



PEIRTA Newsletter

Prince Edward Island Retired Teachers' Association

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FALL 2022

“The time has come, the Walrus said...” for President Wayne to write his last PEIRTA President’s message! Summer is nearly over—the daylight is getting shorter as does Wayne’s term of office as President.

I could not have asked for a more supportive group of individuals serving as members of the PEIRTA executive and officers for my three-year term (2019-2022). A sincere THANK YOU/ MERCI to all TEAM members—for your support and confidence in me. It has been a rewarding experience.

Our Nominating Committee has put forth a strong field of candidates for election to our RTA Executive at our AGM on November 3—an impressive slate!

Special THANKS to the PEITF for providing Federation House as our “home base.” We feel right at home when we hold our meetings at Federation House. COVID restrictions forced us to alter the location for many of our meetings, and we are now looking forward to going home. The PEITF staff provide comfortable support for its former members.

COVID brought us a lot of challenges, changes, and firsts—some good and some not so good. Dr. Heather provided us with excellent leadership in helping us all face the challenges. Thank you, Doctor.

Dale Weldon of Johnson’s also deserves a special thank-you from all PEI retired teachers for his continued support—both financially and in finding the answers to your questions. Our grant from Johnson’s was increased for the 2021-2022 fiscal year. The Charlottetown office has reopened. Dale has also been a great supporter of our PEIRTA Golf Tournament—an event which brings retired teachers together for fun and competition, and also raises funds for a worthy cause. Dale has played in it for the past several years, and this year, Johnson Inc.—as a major sponsor for the



tournament and with a direct donation of \$500—accounts for a generous share of the funds raised in support of the Esther Finkle Walk for Kids. This foundation assists students financially by paying for equipment, registration fees, etc, so students can participate in activities that their families cannot afford.

We are looking to host a curling bonspiel for retired teachers this coming winter season. If you are
(See **President**, 3)

**Thank you, Wayne,
for all your hard
work and dedication
to the PEIRTA.**

Visit our website at
www.peirta.com

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From the Editor

The Canadian 24-Hour Movement Guidelines for generally healthy adults aged 65 and over embrace three basics: moving more, reducing sedentary time, and sleeping well. For maximum health benefits, adults aged 65 years or older should be physically active each day (150 minutes per week), limit sedentary behaviour to 8 hours daily or less (with no more than 3 hours screen time), and sleep 7-8 hours. Physical activity ideally should include moderate to vigorous aerobic activities (brisk walking, biking, swimming, e.g.), muscle-strengthening activities (such as lifting weights, heavy gardening), and activities that challenge balance (like yoga, tai chi). Health benefits associated with following these guidelines include a lower risk of mortality, cardiovascular

disease, hypertension, type 2 diabetes, some cancers, anxiety, depression, dementia, weight gain, and lipid disorder (high cholesterol, e.g.), along with improved bone health, cognition, quality of life, and physical function.

A recent poll shows that fewer than 40% of Canadians over age 65 meet these guidelines. (<https://cflri.ca/physical-activity-levels/adults>) However, another recent poll has found that 86% of Canadians walk regularly, at least once or twice a week, for exercise. (*Toronto Sun*, Aug. 25, 2022) And the exercise value of walking should not be overlooked. According to experts at the Mayo Clinic, “physical activity doesn’t need to be complicated (and) something as simple as a daily brisk walk can help you live a healthier life.” Benefits include those listed above, but

you can add strengthening your immune system and increasing endurance. “The faster, farther and more frequently you walk, the greater the benefits,” say the experts.

PEI is a wonderful place to walk. For more on this, see page 3.

I’m not even going to mention the new guidelines for alcohol consumption. They’re too depressing!

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, 2023. 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 2020-2022

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(President, cont'd from 1)

interested in assisting in the organization of this event please contact Wayne via email. If you have suggestions for other activities for seniors, call the president.

We have increased our financial support this year for students graduating from Island High Schools.

We created a bursary for Island students entering their second year in the Early Childhood Education program at College de L'Ile, similar to the bursary at Holland College. A Young Leader's Award was presented to a graduating student in each of our high schools (12 in all). And a scholarship will be awarded to a student entering a full time BEd or MEd program at a recognized university for the 2022-23 year.

