

Wellness Committee Report 2023-2024

Members: Paula Scott, Ellen Palmer, Rachel Malone, Pat Bastarache, and Elizabeth Donnelly-Nelson. **Thank you for volunteering. Your dedication to retired teachers' wellness is appreciated.**

2024-2025 Wellness Activities

Fall Saint John River Cruise

Monthly Hikes (7) &/or Lunches (4)

Exploring Pottery

Darlings Island Bridge Kayaking Tour

Wine Tasting with Sommelier

Felting Christmas Craft

Aging Reimagined-Online Discussion

Stronger at Home Senior Exercises

Functional Breathing Session

Mindful Medications Webinar

Exploring Textures with Paint

Line Dancing

Shining Horizon Horse Therapy Facility Tour

"Come From Away" Broadway Play in Moncton

NBSRT Wellness Grant- completed and received for 2024-2025.

If you know someone who has a talent or skill to share or if you would like to be a part of the Wellness Committee, please let us know. All ideas are welcomed.

Respectfully,

Paula Scott (paula.scott@nbed.nb.ca) & Rose Theriault (Rogetheriault2587@gmail.com)

Wellness Committee Co-Chairs

SOCIAL COMMITTEE REPORT 2024-25

This has been another very successful year for the Social Committee of the Saint John Branch of the Retired Teachers Association.

September saw the inaugural **Thank Goodness I'm Retired Brunch!** Although we have held the event for several years, this is the first time we've had a new name for the first day of school celebration! We had another good turn out and everyone enjoyed the buffet breakfast, 50/50 draw, as well as door prizes. We welcomed several newly retired colleagues and treated them to their first meal with our group.

October ushered in the beauty of fall colours as well as our **FALL LUNCHEON**. Held at the Hope Centre, we all enjoyed a lovely meal, with door prizes and a 50/50 draw.

November provided the opportunity for a fun afternoon of games and lovely refreshments. Held at the Assumption Centre, the afternoon saw ladies and gentlemen playing a variety of card and board games while enjoying sandwiches and sweets, tea, coffee and juice. Once again there were door prizes for lucky winners as well as a 50/50 draw! This is always a well attended event and lots of fun for all attendees!

The Christmas Social was held at the Westfield Golf and Country Club and featured a traditional Christmas Dinner catered by Cask and Kettle. The event was a tremendous success! The venue was beautifully decorated and allowed for a festive atmosphere throughout the evening. The meal was delicious and everyone had a great time!

March saw another games afternoon with a St Patrick's theme and prizes for the best Irish costumes. Lots of fun and laughter, great refreshments, door prizes and a 50/50 draw!

Our AGM Luncheon is held in May at the Hope Centre. We have a lovely meal, hear the news of our association with financial reports and upcoming events, especially the 75th Anniversary Celebrations to be held next year.

This year the Social Committee devoted many hours looking for new venues to host our events. With increasing costs for rental and catering it is becoming more difficult to provide the events we do at the same cost to members. It is our hope that we will be able to offer continued events at acceptable prices for our members.

Stay tuned for the august newsletter for information on our **THANK GOODNESS I'M RETIRED BRUNCH** on the first day of school!

Respectfully submitted
Susan Smith Social Committee Chair

WEBSITE COMMITTEE REPORT MAY 2025

<https://nbsrtsj.nbta.ca>

The NBSRT SJ website is continually updated to share information with our members.

If you are looking for the latest events, photos, newsletter, and much more, you will find it with only one click, from the home page.

It has been a considerable amount of time since our website has been updated. In this day and age, significant changes have been made in the programs used to manage websites and input new material.

In recognition of our 75th Anniversary next year, we plan to update the format of our website. We look forward to not only a new look, but improved ease of operation and access.

Submitted by

Ellen Palmer

ellen.marie.palmer@gmail.com

REFLECTIONS ANNUAL REPORT

MAY 2025

The three issues of Reflections since the May 2024 annual report demonstrate to our members, and readers around the province, NBSRTSJ is actively providing diverse, and new, opportunities for members, and friends, to gather. They enjoy camaraderie and conversation as they participate in the activities and learning opportunities. In particular our Wellness and Social Committees, as always, seek new ideas and ways to serve members, respond to your suggestions and share their pictures, comments and observations for publication. As well Reflections recognized our scholarship recipients, a group of retired administrators, the Breakfast Club, who have met since 2002 and photo's from NBSRT's AGM hosted in Saint John.

