



PEIRTA Newsletter

Prince Edward Island Retired Teachers' Association

Published with the generous support of

JOHNSON

VOLUME 4 ISSUE 1

WINTER 2012

From the President

In my first official newsletter article, I would like to say what a privilege it is to work with the dedicated professionals on the new executive. Several I have worked with in the past: Jim MacAulay, Sheridyn MacNeill, Sherrill Barwise, and George Knox. I would like to welcome new members: Eric Gallant, Ann Ledgerwood, and Maureen MacNeill. A big thanks to Barb Foster, John Rowe, and Spurgeon Robbins, our out-going members, who worked so hard for the Association.

Our past president, Jim MacAulay, has left big footprints to follow. This executive will continue to work and expand upon all the positive accomplishments of the past. Our organization has become incorporated; great strides have been made in educating retired teachers about our health insurance plan; money has been saved in that plan by making teachers aware of using the DCAP (Gov't drug coverage for those who are 65); and we have worked with the Superannuation

office to provide a new form for retiring teachers so they may opt to become members of our association. These are just a few things that have been worked on and that this executive will continue.

At the AGM, the chairpersons of our committees gave extremely informative reports. Frank McQuaid gave a very down-to-earth explanation of why we have the integration of CCP at age 65. Kimball Blanchard reviewed the ongoing concerns with our insurance plan. Hopefully everyone in attendance took some information home that they didn't have before. We would very much like to increase the attendance at our AGM; the executive will be working on this in the New Year.

Since the AGM we have had a couple of short meetings with Murphy's Pharmacies. They reviewed a couple of points on the DCAP and how Murphy's always try to work for the betterment of their clients. We will keep in mind their idea of having a representative from a pharmacy speak at our AGM in 2012. We also met with Don Anderson from The Third Quarter Program. You will see more on this program later in this newsletter and through a link on our web page.

Jim and I have also met with UPEI on our request for changes in the scholarship and prize awards. They are put on hold at this time until UPEI refines their acts of operations towards such donations.



I look forward to our next two years with enthusiasm. Along with a great executive, we have an excellent support group comprised of our committee chairs, Edna Reid at Johnson Inc., and the PEITF staff.

May 2012 contain happiness and good health for you and yours.

INSIDE THIS ISSUE

Page 2—To/From the Editor; Executive
Page 3—President's Report to AGM
Page 4—Work/Volunteer Opportunities
Page 5—A Voice from the Past
Page 6—CPP Changes
Page 7—PEITF Corner
Page 8—2011 AGN

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

From the Editor

Another successful AGM in 2011! It was good to see a crowd, and I heard a number of positive comments about presentations—especially Frank's explanation of pension/CP integration and how it all came about. If I'm not mistaken, retired teachers are becoming increasingly engaged in the organization, and that's a good thing.

I had very little response to my survey re dreams about teaching (only three, all of whom confessed to having regular pretty scary dreams), but when I asked the same question at the AGM, the majority of people there admitted that they still dream about the classroom/school. I think it's a form of PTSD!

We have a new executive in place, and while there are some familiar faces, there are also some new additions. They will look forward to your continued support and involvement. Keep them on their

toes — put your issues before them, get your questions answered, and help them to continue to move this organizations forward. We can all benefit from having a strong voice speaking on our behalf.

Letters to the Editor

Editor:

I was able to access the newsletter. A great newsletter but I must speak up about something.

I was shocked to see the joke entitled "**My Retarded Grandpa** by Neil Garvie". [FALL 2011]

This is certainly in bad taste and I must take offence to a newsletter for retired teachers running such a joke and using the "R" word. In my teaching career and personal life I have worked long and hard to model for children and others that we should not joke about individuals who may have an Intellectual Disability. Such vocabulary is not politically correct

in our society where words such as this are derogatory, offensive and hurtful.

I hope that you will remove this joke and not run any such ones in the future.

