



PEIRTA Newsletter

Prince Edward Island Retired Teachers' Association

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From the President

Once again it's time for the President's newsletter article, and I must admit I'm struggling to find something to say. Can you believe it?? It was easier to write the articles BP (before president) because no one expected much from those, and I could let my warped sense of humor loose. Now I feel I must be more sensible and sedate. Sorry, it probably won't happen!!

I know the main thing on your minds is still the insurance plan. The most recent contract between Government and the Pharmacists' Association has expired, and negotiations for a new contract are on-going; it will probably be early fall before they are completed. I will be requesting a meeting with the new minister, Hon. Robbie Henderson, in early June to make him aware of our 30 vs 90 day issue. Hopefully by the next issue of the newsletter things will be resolved

in our favor.

I attended Holland College's awards ceremony at the Culinary Institute where I presented the PEIRTA \$500 bursary to a graduating Early Childhood Development student. Kellie Lynn Younker, a Bluefield graduate, was the recipient of this award.

UPEI is having their award ceremony May 5; Cynthia MacDonald will be attending this for me as I will be in BC.

The RCMP ad in the February newsletter had five (5) retired teachers applying to be tutors. So far there have been five matches. Chris Snow, the RCMP recruiter, is very excited about this program. Already he has had a request from NB requesting information about it. I have volunteered to match students and tutors for Chris. I told Chris he could have bragging rights at the RCMP level, and I would have bragging rights when I went to Ottawa in June.

I am in the process of dropping in on school retiree group breakfasts/luncheons; so far I've been to Queen Elizabeth, Kensington; Somerset, Kinkora (they're used to me there because that's the group to which I belong); and Bluefield High School. These are very pleasant events, and I get to hear all the news from these



areas. I will be visiting a few in June and will continue in September.

I brought greetings from PEIRTA to PEITF pre-retirement seminars in Charlottetown (47 registered) and in Summerside (16 registered).

In closing, I want to share something I saw on Facebook or somewhere?? Do your kids ever call you OCD because you try to organize things for them? Mine often do. Now I have the answer: "Yes I'm OCD; I'm OLD, CRANKY AND DANGEROUS and don't you forget it!!

'Til Next Time!

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Visit our website at
www.peirta.com

From the Editor

I told Joyce McCardle recently that I had no idea what I would write about in my editorial for this issue—and then the provincial budget came down!

I was in the gallery when Minister Roach began his budget address with these words: “Our budget plan is consistent with our pledge to grow the economy, spend public dollars wisely and provide enhanced opportunities for future generations of Islanders.” He went on to say, “Over the last ten months, we have worked together across Prince Edward Island and across our Government to increase opportunities for engagement and prosperity for all Islanders.”

I immediately thought, “Aha, I was right.” I had long held out the hope that everyone I spoke to was wrong and that there would be no increase in the HST. I was further reassured when I heard Minister Roach say, in the next breath, “Islanders have spoken about their priorities, our Government has listened, and we have set a course to

build sustained prosperity.”

Then I heard this: “Mister Speaker, true engagement means listening to different viewpoints, adjusting to realities, and re-examining objectives. With the change in growth projections, we have had to change our fiscal plan.”

That last bit was a little scary! But there **had** been a a consultation process (I had even participated in a kind of minimalist way), and the input of virtually every group of which I was aware had opposed a hike in HST. I still held out some hope.

That hope was soon dashed.

The good news is that increased revenue from HST is supposed to be targeted as opposed to going into general revenue. I hope this is the case, and that it is actually new money—not just a case of borrowing from Peter to pay Paul. The other good news, from my point of view, is that I haven’t found any obvious increase in planned expenditures for province-wide assess-

ments.

As Peter Bevan-Baker noted, the Budget shows a number of small nuggets for a number of people. The fact that a number of very low income Islanders will no longer pay any income taxes is a positive. But if in fact, as I heard just this morning, someone earning \$14,000 per year still has to pay tax on income—that’s really sad! And what I hate about the HST is that without the appropriate exemptions (electricity, for example) it most disadvantages those who are already most disadvantaged!

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 early October. 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..

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Group Insurance: A Review of Over-the-Counter Costs for Drugs

Kimball Blanchard, our group insurance representative, and members of the RTA executive continue to get questions from retirees about drug costs. If you have recently turned 65 it may still be confusing for you. I have been asked to review the appropriate costs for members of our plan. If anyone still has questions, please call Kimball at 902-892-3765.

An active teacher who is a member of our plan pays a co-pay of 20% of the total cost of the prescription to a maximum of \$10.

A retired teacher under age 65 has the same over-the-counter costs as he or she had while working (20% of cost to a maximum of \$10 per fill).

