



PEIRTA Newsletter

Prince Edward Island Retired Teachers' Association

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From the President

Happy New Year to all members of the PEIRTA and their families. May 2018 be a year of peace, happiness and good health for each one of you.

As I assume the role of the president of PEIRTA, I know that I am following in the footsteps of a wonderful past president, Joyce McCardle, who has worked extremely hard on behalf of all PEIRTA members. She possesses a wonderful sense of humor and she is so efficient in all that she does. I know that I will certainly appreciate her advice and wisdom as I try to carry out my role. I am also truly blessed to have such a great executive. Together, we will do our best for the retired

teachers on PEI, representing them locally and nationally in matters that mean the most to all of us.

The PEIRTA AGM was held on November 2 at the Jack Blanchard Centre in Charlottetown. The business part of the meeting went very smoothly and outlined the hard work of the executive for the past year. The guest speakers were Carla Campbell and Bonnie Corish, who spoke on "Senior Drug Plan and Catastrophic Drugs." Their talk was very informative. Following some discussion, a motion was passed that the PEIRTA inform the government that the number of days' supplies for prescription drugs continues to be a major concern for seniors (30 versus 90 days). This has already been brought to the government's attention a number of times, so let's keep hoping for positive results.

Selina Pellerin, PEITF Exc. Assistant, spoke about the need for

See President, 3



Cynthia MacDonald was for 37 years a teacher, vice-principal, and principal (Mt. Stewart Consolidated and Westwood Primary). She was founding chair of three local Home and School associations, and for many years provided professional development for teachers under the auspices of the Eastern School District and PEI Department of Education. Her professionalism has been recognized with the "Super Teacher Award" (1995) and "Canada's Outstanding Principal Award" (2006). She retired from Westwood in 2007 and now works as a sessional instructor in the B.Ed. Program at UPEI.

INSIDE THIS ISSUE

Page 2—To/From the Editor; Executive

Page 3—From the President (cont'd); Golf Tournament; Faith and Friends

Page 4—2017 AGM

Page 5—Group Insurance

Page 6—Teacher to Teacher: Survey

Page 7—PEITF Corner

Page 8—History of PEIRTA

Visit our website at
www.peirta.com

From the Editor

Happy 2018. I hope this year finds you happy and healthy and thoroughly enjoying your retirement.

The picture of Faith McKenney shown on the next page has prompted a thought. Wouldn't it be interesting to have some more pictures of members in various parts of the world, or here at home, doing interesting/unusual/important things in their retirement? Where are you going? What are you doing? Are you flying in a helicopter in Hawaii? Riding a horse in Iceland? Golfing in Florida? Skiing in Whistler? Helping teach a newcomer to read in PEI? Working in a medical marijuana production facility? Teaching in China,

or Kenya, or Nunavut? Curling in O'Leary? Singing in a choir? Playing in a "second chance" band? Running a marathon? Fishing salmon in Alaska? Participating in 55+ Games? Wrapping Christmas presents for the needy?

Would you be willing to share some of your retirement experiences—in pictures? Send me pictures, provide a little background information, and I will publish in subsequent issues as space permits. Please, please, please.

Also, in the almost ten years that I have been putting together this newsletter (first issue was Spring, 2008) I think I have published three items that were not written by the president, a committee member, our ACER-CART representative, a non-member who

wanted to publicize something, or myself. When I started I hoped that we would hear from members who wanted to express a point of view, say something nice about something, or air a grievance. I even felt the need to limit letters to the editor to 200 words!

And my point is??



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 June 1. 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)

more substitute teachers and extended a request to any retired teachers who may be interested, especially for the rural areas and for French. It was also brought up that younger unemployed teachers are having difficulty getting substitute and teaching positions so conversations have to take place to ensure that younger teachers get positions but also that the required number of substitutes is met.

Compared to the number of retired teachers on PEI, the number attending the AGM was small. Members are encouraged to let the executive know if there are any suggestions on how to create more interest in attendance.

Until next time, may the winter be kind to us as we trudge through it for the next few months.



Faith McKenney, one of our members, plays with two of her new friends at the Woodlands Wolf Farm in Jackson, New Jersey. This is what retirement is all about!

