



Newsletter

Retired Teachers' Association

Vol 16 No 1 • January 2006

President's Message

Gladys Costella

As I began to write this, the leaves that clothed the trees in such rich shades of orange, red, and yellow had nearly all disappeared, except for the scattered leaf lying crumpled on the ground or being blown around by the unruly wind. The trees seemed to be stretching forth their gaunt limbs to catch the white flakes of a first snowfall: a desperate attempt to cover their nakedness.

For me, the joy of autumn is in the richness of those warm shades that spread so abundantly over the hills and valleys of the Humber River area, while the sadness of autumn lies in the knowledge that all that glorious colour has to fade and die as blustery winds usher in yet another long, cold winter. Now, this year's long-range forecast calls for a "mild winter west of Ontario and east of Quebec": good news on the one hand, but, on the other, "mild" for this area usually means large amounts of snow, the heavy, wet kind that is so hard to shovel, especially after the plow piles it in front of your driveway!

At this point, I imagine that all you "winter lovers" out there are ready to sit down and write me a letter extolling the joys of winter: skiing, sliding, skating, tobogganing, snow-mobiling, tasting snowflakes on your tongue, watching your grandchildren make "snow angels", admiring the lights of Christmas through softly falling snow, or even admiring the "crystal trees" after an ice storm. And even I, no winter enthusiast, have to admit that such a "winter wonderland" does have its appeal; I just wish it didn't have to last five months! However, since there isn't much I (or anyone else) can do to change the weather, I'll just be thankful for the undeniable beauty of the glistening snowflakes and the white snow-blossoms that cling to the boughs and branches.

Apart from the fact that winter has never been one of my favourite seasons, there is another



RTANL Provincial Executive 2004-06

(F) Treasurer Clayton Rice, President Gladys Costella, Vice-President Don Case, Secretary Emily Mullett
(B) Past President Bill Day, Members-at-large: George Evans, Ada Hollett, Phil Patey, and Jim Dobson

reason for my "going on about it". For seniors on a fixed income, winter brings many added expenses: paying to have the snow cleared from your door to the street; paying for extra oil/gas/electricity to heat your home; buying extra gas for warming up the car; paying more for fresh fruits and vegetables; buying warmer storm-proof clothing. (Unless we are among the lucky minority that do not have arthritis, it is harder to fight off the cold dampness of winter as we get older.) When your "dollar" value has dropped to about "forty-three cents", these added expenses cause hardship for many of us retirees, and lessens our ability to enjoy winter, no matter how we feel about the season.

That, of course, brings me to the topic of our continuing efforts to get Ad Hoc Increases to the pensions of retired teachers in this Province! Because we have been told repeatedly by Government that no increase will be forthcoming, we have endeavoured to determine some other actions that Government could take to alleviate the negative impact of inflation and lack of indexing for the last 16 years.

Provincial Executive 2004-06

President

Gladys Costella

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

Vice-President

Don Case

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

Past President

William Day

21 Cholock's Place, Clarenville, NL A5A 1C3
Tel: 466-2887
billday@nf.sympatico.ca

Secretary

Emily Mullett

99 Brookfield Ave, Corner Brook, NL A2H 2R5
Tel: 634-4611
emilymaxwell.mullett@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

Members-at-Large:

Jim Dobson

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

George Evans

368 Conception Bay Highway, Conception Bay
South, 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

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 2004-06

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

Benefits..... Bill Day (Chairperson)
Jim Dobson & George Evans

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

Liaison..... President (Gladys)
Vice-President (Don)
(Treasurer Clayton is alternate)

Newsletter..... Pres. Gladys Costella (Editor)
Secretary Emily Mullett (Assistant Editor)
Treasurer Clayton Rice (Business Manager)

RTANL Biennial Award..... Don Case
(Chairperson)
Ada Hollett & Philip Patey

Reunion 2006..... President Gladys &
Vice-President Don (Co-Chairs)
Bill Day, Emily Mullett & Clayton Rice

Political Action

Provincial Executive as Steering Committee
Co-chaired by President and Vice-President.
Note: Representation from Divisions continuing as
per April/05 Newsletter Political Action Update.

ACER/CART..... President Gladys (Director)
Vice-President Don (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.

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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.)

We decided to try what we are calling a “side-door” approach; we are proposing to Government that if they really cannot grant an increase in pension benefits (until 2040!), they should grant retirees a substantial reduction in the cost of Government Services, costs that have risen dramatically over the past two or three years. Also, we requested that they make changes in Income Tax Regulations and Sales Taxes, changes that would benefit not only retirees who are on a fixed income, but all Newfoundlanders and Labradorians. [See *Alternate Proposals from RTANL under Political Action Update in this Newsletter.*]

You will note from my letter of October 6/05 to Premier Williams that Secretary Emily Mullett and I met with the Premier’s Executive Assistant in Corner Brook re those proposals and endeavoured to get a date set for the Premier to meet with our Provincial Executive. After a very long wait and many phone calls to both the Premier’s Office in Corner Brook and in St. John’s, I was finally informed that, although no meeting could be arranged with the Premier, Finance Minister Loyola Sullivan would meet with us on November 28th, the Monday after our Thursday and Friday Provincial Executive Meeting in St. John’s.

We spent a session of our Executive Meeting preparing details for the November 28th meeting with the Finance Minister, and your President called to make sure that we would get at least an hour this time to make our case. Although, once again, the meeting started ten minutes after the scheduled time, we did manage to get a full hour to present our alternate proposals and the rationale for going this route at this time, even though **our RTANL position remains the same: There should be Ad Hoc Increases granted to offset the negative impact of inflation.** [See *Political Action Update for a copy of what we presented to the Finance Minister and members of his staff.*] Only time will tell how productive this latest meeting with Government was!

Just after the New Year, I received a letter from Mr. Sullivan, thanking us for taking part in the “pre-budget consultation process”. I am hoping that when the March Budget comes down, we can see some tangible benefits from that consultation.

The next meeting of your Provincial Executive will take place in Carbonear on April 4-5/06. Please

contact me (or some other member of Executive) if you have items you wish placed on the Agenda for that meeting.


On February 16-17/06, your President will be our Association’s representative at a two-day meeting of the Aging Issues Network, discussing with other organizations the problems facing seniors and methods to combat such problems. There will be a report on this meeting in the next Newsletter.

I cannot, in good conscience, close this message without telling you that this Newsletter is coming to you later than intended, not because of a printing schedule problem, but because your President was, for medical/physical reasons, unable to get all of the material prepared for printing prior to Christmas. A sincere “thank you” to those who endeavoured to make things easier during the last month!

Try to fit the October/06 BGM and Reunion in St. John’s into your 2006 schedule, and get involved in your Division’s activities during the year. (You’ll be glad you did, believe me.)

Best wishes to all retirees and their families for a great 2006!

A special *WELCOME* to all those recent retirees who have joined our Association since the last Newsletter! We encourage you to participate in Division activities and to “get involved”. It is your Association, and your input will help us to be more effective in achieving improvements for your benefit.



Reminder
**Ninth Reunion of Retired Teachers
and RTANL BGM 2006**
at Holiday Inn, St. John’s, NL
October 3-5, 2006
*All activities (except for Church Service) will
take place at Holiday Inn. When booking your
reservation, be sure to say that you are attend-
ing the Retired Teachers’ Reunion.*
**Registration Forms for the Reunion
are included with this Newsletter.**

Political Action Update

Meeting between RTANL and Government on November 28, 2005

Representing RTANL: RTANL President Gladys Costella, Treasurer Clayton Rice, Past President Bill Day, and Member-at-Large George Evans.

Representing Government: Finance Minister Loyola Sullivan, Assistant Deputy Minister David Gale, and from Pensions Department, Ms Maureen McCarthy and Ms Donna Brewer.

RTANL's Position re Pensions: There should be Ad Hoc Increases to the Pensions of retired teachers in this Province to allow pension benefits to maintain parity with the escalating cost of living, and the Government should begin by granting an Ad Hoc Increase **now**.

Rationale for this Position:

1. Having received no increase in their Pensions since January of 1989, most of our retired teachers find themselves trying to meet ever-escalating costs with a "pension dollar" that is worth less than fifty cents in today's society.
2. Approximately three hundred of our most senior retired teachers, seniors who devoted their lives to educating the youth of this Province, are living at or below the poverty level. We consider this totally unacceptable.
3. This is the only Canadian Province that does not have a cost of living allowance for all its retired teachers.
4. A cost of living increase to alleviate the impact of inflation over the past sixteen years is needed immediately, not at some distant future date. An increase in 2040 (the date referred to at our last meeting with Government) will be of no use to the retired teachers who are facing a critical situation today.