Then at age 65 SDCAP (the seniors' plan under the *Drug Cost Assistance Act*) comes into play. Prior to July 1, 2014, Pharmacare paid most of the cost of the drug, and our plan covered all or most of the administration/dispensing fees. So in most instances, the member paid \$0 over the counter. But after July 1, 2014, amendments to the *Act*, Pharmacare became the payor of last resort. Those who had private insurance, such as members of our group plan, paid a maximum co-pay of \$3.19; our plan paid most of the total cost of the prescription; and Pharmacare paid the rest, usually very little. Those who had no private insurance paid a maximum co-pay of \$15.94 (total of the government mandated shares of the drug cost and administrative/dispensing cost).

As a result of these changes, there was an enormous new drain on our small plan—so great that Trustees projected an almost immediate premium increase of 25% to 40%. In order to prevent this increase, the Trustees made the decision to delist drugs that are on the

Pharmacare formulary (except for “high cost” drugs and diabetes drugs). Subsequently, a member who fills a prescription for a drug which has been delisted is treated as if he or she has no private insurance (which is the case with respect to that particular drug) and has a maximum co-pay of \$15.94

When you pick up your prescription you should get a receipt that shows the total cost of the prescription; the amount paid by PHIP-DCAP (the provincial seniors' drug plan), if anything; the amount paid by Medavie Blue Cross—our plan (which used to be Atlantic Blue Cross Care), if anything; and the amount to be paid by the patient.

The receipts, unfortunately, can be puzzling. I have learned that not all pharmacies use the same abbreviation for our plan or for the provincial plan. For our plan, the one referenced in the first image below still uses ATBC, for Atlantic Blue Cross. Others may use ABC, BC, or MBC. I think BC should always appear somewhere. For the provincial plan, or Pharmacare, some use PHIP-DCAP, as shown in the second image. Others use PHIP.AUTO, SP, or simply AU. It's no wonder we get confused!

As I understand it, for the majority of prescriptions there are three possibilities for your cost.

If you are under 65 and paying for a drug covered by our plan, you should see an amount paid by Medavie Blue Cross and an amount no more than \$10 to be paid by you.

pharmacy

OFFICIAL PRESCRIPTION RECEIPT SGE
Mon 30-Nov-2015

60 TAB Apo-Folic 5mg
Folic Acid 5mg
DIN: 00426849 APX Days: 60 Refills: 4
Total: 10.44 ATLANTIC BLUE CROSS (ATBC) 8.35
Patient Pays: 2.09

Pharmacist's Signature

Refunds are not provided on prescription items.

Even if you are over 65, paying for a drug covered by our plan but not by Pharmacare, you should see the amount paid by Medavie Blue Cross and no more than \$10 charged to you.

If you are over 65 and paying for a drug covered by Pharmacare (but not by our plan, even if it used to be covered), you should see an amount paid by Pharmacare and an amount **no more than 15.94 to be paid by you**. If the drug is very inexpensive, your cost may be less than \$15.94.

OFFICIAL PRESCRIPTION RECEIPT LP
Tue 10-Mar-2015

Charlottetown
90 TAB Teva-Rosuvastatin 10mg
Rosuvastatin Calcium 10mg
DIN: 02354616 TEV
Total: 31.74 PEI HEALTH IN. (PHIP-DCAP) 15.80
Patient Pays: 15.94

NEW RX
Refills: 3
Doc# 21:1242

Pharmacist's Signature

No receipt should show payments by both Pharmacare and our plan.

I can think of three instances in which charges may be different from those outlined above. 1) If the drug is not covered by either Pharmacare or by our plan, you will pay the total cost of the prescription as shown on the bill. 2) Special Authorization drugs may have to be reapproved after you turn 65. If they have not been, your charges may be different than what you expect. 3) If the pharmacy gives you a 90-day supply even though Pharmacare only covers it for 30 days, because it is cheaper for you to pay extra for one fill instead of paying three dispensing fees, the amount may be more than \$15.94 but should be less than three times the maximum co-pay.

Bottom line: if the charge looks unusual to you, ask your pharmacist for an explanation.

History of the PEIRTA

1978 -1981

1978 - 1979 Executive

President: Lester Cairns

Vice President: Georgie Affleck

Secretary: Anne MacLaren

Treasurer: Edith Mullen

Additional Rep: Mabel O'Brien

The PEITF president was Gerald Praught and Minister of Education was W. Bennett Campbell.

- On June 8, 1979, the semi-annual meeting (first mention of semi-annual) was held.
- President Lester Cairns was absent. I noticed in the May 17 minutes that he had tendered his resignation, but it wasn't accepted???
- There were 85 out of 225 present—which makes our 100-110 out of 1000 look pretty small proportionately.
- It was suggested that each county take a turn getting a slate of executive officers. Three people from Prince County were appointed to the nominating committee.
- Talks continue about Blue Cross health coverage.