Three of our members - Susanne Bonnell, John Gahagan and Paula Scott - graciously and immediately said "yes" when asked to write articles accompanied by pictures. (Fall 2024 and Winter 2025 issues). (A third member said "yes" to preparing an article for the upcoming issue however a family situation put that on delay.) The willingness of these members to contribute is noted because it demonstrates members are more than willing to contribute when invited to do so and, at the same time, let all members know their contributions for **NSRTSJ's** submissions to Reflections are always be welcome.

An Ad Hoc Committee, Chaired by NBSRT Past President Bob Fitzpatrick, was established to review Reflections as a result of NBSRTSJ's resolutions to AGM 2024. It met 6 times between January and March 2025 and I was invited to participate in the last 3 of those meetings. The report was submitted to the May 2025 AGM and is posted on the NBSRT website, members only section.

The co-editors of Reflections have called a "first ever" meeting of Reflections Correspondents in conjunction with NBSRT's AGM. Meeting with and learning from them may well provide insights and ideas.

Reflections submissions, including the obituaries of members, result from the cooperation and collaboration with members as well as the Executive Committee. "Thank you!"

Respectfully submitted

Margaret Urquhart, Reflections Correspondent

NBSRT Provincial AGM

May 13-14, 2025

Directors report:

Meeting was called to order at 8:50 am. After O'Canada a couple of special guests were introduced:

Deputy Mayor, Paddie Quinn welcomed our group to the Miramichi. He gave an emotional speech of a teacher, Lloyd Cameron who impacted his life.

Superintendent, Dean Mutch, gave an entertaining speech about Dale acquiring support and sponsorship for this event. Dale is certainly a go getter for sponsorship.

1. Dale introduced Rod Campbell, who introduced the President of the NBTA – Peter Legacy.
 - Peter extended congratulations to NBSRT and thanked our group for its support during the challenging times that educators face, and for stepping into the classrooms to help with the shortage of supply teachers.
 - He asked that we continue to speak up about the positive aspects of teaching. And gifted the NBSRT with a gift of \$1000.00
 - He alluded to Dept of Ed, NBTA and NBSRT working together to develop a mentorship program where retired teachers would mentor young teachers. Rod Campbell said he would help to keep us informed about this.

2. Rod Campbell introduced Sean Hewitt – President and CEO of Vestcor. He now lives in Fredericton has an impressive background and knowledge of pensions.
 - Sean spoke to loving the NB lifestyle. Came from Toronto and enjoys family life here.
 - He gave a light overview of Vestcor. Reviewed the governance model. Vestcor is jointly owned by Public Service Pension Plan and NBTA Pension plan.
 - All Vestor staff are members of the Pension plan. They manage 23 billion in Assets for over 114,000 members in 150 groups.
 - Service is personable – our calls are not sent to a call centre. Mr. Hewitt then delivered an overview of how Vestcor invests and advises. They also partner with UNB to offer a mentorship approach to student in Financial Studies and he notes that this gives them insight as to potential candidates for employment.
 - Vestcor assets are well diversified. Good deal of investment in Canada. 50%+ showing great returns last year earning 12% + VESTCOR does well dealing with risk management. Our pension continues to outperform when times are bad. Our pension is in good shape.

- **Q and A** - Sean was asked about our pension's future. - Governance of plan is very strong. Annually risk management test is conducted. This gets refreshed 4+ times a year. Board of directors monitor this closely.
3. Rod Campbell introduced Dale Weldon from Johnson's Insurance. Dale congratulated the group on 50 years. He noted that we have been with Johnson's for 60 years.
- There is a rebranding happening. - Belair Entact are not replacing Johnson's there is just a branding change. Johnson has been purchased by Entact. We fall under their subsidiary, Belair Direct. Change will take place on July 1st.
 - Dale spoke about recent increase based on past performance and projections of things to come and the board trying to maintain premium adjustments. Dale tried to explain how changes are determined. It is based on claims. It was noted that travel claims increased significantly. Still processing last years claims. Ex. 400 claims would arrive on a day from Canada Post. Claims department is very quick to process once handed in.
 - He addressed high turnover in the office. There have been retirements and new people who have left for various reasons.
 - New cards are in the mail from Belair Direct. Your Johnson's card still works, and you do not have to let your service providers see your new card. They have been sent the new information.
4. Rod Campbell introduced Larry Jamison of NBTA, Pension Plan Trustee. He spoke briefly regarding the 50th Anniversary. Then introduced Yves Plourde, Independent Actuary for our pension.
- Yves review his role and what an actuary does. Role is to calculate the liability. Yves explained our pension actuary and assured the group things are going well.
 - A question was asked about the 2 different calculations to people's pension. Larry Jamison stepped up to speak on Section 5.6 - concerning retiree's calculations between 2014 and 2024. There were two calculations done. Teachers receive the lower of the two calculations. This resulted in some receiving approx. \$3000-\$4800 less per year. This was noticed by a Bathurst Branch member and brought to the attention of all. Bathurst NBSRT is requesting that VESTCOR compensate those that were affected. NBTF asked for specifics on how many teachers were affected and how much would it cost to compensate them.
 - Larry Jamieson spoke to this saying Section 5.6 was needed and determined on a go forward basis. He did confirm the trustees are looking into it and all parties will assess to see if something can be done.

