



PEIRTA Newsletter

Prince Edward Island Retired Teachers' Association

Published with the generous support of



VOLUME 3 ISSUE 3

FALL 2010

From the President

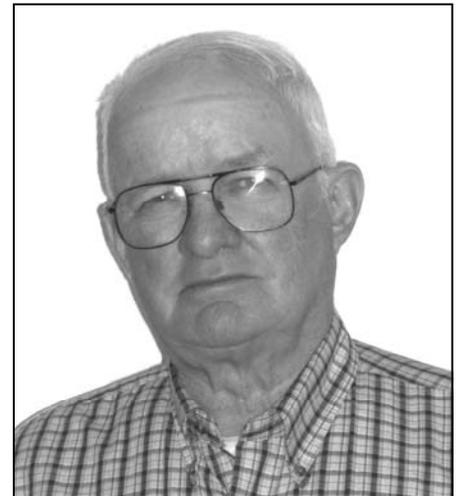
As fall approaches your executive is preparing to return to work following a summer break. Since I last reported to you I have had the opportunity to attend the annual meeting of the Canadian Retired Teachers' Association in Ottawa. This organization now has about 170,000 members and serves as a watchdog on issues which might affect all seniors—retired teachers in particular. It is comforting to know that we have a strong voice which is well recognized nationally and provincially.

As we begin another year those teachers who use our group insurance health plan have been notified of a small increase in premium. During the past year we have made great strides in regard to this plan and its usage by our membership. In another section of this newsletter you will have an article from our chair on

insurance. Please read this very carefully and try to practise what is being presented to you. Remember that this is a user-pay plan. It is the responsibility of each of us to use the plan as directed. If we do, it may not be long before we can stop increases to our premium. If we really do this well, we can see premium reductions in the future.

Over the years our teacher organizations in Atlantic Canada have held yearly conferences to discuss problems which were common to our organizations. On October 27 and 28, 2010, the retired teacher organizations in Atlantic Canada are holding a conference for the first time. This meeting is being hosted by PEIRTA and will be held at Rodd Royalty Inn. At our annual meeting in November we will be reporting on this conference.

On November 4, 2010 we will be holding our annual meeting at the Summerside Legion. I want to encourage as many as possible to attend this meeting. We make every effort to report to you on our activities over the past year, as well as where we hope to go in the future. It is only through your input that we can become aware of the issues which you consider important. Your concerns will direct our efforts on



your behalf. By working together we will be able to present a strong front for our organization whenever the occasion arises.

2010 Annual Meeting

Nov. 4, Summerside Legion

Registration: 9:00 a.m.

Meeting: 10 a.m. – 2 p.m.

Meeting and Meal: \$20.00

Meeting only: \$5.00

If you plan to attend, please inform your county rep or any executive member by October 30.

Thanks.

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

From the Editor

As I write this, the maple leaves are falling (with a few other species getting in on the act), the nights and mornings are much cooler, and Staples is like Grand Central Station as teachers and parents stock up for the return to school. Not that it matters much to us—except for the leaves, of course, and the coming cold weather, which many can choose to escape for some or all of the winter anyway.

The response to Kimball's articles on insurance has been encouraging. I actually came across a group of retired teachers one day at a golf course and discovered that they were talking about group insurance, medical coverage, and prescription plans. Good to see! And the opinion piece in this issue, written by one of our members (page 5), is a direct result of Kimball's work. We will continue to keep you updated if and when

there is anything new to report. I know Jim has insurance on his radar for the first Retired CAPTO meeting which he will be hosting in October.

In case you have forgotten, CAPTO is the Council of Atlantic Provinces Teacher Organizations. The CAPTO executive (Presidents and GSs) meets several times a year, and an annual meeting involves broader representation from provincial executives. This October the inaugural meeting of Retired CAPTO will be held in Charlottetown. Once again Jim MacAulay should be given credit for innovative thinking, as this proposed meeting is largely of his doing. The executives will meet to discuss issues of common concern, and will enjoy the presence of ACER-CART representatives in order to get a national perspective. This coming together will provide yet another means of our retired teachers' staying on top of issues that concern them. Good work, Jim!

