



PEIRTA Newsletter

Prince Edward Island Retired Teachers' Association

Published with the generous support of

JOHNSON 

VOLUME 9 ISSUE 1

WINTER 2016

From the President

Happy New Year to all you retired teachers and your families; may you find health and happiness in 2016. I usually add prosperity, but if you're like me, the only prosperity you can hope for is a winning lotto ticket. However, health and happiness are the most important anyway.

At our AGM in November, I became your new president. I have some hard acts to follow, but I'll give it my best shot. Past President Sheridyth MacNeill and others worked very hard on the health insurance issue. My 2014 Christmas wish from her was that she would get as much done as possible before my term began. She did her very best, I have to say.

Sheridyth, Kimball, Marg, Pat and I met with Hon. Doug Currie, "then" Health Minister, and Roy Cairns, Pharmacy Consultant, on Dec. 10.

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We knew Government was soon going into negotiations with pharmacists. Our primary goal was to deal with the 30 vs 90-day drug supply. We were assured by Minister Currie that this would be one of his priorities during negotiations. We all came away from the meeting with a very positive feeling.

OOPS! Never count your chickens before they hatch!! With the Cabinet shuffle on Thursday, Jan. 7, things may take a turn. The new minister, Hon. Rob Henderson, will need to be brought up to speed on so many items that I hope our concerns will not be lost in the information overload he will be experiencing.

On Dec. 11, the RTA held its transition meeting with the out-going and the in-coming executive at the PEITF building. Following the meeting, we met with the new PEITF Executive and had a little get-to-know-you session. The PEITF president and staff are extremely helpful to our association and we are so happy to be affiliated with them.

Between Christmas and the New Year I began making a list (and checking it twice) of the things I have to do and when to do them. I



certainly don't want to look bad after the work of the previous presidents. I'm finding there is a lot more to this position than I realized. I will do my best.

I dropped in to see some of the people I will be working with for the next two years. Sheridyth, Cynthia MacDonald and I had a lovely visit with Rosemary O'Malley-Keyes at UPEI. She gave us a brief run-down on our endowment and our award prize. She is a font of information and a great person to work with. I also dropped in to touch base with

See President, 3

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

From the Editor

Thanks to out-going executive members Maureen MacNeill and Ann Ledgerwood, who have worked very hard on your behalf and served the RTA well. Welcome to new members—Emma McQuaid, Peter Meggs, and Cynthia MacDonald. These three have all spent many years, collectively and individually, in service of active teachers, and I'm sure they will serve retirees equally well.

Rumor has it that Pat McCardle got an early morning phone call on January 4 looking for the president of the RTA. When she learned it was the RCMP calling, she quickly adopted the familiar position "I saw nothing, I know nothing, and I'm not the president any more." Of course, they were looking for Joyce. I wonder what Joyce did—only four days into her presidency—that would be of interest to the RCMP? Hmmm! I sincerely hope that this is not an indication of things to come!



Your new executive, left to right: Ron McIntosh, Emma McQuaid, Sheridith MacNeill, Ruth Sudsbury, Cynthia MacDonald, Joyce McCardle, Leah Harris, Peter Meggs

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 late May. 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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President (cont'd from 1)

Darlene Marshall at Johnson Inc. It's always good for both parties to match names and faces.

I plan to attend as many retired group luncheons/breakfasts as possible. This will give us a chance to exchange information. I have a list of the social gatherings that Pat McCardle and Sheridyth left for me. Some of you will be getting calls from me inviting myself to your gatherings. Hopefully you will share information with me.

ACER-CART has been keeping me apprised of the happenings federally; I had the privilege of attending the AGM in Ottawa in June with Sheridyth. I will have a learning curve to catch up there, as well. Luckily we have James MacAulay as the Eastern Canada Retired Teachers' Organization (ECRTO) Rep. At our Jan. 14 executive meeting, we nominated him for a vice-president position on the ACER-CART executive for next year. Jim, Sheridyth, Pat McCardle and I worked on a questionnaire for ACER-CART and I was very pleased to have their help. I absolutely HATE surveys—always did; always will (“just sayin”). I guess I'll have to do them anyway, but I don't have to like it!!! OK, that's my whine for this article.

