



PEIRTA Newsletter

Prince Edward Island Retired Teachers' Association

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FA:LL 2017

From the President

I have been tasked by my newsletter editor to get articles for the September newsletter to her by August 25. Well, nothing exciting happened so far this summer and I see more of the same in the future. However, the weather and the state of my health have been excellent, so nothing exciting is good. I hope this newsletter finds you all in similar good health and that you thoroughly enjoyed your summer.

I remember when the end of July brought panic because my holiday was half over; on the heels of that thought, came guilt when I thought of all the people who only had 2-4 weeks off. I have to say that by mid-August I was digging out the books and look-

ing forward to another school year. Remember that first week where you dragged your body home on Friday and collapsed on the nearest chair, sofa or bed with a lemonade or "something" to celebrate the first week's survival. I really look back on my 35-year career with such good memories.

I hope the present group of teachers will be able to say the same. Sometimes we think that the profession is all doom and gloom, but I expect the retirees of our era were saying the same about our chances of survival. I look at the challenges new teachers face and compare them to my beginnings. I think I had it pretty darned easy!! However, if you talk about those old jelly pads we (some of us) used to make copies, buying your own box of chalk, class size 30 with grades 1-8 and braving the winter snow and winds to go to the outside privy, these youngsters think we're nuts. Time moves on and we just try to muddle along with it. Whichever way you cut the cake, retirement is



wonderful.

One momentous occasion this summer was my adoption of a cat. Oh yeah, I really needed that!! He is one year old, and his name is Murphff (spelling very important). He has me pretty well trained now and life for him is good. My son was in just after the adoption and said, "I'll be telling everyone that Mom is a crazy cat lady." As usual when one of my children annoys me I pull out the old: "You're out of

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Visit our website at
www.peirta.com

From the Editor

You will note our president's plaintive lament that I asked her to have her articles to me by August 25. In case anyone thought I was being unusually efficient, I will tell you that my early deadline was due to two sets of circumstances: 1) the executive wanted to meet and mail the newsletter early, and 2) I was preparing for a trip to Iceland and had to have the newsletter pretty much finished before I left on Sept. 6. Hooray!

Letters to the Editor

Editor:

For some time I have been thinking about writing a note to our publication. I have followed the progress of our organization over the past number of years with great interest and respect. Our editor has taken our newsletter to new heights in regard to keeping retired teachers informed. Our letter now goes to over one thousand individual retired teachers. Our presidents have consistently reported in each edition. As individual retired teachers we have an obligation to support the initiatives of our

association and its executive. We live in a time where our defined benefit pension is consistently evaluated. Our executive has been very successful in defending our position in this matter and has secured one of the best deals in the country for our retired people. Our health insurance has been improved and sustained mainly through the efforts of our elected executive.

When we look at all of this we have to remember that our executive has to keep its members educated in all of these matters. Executive members have to spend time preparing and defending positions on all matters that relate to our retired teachers. Those executive members give freely of their time and expertise to represent us exceptionally well. As individual retired teachers we have a responsibility to support our executive. When we hold our annual meetings a very small percentage of our members see fit to attend and support the efforts of our elected officials. I am sure that should we receive a decrease in our pensions or a drastic cut in our health insurance, numbers would swell immediately—demanding an answer to the

situation. This would be too late to effect a difference. Our executive deserve our support and our attendance at meeting to ensure that support. So retired teachers, when our next annual meeting comes in November please consider attending and lending your support to our executive. Really, it is only one day in the year and our hard working executive deserve our unqualified support.

Jim MacAulay

(Jim MacAulay is a retired teacher/administrator, a past president of both the PEITF and PEIRTA, and current VP of ACER-CART.)

