



PEIRTA Newsletter

Prince Edward Island Retired Teachers' Association

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FALL 2015

From the President

It is hard to believe that September has arrived already! This means the executive of the PEIRTA is ready to start another busy and exciting year.

As I reported in the Spring newsletter, Joyce McCardle (Vice-President of PEIRTA), Dr. James MacAulay (Eastern Rep to ACER-CART), and I attended the annual meeting of the Canadian Retired Teachers' Association in Ottawa. It is a national bilingual association of member associations representing over 128,000 retired teachers from Canada's ten provinces and the Yukon Territory. ACER-CART wants to ensure that each political party and its candidates are fully engaged in communications with seniors. They are lobbying strongly in Ottawa on our behalf and they hope member organizations engage candidates and political parties in each province.

Our guest speakers included Lorraine Rekmans from the Green Party who wants the government to extend the

Health Accord and not have us end up in a two tier system. She also spoke on the importance of the CPP, and of working towards a National Pharmacare system in Canada.

Irene Mathysen from the NDP spoke on the need to increase the number of geriatricians in Canada and raise the Guaranteed Income Supplement.

Next we listened to John McCallum from the Liberal Party. He is the Liberal Critic for Seniors and wants to work on a Middle Class Fairness Plan. As well he spoke on a Targeted Pension Plan, under which it would not be possible to cut pensions. He also favors a moderate increase in CPP, and protection of the Health Accord

No one from the Conservative Party showed to speak to us!!!!

On July 24 John McNally, Kimball Blanchard, Marg Stewart, and I met with Peter Bevan-Baker and his assistant Patrick Leveque to speak about the changes to our health insurance cover-



President Sheridyth MacNeill

age made by the previous government under Premier Robert Ghiz. They agreed with our concerns and felt we should follow up with the present government to seek changes that would relieve the burden on our seniors.

At our first meeting on September 10 the Executive of the PEIRTA will be preparing for our Annual General Meeting on Thursday, November 5, at the Jack Blanchard Family Centre, Charlottetown.

I believe that you will find this year's meeting very informative. We will be

See President, 6

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PEIRTA AGM 2015

November 5, 2015

**Jack Blanchard Family Centre
7 Pond Street, Charlottetown**

Registration 9 A.M.

Meeting 10 A.M. to 2 P.M.

Meeting and lunch: \$20

Meeting only: \$5

**Visit our website at
www.peirta.com**

From the Editor

Anyone who watches golf on TV knows that this time of year on the PGA tour is referred to as the “silly season.” I find that the term has a much broader application.

Consider that thousands and thousands think Donald Trump should be the next President of the United States—a world power and the world’s largest economy. And that Stephen Harper and Thomas Mulcair both promise a balanced budget, even though Harper has rarely had one (maybe not even now) and Mulcair has never had to worry about it, and many people don’t believe either of them. And that our PM, whose salary we pay, refused to participate in the traditional (read CBC) televised leaders’ debates during one of the longest campaigns in history, and holds invitation-only campaign events. And that so much of the political focus is on hair—Donald’s, Justin’s, Stephen’s. And that Mike Duffy doesn’t know where he lives, and Nigel Wright doesn’t know who he goes to meetings with, and some

top bureaucrats in the PMO don’t bother to read their emails.

The silly season indeed!

We seem to have been thrust into the middle of a prolonged silly season.

When you turned 65 and Pharmacare kicked in, you found that while you used to be able to get a 90-day supply of many drugs, suddenly you could only get a 30-day supply if Pharmacare was going to cover most of the cost. You will remember that for a while many of our members continued to get 90-day supplies if the pharmacy would dispense that many, and that the RTA launched quite a campaign to inform members how that impacted our plan. Pharmacare would cover the first 30 days, and our plan would cover the other 60 days. This meant that our plan was paying out a lot of money for drugs that would have been covered by Government. When it became clear how much this was costing our plan, retirees over 65 were strongly encouraged to insist on 30-day supplies. Remember Jimmy MacAulay talking about this?

