



PEIRTA Newsletter

Prince Edward Island Retired Teachers' Association

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From the President

Welcome to 2011 and the first newsletter of the new year. Since our annual meeting our executive has held two meetings and discussed our objectives and plans for this year. Once again we find ourselves in an election year. The first of these elections will take place at our Spring socials where we will elect our county representatives. I want to encourage members to look at this very seriously. Our organization is only as good as our executive committee. There are many people in our areas who would make excellent executive members. Please give serious consideration to volunteering two years to serve on our provincial executive. If you do not feel like serving but know someone who you feel would make a strong contribution, please encourage that person to come forward. You will find the dates of our socials elsewhere in this newsletter as well as on our

website. You have plenty of time to act. At our annual meeting we will be electing the rest of our provincial executive. Once again we encourage you to act on our executive.

As always we will be watching our pension fund and group insurance program. We have made major steps forward in the group insurance program; however, more needs to be done. Please take time to make sure that costs that should go to our provincial seniors' program do not get funded through our group plan. Remember that our health plan is a user-pay plan. The more we can save, the lower our premiums will be. I really hope that 2011 will be the year in which our premiums are greater than our costs. If we all work together I am sure that we can realize this goal.

As we progress through the year, items of interest to seniors as well as retired teachers will come up. We will be careful to protect your interests in these areas. At present we are considering which senior group(s) we might associate with as an organization. It is important that we are heard at the national level, as members of the Canadian Association of Retired Teachers and other major senior organizations. We are also looking at a souvenir pen with our logo in place. Most organizations in Canada have pins.



Our executive felt that we should look at souvenir pens in place of pins. In the future we will seek your opinions on this matter.

INSIDE THIS ISSUE

- Page 2—From the Editor; RTA Executive
- Page 3—CAPRTO
- Page 4—Bits and Bites
- Page 5—Memories
- Page 6—Johnson Contest Winner
- Page 7—PEITF Corner
- Page 8—2010 AGM

Address Changes

If your address changes, please notify our membership chair (currently Joyce McCardle).

Also, if you know anyone who has had a change of address and is not receiving this newsletter, please have him or her notify our membership chair (contact info, page 2).

Visit our website at
www.peirta.com

From the Editor

I sat in on some of the inaugural Retired CAPTO meeting hosted by our executive on October 27 and 28. This meeting was the brainchild of our Jim MacAulay and Roger Doiron, Executive Director of la Société des enseignantes et des enseignants retraités francophones du Nouveau-Brunswick (SERFNB). Delegations from NB, NS, and NL were in attendance, along with Tom Gaskell, our Atlantic ACER-CART rep, and by all accounts, everyone left believing that coming together was a worthwhile venture—so much so that before the meeting adjourned, a tentative structure and timetable had been established for future meetings.

Some of the differences in our organizations are clear. Memberships range from our low of 950 to a high of 6400 in NS, and membership fees range from our low of \$12 per year up to \$36 in NS. Nova Scotia is a member of over 30 outside organiza-

tions with shared interests, and we belong to only a couple. Our executive meets more often than any of the others and, as with our active teacher organization, we can directly represent all our members more easily than larger organizations. Our president is better looking and more tactful than any of his peers in the Atlantic region.

But it is also evident that we have a great deal in common. All of these organizations are funded by members and led by volunteers (some pay small honoraria to one or more of the executive, and one organization has a part time executive director who works for little more than minimum wage). All of these volunteers are dedicated to the welfare of the senior members of our society, retired teachers in particular. Our issues are similar—group insurance (evidenced by the fact that one of the sessions was committed to a comparison of our plans), and pensions (there are retired teachers in our region who have not had an increase in income since the 80s) being primary.

Tom Gaskell gets apoplectic on behalf of all of us when he talks about health care costs, pharmaceutical company profits, and consumer exploitation. And there is an apparent willingness within the group to learn, share, and grow together.

This event was well conceived, well orchestrated, and well worthwhile. Kudos to Jim and his executive!

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 in 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.

PEIRTA Executive and Officers 2009-2011

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Delegates are hard at work at first Conference of Atlantic Provinces Retired Teachers' Organizations, October 27-28, hosted by PEIRTA.



