



Newsletter

Retired Teachers' Association

Vol 17 No 4 • June 2008

President's Message

Don Case

Hello everyone, greetings and salutations from your President and Executive.

Some Thoughts

I was born on Bell Island and spent my early years attending Jackson Memorial there until we moved to Salmon Cove,



Photo by M. Arsenault

Conception Bay. My Dad was not a miner but owned and operated a business on Town Square (business centre) where we also lived. My walk to school each day was lengthy. Now, in reflection, I believe the walk without a doubt was good exercise.

The year (I think 1954-55) we moved, I remember the tickle between 'The Beach' and Portugal Cove was blocked with arctic ice. No ferries were running for some time, so helicopters were used to bring in food and other supplies to the Island. Because the two ferries "Maneco" and the "Kepawa" were unable to reach the mainland, many miners decided to walk across the ice to get home for the weekend. I guess it only took one to lead the way. It probably shows how anxious the miners were to get back to their families. I visit the Bell Island Miners' Museum from time to time, a very impressive show.

Can you believe I am in my second year of office already and with elections in the Fall (BGM)? It has been a wonderful experience! I would not have wished to miss it for the world. I'd like to thank all those who have so willingly given their support to me over the past two years.

To say the beginning of 2008 has been busy is a little understated. Meetings, visitations, political action strategies, and of course the plans for the upcoming BGM and Reunion have been keeping the Executive on their toes. The following items will be of interest to you.

BGM and Reunion 2008

I would like to encourage everyone to attend our BGM and Reunion which will be held in Corner Brook,

October 1, 2, and 3, 2008. I suggest you complete your registration and book ahead at the Glynmill Inn. We will be announcing the winner of the Biennial Award for Service. If all goes well, I hope to see you there.

Political Action

Please review the Political Action update and take note of the correspondence from Government.

In April 2008 the Political Action Committee met in Gander with the Provincial Executive to review and assess what methods have been used in an attempt to have Government increase benefits to retired teachers. The committee has decided to change strategy. Two things were approved: (1) that we continue to pursue the avenue of cooperation with other pensioner associations; and (2) it was also agreed that we would be more visual in our presentations to Government. Both these ideas are already being acted upon by the Provincial Executive.

I would like to take this opportunity to thank the members of the Political Action Committee for their time and efforts, some of whom traveled long distances. They are: Jim Warren, Central; Duncan Ford, Bonavista; Francis Reardon, Western; Bernadette Power, Avalon East; Doreen Noseworthy, Avalon East; Jamie Hollett, Burin; Bill Day, Central; Harold Dawe, Con-Tri; and Albert Drover, Burin; Lenus Lawrence, Coast of Bays.

Nominating Committee for BGM 2008

The Provincial Executive has announced the following members to serve on the Nominating Committee:

Francis Reardon . . . Western Division634-3975

Bernadette Power . .Avalon East753-3674

Tom KendellCentral Division489-2929

Anyone wishing to run for office on the Provincial Executive or the Retired Teachers' Foundation, please contact a member of the committee.

Finally, again, thank you all for your support.

Have a healthy and safe summer, everyone!!

Don

Provincial Executive 2006-08

PRESIDENT

Don Case

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

VICE-PRESIDENT

Jim Dobson

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

TREASURER

Clayton Rice

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

SECRETARY

Don White

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

PAST PRESIDENT

Gladys Costella

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

MEMBERS-AT-LARGE:

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

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

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

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

EDITING POLICY

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

Provincial Executive Standing Committees 2006-08

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

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

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

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

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

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

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

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

Political Action

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

Note: Representation from Divisions will continue.

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



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

ADVERTISING POLICY

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

TABLE OF CONTENTS

President's Message	Front
Political Action Update	3
News & Views	
Divisions/Regionals	
Avalon East	8
Bonavista	10
Burin	11
Central	12
Coast of Bays	12
Con-Tri	13
Western	14
Retired Teachers' Foundation	15
Teacher Wellness	16
Benefits	18
Protecting Yourself While Travelling ..	18
Johnson Inc.'s Website	20
ACER-CART	21
Nominating Committee	22
In Memoriam	Back

ADVANCE NOTICE

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

NLTA Website

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

Political Action Update

Don Case (PAC Co-Chair)

Your Executive met with the Honourable Tom Marshall, Finance Minister, on February 26, 2008 at Confederation Building. At that meeting we presented him with several recommendations that would be of benefit to our members. I also attended the Pre-Budget Consultations in Carbonear and made a presentation on behalf of the RTANL. One of the suggestions was to remove the 15% on all insurances. That has been done. We also talked about keeping the vehicle licence to \$180 but make it for two years. The government has reduced the cost to \$140 and if it's applied for online it's \$126. Did these changes occur because of our input? We leave that judgement call to you. After our meeting, Mr. Marshall invited us to meet again at a later date to discuss further financial matters.

Have we forgotten to ask for an increase to our pensions? Certainly not! We are committed to obtaining a pension increase to offset the cost of living increase that is causing hardship for our members. However, it was the opinion of the Executive at that time to pursue our "Alternative Proposals" to Government which seem to result in a more positive response.

A Political Action Committee meeting was held on April 21, 2008 in Gander. Members from across the province met with Provincial Executive to consider where to go from here. After lengthy discussion, it was decided to first, design a graph to show the erosion of our dollar since 1989 and second, to attend and support the efforts of the "Pensioners Coalition 2008"



Don White, Don Case, Minister Marshall and Clayton Rice.

acting as one voice to persuade Government that an increase in our pensions is necessary to overcome the difficulty we all have had with rising costs. Your President and another member have attended all three of the "Pensioner Coalition 2008" meetings. The groups included are NL Public Sector Pensioners, NAPE, RNC, Firefighter Group, and Memorial University Pensioners.

The plan of the Coalition is to call a 'news conference' (which by the time you read this will have happened) and to also ask for a face-to-face meeting with the Premier. Our Association remains committed to the mandate for a better financial situation for all members. Please e-mail or call to let us know what you think. Your feedback is valuable to us.

The following correspondence is in response to our meetings with Mr. Tom Marshall over the past few months.

Pre-Budget Consultation 2008 Meeting with Government

February 26, 2008, 9:00 a.m.

To: Honourable Minister Tom Marshall

The RTANL Executive members present are: Don White, Secretary; Clayton Rice, Treasurer and Don Case, President.

Firstly, we would like to thank you for meeting with us, again (a promise kept). We know you have a very hectic schedule, especially dealing with matters such as the surplus of almost \$900 million. We will not delay you too long.

During the meeting we are hoping, with your permission, to accomplish two things:

- a. to inform you of the financial plight of retired teachers (seniors) in this province;
- b. to offer, for your consideration, several proposals that could help relieve this situation for seniors.

The members of the Retired Teachers' Association of Newfoundland and Labrador recognize this government's move to secure pensions (by rectifying the problem with the unfunded liability of our pension), Government's initiatives to help those who need it most, i.e. rebates and Drug Cards, and Government's decision to use most of the surplus to pay off our debt. We agree that these measures, taken by this government, are necessary and indeed have been helpful.

However, we also believe that further measures are needed to assist pensioners and seniors to offset the rising cost of living. As you can well imagine, the situation has become increasingly difficult, especially for those who have not had an increase in their Provincial Pension since 1989.