Alternate Proposals from RTANL: (These proposed changes to Government Services and Provin-

cial Income Tax will benefit not only retired teachers, but also **all** seniors.)

1. That Government give seniors a substantial reduction in the cost of Government services, such as:
 - (a) Car registration. (A car is not a luxury, but a necessity, more so, perhaps, for seniors than for anyone.)
 - (b) Driver's licence.
 - (c) Recreational licences (hunting, fishing, etc.).
2. That Government make the following changes to the Provincial Income Tax Regulations:
 - (a) Increase the senior's Age Deduction Amount.
 - (b) Increase the Basic Personal Amount (for everyone).
 - (c) Make all Medical Expenses not covered by Medicare or other Insurance 100% claimable.
 - (d) Allow all Charitable Donations to be claimed, or at least claimed to the same amount as that allowed for Political Contributions.
 - (e) Instead of using the Non-Refundable Tax Deductions method, go back to having all allowable deductions claimable as they used to be; that is, as Allowable Tax Deductions - a much fairer taxation form.
3. That Government improve life for all seniors and their families — indeed for all Newfoundlanders and Labradorians — by:
 - (a) Allowing the rebate for home heating to be claimed on all forms of home heat: oil, propane, and electric;
 - (b) Removing the Provincial Tax on all forms of home heating;
 - (c) Removing the Provincial Tax on electricity for lighting the home;
 - (d) Increasing the Income Cap for the Home Heating Rebate to \$40,000.00, so that more

of your constituents can afford to live in comfort during the winter months without doing without some other necessity;

- (e) Reducing the Provincial Tax on gas at the pump;
- (f) Removing the Sales Tax on children's clothing;
- (g) Removing the Sales Tax on all winter clothing.

We believe that items that are essential to survival should not be taxed.

We respectfully submit these proposals as an alternative way to help the seniors (and others) of this Province.

Gladys Costella, RTANL President

Our Assessment: The meeting of Nov. 28/05 lasted for one hour, and was of a much more cordial nature than our previous meeting. Although we did not receive any promise that our requests would be granted, we came away with a feeling that our concerns were being taken seriously and that there was a desire, at least, to find a way to address those concerns. There was some mention of the costs of some Government Services being "looked into" and perhaps some changes being considered for the March/06 Budget. We live in hope!

ADDRESSES, ADDRESSES, ADDRESSES

It has come to our attention that we may not be receiving address updates from the Pensions Division in the future. This change is due to the New Privacy Legislation.

Please advise your Divisional President, and also the Provincial Treasurer, Clayton Rice (29 Diana Road, St. John's, NL, A1B 1H7), if you have a change of address.

When mail is returned to RTANL because of a change of address, the name is removed from the mailing list. We would really like to keep our mailing list up to date so that we do not have mail returned.

Your cooperation in this matter would be much appreciated.

Tales Told by Teachers Volume II



Hear Ye! Hear Ye!

Articles are **still needed** for the second volume of Tales Told by Teachers. About 70 articles have been received so far-still **not enough** for our book. Please continue to send material to:

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

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



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.

Response from the Premier

Letter from Premier Williams in Response to President Gladys' Letter of April 9/05
(see page 8, April/05 newsletter)



THE PREMIER
GOVERNMENT OF
NEWFOUNDLAND AND LABRADOR

June 6, 2005

Ms. Gladys M. Costella, President
Retired Teachers' Association of Newfoundland
and Labrador
93 Caribou Road
Corner Brook, NL A2H 4X2

Dear Ms. Costella:

I am responding to your letter of April 9, 2005 concerning pension increases for older, retired teachers.

As discussed in Minister Sullivan's letter of February 21, 2005, the Teachers' Pension Plan is less than 30% funded and Government's priority is to ensure that funds are available to meet teacher pension payments as they become due. To this end, Government has committed additional annual payments of \$76 million to secure the basic plan benefits and is not prepared to compromise these efforts by increasing the level of benefits payable from the TPP fund.

Government is sympathetic to the needs of all low income earners, including seniors, and has implemented various measures to address their needs, such as the Low Income Seniors' Benefit and the Low Income Tax Reduction. While the funds generated by the modifications to the Atlantic Accord will ease some of Government's fiscal pressures, Government has a responsibility to invest this revenue in ways that will benefit all Newfoundlanders and Labradorians to the greatest extent possible.

Government is committed to assisting all low-income residents of this Province as fiscal circumstances permit. However, I am not prepared to implement "ad hoc" increases for certain teachers.

Sincerely,

A handwritten signature in black ink, appearing to read "Danny Williams".

DANNY WILLIAMS, Q.C.

cc Honourable Loyola Sullivan

Alternative Approach

Letter from President Gladys Requesting Premier to Meet with RTANL Provincial Executive to Discuss Alternative Approach* to Alleviating Negative Impact of Inflation

(*see Political Action Update in this Newsletter).

93 Caribou Road
Corner Brook, NL
A2H 4X2



October 6, 2005

Honourable Danny Williams
Premier of Newfoundland and Labrador
PO Box 8700, Confederation Building
St. John's, NL
A1B 4J6

Dear Premier Williams:

On May 26/05, RTANL Secretary, Emily Mullett, and I met with your Corner Brook Executive Assistant, Ms. Linda Roche, to discuss the possibility of a different approach to addressing the plight of those retired teachers who have had no increase since January of 1989, and to request the opportunity of having you, Mr. Premier, meet with our RTANL Provincial Executive during the week of our November 23-25/05 meeting in St. John's.

We outlined the details of our proposed alternative approach and explained how it would benefit not only retired teachers, but also all other seniors trying to exist on a fixed income while the cost of living continues to escalate. We felt that Ms. Roche reacted very positively to our ideas, and it was our understanding that our suggestions and our request for a meeting would be passed along to you.

Unable to reach Ms. Roche from mid-July through September, we did not realize until October 3/05, when I finally reached Ms. Roche by phone, that it was her understanding that we would follow up the meeting with her by submitting our request in writing. Obviously, we had misunderstood.

Consequently, with what we fear is rather short notice, we are now humbly requesting, Mr. Premier, that you meet with our nine-member RTANL Provincial Executive in November, even if only for an hour. However, if your schedule does not permit a meeting during that week, four members of our Executive could be available to meet with you at some time during the week of November 28th.

We eagerly await the opportunity to discuss with you our proposed alternative measures for alleviating the critical situation in which so many of your most senior constituents find themselves, and we feel sure that you will see the merits of our proposed approach. We respectfully request a timely response to our invitation to meet with us.

Yours very sincerely,

A handwritten signature in cursive script that reads 'Gladys Costella'.

Gladys Costella
President

NEWS & VIEWS

Divisions/Regionals

Avalon East Division

Mary Holloway (834-8377)

Greetings from the members of Avalon East Division!

As the days shorten and Christmas fast approaches, the members of our division are busy pursuing their many varied interests and activities. We trust that an important part of their lives is their involvement in Avalon East Division.

We began our fall activities with a General Meeting in September. Our guest speaker was Tom Hedderson (then Minister of Education). We presented our concerns to him regarding an increase in pension for retired teachers and the unfunded liability of the Teachers' Pension Fund. With copies of RTANL's brief (*Losing the Race 2002*) we pressed the case of the 569 members who earn less than \$15,000 a year. He was very understanding of the situation and appeared to have a good sense of the urgency of the matter regarding these members. Not surprisingly, he said that he did not have the authority to grant us an increase but assured us that he would state our case at the Cabinet Table.

On September 29th, Avalon East held its first hike. Ben Dunne, who is a knowledgeable outdoorsman, led us along the Mickleen Path, which spans the Southern Shore from Bay Bulls to Witless Bay. Ben regaled us with anecdotes and folklore and taught us basic survival skills. His dry sense of humour added much to a thoroughly enjoyable day. Everyone agreed that we should repeat this experience — possibly as early as next spring.

