



# PEIRTA Newsletter

Prince Edward Island Retired Teachers' Association

Published with the generous support of

JOHNSON

VOLUME 4 ISSUE 2

SPRING 2012

## From the President

As I sat here looking out over the Atlantic from our North Myrtle Beach condo, I decided to type out my spring message. I enjoy travelling as often as possible and have travelled to many countries over the years: South America, Russia, China, United States, and Ireland to mention a few. I am getting a few games of golf in to pass the time here with a PEI retired teacher, Elaine Somerville, and friends.

A hint to all members who have Johnson Insurance as their health insurance carrier: we do **NOT** need additional travel health coverage at any time unless there is a new medical problem within six (6) months prior to your travel date or any changes in your current medication within three (3) months prior to travel. Always check with Johnson to be sure. I have travelled to many areas outside Prince Edward Island, and I have never taken out additional

health coverage. Trip cancellation is another story; for your own protection, you should think seriously about it.

Hope we get to enjoy similar weather on PEI this summer. Maybe I will meet some of you on the golf course!

As we approach summer break, your executive continues to work on your behalf. Your new treasurer and secretary have met the demands of their positions in all respects. The task of the treasurer has expanded since incorporation of our organization. Besides making all deposits in person and issuing all cheques supported by claim forms, Ann has learned very quickly to balance the books. Each of your county reps has put a lot of time into making plans for your socials. Hopefully all who have attended this year's socials had a great time socializing with friends. If you have any suggestions for any changes, I am sure your county reps would greatly appreciate hearing from you.

In early June I will again be going to the ACER-CART annual meeting in Ottawa as the representative for our organization. They have identified a couple of topics we will be looking at. I will be able to provide you with a summary from the meeting in our next newsletter.



We are still not getting as many retired teachers at our May socials as we would like to see. To this end, I am hoping to join as many retired teacher gatherings (coffee meets, lunches, etc.) as possible across the province over the next two years. I

See **President**, 3

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### 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).

Visit our website at  
[www.peirta.com](http://www.peirta.com)

## From the Editor

In case anyone has been reluctant to move to the online version of the newsletter because of a concern about his/her name being displayed in a group email, please note that I am now using BCC (blind carbon copy) when I notify readers that the newsletter is about to be posted.

In the context of a discussion about the recent announcement in the Budget Address re DCAP becoming the payer of last resort, we went on at the Queen's social to talk at some length about out-of-province travel insurance. It struck me at the time that the more we know about how this insurance works, the more we might be inclined to throw up our hands and say, "It's not worth it!" — and, as someone suggested (tongue-in-cheek, I think), "Let's just stay home." Please don't do either one. In spite of the legalese and the fine print and the conditions and the exclusions,

our travel insurance offers coverage rated among the best in the country. It is, I believe, absolutely essential for anyone who travels outside the country, and even in Canada if the right circumstances arise. Except for media coverage of strangers, I've heard very few stories of people having claims denied. On the flip side, I've heard many local stories of people who became ill while travelling, claimed under our plan, and had wonderfully positive experiences. I have some personal experience with trip cancellation insurance (not included in our plan—see p. 6)), and would have been out thousands of dollars had I not bought it. So please don't despair. If you have questions, talk to Johnson Inc. and Medavie Blue Cross about our medical coverage; or to CAA, RBC, or whomever about trip cancellation insurance. Read the policies carefully, don't guess at interpretations of legalese, and be very careful when you fill out your

application forms.

If anyone has experience with either trip cancellation insurance or travel medical, and would be willing to share his/her story, I'd love to publish anecdotes for our readers.

On an unrelated note, I read somewhere the other day that "the trouble with retirement is that you never get a day off." Certainly, I've noticed that storm days have lost a lot of their appeal!

*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](mailto: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 2012-2014

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## President (cont'd from 1)

would like to briefly point out some of the things the executive is doing. I would also be seeking a contact person in each group who would pass the word along about May socials and the AGM. I have been going to the Somerset Elementary gatherings for a few years, and I enjoyed meeting the Queen Elizabeth Elementary retired teachers for lunch in early March. It was a very positive experience for me. I answered questions on bridging of CPP, cost of living indexing, and insurance. If someone in your group would let me know, I will gladly join your gatherings to answer any concerns you might have. Please call 892-1915 or email me at [patricia.mccardle@pei.sympatico.ca](mailto:patricia.mccardle@pei.sympatico.ca).

