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## Free Public Service Announcements

Not-for-profit organizations who wish to place public service announcements, volunteer opportunities with service groups, school or teacher reunions are encouraged to do so. Submissions are printed free of charge.

## Thanks For Your Contributions

We would like to thank all those who contributed material for KIT. When sending in files please **use Word, black ink only and no formatting. Please keep writing.** Photos: 1500 pixels or professionally developed.

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# President's Message

Richard R. Benoit

This fall was indeed a very busy but successful season for the RTAM Board of Directors and it is my pleasure to outline some of the tasks performed, the successes encountered and the challenges that confront us in the future.

On September 23, 2009, we celebrated an event of great importance, the tribute to the Right Honourable Edward Schreyer, who was premier of Manitoba from 1969 to 1977. This enlightened leader, the members of his Cabinet (five of whom who were present at this function) and the caucus of his party introduced legislation granting a cost of living payment to retired Manitoba teachers, legislation that was passed unanimously by all members of the 29 Legislature. This same visionary leader and his government did not stop there but continued to confirm cost of living increases from 1972 to 1975. In 1977, Bill 52 enacted a deal that saw teachers becoming 50% responsible for the Cost of Living Allowance (COLA) that would shield us from the global onslaught of inflation soon to come.

This tribute was very well organized by our Political Action Committee and in particular its subcommittee specifically responsible for hosting the event. This Committee was co-chaired by Dick Marshall and Wayne Hughes and consisted of Bill and Linda McDowell, John Sushelnitsky and Guy Hansen, assisted by Carol Gillis, RTAM Executive Assistant. Well over 100 people attended and the legislative dining hall was full to capacity at the 5:00 P.M. presentations session.

The event lauded the foresight and determination of previous governments and legislators to rectify deplorable situations and served as a reminder to present politicians that we are more vigilant and determined as ever to have present

wrongs also improved by present legislators. (Please read the RTAM President's presentation in this edition of KIT) We were also pleased to have the Minister of Education, the Honourable Peter Bjornson and other members of the Legislature attend this function. Their presence was appreciated.

Hearings regarding Bill 8 proposing changes to the Civil Servants' Superannuation Act (CSSA) were held on September 28, 2009. The thrust of this new legislation was to help ensure a better COLA for the civil servants of our province. Naturally RTAM supported the legislation because it would improve the plight of retired and retiring civil servants. However, we were truly disappointed with the injustice and inequity between Bill 8, and Bill 45 enacted last year which gave teachers a totally different treatment. RTAM focused on this obvious inequity accorded to two similar groups, all within the span of one year. Legislators were strongly reminded of the words of Robert Frost in the woods on a snowy evening; RTAM is giving the harness bells a shake and that both RTAM and the government have miles to go before we sleep . . . and both will not sleep until equity is attained. The president spoke officially for RTAM (Please read this presentation in this edition of KIT). As well five other RTAM members made well documented and well prepared presentations. These were Pat Bowslaugh, Wayne Hughes, Dick Marshall, Anne Monk and Peggy Prendergast. No other group presented at the hearings for this bill.

RTAM followed with great interest the N.D.P. leadership contest and was in contact with both official candidates. We congratulate the Honourable Greg Selinger, our new Premier and wish him well. We are most impressed with his offer to meet our



board at a time mutually acceptable to both parties and we are planning and preparing for this meeting. We also congratulate our new Minister of Education, the Honourable Nancy Allan and hope to engage in fruitful dialogue with her in early 2010. We thank her predecessor the Honourable Peter Bjornson for his dedicated service to Education during his term of office.

The Pensions Committee and the Board will be briefing to Chapter presidents on November 27 regarding its findings concerning COLA and legal action. I commend the Board and the Pensions Committee for its meticulous and well researched process in reaching its conclusions and for all the sober thought and reflection given to this matter. (Please read the Pension Chair's Report in this edition of KIT)

The Benefits Committee continues to thoroughly research all avenues possible to improve the various benefit packages and more news should be forthcoming in the next edition of KIT.

All roads will lead to Steinbach for the 2011 RTAM Annual General Meeting. We thank the Hanover Association of Retired Teachers (HART) for the gracious invitation and are assured that the planning for 2011 is in good hands.

The Wellness Committee hosted a very successful seminar on October 21 at McMaster House and its members were impressed with a high level of participation and attendance.

All other committees continue to

# TRIBUTE TO THE RIGHT HONOURABLE EDWARD SCHREYER

Right Honourable Edward Schreyer, Honoured Guests, Hon. Peter Bjornson, Minister of Education, Citizenship and Youth, Former Cabinet Ministers Green, Uskiw, Hanuschak, Cherniak, Former MLAs from 1969 through 1977, Past and Present MLAs, Retired Teachers of Manitoba (RTAM) Colleagues, Well Wishers and Friends,

Thank you all for coming. It is a great pleasure for the RTAM Board of Directors and RTAM members in general to meet with you, and to share this great story with you. We appreciate your joining us to celebrate the contributions to teacher welfare by these former MLAs of the 1969-1977 Legislatures of this great Province of Manitoba.

You should know that there are some who wished to join us, but were prevented from doing so. While these persons are absent, their spirit is here, and take part in our celebration today.

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## *Continued from page 3*

work hard on the issues facing them and I commend them for their diligence, initiative and hard work, the fruits of which will be reported in the spring.

Your Board is eagerly anticipating its meeting with the Chapter Presidents on November 27, 2009. As stated in the fall edition of KIT, chapters constitute a fundamental pillar of our Association and we acknowledge their contributions as well as urge them to continue to be very active. Again, I reiterate my interest in visiting your chapter and urge you to invite me to one of your meetings. Two way communications are vital for chapters, for RTAM and its president.

The year 1969 was an eventful one. Richard Millhouse Nixon became the 37 president of the United States of America, a 27 year old Colonel Muammar al-Gaddafi established an Islamic Republic in Libya, and Apollo 11 astronauts, Neil A. Armstrong and Edwin E. Aldrin Jr., walked on the moon and Woodstock attracted hundreds of thousands of participants. As usual my hairstyle was not in vogue. DDT was banned for residential use in America. In Manitoba, a special group of MLAs led by a premier with great vision formed the 29 Legislature of Manitoba.

At this time, an important group of teachers began their deserved retirement. These teachers were admirable in that they started their careers in the dirty 30s. Then came World War II. Most likely, they contributed to that heroic effort. During these years, their earnings were severely constrained. Hence, their pension contributions were also severely constrained.

Finally, the Yuletide season is just beginning. On behalf of the RTAM Board, I wish you all a very relaxing and joyous time with your family and friends. May you all feel the warmth and good will that usually accompany this season. May you find peace and contentment in knowing that you love and are loved. And, as retired teachers, probably many students cherish the happy memories of the pre-holiday season at school when you were their teacher and they were your students.

May 2010 bring all of you health, happiness, many memorable experiences and peace of mind. A nos membres francophones et leurs familles, je souhaite un Joyeux Noel et une Bonne et Heureuse Annee!

During these years, in some districts, female teachers experienced reduced wages that were reversed only after the war years. So their pension contributions were additionally constrained. It should also be acknowledged that female teachers' earnings and pension contributions were negatively affected by policies and practices of the time. Among other things, females were required to resign if they married or became pregnant; they were denied advancement because they were female.

Unfortunately, this legacy of inequity persists to this day. On average, all Manitoba females 75 years or older receive a pension that places them below the poverty line. On average, also, no male teachers receive a low pension.

So, in 1969, these special teachers were retiring, and these special MLAs were forming the 29th Legislature. A third actor also became a factor at this time, inflation. Inflation was global, seemingly indestructible, and persistent. It went on for decades. The American humorist, Art Buchwald, quipped he got a better lending rate from the Mafia than from his bank.

On June 16, 1970, the MLAs of the 29 Legislature passed Bill 119 which granted a cost of living payment to retired Manitoba teachers. It was made retroactive to the date on which individual teachers retired. Lastly, it was funded 100% by the Government of Manitoba. One can only wonder at the amazement, the disbelief, the absolute relief teachers must have felt on learning of this. Some saw their pensions almost double. Even now, 40 years later, we find ourselves struck speechless by the audacity of this progressive legislation.

The story would not be complete if we failed to acknowledge your role in another aspect, the initiative to start indexing teacher pensions. We are informed that indexing teacher pensions to protect the latter from inflation was not an overt issue with

the Manitoba Teachers' Society. To use the vernacular of today, this issue was not even on the radar screen. Awareness of the growing menace of inflation, nor of the insidious effects it could have on pensions was mainly non-existent. It was more an issue, an initiative of government.

You may, gentlemen, believe along with Nelson Mandela that "We must use time wisely and forever realize that the time is always ripe to do right," but your timing could not have been better.

Just as these teachers were about to retire with their fixed pensions that had been so negatively affected by the 30's and World War II, inflation would have severely reduced the buying power of their pension dollar. Consider, if teachers retired in 1969 without the protection of indexing: In two years, their pension dollar would have been worth 90 cents; In two more, 80 cents; Then in one more, in 1974, 70 cents; In 1976, 60 cents.

And then in 1978, less than ten years after they would have retired, their pension dollar would have been worth 50 cents. In less than a decade, their pensions would have been devalued by 50%. And the worst of inflation was still to come. Of course, these retiring teachers probably had no clue of what awaited them.

But it seems you did. Your actions for teachers' pension plans were almost magical in their foreknowledge. "A leader is a dealer in hope." according to Napoleon Bonaparte, and you, Mr. Schreyer and honoured guests, gave hope and more hope.