BUSINESS MEETING:

1. Rod Campbell opened the meeting by making a few amendments to the agenda and the May 14th, 2024 minutes were approved.

2. Bob Fitzpatrick reported on the AD HOC reflections review Committee report. This addresses the two resolutions from the AGM in Saint John.

-Committee met to determine if they could make obituaries more uniformed. Perhaps 150 words.

- Committee feels decision on who to send the obituaries on. If Branch want to do all them, they can submit. If Branch wants member only, then so be it.
- Committee want to leave it up to the Branch so no format will be imposed. **Motion was approved.**

-Reflections has been moved to the front of the firewall to be seen by anyone. It is in colour. Committee will hope that viewership increases and then it will consider paper copy in colour if they find having a color copy makes the viewing more attractive.

3. Barry Harbinson gave the financial report.
4. After couple of questions were answered, **there was a motion to table the report so people could read it over. Motion carried.**

Lunch Break

5. Rod Campbell welcomed the group back from lunch. There was a moment of silence to reflect on those who we have lost.

Barry Harbinson moved to give grants to small and medium-sized branches to help with yearly activities. Total cost will amount to \$2900. Motion carried.

Barry returned to Question on budget. Motion carried, budget accepted.

6. Barb Hondas – gave membership report we have a current membership of 3020. Down a bit. New membership forms are on the website.
7. Rod Campbell briefly the spoke to the NBSRT committee reports.

-He encouraged everyone to open and preview the new website.

-Pension committee will be following up on the issue of section 5.6 of our pension.

It was moved to accept the committee reports, Motion was carried.

8. Rod Campbell spoke to his report and mentioned some highlights like visiting 8 of 10 branches and bringing all of the Branch Presidents together for a face-to-face meeting.

Excited that the NBSRT is working hard to secure as many as the 160 teachers about to retire.

He and many NBSRT volunteers will be at the lobster dinner to hand out membership forms.

9. ACER/CART – they are working on a comprehensive health care plan for seniors. This is our National group representative, who work to improve things for us.
10. ECRTTO – East Coast Retired Teachers Organization – small group who represent east coast retired teachers. NB, NS, PEI, NFLD and 1 Eastern Que (English speaking).

Meeting adjourned 2:20 pm.

Next years, meeting will be held in Moncton.

Submitted by,

Maureen Desmond, Interim Branch Director

Rena MacGregor, 2nd VP

Annual Report for NBSRT Saint John Branch AGM 2025 Scholarship Committee

In 2024, we awarded two scholarships of \$3000 each.

The **NBSRTSJ Education Scholarship** was awarded to **Grace E. LeBlanc**, of Grand Bay-Westfield, a 2020 graduate of Harbour View High School. Grace is in her final year of concurrent Bachelor of Arts (psychology) and Bachelor of Education degrees at UNBSJ.

The **NBSRT Saint John Branch Scholarship** was awarded to **Grace Clinton**, a 2024 graduate of Saint John High School. Grace is a first-year student in the Faculty of Science at UNBSJ.

Our contact person at UNB for all information on scholarship recipients and accounts is Darren McLeod, Associate Director, Saint John • Office of Development & Donor Relations.

The latest accounting report from UNB came out in October 2024:

Beginning balance as of May 1, 2023	\$154,970.87
Additions to Capital:	
New Gifts - May 1, 2023 to April 30, 2024	\$575.00
NBUOF Allocation	\$200.00
Income/Loss (Net of Investment Management Expenses)	\$8,866.03
Less Expenditures:	
Scholarship/Prize Disbursement	(\$6,000.00)
Ending balance as of April 30, 2024	\$158,611.90

Donations can be made either at local funeral homes or to the university.

Rather than our own memorial cards, Brennan's now uses generic ones that allow donors to fill in the charity of their choice, but they do have our information in their system and are still able to accept donations on our behalf.

Contributions can also be made directly through either the UNB website, unb.ca/giving/, or through the mail: University of New Brunswick, Development Office, NBSRT Saint John Branch Scholarship Fund, P.O. Box 4400, Fredericton, N.B. E3B 5A3.

Income tax receipts are issued by the university.

Respectfully submitted,



Mary Power, Scholarship Committee