Our current vice-president, Phyllis Horne, attended the AGM of our national association, ACERCART, in Ottawa in June, 2022. Phyllis and another executive member will be attending the East Coast Retired Teachers Organization (ECRTO) meeting in Montreal in October, 2022. This group consists of retired teachers in Atlantic Canada and Quebec. We work well as a team solving/sharing solutions to issues/concerns that affect us all.

The PEIRTA AGM will be held November 3 in Charlottetown at the Top Of The Park, Red Shores, Charlottetown. The AGM will start at 9:00 a.m. and be over by 2:00 p.m.

THANKS TO ONE AND ALL RETIRED TEACHERS AND THEIR FAMILIES.

5th ANNUAL PEIRTA GOLF TOURNAMENT

On September 6 we had another very successful golf tournament: the weather was perfect and everyone seemed to be having a great time. Dale Weldon made an appearance and played once again—we have the proof as we took pictures of every group participating in the event. Welcome back, Dale. It's always a pleasure to have you on the Island.



Michel Plamondon, Dale, Jim Colodey, Wayne Cutcliffe

We played a four-person scramble with contests on all four par threes. We had three closest to the pin contests (one each for women, men, and both). On the fourth par three we had a Beat the Pro contest. We had a putting contest on the practice green and introduced a new game this year—a chipping contest on our 19th hole (the outside one). It was all fun!

Closest to the pin winners included Ginette Plourde, Valerie Beer, Ed Coffin, and Paul Cyr. The putting contest was very tight, but Audrey Buchanan and Rupert Bruce prevailed. Marie Rocheleau and Ed Coffin beat the pro! The closest to

the broom winners were Ginette Plourde and Paul Cyr.

The chipping event was new this year and received positive feedback, so it will be back. The most points were put up by Christine Murphy and Darwin Woods. The highest team total was posted by Roger Baillie, Dale Sabeau, Keith Tompkins, and Larry Wright.

The winning men's team had only two golfers—Lorne Pidgeon and Steve Kotulak, who shot an impressive 61. The winning ladies' team included Christine Murphy, Wanda Ellis, Marie Rocheleau, and Ginette Plourde with a score of 64. The winning mixed team was composed of Audrey Buchanan, Brenda Millar, Paul Cyr, and Kevin Ellsworth with a second 61.



The silent auction went over well with purchases of two Maurice Bernard prints, a wall hanging, a wooden train set, and golf shoes.

Wayne requested feedback on possible dates for next year.

Thanks once again to Johnson's and Dale Weldon for their support and to Chris Croken for providing an excellent venue.



Group Insurance Report ~ by Kimball Blanchard

At the June meeting of the PEITF Group Insurance Trustees the renewal report results indicated that the program was operating on a stable financial basis in spite of the pandemic issues of the past two years. With the exception of dental care for active teachers, retirees and active teachers have essentially the same benefits under the program. Retirees pay the full cost of coverage while active teachers have part of their premiums cost-shared under the collective agreement. On several occasions the Trustees have surveyed retirees about establishing dental coverage but there has never been sufficient interest to make a program financially feasible.

The agenda at the June renewal meeting involves reviewing every aspect of the plan, reviewing the financial reports for each sector, and establishing the rates for the next year—taking into account the recommendations from the companies providing the various coverages and the advice of our Johnson representative, Dale Weldon. Dale

then takes our decisions to the companies and negotiates on our behalf. In the vast majority of situations he is able to get our decisions accepted. As Trustees our goal is to establish the best possible coverage but at the same time maintain the program on a stable financial basis. We also review the audited financial statements for the program, our business with Johnson Insurance, and the Group Insurance Trust Fund.

As a result of this year's review the Trustees were able to recommend a rate reduction in the Basic Life, Dependent Life, and Retiree Life rates. This occurred because there was a small surplus in this part of the plan. Any surplus is deposited in the Group Insurance Trust Fund after all required payment are made.

Several years ago the Trustees undertook a comparison of the health plans offered by similar groups on PEI. The study indicated that we were leaders in certain areas, similar in some, and behind in others. We made significant improvements at that time without a corresponding increase in the rates. Then came COVID-19 with all its implications. As a result the health plan has been in a deficit position for the past couple of years. Also inflation pressures came into play to further complicate the financial picture. These deficits have not been allowed to accumulate since the Trustees have paid each deficit out of the trust fund. In order to attempt to bring the health program back to a stable financial basis the Trustees have decided to implement a gradual rate increase annually rather than one large increase sufficient to cover the annual losses. The resulting

deficits will continue to be covered from the trust fund but hopefully the deficits will get less each year and the financial situation will stabilize. The effect of this decision is that beginning with the September deduction both active teachers and retirees will be faced with an increase in rates for Medavie Blue Cross coverage.