The AGM was held Oct. 24, 1979. The following slate of officers was installed:

1979 - 1980 Executive (Prince County)

Past President: Lester Cairns

President: Ben DesRoches

Vice-President: Doris MacWilliams

Secretary: Anne MacFarlane

Treasurer: Alma Adams

Additional Reps: Blanche Crockett and Helen Cheverie

The PEITF president was Brooke Brady. Minister of Education was Fred Driscoll.

- The first meeting of the new executive was held Nov. 23, 1979, where discussion continued about pension increases.
- This executive is comprised of members from Prince County. I think this was the beginning of

forming executives from each county in turn.

- At the Jan. 17, 1980, meeting, much of the time was spent drawing up a budget of \$1,000.
- The semi-annual meeting was held at the New London Lions Club. A hot turkey dinner was served for the price of \$5.50/person (including tax and tip). My, how prices have changed!!! Of course, we must remember that only about 9% of retired teachers' pensions were over \$7,000.
- The grant to RTA from PEITF went from \$100 to \$1,000 at the May 29, 1980, meeting.
- At the June 12, 1980, semi-annual meeting, 107 of 197 members were present. The membership fee was \$2/year.
- Since the executive would come from Kings County next year, a nomination committee from that county was formed.
- A vote was taken at the Oct. 16, 1980, meeting that mileage costs be paid to RTA executive members at the rate of 25 cents per km (same as PEITF).
- At the AGM on Oct. 2, 1980, President Ben DesRoches spoke of the first meeting of PEITF one hundred years ago and the foresight those teachers must have had.

The following slate of officers was installed:

1980-1981 Executive (Kings County)

Past President: Ben DesRoches

President: Mary Ryan

Vice-President: Anna Power

Secretary: Beatrice Crawford

Treasurer: Eileen Dunn

Additional Rep: Adele Townshend

The PEITF president was Frank Gillan and Minister of Education was Fred Driscoll.

- At the Jan. 12, 1981, meeting the secretary reported that Mr. Duffy from Blue Cross had informed them that deductions for coverage would be taken off the January cheques and group coverage would begin Feb. 1, 1981.
- As of March, 1981, the membership was 261.
- An amendment to the Teachers' Superannuation Act was given royal assent on April 24, 1981.
 1. Retired teachers with a minimum of 35 years teaching service would have a minimum annual pension of \$3,500, or a pro-rated annual pension of \$100/year of service up to 35 years of teaching service. (PEITF supported the payment of any increase from TSF.)
 2. Members of PEITF would be willing to pay increased contributions to the fund on a shared basis with Government if and when an actuarial study showed that the cost of providing such increased benefits to retired teachers had a cost effect on the fund. This amendment was proclaimed July 3, 1982.
- The AGM was held on Oct. 28, 1981. PEITF President James MacAulay stated that he would like to see a more direct link between the RTA and PEITF.

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The PEIRTA continues to support Island students with bursaries/scholarships at UPEI and Holland College. In this photo, graduating Early Childhood Development student Kellie Lynn Younker, a Bluefield grad, is seen at the Holland College Awards Ceremony accepting a \$500 PEIRTA bursary. Making the presentation is RTA President, Joyce McCardle.

PHILOSOPHERS OF THE CENTURY

~ **John Glenn...**

As I hurtled through space, one thought kept crossing my mind—every part of this rocket was supplied by the lowest bidder.

~ **David Letterman...**

America is the only country where a significant proportion of the population believes that professional wrestling is real but the moon landing was faked.

~ **Emo Philips...**

A computer once beat me at chess, but it was no match for me at kickboxing.

~ **Spike Milligan...**

The best cure for sea sickness is to sit under a tree.

~ **Prince Philip...**

When a man opens a car door for his wife, it's either a new car or a new wife.

Job: Part-time Online ESL Teachers for Children. Apply now!!

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- Curriculum based on the United States of America common core state standards
- 25-minute highly engaging lessons

WHAT WE REQUIRE

- Native English speaker from Canada or USA
- Experience working with children
- ESL and phonics teaching experience
- Bachelor's degree in any field OR associate's degree in Early Childhood Education
- Tech Requirements: desktop or laptop with fast internet connection and audio/video capability

PEAK TEACHING TIMES (AST)

Monday to Sunday 7:00 am – 11:00 am
Saturday – Sunday 10:00 pm – 12:00 am

HOW TO APPLY

For further questions or to apply, please use our Teacher Recruitment Portal: <http://teacher-recruitment.vipkid.com.cn/home.shtml?refereeId=1399755>.