We (the RTANL) have a number of recommendations that we would like to see reviewed and hopefully considered for implementation in this 2008 budget. These would help reduce the burden of seniors at this time of rising prices. Again Mr. Minister, we recognize your government's initiatives which have benefited all seniors. We applaud your government's efforts and we realize your difficult balancing act. However, we are hopeful that you will give positive consideration to our recommendations.

Don Case
President
dgcase@nfld.net

Recommendations

That the Government make the following changes to the provincial income tax regulations:

A. Increase the Pension Deduction Allowance to \$2000

Rationale:

- The Federal Government has already made this increase, and our Provincial Government should follow in the same direction, recognizing the benefit this would be to seniors and pensioners .
- B. Using the same Income Cap we recommend for the home heating rebate, (i.e. \$60,000), allow seniors to claim annually \$800. Income Deduction for essential property maintenance.

Rationale:

- Most seniors are unable to shovel snow, cut lawns, keep property clean and safe, and must pay for these services.
- The Government's Healthy Aging Framework (HAF) recognizes the importance of making it possible for seniors to remain in their own homes.
- Family network is not always available, as in many cases family members have left the province.

C. We request that the Government make vehicle registration valid for two years at the current rate of \$180

Rationale:

- We could follow the lead of another Atlantic Province, Nova Scotia

D. Remove the 15% tax on insurance.

Rationale:

- The tax rate is much too high, and places a tremendous burden on all seniors.

E. To encourage the Federal Government to re-instate the "Retro-Fit Program of 2005". This program (with grants of up to \$3000) assisted seniors to upgrade their homes so that they could live happily and comfortably.

Rationale:

- Seniors are now living longer (statistically) and thus would be more contented while staying in their own homes.

F. That Government establish a Heritage Fund similar to that of the province of Alberta .

Rationale:

- The province's debt is staggering. When times are good then loans must be paid. We do not wish to saddle future generations with such a debt. We all know the importance of saving for a rainy day.

We'd like to take this opportunity to thank you again for your time and hope that the discussion we've generated will in some small way be a guide to a successful budget.

Don Case
President, RTANL

Media Release

For immediate release

Date: May 15, 2008

Public Pension Associations Unite in Single Coalition

At least seven public sector pension associations in Newfoundland and Labrador have united to form the Pensioners' Coalition 2008.

"This coalition recognizes that public sector pensioners in Newfoundland and Labrador need a collective voice, to address their issues with management of public sector pension funds in the province and concerns about the way they have been treated by the provincial government since 1989," said coalition spokesperson Robert Langdon. "The member associations hope that, by speaking with one voice through this coalition, redress from the unfair treatment we have received will be achieved."

The associations/groups that have united for this collective voice are:

- Newfoundland and Labrador Public Sector Pensioners Association;
- Retired Teachers' Association of Newfoundland and Labrador;
- Memorial University of Newfoundland Pensioners Association;
- Royal Newfoundland Constabulary Veterans' Association;
- St. John's Fire Fighters' Retirees Association;
- NAPE Retirees Local 7002; and
- Retired Penitentiary Warders
- (It is expected that the Newfoundland and Labrador Nurses Union will join the Coalition in the near future.)

The Newfoundland and Labrador Public Sector Pensioners' Association will be the lead agency of the coalition and will be the contact should any other

public sector retirees groups have similar concerns and wish to become aligned with its actions.

The coalition consolidated its concerns at a founding meeting on March 27. Since then, two additional meetings have been held and priorities for the groups have been identified. First and foremost, the Coalition is committed to Increasing the Consumable Income for Pensioners; and secondly, addressing matters relating to Health Benefits.

"While meetings in the past with government officials and Ministers have been amicable, the results of these informal discussions have not resolved any outstanding issues," Langdon said. "The coalition believes that progress can only be made if there is willingness on the part of government, the sole trustee of the pension plans, to establish a formal mechanism whereby pensioners and government can seriously examine these issues and recommend solutions."

To address these concerns, a letter has been sent to the Premier requesting a meeting to discuss a number of pension and health benefit related issues.

"These issues have been raised with Government for close to 20 years and hopefully the Premier will be responsive to providing a remedy to these concerns," Langdon said.

The Coalition will press for the establishment of a formal Joint Review Committee at the earliest possible time.

For further information, contact:

Robert Langdon, Pensioners' Coalition 2008
Spokesperson

President, Newfoundland and Labrador Public Sector Pensioners Association

Home: 726-8848

Cell: 728-3602

Political Action Update



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

26 March 2008

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

Dear Mr. Case:

I would like to thank representatives of the Retired Teachers' Association of Newfoundland and Labrador who met with me on February 26, 2008 as part of the 2008/09 pre budget consultation process. I was pleased that your presentation focused not only on improving the financial well being of retired teachers, but of all seniors in the Province.

As we discussed, the Williams' government has already committed to address one of the issues raised, that of reducing the annual motor vehicle registration fee. Government is implementing pension income splitting measures commencing with the 2007 tax year, which may result in tax reductions for many of your members. I will be pleased to inform my Cabinet colleagues of all issues raised by participants during the pre budget consultation process including measures for seniors such as tax exemptions and seniors' benefit levels.

Government shares your concerns about the financial situation of low income seniors in the province and looks forward to announcing several new initiatives in Budget 2008 that will benefit all seniors in our province. Thank you again for your participation in the 2008 pre-budget consultation process.

Yours sincerely,

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



Government of Newfoundland and Labrador
Department of Finance
Assistant Deputy Minister
Taxation and Fiscal Policy

April 10, 2008

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

Dear Mr. Case:

RE: Pre-Budget Submission

On behalf of the Honourable Thomas W. Marshall, Minister of Finance, I acknowledge receipt of your pre-budget submission. As part of the budgetary process, Minister Marshall reported back to Ministers on discussions and priorities brought forward through the consultations process. In addition, copies of all submissions have been forwarded to the appropriate government departments for consideration in developing the 2008-2009 Budget.

Thank you for taking the time and showing interest in the budgetary process.

Yours sincerely,



ROBERT CONSTANTINE

NEWS & VIEWS

Divisions

Avalon East Division

Doreen Noseworthy (229-6274)

Once again, it gives me great pleasure to bring greetings to all our fellow retirees throughout the province, on behalf of Avalon East. If you're anything like the rest of us here on the Avalon, you're probably sun-deprived and anxiously awaiting the arrival of some warm, sunny weather. Newfoundlanders must truly be eternal optimists because we live in hope of fine weather, regardless of what nature throws at us, and it really packed a wallop this winter and spring.

In spite of the elements, we, in Avalon East, have had an extremely busy, productive and enjoyable year. Since my last report to you, we have had several social events, the first of which was our "Welcome to Christmas", where 365 members and guests enjoyed a delicious Christmas dinner prepared and catered by the wonderful folks at Holiday Inn in St. John's. We were all, once again, decked off in our favourite Christmas outfits... reds and greens galore! The meal was followed by a visit from Santa's elves, who drew tickets and distributed prizes to some lucky winners... obviously the most well-behaved and deserving among us for the year. Then we broke into song and welcomed the Christmas season with a variety of traditional (and not-so-traditional) carols and songs. With wishes for the best Yuletide and New Year ever, we went on our merry way.