Website news. . .

In the recently created miscellaneous section of the PEIRTA website, there are listings for live performances at most of PEI's theatres. There is also a link to what's playing at Empire Theatres in Charlottetown.

For those who wish to check the Environment Canada weather forecasts, phone numbers are posted.

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 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 2007-2009

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Pension Committee Representative: Frank McQuaid	
Group Insurance Representative: Kimball Blanchard	
PEIRTA Webmaster: Bill Oehlke	oehlkew@islandtelecom.com

ACER-CART; Associate Membership with CTF

~ from Vaughn Wadelius, President of ACER-CART

Background

In 2009 ACER-CART was approached by the CTF secretary general and then-President Emily Noble to consider becoming an associate member of CTF (Canadian Teachers' Federation) in order to allow our member associations the opportunity to participate in Project Overseas, and to take advantage of CTF workshops on topics of interest to ACER-CART. We applied for associate membership, but due to the lateness of the resolution, and some opposition, the required 90% agreement for discussion of the issue by the delegates was not received. The resolution was again proposed at the July 2010 annual meeting of CTF, early enough to be on the agenda.

2010 Action

I attended the 2010 CTF annual meeting and was present on Thursday, July 15 when the resolution came to the floor. Earlier that day the ACER-CART pamphlet was distributed to the delegates so they knew better whom we represented.

The affiliation resolution (which required a bylaw change with a 2/3 majority) was introduced by Emily Noble, the CTF past president. She argued that the main reasons for accepting ACER-CART were to provide additional opportunities for

Project Overseas participation (at no cost to CTF and no loss of positions for active teachers), as well as to allow ACER-CART attendance at CTF workshops. The MTS (Manitoba Teachers' Society) vice-president then complained that the proper consultation with each CTF member association (as required by his understanding of the bylaws) had not been carried out, so the resolution could not be discussed. He added further that since MTS has a poor relationship with RTAM (Retired Teachers' Association of Manitoba), and since the BCTF (British Columbia Teachers' Federation) is not a member of CTF, whereas the BCRTA (British Columbia Retired Teachers Association) is a member of ACER-CART, he could not support the resolution anyway.

The CTF secretary general responded that the issue had been raised for discussion at the Spring CTF Board of Directors meeting (which MTS apparently did not attend) and that this served as "proper notification." The independent chair accepted this explanation and ruled to allow discussion of the CTF resolution. The MTS VP challenged the chair. The majority of the delegates abstained from the challenge vote. With the MTS and OECTA (Ontario English Catholic

Teachers' Association) delegates voting against support, the chair was not upheld and the resolution was set aside. Once again the delegates had been prevented from discussing or voting on the issue, and Project Overseas possibly lost another opportunity to aid teachers in developing countries. Past President Emily Noble stated to me that she will continue to press the issue in the coming year.

Should we wish to continue this quest, we will need to ensure that our respective active teacher associations understand that our ACER-CART application is a result of our national body's interest (and CTF's), and that a provincial CTF member's issues with one of our ACER-CART member associations should not enter into the consideration.

Other benefits for a closer relationship with CTF include the possibility of collaborative lobbying on federal issues of mutual interest, the sharing of research documents, and participation in workshops of specific interest.

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).

Group Insurance

Update ~ by Kimball Blanchard

Group Insurance continues to be an issue for retired teachers in P.E.I. After reviewing our total experience for the past year, Medavie Blue Cross requested an increase of 10.4 % for retired teachers and 1.8% for active teachers. After considerable discussion, and a review of our experience over the past number of years, the Group Insurance Trustees approved an increase of 5% for retired teachers and maintained the current rates for active teachers for this year. In order to achieve these rates the Trustees guaranteed that they would be responsible for deficits, if any. Rates for the various types of life insurance available to active and retired teachers have been maintained at last year's levels.