Once again we were invited to the PEITF pre-retirement sessions. It was a great time for me to meet a few former teaching friends and bring greetings from the PEIRTA. I encouraged all to join us when their time comes, and also encouraged them to retain Johnson's insurance when they retire, or replace it with another one of their choice. One never knows when we might need the service.

By the time your next newsletter reaches you, we will be well on our way to our annual meeting on November 8, 2012, at the Royal Canadian Legion in Summerside. At this meeting we will be reporting on our year's activities. Please make an effort and plan early to attend this meeting. This is the arena where you will be able to express your concerns and give the executive some advice on the direction you want your organization to take.

Have a great summer.

## Prince Social

~ by *Sherrill Barwise*

On May 3 the Prince County spring social was held with about 30 members present.

Spurgeon Robbins opened the meeting with a prayer. The RTA executive members were introduced, and then the meeting was turned over to Pat McCardle, who gave members a brief overview of recent RTA activity. She mentioned that we might be facing a problem with medical insurance as a result of an announcement that was included in the recent PEI Budget Address. We shall have to watch this carefully. Some discussion followed.

Tickets for door prizes were drawn and refreshments were enjoyed. Special thanks go to O'Leary Co-op, Scotia Bank (O'Leary), O'Leary Guardian Drug, Home Hardware (O'Leary), and Central and Summer-side Credit Unions for door prizes.

## Queens Social

~ by *Maureen MacNeill*

The P.E.I. Retired Teachers Queens County social was held Thursday afternoon May 10, 2012 at the Macolm Darrach Community Centre in East Royalty.



the executive. Pat McCardle, our president, spoke about her role and

Maureen MacNeill, the Queens County rep, welcomed the group and then introduced

upcoming events. Kimball Blanchard, who looks after our insurance plan, spoke about some aspects of our plan and mentioned some concerns he had for the future of our plan with regard to the government's role when we turn 65. Kimball will keep us informed as he becomes aware of what is happening. We as a group owe a big thanks to Kimball for his tireless work in this area.



Ten door prizes were drawn for; many thanks to those who donated them. They were Murphy Pharmacies, Indigo Book Store, Murphy Group, Belvedere Golf Club, Anderson's Creek Golf Club, Eagles Glenn Golf Club, Johnson Insurance, Maid Marion's, and Papa Joe's. The rest of the afternoon was spent talking and reconnecting with our fellow retirees.



Eric Gallant provided much of the entertainment when he couldn't get his prize to stop making weird noises.

*Editor's note ~ submitted by Duane Duff,  
a retired teacher from BC*

I am a retired teacher, having taught between 1949 and 1990 in Manitoba, Ontario, Alberta, and Missouri.

Online information about me can be seen on two different websites:

<http://www.duffpublishing.ca> and

<http://www.innvista.com>.

I am preparing a website section of stories about retired teachers around the world who had unique experiences in their careers and after. If there are any retired teachers in this association who meet the qualifications below and are interested in participating, I would like to hear from them.

## QUALIFICATIONS

All of the following:

—Are currently officially retired or are still teaching after fifty years experience.

—Have a minimum of 20 years of experience at one or more levels from kindergarten to post-graduate university, including administration, public or private, in any country.

—Began teaching prior to 1970.

Plus any one of the following:

—Taught in one jurisdiction for forty years.

—Taught for at least one year in a second country.

—Taught for at least one year in a multiple-grade one-room rural school

in the 1940s or 1950s.

—Taught for at least one year in a pre-university classroom with over fifty registered students.

—Taught for at least two years in a facility for aboriginal students in any country.

—Taught for at least two years in a special needs classroom (e.g., sight, hearing, learning, autism).

—Taught for at least two years in an inner city school in a city of at least 250,000 residents.

—Taught until at least 75 years of age.

Duane Duff  
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## Volunteerism/Employment

### ARTHRITIS SOCIETY

ARTHRITIS IS ONE OF THE LEADING CAUSES OF LONG-TERM DISABILITY IN CANADA. IT IS NOT JUST AN "OLD PERSON'S DISEASE"; IT AFFECTS 1 IN 1,000 CANADIAN CHILDREN, AND CAN DEVELOP AT ANY POINT DURING A PERSON'S LIFE. THERE ARE OVER 100 DIFFERENT TYPES OF ARTHRITIS IN PRINCE EDWARD ISLAND. WE HAVE ONE OF THE HIGHEST RATES OF ARTHRITIS IN CANADA— AFFECTING OVER 22,000 INDIVIDUALS. HERE IS YOUR CHANCE TO MAKE A DIFFERENCE AND HELP US REACH THE 22,000 ISLANDERS LIVING WITH ARTHRITIS.