In February, we held our annual Fun Day at Bally Haly Golf and Curling Club. This event is one that keeps growing in popularity, probably because there is something for everyone. It's an opportunity to get together with friends and former colleagues and just enjoy the day. Some choose to curl (instructions provided for beginners), others choose to play bridge, board games, other card games, or just chat over coffee. Of course, no event would be complete without food and the people at Bally Haly never disappoint. They provided us with a delicious and nutritious mid-morning snack as well as a wonderful lunch. At this event, many of our members bring along a gift to add to the prizes we usually offer. So there were a lot of happy winners among the crowd that day. Also, throughout the morning, we sold tickets on a beautiful print which was generously

donated by one of our members, Pat Ryan. She has turned this into an annual fundraiser for the Division and we are most appreciative of her thoughtfulness and generosity. This year we raised \$358.60 for the Retired Teachers' Foundation for Children's Charities, with the sale of tickets from Pat's print. Many thanks to Pat and to those who supported this effort.

This year we planned "project overseas". Yes, you read correctly! As part of our Outreach Program at Avalon East, we decided to make a trip overseas...to Bell Island. We called it our "Excursion Across the Tickle". Since our division is so widespread, each spring we try to bring the Association to one of its more remote or outlying areas. Bell Island was our area of choice this time. I made contact with Alice Kavanagh, one of our members from Bell Island, who graciously offered to look after notifying the members on her side of the water. We also put the notice in our newsletter and, lo and behold, 37 of us headed for the ferry in Portugal Cove on the morning of May 6th. The weatherman even co-operated. A bus met us at the terminal on the other side and took us on a most interesting and beautiful sight-seeing tour of the Island and all that it has to offer. We stopped at all the historic and scenic sites for pictures and were regaled with stories of growing up on Bell Island by former residents, and members of Avalon East, Pat Fleming and Eleanor Lawton. Their personal experiences certainly made the tour all the more interesting and informative. Following the tour, we arrived at St. Michael's Parish Hall where we were greeted by the Bell Island contingent of the Division. We enjoyed a most delicious turkey dinner, prepared by the Ladies Auxiliary of the Parish, and shared in some fun and fellowship with our counterparts from the Island. From there we were taken to the Mine Museum for an underground tour of the mine, an historic video production of mining on the island and a look at all the artifacts, pictures and memorabilia at the museum. Since no trip to Bell Island would be complete without a trip to its famous bakery, where do you think we headed next? Yes, we were on our way to fill our bags with all the breads and sweets we could carry. What a treat! Then it was time to head back to the ferry for the return voyage home.....more pictures, more scenery, more fun and camaraderie. I'm sure I speak for everyone when I say that it was one of the most enjoyable

experiences we could have had, made even more special by the warm, friendly and helpful people we were fortunate enough to have had the pleasure of meeting and spending time with during our visit to the Island. Thank you, Bell Island, for your warmth and hospitality. It won't soon be forgotten.

The remainder of the year is shaping up to be a busy one as well. We have our year-end Barbeque and Social, as well as our AGM. Plans are in place and all the information has been circulated to our members regarding these events. We are looking forward to ending our year the way it began... with friends, food, fellowship and fun.

Included in the last newsletter to our membership, was a flyer for the Bakeless Bake Sale, our annual fundraiser for the Retired Teachers' Foundation for Children's Charities. We, as an executive, recognize the importance of the work being done by the Foundation and encourage all our members to give generously to this very worthwhile cause. It's our only fundraising effort and one which, we're sure, the members will continue to support, on behalf of the children of the province. After all, isn't that what our lives have been all about and who we really

are...advocates for and supporters of children?

Since this is an election year, and my two-year tenure as president is nearing its end, this will, in all likelihood, be my last report to you. I would, therefore, like to thank all the members of my Executive in Avalon East, for their continued support throughout the past two years. They have definitely been "the wind beneath my wings". Thanks, also, to the Provincial Executive for all their efforts on our behalf, especially to President Don, for his leadership and guidance in these trying times. A special thanks, as well, to the members of Avalon East for the tremendous support we receive from them. It makes all our efforts worthwhile.

On behalf of Avalon East Division, may I take this opportunity to wish you and yours a safe, relaxing and enjoyable summer. Hopefully, we'll see many of you at BGM in Corner Brook, in October.

Yours in Retirement,
Doreen Noseworthy
President
Avalon East Division

Avalon East Activity Pics



Bonavista Division

Harold Tremblett (468-2236)

Greetings from the Bonavista Division.

Despite several cancellations and postponements due to severe winter weather, we were able to arrange several meetings and activities for our members.

Our one and only fall meeting was held at Bishop White School in Port Rexton on November 13, 2007. Topics discussed included our intention to prepare a new banner for our division, the work of the Political Action Committee, and ways to improve communication among our members. We then rearranged ourselves into small groups to discuss ideas for future meetings and activities. We finished by enjoying a delicious lunch prepared for us by the staff of the school cafeteria.

Our Christmas Dinner that was scheduled for December 7 had to be cancelled due to the widespread power outage that lasted for several days on the Bonavista Peninsula. In its place, we held a spring dinner at the Knights of Columbus Building in King's Cove during the evening of April 11. Approximately sixty members, spouses, and guests attended. The guest speaker was Dr. Myrle Vokey from St. John's. Dr. Vokey, a long time educator and Red Cross volunteer, spoke humorously about the many changes that have occurred in education from the time of the one room school house to the present day modern school system. His speech focussed on the many items in his old-fashioned "school bag" which he brought along for the occasion. Items such as a "scribbler" and a "rubber" caused much laughter as everyone present was reminded of what a typical school day used to be like for Newfoundland children. After his speech, Dr. Vokey delighted his audience with his guitar and accordion playing. Clayton Rice, an executive member of the provincial executive of the Retired Teachers, also attended and brought greetings. Several prizes were drawn for, and also "surprise gifts" of special curling shoes were presented to members who participated in our Thursday morning curling sessions. The catering for the meal was done by the King's Cove Firettes.

Curling was our main activity throughout the winter. We met at the Bonavista Stadium each Thursday morning and those who attended really enjoyed the fun and camaraderie of the occasion. A group of our curlers then decided to enter a team in the Funspiel hosted by the local curling league during the weekend of March 22-23.

To our delight, they surprised themselves and everyone else with their quality play as they defeated one of the premier teams in the playoff round.

We are currently planning a meeting for April 29 with Eliza Swyers as a special guest. Eliza, a well-known local entertainer, is a member of a committee comprised of representatives of Memorial University and the Department of Education, among others. This committee, aware of the historical fact that the first school in Newfoundland was in Bonavista, has a plan to re-create the First School by renovating an historic building here in Bonavista. She will make a presentation at our meeting with a goal to involving some of our members in the planning.

Our year-end plans include a May election of officers for two-year terms, and a barbecue, probably in June.

The members of our executive are: President, Duncan Ford; Vice-President, Madeline Adams; Secretary, Clarence Dewling; Treasurer, Calvin Boyce; Directors-at-Large, Harold Tremblett, Beverly Fisher, and Linda Hicks.



Myrle Vokey holds up an old scribbler used by school students years ago. It was just one of many items contained in his old-fashioned school bag.



Myrle entertaining the retired teachers following his speech.



The President's Curling "Shoe" Awards. (l-r) Harold Tremblett, Linda Hicks, Peggy Duffett, Cheryl Stagg, and Calvin Boyce.