During the Trustees meeting in June we discussed the problem of health claims by retirees over 65 which should have been paid by the DCAP, but have been paid by the PEITF plan. Several strategies have been adopted by the Trustees in an attempt to resolve the issue, and going forward, this is what should happen.

Under the first strategy, the first claim submitted by a retiree after turning 65 will trigger a message to the pharmacist to submit the claim to DCAP first. At the same time, a message from Medavie Blue Cross will indicate that the client may qualify for the

government program. If a pharmacy tries to submit a claim to Blue Cross for a DCAP drug, the claim will be rejected and the pharmacist will be told to submit the claim to the DCAP. The co-payment will be reimbursed by the PEITF plan.

The second strategy deals with special authorization drugs. When a retiree who is eligible for the DCAP is prescribed a drug which requires a special authorization but has not had the required form completed by the prescribing physician, the FFF strategy will be used. This means that there will be a **first free fill**. The pharmacist will fill the first prescription without the special authorization form, but will subsequently require the completed form. The cost of the first prescription will be borne by our PEITF plan rather than by DCAP. This solution is a compromise, as without it the retiree would have to pay up-front.

Finally, if a pharmacist processes a 90-day supply of a medication when the DCAP only authorizes a 30 day supply, the claim for the additional 60 day supply will be rejected by Medavie Blue Cross. The PEITF plan will no longer pay for the extra 60 days of medication as this has cost our plan thousands of dollars over the years.

If all partners in the program administer things properly we should have a better chance of avoiding deficits in our plan.

Our group insurance plan provides members with some security, but we

have a responsibility to do all that we can do to keep the plan viable. Happily, there have been developments in the prescription drug area which may result in some savings. Some medications have lost their patent protection so that generic drugs can be substituted. Lipitor is a prime example. As well, the provincial government has passed legislation to make generic substitution mandatory as of October 1, unless a doctor has indicated there should be no substitution.

As we enter the winter months—a time when many retirees travel to escape the cold months—remember that our plan provides you with travel insurance coverage. There should be no need to purchase extra health insurance, but before you travel, please check your coverage. Also be aware of the restrictions placed on you by any pre-existing conditions. If you have any concerns in this area, check with Johnson Inc. or with Medavie Blue Cross.

OVER 65?

Please be proactive!

Protect our plan!

Speak to your

pharmacist about your

drug coverage—

the DCAP and

Medavie Blue Cross.

Alternatives: An opinion

piece ~ by Audrey Ferguson (retired from Belfast School in 1992)

Recently Kimball Blanchard reminded us that our medical insurance "plan is a 'pay-in-pay-out' plan. Our usage determines our rates. So be diligent!"

This prompted me to consider my use of our plan, especially concerning prescription drugs. New medications are tested on young people (more often males than females) so the medical community is unaware of the reactions we seniors might have, and as we age our bodies become more sensitive to medications. This has led me to study and start using alternatives.

One of the first things I discovered was the pharmaceutical golden rule: He who has the gold rules. Many companies enhance the money making prescriptions regardless of known dangerous side effects (which they do not always tell us about) and suppress information on safe alternatives that do not benefit them. Sales for one group of prescriptions is in the millions and it is well known they are an underlying factor in causing Alzheimer's. It has been predicted that if things continue at the present rate, in another ten years care and accommodation of Alzheimer patients will bankrupt our medical systems. Yet we are not told about the

safe, effective and inexpensive alternative for this prescription. Why? The Golden Rule!

Doctors are not taking the time to really listen to senior patients, or diagnose and guide them towards having a healthy body that can heal itself. It is easier and quicker to just write a prescription, even though in the long run it may not be for the good of the patient.