This story, of course, continued. Further improvements to the Teachers' Pension Plan (TPA) were made in later years. Inflation continued to persist despite global governments' efforts to contain it. The cost of living payments were annually confirmed for the years 1972 through to 1975. The



persistence and growing strength of inflation led to the search for a permanent funding mechanism. In 1976, regular meetings amongst TRAF, the government, and MTS became known as the Pension Task Force (PTF).

In 1977, with Bill 52, a new deal was struck that saw teachers become 50% responsible for the Cost of Living Allowance (COLA). Instead of awaiting an announcement by the Government every year, COLA became a feature of the plan. This is also a remarkable achievement. There you are paying 100% for indexing when we, apparently, were not even interested in it, and, then, you convince us that it is so valuable we ought to pay 50% of its costs.

U.S. President Lyndon B. Johnson once despaired, "If one morning I walked on top of the water across the Potomac River, the headline that afternoon would read: PRESIDENT CAN'T SWIM." You, Sir, would not have that problem!

Now, we know that this was perhaps not the most contentious issues that you dealt with. Bill 119 was passed in an omnibus fashion along with 24 other bills such as The Bee Act and the Snowmobiles Act . . . there is no record of any MLA receiving a death threat should any of these bills pass. It would seem that they were not worth mentioning. But for us they were of

epic importance.

We understand, Sir, that you were a baseball player of note, and that you were offered a prospect with an American farm team. You could have been a Goldeye or even better, instead of being an MLA, an MP, a Premier, a Governor-General of Canada, or a Canadian High Commissioner to Australia to name but a few. Manitobans were fortunate that your social conscience led you to choose politics and public service.

For us, Right Honourable Edward Schreyer, honoured guests, the former MLAs from 1969 through 1977, for us, the Retired Teachers of Manitoba, your actions were a game winning, out-of-the-park, grand slam. And we would like to say, on behalf of those special teacher retirees, on behalf of all those retired since, and on behalf of those yet to retire, a heartfelt THANK YOU! Still now our gratitude and appreciation continue to grow!

Please accept this work of renowned Manitoba artist, Barbara Balfour, as a symbol of our gratitude and esteem.

Thank you once more, dear friend and advocate, the Right Honourable Mr. Edward Schreyer.

# Legislative Hearings re: Bill 8

Respectfully submitted by Richard R. Benoit, President-RTAM

Honourable Members of this  
Legislative Hearing Committee

I am the President of the Retired Teachers' Association of Manitoba (RTAM) representing 7,613 retired teachers and our Association thanks you for the opportunity of presenting our opinions regarding the proposed changes to the Civil Servants' Superannuation Act (CSSA).

First, we concur with the thrust of this new legislation which would help ensure a better COLA for the civil servants of our province who have worked and work very hard to improve the life and quality of all Manitobans within the parameters of the legislation and policies of our province.

However, we are deeply disappointed with the injustice and inequity this proposed legislation presents in regards to the treatment allotted to the retired teachers of Manitoba that was contained in the infamous Bill 45 passed last fall (08) by this same Legislature and whose provisions are now part of the Retired Teachers' Pension Act.

This Act did not allow any transfers from the Main Account of the Teachers' Pension Plan to Account A which handles the COLA fund, in order to "preserve the integrity of the basic plan." The injustice--One bill in 2009 proposes the transfer of funds; the one in 2008 did not.

Bill 8 proposes to transfer 145 million dollars that existed in a Surplus Fund as of December 31, 2007, to be transferred to the Superannuation Adjustment Account. This amount shall then be used for future indexing during the next 30 years as determined by the CSSA Board on recommendation of its actuary. This 145 million surplus fund consisted of monies set aside for a number of years as surplus reported in annual reports separately, and was maintained

as surplus for some years.

Bill 8 is now taking that money and transferring it to their Cost of Living Account (COLA), Superannuation Adjustment Account, which is the equivalence of our COLA Account, the Pension Adjustment Account (PAA). Years ago when these surplus funds were set aside, the CSSA did have a surplus. Now, the CSSA is no longer in a surplus position, a plight similar to most pension funds.

With this transfer of funds in Bill 8, the Government is taking a strong stand on COLA for future and retired civil servants.

In comes the comparability issue between the CSSA and TPA which were presented to and passed by the Legislature as "sister" acts, formulated and written at the same time, and passed at the same time. Naturally they evolved over time and went in different directions but the foundations were identical.

Then in 2008, Bill 45 was presented to the Legislature and we were told that the Government wanted the TPA to be consistent with CSSA in regards to COLA being capped at 2/3 and this Bill 45 did put a 2/3 cap on COLA for teachers. In reality however, while the CSSA does reduce maximum COLA to 2/3, there are provisions for going above the prescribed 2/3. Thus at present, the CSSA does allow to surpass the 2/3 COLA, but not the revised TPA. Once again, we must ask- Is this fair, is it comparable? Once again the answer is NO.

Then Bill 8 proposes to transfer \$145 million from its Surplus Account to its COLA Account (Civil Servants Superannuation Adjustment Account). There was no transfer of money in regards to retired teachers.

Again, why, is there this obvious inequity?

With retired civil servants we transfer; with retired teachers we do not.

The same question returns repeatedly--why the differentiation in treatment between two similar groups whose pensions are both affected by the same government? Time today does not allow us to conjecture as to the reasons but we are perplexed and disappointed by the lack of comparability between two similar groups treated very differently just one year apart.

The Civil Service Superannuation Board is to be commended for paying particular attention to the financial hardships of retirees when faced with the impact of reduced retirement purchase dollars.

Legislators, RTAM is proud of the fact that you are attempting to enhance the plight of civil service retirees by transferring \$145 million for their COLA and for this we commend the government. However, one year after the passage of Bill 45 and the denial of equal treatment for teachers leave us struck with a dim reality for the future, one which seems to become darker yet as we live and come to understand still more the reality of our plight.

Are comparability and equity no longer part of this province's vocabulary and actions? Have teacher contributions to society during the depression, the war years as well as the "better" years been forgotten? Have we not contributed to the enhancement of the province as well as civil servants? The answers that can be gleaned from this proposed bill are that we are not important enough to be treated equally with similar groups.

Thus, RTAM is forced to ask as Robert Frost suggests—why different roads were taken for civil servants and for us?

However RTAM also wishes to remind the Government as Robert Frost did on that cold snowy winter evening when he gives his harness bells a shake, that we and the government have miles to go before we sleep . . . and we shall not sleep until equity is attained.

# PENSION COMMITTEE REPORT

Anne Monk, Chair

## A. INFORMATION BULLETIN: 2008 AGM MOTION # 11

On behalf of the Board of Directors the Pension Committee is reporting the following:

Subsequent to a motion passed at the 2008 RTAM AGM, which was referred to the RTAM Board of Directors, the Board has consulted with professionals, including lawyers, regarding possible legal approaches with respect to the TRAF cost of living adjustment (COLA) problem. The Board has engaged in an extensive investigation and thorough examination process. The Board has completed its deliberations regarding this motion and has decided to not proceed with legal action at this time.

The Board continues to believe that fairness and equitable treatment are our strongest argument in attempting to resolve the COLA problem, and we will continue to advance that argument in the political arena.

## B. BILL 8

Bill 8 – *The Civil Service Superannuation Amendment Act* – has been passed by the Legislative Assembly. One of the amendments dealt with the funding of the cost of living adjustment (COLA) for civil servants.

The amendment will enable a lump sum of \$145 million, from a 2004 actuarial surplus and earmarked as a reserve for future indexing benefits, to be transferred from the basic benefits account, which finances the basic pension, to the indexing benefits account, which finances COLA. It is to be used for future indexing for the next 30 years.

### Why is Bill 8 Important to Retired Teachers?

Despite similar longstanding problems and actuarial warnings and similar conditions in the civil servants' and the teachers' pension plans, Bill 8 results in retired teachers being treated differently than civil servants.

In passing Bill 45 last fall, when TRAF's COLA provision was reduced to a maximum 2/3 of CPI COLA, the government argued comparability between the COLA amounts of teachers and civil servants. Yet there is departure, on the government's part, in the notion of comparability for COLA funding in Bill 8.

Here are some notable points of differential treatment.

- a) A transfer of basic benefits account monies / surplus monies has been agreed to at the civil service, while retired teachers have been denied a lump sum transfer

from the basic benefits account / surplus to improve funding of COLA. The government and the Manitoba Teachers' Society (MTS) have both taken a position of no use of surplus for enhancing funding of TRAF's COLA. During the last round of Pension Task Force meetings prior to Bill 45, there was an actuarial surplus for service accrued, as indicated in the Actuarial Valuation as at January 1, 2006.

- b) A transfer of surplus has occurred in the civil service pension plan despite the existence of a contribution shortfall, the need for a contribution increase and a current deficit. These same conditions exist at TRAF and have been stated by both the government and MTS as reasons for not using the basic benefits account / surplus to enhance funding of teachers' COLA.
- c) The actuary's methodology at the civil service pension plan seems to have been enabling in enhancing funding of COLA. A reserve without interest was earmarked.
- d) There seems to be a different approach and attitude regarding funding COLA in the civil service plan. There are different arrangements for making changes to the Civil Service Pension Plan and to the Teachers' Pension Plan. The government appears to be looking after its employees, while its approach to teachers has been minimalist.

Why the differential treatment? Teachers have legitimate reason to ask.

More significant COLA funding is still needed for retired teachers.

## C. 2009 COLA COMPARISONS

Each year the Pension Committee researches COLAs in other provincial teachers' pension plans.