At our AGM in November, there was a suggestion that we have a

semiannual social to replace the county socials which were discontinued. The executive discussed this at our January meeting. It was noted that many schools have get-together lunches or breakfasts on a regular basis and many of them felt this was enough for them. We would certainly appreciate hearing from those of you who feel strongly about having another social. If there is enough interest, we will certainly work toward this goal. Please let me or any executive member know your thoughts on this matter. All e-mail addresses are listed in the newsletter.

In closing, I just want to say how happy I am to have such a friendly, competent executive to work with for the next two years. Feel free to contact me anytime with questions or requests. I may not always be able to fix the problem or answer the question to your

satisfaction, but I will try.

Editor's note ~ To read the RTA presentation to Government re days' supply of drugs covered under Pharmacare, go to www.peirta.com, click on the Insurance Forum link, and find “Position Paper on Days' Supply of Drugs.”



Want to Tutor Prospective RCMP?

The Royal Canadian Mounted Police in PEI are currently 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, judgment, observation, logic and computation. The RCMP is hoping to find tutors that 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. Rates and scheduling would be between the tutor and the applicant.

If you're interested, contact Chris Snow at 902-566-8234 or email chris.snow@rcmp-grc.gc.ca. Or contact Joyce McCardle and she'll pass your name on.

History of the PEI RTA

Editor's note~ Joyce McCardle has over a period of time compiled a lot of information about the RTA in PEI. Much of the information has been taken from minutes of meetings. This history will be published in this and subsequent issues, in segments, as space allows. Thanks, Joyce.

PEIRTA 1975-1978

The first organizational meeting to form a PEI Retired Teachers' Association was held Oct. 22, 1975.

1975 Executive

President: Mabel Matheson
Secretary: Edith Mullen
Treasurer: Ann Matheson (later replaced by Hollis Jenkins)
Additional Rep: Mrs. Lloyd Lewis

At this time, the PEITF president was George MacDonald, and Minister of Education was W. Bennett Campbell.

The second meeting was held Nov. 26, 1975, with Mabel Matheson as provisional president.

- A constitution was passed at this meeting. Also passed at this meeting was a resolution to request that PEITF extend the rights and privileges of a special association of the PEITF to the Retired Teachers' Association of PEI. An application form for the establishment of the PEIRTA was signed by the members present.
- In a letter dated Jan. 16, 1976, the executive acknowledged the acceptance of the RTA by PEITF as a special association of the PEITF.
- At the June 7, 1976 meeting, the guest speaker was Donalda Fraser, President of NSRTA. She

spoke about the functions and activities of their association which had been active for 10 years. I found it interesting that she stressed the fact that if we have any needs, we must be an organization of influence and act both individually and in union to get what we want.

- At the Oct. 14, 1976 meeting, the RTA went on record as recommending that the TSF Act be amended to provide that one of the teacher reps on the Superannuation Commission be a member of the RTA.
- The AGM was held Nov. 26, 1976. A new executive was installed

1976-1977 Executive

President: Mabel Matheson (re-elected)
Vice-President: Hollis Jenkins
Secretary: Erma Hughes
Treasurer: Sadie Coffin
Additional Rep: Mrs. Lloyd Lewis

PEITF President was Kimball Blanchard, and Minister of Education was W. Bennett Campbell.

The AGM was held Nov. 29, 1977. The following executive was approved:

1977-1978 Executive

President: Mabel Matheson (re-elected)
Vice-President: Austin Kennedy
Secretary: Frances Neal
Treasurer: Edith Mullen
Prince Co. Rep: Marjorie Dunn
Queens Co. Rep: Erma Hughes
Kings Co. Rep: Jocelyn Coffin

The PEITF President was Willard Moase. Minister of Education was W. Bennett Campbell.