Burin Division

Ada Hollett (832-2921)

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



Donna Murphy; Marie Slade; Brenda Beat; Gail Mayo; Joan Shirley and Sheila Lundrifgan.

On November 27, 2007 some 54 of us gathered at St. Patrick's Social Centre, Burin for our annual Christmas Dinner catered to by the "Ways and Means Committee" of St. Patrick's Church. The hall was beautifully decorated for the Christmas season. The atmosphere was very warm and inviting! The ladies even offered us tea/coffee while waiting for everyone to arrive. Soft Christmas music provided by entertainer, George Grandy, provided ambience to the already warm atmosphere as we mixed and mingled. The turkey dinner and desserts were delightful.

The meeting opened with our usual prayer of Francis of Assisi, followed by grace. Just prior to the dinner, a couple of items of business were discussed. The members

were informed of Provincial President Don's attendance at the NAPE rally in St. John's on November 15, 2007. Members were also informed of the RTF donation of \$15,500 for incapacitated children to Rainbow Riders, NL Down Syndrome, Max Simms Memorial Camp, Canadian Diabetes Association, Candlelighters Cancer Foundation, Mazol Shriners of NL, and NL Spinal Bifida Association. At this meeting everyone paid \$1.00 extra for the meal. The sum of \$54 was donated to the RTF for this very worthy cause. At this meeting a motion was made to donate funds to all 13 schools in our division. Previously, donations were made to the 5 schools providing breakfast programs. This was thought to be unfair to the other 8 schools. The motion stated that the donations would go to a special needs program or some special needs student in the schools without the breakfast program. The sum of \$50 was donated to each of the 13 schools for a total of \$650.



Foreground: Winston Walters and Jamie Hollett. Background: Mary Bungay; Doug Jackman; John Lynch and Lewis Payne.

After the dinner, song sheets were distributed for a sing-along. To make for some entertainment each table did a Christmas song. Some tables had better singers than others (ha!) but we all did our best. A few prizes were given out for various reasons to add to the occasion.

Our second meeting was held on April 8, 2008 at Jamieson Academy in Burin. The minutes of September 25, 2007 and December 27, 2007 were both read and dealt with in the usual manner. Members were informed that a donation of \$50 was sent to the RTF in memory of deceased member, Ken Penney. On receipt of a biographical account, his name will be entered in the RTF Memory Book

Members were again informed of the RTANL Provincial Executive meeting with Government on June 6, 2007. Reference was made also to the presentation made to Government on November 28, 2005. This led to



Mary Moriarity; Brenda Best; Patsy Wiscoribe; Elaine Power; Eleanor Locke; Gladys Maye and Lynn Edwards.

information on the February 26, 2008 RTANL meeting with Government. At this February 26, 2008 meeting, the RTANL was represented by President Don Case, Secretary Don White, and Treasurer Clayton Rice. This information prompted discussion with several members speaking on the topic of pension indexing and the overall welfare of retired teachers.

On September 25, 2007, a nominating committee was formed to find a new Executive. At the meeting on April 8, 2008, it was hoped that a new executive would be forth coming. Lewis Payne conducted the election at this meeting but again, we were unable to fill a full slate of officers. The position of Vice-President was still left vacant. This was very disappointing. As of this date the Executive includes: Ada Hollett, President; Jamie Hollett, Secretary; and Ben Brushett, Treasurer.

At the April meeting, George Senior was presented with an anniversary card. He and his wife, Dorothy, celebrated their 50th wedding anniversary recently, with formal celebrations to be held in August.

Members were reminded of the following:

- stories are needed for *Tales Told By Teachers, Volume II*
- the BGM in Corner Brook, October 1-3, 2008
- to notify Provincial Executive of any change of address
- to notify the local Executive in case of sickness or death among our members

The meeting closed with our closing prayer, "An Irish Blessing", followed by our usual social of tea/coffee and sandwiches.

Respectfully submitted,
Ada Hollett
President

Central Division

Philip Patey (535-2569)

The year for the Central Division began in the middle of winter with the arrival of Volume 24 of *Cornucopia*, our newsletter. It is the best edition I've ever seen, 28 pages of informative and entertaining reading for retired teachers in Central. Congratulations to the Editor, Calvin Wheeler, for a job well done.

Our first meeting for 2008 was our April meeting during which we reviewed events of concern to us since our last meeting in November 2007. With 33 members present there was lively participation.

At the coming May meeting we are planning to have an afternoon session focusing on seniors health care. With the help of healthcare professionals from the area we hope to provide opportunities for retired teachers to obtain information of interest to them.

Plans are now being made for our Annual Banquet and Dance on June 6, 2008.

Coast of Bays Division

Lenus Lawrence (881-3331)

Dear Fellow Retirees:

I wish I could introduce this dialogue or conversation by presenting a flowery array of spring welcoming flowers encased by warm and sunny rays. However, the weather we are experiencing speaks otherwise.

Please accept my apology for having to reschedule the meeting set for Tuesday, April 8, due to a sudden death in my immediate family. To further offset the schedule, I was scheduled for Vascular surgery on April 15 which materialized as appointed.

Nevertheless, I am looking forward with great expectations to our next meeting which will happen hopefully before this article goes to press. During this meeting we will decide on a firm date as to when we will present to the general public our "Book of Remembrance". This book is a tribute and honorarium to those teachers who dedicated their life's work to the educational needs of the Coast of Bays region. These deceased teachers were the educational 'Pioneers'; they were daring and courageous enough to overcome the ragged uniqueness of this ragged coast. These profiles or

memoirs are a minature perspective into the character and qualities of these individuals who displayed those qualities and characteristics to make their dreams a reality. We are so very thankful to them and theirs and are looking forward with great enthusiasm to the presentation of this "Book of Remembrance".

I wish to say without any reservations that this project has been a 'Labour of Love' to those retirees who undertook this meaningful and worthwhile literacy art. To those involved I extend a sincere thank you for your time, effort, diligence, patience, fortitude and endurance in completing this historical and literacy masterpiece.

One of the ways we may celebrate and present that these memoirs is to invite some of our present officials such as our provincial member of the House of Assembly along with our mayors or representatives and maybe other educators and members of the general public. We are so indebted to these pioneers who were such an asset to our educational system, we wish to extend to them our highest recognition and belated congratulations. These profiles are the only means whereby some of their descendants will ever get a glimpse into the real life work and dedication of their ancestors. We are so proud of their contributions to our educational needs. We feel it is our duty and obligation to expose these profiles to their relatives.

Once this major undertaking has been completed, we shall then resort to our usual format or agenda of regular meetings. However, there has been some discussion already with several groups who are eager to present workshops and informal discussions and dialogue relative to the interests of retired persons. Our summer and fall session hopefully will be informative, educational and productive. So let's get our gardening tools and supplies ready and welcome new life into our gardening and our associations and members. Have a great summer and God Bless.

Con-Tri Division

Jennifer Babb (596-3019)

Greetings to all, from the members of the Con-Tri Division. Last fall we held our Christmas Banquet with approximately 200 members and guests attending. One of our members, Howard Sooley, did a great job as MC for the event and then Howard and his friends, Roger Green and Dave Jackman, two Winterton teachers, provided the entertainment before the dance. Thanks Guys.



(Howard and Dave sing their hearts out. Roger is on the other side.)