Our Octoberfest Luncheon was held at the Holiday Inn this year. This annual event gave members a chance to chat and get re-aquainted over a delicious turkey dinner. Besides our usual three harvest baskets, we had an additional ten draws for prizes. Shelley Neville and Peter Halley of *Spirit of Newfoundland* provided the entertainment. Gerry Colbert accepted our annual \$2000 donation to the School Lunch Program and stressed how important our contribution is to their cause. As an example, he told us that the recent 4 cent raise in the price of a

small carton of milk means an added \$10,000 cost to them in the coming year. Anne Pennell, Treasurer of the Retired Teachers' Foundation, accepted a cheque for \$500 in memory of our deceased members. She thanked our division for its response to the Bakeless Bake Sale (over \$2,300) and encouraged us all to continue contributing since the Foundation's donations go exclusively to children's charities.



Sixteen members of AE hiked the Mickleen Path from Witless Bay to Bay Bulls.

Our next planned event is the Christmas Social, which will be held at Murray's Pond Country Club on December 6th. At our General Meeting on January 16th, members who are interested in taking a European tour in the fall of 2006 are invited to come along and discuss plans and possibilities. Our annual Fun Day is scheduled for February 20th at Bally Hally Golf and Curling Club, where we will curl, play cards or board games, and generally enjoy our time together.



Our "fearless leader" Bun Dunne relating some history of the Mickleen Path. Member Joe Devereaux is taking a breather!

We'd like to take this opportunity to wish our friends and former colleagues across the province, all the best for 2006. We hope you have had a joy-filled Christmas!

Bonavista Division

John R. Snow (468-7737)

The Bonavista Division of the Retired Teachers' Association met at Cooper's Restaurant in Port Rexton on April 28th. There were 15 members present. After the regular business was dealt with, we welcomed Ms. Amanda Clements, Mental Health Consultant from the Bonavista Office. Ms. Clement spoke to us about mental health, and this was followed by questions and discussion. Just after noon, the restaurant staff served the lunch that had been ordered earlier.

We had hoped to close out the year with a dinner, but, unfortunately, for several reasons, this did not happen.

We met again on October 17th, at the Bishop White High School in Port Rexton. We were pleased to welcome to our meeting Mr. Roger Fitzgerald, MHA for Bonavista South, and Mr. Ross Wiseman, MHA for Trinity North. After the regular business, we had a frank and lively discussion about matters of interest to us in this area (including, I may add, *pensions*). Then the staff of the school cafeteria catered to us with a delicious lunch: soup, sandwiches, and dessert.

Our next meeting is scheduled for late November or early December. We expect that will be our Christmas Dinner, and we look forward to having it in King's Cove, as we did last year.

We wish everyone all the best for 2006!

Burin Division

Ada Hollett (832-2921)

Hello to everyone from Burin Division! I would like to inform everyone of the happenings in this Division since our last report in the April 2005 Newsletter.

Our meeting on April 5, 2005, was held at Jamieson Academy. At this meeting, more brochures on Long Term Care were distributed to those who had not attended our last meeting. As well, 50+ Seniors Magazines were distributed to anyone who

was interested. A report from the October BGM in Gander was given because there had not been enough time for this at the Luncheon Meeting in November.

Treasurer Ben Brushett showed the new forms that all Division treasurers have to fill out. Ben is also a member of the Benefits Committee. He spoke to our members about the advantages of home, auto, and life insurance offered by CARP (Canadian Association of Retired People), of which he is a member. He also passed out copies of a CARP newsletter.

The members were informed that the RTF *In Memoriam* cards had been distributed to all five funeral homes within our Division (three in Marys-town, one in Grand Bank, and one in Fortune).

Our year-end Banquet was held at the Recreation Centre in Lawn. Bernie Strickland and her committee organized the banquet. They



did a wonderful job decorating the center: everything was just beautiful! A delicious hot roast beef dinner was catered by Maureen Fleming and her staff. The music was provided by one of our own members, Keith Smith, and his friends. With a few games, a bit of music, and some prizes, we had a wonderful evening. Many thanks to Bernie and her committee, as well as to Keith and the boys!

Our fall meeting, held at St. Patrick's Hall in Burin, was a breakfast meeting catered to by one of our members, Anne Marie Grant, and her church group. What a delicious meal was enjoyed by the 48 members in attendance! We were delighted to welcome a number of new members to this meeting, which was our first breakfast meeting.

After breakfast, two resource people, Clara Tibbo and Anthony Kelly, taught us something new. Clara Tibbo had her fine collection of hooked mats on display and explained in great detail how she hooks the mats. It was an informative and interesting lesson. Captain Anthony Kelly, a retired sea captain, entertained us with his jokes and twine-knitting. He demonstrated how to knit fish nets and how to mend a hole in a net. Most of us were spell bound by his skill and were too intimidated to even give it a try. Many thanks to both Mrs. Tibbo and Mr. Kelly!

This entertainment was followed by the Election of Officers. There was no change in the Executive: *Bob Parsons* was re-elected as secretary, *Ben Brushett* as treasurer, and *Ada Hollett* as president. We have yet to fill the position of vice-president. Several members had been approached and said that they would think about it, but neither of them was able to attend the breakfast meeting.



Burin Division President Ada Hollett chatting with members before the meal is served.



Members of Burin Division socializing at the Lawn Spring Banquet.

At this meeting, an update on our political action was given, and Premier Williams' letter in response to President Gladys' letter of April 5, 2005, was read.

It was decided at this meeting to give a donation of \$250.00 to the school breakfast program again this year (\$50.00 to each of the 5 schools involved in this program). It was also decided to have a *bakeless bake sale* for the Retired Teachers' Foundation. \$89.00 was donated at the meeting, and we hope more members will forward their donations to the addresses provided on the *bakeless bake sale* form.

Our Christmas Luncheon, held on November 30th at St. Patrick's Hall in Burin, brought out our largest attendance ever! The 73 people present

enjoyed a delicious turkey dinner and a performance by the South Coast Singers. This was a very successful way to conclude our 2005 activities.

Greetings of the Season and best wishes to all for a Happy 2006!

Central Division

Philip Patey (535-2569)

Our 2004-05 year activities concluded on May 22/05 with a meeting at the Mount Peyton Hotel in Grand Falls-Windsor. The Provincial Executive joined us



RTANL Central Executive 2005-06

L-R: Jim Dobson, Past President; Philip Patey, President; Jim Warren, Secretary; Malba Butt, Treasurer; Thomas Kendell, Vice-President; and Don Carter, Gander Representative.

for lunch and attended the afternoon session of this meeting. President Gladys Costella addressed the members and said how pleased she and the other Executive Members were that Central Division had been able to arrange their meeting to coincide with the Provincial Executive Meeting, giving everyone the opportunity to exchange ideas and information.

The 2005-06 year got off to a fine start with our Annual General Meeting on September 21st. Last year's Executive must have done a good job because it was returned to office lock, stock, and barrel: President-*Philip Patey*; Vice-President-*Tom Kendell*; Secretary-*Jim Warren*; Treasurer-*Malba Butt*; Gander Representative-*Don Carter*. Our Past President is *Jim Dobson*. The Executive Members appreciate the confidence our Division has placed in them.

The Division Executive held an Executive Meeting in Springdale on October 19th to make plans for the year. The meeting was followed by an

Open House for retired teachers in that part of our Division to come, meet, and discuss issues of concern with the new Executive.

Central Division's Annual Sale and Auction, held on November 18th, is the final event before we take our winter break to avoid the snow and the cold that retired persons don't need. Proceeds from this event go to the Retired Teachers' Foundation for Children.

From all of us in Central to all RTANL members, best wishes for a wonderful Holiday Season and a happy and healthy 2006!

Coast of Bays Division

Patrick Pittman (538-3719)

Greetings from the sunny south — coast, that is!

Since last report, the Coast of Bays Division has had two meetings. Our members got together for lunch at the St. Alban's Inn in April and at the Vancor Hotel in Milltown in October, renewing contacts and enjoying the fellowship. We have approximately twenty members who come together regularly to discuss the good things about being retired, while wondering: If we are so busy now, how did we have time for work?

The issues that relate to retired persons also provided a hot topic. We were not pleased with the Government's stand on the Pension issue — no chance of an increase until well into the century! Our Executive wrote to all levels of government expressing our anger and disgust, but to no avail. Another issue that was addressed was the Group Insurance payouts for travel and for vision care. We felt that these needed to be reviewed, and we acted upon this issue by expressing our concerns to the NLTA Group Insurance Trustees.

