenmount Road, St. John's, NL, A1B 1W1.



## Are You Over the Age of 45 and Want to Contribute to Further Understanding of Health and Prevention of Injuries in Canadian Seniors?

Researchers at the University of Waterloo are conducting a research project for which you may be eligible!

We would like to learn about:

- Health and mobility related impairments
- Chronic disease prevalence rates
- Injury prevention
- Lifestyle choices of those over the age of 45 and how they affect one's health over time

You may be eligible to participate in this research that aims to learn about health and mobility related impairments in Canadian seniors, if you meet the criteria:

- Over the age of 45

If you choose to participate in this study, you have the option of being entered into a draw for a prize! You will be e-mailed a link with a survey to complete.

**If you would like more information, please contact:**

Sarah Laberge: selaberg@uwaterloo.ca

Melissa Roetcisoender: mlroetci@uwaterloo.ca

*The above study has been reviewed and received ethics clearance by the University of Waterloo Research Ethics Committee.*

## 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.



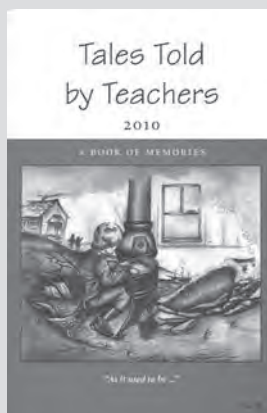
***Please be advised that the Teacher Discount List can be accessed on the RTANL Link on the NLTA website ([www.nlta.nl.ca](http://www.nlta.nl.ca)). Go to Quick Links, R for Retired Teachers' Association, and then click "Retired Teachers' Discount List".***

## 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](mailto: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.



## Tales Told By Teachers, Vol. II

(Note: Volume I now SOLD OUT!)

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

**This is it!**

**And what a bargain: a special price of \$10.<sup>00</sup>**

*(\*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](mailto:clayton@warp.nfld.net); (709) 782-8914

Doreen Noseworthy: [dgnoseworthy@nf.sympatico.ca](mailto:dgnoseworthy@nf.sympatico.ca); (709) 229-6274

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

RTANL, 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:



<i>Thomas Bartlett (St. John's)</i>	<i>Dr. Rosanne McCann (St. John's)</i>
<i>Mabel Bickford (Bell Island)</i>	<i>Geraldine Louise McPhail (Clareville)</i>
<i>David Blagdon (Windsor, ON)</i>	<i>Allan Mercer (St. Paul's)</i>
<i>Msgr. Edward T. Bromley (Vancouver, BC)</i>	<i>Blanche Mercer (Clareville)</i>
<i>Bertram Brown (Carter's Cove)</i>	<i>Keith James Mercer (Bay Roberts)</i>
<i>Terese Burrow (Fredericton, NB)</i>	<i>Grace Morden (Muirkirk, ON)</i>
<i>William Burry (Gander)</i>	<i>Dr. Larry Moss (Springdale)</i>
<i>Douglas Bussey (St. John's)</i>	<i>Anna Mae Myers (Harbour Main)</i>
<i>Glenys Butler (Corner Brook)</i>	<i>Lawrence O'Leary (Carbonear)</i>
<i>Eileen Churchill (Corner Brook)</i>	<i>Kathleen O'Quinn (Lourdes)</i>
<i>Sr. Marilyn Costello (St. John's)</i>	<i>Ellen Parrott (Halifax, NS)</i>
<i>Catherine Dunn (Renews)</i>	<i>Selma Payne (Corner Brook)</i>
<i>Catherine Elliott (Paradise)</i>	<i>Belinda Joan Rideout (Brampton, ON)</i>
<i>Harold Fillier (St. John's)</i>	<i>Jessie Rothman (Arnold's Cove)</i>
<i>Loretta Gardiner (Stephenville Crossing)</i>	<i>Tom Rossiter (St. John's)</i>
<i>Dr. Anthony Genge (Corner Brook)</i>	<i>Hannah Ryan (St. John's)</i>
<i>Dr. Ruby Gough (St. John's)</i>	<i>Regula Schule (Happy Valley)</i>
<i>Jane Green (St. John's)</i>	<i>Br. Augustus Spurrell (St. John's)</i>
<i>Charles Gregory (Corner Brook)</i>	<i>Elizabeth L. Steeves (Conception Bay South)</i>
<i>Sharon Griffin (Moncton, NB)</i>	<i>Roseanne Sweeney (St. John's)</i>
<i>Gerald Hall (St. John's)</i>	<i>Brahma Deo Tewari (New Deli, India)</i>
<i>Stella Hapgood (Frenchman's Cove)</i>	<i>Ida Tilley (Clareville)</i>
<i>Leander Hussey (Corner Brook)</i>	<i>Elizabeth Toms (Victoria, BC)</i>
<i>Albert R. Jenkins (Western Bay)</i>	<i>Mary Tremblett (Botwood)</i>
<i>William Jones (Wesleyville)</i>	<i>Brenda Tricco (Logy Bay)</i>
<i>John Gordon King (Brigus)</i>	<i>Andrew Walach (Grand Falls-Windsor)</i>
<i>Madonna Lee (Paradise)</i>	<i>Sr. Ellen Whitty (St. John's)</i>
<i>Daisy Littlejohn (Bay Roberts)</i>	<i>Walter Young (Twillingate)</i>

## May They Rest In Peace



**THE RTANL  
HAS GONE  
GREEN**

If you would prefer to receive future copies of the RTANL Newsletter in **electronic format**, please send an email to **rtanl@nlta.nl.ca**.

Be sure to type **RTANL Newsletter** in the subject line and include your name, mailing address and email address in your message.

*(You will receive a confirmation email.)*

**SAVE A STAMP !**



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