(Fred Cram presents the 90+ Honorary Certificate to Murdock Barnes. Congratulations from all the Con-Tri retired teachers.)

During the evening, an Honorary 90+ Certificate was presented to Retired Teacher Murdock Barnes from Old Perlican. Joyce Roberts, Con-Tri Past President made the presentation to Fred Cram who accepted the certificate on Mr. Murdock's behalf, and then presented it to him the next day in his home.

Also, last Fall, members of the Con-Tri Division were busy presenting \$200 scholarships to the following students at their High Schools' Fall Awards Nights: Ascension Collegiate - Stephen Coombs; Baccalieu Collegiate - Marcus Durdle; Carbonear Collegiate - Adam Comerford and Rebecca Sparkes; Crescent Collegiate - Katie Phillips

We are sorry to report that our President, Mr. Hudson Davis, will be leaving the province this summer to spend more time with his family in Ontario. We appreciate his commitment to retired teachers in our area and to Newfoundland's



Con-Tri President Hudson Davis and Provincial President Don Case enjoy chatting with Associate Member Lulu Sparkes at a recent get together.)

education system throughout his career. We wish him all the best as he begins this new chapter in his life.

At our lunch meetings during the Spring we have been busy making plans for our May Banquet scheduled for May 27 at the Lion's Den in Carbonear. We continue to raise funds for the Foundation at every get together and we thank Ruth Davidge and Peggy Hiscock for always manning the Toonie Table. Thanks also to our members, who so generously donate to this cause. Our division is now able to send \$500 to the Foundation each year. Con-Tri Division will be holding our second "Back to School Walk" for Retired Teachers on Wednesday, September 3, weather permitting. Listen to the school report. Most of us will be in groups of 2 or 3 or more, so decide for yourselves where to pick up the trail but make sure that you get to the Mad Rock Café by noon. We all love to eat.



Albert Legge, our Communications Officer, presents the Retired Teachers' Scholarship to Katie Phillips at Crescent Collegiate.

Con-Tri members are reminded to contact Albert Legge at alegge@personainternet.com if they are not presently getting e-mail messages from the local executive. Our e-mail list of members continues to grow.

Con-Tri President, Hudson Davis, and his executive hope that everyone has a great summer.

See you in September!

Western Division

Lily Critch (639-7212)

Greetings from Western Division!

Winter is finally over and we are all busy with spring activities. By the time you read this, we will have held our May luncheon meeting. At present we are planning an informal social for June. We held our annual Christmas dinner and dance on December 8 at Bennett Hall, Corner Brook. According to the favourable comments we received, everybody had a good time. Unfortunately, we had to cancel our St. Patrick's Day social because of lack of interest.

Prior to Christmas we attempted to contact all of our members who are in seniors' homes, long-term care facilities, and shut-in at home. They were visited and received gifts of fruit baskets or flowers. Our members who do the visiting find their efforts very rewarding. The recipients are delighted to know that their association cares about them. Our sick-visiting committee in Corner Brook and our contact people throughout the Division make these visits, and the Executive appreciates their co-operation. We thank them.

When I wrote my report for the last Provincial Newsletter, we had just started our annual appeal for the Foundation. Again it was very successful; we raised \$1511. Some of the money came from our draw which took place at the Christmas social. Two prizes were donated; Winnie Guy, Corner Brook made a beautiful Christmas wreath, and Elsie Chaulk, Deer Lake, crocheted a lovely Christmas doily set. This was a very successful undertaking and we thank Winnie and Elsie for their generosity.

We at Western are looking forward to the Biennial General Meeting and Reunion which will be held in Corner Brook on October 1, 2, and 3 of this year. We expect a big turnout of our members to welcome retired teachers from all over the Province. It should be a great time for all of us.

Have a wonderful summer. I'll see many of you in October!

Lil Critch

Retired Teachers' Foundation

Bill Day

Help!

I have used the word "Help" as the title of this article for the "Newsletter" for a specific reason. I think it is appropriate: the Foundation is helping children and you are helping the Foundation to help the children.

This past year the Foundation made donations to the following Children's charities:

Rainbow Riders: Therapeutic horseback riding compliments clinical medicine in the treatment of physical and mental disabilities in both adults and children. Reaching and stretching games are played on horseback, thus improving muscle tone, co-ordination and balance. Social interaction and increased independence help to build self esteem. (\$2,000)

Down Syndrome Society: The basic goals involve increasing public awareness and understanding. Support is provided to the families to ensure primary speech therapy for all the children, also occupational therapy for all the children. (\$2,000)

Janeway Children's Hospital: The money this year was allocated to purchase a Pulse Oximeter which is clipped on a child's finger to monitor how much oxygen the child is receiving. (\$4,000)

The Canadian Diabetic Association for Children's Services: The donation was to help offset the cost associated with Camp Douwanna. Children from ages 9-15 years of age attend this camp. (\$2,250)

The Lion Max Simms Memorial Camp: This camp is the largest of its kind in Eastern Canada to help physically and mentally challenged children. (\$2,000)

The Newfoundland and Labrador Association for Spina and Bifida Hydrocephalus: This donation was given for use in the scholarship program for students in Level III who wanted to further their education. (\$2,000)

The Candlelighters Association of Newfoundland and Labrador: The donation will help provide a Kit to families on the diagnosis of childhood cancer. (\$2,250)

Mazol Shriners Patient Transportation Fund: This money would help with the cost of Provincial Patient Transportation Fund which is used to transport children to their hospitals in Montreal, Boston and Philadelphia. (\$3,000)

Foundations are about the legacy that we choose to leave. Our Foundation continues to grow and make a difference



NL Retired Teachers' Foundation board of Directors and Recipients of Donations. Back Row (l-r): William Day Foundation President, Shriner Bill Smith, Board of Director JAmie Hollett, Candlelighters' Representative Darlene Williams, Board of Director Don Carter, Geraldine Wall, Foundation Vice-Chairperson, Helen Evans Foundation Secretary, Anne Pennell Foundation Treasurer. Front row, (l-r): Down Syndrome representative Sylvia Saunders, Rainbow Riders Representative Margaret Tibbo, Spina Bifida and Hydrocephalus representative Teresa Edney, Lion Fred Thomkins representing Lion Max Simms Memorial Camp.

in the lives of young children. By supporting **OUR FOUNDATION** we have the ability to touch the lives of those we may never see or meet. We do make a difference. The goal of **OUR** Foundation is "The promotion and advancement of the education, mental health, and well-being of children who are incapacitated".

If you were to add up the amounts given last year at our 19th Annual Meeting you would have \$19,500. In Corner Book, come October, let's make it more!!

The Foundation Board would like to break the \$20,000 mark. We do have a few months to go before our 20th Annual Meeting. The last time the Foundation Board met in Corner Brook was on May 29, 1999. It was the 12th Annual Meeting. Western Division was our host and they did a great job of making the Foundation Board welcomed. At that time 8 charities were presented with \$500 each. The support for the Foundation continues, and for that, the Foundation Board members are very grateful. The Foundation does have a goal: "The promotion and advancement of the education, mental health, and well-being of children who are incapacitated." Contributions are gratefully appreciated.

Our address:

Retired Teachers' Foundation
3 Kenmount Road
St. John's, NL A1B 1W1

In Corner Brook during the 10th Reunion and RTANL BGM, October 1-3, 2008, we will be holding our 21st Annual Meeting of the RTF Foundation.