Record of Conference of Atlantic Provinces Retired Teachers' Organizations (CAPRTO)

(A somewhat abbreviated version of Jim's minutes)

Present: Delegates from NB (both English and Francophone organizations), NL, NS, and PE

1. The five organizations were compared—mandate, membership, executive structure, fees, affiliations with other groups, etc. All of the organizations are growing and appear to be

expanding their services.

2. Dr. Tom Gaskell, representing ACER-CART, spoke about drug costs and new drug coverage (for macular degeneration in NS); spoke briefly about a pending ACER-CART study into poverty among retired teachers; speculated on whether we are likely to gain associate membership with CTF; and recommended that RTA groups look into the National Pensioners and Senior Citizens Federation to consider whether any kind of association with them would be beneficial.

3. Johnson Inc. offered a comparison of benefits under group health

plans for retired teachers in the four Atlantic provinces.

4. The group discussed the value of holding an Atlantic meeting. Sharing of information and potential for combined efforts on behalf of retired teachers are considered primary.

5. What do we lobby for, and how we do it?

6. What comes next? It was agreed that CAPRTO would meet every two years, with provinces rotating hosting, and that the executives would meet briefly in the alternate years when they are at the ACER-CART meeting in Ottawa.

OVER 65?

Please be proactive! Protect our plan!

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

CTF Faces Loss of CIDA Funding

Vaughn Wadelius, President of ACER-CART, has contacted ACER-CART Directors to inform them that, with the approval of the Executive, he will be supporting CTF in their efforts to preserve funding from CIDA to provide for their international programs. CTF has received no funding for the past four months, and their most recent proposal for funding for 2010-2015 has been rejected. This loss of funding poses a huge threat not only to CTF international programs, including Project Overseas, but to CTF itself. Member organizations are being advised of the situation, and may be called upon for some kind of action in the future. I'm sure Vaughn will keep us informed.

TFSA — Tip from Joan Mikkelsen, Certified Financial Planner, Dartmouth, NS

This is for information only.

Mikkelsen does not work in PEI, and the PEIRTA in no way promotes her services or products.

In 2010 over 70,000 Canadians received letters from the CRA informing them that they had over-contributed to their Tax-Free Savings Accounts (TFSAs). A penalty of 1% per month is applicable for overpayments. In fact, not all of these people ended up having to pay a penalty (for various reasons), but there is a lesson to be learned.

The maximum annual contribution to a TFSA is \$5000—assuming that there was no carry-over room from the previous year, and that there have been no withdrawals. Now, suppose you contribute \$5000 in January, 2011. Then in March you withdraw \$3000 to go on a cruise. On June 1 you return the \$3000 to the account. You are now deemed to have contributed a total of \$8000 in 2011—an over-contribution of \$3000 which could result in a penalty of \$210 (1% of 3000 for seven months). Had you waited until January 1, 2012, to return the \$3000 to the account, there would have been no problem, because when you took out that amount, you created room for a larger contribution in the following year. Rule of thumb—think of deposits as contributions.

County Socials

Prince County

April 28, 2011; 1:30-3:30pm
St. Paul's Parish Centre
90 Notre Dame, S'side
(wheelchair accessible)

Queens County

May 5, 2011; 1:30-3:30 pm
Jack Blanchard Centre
Pond Street, Charlottetown

Kings County

May 19, 2011; 1:30-3:30pm
Dr. Roddie Community Centre
St. Peter's Bay

Life Insurance Reminder

Are you approaching 65? Giving any thought to life insurance?

- At age 65 the term life insurance under the PEITF Group Insurance Plan automatically is reduced to \$10,000.
- Your coverage can be converted to a private plan with the same carrier without evidence of insurability if you apply within 31 days after turning 65.
- You may purchase an amount equal to your present coverage, or a lesser amount.
- Before your 65th birthday, so you will be prepared to make the decision that best suits your situation, you should check to find out whether you are insurable, and investigate market rates for the amount of insurance you may wish to carry.

Questions?

Call Johnson Inc. at 902-628-3537 or 1-800-371-9516, or visit their office at 111 Kent Street in Charlottetown.

MEMORIES

**Written for and read at AGM memorial service, November 4, 2010, by
Spurgeon Robbins**



Poppies are flowers with memories
Of love and sacrifice and faces and funerals.
This is poppy season.

But for today
And for us
Carnations have memories to share.