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Volunteers give presentations to community groups educating them about arthritis. Topics include joint health in the workplace, exercising control over arthritis, understanding arthritis, and introduction to arthritis. By giving these presentations you will be helping people learn more about how to cope with this debilitating disease.

**TRAINING WILL BE PROVIDED. ONCE YOU ARE TRAINED, THE TIME COMMITMENT WILL LARGELY BE UP TO YOU, THOUGH WE ASK THAT YOU GIVE A MINIMUM OF 2 PRESENTATIONS PER 4 MONTHS.**

**EXPERIENCE REQUIRED:** STRONG INTERPERSONAL SKILLS, GOOD PUBLIC SPEAKING SKILLS. EXPERIENCE WITH SENIORS IS BENEFICIAL.

Please apply by contacting

Sarah Drew, Community Development Coordinator

T: 902-628-2288 or 1-800-321-1433

F: 902-628-6035 E: [sdrew@pe.arthritis.ca](mailto:sdrew@pe.arthritis.ca)

### OVER 65?

**Please be proactive!**

**Protect our plan!**

**Speak to your pharmacist about your drug coverage—the DCAP and Medavie Blue Cross.**



## Group Insurance—again!

~ by Kimball Blanchard

The PEITF Group Insurance Trustees continue to monitor the life insurance and health insurance for retired teachers in PEI as well as for active teachers. As a part of this process, the trustees “go to the market” occasionally to determine whether the current carriers are up to date on what is being offered in the insurance market. In this process we do a thorough review of all our programs and may in fact change carriers for the various coverages if we determine that better coverage and/or rates can be provided for our members. This review is presently being undertaken and if changes are made members will be informed. It is important to note that if changes are made there will be no direct effect on your coverage. It will simply mean a different company is providing the coverage.

Initial indications show that our plans are in a stable financial situation, but final figures will not be available until our meeting in June. It appears that the diligence of our members regarding proper billing under the DCAP and their awareness of the special authorization drugs under DCAP have had a positive effect on our bottom line. Hopefully members will continue to monitor billing each time a prescription is filled at the local pharmacy.

As you are getting prescriptions filled, constantly be aware that if you are over 65 and the drug is covered under DCAP, you do not pay anything. The cost of the drug is covered by the DCAP, and our Medavie Blue Cross plan pays the dispensing fee. If the

drug is not covered under the DCAP you should pay only 20% of the cost of the drug to a maximum of \$10.00. We have heard of situations where pharmacies are charging a surcharge of two or three dollars because Medavie Blue Cross does not pay the pharmacy enough for the drug. We maintain that this is an issue between the pharmacy and Medavie Blue Cross and that we are not responsible for any charge over the agreed co-pay. Do the calculations and do not pay more than you are required to pay. It should be noted that some low cost drugs are not covered by the DCAP, but most are covered by our plan. Over-the-counter drugs are not covered under our plan.

Although things appear to be going well there is a concern for the future. In the recent provincial Budget Speech delivered in April by Minister Sheridan, a reference was made to the Drug Cost Assistance Program (DCAP). Minister Sheridan stated that **“to take account of the rapid growth in the number of Island seniors and to protect those with low and moderate incomes, our Government will introduce changes to the Drug Cost Assistance Program to make it the payer of last resort rather than first resort.”**

While there are no details available yet, the group insurance trustees are aware of the issue and are currently trying to determine the effects this will have on our overall program. We seem to have just gotten the plan on a stable financial footing and such a change could have a significant effect on our plan. We will continue to monitor the situation.

I remind you once again, if you are travelling, check with Johnson Inc. or Medavie Blue Cross if you have any questions about your coverage or if you have a pre-existing condition or any changes in medication.

Again, if you have any questions about our insurance, call Michel Plamandon at the PEITF (902-569-4157 or 1-800-903-4157), or call Johnson Inc. or Medavie Blue Cross.

Have a great summer.

## Kings County Social

The Kings County RTA social was held on May 17 at the Dr. Roddie Community Centre in St. Peter's Bay with approximately 25 in attendance.

George Knox introduced the executive and our president welcomed the group.

John Rowe provided those in attendance with a pension committee update.

The main presentation was given by our group insurance rep, Kimball Blanchard. After detailing segments of our health insurance plan, Kimball voiced concern over a recent government statement suggesting a future policy change that could cause a significant increase in our insurance premiums. No more details are available at present.

Numbers were drawn for a variety of locally donated door prizes. Jim MacAulay won the \$50 Johnson Insurance gift certificate.

The meeting closed after an excellent lunch provided by Cathy Knox.