### a) COLA Comparisons: Other Provinces

|              |                       |
|--------------|-----------------------|
| BC .....     | 3.4%                  |
| AB .....     | 2.16% / 2.52%         |
| SK.....      | 2.0%                  |
| MB .....     | 0.37%                 |
| ON .....     | 2.5%                  |
| NB.....      | 2.17%                 |
| NS .....     | 1.1% (old) & 0% (new) |
| PEI .....    | 1.4%                  |
| Others ..... | unknown               |

### b) COLA Comparisons: Manitoba

|                      |                                |
|----------------------|--------------------------------|
| CSSB (civil service) | 0.77% COLA = 64.2% of CPI COLA |
| TRAF (teachers)      | 0.37% COLA = 30.8% of CPI COLA |

That's how comparability works in Manitoba.

# WELLNESS COMMITTEE

Lydia Heshka

The autumn Wellness Seminar held at McMaster House on October 21 was titled Making The Most of What You've Got. Forty participants were enlightened by numerous and varied groups and organizations. There is a surprising number of government and privately sponsored programs available for seniors to access.

The Manitoba Seniors & Healthy Living Secretariat is involved in advancing the interests of seniors in areas such as 'ageism', the only 'ism' we are all likely to experience. Patti Chiappetta detailed community projects that challenge stereotypes, facilitate intergenerational projects, and even help get sidewalks fixed!

Creative Retirement Manitoba has a multitude of programs available for seniors. Our group was enthralled by the presentation of Laurie Howard, who as Schools Program Manager showed us 'Story Sacks', an imaginative way to interest children in reading. In a sack are puppets, props, a book or two, cards, maybe a map, and whatever else the senior volunteer adds to give life to a book such as *The Gaggle Sisters* or *The Life of Martin Luther King*.

Lori Olson of Opportunities for Employment for the Mature Adult encouraged us to pursue our passions: try something you never had time to do as a teacher, be it as a volunteer or as an employee. OFE will help you realize some of your unfulfilled dreams.

## WE NEED YOUR HELP!

We are having difficulty contacting our membership with critical information. By the time it goes through the newspapers, KIT or other means it can be inaccurate or out of date. Our members, who are members of Chapters, are readily informed by their Chapter Presidents. People who are not members of a Chapter receives information second hand, not at all, or late. To help us do our tasks, we need your email address. We have your mail address. It is slow and expensive to use. **RTAM members, who do not belong to a Chapter, please forward your email address to the RTAM office at (rtam@mts.net) so that we can serve you better.** It is our commitment to you that we will not provide your email address to others and that we will only email you on important RTAM business.

Age and Opportunity's Stacey Miller's video presentation on Elder Abuse was quite sobering. It behooves us all to be aware of Elder Abuse--for ourselves, our neighbours, friends and family members.

The mandate of Manitoba Society of Seniors is to voice the needs and concerns of Manitobans age 50+, as well as to promote a positive image of older adults in the community. Marcia Dzik gave an overview of some of the programs--from 55 Plus Games, to discounts for members, to being an advocate for the older adult.

Steve Dmyterko, a forensic accountant, explained the Federal Disability Tax Credit available to many who are unaware that it exists, unaware that a tax adjustment could be retroactive for up to 10 years and that no minimum age limit exists. As many of us are part of the 'sandwich generation', this tax credit could be available for someone in our family.

In addition to the informative presentations, The Wellness Seminar was enhanced by informative displays, an excellent health break and a delicious lunch.

## Life Members

### May 2009

Mrs. Lois Cram, Morden, MB  
Mrs. Wilma M. Harrison, Winnipeg, MB  
Mrs. Joan M. E. Price, Winnipeg, MB  
Mrs. Olga Shewchuk, Winnipeg, MB

### June 2009

Mrs. Frances Coe, Lethbridge, AB

### July, 2009

Mrs. Anne M. Booth, Swan River, MB  
Mrs. Ernestine Fenny, Winnipeg, MB  
Mrs. Margaret Toews, Winnipeg, MB  
Mrs. Cecilia A. Ungrin, Ottawa, ON

### August, 2009

Mrs. Dorothy J. Spalding, Whitehorse, YT

### September 2009

Mrs. Caroline Haydey, Winnipeg

### October 2009

Mrs. Jean Hollinger, Selkirk, MB  
Mrs. Gladys McMillan, Portage la Prairie, MB  
Mrs. Marie E. Potier, Edmonton, MB  
Mrs. Dorothy J. Stewart, Dominion City, MB  
Mrs. Petronella M. Venselaar, Gimli, MB

# NEEPAWA AREA RETIRED TEACHERS' ASSOCIATION

Submitted by Doreen Murray



On September 13, the Neepawa Retired Teachers enjoyed a well planned field trip. Twenty of our members set off to Carberry. Here we enjoyed their museum and the “Gingerbread House” next door. Thanks to the Carberry volunteers, we were introduced to many interesting facts, including information on the Criddle/Vance family, which was the main reason for our trip.

Lunch was enjoyed at the Shilo Country Club. We continued on to the Criddle/Vance homestead. Here on August 24, 1882, Percy Criddle of England and his family (3 adults and 9 children) arrived by oxen to begin farming. Tents were set up and their experiences began.

We were fortunate Paul Criddle, a nephew who lives in Brandon, was able to be our guide. He has a vast knowledge of the family. Alma Criddle is the author of a book “Criddle - de - Diddle”, which can be purchased or borrowed from your library. Although we live close to the homestead, many of us had never heard of this interesting family.

For the brave of heart, some of our group continued on to the Reptile Gardens west of Shilo. They reported it as a fascinating experience. They were guided through a well kept “Reptile Garden.”

## Two Copies of KIT in One Household

If you wish one copy withheld, contact [www.rtam.mb.ca](http://www.rtam.mb.ca), or call 889-3660 or toll free 1-888-393-8082. Give the full name and address to be deleted so the right copy gets held back.

# (IRTA) INTERLAKE RETIRED TEACHERS' ASSOCIATION

Submitted by Joie Van Dongen

After changing the AGM from June to April, we started our new year with breakfast at the Teulon Golf Course on June 8. We reviewed our goals and in accordance with our mandate, “to stimulate a continuing interest in developments in education” plans were made for the year.

In September we enjoyed lunch at the local 55+ plus facility. The Interlake superintendent and assistant superintendent gave us a presentation on the Initiatives of the Interlake School Division: Preparing today’s learner for tomorrow and educational sustainable development.

As well, we were brought up to date on the workings of the Balanced School Day which has been well-received by the division.

As retired teachers, we were invited to ‘use our wisdom’ to help out in the schools.

We are looking forward to our annual Pot-Luck Lunch in December and we hope to have a presentation by high-school students.

We are also interested in the financial future of active teachers. In November, IRTA is hosting a Pre-Retirement Seminar presented by RTAM.

## RTAM Board Meetings 2009-2010

Thursday, January 21, 2010  
Thursday, February 25, 2010  
Thursday, March 25, 2010  
Thursday, April 22, 2010  
The AGM, May 11 and 12, 2010

# NEEPAWA AREA RETIRED TEACHERS' ASSOCIATION

Submitted by: Homer Gill



On August 10, 2009, our group of retired teachers and their spouses motored out to Richard Kulback's rural farm home to see his gardens. These gardens consist of a great variety of vegetables, many not normally grown here, flowers and fruit trees. His home is situated in a very sheltered yard sur-

rounded by trees native to Manitoba. Richard had the home constructed of bricks that he reclaimed and cleaned himself. Of particular interest are the interior tiles in the bathroom, on the kitchen backsplash and fireplace surround. He laboriously hand made all the tiles by himself and then he

had them fired, 60 at a firing. The yard has a continuous small flowing creek. Among his many hobbies, he raises Chinese geese. They bow when meeting you in the yard and give you a honking welcome.

One particular tree is an Evans cherry tree. The fruit was later picked by myself and wife Wilma and made into pies which were frozen for all to enjoy after our fall trip.

After a thorough investigation of the gardens, we drove to Glenella for a delicious lunch of soup, salad and dessert.

In October, we drove to Gladstone Golf Clubhouse for lunch and then continued to the Portage Delta area. This is a reserve for migrating waterfowl. It is supported by Ducks Unlimited and is a large marsh area. We ended this safari back in Neepawa at the old Stoney Creek School house located in Lion's Riverbend Park.

We gathered for a final coffee and a slice of that delicious cherry pie.

## RWTA Luncheon and Fashion Show Retired Women Teachers' Association

Submitted by Dolores Tutkaluk

On the beautiful sunny afternoon of Saturday, September 24, 2009, the annual RWTA Luncheon and Fashion Show was held at the Masonic Temple.

After a delicious meal, 243 members were treated to a Fall Fashion Show featuring apparel from the stores of Nygard, TanJay, Alia and Broadway. The clothing displayed a wonderful blend of fall colors, casual wear and sophisticated style – something for everyone!

Fifteen of our very own members were the beautiful and confident

models for this year's show. Our thanks go to Carol German, Janet Taylor, Vi Hultin, Kaye Snatenchuk, Joan Lloyd, Pat Johnson, Shirley Augustine, Lynda Tunny, Helen Norrie, Mary Starodub, Dorothy Bilash, Juanita Smith, Alvina Koshy, Chris Dewar and Eleanor Lockhart. You did a wonderful job.

The excellent commentary was provided by Joan Trach of Nygard Fashions. Thank you to Valerie Robertson, Louise Burton, Thelma Flom and Jean Rennie for assisting the Nygard dressers with prepping the models before they went on stage, and thanks also to

Evelyn Weber and Dolores Tutkaluk, the stage hands, who offered a steady hand to the models as they entered and exited the stage.

The models walked the 'catwalk' to accordion music provided by Al Mapes of Misbehavin' and had their photos taken by photographer Chris McWilliams.

Several door prizes, courtesy of RWTA and Nygard, were awarded to some lucky audience members.

Once again, our appreciation goes to Bessie-Marie Hill for the fabulous job organizing this year's fashion show.

A big thank you again to all the volunteers who made this event such a success.