Of one-room schools,
Pot-bellied stoves.
walks to school,
And freezing toes.

Of many grades in one rough room,
Of Bibles read and anthems sung.
Of maps with Jersey Milk and flags,
Of homework drear and heavy bags.

Of playgrounds, yards behind the schools,
Of recess fun, a break from rules.
Of water buckets crowned with ice,
Inspectors' visits, dreaded lice.



Of homemade jam and sour milk,
Blond-headed girls with hair like silk.
And humble lobster, ooh, the shame—
We'd dump it going down the lane.
But then the big schools came along
With better things for everyone.
Home Ec., Phys Ed, for half a day,
And buses, lunchrooms, lockers gray.
Announcements, periods, interviews,
Staff meetings, many, not a few.
Field trips, team sports, trophies won.
Sell chocolate bars to everyone.

Today we think of those at rest,
With talents and with training blest;
Who with their skill, their knowledge shared—
Our children they for life prepared.

We thus remember them today,
Their work is done, or so we say,
But many children whom they taught
Have richer lives for what they wrought.



RTA Executive, anyone?

This is an election year. County reps will be elected at the socials, installed at the AGM. Other executive members will be elected at the AGM. If you are interested in serving (two-year term), contact John Rowe or your county rep.

Johnson Inc. Announces

Contest Winner ~ Edna Reid

What would you do with 15,000 AIR MILES® reward miles?

Kelly Stewart of Cornwall, PEI, recently asked herself that very question after winning a contest that was held by Johnson Insurance for PEITF and PEIRTA members.

Kelly's entry was amongst the many received in the nine-month contest period. The 15,000 AIR MILES® reward miles contest ran from March 1 to December 1 and was open to PEITF and PEIRTA members who requested no-obligation quotes, and to existing policyholders.

Pictured below is Kelly Stewart with Johnson Service Supervisor, Carol Vezina-MacKinnon. Congratulations, Kelly, and happy AIR MILES® reward miles shopping!



Johnson is pleased to be the preferred provider of home-auto insurance to PEITF and PEIRTA members. For more information visit www.johnson.ca/peitf, or call 1-800-563-0677.

Scams, Scams, and more Scams!

How often do you get forwarded emails from friends warning you of some threat—usually an extremely lethal computer virus or a scam of some kind? Some of the ones I have recently received warned me that my computer hard drive would be fried if I opened specific emails; that if I called any one of several area codes, the call could cost me thousands of dollars; that I had neglected to pick up a Fedex parcel, and should contact someone to follow up; and that expired pancake mix could make me very ill. Frequently you will see near the beginning something like “This came to me from [some seemingly very credible source] and I know it is true.” At the end you will often see something like “Snopes.com verifies that this is true.”

Some of these warnings are absolutely legitimate and worth passing on, and all are certainly worth checking out. It is interesting, though, that if you actually go to **Snopes.com**, you will often find that the message has been around for years, the threat is not nearly as dangerous as it appears to be, or the whole thing is an elaborate hoax.

The **Snopes.com** website is an independent, self-sufficient entity owned and run by a couple from Los Angeles, and is considered to be one of the preeminent websites dedicated to the verification of urban myths, rumours, and misinformation. Their research is

reputed to be impeccable, and they have survived all attempts to discredit them. More information is available on the site. I check all of the virus/scam warnings that I receive, and more often than not come away reassured that the threat is at worst minimal.

While on the subject of scams, I have recently been on the receiving end of at least two potentially dangerous ones—both supposedly from banks (BMO and Scotia). The Scotia one in particular is interesting, complete with the bank logo—and I believe one version of it takes you to the actual bank site and then asks you to click on a pop-up. Both bank messages warned me that my access to my online account had been compromised, and in order to make things right, I should follow a link. In spite of the legitimate looking logos, contact information, and signatures, the language used was unprofessional and the tone was vaguely threatening. Most of us would not fall for either of them, but we can all slip up sometimes, and when it comes to the world of cyberspace, we need to be on our guard. Banks do not contact clients in this way; the messages are fraudulent and should be reported immediately.

RTA Volunteers

Suzanne d'Entrement

Board of Directors (Secretary).
Seniors' Active Living Centre,
Charlottetown. Two-year appointment.

Want to share your volunteerism with members?