Thanks

Jackie Charchuk

(Retired as Special Ed Consultant, WSB, 2011)

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 June. 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 2012-2014

President: Pat McCardle (892-1915)	patricia.mccardle@pei.sympatico.ca
Vice-President: Sheridyth MacNeill (892-4440)	e.macneil@pei.sympatico.ca
Past President: James MacAulay (961-2818)	festival@eastlink.ca
Secretary: Eric Gallant (687-1891)	Eric.Gallant@sourisharbourauthority.com
Treasurer: Ann Ledgerwood (892-9366)	aledgerwood@pei.sympatico.ca
Representatives by County	
Prince: Sherrill Barwise (859-2775)	annbarwise@eastlink.ca
Queens: Maureen MacNeill (628-8970)	moemacneill@hotmail.com
Kings: George Knox (961-2604)	knoxpei@gmail.com
Membership Chair: Joyce McCardle (436-6960)	joyce.mccardle@pei.sympatico.ca
Pension Committee Representative: Frank McQuaid	
Group Insurance Representative: Kimball Blanchard	
PEIRTA Webmaster: Bill Oehlke	oehlke@islandtelecom.com
Newsletter Editor: Marg Stewart	margstewart@pei.eastlink.ca

President's Report to RTA AGM 2011 ~James

MacAulay

Let me begin by expressing my gratitude for being given the privilege and opportunity to serve the Prince Edward Island Retired Teachers' Association, as president, for the past four years. Over that period of time I feel that we have really grown as an organization. The people who came forward and were endorsed by you to serve this organization were exceptional, to say the very least. It is not difficult to serve as president if you have an executive and committees with vision and a keen work ethic to get things done. You have also chosen people who are not afraid to make decisions which affect the direction of the organization. Our executive and committee members have been tremendous sources of strength and vision for our association.

As you are likely aware, our association has six standing committees, all of which are active. A little later in the meeting the chairperson of each committee will be reporting to you on the activities of the committee. It was a great pleasure for me to watch the growth we experienced from our committees over the past four years. I will attempt not to steal the thunder from the chairpersons; however, I wish to comment briefly on each committee.

Immediately after lunch today you will have an opportunity to review the work of our nomination committee. This committee once again ensures a nomination for each position on the executive of our association. Our pension committee has continued to monitor our pension fund and to stay visible during the past tough economic times. Our membership committee has succeeded in just about doubling our

membership over the past four years. At the beginning of my term we were starting our present newsletter format with our new fresh editor. This paper is now read from coast to coast both online and in hard copy by retired teacher organizations in Canada.



Committee Works on Executive Handbook

Our web page has grown over the past four years. We were again fortunate to obtain a webmaster who is very progressive and conscientious. This facet of our organization continues to expand and present our organization both locally and nationally. Last but by no means least is our group insurance committee. Very early in my presidency I learned that other areas of this country seemed to be experiencing better results from plans than we were. Over the past four years we have worked hard both to better understand our plan and to make sure that we were using all benefits available to us. Last fall we were finally rewarded with a premium reduction. I believe that I would have to cite this as my proudest moment as your president. I am sure that you will have a keen interest in what Kimball has to say to you today. For my part I want to congratulate you for your efforts to make this plan work better for us. It was indeed you, the retirees, who were rewarded with the premium reduction.

Your executive has been active on other fronts. Last fall we organized

and hosted the first conference of Atlantic retired teacher associations. This was a success and we set up a procedure for these meetings to continue on a rotational basis. We have a major conference every two years and a brief meeting in conjunction with our national meeting in Ottawa each alternate year. In the fall of 2012 we will be hosted by the New Brunswick organizations in Moncton. PEIRTA will be represented and will take an active part in the discussions.

We are pleased today to have Dr. Tom Gaskell with us once again. Dr. Tom is our Atlantic representative to our national organization. As you can see from the agenda, Dr. Tom will be reporting all the good and bad from ACER-CART a little later in the meeting. I will leave that aspect of our meeting to him. Just let me say, Tom, that we are very pleased that you were able to join us today. PEIRTA has actively supported our national body and has always responded when called upon to do so. I feel that we have now improved our relationship with our national body.

We have moved from our spring meetings to spring socials in each area of our province. In election years the areas elect their representatives to the executive of PEIRTA. Early in my mandate we were able to move to direct deduction for our association dues. This has proven to be very successful and provides an even flow of funds for our organization. We have moved to improve our presentation at retirement seminars. This is the only time when we have an opportunity to promote our organization to the new retirees. We have now become an incorporated body governed by the laws of P.E.I. This puts us on an equal footing with all other non-profit corporations within our province. At the present →

time we are in discussions with the University of PEI. You will see some resolutions which speak to this. Our discussions revolve around our annual bursary and graduation prize amounts. As you will see in the budget projection, we are seeking to improve the funding of our bursary. This is an ongoing objective which will increase our profile at UPEI.

At the present time we are paying the lowest dues of any RTA in the country. With the help of our Group Insurance

provider, Johnson Inc, we are, however, able to carry out an effective program for our membership. I would like to publically thank Johnson Inc. for their assistance, principally for our newsletter publication.