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

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

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

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

PEIRTA Executive and Officers 2016—2018

President: Joyce McCardle (902-436-6960)	joyce.mccardle@pei.sympatico.ca
Vice-President: Cynthia MacDonald (902-566-4680)	Cynthia.macdonald38@gmail.com
Past President: Sheridith MacNeill (902-892-4440)	e.macneil@pei.sympatico.ca
Secretary: Ruth Sudsbury (902-436-6664)	southfieldsuds@gmail.com
Treasurer: Ronald C. McIntosh (902-687-2996)	ronniemcintosh@hotmail.com
Representatives by County:	
Prince (English): Leah Harris (902-859-2896)	leahhrrs@hotmail.com
Queens (English): Peter Meggs (902-566-1757)	meggs@eastlink.ca
Kings (English): Emma McQuaid (902-583-2978)	mcquaid@pei.sympatico.ca
Francophone: Maria Bernard (902-724-5123)	mariarose@eastlink.ca
Membership Chair: Pat McCardle (902-892-1915)	patricia.mccardle@pei.sympatico.ca
Pension Committee Representative: John Rowe	
Group Insurance Representative: Kimball Blanchard	kimballb@eastlink.ca
PEIRTA Webmaster: Bill Oehlke	oehlke@islandtelecom.com
Newsletter Editor: Marg Stewart	margstewart@pei.eastlink.ca

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the will" threat. They all worry about that \$200 inheritance.

We are still waiting to hear about the 90- vs. 30-day drug prescription refills. As late as mid-July there was still no change or end to pharmacy negotiations. Remember we started meeting in Dec./15? I expect Cynthia will still be writing about this!!

If you are still reading, you will be shaking your head and wondering about my sanity and how I can ramble so endlessly. Would you believe this is my last newsletter article? You will probably be relieved to hear that. Where did the two years go? I have enjoyed my term as your president, but will gladly turn it over to Cynthia, who will be a wonderful president. Thank you for reading my rambling articles (all 5-10 who did).

Remember the AGM is Thursday, Nov. 2 at the Jack Blanchard Family Centre; we hope to see you there.



President Joyce with Heather Crane, Spiringvale, a Bluefield grad, winner of the PEIRTA \$1000 scholarship awarded to a student entering the Bachelor of Education Program.



Katelyn Kennedy-Drake, Brudenell, a graduate of Montague High, was this year's winner of the \$500 PEIRTA Bursary for a student graduating from the B.Ed. Program.

PEI Newcomers Volunteer Tutor Program

The PEI Association for Newcomers to Canada has created a Volunteer Tutor Program to support low income refugee and immigrant students. The pilot project will support students at Birchwood Intermediate and Colonel Gray High School and will run in three cycles during the school year. Tutors have the flexibility to volunteer for as many, or as few, as their schedules will allow. EAL Tutor Training includes an online 4-hour course and a classroom session. For more details on the program please contact Project Coordinator Jill Olscamp at jill@peianc.com or 902-628-6009, ext 223.

Group Insurance Update ~ Kimball Blanchard

At the June meeting of Group Insurance Trustees, some relatively minor changes were made to group insurance rates.

Insurance for Retirees The life insurance programs have been in a deficit position for the past number of years, necessitating an increase in the rates. If you are under age 65 the monthly rate per thousand of coverage increases from \$.212 to \$.238. If you have \$100,000 in coverage, for example, your monthly premium increases from \$21.20 to \$23.80, or by \$2.60 per month. If you are over age 65, the premium for \$15,000 in coverage increases from \$12.30 to \$13.85, or by

\$1.55 per month.

Health Insurance The rates for basic health insurance for retirees have not been increased this year even though active teachers will have a rate increase. Those in the plan will see a very small increase in cost, however, because the rates for travel insurance coverage have been slightly increased due to rising costs in the travel insurance industry. The cost of travel insurance coverage is included in the basic rate for your coverage.

The Group Insurance Trustees are investigating programs which may be available to provide trip cancellation/

interruption insurance to our members.

There has been a change in the allowable amount for prosthetics. The previous coverage provided \$10,000 maximum per lifetime with a benefit paid at 80%, or \$8,000. Coverage now provides a benefit with no lifetime limit, with 80% payment of reasonable and customary costs.

The rates for **Dependent Child** and **Optional Critical Illness** coverage were increased by 10% and 15% respectively, relevant only if you are enrolled in these options.

ACER-CART AGM 2017

Cynthia MacDonald, vice-president, and I attended the Annual General Meeting of ACER-CART in Ottawa. As usual, there was a lot of information passed on to member provinces. It is always interesting to hear what is going on in other provinces; one finds out our problems and challenges are usually very similar. Sometimes there are challenges that haven't reached PEI yet, but it gives us a heads-up to watch for in case they find their way to us.