A committee has been formed to develop a Book of Memories for the Coast of Bays Division, and the committee members are busy looking into what is involved in this venture. It will be a tribute to all deceased teachers in our area, and it will be a Division project, maybe even a New Horizons Project.

Best wishes for the Holiday Season from our area to yours!

Con-Tri Division

Joyce Roberts (786-1307)

Con-Tri Division sends greetings to the rest of the province!

At our 2004-05 end of the year get-together in May, we presented our Division Honorary Membership Certificate to Mr. Leslie Wells, a retired teacher from Cupids. Approximately 180 members and guests attended this popular annual event.



Con-Tri members enjoying the fellowship at the May/05 Spring Banquet.



Con-Tri member Peggy Hiscock busy organizing prizes at the May/05 Spring Banquet.

Our first Fall Luncheon Meeting was held in October, and another took place on November 16th, at the Main Street Restaurant in Carbonear. Then came our annual Christmas Dinner and Dance on November 29th at the Carbonear Lions Club, always another great chance to get together with friends and former colleagues.

Present as our guests at this, our Tenth Annual Christmas Party, were Provincial President Gladys Costella, Treasurer Clayton Rice (and wife Ruth), as well as the Chairperson of the Retired Teachers' Foundation, Anita Finn (and husband Gerry). President Gladys brought greetings from the

Provincial Executive and gave a brief update on the latest meeting with the Minister of Finance. Chairperson Anita thanked the Con-Tri members for their continued support of the Foundation in its efforts to help Children's Charities to provide benefits for the province's handicapped children. (The usual "toonie" collection was taken up at this party to be donated to the Foundation.)



Provincial President Gladys Costella with members of Con-Tri Division - all agreeing that it was a great meal!



Provincial Treasurer Clayton Rice and Vice-President Don Case with Con-Tri members - ready to enjoy the meal!



Socializing before the dinner at the Con-Tri Christmas Party, November 29, 2005.

Two other members of Provincial Executive were present at this event also: Vice-President Don Case (and wife Gladys), who are members of Con-Tri Division, and Immediate Past President Bill Day (and fiancée Glenys Prince).

Ten door prizes were given away to mark the occasion of our Tenth Annual Christmas Party, and a local group, "The Songbirds," sang for us (and had us sing along to some Christmas Carols).

Once again this year, we presented a \$300.00 Scholarship to each of two local students; this year's winners were Megan Dawe of Ascension Collegiate and Bridget Robinson of Carbonear Collegiate. Since these students were away at college, their parents attended the November 29th event and accepted on their behalf. Congratulations to these outstanding students!

The almost 200 members and guests in attendance all agreed that it was a most enjoyable "party, which concluded with dancing to celebrate the season. We hope to see all our members at upcoming events in 2006.

Best wishes for a happy Holiday Season and for a great 2006 to all members of our Provincial Association from the retired teachers of Trinity and Conception Bays!



Con-Tri President Joyce Roberts presenting Honorary Division Membership certificate for Leslie Wells of Cupids to his niece, Grace Taylor, at May/05 Spring Banquet.

Western Division

Lily Critch (639-7212)

Greetings once again from Western Division!

We have settled in for another year of activities, which started off with our Annual General Meeting and Election of Officers early in September. Unfortunately, fewer members than usual attended this meeting; however, many of our members were still away on vacation and not yet finished with their summer activities. Next year the Annual Meeting will be scheduled for later in September.

Our entire Executive was re-elected. Was there a message there?? Did we do a super job?? Or, is no one else willing to get involved?? At this Annual Meeting, it was decided to hold the elections every two years from now on, so we are all here for a two-year term, and we will be having Biennial General Meetings instead of Annual Meetings. Thus, in September 2007 we will be looking for new people to help run this Division ... for a two-year period. (Some of us have been at this for much longer than two years!)

Several Members of Western Division Executive traveled to Cow Head on October 5th to meet with retired teachers there ... at their request. Twenty of our Division members, from Bellburns to Rocky Harbour, came out to meet with us to discuss the possibility of forming a Regional of our Division in that area. A three-member Committee (*Scott Hutchings, Sadie Bennett, and Pauline Payne*) was formed and a decision was made to organize a Christmas Social for early in December. Western Division President *Lily Critch* and Provincial President *Gladys Costella* updated the members present on political action and other matters; then we all stayed around and chatted, getting to know one another. It was very gratifying to see the enthusiasm displayed by those retired teachers. Everyone had an enjoyable evening, and we felt that the trip was really worthwhile. It was obvious that they would have no problem getting the 25 members necessary to establish a Regional that would be of great benefit to the members in that area. (They have gotten together on three occasions since that meeting, including their Christmas Social on December 3rd.)

Our Division conducted its Annual Bake Sale ... one way that we raise funds for the Retired Teachers'

Foundation ... with the usual great success that this effort enjoys. Then, at our annual Christmas Dinner and Dance, on Saturday, December 10th, we raised another \$135.00 for the Foundation, on a beautiful Christmas Wreath crafted once again by member *Winnie Guy*. We had a great turnout (our largest to date for this Christmas event), as 96 members and guests attended to enjoy a delicious roast beef dinner, followed by dancing to music provided by John Grouchy.

Our long-range plans include holding a St. Patrick's Day Dinner and Dance, instead of our usual St. Patrick's Day Luncheon and entertainment. We have booked a live band, "The Friends of Rufus," and we will be serving a Jigg's Dinner. We are expecting a large turnout for what promises to be a "fun" evening.

I suspect we shall be well into, or maybe even past, the Holiday Season by the time you read this. All of us in Western hope that Christmas was good to you and that you will have a great year in 2006!

Labrador West Regional

Marcheta Gallant-McKim

Happy New Year from the NORTH.



RTANL Labrador West Executive 2005-06

L-R: Bren Connolly, NLTA Liason; Jean Kelly, Public Relations; Marcheta Gallant-McKim, President; Angela Saville, Public Relations; Alma Kelly, Public Relations; Rose Marie Murphy, Teacher Welfare.

Another year of glorious retirement and we are all busy as ever still! But, this is what it's all about. We finally have the time to do all those things that we are doing and want to do.

As a group, our monthly meetings/breakfasts, are all very well attended; with about 20-30 every

first Thursday, there is quite the chatter. As well, we all contribute to the Food Bank, and our monthly contributions are always a welcome and needed addition. Also, our collection of personal amenities to Hope Haven for the Christmas Season, are more than appreciated.

Our monthly Newsletter is distributed at this time as well. If you want to know what we are all doing ...! This is it! Our Editor, Paul McLean, who lives in Paradise, continues to do this and has quite the e-mailing list. If you, or somebody you know, would like our Newsletter e-mailed to them, Paul's e-mail address is p.mclean@nf.sympatico.ca.

As retirees, we are certainly a valuable resource for all other groups to draw from. For, what would happen to the J.R.S. Middle School's bowling program, or their Grade Seven Curling Program, if all of a sudden we withdrew our volunteer services?

These are only a few of the things we get involved in, as I'm sure is true for the rest of our province, we do so with a heart-and-a-half.

On behalf of the Retired Teachers of Labrador West, 'thank you' to the Provincial Executive of the Newfoundland and Labrador Retired Teachers, for all the work they do on our behalf.

.....

**Canada Census Day is
May 16, 2006.
Make sure you're counted!**

.....



To receive the NLTA Bulletin for 2005-06, 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.

Newfoundland and Labrador Retired Teachers' Foundation Report

Anita Finn, Chairperson, Board of Directors

On October 25, 2005, the 18th Annual Meeting of the Newfoundland and Labrador Retired Teachers' Foundation was held in the N. Ray Wight Board Room of the NLTA. The 2005 year was very successful to date, with the donations reaching \$9,000.00.

Donations to Children's Charities for 2005 are as follows:

1. Mazol Shriners Patient Transportation Fund - \$3,000.00.
2. The Lion Max Simms Memorial Camp - \$1,000.00.
3. The Canadian Diabetic Association (Children's Services) - \$1,500.00
4. The Candlelighters Association of Newfoundland and Labrador - \$1,500.00.
5. Newfoundland and Labrador Down Syndrome Society - \$1,000.00.

This year we had two new recipients: The Down Syndrome Society and The Lion Max Simms Memorial Camp. All recipients of our donations are volunteer associations with no paid employees.

Treasurer Anne Pennell presented the audited financial statement, which shows we are in good financial standing at present and hopefully we will meet our goal for donations to Children's Charities in 2006.