Carrie St. Jean



At the time of this writing the Island is in the midst of a fifth snow storm. It's a comfort to be cocooned at home, safe and sound. While the weather has been a major story this season, things happening in Education are not far behind in terms of buzz.

For many reasons, our schools have been front page news. The discovery of high levels of mould in some buildings has thrown several schools into short term chaos. It began with Elm Street Elementary. The teachers and staff and administration at the Western School Board made the best of a very difficult situation when they had to pack up and move 500 students and over 40 staff. The receiving schools at Greenfield, Three Oaks, Athena, Parkside and Summerside Intermediate opened their doors and graciously made room for their new neighbours. This took a strong team effort and is a shining example of what can be accomplished when dedicated people are mindful of their sacred trust—to always do the best for our students.

Little did we know that the new year would begin with several schools in the Eastern School District experiencing their own "Nightmare on Elm Street." The District, in conjunction with Chief Health Officer, Heather Morrison, revealed that Spring Park and Morell Consolidated both had unacceptable mould levels. As in the WSB, the effort required to pack up and move was enormous. I have first-hand knowledge as I was able to spend a morning at Spring Park and help two teachers box up their classrooms. It was an eye-opening experience to see rooms stripped bare and loaded onto waiting transfer trucks.

Spring Park and Morell Consolidated are now operating in their new surroundings. I'm happy to report that the transition has

gone exceedingly well. A visit to St. Jean, Parkdale and Birchwood found all those affected to be settled in, happy and glad to be back at school. West Kent, Morell and St. Peter's are also moving along with the transition and I hope to visit these schools very soon. At the Teachers' Federation we are very proud of the demonstrated professionalism of our teachers and administrators during this tumultuous time. This relocation also involved tremendous effort from the receiving schools and the ESD. And last, but not least, parents and students have made the best of the situation. It was heartening to see the students and teachers in action in their adopted classrooms. All are happy to be back in a routine and spoke of the warm welcome they have received from colleagues and new friends. Well done, all!

Of course, this begs the question of how many other schools may be in the same situation as Elm Street, Spring Park and Morell Consolidated. All schools are being tested and we await the results. Clearly, upkeep and maintenance in many

of our schools is wanting. A majority of schools are older and no doubt will require expensive upgrades or retrofits. Unfortunately, this is likely to require a large governmental expenditure and we hope that this will not mean that funding is withdrawn from other educational programs. *****

By now you are likely aware that the federal government is planning to withdraw CIDA (Canadian International Development Agency) funding that the Canadian Teachers' Federation has used to sponsor International education programming. The loss of CIDA funding means that a 50 year history of Canadian teachers helping fellow teachers in →

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President's Report to PEIRTA AGM November 04, 2010

In the beginning I want to express my pleasure at being able to serve as your president for a second two-year term. It is easy to serve as president if you have an active and interested executive. I can assure you that not only do you have these qualities in executive members, you also have them in our committee chairpersons.

Over the past year these people have worked well to serve you. They have also opened new doors for our organization. Our newsletter is well respected; our insurance and pension chairs have really put forth much effort over the past year; our website has grown and hopefully will continue to grow. As you will note from your agenda, these items will all be addressed by the people who are responsible, so I will comment no further on these matters.

I do want to extend my sincere thanks to the people at PEITF. In practically every issue we have we are interconnected with PEITF in some way. The cooperation we receive from our former organization is most heart warming. All our executive meetings and most other activities, such as mailing our newsletter, are facilitated by the people at PEITF.



PEITF (cont'd from 7)

developing countries will come to an end. An online petition asking the government to reverse its decision and restore CIDA funding is available on the CTF website. Please take a moment to visit the site (www.ctf-fce.ca) and add your name to the growing number of Canadians who oppose this drastic loss for international education. *****

In the coming weeks I will be preparing a submission to present to the Standing

Committee on education. This will be an opportunity to highlight successes and challenges in our schools. There are many on both fronts and the Teachers' Federation welcomes the invitation to share these with a committee of our Island MLA's. We must all, teachers, parents, students, community and government work together to support and advance a learning culture in Prince Edward Island. Truly, it does take a village to raise a child.

Resolutions approved at AGM 2010

1. Motion to make changes/additions to Constitution re affiliate membership, committee structure, and the development of a policy manual for PEIRTA