Thursday afternoon we heard two speakers who spoke about Bill C-27, which deals with pension plans. The first speaker's background was with auditors; I have to tell you that when auditors speak, my eyes glaze over. I am not really up on that level of finances. However, the next speaker was more on my level. Unions and people under Defined Benefit Plans (DB) are very apprehensive about this bill. Bill C-27 had its first reading October 19, 2016. I am including a summary of this bill; you can read more about it by going online.

SUMMARY

This enactment amends the *Pension Benefits Standards Act, 1985* to provide a framework for the establishment, administration and supervision of target benefit plans. It also amends the Act to permit pen-

sion plan administrators to purchase immediate or deferred life annuities for former members or survivors so as to satisfy an obligation to provide pension benefits if the obligation arises from a defined benefit provision.

I am not going to go into detail about the different kinds of pension plans—Defined Benefit Plan (our plan), Defined Contribution Plan and Target Plan. Unions believe the Target Plan is the worst plan. New Brunswick was held up as a poor example of what happened to their plan. The NB teachers lobbied against it, but with no success.

At our AGM November 2, James MacAulay, Vice-President of ACER-CART, will be talking about this. I advise all who are interested to attend. It will be held at Jack Blanchard Family Centre, Charlottetown.



The Friday and Saturday meetings were held at the CTF Building, which is a lovely comfortable place to meet. CTF treats us as well as our PEITF; they provided a lovely BBQ for lunch on Friday. The usual AGM business was conducted and James MacAulay was re-instated as Vice-President.

On Saturday morning we finished up business and had two speakers. The first speaker was with the Canadian Health Coalition. She spoke about three main concerns: 1) Health Accord, 2) National Public Health Care (pharmacare), and 3) Paid plasma clinics.

The Health Coalition has several problems with paid plasma clinics:

- Safety
- Security of supply
- Trade deals that mean we can't safeguard our Canadian supply
- Exploitation of vulnerable communities
- Going against Canadian values without consulting Canadians

The next speaker was from Johnson Inc. He showed charts and talked about the price of drugs, which drugs are the most expensive, and how different authorized drugs are paid for. Most of this we already knew from speakers we have had over the years.

The meeting wrapped up early at noon and we were like kids let out of school early. After lunch, Cynthia went shopping and I took a bus tour of Ottawa. It was a good meeting and I know Cynthia will represent us well at the next AGM.

Order of PEI

The 2017 recipients of the prestigious Order of PEI were announced recently. Congratulations to Jim MacAulay, past president of this organization and current vice-president of ACER-CART. As members of the PEIRTA we are very aware of your commitment and your vision as applied to this and many other organizations. The recognition is well deserved.

Change of Address: Pension & Benefits

Pensions & Benefits asks that you keep your mailing address up-to-date.

Each year, the Pensions & Benefits office distributes pay advice slips, T4A's and newsletters directly to pensioners of the Teachers' Superannuation Fund (TSF). To ensure that pensioners don't miss any mailings, and to receive TSF related mail in a timely manner, please remember to keep your mailing address up-to-date with Pensions & Benefits. Please contact the Pensions & Benefits office by phone at (902) 368-4200 or by e-mail at tsf@gov.pe.ca to provide updated information and be prepared to provide your name and date of birth to confirm your identity.

2017 Annual General Meeting

Thursday, November 2

Jack Blanchard Family Centre

Pond Street, Charlottetown

Registration: 9 AM; Meeting: 10 AM

Lunch and Meeting: \$20; Meeting Only: \$5

Guest Speaker: Carla MacDonald-Campbell

Seniors Drug Plan, Generic Drugs, Catastrophic Drugs

Resolutions for Consideration at Annual Meeting

WHEREAS, University costs are escalating;

BE IT RESOLVED, that the PEIRTA award a second \$500 bursary to a UPEI student graduating from the Bachelor of Education program.

Criteria: One award will be granted annually to a student graduating from the B.Ed. program who, in the opinion of the faculty, demonstrates a high degree of competence and ability in preparing and presenting learning materials to students in a classroom setting. The recipient must have attended a PEI high school in his/her secondary education years.

WHEREAS, College costs are going up;

BE IT RESOLVED, that the PEIRTA award a second \$500 bursary to a Holland College Student enrolled in the second year of the Early Childhood Care and Education Program.