On behalf of the Foundation's Board of Directors, a sincere "Thank You" for your continuous support of the Foundation.

"For Children's Charities"



BENEFITS

Checking on your RRSPs

Richard Shillington, in a paper written for the C.D. Howe Institute, titled *New Poverty Traps: Means Testing and Modest-Income Seniors*, indicates that maybe one third of Canadians with RRSPs may not reap full benefit from money invested.

He notes that the message of saving money in an RRSP which has been the message coming from government sources as well as the banking community and considered important as a means to cushion the cost of living after retirement is somewhat misleading. He states, "...The primary beneficiary of this saving will be the federal and provincial governments because most of the income from it (RRSPs) will be confiscated by income-tested programs and income taxes. To the extent that these households have been misled, they have been defrauded."

This paper makes a distinction regarding the value of RRSP saving plans: (a) for higher income Canadians who will benefit from their RRSP plans, and (b) lower income people, who will not have the same benefits. Basically, his message is that people with less than \$100,000 in retirement savings are, in fact, "futile savers."

"They are likely to be GIS (Guaranteed Income Supplement) recipients, and much, if not all, of the proceeds of their savings will be lost to taxes and the clawback of income-tested benefits," he writes. It should be noted that GIS benefits are reduced by 50¢ for every \$1.00 in income received. RRSP and RRIF withdrawals are considered income. "After the GIS clawback and income taxes, many of those individuals receive at most 29 percent of their retirement funds."

He also notes: "Overall, lower-income Canadians who use RRSPs receive some tax savings when they make their deductible contributions, but it is totally inadequate compensation for the clawbacks and the loss of income-tested benefits they face during retirement....One weeps for those Canadians who follow the undifferentiated advice to save in RRSPs. They have scrimped to save modest amounts in RRSPs; only tax experts and the bureaucrats know that the effort will be of almost no value to them." Shillington suggests that tax-prepaid savings plans like those in Britain and in the US, would better

meet the needs of lower-income Canadians. He goes on to suggest that the calculation of the age tax credit be adjusted for GIS recipients; this would help reduce some of the tax burden.

Part of the problem lies with the Financial community in that they could suggest clients move toward retirement plans that are better suited to their income and perceived needs. He doesn't condemn RRSPs, but he does believe financial advisors and financial institutions have a major responsibility to make it clear who should use them, and who should not.

He also believes that the media should have a stronger voice in providing information on the reality of RRSPs to the general population, so that the message gets out and pressure is brought to bear on governments to make appropriate changes.

For further information, check www.cdhowe.org/pdf/backgroundunder_65.pdf.

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 Barneed: 10% off all regularly priced items.
6. At **Roberts' Sleepy Hollow B&B** in Clarkes Beach: 10% discount.
7. At **Movies and Music Plus** in Carbonear and **Music Plus** in Bay Roberts: 10% discount.
8. **Fine Things Jewelry** and **The Salt Box (Crafts)** in Clarenville: 10% discount of regularly priced items.

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

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

Comparing Health Insurance Plans

Is The Grass Always Greener on the Other Side?

Don Ash

How often at the staff room table have you heard someone criticize the NLTA Health Insurance Plan and claim that some other plan is “better”? Your NLTA Group Insurance Trustees are cognizant of such perceptions and frequently ask me, as NLTA Group Insurance Staff Consultant, to provide information comparing our plan with other plans. However, the difficulty in such comparisons is that we are seldom comparing apples to apples. The answer to the question, “Which Health plan is better?”, obviously depends on such factors as the level of contribution paid by the employer on behalf of the employee, the type of benefit desired by the insured member and provided under the master policy. However, the question of which plan is better can include many less obvious factors, such as whether coverage continues after retirement; are there annual or lifetime dollar limits on coverage; who controls and runs the plan; etc.

Many companies in the private sector pay 100% of the premium and offer top quality benefits while employees are actively employed, but benefits and/or employer contribution to premium may terminate or reduce upon retirement. The emphasis in the private sector is often on retaining employees through attractive benefits and maintaining optimum health support of these employees to help maximize productivity. This same level of expenditure and investment in employees is often not found in the public sector. It is therefore difficult to compare the NLTA plan to the myriad of private plans that exist.

Perhaps a more relevant comparison can be made between the NLTA plan and the government plan which covers all public sector workers besides teachers.

The following is the detailed comparison of the major features of the NLTA Health Insurance Plan with the Newfoundland and Labrador Government Workers’ Plan. The most significant difference in the plans is found in the prescription drug coverage in that the NLTA plan automatically covers prescription-by-law drugs approved by Health Canada, whereas the government prescription drug plan is limited to a managed formulary, or list of approved drugs. To illustrate, of the top 10 drugs in dollars claimed under the NLTA plan, only four are automatically covered under the government plan. The

other six require special authorization for coverage. While there are some differences in the level of coverage in other categories listed below, the plans are relatively similar in structure.

Similar coverage is provided in both plans for vision care, private duty nursing, prosthetics, medical equipment, and emergency transportation.

Over 80% of NLTA’s total Health claims are prescription drug claims. Teachers have access to the latest and best available medication at minimal cost to the teacher by paying just the pharmacy dispensing fee. For over 50 of our teachers stricken with catastrophic illness, this means over \$20,000 of drug costs annually are paid by the NLTA plan for each of these teachers. There is no question that the prescription drug benefit under the NLTA Health Plan is superior to that of Government’s Plan. Based on this coverage alone, it would be my opinion that, on the whole, the NLTA plan is “better”.

The NLTA Health Plan does not meet and is not intended to meet all needs for all people. Any improvements to benefits require a corresponding premium charge to teachers to pay the claims associated with improved benefits. NLTA Group Insurance Trustees continue to pursue the balance of providing a plan which protects teachers with good coverage while maintaining reasonable premium. Teachers can do their part through maintaining healthy lifestyles and taking time out of their hectic schedules to care for themselves.

Don Ash is an Administrative Officer in the Benefits and Economic Services Division of the NLTA.

Web Sites of Interest

www.picasa.com (*photo organizing*)
www.diabetes.ca/managingdiabetes
www.healthcheck.org
www.seniorsite.com
www.dietitians.ca
www.canadian-health-network.ca
www.mayoclinic.com

Suffering from Heartburn? Taking Losec? Read On!

Don Ash

For years I have watched a good friend of mine popping pills and grumbling about his incessant heartburn after every other meal and beverage. I read an article on *Helicobacter Pylori* (H. Pylori) testing, suggested he see his doctor for testing, and one strong dose of antibiotics later he has been heartburn free ever since. Perhaps, I thought, there are some of my teacher colleagues suffering unnecessarily from the effects of the H. Pylori bacteria, thus the generation of this article. H. Pylori is a strain of bacteria that can cause gastritis, peptic ulcers and other gastrointestinal problems. A simple and painless test performed by your family doctor in his office can detect the presence of the bacteria. A program of antibiotics will eradicate the H. Pylori bacteria, leaving the person free from heartburn and other gastrointestinal ailments.

The number one prescription drug in both dollars claimed and scripts issued to teachers in the NLTA Health Plan is Losec — \$383,242 claimed with 3,070 scripts in 2004-05 alone. Losec is used to combat gastro-intestinal problems. Industry experts have estimated that between 20 percent and 30 percent of Losec users are suffering the effects of the H. Pylori bacteria. Besides alleviating teachers from needless suffering, the detection of the H. Pylori bacteria and appropriate antibiotic treatment has the potential for significant savings to teachers and their Health Plan.

Teachers suffering from heartburn, gastritis or other gastrointestinal ailments might consider asking their doctor to test for H. Pylori.