# RWTA FALL BUS TRIP

Submitted by Joan Anderson

September 9 marked the first day of school for most children in the province--a perfect day for retired teachers to have an excursion! The RWTA fall bus trip, planned and led by Bessie Marie Hill, was to the Peace Garden and it was a perfect "summery" fall day.

With Derrick as the driver of our big Beaver bus, fifty six of us left the Masonic Temple parking lot at 8 a.m. Our morning coffee and muffin stop was at L'Auberge Clemence in Elie. It was originally a convent, now converted to a Bed and Breakfast, beautifully decorated and maintained, inside and out.

On we went, through the glorious

Turtle Mountains to the Peace Garden, where we had lunch catered by the restaurant staff at the restaurant there. Our guide, Kathy, told us the history and some facts about the Garden and then we toured many parts of the 2,339 acres of gardens, lakes and scenic drives. The Interpretive Centre, The Bell Tower, The Peace Chapel, the Peace Tower and the 911 Memorial site are all symbolic of the unique relationship between Canada and the United States.

Many of us posed for pictures standing with one foot in each country. We spent time at the North American Game Warden Museum and saw the memorial to the Game Wardens and

Forest Fire Fighters from both countries who have died in service. We passed the sites of the International Music Camp, where more than 2,900 students are instructed annually, and the Legion Athletic Camp, host to over 1,200 athletes each year. We left the Peace Garden with a greater appreciation of the relationship we have with the United States--and grateful for the foresight of those who conceived and began the Garden in 1932.

We left the Garden and the cooperative Customs Agent, and headed to Boissevain for a coffee break and a tour of some of the town's many splendid murals. Our guide, Amy, is an enthusiastic promoter of Boissevain, a town that has won national and international recognition as a beautiful town.

From Boissevain, we travelled #10 highway to Brandon for a delicious supper at the Thunderbird Bowl. Then it was down the Trans-Canada Highway to Winnipeg, arriving about 10:15.

As we journeyed through the south-west part on Manitoba, BessieMarie told us interesting history and facts about the many towns we passed: Swan Lake, Ninette, Miami, Minto, Austin, Portage la Prairie and others. For several women on the excursion, it was a trip back to places they had grown up, lived, or taught in.

An enjoyable, interesting and well-planned day indeed!



## MANITOBA IS TURNING 140 AND NEEPAWA IS THROWING THE PARTY!

As part of Manitoba Homecoming 2010 celebrations, Neepawa is putting out the cake and candles for Manitoba's special day. Get ready for a 4-day party jam-packed with hot local music, tasty food and loads of birthday fun!

You'll find plenty to see and do when you visit this vibrant community in the heart of Manitoba. Consider yourself invited!

[manitobahomecoming2010.com](http://manitobahomecoming2010.com)

### MANITOBA DAY IN NEEPAWA EVENTS

**WHEN? MAY 12**

- Cake cutting with dignitaries
- Aviation Tour Kick Off by the Manitoba Canadian Pilot Owners Association
- Half Pints Metis Dancing Band
- Ricky Bocart and the New Casbah Band
- Beam Global Spirits sampling booths at the Yellowhead Centre Arena
- Fireworks

**WHEN? MAY 13**

- Rib cook off

**WHEN? MAY 14**

- Social featuring Bryce Pallister

**WHEN? MAY 15**

- Pancake breakfast
- Car Club parade
- Car Club Show and Shine vintage car display
- Children's obstacle course designed by the military
- Free outdoor concert featuring Manitoba's own Bryce Pallister, Sierra Noble and Streetheart
- Beer Gardens
- Fireworks

# (PNS) PROVINCIAL NORMAL SCHOOL CLASS OF 1956-57, 52ND REUNION

Gloria Wilton

“Memory is history recorded in our brain. It is a painter that paints pictures of the past and the times we shared together. Join us to remember those wonderful days in the late fifties when we were young, the world was a stage and we had talent and freedom to explore learning. We will be waiting to see you, to laugh, to tell stories, to remember and to forge new friendships based on shared history.”

These were thought shared by Barbara Thomasson on the occasion of our 50th reunion in Winnipeg, June, 2007.

Our 52nd Reunion in Brandon was all of the above and more. I began to experience and describe the event as a marathon of shared good times. The Victoria Inn was the perfect setting where we had accommodations, the banquet and the breakfast. The rates and food were excellent.

Our events and timetable started on Friday, September 18, 2009, at 5 p.m. and concluded on Sunday, September 20, 2009, with a communal breakfast at the Inn. For Bernice McMahon the day was just beginning. Bernice would spend 26 hours on the Greyhound bus taking her back to Delta, B.C.

Brandon has many points of interest, in addition to being a most attractive city. There were flowers everywhere still in full bloom. The weather was outstanding and made sightseeing very pleasant. We visited the Daly House Museum, the Commonwealth Air Training Plan Museum Inc., (home to a perfectly preserved Tiger Moth which is still flown) and the Royal Canadian Artillery Museum. The Commonwealth Museum is Canada's only air museum dedicated solely to those who trained and fought

for the British Commonwealth during WWII. An original hangar of 1939-45 vintage serves as a display area for the aircraft and hundreds of artifacts of WWII. The movie starring Russell Crowe, ‘For the Moment,’ was filmed in part at this museum. Unfortunately, we did not meet him.

Daly House built in 1882, is one of the few surviving structures from the City of Brandon's formative years and is a designated municipal heritage site. The Museum also contains the Magnacca Research Centre, which is a wonderful research tool for the history of the City of Brandon and its people. Our admission price included a guided tour:

In addition to our reunion group, the Vic had many delegates and teams participating in a National Athletes' Convention. There was a wedding party and the bride and groom, with attendant guests, gave the whole weekend quite a flare.

Brandon sparkled and the exceptional summer temperatures helped. This time we added dancing, line dancing (Thank you, Lawson Tarbut) and a sing-a-long. Joan MacKay and her talented group, Prairie Sunshine provided the music. Joan's group includes her daughter, Shannon Stewart, on vocals. On Friday evening, Joan played for the sing-a-long. Our pipes were a bit rusty, but Joan kept hitting the notes and we just kept going.

Our Committee of eight included: Phyllis Crosson, Sheila McCausland, Barbara Thomasson, Gloria Wilton, Alma Vincent, Theresa Antoniuk, Ray Harkness and Les Porteous. The two Brandon kingpins were Sheila and Phyllis. Phyllis asked people to submit an autobiographical article

and pictures to be collated into a book marking this highly enjoyable time that we had together. There was a very positive response. As part of the Committee, I can say that we were well pleased with our effort. A big vote of thanks to all whom attended and helped to make everything a lot of fun, especially the Bird Dance.

Sadly, our In Memoriam list gets longer every year, “When night falls, we can see the stars and we remember.”

Our next PNS Class of 56-57 reunion will be in Portage la Prairie in 2012. We just love spending time together. This will be our fourth reunion (20th, 30th, 50th and 52nd).

Time is of the essence. Make a note to be there for our 55th celebration.

## ODE TO THE CLASS OF '57

Abridged from original by Bernice (Wirgau) McMahon, Class G in 2007.

We, the class of '57  
Yes, we all had our dreams,  
We'd all be rich and happy  
We had our get-rich schemes.

Some of us would change the world,  
To learning we'd be true  
We'd be the best teachers  
The classrooms ever knew.

We'd teach them fact and fiction,  
We'd help them learn and see  
That each and every one of us,  
Is a cog in history.

As we look back on fifty years (now fifty two)  
Since we had our 'Normal' Grad  
We all have many memories,  
Happy, serious, sad.

But, let us all be thankful  
That maybe, through our teaching  
We have touched some student's life.  
That we have passed to other hands  
The torch of learning bright  
So it may flame and carry on.

# PRESENTATION TO LEGISLATIVE COMMITTEE

Monday, September 28, 2009

## Topic: Bill 8: Civil Servants Superannuation Fund

Good evening:

My name is Pat Bowslaugh and tonight I am presenting as a private citizen. However, as some of you may know, I was a teacher and a principal in the Public School System over a period of 39 years. Please allow me to present to you just one poignant example of scenes from my past:

“Teacher!!! Teacher!!! That’s not fair! Jason said he can make up new rules for our game! How come he thinks he can change the rules? You said that we must play by the rules!”

“Johnny, you are right. As a class we went over the rules and we all agreed that those would be the rules we would use. Not everyone liked the rules at the time but those were the rules that we have to live with. But sometimes people think they can change the rules without including everyone in the plan. You are right. It is not fair!”

So why do I bring you this one example tonight? The answer is simple. Bill 8 is in reference to the Civil Servants’ Superannuation Fund. I understand that part of the Bill addresses the plan of transferring \$145 million from the “reserve account” into the COLA account and further, that the Bill plans to guarantee a two thirds COLA with the potential of up to a full COLA based on CPI if funds are available.

How strange it is that I stood here just one year ago representing over 7 000 retired persons from a different plan asking for fair and equitable attention according to the Teachers’ Pension Act.

I ask you what justifies the difference between the Civil Servants’ plan and the TRAF plan? Technically, are we not all under the mandate of the government of the day? As a representative at the Pension Task Force, the information that I heard indicated that no transfer would ever be made from Account A of the TRAF plan in order to support the Pension Adjustment Account. Here we are exactly one year later and the very government which implemented a limping, inadequate disgraceful plan for retired teachers appears to be providing, in comparison, a Cadillac plan for our Civil Service colleagues. Transfer? Guaranteed 2/3? Possible 100% COLA? Unbelievable!!!!

I urge the government to pass this Bill. At least it will be a great move toward supporting retirees in the Civil Servants’ retirement plan. I am very pleased that the government is at

least looking after the needs of one segment of its now retired citizens. Please remember the logic that using surplus that was created through the long standing contributions of employees whose monies contributed to the “surplus” is fair. The monies in pension accounts are not there solely on the backs of current employees.