Criteria: Any student enrolled in the second year of the Early Childhood Care and Education Program at Holland College is eligible to apply. The applicant must have attended a PEI high school and demonstrate financial need.



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.

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

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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.

1993-2003

At the 1993 AGM a new slate of officers from Kings County was installed.

1993-1995 Executive

Past President: Mabel McLellan
President: Helen Robbins
Vice-President: Alena Buchanan
Secretary: Claire Murphy
Treasurer: Annie Gillis
Members-at-Large:
(Prince) Helen Turner
(Queens) Evelyn Clow
(Kings) Blanche Howlett

The PEITF Presidents were Leo Broderick (1993-1995) and Joyce McCardle (1995). Ministers of Education were Keith Milligan (1994) and Gordon MacInnis (1995).

- At the AGM on Sept. 21, 1994 Ron Rice spoke on the pension plan.

—Started in 1931 with a contribution of 2.5%, which equalled about \$18.50 a year.

— In 1956 the contribution was increased to 5%, or \$116.50 per year. This led to many retired teachers withdrawing more than they contributed. It took only 15 months from retirement to overdraw contributions.

—The numbers of retired teachers is greater now.

- Ralph Stonefield reported the pension unfunded liability is now \$350 million.
- The president reported that

contributions from PEITF have been cut from \$2,000 to \$1,000.

- At the AGM on Sept. 27, 1995, the following resolution was omitted from the previous minutes: "That dues be deducted from pension cheques automatically from the November cheque unless otherwise instructed". Carried.

At the AGM a new slate of officers from Queens County was installed for 1995-1997.

1995-1997 Executive

Past President: Helen Robbins
President: Mary McIsaac
Vice-President: Adelbert Roche
Secretary: Cecelia MacLeod
Treasurer: Ethel Keenan
Members-at-Large:
(Prince) Ruby Cousins
(Queens) Christine Burdett
(Kings) Blanche Howlett

The PEITF President was Joyce McCardle. Minister of Education was Gordon MacInnis/96.

- At the AGM on Oct. 4, 1996, members were advised that dues would be deducted in January instead of November from now on.
- It was moved and seconded that in future the scholarship and bursaries would be awarded to Island students.

A new slate of officers from Prince County was installed for 1997-1999.

1997-1999 Executive

Past President: Mary McIsaac

I have no information on other executive members.

The PEITF President was Ralph Grant.

A new slate of officers from Kings County was installed for 1999-2001.

1999-2001 Executive

Past President ??
President: Blanche Howlett
Vice-President: Donald MacKenzie ??
Secretary: Emma McQuaid
Treasurer: Frank Creighton
Members-at Large ??

A new slate of officers from Queens County was installed for 2001-2003.

2001-2003 Executive

Past President: Blanche Howlett
President: Ann Kelly
Vice-President: ??
Secretary: Eldon Rogerson
Treasurer: Isabel Beaton
Members-at Large:
(Queens) Helene Garg

The PEITF President was Marg Stewart. Ministers of Education were Jeff Lantz and Chester Gillan.

At the Oct. 9, 2003, AGM President Ann Kelly outlined two major tasks for the next year:

- 1) to seek ways for RTA to be mandated
- 2) to explore ways to help retired teachers with health and medical fees.

It was moved that the new executive investigate the scholarship funding and report back at the next AGM.

A new slate of officers from Prince County was installed.

Seeking Input

There has been a suggestion that the PEIRTA should host/organize a golf tournament for retired teachers (and presumably spouses/partners). If you have an interest in this, please let Joyce or your county rep know. Additionally, if you have suggestions as to when and where, feel free to provide input. And if you would be willing to help organize, even better!





Bethany MacLeod

Once again summer has flown by! I am hoping you all had a chance to relax and enjoy our beautiful Island with family and friends, and in the process made some lasting memories.

There have been a few changes over the past few months, and we have been busy as well. As most are aware, Michel Plamondon officially retired at the end of August, after 47 years in the education field. He was a part of the first UPEI graduating class, he taught at Charlottetown Rural, became President of PEITF and then finished his years of service as Executive Assistant at PEITF. He has taught me more than I ever wanted to know about pension and group insurance! Michel will be truly missed. He is excellent at what he does and it is evident that he really enjoys his work. Michel is kind and caring, and he has always demonstrated compassion and respect in communication with members. We wish him all the best in his retirement.