Members with coverage under any aspect of our group insurance plan should have received a statement of their specific coverage and the amount of the deductions to be made in the September pay. The actual dollar figures for the rates are included there. If you have not received this notification, please contact the Johnson office.

If you have any questions about any aspect of your insurance program please do not hesitate to contact me and I will direct your enquiry to the appropriate person.

PEIRTA 2022 AGM

November 3, 2022

Top of the Park, Red Shores

Charlottetown

Registration at 9 a.m.

Meeting 10 a.m. - 2 p.m.

Guest Speaker: TBA

Mark your calendar and watch your newspaper mid-October for more details.

Walking in PEI ~ Editor

For most of my adult life, I was not a walker. I loved a stroll on the beach or through the woods, but I never considered walking to be a mode of transportation or a form of exercise (which I generally avoided except while playing a game). But during the first Covid lockdown, because I couldn't do much of anything else, I started walking. Now I feel guilty if I don't do at least a 30-minute walk (sometimes brisk, sometimes meandering) every day. I enjoy it, and I can feel the benefits.

Since my conversion, I have discovered what a wonderful place PEI is to walk. Apart from the possibility of walking around town, down a country road, on a beach, on a track or a treadmill, we have wonderful boardwalks (Souris, Charlottetown, Summerside, Greenwich, North Cape, for example) and over fifty walking trails of varying difficulty, including the Confederation Trail—all within easy reach.

You don't need fancy equipment to walk—good shoes and maybe a walking stick or hiking poles will suffice for most. Nor do you need a “facility”—you can walk almost anywhere. But there is no doubt that beautiful surroundings help keep you motivated.



Always something to see at Charlottetown's Victoria Park—on the boardwalk, or in the woods.



Confederation Trail in Milton.



Confederation Trail behind Farmers' Market, Charlottetown. Accessible all year.



Greenwich—one of the most beautiful places on earth.



For the somewhat more agile/adventurous—Bonshaw Park (above and left).



ACER-CART AGM, June 2022

Because President Wayne Denman was unable to attend the ACER-CART meeting in Ottawa on June 2 and 3, I attended as a voting member representing PEIRTA. All of the retired teachers' groups attending shared their successes and common problems and challenges. There were many discussions about seniors' issues.

During the afternoon of June 2, representatives had the opportunity to have Sue Lantz as guest speaker. She is the author of *Options Open, The Guide for Mapping Your Best Aging Journey*. This book discusses the options for aging in place. She discussed the five strategies to make informed and intentional plans to shape and direct the important aspects of the best possible aging experience. The five-strategy framework to use in making decisions includes your health, your home, your caregiving team, your social network, and your resources. President Wayne will have the book if anyone wants to borrow it. A website for more information is www.collaborativeaging.com.

On Friday, June 3, the business meeting of the AGM occurred. The new executive members are:

- President Martin Higgs
- Vice-President Bill Berryman
- Eastern Representative Marg

Urquhart

- Ontario Representative Martha Foster
- Western Representative Marilyn Bossert

For a full list of the resolutions, go to the ACER-CART website.

Manitoba's Group, RTAM, informed us of their practice of giving free membership to all retirees for the first year with an opt-out option after that. NB is also starting this practice for its new retirees this year. Johnson's in NS has agreed to add information in their mailouts to retirees.

BCRTA is putting forward a resolution to increase fees at the same rate as the pension increases.

If anyone is interested in serving on an ACER-Cart committee, contact Roger Regimbal, the Executive Director.

The following are the motions which were discussed:

Motion 1 on the priorities of aging in place and a universal pharmacare plan was passed.

Motion 2 on ACER-CART developing a campaign to push for a universal pharmacare plan was passed.

Motion 3 on the resolution that ACER-CART petition the federal government to implement the Truth and Reconciliation Call to

Action #8 was passed.

Motion 4 on election of ACER-CART executive members for 2 year terms was referred to the executive.