PEIRTA Golf Tournament

The First Annual PEIRTA Golf Tournament will be held at Eagles Glenn in Cavendish on September 4 or 11, 2018, with a shotgun start (9 a.m. or 1 p.m.) in a scramble format (2 or 4 person team). If you don't wish to golf but can assist with planning, or can volunteer at the event, we would welcome your involvement.

I am seeking your feedback on preferred date, time, and team composition. I also need to know ASAP whether you can assist with the planning and/or at the event.

Contact: Wayne Denman, PEIRTA VP, at 902-436-6260, or e-mail me at wer-denman48@gmail.com.

Further details will be available soon, so please leave an e-mail or phone number so that you can be contacted.

PEIRTA active and affiliate members and their non-teacher spouses or partners are welcome.

Hope to see you at the event.

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 Ols-camp at jill@peianc.com or 902-628-6009 ext 223.

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

Your 2018-2019 Executive at work



From left: Wayne Denman, Vice-President; Maria Bernard, Francophone rep; Joyce McCardle, Past President; Denise Gaudet-McPhail, Treasurer; Ruth Sudsbury, Secretary; Cynthia MacDonald, President; Ron McIntosh, Kings; Emma McQuaid, Queens; Phyllis Horne, Prince.



Newly-minted Minister of Education, Early Learning and Culture, Honorable Jordan Brown, spoke to retired teachers at their 2017 AGM. Minister Brown had been in office only a few days and this would have been one of his first public appearances. He was well received by the crowd.

Motions passed at AGM

1. Resolution that PEIRTA award a second UPEI bursary.
2. Resolution that PEIRTA award a second Holland College bursary.
3. Motion from the floor to remind Government that days supply of drugs under the Seniors Drug Plan is still a major concern for members.

Group Insurance Booklet

Please note that you can find the details of our group health plan online at www.peitf.com. The link is on the opening page.



Selina Pellerin, Executive Assistant Economic Welfare and Member Services, PEITF, brought greetings, in the absence of President MacLeod, and much to the amusement of some and the chagrin of others made a plea for substitute teachers. Those gathered didn't appear to show a great deal of interest in the idea!

Group Insurance ~ Kimball Blanchard

The PEITF Group Insurance Trustees recently conducted a survey of active and retired teachers to assess where the programs offered meet the needs of both groups and where changes could be implemented to improve benefits. While surveys of this type do not, in general, receive a large number of replies, the response was good enough to show some trends and define some attitudes towards our group insurance program.

In general the response among active and retired teachers was supportive of the various aspects of our plan. For retirees, over 80% of respondents indicated that the life insurance program in our plan is very important or important to them and about 93% indicated that the health insurance aspect of our plan is very important or important. About 44% of respondents indicated an interest in dental coverage for retirees, and about 66% would like more choices/options in the health, prescription drug and dental plans. For the retiree life option of \$15,000, 58% of respondents indicated that the amount was sufficient, while 42% would like to see the amount raised to \$20,000 at age 65. In the area of paramedical services (physiotherapy etc.), 70% of respondents indicated that the current level of coverage is sufficient and 17% would like to see more extensive coverage. For about 14% of respondents this coverage was not a significant aspect of our plan. About 45% felt that the present coverage for vision care was adequate and 50% would like to see an improvement in the benefit. The Trustees will investigate the impact of increasing the maxi-

mum benefit.

An integral part of a survey of this nature is the comments that are made by respondents. The comments may reflect an individual opinion or may show an incomplete knowledge of the program, but often they raise an issue that should be considered.

A number of comments suggested improving the benefit for hearing aids and the Trustees are pursuing this idea. Concerns were expressed about drug coverage through DCAP, Medavie Blue Cross, and our plan. Frustrations were expressed about the processes involving generic drugs and special authorization drugs. For the most part these issues are under the jurisdiction of PEI Department of Health and Wellness. (With a drug that requires a special authorization the Trustees' policy is First Fill Free, meaning that the first prescription can be filled without the special authorization. Your pharmacist should be aware of this.) There were comments about the days' supply of drugs—30 days versus 90 days. Several suggested changing the amounts allowed for orthotics. Currently the benefit is 80% of reasonable and normal costs, and the Trustees have removed the lifetime limit.

The question was asked whether a retired teacher who had opted out of the plan can rejoin. It is possible, but medical evidence may be required. If a retiree is considering this he/she should contact Johnson Insurance for further information.