Issues of the day included the following:

- One of the main things the RTA seemed to be dealing with was trying to get an increase in retired teachers' pensions; this has been one of the association's main efforts since the organization began.
- At the PEITF AGM May 6, 1978, a motion was passed dealing with an increase to pensions. This was defeated 60-6 at the RTA general meeting held June 13, 1978. It was also passed that RTA executive press for the nearest possible proposal made by RTA.
- At the Feb. 2, 1978 executive meeting it was reported that Ron Rice had agreed to include with the pension cheques a letter from RTA. This letter would encourage all retired teachers to join the organization, while emphasizing the importance of having a strong organization.
- The AGM was held Nov. 21, 1978. It was reported that there were 204 members on the mailing list; the membership increased following the letter that was included with the cheques. The membership fee at this time was \$2.00/ year.

Johnson Inc. has moved

Please note that Johnson Inc has a new address.

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

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2015 AGM

Sheridyth chairs her last AGM



One hundred and ten members attended the 2015 AGM at the Jack Blanchard Family Centre on November 5. Several distinguished guests, among them Bethany MacLeod (PEITF President) and Hon. Hal Perry (Minister of Education and Early Learning), were absent because they were attending a press release on the dissolution of the English School Board and the introduction of a new direction for education in PEI.

Kimball Blanchard gave a report on group insurance, outlining the following points:

- There was a small fee decrease for retirees as of October.
- Mandatory generic substitution is a money saver for the plan.
- Travel insurance showed a slight increase but is still a good value.
- If you are not 65 yet, you should check with your pharmacy about the drugs you are taking in case of a change after age 65.
- Losses in life insurance resulted

in a rate increase for active and retired teachers.

- RTA is working on the 30-day versus 90-day prescription issue.

Dale Weldon, representing Johnson Inc. answered questions about premiums, travel insurance, generic versus non-generic drugs. He stated that new membership cards would be forthcoming early in 2016.

Membership Chair Joyce McCardle reported that there are 1553 retired teachers on PEI, 1033 of whom are members of the RTA. There were 29 new or corrected membership cards issued. Joyce is looking for ideas on how to get more retirees to join. Twenty-nine members deceased



during the past year were honoured at the meeting in a brief ceremony led by Spurgeon Robbins.

Keynote speaker at the meeting was Calvin Joudrie, Manager of Long Term Care Subsidization, who gave an infor-



Anne Ledgerwood delivers financial report.

mative presentation on long term nursing care and community care, both private and public.

James MacAulay in his ACER-CART report highlighted the three main issues being monitored by our national organization: the National Health Agreement, pensions, and Pharmacare.

Michel Plamandon, our Master Trust representative, reported that our pension fund is well diversified and is doing well considering the fluctuations of the market.

The following resolution was passed:

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.

The following policy was approved:

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.

Are you approaching that critical age —65?

Drugs, Drugs

Please note that if you are turning 65 soon you should take several steps to make sure that your transition from our group coverage for prescription drugs to the province's Pharmacare coverage is as smooth as possible.

- 1) If, when you turn 65, you haven't received a new card with a new number as proof of insurance under our group plan, check with Johnson Inc.
- 2) Register for the Seniors Drug Cost Assistance Program (make sure your pharmacy knows you are turning 65 and will be eligible for Pharmacare). You will need your PEI Health card to register.
- 3) If you're not sure, check with your pharmacist to find out whether you have any Special Authorization drugs. If you do, you may need to reapply for cover-

age, either under Pharmacare or under our plan.

- 4) Check with your pharmacist to find out whether a drug for which you have been getting a 90-day supply under our plan is now available for only 30 days in order to be covered by Pharmacare.
- 5) Note that your co-pay for some prescriptions may now be up to \$15.94 for each fill. If it's more, you should ask questions.

*The Group Insurance Booklet is available on the PEITF website at www.peitf.com.

OAS

If you are going to be automatically enrolled for OAS, you should be notified by mail the month after your 64th birthday. If you haven't received a letter within six months

of turning 64, you must apply for OAS. Application forms are available from Service Canada.

Remember that when you turn 65 your teacher's pension and your CPP are integrated. Your bridge is removed; i.e., your teacher's pension will be less. If it isn't, check with Pension and Benefits at 902-368-4200. The oversight looks good initially, but you could be faced with a pay-back later.



The first senior moment.

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.