**Reserve November 8 for the PEIRTA Annual General Meeting.**

**Summerside branch of the Royal Canadian Legion**

**More details to follow**

## Travel Insurance

*Editor's note ~ In keeping with my request for insurance stories, here's mine.*

In the summer of 2010 I planned a trip to Portugal. When I paid for the trip I purchased trip cancellation/interruption insurance from RBC.

At the end of August I experienced floaters and flashing lights in my left eye. Because I had had the same issue with my right eye several years earlier with no serious repercussions, I wasn't overly concerned. However, I called my optometrist, explained what had happened, and was given an appointment.

When I saw my optometrist he diagnosed a "vitreous detachment" with two small hemorrhages. Although the odds were good that nothing serious would develop, he immediately referred me to an ophthalmologist because there was some risk of a retinal detachment, which would require emergency surgery.

I saw my optometrist late on Friday before the Labour Day weekend. Not concerned enough to seriously consider cancelling my trip, I planned to wait to hear what the ophthalmologist had to say. If he found anything serious, I would cancel; if not, I would be off to Portugal in October.

For some reason, over the weekend I pulled out my RBC insurance policy and read through it, paying particular atten-

### Your Travel Health Benefit Does Not Cover:

- Services, supplies and equipment related to all pre-existing conditions;

"Pre-existing condition" means any medical condition including illness, sickness, injury or symptoms, that required consultation, diagnosis, treatment and/or investigation in the 6-month period prior to departure from the province of residence, or for which a new medication was prescribed or a change was made in the dosage of a medication in the 90 days prior to departure from the province of residence.

From Travel Health Benefits Section of PEITF Group Insurance Policy Booklet

tion to exclusions, definitions, and time lines. To my horror, I found that in order to claim trip cancellation insurance, the claimant must cancel a trip "no later than the next business day after any event or series of events that triggers one of the risks insured," and must inform the insurance company at the same time.

It was Labour Day weekend—offices were all closed. Reluctantly, I tracked down my travel agent on Sunday afternoon. She advised me to contact RBC as soon as possible. I got an agent very early Tuesday morning, told her my tale of woe, explained that I was waiting to see the ophthalmologist, and asked for advice. She informed me that because I

had been referred to a specialist, I now had a "pre-existing condition," and that I should cancel my trip and open a claim. If I didn't, and a related medical emergency arose before the date of my scheduled departure, my trip cancellation insurance would no longer apply. Worse, although my medical coverage was not with them, it was clear that I would not have coverage if a related medical emergency arose while I was travelling.

I cancelled my trip and opened my claim. The process was relatively simple: my agent provided all the necessary documentation related to my booking, payment, and cancellation; my optometrist provided the necessary medical documentation. I was claiming all costs associated with the trip, including travel agent charges and cancellation fees, except for half of the cost of the river cruise, which was being refunded by the cruise company.

Within a couple of weeks I had cheques from RBC covering the full amount. My would-have-been travel companion had a similar hassle-free experience.

I paid, I think, \$301 for insurance. I thought at the time that coverage was rather expensive. But that investment saved me several thousand dollars. I was disappointed that I had to cancel, but—knowing what I know about detached retinas—I wasn't about to risk my sight or risk surgery in a foreign country.

BTW, my eyes are fine!

### 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 \$10,000.
- Your coverage can be converted to a private plan with the same carrier without evidence of insurability if you apply within 31 days after turning 65.
- You may purchase an amount equal to your present coverage, or a lesser amount.
- Before your 65<sup>th</sup> 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 Inc. at 902-628-3537 or 1-800-371-9516, or visit their office at 111 Kent Street in Charlottetown.



## Gilles Arsenault



Dear RTA member,  
Teachers have begun their count-down and children in the classrooms are enjoying spring because it has sprung. Wow! Almost another school year gone and my first year as president has been a busy but enjoyable one.

I would like to take this opportunity to thank the Retired Teachers' Association for their support and the collaborative approach that we have the opportunity to enjoy year after year. I know we will continue this great relationship with your new president, Pat McCardle. She is truly a great advocate for teachers and will be a great asset for your organization.

As you are aware, it was a big year for the education portfolio in this province. Two major education reports have been presented to Government this year. We had the Teacher Workload, Teacher Allocation Committee report. This committee, established after our last round of negotiations, was a joint committee with members from the Department and the Federation. This committee made 11 recommendations to government, the main recommendation being to maintain teaching positions so as to allow the boards to have the flexibility they need in reallocating teachers where they see there is an educational need. Despite declining enrolment, if we focus on impacting student learning, we can make great strides in improving learning if we maintain the number of teachers in the system. The focus of this report,

along with that of the Education Governance Commission report, is on student learning. We want the best possible learning environment for all our students.