	NLTA Health Plan	Government Health Plan
Policy Holder	NLTA	Government of NL
Governance	Board of Trustees consisting of seven teachers (6 active and 1 retired) with decision making authority.	Government controls the plan. A Board of Trustees, with union and management representation, oversees the operation of the plans and makes recommendations to government.
Underwriter	Manulife Financial	Medavie Blue Cross
Plan Administrator	Johnson Inc.	Insurance Division of Government
Claims Administrator	Johnson Inc.	Medavie Blue Cross
Employer Premium Contribution	50%	50%
Hospital Benefit	50% of semi-private accommodation (current rate \$85).	100% of semi-private accommodation with a daily maximum of \$85.
Major Medical	80% of covered eligible expenses.	80% up to \$5,000. 90% for expenses over \$5,000 and less than \$10,000. 100% for expenses over \$10,000.
Prescription Drugs	All prescription by law drugs approved by Health Canada except "lifestyle drugs". 100% of drug cost paid by plan (generic substitution). Member pays pharmacy dispensing fee and markup, where applicable. Over the counter drugs not covered.	List of drugs or formulary recommended by Atlantic Blue Cross. Special authorization is required for drugs not on the list including 6 out of the 10 top drugs in the NLTA plan, for example: Losec (delayed), Pantoloc, Nexium, Neupogen, Plavix. Same. Same. Same.
Diabetic Supplies	80% of eligible supplies. Insulin pumps under restricted conditions.	80% of eligible expenses. Life maximum of \$250 for blood glucose monitors. Insulin pumps not covered. Maximum payment of \$1,500 for insulin pump supplies.
Transportation	\$0.064 per kilometer to nearest medical specialist. 500 km. deductible. \$600 annual maximum.	\$0.125 per kilometer for round trips over 160 kilometers. \$240 annual maximum.
Paramedical	\$200 maximum annual payment for each type of practitioner (some inner limits).	\$400 maximum annual payment for each type of practitioner.
Hearing Aids	Hearing aids, one for each ear in any two consecutive years to a maximum payment of \$600.	Hearing aids, one for each ear in any two consecutive years to a maximum payment of \$400.
Wigs	As a result of medical treatment a maximum payment of \$1,000 in any five consecutive years.	One per lifetime maximum payment of \$160, unless there is a pathological/physiological change.

“Retired teachers’ concerns addressed nationally”

by Cory Hurley, Star Staff Writer, The Western Star (Corner Brook, NL)

Newsletter article carried in Corner Brook’s *The Western Star* on Friday, October 21/05, as a result of the ACER-CART Media Release being submitted to the paper and a telephone interview follow-up with your President as requested by the reporter. (President’s note: Some of the “quotes” attributed to me are not quite accurate in wording, but the gist of the interview is accurately conveyed.)

Retired teachers continue to fight for a better life for their members.

Gladys Costella, president of the Retired Teachers’ Association of Newfoundland and Labrador, says it’s a battle they’ve been fighting for a long time and one that benefits all seniors in society.

Costella took their concerns or issues before the Canadian Association of Retired Teachers in June and was pleased to hear Pierre Drouin, the executive director, address those concerns – many of which were shared by the other associations across the country – in a pre-budget consultation this month.

Costella said the provincial association asked its national counterpart to lobby the federal government to: have old-age security treated as a tax-free income; 100 per cent of all medical expenses not covered by medicare, or other insurances, eligible to be claimed; those medical expenses considered a tax deduction; allow 100 per cent of all charitable donations to be claimed; increase the \$1,000 pension income deduction to \$2,500 to offset the cost of living increases; have the penalty on Canada Pension before the age of 55 removed; and eliminate the GST on transportation fuels.

“Many of those things we have there, although they are coming from a retired teachers organization, they are things that will benefit all seniors,” said Costella. “That’s our aim. It is not just the seniors in our own organization. We feel we try to do whatever we can to benefit retired teachers who need these things done because they are members of society.”

The president said the majority of seniors are on fixed incomes and that it is really difficult living in the only province in Canada without a cost of living increase or cost of living allowance built into their pension plan. She said teachers retired before 1996 have no hope of an indexed pay increase, and even those that have retired since lose out on that increase during any number of years they have retired before the age of 65.

The association that now out-numbers the active teachers in this province by about 1,100 has 300

retired members living below the poverty line, according to Costella.

She said solutions to the issues the association has put forward would lead to a better quality of life for seniors and allow them to live with dignity.

“The answers we get all the time is there is a heating rebate for those below the poverty level,” she said. “Some of (those retired teachers) taught for 37 and 41 years. It doesn’t seem right that they should have to go looking for handouts.

“They taught all those politicians that are in power, getting the big bucks. We always say, where would they all be without teachers?”

The retired teachers continue to serve the public through the Retired Teachers’ Foundation, making eight to ten donations per year to children’s charities.

While Drouin says the national association will be taking a more active political role, Costella says the provincial association has done that for a number of frustrating years.

“We don’t say we are not going to vote for you if you don’t do it, but we do ask all our teachers and their families to question the candidates in any elections where they stand on these issues that are important to us,” she said. “Of course promises are made before an election that are not kept afterwards. We were promised things before the election by this (provincial) government and when they got in, they didn’t happen. But that is par for the course. I guess you expect that now. It shouldn’t be that way, but that’s the way it is.”

The president said they will continue their active role in lobbying both levels of government for benefits for retired teachers and all seniors in society.

“There are times when you get tired of butting your head against the wall, as it seems, but I guess you just have to keep at it,” she said. “We are not going away. By this time you think we would have said, ‘we are not getting anywhere so we are giving up,’ but that’s not our style. You can’t afford to let it be your style because if seniors don’t fight for seniors, it appears nobody else will.”

ACER-CART Report

Gladys Costella, Director

The 13th Annual General Meeting of the Canadian Association of Retired Teachers was held at the Canadian Teachers' Federation building in Ottawa, June 3-4/05. Twenty-two persons (Directors and Alternates) representing all provinces of Canada attended to exchange information and to discuss issues of concern to retired teachers, and, indeed, to all seniors.

The Communications committee announced the winning Logo (see the ACER-CART Media Release at the end of this Report), submitted by Tom Murray (QC) and the new name for the ACER-CART Newsletter, "*Options*," submitted by Pat Steele (QC).

The following motions were passed at this AGM for action on during 2005-06:

A. Motions from Pension and Retirement Income Committee CARRIED

1. That ACER-CART solicit the position of the federal party leaders and party organizations in respect to the following policies:
 - (a) control costs, evaluate new and existing drugs, ensure quality, safety and cost effectiveness of all prescription drugs;
 - (b) encourage the provinces and territories to adopt the national formulary of prescription drugs including adverse drug reactions and contain costs;
 - (c) review the Canada patent law as related to prescription drugs; and
 - (d) use the Catastrophic Drug Transfer to offset the cost of provincial and territorial drug plans to reduce disparities in coverage across Canada.
2. That ACER-CART strongly urge the Government of Canada to establish a National Prescription Drug Agency under the Health Care Act to:
 - (a) control costs, evaluate new and existing drugs, ensure quality, safety and cost effectiveness of all prescription drugs;
 - (b) encourage the provinces and territories to adopt the national formulary of prescription drugs including adverse drug reactions and contain costs;
 - (c) review the Canada patent law as related to prescription drugs; and
 - (d) use the Catastrophic Drug Transfer to offset the cost of provincial and territorial drug
3. That ACER-CART recommend to the Government of Canada that increased funding be provided for direct compensation for care givers and for adjustments to CPP and EI to relieve the pressure on personnel who must discontinue regular jobs to care for sick family members.
4. That "Household Income Splitting" for tax purposes be implemented immediately.
5. That minimum withdrawal rates from RRIFs be lowered.
6. That defined benefits pension plan limits be increased to \$3,000 effective immediately.



ACER-CART AGM • June/05 • Participants

Front Row: Hector Cormier (NB), Pat Steele (QC), Lorna Roel (QC), Val Alcock (BC), Gladys Costella (NL), Don Case (NL), DeeDee Rizzo (MB), Fred Herron (SK), Vaughn Wadelius (MB).

Middle Row: Gerry Smith (AB), Adrienne Carpentier (QC), Renate Sutherland (QC), Ted Pearson (BC), George Little (NB), Helen Biales (ON), Patrick McCluskey (NB).

Back Row: Pat Brady (BC), Thomas Gaskell (NS), Fred Ripley (PEI), Jack Fulwiler (AB), Arnold Hull (ON), Pierre Drouin (ON).

7. That the age at which RRSPs must be annuitized or converted to a Registered Retirement Income Fund (RRIF) be raised to age 73 by January 1, 2006.

B. Motions from RTANL

1. That ACER-CART lobby the Federal Government to have OAS (Old Age Security) income treated as tax-free income.
2. That ACER-CART request the Federal Government to allow 100% of all medical expenses not covered by Medicare or other insurance to be claimed.
3. That the expenses referred to in number 2 above be considered as a tax deduction instead of as a non-refundable tax credit.
4. That ACER-CART request the Federal government to allow 100% of all charitable donations to be claimed.
5. That the expenses referred to in number 4 above be considered as a tax deduction instead of as a non-refundable tax credit.
6. That ACER-CART lobby the Federal Government to increase the \$1,000 pension income deduction to 42,500.
7. That ACER-CART request the Federal Government to remove the GST on transportation fuels.