Motion 5 that the ACER-CART executive develop a 3-year plan which includes lobbying objectives, member services, and communication strategies was referred to the executive.

Other items of interest included the variety of fees for each provincial group and the different pension benefits, such as COLA.

The priorities for 2022-2023 are the following:

- Advocating for the development and implementation of a National Seniors' Strategy;
- Monitoring the federal government's implementation of the universal pharmacare;
- Monitoring the Canada Health Act and the funding agreements with the provinces;
- Advocating for a health care system that prioritizes care for seniors in their own homes as long as possible; and
- Advocating for regulations governing Long Term Care homes with emphasis on patient respect, working conditions, and training and staff wages.

Thank you for giving me the opportunity to represent you.

Phyllis Horne



Aldene Smallman

The summer on P.E.I. has truly been a beautiful one. I hope you had an opportunity to enjoy the warm breezes of July and August. Families and friends were happy to reunite again as the summer events were in full swing after the challenges of the pandemic restrictions.

As September approaches, educators are preparing for another school year. After the past two years, we hope things can be more normal for staff and students. When the masking mandate lifted in June, we were all so happy to see those smiles previously hidden for an extended time. The challenges of the pandemic have escalated the workload for educators. Though restrictions have lessened, the pandemic is not yet over, and we now face its lingering effects. Educators will need to respond to the ever-changing factors within our school environments. There are increasingly higher needs within our student population with respect to academics and social-emotional learning. The pandemic has brought more stress to an already demanding profession.

I attended the Canadian Teachers' Federation annual meeting in Ottawa in July. There are many common themes in the various teacher organizations across the country, with teacher retention a grave concern. Teachers are leaving the profession for various reasons. Burnout and stress are often cited as the main factors. Many teachers are experiencing a lack of work-life balance and personal well-being such that they are considering other career paths.

This fall we will launch our media campaign that we have worked on since early spring. This campaign will increase public awareness of the realities of today's classrooms and portray an accurate view of the profession in today's world. We are committed to this campaign as we recognize how important it is for the general public to become more informed about the world of teaching! The campaign will utilize a variety of media platforms. Stay tuned as the campaign rolls out in September!

As the buses roll into school parking lots shortly, teachers and administrators are standing by to provide the best quality education they can deliver! They need so much support. The substitute shortage is still a great challenge. The stress for educators increases when substitutes are in short supply. We continue to monitor this situation and encourage people to sign up. We so appreciate your efforts in supporting educators in this manner.

As I enter my final year as President, I am grateful for the experiences I have had in this capacity. Although the job is very challenging at times, I am in awe of the amazing work that teachers and administrators do on a daily basis. I have been in a position to truly see educators' impact on our youth. There are so many positive and wonderful stories to be told. And you have all left your own lasting legacies.

Enjoy a fabulous fall. I wish you health and happiness in the days ahead.

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Summerside boardwalk.



I woke up this morning determined to drink less, eat right and exercise... But that was 4 hours ago...when I was younger and full of hope.

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). Your mailing address must include a civic address and/or PO Box number, and a postal code.

Nominees for RTA Executive Positions.

The PEIRTA Nominating Committee will submit the following nominees for 2023-2025 executive positions at the AGM on November 3. At this time they do not have a nominee for the Francophone representative.

- President: Phyllis Horne
- Past President: Wayne Denman
- Vice-President: Lise Morin
- Secretary: Greg Mc Nevin
- Treasurer: Dorothy Farish
- Queen’s Rep: Judy Hughes
- King’s Rep: Margaret (Peggy) McNevin
- Prince Rep: Anne Marie Muise

There may be further nominations from the floor. If anyone is interested in serving on the executive, please contact Cynthia Mac Donald (contact info on page 2).

Each year the Pensions and Benefits Office distributes pay advice slips, T4As, and newsletters directly to pensioners of the Teachers’ Pension Plan (TPP). To ensure you receive these important mailings in a timely manner, please remember to inform the Pensions and Benefits Office if your address changes.

To provide your updated information, please call (902) 368-4200 or email peitpp@gov.pe.ca. You will be asked to provide your name and date of birth to confirm your identity.

PEITF Travel Insurance

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, e.g., 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.



PEIRTA AGM November 3, 2022
Top of the Park, Red Shores, Charlottetown.