But I also urge you to reflect on the TRAF plan in which this year retirees received a paltry COLA increase of not 66.67%; not 100%; but a pathetic 37%. WOW!

Did you know that the 37% COLA equates to an average COLA for retired teachers this year amounting to \$6.78? Average means that there were many hundreds who received \$2.00 or less. What would you do personally with an extra \$2.00?

So back to the school yard: Johnny was concerned about changing the rules. Johnny had a valid concern. There is a process when the rules are changed. Will you include the members of the Retired Teachers’ Association of Manitoba in the process of changing the rules? That would be the right and honourable thing to do. That would be FAIR!

## Excerpt from the current BYLAWS regarding the Annual General Meeting:

Notice of time and place of each meeting of members shall be given in the maner provided in Article 12.1

not less than 31 nor more than 50 days before the date of the meeting, to each director, to the auditor and to each member entitled to vote thereat.

Notice of a meeting of members called for the purpose other than consideration of the financial statements and auditor’s or accountant’s report, election of directors and reappointment of the incumbent auditor or accountant, shall state the nature of such Business in sufficient detail to permit the member to form a reasoned judgment thereon and shall state the text of any special resolution to be submitted to the meeting. A member may, in any manner, waive notice of or otherwise consent to a meeting of members.

# Who said a picture is worth 1,000 words?

Marguerite Ogilvie.

For me, a picture was worth far more than that; it was priceless.

The picture I am talking about is the one of Minna Hitz, my grandmother. It was more than a photo taken around 1944. It was a picture imprinted into my head that haunted me and would never go away. I first saw it when I was a little girl and have looked at this photo thousands of times over the years, wondering what her story was, what secrets my mother was not telling me. I somehow knew even then, that these secrets were the reason for my mother's mental breakdown when I was 12. I never understood any of it, until I found Minna's story this July, while the TV program *Ancestors in the Attic* filmed it. The ironical story involved a classroom and three generations of women.

This woman in the photo represented elegance, and poise, and above all warmth but look out, there was sternness as well.

This woman could have been a teacher! This was a root, a symbol of womanhood, love and family, and this was a mystery woman. Perhaps it was the mystery that intrigued me the most. What had happened to her? I asked the photo this same question, and never found out the answers until now.

Suddenly, in June, I was told to get a passport, and was whisked off to Denmark and Germany, for a 10 day expedition to find out what had happened to this woman. The three-man (and one woman!) crew were producer, camera man and sound man for Primitive Entertainment, who accompanied me. They were filming for *Ancestors in the Attic*. The fact that my story was chosen told me they had found something, and this was the most exciting thing that happened in my life, and all because of a photo in my mother's album. It was a story that came together and covered three generations of strong, independent women, all



Minna Hitz.

devastated by what happened to Minna Hitz in 1945, just before the war ended. I was the granddaughter finding out the truth for the first time, after 64 years! Then, came the journey of a lifetime, in which I was guided to discover the answers. It was like being a character in a novel always waiting to find out what would happen next as one turned the page.

The story as it unravelled day-by-day, hour-by-hour, while I was being filmed was a story of intrigue, tragedy and irony. My mother was a teacher in East Prussia, then a part of Germany, but now Poland. She immigrated to Canada in 1931, to answer a matrimonial ad, and married my father, also of Prussian origin. We were a family of four in Canada, with relatives scattered over Germany after losing their homeland in Prussia.

I have taught for 40 years in Manitoba Public and First Nations Schools. Imagine

the shock, when I walked into a classroom in a little red schoolhouse, in Arhus, Denmark, to discover that my grandmother had perished there, on March 27, 1945, only nine days after the Prussian refugees arrived at this "camp." After being evacuated from Prussia, thousands of refugees were forced to travel a long way in a bitter cold winter, and then take a ship from Danzig to Copenhagen, Denmark. Masses of these refugees died on the way, as they were bombed by the enemy while others died shortly after arrival, because of stress, malnutrition and lack of medical care. There had been 219 refugees who slept on straw in eight classrooms in this red schoolhouse (Rosenvangsskolen) in Arhus, Denmark. As I walked through the classroom I could feel my grandmother's ghost there, a strange feeling. I wondered later if I would have become a teacher, had I known that my grandmother had died in a classroom, in such a tragic and unnecessary way. And it pained me even more to think of how she might have felt,

*how I would have felt*, to watch so many children between the ages of one and five die every day, and not be able to do anything about it. I have seen rows and rows of markers and plates to mark the deaths of thousands of children from one to five, and the elderly who died within months of arrival at “camps” scattered all over Denmark, where these Prussian refugees were housed in March of 1945. As I looked out the window of this classroom, I wondered where they had buried them all, where the mass graves had been, and why no one seemed to care at the time! As I sat by a tree outside of this schoolhouse, with Kristen, a 37 year veteran teacher at this same school, I was thankful that she had dug up all the records from 1945, to provide answers for me. It felt like I had known this lovely Danish lady all my life, a fellow teacher in another country! And one who now goes to my grandmother’s marker to bring flowers once a month, because I cannot. I am grateful.

The story, if somewhat shocking and tragic, was priceless. It speaks of the importance of record keeping in schools, churches and other institutions. The information I found was likely the records of the headmaster of that school in 1945. The barbed wire fence around the refugee camp was to protect the German refugees from retribution of any Danes, who hated the Nazis occupying the country at this time. Any information and photos of this camp were forbidden to outsiders. I was thankful that someone in the past had broken these rules, as I now have more pictures that fill in pieces of the large puzzle. So many pictures, so many words, priceless for a visual learner like myself!

Maya Angelou once said, “For a man to know where he is going, he needs to know where he has been in the past, and how he arrived at the present.” This journey did this for me, and this story will be aired in January as one of the episodes of *Ancestors in the Attic*. The information I have found will be incorporated in the three books I am writing at present. My first book is entitled “Crying on the Inside” which I realize now was so appropriate, as I have quietly done this for many years, needing to know the truth about my grandmother and what the story behind the photo was. I knew something tragic had happened, which impacted my mother, and me, in later years, but until now, I never knew what it was. Now the crying has been replaced by a peace that comes from resolution of a problem that would never have gone away on its own. Unlike my mother, I will not be buried with it, I will tell the story.

The highlight of this trip was finding a nameplate in a cemetery with my grandmother’s name on it. When a picture can change a life in such a positive way, it becomes priceless and worth more than a million words!

This episode will be aired February 4, 2010, on the History channel.

# ENJOY MOUNTAIN HIKING AND CAMPING?

## Join us at Skyline Hikers of the Canadian Rockies

Rosemary McVicar

Picture yourself hiking in a remote setting catching glimpses of glaciers, waterfalls and clear mountain streams. Think of the wonderful vistas available in the back country, the spectacular lookouts, the wildlife and the mountain wildflowers. Hiking on ground where early explorers ventured over a hundred years ago.

Returning to base camp, a hearty meal awaits you in a covered dining tent. Enjoy reminiscing about the day’s adventures with fellow hikers. Then gather around a campfire for an evening of singing, story telling or just good companionship.

Skyline Hikers of the Canadian Rockies is a volunteer, nonprofit organization founded in 1933. It was started by the CPR to encourage tourism in the Rockies and later was taken over by a volunteer board. Once a week during July and August, about 55 people hike into a base camp in the back country of the Rocky Mountains. Hikers meet in Banff and are taken by bus to the trailhead.

An outfitter takes your gear into camp (hike only with your day pack) and provides great meals and snacks. Hot water is available in the wash house (alas, no showers). Sleeping accommodations consist of tents holding two to four people, foam sleeping pads and a wood burning stove for those cool nights. A doctor and a musician are on the camp staff. There’s even a solar powered electric bear fence protecting the camp!

Base camps are at a fairly high elevation, allowing easier access to the wilderness. Five or six hikes are offered daily of varying lengths and difficulties, ranging from easier jaunts to a nearby waterfall or lake to a strenuous scramble to a mountain lookout. Distances usually range from 5 to 25 kilometers with an up to 1 500 m elevation gain. Details about this year’s site and cost (about \$850) will be posted on the web-site in January.

If this interests you, check the website: [www.skylinehikers.ca](http://www.skylinehikers.ca). You can also contact Rosemary McVicar who has enjoyed going to Skyline for 11 summers: [ramcvicar@mts.net](mailto:ramcvicar@mts.net)

# YE 'OLE RUSTY CLASSIC 2009

Ron Kalinchuk

The Premier Golf Tournament for retired teachers in Manitoba took *eight days* to complete. No, it wasn't a Guinness Book of Records attempt, but rather a response to a pounding rain storm that forced the organizing committee to officially postpone the event originally scheduled for September 8, to a week later at Oak Island Resort.

There were, however, a group of hardy participants who were camping at the Resort on September 8 and they noticed that the skies cleared and the sun shone, so they decided to seek permission to play that afternoon and enjoyed a sunny, warm and somewhat soggy round of golf. Their scorecards were turned in to the Pro Shop and the staff at Riel's Restaurant provided them with their banquet meal! Now that's service!

On September 15, the balance of the players who were able to keep their schedules clear assembled at the Oak Island Golf Course and, under blazing sunshine and a light breeze, enjoyed the beautiful scenery of the 18 hole, newly constructed, professionally designed golf course. This course and the Granite Hills course opened for play in 2008 and are the two most recently developed golf courses in the province.

The cumulative number of competitors who teed up was 128.

The retrogressive scoring system placed the 32 teams into four flights, which used the count back system.

