

**Miramichi Area Retired Teachers' Association
Annual General Meeting
Miramichi Golf Club, October 18, 2011**

MARTA met at the Miramichi Golf Club on October 18, 2011 for the Annual Dinner and Fall Meeting.

President Pat Clancy called the meeting to order at 11:10.

Following a minute of silence for deceased members, Pat encouraged us to take home a copy of the Newsletter to put important dates for the year on our calendars.

The minutes of the Spring meeting were read, and Wendy Matthews asked that a change of wording be made. Instead of excluding the Museum report from the committee reports, it is to be removed from the Constitution. Accepted as read with the one change, So moved by Mary Alice Ahern and seconded by Ann Kelly.

Correspondence

Five pieces of correspondence were received from the four students who received memorial bursaries and the recipient of the annual scholarship. Each expressed their thanks for the monies received.

Financial Report

Dave gave a report of financial position as of October 18, 2011. As of October 18, 2011 the total was \$ [REDACTED]

Balances	14 Oct 10	18 May 11	18 Oct 11
Regular Account	[REDACTED]	[REDACTED]	[REDACTED]
Scholarship Account	[REDACTED]	[REDACTED]	[REDACTED]
Petty Cash	[REDACTED]	[REDACTED]	[REDACTED]
GICs	[REDACTED]	[REDACTED]	[REDACTED]
Totals	[REDACTED]	[REDACTED]	[REDACTED]

Glenn Russell moved that this report be filed for audit. Seconded by Janice Morrison. Motion carried.

NBSRT Report

Pat reported on the September 27 meeting in Fredericton. This is a summary of that meeting.

President Roger Nesbitt explained that the NBSRT is in good financial shape.

The discussion on increasing membership showed that all areas seem to have this difficulty and that there are very similar reasons given for not joining.

Mike Ketchum explained the NBTF pension. The agreement was made between the Federation and the government in 1991 and will be addressed again in 2016. In 2011 the plan is 92% funded, a healthy pension plan.

The government has created a task force to look into Public Sector Retirement Pension plans. The federation is hopeful that other plans will be brought into line with ours which is a "defined benefit plan", not subject to market fluctuations.

Retirement allowances is a negotiated item so any change to it would have to be negotiated.

Group Insurance. Dispensary fees for prescription vary so members are asked to help keep costs down by getting a 3 month supply instead of monthly for any on-going prescriptions.

Travel Insurance. For medical coverage under \$200.00, keep all receipts, apply to Medicare for re-imbursment, whatever remainder will be recovered when you submit receipts to Johnsons. For coverage over \$200.00. Do not pay. Contact Johnsons first.

Pre-existing conditions. Check with your doctor and contact Johnsons before leaving to ensure coverage while away.

Critical illness insurance is coming very soon, as are the new booklets on drug coverage.

Web site. The NBSRT web site has much good information and links.

For those who need more frequent eye examinations, obtain a note from your doctor and Johnsons will cover those appointments.

Pat move acceptance of this report, seconded by Donnie O'Neil, Passed.

Committee Reports

It was moved by Marjorie McPhee and seconded by Donnie O'Neil that we accept all the committee reports at one at the end of the presentation. Motion carried.

Membership Wendy Matthews reported a total of 198 members as of October 18. 180 pay dues centrally and 11 are paying dues locally. There are 4 remaining honorary members.

Social Cil Hickey reported that the Games afternoons are being held the second Tuesday of the month at the Knights of Columbus, running from 1:30 until 3:15. Everyone is welcome to attend.

Telephone Gena Skidd asked that any phone numbers for new members be forwarded to her.

Special Projects Lenore Masterson reported that the Craft Sale would take place on October 29 beginning at 9 am.. She asked for donations of crafts, food and money. She thanked Cil's daughter for making the plaque that she is selling tickets on. The Christmas Social will be held on December 8th in Nelson at 12 noon. The cost is \$5.00. One hundred dollars will be given to the Food Bank and the remainder to the scholarship fund.

Courtesy Dave Barker reported for Barb Froment that two cards were sent out and there is \$9.85 left. One thank you card was received.

Reflections Dale MacRae was at a meeting in Fredericton re the web site.

Newsletter Copies of the newsletter were distributed.

Web Site There is a section of the web site that is for members only. To access it, make a request to the webmaster for a password. This may be used for messages for members only.

The above reports were passed.

New Business

The time of the Christmas Social on the Newsletter was incorrect and should be 12:00. Pat Clancy asked the new retirees to stand and be acknowledged. Donnie O'Neil thanked the members for community support for 12 Hours Homelessness and St Mary's Fall Supper.

Pat Clancy thanked the kitchen staff for the delicious meal.

Meeting was adjourned at 11:58 by Marie Brown.