The care and feeding of our bodies so they can naturally heal themselves is of prime importance. There are foods that are particularly helpful to certain parts of our bodies; often the food is either the colour, shape, interior design, or name of the organ it benefits most. There are foods that act as anti-depressants, sleeping pills, pain relievers, or bone builders; and heart-healthy foods that lower blood pressure and cholesterol. There is a group of beneficial foods for almost every illness. Have you ever wondered why you became so sleepy after eating a handful of a delightful small red fruit? The bonus is no sleeping pill hangover. There are also foods that should be avoided when you have certain conditions, as they can make the problem worse. It is amazing how much arthritis can be improved by including one food in your diet and eliminating one other. Too often the medical community does not seem to

be aware of many of these food interactions; we don't hear of these things from them. Two foods that cause considerable harm and should be avoided like the plague regardless of what the labels say (Golden Rule again) are margarine and sugar substitutes.

Good news, encouraging news, for me. Just back from a visit to my family doctor and he said that my cholesterol levels, which were on the high side of normal last year, had dropped significantly, especially the LDL levels. This was brought about by the simple inclusion in my otherwise unchanged diet of an egg a day and an alternative on my morning porridge, at a cost of about five cents a day—less than I'd pay for a prescription and at NO cost to my medical insurance plan!

A readily available source of good information on safe, inexpensive, and healthy alternatives is a health food store, especially one that employs a health practitioner. If you decide to use a natural alternative to your present prescription you will make better progress by TELLING your doctor this is your choice rather than ASKING him if you can change.

Natural alternative medicines are usually less expensive for the initial outlay and ALWAYS less expensive in the long run as you will enjoy better health.

The Vial of Life Program

The Vial of Life program is free to participants, and provides an easy way for emergency personnel (Island EMS, etc.) to quickly access information so that appropriate action can be taken during a medical emergency— even if a patient is unconscious or cannot speak.

To participate in this program, obtain a kit (plastic vial, medical form, Vial of Life decal) from the PEI Seniors Safety Program.

→Complete the Vial of Life information form and place it in the vial.

→Place the vial in the refrigerator on the upper shelf inside the door on the side closest to the door handle.

→Place the red and white Vial of Life decal on the outside upper left corner of the refrigerator door.

→Use one vial per person in the home and be sure that each person has included a completed information sheet.

→Keep your information updated.

Do not keep medications stored in the vial. If you have questions, or wish to participate, contact the PEI Seniors Safety Program at 902-393-7400 (East) or 902-439-7000 (West); or email lynnann.seniorssafety@hotmail.com or joyce.mccardle@pei.sympatico.ca.

15 Day Uganda volunteer and safari package

Editor's note ~ For more detail, check the PEIRTA website. Information only — no endorsement by PEIRTA implied!

Interested in travelling and doing philanthropic work in Africa? Group volunteer and safari packages will be available in February, 2011 in Uganda.

Benefactours Inc. is a Canadian company specializing in safari and volunteer adventures in

Uganda, Kenya, Tanzania, and Rwanda. Volunteers can teach, nurse, help build schools, or work in orphanages or outreach programs. These volunteer packages include a three-day wildlife safari in Murchison Falls National Park.

If you are interested, please call 1-877-687-0555 or go to www.benefactours.com.

11 read as follows:

The executive Committee shall establish a Policy Manual for the association. This Policy Manual will contain all the policies of the organization. Policy for the PEIRTA may be established by the Executive Committee with notice of motion given at the monthly meeting prior to the motion being placed on the floor for discussion. Any policy of the organization may be amended in a similar fashion.

All policies duly moved and carried by the executive will remain in force until the next annual meeting. At the next annual meeting all new policies put in place by the Executive committee will be approved or rejected. At the annual meeting any new resolutions coming from the floor will not go to a vote but will be considered by the executive during the following year and brought back to the next annual meeting if the executive deems it appropriate. Policies which receive a majority vote of the annual meeting will be added to the policy manual.