QUESTIONS?

Please feel free to contact me (Elayne Lemieux) at elaynel@vipkid.com.cn.



Joyce with Queen Elizabeth Elementary retirees at Lotus Garden in K-town.



Joyce enjoys breakfast with Bluefield High retirees, who meet twice a month to solve the world's problems. The small crowd didn't have anything to do with Joyce!

Kids are Quick

TEACHER: Why are you late?

STUDENT: Class started before I got here.

TEACHER: Harold, what do you call a person who keeps on talking when people are no longer interested?

HAROLD: A teacher.

TEACHER: Winnie, name one important thing we have today that we didn't have ten years ago.

WINNIE: Me!

TEACHER: Glen, why do you always get so dirty?

GLEN: Well, I'm a lot closer to the ground than you are.

FYI

A mouse trap placed on top of your alarm clock will prevent your rolling over and going back to sleep after you hit the snooze button.

Want to Tutor Prospective RCMP?

The Royal Canadian Mounted Police in PEI are still looking for tutors to assist RCMP applicants with preparation for the RPAB exam. The RPAB is a police aptitude battery test designed to evaluate an applicant's aptitude for police work. The test measures six skills that are essential to completing the duties of a police officer. These include composition, comprehension, judgement, observation, logic and computation. The RCMP are hoping to find tutors who can assist applicants in preparing for the exam. Many of our applicants have been 'out of school' for years and would benefit from a structured refresher program. A guide for tutors is presently being worked on and would be an available resource for you. The current pay rate is \$30 per hour. Scheduling would be between the tutor and the applicant.

If you're interested, contact Cst. Ellen Peters at 902-566-8234, email ellen.peters@rcmp-grc.gc.ca, or contact Joyce McCardle and she'll pass your name on.

CALLING ALL DND OVERSEAS TEACHERS 1954-1992

The final national DND overseas teachers' reunion will be held in Trenton Ontario Sept 2-5, 2016. For further information, registration forms, etc. please go to Facebook DND schoolies/the order of the stammtisch, or contact Stu Colt at stucolt@cogeco.ca.



Joyce with retired Somerset and Kinkora High teachers.



Bethany MacLeod



It has definitely been a year of change for Prince Edward Island's education system. (I believe my picture might now be in the dictionary next to the word **change** ☺!) In November, the government announced a "New Direction" for education and the dissolution of the English Language School Board. Just recently, the transition team released the new organizational structure for the amalgamation of the Department and ELSB. I am pleased that no teaching positions have been lost; however, it hasn't been determined yet exactly how this will translate at the school level. Consultants play a vital role in supporting teachers and working alongside students. It is hoped that this "leaner system" will not lose sight of the valuable work they do in our Island classrooms.

We are still negotiating a new contract. Arbitration proceedings with Bruce Outhouse are scheduled for May 16, 17 and 18. We are hopeful that teachers will be treated fairly and that our new contract will help

to address some of the daily challenges of an ever-increasing workload.

The Personnel Committee has requested an organizational review to ensure that the best services and support are being provided to our membership and to assess the organizational structure and operational efficiency of PEITF. The PEITF has secured the services of Doug MacDougall to conduct this review. Doug is a very well respected member of the Island's education community, and we are pleased to have him view the organization through the eyes of a neutral party.

Please continue to follow the pension plan funding position through

the Teacher Superannuation Commission newsletter and website. It can be a great resource for those interested in following the status of the pension plan.

It is nice to have the winter cold behind us. Hopefully there will be plenty of warm, sunny days ahead! Remember to always make time for family and friends... "I've learned that it is not what I have in life but who I have in my life that counts!" (*Blaze Olamiday*)

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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Lakeville Elementary School

1962 Department of Education Annual Report



Alliston School

Courtesy of Mary MacDonald, via Tim Murphy,
Principal, Montague Consolidated SchoolThe old and new schools at St. Peters
Road

1953 Department of Education Annual Report

Nine Mile Creek School
(Erected 1952)

1956 Department of Education Annual Report



Souris High School (Erected 1954-55)

1956 Department of Education Annual Report



MacDonald Consolidated School, Tryon

The One Room School in Canada, by Jean Cocrane, 1981,
courtesy of Fifth House Publishers

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.**

Group Insurance Booklet

Please note that you can find the details of our group health plan online at www.peitf.com. Go to the site, scroll down on the opening page, and click on Group Insurance Booklet.

Change of Address: Pension and Benefits

The Pensions and Benefits office has a particular protocol for accepting changes of address from members. Please contact the Pensions and Benefits office to update information.

E-mail: tsf@gov.pe.ca

Phone: (902) 368-4200

Mail: PO Box 2000, Charlottetown,
PE C1A 7N8.