To conclude I would like once again to thank the staff at PEITF for all the kindness we receive. We hold all our meetings at PEITF. We package our newsletter there and they assist us by stamping our newsletters. It makes no difference what we request, we are

always received with grace and encouragement. I want to personally thank each staff member for all the kindness and understanding over the years.

In closing, I want to again thank you for the opportunity to serve this organization. It was both a rewarding and learning experience for me. As I now assume the role of past president, I know that I will see an organization that will continue to grow and prosper. I just know that you will offer our new executive the same support that you afford me.

Volunteerism/Employment

The **2012 Legion Youth Track and Field Championships** will be held at UPEI—first time ever on PEI—August 15-20, 2012.

Anyone interested in volunteering can call the PEI Command Office at 892-2161 or send an email to royalcanadianlegion@pei.aibn.com.

The **Canada-Wide Science Fair** is coming to Prince Edward Island May 13-18, 2012, at UPEI. Some of the brightest minds from Grades 7-12 will compete for medals and prizes worth approximately \$1,000,000. The PEI Retired Teachers is just one of the many associations we are asking to help us with this wonderful event. To view the various volunteer opportunities, or to register as a volunteer, visit the website <http://volreg2012.youthscience.ca>. The local contact person is John Burka, Chair of the volunteer committee. You can also contact Sheila O'Shea at Sherwood Elementary School (368-6780) if you have any questions. Also, take a look at the Canada-Wide Science Fair website, <http://cwsf.youthscience.ca/fairs/current>, to see the entire program.

Thanks in advance from Sheila O'Shea (smoshea@edu.pe.ca).

Teaching in Nunavut?

Nunavut has short term (less than a year) to long term (up to 3 years) positions for the upcoming school year. Representatives from the Nunavut Department of Education have already been in Charlottetown to conduct individual or small-group sessions for people interested in hearing more about these opportunities. For information, please contact Dr. Shelly Pepler, Executive Director, Kivalliq School Operations, at 867-793-1738 (cell), or email spepler@bell.blackberry.net.

Cruise Ship Tour Guide?

Atlantic Cruise Ship Services, a Maritime Travel company, is seeking seasonal tour guides for part-time, casual employment in Charlottetown and area. While the cruise season runs from May to October, the majority of work is in September and October. Hours will vary, depending upon the cruise schedule, and guides will be rotated throughout the season.

"Working for Atlantic Cruise Ship Services can be one of the most excit-

ing and rewarding opportunities for a retired teacher," writes Cathy Quesnelle of Atlantic Cruise Ship Services. "Our company boasts some of the best tour guides in Atlantic Canada, and we go to great lengths to get and keep the most interesting and competent people available. It is a work environment where guides play an important role in developing and promoting our tours throughout the Maritimes. Our staff are from diverse backgrounds, with experience in teaching, acting, guiding, and tourism.

Applicants must be willing to learn and expand upon a provided tour script, possess a fair amount of local knowledge, be willing to wear a uniform, and work in all kinds of weather."

If you are interested, please forward a cover letter and resume to cquesnelle@atlanticcruiseship.ca.

TRAVEL WITH A PURPOSE

Join a water team to give clean water in Central America. 1 week around \$3000 (Tax Receipted).

Family and friends can contribute/fundraise to project and share cost. No experience required. Be part of something significant. Water Ambassadors Canada. Founded by 2 retired teachers.

1-877-988-4688

www.waterambassadorscanada.org

Editor's note~ Submitted by June Sander-son (retired from Charlottetown Rural High School in 2010). Hazel Mutch, her great-aunt, recorded these musings while teaching in Saskatchewan in the 1930s. The article has been printed exactly as written, except that the student's name has been changed.

Hazel K Mutch No 33
My Experience In My First School

Like most teachers I had high ideals. I decided kingdoms might rise and fall; but in my own environment in a Public School, I should be unaffected or so I used to think.

But after sixteen years of experience in teaching school, I have lost not a little of that security.

After teaching one week I came to the conclusion that I was a misfit; but my troubles did not begin until the third month.

I had one little foreign girl, named Evelyn, in grade two. She had taken grade two of her own accord before my arrival.

The other children, in grade two, were advanced in their work; and I promoted them to grade three; but Evelyn was unable to pass the test and could not be promoted.

The next morning when I called second grade for reading, Evelyn remained in her seat. I asked her why she did not stand for her class? She replied that her Mother had forbidden her to continue grade two work; and if I did not promote her, her parents

would call on me.

I paid no attention but continued with the other reading classes and left Evelyn to do her number work completely alone.

