

**Miramichi Area Retired Teachers' Association
Annual Fall General Meeting
Miramichi Golf Club, October 25, 2012**

MARTA met at the Golf Club for the Annual Fall General Meeting on Oct 25, 2012.

Vice President Marjorie McPhee called the meeting to order at 11:05.

Following a minute of silence for deceased members, Marjorie called on Dale McRae to introduce guest speaker Dale Weldon from Johnson Insurance.

Mr. Weldon spoke on Travel Insurance and Critical Illness coverage. Hospital coverage outside the province or Canada will be based on NB rates and is only for emergency situations. Does not cover trip cancellation, baggage etc. Pre-existing conditions must have a letter from a doctor stating one is medically stable to travel. Covered for 180 days out of province which can be extended as long as Medicare is also extended. Mr. Weldon spoke of the Critical Illness Coverage. There would be a one time pay out if a client has signed on and develops one of the 29 illness covered.

Marjorie thanked the Speaker.

The minutes of the Spring meeting were read. Muriel MacCullam moved acceptance of the minutes, seconded by Bill Rigley. Motion carried.

Correspondence

There were three thank you cards from students given the bursaries and one from the scholarship recipient and a thank you card from Helen Patterson on behalf of the family of Fraser MacRae.

Financial Report

Dave gave a report of financial position as of October 25, 2012. As of that date the total assets were \$ [REDACTED]

Statements of Financial Position

Regular account	[REDACTED]	
Scholarship	[REDACTED]	\$ [REDACTED]
Petty Cash		[REDACTED]
2yrGIC 1/4/11, 2%		[REDACTED]
Totals		\$ [REDACTED]

Rosemarie Rigley moved that this report be filed for audit. Seconded by Michael Butler. Motion carried.

NBSRT Report

Marjorie reported on the NBSRT meeting.

Biennial Committee. Meeting will be held in Fredericton on April 30, 2013.

Discussion on election of NBSRT members, if it should be open to the membership.

The NBTF Group Insurance Continuing to seek another position on this committee.

Web site. The new NBSRT web site is very user friendly. There is a members only section.

ACER-CART. This is the national group for retired teachers. Member dues are going from \$.25 to \$.35.

Reflections We are encouraged to keep address changes up to date.

NBTF Group Insurance Michael Ketchum explained the pension plan is well maintained. The government is making changes in provincial pensions. They are looking at cost of living expenses. Marilyn Boudreau is the new liaison for the Group Insurance.

Committee Reports

It was agreed that Helen Jones would second all committee reports.

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. Cil moved acceptance of this report.

Reflections Dale thanked those who were responsible for having more Miramichi info in the last and next issue. He encouraged more submissions. Dale moved acceptance of his report.

Membership Wendy Matthews reported a total of 220 members. She has central deduction forms. She reminded us that local payees can be dropped if dues remain unpaid. Wendy moved acceptance of her report.

Telephone Gina thanked and recognized her committee members and thanked them for doing a good job. She distributed new lists to each caller. She moved

acceptance of her report..

Special Projects Lenore Masterson reported that the Craft Sale would be held in the Associated Lodge In Douglastown on Saturday, Oct. 27 from 10 until 2. Wendy Matthews has donated a picture to be used to raise funds. The Christmas Pot Luck Dinner well be held in Nelson on Dec 4th. The cost of \$5 will be used toward the scholarship and the food bank. She encouraged us to bring items for the Food Bank. She moved acceptance of the report.

Newsletter Copies of the newsletter were distributed. We were encouraged to take it home and mark dates on our calendar. Bill moved the acceptance of this report.

The committee reports were passed.

Helen Jones let us know the TNB will be performing a Christmas show at 2 pm and 8 pm on Dec.15 at a cost of \$28.

New Business

Discussion of the problem of loss of finances for meals. Reminder of the policy "If a member says they will attend a meal and do not show, they are expected to cover the cost. They will be reminded of their debt by letter. If this occurs twice, that name will be dropped from the calling list."

Shirley Donovan moved the meeting be adjourned and Linda Gallant seconded it.

Meeting was adjourned at 12:30.