Teacher Health and Wellness

Manuel Ball

Over the past couple of years, a NLTA standing committee has been looking at ways in which teacher health and wellness can be improved. A considerable amount of effort has been put into improving the health of students in our province, although teacher health and wellness has been somewhat overlooked.

One recommendation of the NLTA standing committee on Teacher Health and Wellness was that a person be hired to develop and implement a Teacher Health and Wellness pilot project to examine ways in which the health and wellness concerns of teachers may be addressed. I was recently hired by the NLTA to serve as the Coordinator of the Teacher Health and Wellness Program.

Over the course of the upcoming school year, a needs-based teacher health and wellness program will be piloted in 36 schools throughout the province. Also, we will be piloting a wellness program for retired teachers in the Con-Tri and Western Divisions, again starting in September. This wellness program could include such things as wellness workshops, wellness fairs, and activity-based components. The idea of the program is to encourage retired teachers to live a healthy, active lifestyle, and to take a proactive approach to improving or maintaining their health.

If you have any questions about the upcoming pilot project, please feel free to contact me.

Manuel Ball

Coordinator, Teacher Health and Wellness Program
Newfoundland and Labrador Teachers' Association
3 Kenmount Road
St. John's, NL A1B 1W1
709-726-3223 or 1-800-563-3599 ext. 270
mball@nlta.nl.ca

NLTA Bulletin

To receive the NLTA Bulletin for 2008-09, send your name and mailing address, along with a cheque or money order for \$16.00 (made payable to the Newfoundland and Labrador Teachers' Association) to: Louise King, NLTA Printing Services, 3 Kenmount Road, St. John's, NL, A1B 1W1.



ADDRESSES • ADDRESSES • ADDRESSES

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

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

Your cooperation in this matter would be much appreciated.

SICK VISITATION

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

REMINDER

Re: Deceased Members

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

MEMBERSHIP CARD BENEFITS

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

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

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



MemberCard
Sample Name

A Registered Member of the RTANL

Divisional and Regional Presidents

AVALON EAST DIVISION

Doreen Noseworthy

37 Salmonier Line, Holyrood, NL, A0A 2R0

Tel: 229-6274

dgnoseworthy@nf.sympatico.ca

PLAISANCE REGIONAL (Avalon East Division)

Carmelita Traverse

PO Box 41, Jerseyside, NL, A0B 2G0

carne_traverse@yahoo.ca

BONAVISTA DIVISION

Duncan Ford

PO Box 1385, Bonavista, NL, A0C 1B0

Tel: 468-7490

duncanford@warp.nfld.net

BURIN DIVISION

Ada Hollett

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

Tel: 832-2921

ajhollett@nf.sympatico.ca

CENTRAL DIVISION

Philip Patey

PO Box 87, Lewisporte, NL, A0G 3A0

Tel: 535-2569

philippatey@persona.ca

COAST OF BAYS DIVISION

Lenus Lawrence

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

Tel: 881-3331

(no email)

CON-TRI DIVISION

Hudson Davis

PO Box 261, Carbonear, NL, A1Y 1B6

Tel: 596-5898

hudson.davis@nf.sympatico.ca

WESTERN DIVISION

Lily Critch

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

Tel: 639-7212

l.g.critch@nf.sympatico.ca

LAB WEST REGIONAL (Western Division)

Marcheta Gallant

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

Tel: 944-5778

mgallant@nf.sympatico.ca

PORT AUX BASQUES REGIONAL (Western Division)

Randy Smith

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

Tel: 695-3849

randy.smith@nf.sympatico.ca

BENEFITS

*Don Ash, Staff Consultant
Group Insurance Trustees*

Protect Yourself While Traveling

Consider MEDOC Travel Insurance

Today's teachers, both active and retired, often include travel in their list of activities and interests, whether it's an all-inclusive to unwind in a sunny destination, a cruise in the Caribbean, or a shopping trip to the US in search of bargains. In our Google searching and trip planning, travel insurance – one of the most crucial components of any visit outside Canada – is often forgotten. Many of us are unaware that provincial health plans do not cover the full cost of medical expenses incurred outside of Canada which could result in thousands of dollars in medical fees for a traveling teacher should a medical emergency arise. The purpose of this article is to ensure NLTA members are aware of the travel insurance option – MEDOC – which is available through the NLTA Group Insurance program.

The major features of this MEDOC Travel Insurance are:

- Comprehensive year-round travel insurance coverage for trips up to 35 days each under the Base Plan.
- All members have access to coverage regardless of age or health status.
- Trip Cancellation, Interruption & Delay Insurance included. The MEDOC Policy must be in force within 5 business days of making a deposit or full payment for the trip.
- 24 hour Claims Assistance Centre available to assist you in the event of an emergency while traveling anywhere in the world.
- Coordination with your Provincial Government Health Insurance Plan.
- Direct claims payment (whenever possible).
- Easy enrollment - No waiting for coverage approval.
- Convenient monthly premium payments or premium payment via payroll deduction.

What Does MEDOC cover?

Up to \$5,000,000 for emergency medical treatment while traveling outside the province or territory of residence or Canada including:

- Hospital, physician, surgical and medical treatment, drugs and medication, x-rays, and nursing services.
- Air emergency transportation or evacuation.
- Transportation of a family member to your bedside.
- Return of vehicle up to \$3,000.
- Return of minor dependent child with escort.
- Additional expenses for meals and hotel accommodation up to \$150 per day, to a maximum of \$1,500.
- Repatriation or burial at destination up to \$5,000.
- Pet return up to \$500.
- Emergency dental expenses up to \$5,000.
- Emergency relief of dental pain up to \$300.
- Incidental hospital expenses up to \$250.

Valuable Extra

Up to \$8,000 Trip Cancellation, Interruption & Delay Insurance per insured person, per trip is available if you, a family member, close business associate, care giver, traveling companion or the traveling companion's family member suffers a medical emergency before or during your scheduled trip. The MEDOC Policy must be in force within 5 business days of making a deposit or full payment for the trip.

MEDOC offers two coverage options:*

- 1) The Base Plan provides annual coverage for any trips up to 35 days each during the policy year. The total number of days outside your province or territory of residence per year is subject to the maximum allowable under your Provincial Government Health Insurance Plan.
- 2) The Supplemental Plan provides coverage for single trips longer than 35 days up to a maximum of 182 days.

**Mandatory \$250.00 CDN deductible currently exists, but the deductible is being eliminated effective September 1, 2008.*

MEDOC offers Single and Family coverage:

- Such that a teacher and his/her spouse can purchase MEDOC individually or as a family.
- Dependent children are covered when a teacher purchases a family plan or two single plans.
- Eligible Dependents are covered whether traveling with the teacher or traveling alone.

MEDOC provides rates based on Health Status determined by answering a few short questions on a health questionnaire. The health questionnaire determines which



President Don getting some valuable info from Don Ash.

Health Option rates apply to you – Optimum, Preferred or Standard.

The Optimum, Preferred and Standard Health Options offer comprehensive coverage and cover pre-existing medical conditions that are stable 90 days prior to traveling and/or 90 days prior to booking a trip for Trip Cancellation Insurance.