Needless to say both of Evelyn's parents were awaiting my arrival at the school, in the morning.

On entering the school, I noticed two very angry-looking people in one of the seats. I said 'Good-morning' as pleasantly as possible, but there was no response.

I went to my desk, when immediately the two arose and came to the front of the room. They asked me what I meant by my audacity in not promoting their child to grade three; while everyone in the district knew their child was the brightest in her grade; and my predecessor had informed them regarding their child's ability? He also said he would inform the School Board at once what a very incompetent teacher they had secured; and he knew without a doubt they would discharge me.

I am ashamed to say I became angry and asked them why they required the services of a teacher, when they had such sagacious people in their district?

They left the school both very angry and Evelyn followed.

However I returned to my boarding house that evening in a very tearful condition; and declared I should try

some other profession, where I would receive more appreciation for my work.

The next morning the School Board arrived at the school house; and I explained the situation with not a few tears.

They informed me they had no intention of discharging me and were satisfied with my work; also that Evelyn's parents had caused much trouble in the school before and not to pay any attention to them.

Evelyn did not return again to school; and I did not hear how she was progressing as she left the district.

I realize now my error. I had not learned to know Evelyn; and if I had taken the time to win her affection; instead of the antagonistic attitude that was inviting trouble; such an unpleasant situation would not have arisen.

At the time I was very incompetent. I thought when I received my certificate at Normal School, that in the future my troubles were over; but I found to my great sorrow that I had only started on life's road and my troubles had just begun.

After many similar experiences to the one related above; and after many heartbreaks; I decided to try kindness in all things in place of strict discipline; and I found that a kind word will smooth out many difficulties; and the burden becomes much lighter if we walk the way of the Great Master.

Travelling this Winter?

Check details of your out-of-province medical insurance (Johnson Inc.), and remember that some countries require a letter showing proof of insurance. Consider trip cancellation insurance, get the right currency, and contact your credit card companies if you will be away for an extended period. If you are visiting an exotic location, inform the embassy that you will be in the country. And have fun!

Changes to CPP

Editor's note ~ The following overview of CPP changes was sent by Service Canada to Arnold Hull, President of ACER-CART, and forwarded to us.

As you may know, changes to the Canada Pension Plan (CPP) will continue to be introduced until 2016. However, many came into effect on January 1, 2012.

What's new?

Individuals retiring before age 65 will not have to stop working to begin receiving the CPP retirement pension.

The new Post-Retirement Benefit came into effect on January 1, 2012. If you are under age 65 and working while receiving CPP retirement pensions, both you and your employer will have to make CPP contributions (these contributions will go toward the new Post-Retirement Benefit, which will be added to your CPP retirement pension).

If you are at least 65 but under 70 and working while receiving a CPP retirement pension, you will make CPP contributions that will go toward the Post-Retirement Benefit unless you elect not to contribute.

The monthly CPP retirement pension

amount will increase by a larger percentage if taken after age 65.

The monthly CPP retirement pension amount will decrease by a larger percentage if taken before age 65.

The number of years of low or zero earnings that are automatically dropped from the calculation of the CPP retirement pension will increase.

Note: These changes do not apply to the Quebec Pension Plan.

For more information, visit servicecanada.gc.ca/cppchanges. Among other things, you will find on the website a leaflet about the Post-Retirement Benefit.

Gift Card Scam ~ by Joyce McCardle, Western Co-ordinator, PEI Seniors Safety Program

At a presentation about our Seniors Safety Program at the Belmont WI last night, one of the members alerted me to a scam I hadn't heard before. It involved a gift card to one of the stores. Apparently, some empty cards are kept under the counter where the cashier can exchange them. It works this way.

You pay for your goods with your gift card, but you still have a balance left. Your card is exchanged for an

empty one and you never notice until the next time you go to use it. How many of us would just assume we had used it all??

You may have heard this, but I just thought I'd pass it along. I really feel sorry for the 98% or more honest retail workers who get tagged with this rep.

Scholarship Presentation



Emma Boswell receives PEIRTA Scholarship from Jim MacAulay. Ms. Boswell, who grew up in Victoria-by-the-Sea, is in the first year of the Bachelor of Education Program at UPEI, in the Early Years French Cohort.

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 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 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,

Time flies when you are having fun. I can't believe that I have been in the position of President for seven months already. Since my arrival, there have been many exciting and sometimes challenging days. As they say, now that you are making the big bucks, you have to take what comes with it. To say the least, I have come to appreciate even more the importance of our Federation. My experience as President is a very rewarding one so far, and I am very excited and motivated in continuing to represent Island teachers to the best of my abilities.