We know and we understand the financial restraints in this province. At the same time, we also know that with a great education system we can positively impact every aspect of these challenging times. We must not carry out a fiscal management exercise on the backs of youth and children.

On the one hand we favour enhancing and adding assessments, but on the other hand, if we don't provide enhanced learning opportunities in response to results, then why are we testing? We know that thousands of dollars are being spent in the area of assessment, but then the question becomes, why cut education positions? Government has advised us that the loss of positions will be addressed through attrition, but this is

still a form of reduction in positions. They assured us the number wouldn't be anywhere near the 120 projected in the media. Sixty positions over the next three years is what was indicated to us, but we believe that one reduced teaching position is too many. When we have the highest identified needs in the country, we need to maintain teaching positions, not cut them. We are working hard to deliver this message to all stakeholders and I can guarantee you that we are not just monitoring the situation.

Stay tuned...

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**JOHNSON**

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## ACER-CART

~ by Dr. Tom Gaskell

A belated but sincere welcome to 2012...which appears to be moving even faster than 2011.

Your ACER-CART executive has met several times via telephone conference and a number of recommendations will come to the 2012 AGM in June. These will include issues that flow from the joint meeting of all member organizations where we have discussed future direction, strengths, weaknesses, funding, etc. [of ACER-CART] as well as resolutions referred to the executive for study and recommendations. Some of these include the following:

- a) a look at the overall structure of the organization;
- b) having three regions instead of four;
- c) possibly grouping the Quebec members with the four Atlantic members;
- d) separating the VP position out from the regional representatives;
- e) improving our approach to political action, and possible ad-hoc PAC; and
- f) level of funding in relation to expectations.

Additionally, FYI, President Arnold Hull will make a presentation on behalf of ACER-CART to the Standing Committee on Finance dealing with the 2012 pre-budget consultations. Based on our AGM resolutions and stated policies, the brief will focus on the Canada Health Act, National Pharmacare, and a long-term national plan for home care.

Once again, my heartfelt best wishes for a great 2012, and my thanks for allowing me to work on your behalf.

## I'm a Senior; Treat Me with Respect ~ by Joyce McCordle

*McCordle*

On Seniors Day last fall, I was asked to say a few words about the productivity of seniors. I accepted the invitation because telling people how wonderful seniors are is one of my favorite things. Hey, there's nothing like blowing your own horn!! I would like to share parts of what I talked about with you.

At our November AGM, Tom Gaskell talked about devaluation of seniors, which brought to mind one of the stories on Compass which royally ticked me off just before Seniors Day. Hey! I'm old; I'm allowed to be cranky sometimes. They talked about the "aging population" and how it will stretch our health care system. The "Grey Tsunami" they called us. Now, I don't know about you, but the word "tsunami" just doesn't seem to have positive connotations. It kind of made me want to apologize for having another birthday. Then it really set me off because I thought of all that seniors and the people who will become seniors in the near future have contributed to society as a whole and are still contributing in many ways.

We come from a background that didn't use words like productivity; we simply called it "giving a day's work for a day's pay." Most of us have not really retired; we have simply changed jobs to one without a pay cheque. Look around at the number of seniors (I prefer to call us "retired") who volunteer their time in the community. Seniors do NOT sit home twiddling their thumbs; you will find them volunteering in the health sector, in the education system, in the tourism industry; and in every other

aspect of community life. Many seniors visit fellow seniors who are isolated or lonely. Every church group, Women's Institute, or club is composed mostly of seniors. Just try to find seniors at home! No, they are out and about if they are at all able. Many, many grandparents take great joy in helping with the care of their grandchildren.

One of my pet projects is trying to get government to allow a \$500 tax credit to show appreciation for all these volunteer hours.

Seniors are often sought to take on part-time jobs because they have a great work ethic and still believe in giving the best they can at any task they choose to accept. As our numbers grow, there will be more demand for early-retirees and not-so-early retirees to get back into the work force because we will be needed. Yes, our numbers are growing. But are we apologizing for aging? Heck no! We worked hard to get here and the road wasn't paved all the way.

We are referred to by many names: "junior senior vs senior senior"; "rookie senior vs veteran senior"; "first quarter, second quarter, third quarter and four quarter eras of our lives." I'm not sure what is beyond fourth quarter since I guess that must be 75-100. I figure if I get that far, and I doubt that I will, I'll let them call me "One tough old cookie."



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