C. Other General Motions CARRIED

1. That the following be Priorities for ACER-CART in 2005-06:
 - continue to work with CNSO for the development of the Seniors Secretariat;
 - continue to enhance the visibility of ACER-CART at the national level:
 - Microsoft project,
 - CNSO – Income security and communications,
 - CSP – Special projects:

- * Computer training for seniors – Arnold Hull,
- * Post-retirement workshop – RTO Superannuate;

- continue to push for the implementation of our health and pension/retirement policies.

2. That Val Alcock be ACER-CART's official representative to the Congress of National Seniors Organization (CNSO).

ACER-CART Executive for 2005-06

Pat Brady..... President
 Helen Biales..... Vice-President and
 Regional Director – Centre
 Vaughn Wadelius.... Regional Director – West
 Fred Ripley Regional Director – Atlantic

Next ACER-CART AGM will be June 2-3, 2006.

Tales Told by Teachers Vol I



Feeling homesick for Newfoundland? Here's the answer!

Need a great gift idea (birthday, Christmas, retirement)? This is it!

And what a bargain: **only \$12.95!**

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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!

Order by phone, e-mail, post, or fax from: Gladys Costella, Emily Mullett, or Clayton Rice (see page 2 for contact information).

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

The following media release was issued by ACER-CART through its member organizations/ associations to newspapers all across Canada. Further information re this release may be obtained by visiting the website: acer-cart.org.

MEDIA RELEASE



On October 6, the Executive Director of the Canadian Association of Retired Teachers, ACER-CART, appeared before the Standing Committee on finance in a pre-budget consultation. He raised many issues of concern to seniors, namely, grants to a consortium of seniors' organizations, direct compensation to persons leaving their jobs to take care of sick family members, splitting of household income, treatment of Old Age Security as tax-free income, increase in the pension income deduction, re-introduction of the interest income deduction, deduction of 100% of non-covered medical expenses and of charitable donations.

Arguments were presented for a simpler and more equitable tax system. It was pointed out, on many occasions, that the present Income Tax system offers marked advantages to high-income earners.

The government was taken to task for its failure to follow through on the all-party pledge in 1985 to eradicate child poverty in Canada by the year 2000. Statistics indicate that there are more children living below the poverty line in 2005 than there were in 1985.

In closing, the Executive Director warned the members of the Committee that ACER-CART would no longer sit on the sidelines while public funds are squandered on questionable programs; if need be and if proper legislation is not adopted in the very near future, ACER-CART will be compelled to take on a more active political role.



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Support for Teachers' Freedom of Speech

The following letter to the NLTA President, Kevin Foley, reflects the feelings expressed by the many retired teachers who e-mailed or called the NLTA Office and your RTANL President as a result of the reprimand and suspension of two teachers who spoke out at the November/05 NLTA Forum on Stress. We want to make it clear that, while we may be retired from the classroom, we remain committed to supporting public education and the active teachers who are making every possible effort to improve the education system for the benefit of the students of this Province.

93 Caribou Road
Corner Brook, NL
A2H 4X2



January 20, 2006

Mr. Kevin Foley, NLTA President
3 Kenmount Road
St. John's, NL A1B 1W1

Dear President Kevin:

My sincere congratulations and thanks to you and the NLTA for taking such prompt and appropriate action in support of the two teachers so wrongfully reprimanded and suspended by the Director of the Eastern School Board for comments expressed at the NLTA Forum on Stress.

Members of our Retired Teachers' Association could not believe their ears when this situation came to light. Surely, any individual has the right to speak out — without fear of reprimand or suspension — about the weaknesses that are present in our public education system, the resulting stress placed on teachers, and the employer's lack of action to rectify the situation. After all, we are living in a country where "freedom of speech" is upheld as one of our most cherished human rights, are we not?

The reprimand and suspension of these two teachers by Dr. Darren King, Director of the Eastern School Board, was not just an error in judgement; it was really an infringement of their rights under the Human Rights Code of Canada. These two teachers should be commended for courageously "telling it like it is", not suspended!

I applaud Mr. Jim Dinn and Mr. Mario Simon for having the courage of their convictions in a public forum and for not allowing themselves to be "muzzled" by fear. All teachers, active and retired alike, can be truly proud to call such teachers colleagues!

Moreover, this Forum was set up for the express purpose of discussing the level of teacher stress and how it is affecting our teachers' ability to work effectively for the benefit of the students under their care. If teachers cannot feel free to speak out openly at such a Forum, how can we hope to achieve an educational system that will enable teachers to help students reach their full potential? It is only through open and honest discussion that we can work towards solutions.

President Kevin, our retired teachers have shown by their calls and e-mails that they support the two teachers' right to voice such comments. They have also expressed support for your handling of this situation, and many have indicated that NLTA should take whatever action is necessary to prevent such an injustice from recurring.

I feel confident that all teachers can count on you, as President of the NLTA, to continue to give them your support, as you did in this situation. Also, you can be sure that in such situations, active teachers can count on retired teachers to continue to offer wholehearted support.

Yours very sincerely,

Gladys Costella
President

cc. Mr. Jim Dinn, Mr. Mario Simon, CTF President Winston Carter, ACER-CART Executive Director, RTANL
Members' Newsletter, The Media.

Retired Teachers' Voices Have an Impact!

Letter from NLTA President

January 24, 2006

Ms. Gladys Costello
President, RTANL



Gladys,

The Newfoundland and Labrador Teachers' Association has, over the years, kept close connections with the Retired Teachers' Association of Newfoundland and Labrador. On an annual basis, for as far back as I can recall, provincial executives from both groups met to discuss relevant issues.

I was very aware that the number of retired teachers were increasing fast and I was cognizant of the fact that sometime in August of 2005 the number of retired teachers, for the first time in our history, outnumbered active teachers.

Also, having personally witnessed many wonderful interests and projects that retired teachers were involved in throughout our province over the past number of years I began to sense the power that this group of people possessed. However, the real impact hit home much harder and much more clearly in the past couple of weeks when NLTA found itself in a disagreement with the Eastern School District over the suspensions without pay of two teachers who spoke at an NLTA-sponsored function. Retired teachers came to the defense of active teachers and, I believe, it made a huge difference.

Our office received numerous messages of support from other unions and individuals from across our country but the group that stood out more than any other were, by far, retired teachers. They copied to me their letters to the Eastern School District and the Minister of Education, they phoned messages of support, they e-mailed letters of support and frequently had their voice heard on every call-in show in the province. Knowing the precarious position active teachers found themselves in retired teachers became their voices. The calls from retired teachers prepared to participate in a rally in support of our cause was overwhelming.

The purpose of this letter is to say thank you to the retired teachers of Newfoundland and Labrador for the support they gave and to ensure that retired teachers know, if they don't already know, the impact that their voices and energies are having on the social fabric of our province. Newfoundland and Labrador will be far better as a result of your contributions. The best is yet to come. Thanks again.

Sincerely,

A handwritten signature in black ink, appearing to read 'Kevin Foley', with a long horizontal flourish extending to the right.

Kevin Foley
President, NLTA

Nominating Committee for Elections (RTANL and RTF)

In October 2006, RTANL active members present at the October 4th morning session of the Association's BGM will elect the Provincial Executive for 2006-08. Also, at the Retired Teachers' Foundation BGM on October 5th, the active members present will elect the Foundation's Board of Directors for 2006-08.

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 2006:

Colin Morris (Chair)
14 Lee Street
Gander, NL A1V 2L1
(709-256-7437)

Lily Critch
P.O. Box 124
Steady Brook, NL A2H 2N2
(709-639-7212)

Patrick Pittman
Box 405
St. Alban's, NL A0H 2E0
(709-538-3719)

Congratulations ...

to one of our members
CLARENCE DEWLING
on the publication of a book of poetry entitled:

How Strong the Roots.