This resulted in the first place winners in each flight as follows:

First in the **First Flight** with 59: Terry Mayor, Don Tougas, David Martino

First in the **Second Flight** with 65: Ian Whyte, Evelyn Whyte, Mark Wilton, Rhonda Wilton

First in the **Third Flight** with 69: James Dewan, Claudette Clossen, Beatrice Richot, Gene Richot

First in the **Fourth Flight** with 74: Marie Burgess, Don Burgess, Leona Mackendeski, Lorne Mackendeski

A short business meeting at the conclusion of the prizes and awards ceremonies determined that the 2010 event will take place at the **Granite Hills Course** located near **Lac Du Bonnet**. The Neepawa group in attendance gave notice that their members would like to be considered as the organizers for the 2011 event.

The 2009 committee found that if the mail-in system is used, all parties should get their cheques dispatched as quickly as possible.

The Virden Hospital Auxilliary received \$375.00 from the putting contest, thanks to the generosity of the golfers in the tournament. The committee voted and agreed that all surplus monies following the event would be donated to the Virden Junior High Breakfast program. Over \$300 was donated to help students in that school get a good start to their learning day.



First in the Third Flight with 69: James Dewan, Claudette Clossen, Beatrice Richot, Gene Richot.



First in the Fourth Flight with 74: Marie Burgess, Don Burgess, Leona Mackendeski, Lorne Mackendeski.



Bob Cochrane hands over the coveted Ole Rusty Classic trophy to John Geisiger who will head up next year's committee.

# BOOK REVIEW

Bill Cann, RTAM Travel Committee

*Peter Greenberg. Tough Times, Great Travels: The Travel Detective's Guide to Hidden Deals, Unadvertised Bargains, and Great Experiences, New York, Rodale Books, 2009, \$10.95 Cdn, ISBN-10: 1605296414, ISBN-13: 978-1605296418*

Every once in a while, a person finds a diamond in the rough. In my opinion, Peter Greenberg's recent travel guide is just such a find. In a nut shell, this book provides directions on how to get the best travel deals during the worst economic crisis since the Great Depression in the 1930s. Most people would assume that this would be the worst time to travel, especially when the financial crisis is linked with airlines cutting service, soaring accommodation and food costs, and a growing death toll from the H1N1 Flu pandemic. While Greenberg does not offer any advice on how to avoid H1N1, he is well qualified to offer travel advice. Peter Greenberg is the travel editor for NBC's Today Show. He has written a number of books on travel, including The Complete Travel Detective Bible and Don't Go There. He is widely recognized as a travel expert.

The book is also well organized and like most travel guides, does not have to be read from cover to cover. The chapters in the first section provide many money saving tips on air travel, accommodations, car rentals, cruises, family travel and discounts for seniors, students and military personnel. The second section covers One-Tank-Trips to points of interest within easy automobile travel from major cities in 19 popular US states; countries where the US dollar has the best exchange rate; Tourist Discount cards; free or inexpensive bike and walking tours, especially in Europe; and taking advantage of scheduled Restaurant Week throughout a number of US cities. The final three sections provide useful tips to save money with Shoulder/Off-Season, Bus and Train travel as well as Travel-Friendly credit cards, passports and how to avoid luggage handling charges. While some reviews of this book have been critical because much of the information is available on the internet, its real advantage is organizing all the information in one place where it is easy to find and use. I was also very impressed with the number of internet websites which Greenberg briefly describes throughout the book.

Here are a few samples of the money-saving travel tips provided. The first chapter, "Airlines and Airfares," reveals that Wednesday morning at 12:01 a.m. in the time zone where the airline's hub is located, is the best time to buy airline tickets. Greenberg also recommends booking Secret or Fifth Freedom flights. Essentially, these are transit flights to and from the airlines base country. The benefits are non-stop flights, with fewer passengers, lower prices and usually much better service.

"To fly from New York City to Frankfurt, you could travel non-stop on a United flight that is operated by Lufthansa, or you could travel on the award-winning Singapore Airlines which stops in Frankfurt on its way to Singapore. Trust me; even in coach, this airline beats United by a mile in terms of service, comfort and food".

One of the recommended websites is: [www.airfarewatchdog.com](http://www.airfarewatchdog.com) where "real people scour the internet to find the best airfare deals on the web." Greenberg also discusses the most and least expensive airports to fly out of and touches on the truth behind airline mileage programs.

In his third chapter "Affordable Accommodations," Greenberg tells readers that the best time to book a hotel stay when traveling on a budget is Sunday afternoon, around 4 p.m. local time. That's when revenue managers are off work and you can negotiate a better rate! Greenberg recommends that travelers make use of websites such as [Travelpost.com](http://Travelpost.com) or [Tripadvisor.com](http://Tripadvisor.com) to get an accurate picture of accommodations from a reliable number of user reviews. He also talks about best times to travel and the most affordable places to stay including monasteries and Capsule or pod hotels.

My favorite section of this book dealt with affordable cruising. My wife and I have taken four cruises since retirement and consider ourselves to be relatively knowledgeable travelers. I was amazed at the number of tips for saving money on cruises of which I was previously unaware. First, I was impressed to learn of the services provided by Cruise Consolidators. Greenberg explains:

"Say a cruise line needs to dump 20 cabins. If they put those rooms on a major website like [Expedia.com](http://Expedia.com) at rock bottom prices, they'll be inundated with calls from unhappy already-booked passengers demanding the same rate. So instead, they let a cruise consolidator release those rooms – quietly. The consolidator distributes the information to private lists of regular clients, select e-mail lists and sometimes online. Through a reputable consolidator, you can find deals that cost as little as \$50 per person per day."

Greenberg provides both phone and website contact information for four different cruise consolidators. He also discusses the discounts available for last minute and re-positioning cruises. Finally, Greenberg offers tips on saving money on those very expensive shore excursions by booking your own. He recommends booking your own tour company or travel agent as long as they are accredited by either the Cruise Lines International Association or the American Society of Travel Agents. Greenberg also discusses the advantages of booking passage on a freighter for those who don't require first class accommodations and have ample time to travel.

Overall, I highly recommend this book. It is relatively inexpensive and its 182 pages are crammed full of useful tips to save money while enjoying travel opportunities during these difficult times.

# When Does Emergency Medical Travel Coverage Begin?

Below are important questions and answers about your Travel coverage. For full details, please refer to the Certificates of Insurance that are posted on the website [www.johnson.ca/rtam](http://www.johnson.ca/rtam).

## RTAM'S EMERGENCY TRAVEL IS COMPREHENSIVE

- RTAM's worldwide Emergency Medical Travel Plan covers sudden and unforeseen emergencies outside your province/territory of residence or Canada.
- Annual Base Plan coverage reimburses 100% of eligible emergency medical expenses up to a lifetime maximum of \$1,000,000 for an unlimited number of trips up to 30 days in duration.
- Supplementary coverage can be purchased for each single trip longer than 30 days.
- RTAM's Plan includes Trip Cancellation (before departure) and Trip Interruption coverage (after departure) up to \$6000 per trip per insured.

## WHEN DOES YOUR COVERAGE BEGIN?

- Remember to insure your full trip. It starts when you leave your province.
- Base Plan coverage starts the date you leave your province or territory of residence and ends the earlier of the date you return to your province or territory of residence or the 30th day of your Trip, if earlier.
- If you purchase Supplemental coverage for a single trip, the Effective Date would be the 31st day of your Trip and the Trip Termination Date would be the date you return to your province of residence as per your Insured Trip agreement.

## WHAT IS A PRE-EXISTING CONDITION LIMITATION?

- See your physician before you travel if you have any medical conditions.
- RTAM's Travel coverage is not subject to a pre-existing condition limitation. However, a medical emergency must be sudden and unforeseen. For example, if you had a medical condition but didn't seek medical advice, the key question is - would a

“reasonably prudent person” have secured medical advice with the same symptoms?

- Note: Many other voluntary policies do have a pre-existing condition limitation, which excludes coverage for expenses related to a pre-existing condition (i.e. if you were diagnosed, sought or received treatment within the year prior to departure). For example, treatment for asthma would not be covered unless the expense for your asthma treatment was incurred over a year after the policy was issued to you, as long as it is not excluded elsewhere in the policy. There is an element of judgment by the insured as to whether a condition has sufficiently manifested itself when there was no medical advice, diagnosis, care or treatment of the condition.

## WHAT IS A MEDICAL EMERGENCY?

- RTAM's Travel Plan covers reasonable and customary (for the region in which treatment is provided) levels of Eligible Expenses resulting from a Medical Emergency, as defined in the Certificate of Insurance.
- Medical Emergency means an emergency service rendered for the sudden and unforeseen onset of a medical condition, manifesting itself by acute symptoms of sufficient severity that the absence of immediate medical attention could result in any of the following:
  - Permanently placing the individual's health in jeopardy
  - Serious impairment to bodily functions
  - Serious impairment and dysfunction of any bodily organ or part or
  - Other serious medical consequences.

## WHO DO YOU CALL IN THE EVENT OF A MEDICAL EMERGENCY?

- Call Sigma directly any time of day or night from:

Canada/USA (Toll Free).....1-800-465-6390  
Other Locations (Call Collect) .....(514) 875-9170  
Or Fax .....(514) 875-7729

- In the event of a Medical Emergency, the travel

assistance provider (Sigma Assistel effective September 2009) would direct the Insured Person to the nearest appropriate medical facility. They would pay Hospitals and other medical providers directly, wherever possible, except when the Insured Person chooses to pay the expenses, or when the medical care provider refuses to accept payment directly from Sigma.

- To ensure expenses are covered and to benefit from the cost management and other assistance services available, contact the 24-hour Sigma Assistel Center at the first onset of symptoms of a medical emergency, before seeking emergency medical treatment (or as soon as possible if medically incapacitated), in the event of a Trip Cancellation claim prior to departure, or a Trip Interruption post departure.