Restrictions on the days supply of drugs result from a contract between Government and the PEI Pharmacists’ Association. Clearly, it is to pharmacies’ advantage to dispense 12 times rather than 4. But the result is that over-the-counter costs now add up to approximately \$191. annually for each prescription that is not classed as a “maintenance” drug.

The agreement between the Province and the Pharmacists’ Association is to be renegotiated in 2016. The RTA will be attempting to influence these negotiations.

PEIRTA Executive does not necessarily agree with opinions expressed in material authored by those other than official representatives of the PEIRTA, and information about opportunities offered by others is for information only—no endorsement is implied.

Next issue mid-February. Submit material to margstewart@pei.eastlink.ca.

If you wish to read this newsletter online instead of receiving a hard copy, send me an email and I will let you know when each issue should appear on our site and on the PEITF site.

Letters to the editor should be a maximum of 200 words, must include a one-line bio, and may be edited for length..

PEIRTA Executive and Officers 2014-2016

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Bricks 4 Kids

Bricks 4 Kidz is an innovative educational program teaching children about STEM (science, technology, engineering, and math) using LEGO Bricks! We are currently looking for one part-time instructor for each of four areas—West Prince, Summerside, Central Queens, and Eastern Kings. Part-time instructors would be primarily responsible for one to five one-hour after-school classes a week and, if interested, may have opportunities to teach at workshops, preschool classes, and/or birthday parties.

Applicants must

- * have experience and enjoy working with children ages 3-13 in groups of 15-20;
- * have reliable transportation and be willing to do some travelling;
- * be on time and have an excellent work ethic;
- * have great organizational skills;
- * be available 2:00 - 4:30 p.m. at least 3 weekdays/week;
- * enjoy math, science, and technology.

Bilingualism is an asset, but not required.

The successful applicant must provide a criminal background check and sign a non-disclosure agreement.

Compensation will be \$25/hour of instructional time for the part-time positions. Applications can be made by email to Amber Jadis or by going to the website below and applying online as a teacher. <https://my.bricks4kidz.com/index.php?action=location&location=344&view=apply>

Amber Jadis, P.Eng. M.B.A.
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www.bricks4kidz.com/344
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You Didn't Ask, but...

Joyce McCardle

Be Very Careful What You Wish For

NOTE: (I decided to end my newsletter writing with this bit of nonsense. Thanks for telling me you read my ramblings, but I think we need to get some fresh ideas. Marg Stewart, our editor, is always looking for new stories.)

Remember the days when you didn't get something you wanted just by asking for it? If one did get what he/she asked for, it usually came with a price. Here is one example from my youth.

I grew up on a farm in Freetown; I lived two miles from the school and walked to and fro every day unless it was inclement weather. (As my children have been known to say, "Uphill both ways!") As I got older, I saw that most of the other kids had bicycles to ride to school. I had my heart set on a beautiful turquoise bicycle in Sears catalog. It was, indeed, a thing of beauty. I begged; I pleaded; I cried; I resorted to "everyone else" has one. Finally the day came when I had worn the parents down. Not without some pretty harsh negotiations on their part, I might add. It was part of my chores to help with milking the cows every evening. Now, as partial payment for my beautiful bike, I would be expected to help with the morning milking. In my eagerness for the bike, I didn't look closely at this part of the bargain and how it would impact my life. I should have!!!

The bicycle was ordered and eventually it came into the post office in Freetown. I was fairly dancing with joy; the long awaited day was here. I was going to have a brand new bike of my own. Of course, there was assembly required and this seemed to take forever. When it was ready to go, so was I. Had I ever actually ridden anyone's bike before? NO, but I was quite sure I'd have no problem. WRONG!! Dad tried to persuade me to leave the bike home for a couple of days to get the hang of it. NO WAY; this

beauty had to be shown off to my classmates immediately.

The first day with the bike was fraught with disaster. I fell at least a dozen times on the way to school, but the worst injuries came on the way home. Being a bit wobbly at best and travelling on a gravel road was a recipe for a world of hurt. About mid-way home I took the first really, really serious tumble. I did a prime number on both knees, elbows, and hands. I even managed to get road rash on one side of my face. I walked the machine the rest of the way home, bleeding profusely all the way.