Bethany MacLeod

It gives me great pleasure to bring you greetings and best wishes as we ring in 2016. I hope you had a relaxing, enjoyable Christmas season spent with family and friends.

As you would know, life in education is never boring, and this year has proven that in spades! Advisory councils are being constructed as a part of Government's "New Direction" in education and should bring new voices and fresh perspectives to the table. Unfortunately, to this point, Government has not welcomed the voices of teachers with a dedicated seat on these committees. This is a most puzzling decision as we feel that the teachers of our province are the group best served to speak to what is right, what is wrong, and what needs to change in the education system in Prince Edward Island.

The announced realignment of the Province's education by Government has the potential to be a welcomed change to our system. However, many important details have yet to be shared about how this realignment will work and how it will

impact teachers and ultimately their students. We have and will continue to correspond with Government to ensure our concerns are heard.

We also welcomed a familiar face back to Island education with the return of Hon. Doug Currie to the position of Minister of Education. Minister Currie has a strong background in education as a teacher and administrator, so we are hopeful that the concerns we raise with him regarding supports for students, teacher workload, and class

composition will be heard and understood. We thank former Minister Hal Perry for his work and willingness to listen to our concerns during his tenure as Minister of Education, Early Learn-

ing and Culture.

I want to commend Sheridyn MacNeill, your past president, for a job well done, and I would like to congratulate Joyce McCardle on being elected as your new president. I would like to thank the RTA's executive members for taking on this important task of representing retired teachers. I am looking forward to working with the RTA again this year.

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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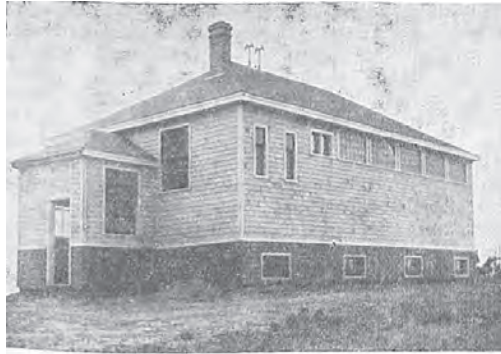
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Glenroy School, 1945

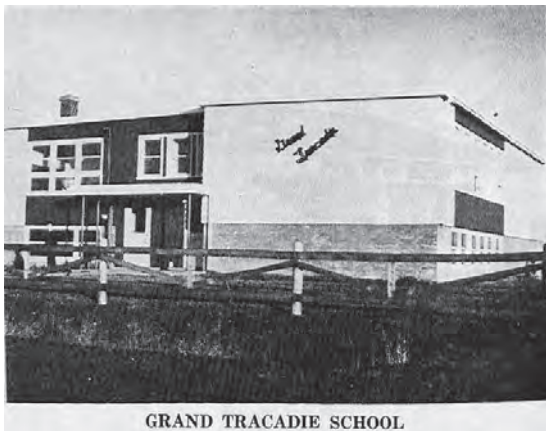
Silver Cup Award for the most beautiful school grounds in PEI.

Submitted by George Mitchell, who attended the school in the 1950's. (Yes, he told me, he's that old!)



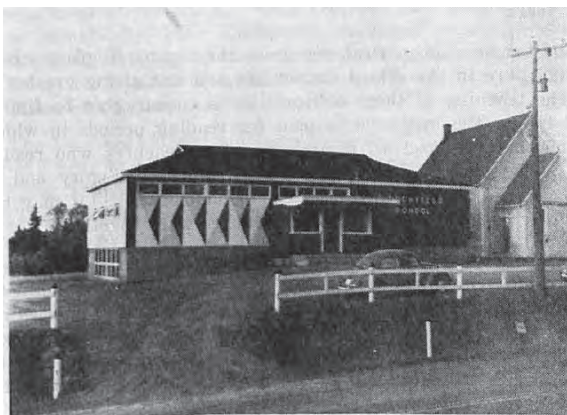
New School at Stanhope

1952 Department of Education Annual Report



GRAND TRACADIE SCHOOL

1962 Department of Education Annual Report



THE NEW AND OLD SCHOOLS AT MARSHFIELD

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.**

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.