Clarence may be reached at:
Box 29, Site 3, RR 1
Trinity, NL, A0C 2S0

Tel: (709) 464-3775
Email: s-n-c-dewling@nf.sympatico.ca

MAY GOD GRANT YOU ALWAYS ...
A SUNBEAM TO WARM YOU
A MOONBEAM TO CHARM YOU
A SHELTERING ANGEL SO
NOTHING CAN HARM YOU ...
LAUGHTER TO CHEER YOU
FAITHFUL FRIENDS NEAR YOU
AND WHENEVER YOU PRAY,
HEAVEN TO HEAR YOU

An Irish Blessing

Women Needed to Participate in a Memory Study

A researcher at Memorial University is currently conducting a study that looks at the relationship between hormones and memory in women. She is looking for healthy women between the ages of 65-74 to participate in this study. Participation involves a brief interview, the completion of brief questionnaires that ask for a self-rating of memory, health and mood, as well as several memory-based tasks. Height and weight will also be requested. Total time involvement will be approximately 1 to 1 and 1/2 hours. The interview and testing will be scheduled at your convenience and can be conducted in your home.

All information collected is completely confidential. Participation in the study is voluntary. However, \$10 will be given to all women who participate as a small token of appreciation. Ethics approval for this study has been granted by Memorial University. If you are interested in learning more about this study, or think you may like to participate, please do not hesitate to contact **Jackie Hesson at 754-2945.**



Back to the Classroom!



The Canadian Hard of Hearing Association — Newfoundland and Labrador (CHHA-NL) is looking to partner with volunteer retired teachers to deliver presentations to schools in their area.

CHHA-NL gives yearly presentations to Grade 4 and junior high classes on hearing and the dangers of loud noise. We want to expand these presentations to all areas of the Province through a network of volunteer teachers.

Presentation kits and materials will be provided to all volunteers. Training on hearing loss will also be provided as needed. Time commitment is as little as one day per year!

Please contact our office to get involved, or for more information 1-888-753-3224 or chhanl@nfld.net.

The children had all been photographed, and the teacher was trying to persuade them each to buy a copy of the group picture.

"Just think how nice it will be to look at it when you are all grown up and say, 'There's Jennifer; she's a lawyer,' or 'That's Michael; he's a doctor.'"

A small voice at the back of the room rang out, "And there's the teacher; she's dead."



Our Success. Your Future.

Come join our growing team of professionals in Qatar as Instructors

Experience an exciting and rewarding teaching career at a world-class technology college in the Middle East. College of the North Atlantic-Qatar (CNA-Q) operates from a state-of-the-art campus with 22 newly constructed buildings housing cutting-edge equipment and facilities including fully equipped labs and shops, smart classrooms and fully engaged theaters and an auditorium. The new campus can accommodate up to 3000 students and 350 employees and even has full recreation facilities including swimming pools, tennis courts and a soccer pitch. In 2005, CNA-Qatar honored its first graduates.

CNA-Qatar offers a comprehensive suite of preparatory technician, technologist and post-diploma programs within the *Business Studies, Health Sciences, Engineering Technology, Industrial Trades, and Information Communications Technology* programs and will soon expand into other program areas. **Successful candidates will be resident in Doha, Qatar usually for a period of three years commencing early August 2006.**

DUTIES: Instructors will plan, develop and deliver college courses to students enrolled in a variety of programs. All instructors will work in a learning environment where English language is taught through and across disciplines. Instructors will keep course portfolio documents required for accreditation processes and engage in instructional development/improvement plans. All employees are expected to contribute to professional and community life within the College and beyond.

QUALIFICATIONS: Appropriate degrees (with relevant major) and designations as prescribed by industry, professional, and academic associations pertinent to post-secondary education are required. Instructors must demonstrate successful teaching experiences and provide evidence of professional growth and development. Successful candidates must possess exemplary communication skills and expert fluency in English is essential. The ability to establish effective working relationships and a strong commitment to working in a team and student-centered learning environment are required.

Academics

- **English as a Foreign Language (CNA-Q.PPD.EFL.06.14)**
- **Mathematics (CNA-Q.PPD.MATH.06.15)**
- **Biology (CNA-Q.PPD.BIO.06.16)**
- **Chemistry (CNA-Q.PPD.CHEM.06.17)**
- **Physics (CNA-Q.PPD.PHY.06.18)**
- **Communications (CNA-Q.PPD.COMM.06.19)**

Please view specific job postings at careers@college on our web site at www.cna.nl.ca for specific duties and qualifications as well as additional opportunities.

SALARY: The salary and benefits package associated with these employment opportunities is both attractive and competitive with provision of educational services in the Middle East.

Canadian citizens and permanent residents meeting the above qualifications are encouraged to consider these exciting opportunities. Candidates must provide a recent Certificate of Conduct upon request. Quoting the specific competition number, please forward **via e-mail** your resume, transcripts and contact information for three current references to the e-mail address below using **Microsoft Word**.

Please view our website for an interactive video and future opportunities as we continue to grow.

Human Resources Manager
College of the North Atlantic - Qatar Project
P. O. Box 1693, St. John's, NL A1C 5P7
Tel: 709-758-7347 Fax: 709-758-7235
e-mail: qatarjobs@cna.nl.ca
www.cna.nl.ca & www.cna-qatar.com

We sincerely thank all candidates for their interest; however, only those selected for an interview will be contacted.

Division and Regional Presidents – RTANL 2005-06

Divisions:

Avalon East

Mary Holloway
16 Ashapple Way
Conception Bay South, NL
A1X 7R4
Tel: 834-8377
Email: maryh@nfld.com

Bonavista

John Snow
PO Box 749
Bonavista, NL
A0C 1B0
Tel: 468-7737

Burin

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

Central

Philip Patey
PO Box 87
Lewisporte, NL
A0G 2A3
Tel: 535-2569
Email: philippatey@superweb.ca

Coast of Bays

Patrick Pittman
PO Box 405
St. Alban's, NL
A0H 2E0
Tel: 538-3719
Email: ppittman@nf.sympatico.ca

Con-Tri

Joyce Roberts
PO Box 509
Clarke's Beach, NL
A0A 1W0
Tel: 786-1307
Email: l-j.Roberts@nf.sympatico.ca

Western

Lily Critch
PO Box 124
Steady Brook, NL
A2H 2N2
Tel: 639-7212
Email: lgcritch@nf.sympatico.ca

Regionals:

Port aux Basques (Western)

Randy Smith
PO Box 1464
Port aux Basques, NL
A0M 1C0
Tel: 695-3849
Email: randy.smith@nf.sympatico.ca

Lab West (Western)

Marcheta Gallant
516-500 Bartlett
Labrador City, NL
A2V 1G4
Tel: 944-5778
Email: mgallant@nf.sympatico.ca

Happy New Year 2006!

Here's to the Old Year,
Tattered and torn;
Here's to the New Year,
Innocent - born;
Gone are the battles,
The failures, the tears;
On with the dancing,
The laughter and cheers;
Always the spirit
Lifts above pain;
Always a New Year
Beginning again.

In Memoriam

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

Robert (Bob) Arklie (Lewisporte)
Regina Barry (Bell Island)
Dorothy Bradbury (St. John's)
Sr. Teresina Bradbury (St. John's)
Gwen Budgell (Grand Falls-Windsor)
Frederick T. Butler (St. John's)
Joan Clarke (Botwood)
Paul G. Coholon (Mt. Pearl)
Ed Compen (Springdale)
Orville Cooper (Green's Harbour)
Nora Cox (Kippens)
John Croke (St. Brendan's)
Beti Duder (St. John's)
Margaret Flynn (Goulds)
William (Bill) Ford (St. John's)
Sr. Marie Gosse (St. John's)
Eric Gulliford (Clareville)
C. Lloyd Hatcher (Lumsden)
Edward P. Kent (St. John's)

Frank Leyte
Michael J. McCarthy (St. John's)
Newton B. Morgan (CBS)
James Murphy (St. John's)
Catherine E. (Betty) Noseworthy (Mt. Pearl)
Sr. Mary Uriel O'Driscoll (St. John's)
Sr. Mary Nano Parsley (St. John's)
Elsie A. Fowler Payne (Corner Brook)
Sr. Mary Clarissa Reddy (St. John's)
Wesley Robbins (Botwood)
Marie Rose (Grand Falls-Windsor)
Nellie Small
Harris Thistle (Shoal Harbour)
Sr. Gertrude Wall (St. John's)
Cluney Way (CBS)
Margaret (Mrs. Bernard) Wilcott (St. Alban's)
Clem Williams (Lewisporte)
Imelda Young (Placentia)



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**.