I did not get a whole load of sympathy; after the wounds were bound up, the old "Didn't I tell you so?" sprang to the fore. AND I was invited out to the barn to complete my chores. The second day was a replica of the first; down I went again and scraped what little scabbing had occurred off all limbs.

Eventually, I did learn to control the damn thing, but by now the bloom was off the rose and this biking to school wasn't exactly the joy I had anticipated. The machine was pretty well scratched up by this time, so any hope of money recovery was gone. Those cows still waited for me morning and evening, and I came to hate that bike with an all-consuming passion. I was glad when that summer was over and so was my morning contract.

I did become more selective in my wishes and I definitely learned to look more closely at negotiations and contracts!!

Thanks, Joyce, for your words of wisdom and your wonderful sense of humour. I remember how puzzled you were when someone said your first address as PEITF President was really funny. Everyone else understood.

Marg

Group Insurance

~ by Kimball Blanchard

This past fourteen months have been an interesting time for the RTA members who have health coverage under the PEITF Group Insurance Plan. On July 1, 2014 the provincial government, without any public announcements, made private health plans the first payor under the Provincial Drug Cost Assistance Program. This decision meant that our plan was faced with the inevitability of substantial rate increases in order to remain financially stable. To counteract this the Group Insurance Trustees delisted all drugs on the Pharmacare formulary covered by SDCAP (Seniors' Drug Cost Assistance Program) with the exception of high cost drugs and diabetes drugs. While this removed the major financial burden faced by our plan it created some issues whereby some of our members were faced with increased drug costs of several thousand dollars a year. Negotiations involving Government, Medavie Blue Cross, Johnson Inc., the RTA, and the Group Insurance Trustees resulted in "grandfathering" some medications, so that they would continue to be covered by our plan, and reviewing the Special Authorization process so that coverage could be provided to most members facing these spiralling costs. That seems to be where we are at present. RTA members 65 and over have to pay \$15.94 per fill of each prescription while those retirees under 65 pay 20% of the cost of the prescription to a maximum of \$10.00. It is ironic that when we become 65 years old we

pay more for our drugs than we did at any time while we were employed as educators. It does not appear that there will be any immediate changes to the system which was implemented by the provincial government.

While the changes made by the Trustees have mitigated some costs, many members still face a considerable increase in costs because many of the drugs covered by SDCAP are only covered for 30 days, even though they might be prescribed and dispensed for 90 days. This results in members paying \$15.94 twelve times a year rather than only four times a year with a 90-day supply. Members who have several prescriptions feel the effects of this financial burden. Hopefully the Minister of Health and Wellness will see this as a concern and try to resolve it. The RTA will continue to make the Minister aware of our concerns with this policy.

By this time RTA members covered under the Group Insurance program will have received information regarding the rate changes for the upcoming year. Life insurance claims are not very predictable and in the past year increased claims resulted

in the need for an increase in the various rates for life coverage. For a number of years the Trustees were able to reduce the rates because of the positive claims experience.

On the health side of the program, retirees' claims experience was reasonably good and a small rate decrease was applied to be effective October 1, 2015. Because we delisted on December 1, 2014, the Trustees only had six months of actual claims experience to determine the rates for this year. It will require another year of claims experience to accurately determine the financial effects of all the changes that have taken place. The Trustees will continue to monitor the situation.

At the June Trustees' meeting a number of decisions were made dealing with aspects of our plan other than financial. Members have been notified about changes in how generic and brand name drugs are to be covered. These changes bring our plan in line with other plans in the industry. While the changes will not affect all of our members, everyone should be aware of the information sent out as it may concern them in the future. →

Johnson Inc. has moved

Please note that Johnson Inc. has a new address.

201 Buchanan Drive, Charlottetown, PE C1E 2E4

(Across from Charlottetown Mall, in Shoppers Drug parking lot)

Phone (902) 892-0108 or Toll Free 1-866-288-2217

Letters have been sent out to the members affected by this change.