For retirees, drug coverage continues to be a concern. Government changes to DCAP made on July 1, 2014 caused a considerable chain reaction. Retirees over the age of 65 who had

received drugs on the provincial formulary without a co-pay now were faced with a co-pay. To help offset this, the Trustees were able to reduce our rates by 20%, but those who have a number of prescriptions will still be out of pocket. Any changes in this program have to come from Government, so raise the issue when you can with your MLA.

I have sometimes heard it said that our plan does not cover anything. For information on coverage a member can go to the Health PEI website to review the provincial formulary and can check with Medavie Blue Cross or Johnsons to inquire about drugs not on the formulary. Members can review coverage by accessing the Group Insurance booklet which is available on the PEITF website. Active and retired teachers have the same benefits under our health plan.

Several respondents referred to medical professionals telling patients what our plan covers or does not cover. Do not rely on medical professionals to determine what is covered in our plan. If you have questions about coverage, inquiries should be directed to Johnson Insurance.

Our Trustees have received information on trip cancellation and travel insurance. Currently, the travel insurance premiums are included in the health plan premiums and provide medical coverage for 180 days travel, but trip cancellation insurance is not part of the coverage. After studying the information provided by Johnsons, the Trustees determined that the cost to members for trip cancellation would be excessive and advise that members who wish to purchase trip cancellation insurance should do so on an individual basis.

Teacher to Teacher – Sharing the Wisdom of Experience ~ by

Debbie Bailey and Cynthia Prasow

In 2016-2017, we contacted retired teacher organizations across Canada to request that they distribute a survey to their members. The intent of the survey was to gather the wisdom that seasoned educators had collected over their many years in schools, and to share this experience with practicing teachers, particularly those new to the profession. We received 658 completed responses representing every Canadian province and territory. As we read through the many pages of detailed responses, the following major themes emerged.

Professionalism and the Art of Teaching

Respondents wrote about what it means to be a teacher. They saw it as a challenging, rewarding and honourable career, and a role that requires qualities such as optimism, persistence, kindness, resilience, humour, determination and integrity. They wrote about the joy of being with young people and the importance of valuing every child. "Teaching is the most rewarding career that one can choose. You have the ability to have a positive impact on many lives."

Developing Positive Relationships

There were extensive comments about the importance of relationships with students, colleagues, parents and the community. "Teaching and leading in education is all about relationships. Building positive, compassionate, empathic relationships with those you wish to serve will assist the learning process." Ensuring that students felt safe, accepted and respected was emphasized.

"I learned that children appreciated fairness and consistency. They won't always remember what you taught them, but they will remember how you treated them."

Finding a Mentor

Retired teachers strongly urged beginning teachers to seek out a mentor to discuss their challenges and to celebrate their successes. "Ask for help from your fellow teachers...they will (think) that you are asking for help because you want to be the best you can be." Finding the right mentor is important. "Find a teacher who exemplifies all that you admire in the teaching profession and make a connection with them."

Creating a Space for Teaching and Learning

A clear message was that all students have the potential to learn, and that they learn at different rates and in different ways. "The best teachers are those who are able to allow their students to be who they are while giving them opportunities that are varied enough for the individuality of the student." Respondents shared a wide range of suggestions for ensuring the classroom was one in which each student could succeed. The importance of the teacher having sound curriculum knowledge, strong classroom management skills and a willingness to plan carefully for learning was emphasized. Classrooms need to be places where children are engaged participants. "Students will learn if they perceive there is a need, that the learning is relevant to their lives and if they are interested."

Challenges and Solutions

While passionate about their profession, retirees shared some of the challenges they faced. Respondents also

provided suggestions on how to weather these challenges. "As you grow in your profession, surround yourself with positive, optimistic colleagues. It doesn't mean you shouldn't have a critical eye...but the temptation to become jaded and cynical will be there. Stay focused on your students."

Work-Life Balance

Many respondents saw teaching as a vocation which can be all-consuming. "Balance your passion and commitment to your career with excellent self-care. Stay grounded with a variety of personal pursuits." The benefit of doing so is that, "...you'll be a better teacher, especially in the more challenging moments."