We hosted CONTACT 2017 this summer at UPEI, which provided an opportunity for teachers across Atlantic Canada to come together to share ideas, reflect on experiences and celebrate all that is best about teaching.

In July, I was elected as Vice-President of the Canadian Teachers' Federation during CTF's 2017 Annual General Meeting held in Ottawa, Ontario. As Vice-President I will serve on the Executive for the organization and deal with key issues and resolutions that have an impact on public education, students and teachers nationally. I am honoured to serve as Vice-President of the Canadian Teachers' Federation, and I look forward to working with my colleagues from across the country on issues and challenges facing the public education system.

I would also like to extend a warm welcome to Selina Pelletier, Executive Assistant of Economic Welfare and Member Services. Selina comes to the Federation with a background in law having earned her

law degree at McGill University. Most recently, Selina served as a labour relations lawyer and consultant with HR Atlantic and MacLeod Montigny and MacLean. Selina also has extensive experience in dealing with workplace investigations, arbitrations and collective bargaining. We are pleased to have her join the professional staff of the Federation.

Thank you for your continued support and encouragement. I am looking forward to another successful school year as we hit the ground running!

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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A New Twist on the Party Line

~ Catherine Freeze,
Seniors Policy Advisor, Dept of Family
and Human Services

Do you remember the party line?

Party lines were a popular telephone system that served several customers. For those of us who lived in rural areas it was one of our first experiences with a telephone at home and it came with some memorable quirks, including the special ring tone for the house and the sound of a neighbour accidentally picking up the telephone during a conversation. Those days may be in the past but we would like to introduce a new **PEI Party Line**—a free service offering practical information over the telephone.

Who's on the line?

Over the past few months the PEI Party Line has lined up a fascinating mix of interesting guest speakers on a range of topics. Here's a sample:

- Overcoming Sleep and Fatigue, with PEI Arthritis Society
- Understanding Dementia, presented by the Alzheimer Society
- Celebrating National Book Lovers Day
- Travelogue: Adventures in Thailand
- Weather Facts and Trivia, with UPEI's Climate Lab
- Acadian Winter Celebrations, with Georges Arsenault
- Men's Sheds, with Men's Sheds Canada
- Welcoming our Island Amish Neighbours
- And much more!

How does it work?

1. On Wednesdays at 10:00 AM call toll-free 1-866-279-1594 and enter the program code 777920#.
2. Or we can call you a few minutes before the program begins and join you into the program. Just call 1-866-770-0588 and provide your telephone number.
3. For a calendar of upcoming programs, call 1-866-770-0588.

Why are we doing this program?

Earlier this year the PEI Seniors' Secretariat talked with people in the community who encouraged us to investigate different ways of offering information. As we looked across North America we found that other areas were offering telephone programs similar to the *Party Line* that were very successful.

Islanders also told us that there are sometimes challenges to getting out and meeting new people—especially during the cooler months when shorter daylight hours and the weather can be a big challenge. You may also have found that your health or the health of someone you love has changed and that you need to stay closer to home. Learning new things and having a chance to talk about interesting topics can help to keep a person active, engaged and ultimately feeling more positive.

So take this invitation to try something new/old again and join the *PEI Party Line*!



PEITF Travel Insurance: Update on Pre-Existing Medical Conditions

Our out-of-province travel insurance plan has a 90-day medical stability clause. This means that if you have a pre-existing medical condition, it must be considered medically stable for 90 days prior to your departure date if you are to be covered in the event of a medical emergency related to this condition while you are traveling.

A pre-existing condition is considered stable if the member, in the 90 days before the departure date, has not

1. Been treated or evaluated for new symptoms or related conditions;
2. Had symptoms that increased in frequency or severity, or examination findings indicate the condition has worsened;
3. Been prescribed a new treatment or change in treatment for the condition;
4. Been admitted to a hospital for the condition; or
5. Been awaiting new treatments or tests regarding the medical condition (does not include routine tests).

Number 3 generally does not include reductions in medication due to improvement in a condition, or regular changes in medication as part of an established treatment plan—but each case must be reviewed individually. A change shortly before departure, for example, with a subsequent reaction, might present problems. So if you have any doubt, call Medavie Blue Cross at 1-800-667-4511, Travel Department, for clarification if you are planning to travel outside PEI.