As a result of the changes implemented by Government in 2014, some members dropped their coverage because of the potential for significant rate increases. As things developed, these rate increases did not occur. To be fair to members who dropped coverage, the Trustees decided to extend to December 31, 2015 the period during which these people could re-enter the plan without evidence of insurability. Teachers who had coverage while teaching and discontinued their coverage on retirement can also apply to have coverage reinstated but must provide evidence of insurability.

Health care will continue to be a major concern for most people in Canada in spite of the fact that the politicians campaigning for the Federal election have not highlighted the issue in their platforms. Several national organizations are promoting the concept of a National Pharmacare Program which could save billions of dollars. When the politicians come knocking on your door ask them about their parties' positions on this. As well, continue to bring to your local MLA our concerns about the changes to our drug plan. Changes will not occur unless we continue to look for them.

If you have any concerns or questions about the group insurance program please contact Johnson Inc., Michel Plamondon at PEITF, or Kimball Blanchard, the RTA representative on the PEITF Group Insurance Trustees.

Retirement Milestones and Pension Income

Welcome to all new retirees. May retirement for you be happy, healthy, and long.

Every once in a while it's a good idea to provide a brief refresher on pension related issues, especially for those who are about to turn 60 or 65—both major milestones in the life of a pensioner. Comments here will be very general. You can get more information by going to the www.servicecanada.gc.ca site and following the links to Canada Pension Plan, calling Service Canada at 1-800-622-6232 for general inquiries, or talking to someone at the Teachers Superannuation Fund (TSF) at (902) 368-4200.

What everyone understands is that as soon as you retire, you begin collecting a "life-time" pension. Anyone who has already retired has all this sorted out.

Our teachers' pension is integrated with, or designed to work together with, the Canada Pension Plan. Because you contribute to the CPP while working, you are entitled to collect CPP after age 60, **but not unless you apply for it. It does not start automatically.** You can apply up to eleven months before you turn 60, or twelve months before you want your pension payments to begin. If you are still working, you must continue to contribute to the plan if you are under 65, but between age 65 and 70 you may elect not to contribute. Contributing after age 60 entitles you to a post-retirement benefit which will be

added to your base pension. I don't think it will make you rich!

Because the teachers' pension and CPP are integrated, until you turn 65 you will receive a "bridge" amount as part of your teacher's pension. The bridge amount is intended to supplement your retirement income until you become eligible for an unreduced CPP benefit at age 65. The amount will be shown on your Detailed Advice Slip which you will receive quarterly from the TSF.

The bridge amount ends at age 65, when your teacher's pension will be reduced by the amount of the bridge. The impact will vary from individual to individual, but is somewhat lessened by the fact that you become eligible for Old Age Security (ouch!!) at the same time. This is purely coincidental: there is no link between OAS and CPP or TSF. **You must also apply for OAS.**

If you apply for CPP at age 60, or any time before you turn 65, your benefit will be reduced by a specific percentage for every month that you are under age 65, but you will have the benefit of the CPP income for that period. If you wait and take it between age 65 and 70, the benefit will be greater. Details are available from Service Canada.

If we could predict how long we will live, and at what point we will need the greatest income, deciding when to apply for CPP would be easy. But we can't. So talk to the people who can help you and make the decision that best works for you.

2015 Annual Meeting

It's Election Year!

The RTA Executive is seeking people to fill positions for 2016-2018. With all the capable people on our membership list, this should be easy, right??? If you are interested in any of these positions, please contact past president and nominations chair, Pat McCardle. She will be approaching people in the next month. Joyce McCardle has indicated an interest in moving up from VP to president; however, the position is still open for nominations. Any other sitting executive member may also offer for a position other than the one he or she currently occupies. Open positions are as follows:

President (Joyce McCardle will offer)
Vice-President
Treasurer
Queens County Representative

Secretary Ruth Sudsbury has one year left in her first of two possible terms. Prince County Rep Leah Harris and Kings County Rep Ron McIntosh are currently serving year two of their first terms. Either may re-offer for a second term, or stand for another executive position—in which case one or more new county reps would be needed.

All of these positions will be elected at the AGM on November 5, 2015. The new executive will take office January 1, 2016.