Lifelong Learning

Teaching is a constantly changing career that requires educators to be open to new ideas, willing to take risks, and thoughtful about implementing change. Our respondents stressed the need to be a reflective practitioner - learning from students, colleagues, parents and one's own work. "Teachers need to understand that to be a great teacher is always a state of becoming, that they need to be...in constant search of ways to better help their students to learn."

We hope the above summary provides an indication of the richness of the comments shared by respondents. We want to thank the participating retired teacher organizations for their willingness to distribute the survey. Most importantly, we want to thank those retired teachers who took the time to complete the survey so thoughtfully and openly.

Debbie Bailey: retired teacher and administrator, Calgary Board of Ed.

Cynthia Prasow: Director, Student Experiences, Werklund School of Education, University of Calgary



Bethany MacLeod

Another year is in the books, which saw more change in Island education. 2018 is here, and though politically things are much more quiet than this time last year, in schools, classrooms are busy.

We welcomed a new face to Island education with the appointment of Jordan Brown to the position of Minister of Education, Learning, and Culture. We are hopeful that the concerns we raise with him regarding supports for students, teacher workload, and classroom composition will be heard and understood. We thank former Minister Doug Currie for his work and willingness to listen to our concerns during his tenure as Minister.

It is hard to believe that it is that time already, but we are heavy into preparation for bargaining for the next collective

agreement. Our Economic Welfare committee is in the process of reviewing the Economic Welfare survey and will certainly be well prepared when negotiations begin.

The Prince Edward Island Teachers' Federation is always happy to collaborate with the RTA to help in any way we can. I want to commend President Joyce McCardle and all executive members on taking

on this important task of representing retired teachers. Our former colleague Michel Plamondon has joined the RTA and sits on the Teachers' Super-

annuation Commission and the Master Trust Investment Advisory Committee as their representative. He will also replace John Rowe on the PEITF pension committee. Michel will bring a wealth of information with him.

I am looking forward to working with the RTA again this year.

Take care!

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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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.

PEIRTA 2003—2005

At the 2003 AGM a new slate of officers was installed.

2003-2005 Executive (Prince County)

Past President: Ann Kelly

President: Fred Ripley

Vice-President: Joyce McCardle

Secretary: Rita MacNeil

Treasurer: Arnold Driscoll

Members-at Large:

(Prince) Tom Mahoney

(Queens) Helene Garg

(Kings) Frank McQuaid

The PEITF President was Maurice Poirier. Minister of Education was Mildred Dover.

During this two years we continued to increase our membership. It was noted that out of 1100 retirees, only 420 were dues-paying members. All were getting the newsletter, so many did not realize they weren't actually members.

On January 13, 2004, there was a meeting with Terry Hogan re membership and the Freedom of Information bill. We had about 785 names. It was agreed that going forward from June 2004 a questionnaire regarding the desire to become a member would be included on the retirement form. It was further agreed that RTA would take care of the 400+ names that were not members.

At the November 12, 2004, AGM it was noted that the life insurance of \$3,000 was increased to \$10,000. It was moved that PEITF be instructed to include in future negotiations a

return to full indexing. The fee at this time was \$5/year to be deducted automatically from the January cheque.

The bursary to a UPEI student was increased from \$200 to \$500.

At the October 20, 2005 AGM it was mentioned that getting 90-day prescriptions can help save money.

A new slate of officers was sworn in.

2005-2007 Executive (Kings County)

Past President: Fred Ripley

President: John Rowe

Vice-President: Jim MacAuley

Secretary: Evelyn McLure

Treasurer TBA (Thane LeLacheur was named later)

Members-at Large:

(Prince) Joyce McCardle

(Queens) Pat McCardle

(Kings) Frank McQuaid

The PEITF President was Seana Evans-Renaud, and Minister of Education was Gerard Greenan.

April 22, 2005, minutes show Government committing to 90% funding status over a maximum of 20 years. To that end Gov't will issue to TSF an interest bearing (4.87%) promissory note equal to \$160 million, to be retired over a 10 year period. TSF would receive 10 annual payments of \$16 million and first payment would be adjusted to make it effective April 1, 2005. (See April 22/05 minutes for full article.)

It was decided that the Dept. of Education would transfer the administrative duties for the TSF from the Department of Education to the Pensions and Benefits Section of the PEI Public Service Commission (also April 22 minutes).

Fred Ripley was elected as an Atlantic Director of ACER-CART.

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 travelling.

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.