Coverage is automatically renewed each policy year at the Standard Health Option. Each year, the insured member has the opportunity to re-apply for the Optimum or Preferred Health Options.

Premiums under MEDOC are paid through payroll deduction or through pre-authorized bank deduction. For first-time MEDOC participants, annual plan premiums are pro-rated in the first year from the date coverage is effective until the policy renewal date, which is September 1st of each year. No portion of the Supplemental Plan premium will be pro-rated.

Enrollment is easy... Either complete an Application Form or apply on-line at: www.johnson.ca/medoc_c. Or contact your service supervisor Roseann Hyde (A-K) 737-1639 or Rhonda Tucker (L-Z) 737-1559 or call long distance at 1-800-563-1528. Once enrolled, you will receive confirmation of coverage detailing your monthly premium deductions, a policy or certificate of insurance that outlines all of the benefits of your MEDOC coverage, and a claims card. A teacher has access to all coverage information through the Members Only Website via www.johnson.ca.

Travel insurance can be a complex purchase to consider. To ensure proper, comprehensive coverage, it's important to consider your personal situation before buying a policy that might not meet your requirements. Regardless of the plan you choose, be sure you are well protected when traveling outside your province of residence. Without the proper precautions, a quick getaway could swiftly turn into a financial nightmare.

Enjoy the Rewards

of Johnson Home and Auto Insurance.



Now earn AIR MILES® reward miles.

And, exclusively for Educators in Atlantic Canada, enter for a chance to **WIN** a \$5,000 Caribbean Cruise Vacation.

(Existing policyholders are automatically entered.)

Simply request a quote. Call or visit us online.



Johnson Inc.
Insurance

1.800.563.0677 • www.johnson.ca/rtanl

(Please provide your Group ID Code: 61)

Home and Auto Insurance policies are primarily underwritten by Unifund Assurance Company. Unifund and Johnson Inc. share common ownership. AIR MILES® reward miles awarded on regular home and auto insurance policies underwritten by Unifund Assurance Company. One AIR MILES reward mile is awarded for each \$20 in premium paid. Certain conditions may apply. Contest runs from March 1 to December 1, 2008. No purchase necessary. Skill-testing question required. Chances of winning depend on number of entrants. (See www.johnson.ca/rtanl for details.) ©TM Trademarks of AIR MILES International Trading B.V. Used under license by Loyalty Management Group Canada Inc. and Johnson Inc. (for Unifund Assurance Company). MVM.MAC.May08

Johnson Inc.'s Members Only Website

Online tool allows teachers to make the most of their insurance needs 24/7

Johnson Inc. has been the plan administrator of the NLTA Group Insurance Program since inception in 1964. As plan administrator and plan consultants, Johnson Inc. performs numerous insurance services in the area of consultation, administration, underwriting agreements, payment of claims, and collection and distribution of premiums. A significant service provided by Johnson Inc. in recent years is the creation, development, and maintenance of a Members Only Website, which is the subject of this article.

All teachers (active and retired) who are members of the NLTA Group Insurance Program can access the Johnson Inc. website at www.johnson.ca and using an individual password and confidential PIN, access the Members Only Website.

On the Members Only Website, a teacher is able to review his/her group insurance coverage and benefits. As examples, if a teacher is unsure of his/her coverage, or who is the beneficiary, or how much is the premium, or what is covered, then a click of the mouse at the teacher's convenience is all it takes to obtain the desired information. The teacher can e-mail his/her personal service supervisor from the website to obtain any additional information required.

A major feature of the Members Only Website for a teacher is the ability to review his/her personal claims history. If, as examples, a teacher wishes to know such information as when he/she can claim glasses again, or when the last dental claim has been made, or how much of the physiotherapy benefit is still available for this year, claims information is easily available to the teacher in a secure and confidential manner.

Another example of the convenience of the use of this site is the ability of a teacher to print his/her income tax receipt if using health/dental premiums as part of the medical expenses deductions which a teacher may be claiming on his/her income tax. In this manner, no phone calls to Johnson's or waiting for the mail is required. Simply print the receipt on a home computer.

Teachers can also print personalized claim forms, review the benefit coverage and policy information, and will soon be able to print application forms for various coverages.

Teachers who have home and auto insurances with Johnson Inc. can view information related to limits and deductibles, coverage, policy numbers, vehicle description and identification numbers, policy dates, and all drivers insured under a given policy. The Members Only Website automatically provides policyholders with some recommended coverages that they may need for their own protection.

The Members Only Website was developed by Johnson Inc. at no additional cost to NLTA members and was developed for the convenience of members. As President of Johnson Inc Ken Bennett states, "We know teachers are busy. Through our Members Only Website we are giving teachers, as our customers, the opportunity to address their insurance needs on their own time, and their own terms, no matter what time of the day."

To gain access to the Members Only Website to obtain a password and PIN, first time users can contact their personally assigned Service Supervisor Roseann Hyde (A-K) 737-1639 or Rhonda Tucker (L-Z) 737-1559 or call long distance at 1-800-563-1528, or go on-line and use the on-line request form at www.johnson.ca.

Tales Told by Teachers Vol I

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

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

Note: Members of the RTANL may purchase copies for \$10.00 each from members of the Provincial/Divisional/Regional executives (plus postage where applicable). Published by the Retired Teachers' Association of Newfoundland and Labrador in 1998, the first printing of 2,000 copies sold out in just over three months.



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

To order, contact any member of the provincial executive as listed on page 2 of this newsletter.

ACER-CART

Report on Issues Discussed at the ACER/Cart AGM June 2008

By Jim Dobson and Don Case

1. There is a movement to have a uniform **National Seniors/Elders** day, some provinces have settled on the third Sunday in June. Provincial members are encouraged to lobby Provincial MP's to be more aware of **Seniors** issues.
2. Pierre Druin is leaving the post of Executive Director in December 2008. The Executive and Pierre will determine the criteria and select the appropriate candidate.
3. Members are encouraged to access ACER/CART website on a regular basis. **www.acer-cart.org/**
4. "Age banding" has started in New Brunswick. This means a variation in health insurance premiums based on age (i.e. active retirees, to age 65 and post age 65).
5. Privacy law regulations are proving to be a problem in obtaining and distributing information on individual members.
6. Some "teacher organizations" are now permitting "non" teachers to join organizations, partly as a way for others to access benefits (health insurance) and also to strengthen membership.
7. Johnson Insurance distributed information with regard to **Best Doctor**, a health care program of referral to doctor and specialists for second opinions.
8. **Recommendations and Resolutions**
 - ACER/CART pursue the issue of error in calculations of CPI.
 - ACER/CART lobby for a national pharmacare program
 - ACER/CART encourage negotiations between the pension partners that guarantee annual inflation protection for all retirees and COLA be guaranteed as part of any pension plan
 - ACER/CART and members use all opportunities to voice concern about rising property taxes, and increase federal funding to municipalities
 - ACER/CART reaffirm its current policy on Health Care in Canada and the basic intentions of the Canada Health Act 1980
 - ACER/CART develop a position paper in support of health care becoming a federal responsibility



Picture (l-r): Tom Gaskell, James MacAuley, George Little, Roger Doiron, Jim Dobson, Don Case (Atlantic Reps).

- Situations arising for seniors should be resolved in an expeditious manner, (i.e. Health and legal issues be speeded up)

A major international conference on aging to be held in Montreal in September 2008, provincial members may wish to send a representative (s).