One executive resolution and one new policy will be introduced for discussion and decisions at the AGM.

Resolution:

WHEREAS, the treasurer puts in many hours managing the financial affairs of the Retired Teachers' Association;

BE IT RESOLVED, that an honorarium of \$250 be paid annually to the treasurer.

Policy:

4.3.7.4. The PEIRTA will not participate in public fund-raising initiatives, or promote public fund-raising initiatives to the membership. RTA funds will, at the discretion of the Executive, be used to further the goals of the RTA.

If this policy is adopted, existing 4.3.7.4 will become 4.3.7.5.

President (Cont'd from 1)

featuring a guest speaker as well as up-dates on our health care, pension, and relations with ACER-CART.

At this annual meeting we will be introducing at least one resolution for your discussion and approval. We will also be electing the provincial executive of the PEIRTA for the next two years.

I want to encourage as many as possible to attend this meeting. It is only through your input that we are aware of the issues which you consider important.

Please mark your calendars now for Thursday, Nov. 5, at the JACK BLANCHARD FAMILY CENTRE, 7 Pond Street, Charlottetown. Registration 9 a.m., Meeting 10 a.m.-2 p.m.

SENIORS COLLEGE OF PEI 2015-16

Are you 50 + and interested in learning new things in an informal setting, meeting new people, and renewing acquaintances?

Seniors College allows you to choose an unlimited number of courses for an annual fee of \$160. There are no academic requirements and no exams. Check out the courses at seniorscollege.ca, read the September issue of *The Buzz*, or pick up a course list at a provincial library.

The fall semester begins in October but your registration fee permits you to take courses over three semesters—fall, winter, and spring.

Seniors College is always looking for facilitators and retired teachers have a wealth of experience. Maybe you will consider offering your talents to facilitate a course during the 2016-17 year.

Life Insurance Reminder

Are you approaching 65? Giving any thought to life insurance?

- At age 65 the term life insurance under the PEITF Group Insurance Plan automatically is reduced to \$15,000.
- Your coverage can be converted to a private plan with the same carrier without evidence of insurability. Apply within 31 days of turning 65.
- You may purchase an amount equal to your present coverage, or a lesser amount.
- Before your 65th birthday, so you will be prepared to make the decision that best suits your situation, you should check to find out whether you are insurable, and investigate market rates for the amount of insurance you may wish to carry.

Questions? Call Johnson at 902-628-3537 or 1-800-371-9516, or visit their office at 111 Kent Street in Charlottetown.



**Prince Edward Island
Teachers' Federation**

Bethany MacLeod



Hello everyone!

My name is Bethany MacLeod and I am both excited and thrilled to begin my journey as the new PEITF President. I suppose it might be a good idea to provide you with a little bit of background information about myself just so you have a better idea of who I am.

For the past 15 years, I have been teaching at Montague Regional High School. I have taught a variety of courses in career education, business, math, and accounting. I have completed a Master's degree in Leadership and Learning and a Bachelor of Education degree at the University of Prince Edward Island.

In 2006, I was appointed to represent my school as the PEITF Board of Governors Representative and I then served as Treasurer, Assistant Coordinator, and Coordinator for the Eastern Area Teachers' Association. Following my role as Coordinator, I was elected as Member-at-Large and then Vice-President. I have participated in numerous committees and attended

both provincial and national meetings and conferences. The experience and knowledge I have gained will be an asset in my role as President.

My husband (Todd MacLeod) and I just celebrated 21 years of marriage, and we have four children: Bryanne, Donovan, Dylan, and Chelsea. My hobbies include spending time with family, travelling, and designing custom jewellery. For 17 years, my husband and I also owned and operated a successful restaurant business. I am an active member of the

community as I recently served as the honorary chair for "Run For the Cure" and the Annual Pink Raquetball Tournament.

We had a rather tumultuous ending to the school year, but

thankfully Government listened to our concerns and an agreement was reached to reinstate the 28 teaching positions. I anticipate that it will be a very busy September. Soon we will gather around the negotiating table again and we will continue to advocate for Island teachers. I had an amazing mentor, Gilles Arsenault! It will be difficult to fill his shoes, but I will do my best to follow his lead ☺!