#### **WHY DOES SIGMA ASSISTEL REQUIRE MEDICAL INFORMATION?**

- Sigma Assistel requires the member's diagnosis, hospital where they are being treated, and family doctor information. If Sigma needs to repatriate the member home, they will then have all the information to make the repatriation happen smoothly and quickly.
- RTAM's Travel Plan provides for the return of the patient to the province of residence following the diagnosis of, or emergency medical treatment and / or diagnoses of a medical condition which requires continuing medical care, treatment or surgery.
- Note: If in consultation with the attending physician, an Insured Person is able to return to his or her province of residence, and the Insured Person elects to have the treatment or surgery performed outside their province of residence, no benefits shall be payable with respect to such continuing treatment or surgery.
- Members are required to contact Sigma Assistel immediately after the medical emergency or as soon as possible to open the claim file and direct the medical treatment. Any time during the call, the member can advise Sigma that he/she cannot complete the full case opening. Sigma would then provide him/her with Sigma's case number and case management number to call back and complete the case opening at a better time.

- The reasons for getting all the information at the beginning are given below:

- Sigma Assistel understands that during an emergency, the last thing a member wants to do is answer a series of questions. However, Sigma must obtain as much information as possible at the beginning of the case, a process that usually takes 10 minutes or less.

- The information obtained helps verify coverage. During these difficult times the member may provide Sigma with an incorrect policy or certificate number. (The member's date of birth, employers/ group name, etc helps to locate the member in the system without having to go back to the member for more policy information.)

- Getting all the information at the beginning of the emergency ensures that Sigma is not constantly calling the member back to obtain more information and inconveniencing them. Unfortunately, members do not always call Sigma back after their initial visit and provide an update; therefore if Sigma does not have the required information this can delay the claims process.

- As mentioned above, if Sigma needs to repatriate the member home, they will have all the information to make the repatriation happen smoothly and quickly.

#### **CONTACT JOHNSON INC., RTAM'S PLAN ADMINISTRATOR**

If you require additional information, or if you have any questions concerning this RTAM Plan, please visit the new website [www.johnson.ca/rtam](http://www.johnson.ca/rtam) or contact the RTAM Plan Administrator using the following contact information:

#### **Johnson Inc. Group Services:**

11120 – 178 Street  
Edmonton AB T5S 1P2  
Telephone: (780) 413-6536 Toll Free: 1-877-989-2600  
Fax: (780) 420-6082 E-mail: [edmonton@johnson.ca](mailto:edmonton@johnson.ca)

#### **Johnson Inc. Group Claims:**

Telephone: (780) 413-6599 Toll Free: 1-877-413-6599  
8:30 a.m. to 4:30 p.m. MST, Monday through Friday

# RTAM WEBSITE ([www.rtam.mb.ca](http://www.rtam.mb.ca))

Ron Kalinchuk (Webmaster)

The Website Committee and the Webmaster are continuing to develop the RTAM website in a new format. The old website is still active, and when you log in to the website, you will get the older format with a link to the newly developed site. (The old website remains static and is not being kept up as an active website.) It is very much a work in progress and material that is deemed currently valuable from the old website is being transferred to the new site. There is a plethora of very good material on the old web site that we do not want to lose, so we are working on a way to archive all the historic material so that it would be available for anyone wanting to access the old files and pictures. Our archiving efforts will try to utilize a planned system that we are working on for all RTAM material. We will be getting some professional advice on how best to do this so that all that material will be archived in a way that will be accessible for future generations. The website materials will hopefully be preserved in this way as well.

The new site is using a design that conceivably will be interesting and artistically enjoyable for all users. It is set up in such a way that a new, fresh look may be added to the entire site with very little effort on the part of the Webmaster. Each page contains a menu as part of the design banner that allows hyperlinks to other pages in the website.

The Home Page, or the page that opens when you first log in to the site is meant to provide new information, announcements and late breaking news that is of interest to the membership. (For example, when a Wellness Seminar is planned, it will be advertised on the Home Page.) It is meant to be something like the front page of a newspaper that brings some information to the reader and then leads that reader to a fuller discussion of the topic or leads the reader to other pages that are relevant to that information. With the hyperlinks, the reader can travel back and forth around the website and with the help of the menu on each page, the reader can quickly access all aspects of the website. If you are interested in job opportunities or volunteer opportunities for example, there is a separate page for that, accessible from the menu. If you are interested in the pdf versions of KIT so that you can read it online, there is a separate page for accessing those.

Along the margin of many of the pages there are little pagelets which can display additional information, such as a description of the RTAM office. Some pagelets will be

links to other sites, like the ACER/CART site, the national retired teachers' organization.

We are attempting to provide a modern approach to information sharing, including graphics like photographs and maybe even video clips, but we are aware that not all users of the site will have a high speed connection and pages load very slowly for those without a high speed connection. In the works at the idea stage is the possibility for interactive contributions by members or other readers of the website, in the form of a blog where readers can respond to ideas presented on line. There is already an email connection where readers may respond to anything on the website.

As webmaster, I would welcome any and all suggestions from our members to make the website more useful and interesting to you. Feel free to brainstorm any ideas and they will be taken into consideration and maybe included in the site if they are technically feasible. Some possible suggestions might be: members art – whether visual, written or in the form of other expressions; articles, essays, stories, opinions, etc. We will link to any chapter websites that have been created. We have discussed the idea of chapters using the RTAM server and concluded that we will do this. If there is a demand, we will find out how to technically do this so that the site will remain secure and solid.

Advertising is welcome, both for free for such things as volunteer opportunities, and for a fee for something that you might have for sale or rent, etc. We are not really interested in becoming an online garage sale site, but welcome such things as travel advertising, home exchanges, holiday opportunities, etc. What is allowable will be considered by the committee and approved by the RTAM board.



## CUBA EDUCATION TOURS

**ADVENTURERS:** Cuban Holiday Discovery Tour from December 24, 2009 to January 2, 2010 is our only fully inclusive program, history, culture, nature and the beach.

**FRIENDS OF CUBA:** 51st Anniversary of the Cuban Revolution Tour from December 27, 2009 to January 3, 2010.

**EDUCATORS:** Teachers Introduction to Cuba Tour from December 27, 2009 to January 3, 2010.

**JAZZ FANS:** Havana International Jazz Festival Cuba Tour from February 7 to 16, 2010.

**BOOK PEOPLE:** Librarians, Writers and Bibliophiles Havana Book Fair Tour from February 13 to 20, 2010.

Marcel Hatch, Education Director, Cuba Education Tours,  
1-877-687-3817 (without charges) <http://CubaFriends.com>

## MANITOBA EXCHANGE TEACHERS' CLUB

Centennial Celebration  
Saturday, May 1, 2010  
Fort Garry Hotel, Winnipeg

Former exchangees and guests are invited.

Please contact: Marjorie Hutlet [mhutlet@mts.net](mailto:mhutlet@mts.net)

## RETURNING TO TEACH?

Visit [www.traf.mb.ca](http://www.traf.mb.ca) for more information.

### St. John's High School Centennial Anniversary June 17 to 20, 2010

Former students and teachers of St. John's High School in Winnipeg are invited to register all pre-anniversary events. See the Alumni website [www.stjohnshigh100.mb.ca](http://www.stjohnshigh100.mb.ca) or telephone (204)589-4374 and speak to Barb Morrison.

## MANITOBA TEACHERS' COLLEGE

### Class of 1958-59

Plans are underway for the Class of 1958-59 to celebrate our 52nd year reunion.

Winnipeg, MB on May 25, 2011.

Emily Jansen-Williamson: (204) 837-5668 or  
Marge Hatch-Coleman: [coleman3@mts.net](mailto:coleman3@mts.net)



## ADVENTURES FOR THE MIND . . .

Join us for  
friendship • study  
activities • respite • advocacy



The University Women's Club of Winnipeg  
54 West Gate  
Winnipeg, Manitoba, R3C 2E1  
phone: (204) 954 7880 fax: (204) 954 7889  
[www.uwc-wpg.mb.ca](http://www.uwc-wpg.mb.ca) [uwc@mts.net](mailto:uwc@mts.net)

## Viscount Alexander Collegiate

Friday, May 28th, 2010, during  
VCM Reunion Weekend.  
Please send your contact information to  
[normandee1@shaw.ca](mailto:normandee1@shaw.ca) or  
through the shared website  
[www.vmc50threunion.ca](http://www.vmc50threunion.ca)

## VINCENT MASSEY COLLEGIATE

Fort Garry

50th Anniversary Reunion  
May 27-30, 2010

We are looking for 12,000 alumni, former and current teachers submit your ( alumni, siblings, kids or parents) full contact information (last year attended, name, maiden name, address, phone and email) ASAP

[masseys50th@hotmail.com](mailto:masseys50th@hotmail.com)  
or 832-5599 to receive Reunion news.  
Website: [www.vcm50threunion.ca](http://www.vcm50threunion.ca)

## FACULTY of EDUCATION GRADS--UNIVERSITY of MANITOBA

50th Anniversary  
Class of 1960 HOMECOMING  
September, 2010

We have address information assembled in 2005. If there are changes in addresses or phone numbers, please contact:  
Judy Rannard (Cooper) [jrannard@mts.net](mailto:jrannard@mts.net) or (204)488-6491  
Ted Poulter [tedpoult@mts.net](mailto:tedpoult@mts.net) or (204)253-0287

Mailed information will come out in the summer of 2010.