I would also like to take this opportunity to wish all retired teachers a Happy, Healthy and Prosperous New Year. I hope that 2012 will be among

your best years. Do whatever it takes to make you happy: travel, read, work, socialize, etc. Make the best with the cards that you are dealt.

During 2012, the Federation will continue to promote and advance education in this province. We have wrapped up our Teacher Workload Teacher Allocation Committee Report. This report was presented to the Minister on December 13, 2011. The committee is really proud of the work that it has done and the Minister has now lots of food for thought.

As President, I am a new Trustee on our group insurance plan. This committee met in December and

I quickly realize that there are many new things to learn. This group has to be very knowledgeable to ensure the longevity and sustainability of OUR plan. Kimball Blanchard is the retirees' representative on this committee. He has your interests and those of all retired teachers at heart.

At PEITF, many activities are ongoing and many new initiatives will arise in 2012. The Teachers' Federation is always happy to collaborate with the RTA to help in any way we can.

Once again, Happy New Year and don't forget to take time to enjoy life!

THIRDQUARTER : Make Skills Count

Today, Canadians aged 50 plus want to contribute to their communities during the third quarter of their lives. Also, as Canada's population ages and skilled workers retire, it's a challenge for businesses to fill the void.

ThirdQuarter is a national pilot project that offers a solution. ThirdQuarter is an online meeting place that matches local firms with mature Canadians who want to use their career and life skills to explore new jobs, work flexible hours or volunteer.

For more information, or to register, please visit our website at www.thirdquarter.ca.

Don Anderson

ThirdQuarter / Summerside Community Coordinator
902-436-9575 or 902-439-6678
thirdquarter.ca

Little things
make a big
difference.



In addition to exceptional service, we offer special little extras such as:

- 24/7 live customer support
- Savings and discounts

1-800-563-0677 | Johnson.ca/peirta

Provide Group ID code: PJ



JOHNSON 

Home and Auto Insurance

Home and auto insurance is available through Johnson Inc., a licensed insurance agency. Policies are primarily underwritten by Unifund Assurance Company (Unifund). Unifund and Johnson Inc. share common ownership. Eligibility requirements, limitations and exclusions may apply. AIR MILES® reward miles awarded on regular home and auto insurance policies underwritten by Unifund. At the time the premium is paid, one AIR MILES reward mile is awarded for each \$20 in premium (including taxes). AIR MILES reward miles not available in SK, MB or QC. ®™ Trademarks of AIR MILES International Trading B.V. Used under license by LoyaltyOne, Inc. and Johnson Inc. (for Unifund). CAT.01.2012

Resolutions Approved at 2011 AGM

1. Motion to amend Bylaw 7(b)
2. Motion to amend Bylaw 7(c)
3. Motion to add a new Section 11 (quorum for AGM and executive meetings) and to have the existing Section 11 become Section 12
4. Motion to make clear that an RTA scholarship for a student entering BEd program at UPEI is for a PEI student
5. Motion to make clear that an RTA prize for a student graduating from BEd program at UPEI is for a PEI student
6. Motion to reaffirm resolution from 2004, amended and passed*

*Amended resolution reads as follows:

Whereas the teachers of PEI had full indexing included in their pension plan before 1995, be it resolved that the PEITF be asked to work with government toward the restoration of full indexing.

2011 AGM



PEIRTA Executive 2012-2014

Back row, L-R: Sherrill Barwise, Prince; George Knox, Kings; Pat McCardle, President; Maureen MacNeill, Queens; Jim MacAulay, Past President.

Front row, L-R: Eric Gallant, Secretary; Ann Ledgerwood, Treasurer; Sheridith MacNeil, Vice-President.



AGM Highlights

President's Report

Greetings from Gilles Arsenault, PEITF; Stu MacFadyen, City; Edna Reid, Johnson Inc.

Comments by Minister of Education Alan McIsaac

Reports from committee chairs

Comments by Dr. Tom Gaskell, ACER-CART, including important information on drug costs

Approval of resolutions

Adoption of new executive handbook

Election of new executive, and installation of all executive members for 2012-2014.

Spring Socials

Prince—May 3

St. Paul's Centre, Summerside

Queens—May 10

Malcolm Darrach Centre, East Royalty

Kings—May 17

Dr. Roddie Centre, St. Peter's

Further details will be posted on website and advertised in newspapers closer to the events.

Please come!

OVER 65?

Please be proactive!

Protect our plan!

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