Priorities for forthcoming year to next June are: Health Care for Seniors - i.e. pharmacare, cost of drugs, federal funding to provinces for health care be accountable, advocate and lobby for the intentions of the Canada health Act - public administration, accountable, comprehensive, universal, and portable.

Other priorities to be considered by ACER/CART executive:

- elder abuse awareness (physical, financial, emotional)
- Environmental issues
- Infrastructure issues
- Housing for seniors
- Income of seniors

Retired Teachers' of Ontario are still pursuing the idea of "vote by pop", weighted vote on ACER/CART issues based on number of provincial individual members. Most provincial members favor the United Nations model of one member one vote.

Annual budget expenses for ACER/CART is around \$30,000.

Membership numbers for provincial organizations range from 50,000 plus for AREQ (Quebec), and RTO)-ERO (Ontario) to 103 for Yukon Retired Teachers' Alumni RTANL ranks 7th in number of individual members.

2008 Election Results:

President: Helen Bailes; Vice-President: Vaughan Wadelius
Directors: Atlantic-Dr. Thomas; Gaskell (NS);
Quebec-Patricia Steele; Ontario-Arnold Hul;
Western-Vaughan Waldelius (Man.);
Executive Director-Pierre Drouin.

Nominating Committee for Elections (RTANL and RTF)

In October 2008, RTANL active members present at the October 4th morning session of the Association's BGM will elect the Provincial Executive for 2008-09. Also, at the Retired Teachers' Foundation BGM on October 5th, the active members present will elect the Foundation's Board of Directors for 2008-09.

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

Elected Positions on Provincial Executive:

President, Vice-President, Secretary, Treasurer, and four Members-at-Large.

Elected Positions on the Foundation's Board:

Chairperson, Vice-Chairperson, Secretary, Treasurer, and three Members-at-Large.

Nominating Committee for 2008:

Tom Kendall
Central Division
(709-489-2929)

Bernadette Power
Avalon East Division
(709-753-3674)

Francis Reardon
Western Division
(709-634-3975)



Visit Beautiful Western Newfoundland October 2008

Meet "old" friends and make new friends.

Plan to attend the TENTH BGM and Reunion

October 1, 2 and 3, 2008, Corner Brook

Ten is Great – Let's Celebrate!

Registration Deadline: September 19, 2008

Registration Forms available from any

Provincial Executive Member or at:

www.nlta.nl.ca/

(Follow the Link to the RTANL Page)

TENTH BGM and Reunion

George Carlin's Views on Aging

Do you realize that the only time in our lives when we like to get old is when we're kids? If you're less than 10 years old, you're so excited about aging that you think in fractions.

"How old are you?" "I'm four and a half!" You're never thirty-six and a half. You're four and a half, going on five! That's the key.

You get into your teens, now they can't hold you back. You jump to the next number, or even a few ahead.

"How old are you?" "I'm gonna be 16!" You could be 13, but hey, you're gonna be 16! And then the greatest day of your life . . . you become 21.

Even the words sound like a ceremony...YOU BECOME 21... YESSS!!!

But then you turn 30. Oooohh, what happened there? Makes you sound like bad milk. He TURNED, we had to throw him out. There's no fun now, you're just a sour-dumpling. What's wrong? What's changed?

You BECOME 21, you TURN 30, then you're PUSHING 40. Whoa! Put on the brakes, it's all slipping away. Before you know it, you REACH 50

...and your dreams are gone.

But wait!!! You MAKE it to 60. You didn't think you would!

So you BECOME 21, TURN 30, PUSH 40, REACH 50 and MAKE it to 60.

You've built up so much speed that you HIT 70! After that it's a day-by-day thing; you HIT Wednesday!

You get into your 80s and every day is a complete cycle; you HIT lunch; you TURN 4:30; you REACH bedtime.

And it doesn't end there. Into the 90s, you start going backwards; "I was JUST 92."

Then a strange thing happens. If you make it over 100, you become a little kid again. "I'm 100 and a half!"

May you all make it to a healthy 100 and a half!

Downside Up or Upside Down



Many people are flooding into Canada whose first language is not English. Those who have spoken English all their lives often do not consider how difficult it is to learn the language. Consider for a moment the challenge of learning the many ways English speakers use the word **up**.

It is easy to understand when you are looking **up** at the sky or want your name to show **up** at the top of the list. But when we awaken in the morning, why do we wake **up**? At a meeting, why does a topic come **up**? Why do we speak **up** and why are officers **up** for election and why is it **up** to the secretary to write **up** a report?

We call **up** our friends and we purchase flowers to brighten **up** a room. We polish **up** the silverware, we warm **up** leftovers and clean **up** the kitchen. We look **up** an address in the phone book and then lock **up** the house to turn **up** at a meeting. And some people love to fix **up** old cars.

At other times the word has a special meaning. People line **up** for tickets, work **up** an appetite and think **up** excuses. When someone stirs **up** trouble we tell them to smarten

up. To be dressed is one thing but to get dressed **up** is quite another.

This **up** is confusing. A drain must be opened **up** because it is stopped **up**. We open **up** a store in the morning and we close it **up** at night. We seem to be pretty mixed **up** about **up**!

When it threatens to rain we say it is clouding **up**. When it rains, we say the earth is soaking **up** the moisture. When the sun comes out, we say it is clearing **up**. When it has not rained for ages, we say things have dried **up**.

The word **up** takes **up** plenty of space in the average dictionary with **up** to thirty definitions. If you are **up** to it, you might try building **up** a list of the many other ways **up** is used. It will take **up** a lot of your time, but if you do not give **up**, you may wind **up** with a hundred or more.

Now, it is time to wrap **up** because my time is **up**. And if I don't, you may want me to shut **up**. And whether or not you enjoyed this little piece is, of course, entirely **up** to you.

In Memoriam

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

Sister Dorothea Barnable (St. John's)

Dorothy Bennett (St. John's)

Lloyd Benson (St. John's)

Marjorie Bishop (Corner Brook)

Graham W. Blundon (Deer Lake)

Audrey Bull (Eastport)

Carrie B. Burden (Bryant's Cove)

Lloyd Case (Salmon Cove)

Wade Colboure (Beaumont)

John Collier (Port aux Basques)

Sister Conceptua Evans (St. John's)

Raymond Evoy (St. John's)

Robert Greene (Western Bay)

Ronald Kelly (Corner Brook)

Catherine King (Botwood)

Sister Angela MacKenzie (St. John's)

John Maher (St. John's)

Kenneth Penney (Creston)

Mable Penney (St. John's)

Eric Perry (Western Bay)

Edgar J. Pike (St. John's)

Samuel Pittman (Whitbourne)

Amelia Rideout (Sumerford)

Herbert J. Roach (Coley's Point)

Sister Agnes Sesk (St. John's)

Nina Smith (Springdale)

Patricia Snow (St. John's)

Levi Squires (Corner Brook)

Ruby Stone (Moncton)

Sister Augusta Thorne (St. John's)

Robert M. Tiller (Corner Brook)

Roy Tobbo (Harbour Breton)

Harvey Vokey (Spaniard's Bay)

Edith Walters (Carbonear)

Elizabeth Young (Beachside)



MAY THEY REST IN PEACE

REMINDER re DECEASED MEMBERS

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