## CRICKET, ANYONE?

Anyone interested in playing the sport of cricket or introducing it to students can contact:

Manitoba Cricket Association, (204) 925 5672,  
[manitobacricket@shawbiz.ca](mailto:manitobacricket@shawbiz.ca)

## FRIENDS OF THE ASSINIBOINE PARK CONSERVATORY

On Sunday, January 31, the Friends of the Assiniboine Park Conservatory will host a Butterfly Conservatory Fundraiser with special guest Sara Williams presenting "Monet's Giverny: the Man and the Garden". Please join us for a wonderful afternoon (1:00 p.m.– 4:00 p.m.) at the Canadian Mennonite University, North Campus in the beautiful Great Hall. Tickets are \$25 and include refreshments (delicious pastries, tea & coffee). They can be purchased at the door or ahead by calling (204) 895-4560 or [execdir@mts.net](mailto:execdir@mts.net).

### THE SIXTH ANNUAL LOUISA LOEB PERMIT TEACHERS' REUNION

Louisa Loeb started the Permit Teachers' Reunion in 2005. Reunions continue because of popular demand. More teachers participate each year. This year we hope to reach even more permit teachers.

When Louisa Loeb was unable to coordinate the reunions due to health concerns, Margaret Lesperance coordinated the third and fourth annual reunions. The fifth annual Louisa Loeb reunion was organized by the committee consisting of Theresa Antoniuk, Margaret Lesperance, Janet Klimchak, Wally Stoyko, Lawrence Suchar, Keith and Karen Boughton.

The Sixth Annual Louisa Loeb Permit Teachers' Reunion will be held at the Victoria Inn Hotel, 1808 Wellington Avenue, Winnipeg, Manitoba, R3H 0G3 on Thursday, July 15, 2010, from 10:00 a.m. to 4:00 p.m. Registration will take place between 10:00 a.m. and 12:00 noon. A "sit down" lunch will be served at 12:00 noon. A menu will be included in your registration form.

Invitations are extended to each permit teacher and guest. Please bring along memorabilia of your past permit teaching days for the display table. Stories will be welcome for oral presentations (about 3 – 5 minutes in length). Our theme this year will be "Inspector Stories". For further *information on this reunion, including registration process*, please contact by phone or letter:

**Theresa Antoniuk, President, 483 Seven Oaks Ave., Winnipeg, MB, R2V 0L7, 1 (204) 586 -7985**  
**Pre-registration is required--please have registration completed by April 30, 2010.**

### MANITOBA NORMAL SCHOOL REUNION

Class of 1952-1953  
Winnipeg, Manitoba

September 12, 13 & 14, 2011  
Canad Inn, Polo Park

Bessie Marie Hill: 477-4580 or Eileen Sokalski {Swan}  
Contact your friends. Details later.

## EAL CLASSROOM ASSISTANTS NEEDED

The Immigrant & Refugee Community Organization of Manitoba (IRCOM) is currently recruiting reliable volunteers with classroom experience to assist with our Newcomer Literacy Initiative. IRCOM's Newcomer Literacy Initiative consists of free English as an Additional Language (EAL) classes and free childminding for newcomers to Winnipeg.

Volunteers can expect to assist EAL instructors to run activities and facilitate lessons for three hours per week from September to June.

Individuals interested in volunteering for this exciting opportunity can contact IRCOM's Volunteer Coordinator, Erin Anderson at 943-8765, ext 23 or [erina@ircom.ca](mailto:erina@ircom.ca) for further information. To learn more about IRCOM and our programming please visit us at [www.ircom.ca](http://www.ircom.ca).

### "OCTOBERWEST" DND REUNION

Winnipeg, Manitoba

OCTOBER 8, 9 & 10, 2010

Enjoy a friendly weekend in the HEART of Manitoba's French Canadian Community.

Happy Hour with German food.  
Sites and Sounds of St.Boniface.  
Dinner and Dance and Volksmarch.

Spread the news to your friends and plan to be there. Details to follow. Contact Bessie Marie Hill  
@ 477-4580 or Pat Opalko

### WINDSOR PARK COLLEGIATE

50th ANNIVERSARY  
Weekend of May 13th, 2011

**We are looking to invite as many former staff as possible. If you are a former WPC faculty member or have contact information as to how to locate any former staff, please contact us at the school 256-7316 or e-mail [sandi.wagner@lrzd.net](mailto:sandi.wagner@lrzd.net) or [shauna.bunting@lrzd.net](mailto:shauna.bunting@lrzd.net)**

## HARRISON HIGH SCHOOL

Brandon, Manitoba

1960-1972

50<sup>th</sup> Anniversary Reunion

Sunday, July 4, 2010

Victoria Inn, Brandon

**Interested in attending? Please let former students and teachers know. Send full contact information (years of attendance, name, address, phone number, and email address) to: Sally Bender: [benders@wgcwave.ca](mailto:benders@wgcwave.ca)**

## PROVINCIAL NORMAL SCHOOL

Class of 1954-55  
55th Anniversary Reunion

June 1-3, 2010  
Victoria Inn (Brandon)

Preliminary information was mailed in January 2009 to those class members whose current addresses were available.

No correspondence?

Does the Planning Committee have your current address?

Registration forms will be mailed in early November!

Contact: Shirley (Switzer) Bleackley  
(204)726-1591 or gwbsmb@mts.net

**The Salvation Army STEP Literacy program** is looking for volunteer tutors to work one-on-one or in small groups with their students. The literacy program works with adult learners. Volunteers are needed on weekday mornings. If you are interested in hearing more about this opportunity, please call Mandy at 946-9141.

## IMPORTANT NOTICE:

At the 2009 RTAM Annual General Meeting, a motion changed the format for elections. This is your first notice to consider nominating an RTAM member to serve on the Board. Positions are confirmed annually for Officers and Directors. **Watch for further details in the next issue of KIT.**



## NORMAL SCHOOL CLASS of 1955-1956

### 55<sup>th</sup> Reunion

May 28, 2011  
PNS site on Shaftsbury Blvd.

#### Banquet

A time of sharing experiences, reminiscing and celebrating.  
The Committee is trying to contact all members.  
Send names and addresses and request for information

### 55<sup>th</sup> PNS Reunion Class of 1955-56

330 Montrose Street, Winnipeg, MB R3M 3M8  
or email: pns55reunion@gmail.com

## THE TEACHER TRAINING CLASS

Brandon College Class of '60 is planning a 2010 reunion to celebrate 50 years!

Before plans can be finalized we need your help!  
Class members are invited to send your name, address, e-mail and phone number to:

Pat (Mowatt) Bowslaugh: [bowsp@wcgwave.ca](mailto:bowsp@wcgwave.ca)  
or phone 728-4924  
or Marjorie (Hoy) Wildeboer, 201-6 Crocus Gardens,  
Brandon, MB R7A 7R9

Please include information on any classmates who may not be receiving KIT.

## 2010 ANNUAL GENERAL MEETING of RTAM

The 2010 Annual General Meeting of the Retired Teachers' Association of Manitoba will be held in Winnipeg on May 11 and 12, 2010. Please look for details and registration forms in the next edition of KIT.



## Coming Events

May 11 & 12: AGM, Winnipeg

## RTAM Plans administered by Johnson Inc.

If you require information and brochures, or if you have any questions concerning these plans (Dental, Long Term Care, Life, Emergency Medical Travel), please contact:

**Johnson Inc. Insurance Benefits Administration**

11120 178 Street

Edmonton, AB T5S 1P2

Toll Free 1-877-989-2600

Phone (780) 413-6616 Fax (780) 420-6082

Email: spatershuk@johnson.ca

**Photos:** Photos enhance your submitted material; however, digital photos must be taken at 1500 pixels.

If mailing in photos, send professionally developed photos only.

## Notice to paid KIT advertisers

Please send your hard copy ad and cheque to the Editor (payable to RTAM) before each deadline.

**Ads without accompanying cheque will not be printed.**

Please send the paid ad via pdf file to the Editor.

## Have you moved or changed your address?

Contact TRAF at 949-0048 or toll-free at 1-800-782-0714 or by e-mail at [info@traf.mb.ca](mailto:info@traf.mb.ca) or by mail/ change of address card to:

TRAF

330 Market, Winnipeg, MB R3T 4F8

## Publication Agreement Number

40037581

Return undeliverable Canadian addresses to:  
RTAM, Box 252  
Neepawa, MB R0J 1H0

## Advertising in KIT

The Editor and/or the Board of Directors of RTAM accept no responsibility or liability for failure to insert an advertisement for any reason. In such instances, full refund will be given.

Advertising Rates for KIT per issue are:

1/16 page (9.53 cm. wide x 3.2 cm. deep) \$100.00

1/8 page (9.53 cm. wide x 6.5 cm. deep) \$150.00

¼ page (9.53 cm. wide x 12.7 cm. deep) \$200.00

½H page (19.6 cm. wide x 12.4 cm. deep) \$250.00

½V page (9.53 cm. wide x 25.7 cm. deep) \$250.00

1 page (19.6 cm. wide x 25.7 cm. deep) \$300.00

*add 5% GST*

### Free Public Service Announcements:

Not-for-profit organizations who wish to place public service announcements, volunteer opportunities with service groups, school or teacher reunions are encouraged to do so. Submissions are printed free of charge.

### Advertising on the RTAM Web Site:

Membership reunions and Chapter events may be promoted on the RTAM web site at the discretion of and for a period determined by the Webmaster. There shall be no fee for posting these events.

**The Retired Teachers' Association of Manitoba does not endorse or promote any products, services or events presented in paid advertisements, the Announcements or Volunteer Opportunities sections unless specified.**

**The Editorial Committee reserves the right to print, reject and/or edit for clarity, all materials received**



The Editor of KIT  
Retired Teachers' Association of  
Manitoba  
Box 252  
Neepawa, MB R0J 1H0



All materials for the next issue of  
KIT **must** be  
typed and e-mailed to [dsage@mts.net](mailto:dsage@mts.net)  
and received by

**5:00 pm Feb. 28, 2010**

Materials published herein do not necessarily represent the policies nor the views of RTAM.