I hope to meet you all over the next few months. Take care and enjoy this beautiful fall season.

Address Changes

If your address changes, or if you know anyone who has had a change of address and/or is not receiving this newsletter, please have him or her notify our membership chair (contact info on page 2).

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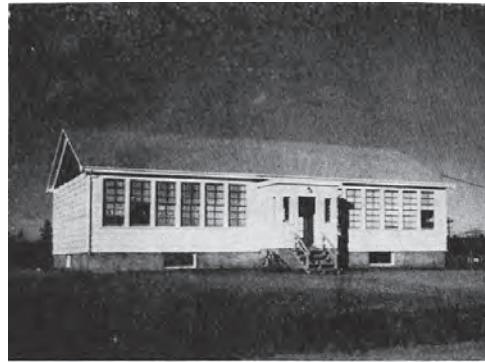
johnson.ca/deservemore

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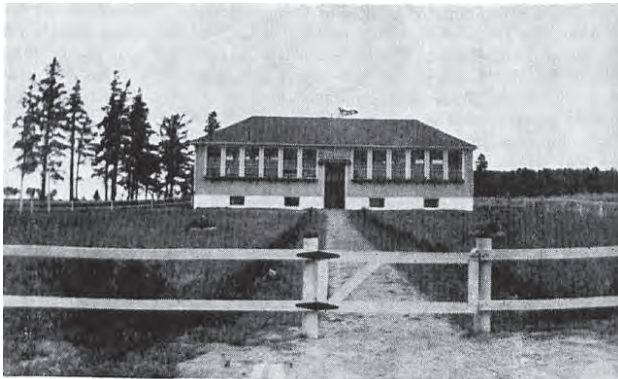
AUGUSTINE COVE SCHOOL

Courtesy of Mike Gaudet



NEW SCHOOL AT RICHMOND

1961 Department of Education Annual Report



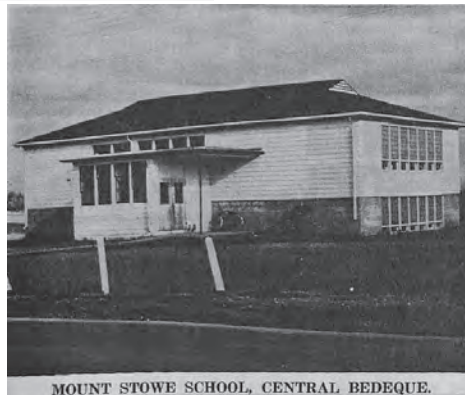
INDIAN RIVER SCHOOL

1954
Department
of
Education
Annual
Report



Rear View of New School at Mont Carmel

1952 Department of Education Annual Report



MOUNT STOWE SCHOOL, CENTRAL BEDEQUE.

1962 Department of Education Annual Report



O'LEARY REGIONAL HIGH SCHOOL

1961 Department of Education Annual Report

Out-of-Province Travel Medical Insurance

Our travel insurance provides some of the best coverage in the country, but the fine print is very important. Most claim denials are because of pre-existing conditions. What follows is taken directly from our policy.

A pre-existing condition is considered Stable if you, in the 90 days before the departure date (or 90 days before the booking date for Trip Cancellation coverage), have not:*

- ☐ *been treated or evaluated for new symptoms or related conditions;*
- ☐ *had symptoms that increased in frequency or severity, or examination findings indicating the condition has worsened;*
- ☐ *been prescribed a new treatment or change in treatment for the condition (generally does not include reductions in medication due to improvement in the condition, or regular changes in medication as part of an established treatment plan);*
- ☐ *been admitted to a hospital for the condition; or*
- ☐ *been awaiting new treatments or tests regarding the medical condition. (does not include routine tests).*

The above criteria will be considered by Medavie Blue Cross collectively in relation to the overall medical condition.

If you have any questions, please contact Johnson Inc.

***Trip Cancellation Insurance is not included in our policy.**



KINKORA REGIONAL HIGH SCHOOL

1961
Department of
Education
Annual Report