4. Section #12

Be it resolved that current Section # 11 be renumbered as Section # 12.

Please come prepared to discuss and vote on these resolutions on November 4.

Resolutions to AGM 2010

The following Executive resolutions will be brought to the Annual General Meeting on November 4.

1. Section # 3: AFFILIATE

Be it resolved that we add a section (d) to this to read as follows:

Affiliate membership in The PEIRTA will be extended to any person who has taught in the University or Community College in the province of PEI for a period of one school year or more.

2. Section # 8: COMMITTEES

Be it resolved that we revise section (b) to read as follows:

Standing committees of the PEIRTA will be Group Insurance, Pension, Website,

Newsletter, and Membership;

Section c) to read as follows: Chairpersons for each of the standing committees will be appointed by each newly elected executive for a period of two years;

Section (d) to read as follows: The Executive Committee shall appoint from time to time such other Ad Hoc committees as may be deemed necessary to carry on the work of the association; and Section (e) to read as follows:

Should the chair of any committee become vacant for whatever reason, the Executive Committee will appoint a new chairperson to serve whatever time remains in the term.

3. Section #11: Policy Manual

Be it resolved that a new Section



Carrie St. Jean



A beautiful Island summer is ending. The classrooms are ready and the kit bags are packed. It's September and time for teachers and students to return to the classroom.

Unless, of course, you are a retired teacher. I hope that you are enjoying a cup of coffee and the newspaper as the school bus rumbles by your door. Enjoy it. Savour the silence. You earned it. One day all active teachers hope to be in your shoes.

The real "new year" has begun in earnest. This will be a busy and exciting year for teachers and students in Prince Edward Island. The school doors have opened to welcome kindergarten into our public school system. This is great news for our five year olds and their families. Our teaching force will be enriched

with the addition of well-trained and knowledgeable teachers who have a wealth of experience dealing with our youngest learners. This is a win-win for all. We commend the Ghiz government for advancing public education in this province. Full day public kindergarten has long been a policy of the Prince Edward Island Teachers' Federation. We are delighted to see this new policy direction finally come to fruition.

Our Annual Convention is just around the corner. This year's theme is "Creating a Better World One Student at a Time." The convention is always a great professional development

event and a wonderful time for teachers to talk, laugh and rejuvenate.

The Executive of the RTA holds regular meetings at Federation House. We are happy to share our office space with this active group. We look forward to crossing paths with RTA in the days to come.

I am looking forward to attending the RTA annual meeting in Summerside on November 4th. I hope to meet many of you that day. Until then, enjoy the beautiful fall days.

Tutoring for Newcomers

~ by Trina O'Brien Leggott

For almost five years the Confederation Centre Public Library has partnered with the P.E.I. Association for Newcomers to Canada to provide trained volunteer tutors for new English language learners. As well as in-class training sessions, we are now pleased to offer online training. Take the training at home, on your schedule, and proceed at your own pace. The next in-class training will begin in October.

To learn more, or to register, call Trina at 368-4642 (email toleggott@gov.pe.ca) or Joe at 902-628-6009, Ext. 224 (email joeb@peianc.com). Or check our Websites:

Confederation Centre Library

<http://www.library.pe.ca/index.php3?number=1034421>

PEI Newcomers Association

http://www.peianc.com/content/lang/en/page/language_tutoring

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ACER-CART AGM ~ by

Jim MacAulay

On June 3–5 Spurgeon Robbins and I had the privilege of representing you at the 2010 Annual ACER-CART AGM.

On Thursday we were inserviced on Bill C-516, put forward by Carole Feeman, which outlines the economic hardships of many Canadian seniors and proposes improvements to the Guaranteed Annual Income Supplement. The bill would amend the Old Age Pension Act to bring about the proposed improvements. Thursday evening offered a detailed workshop on the art of lobbying. Should you wish to view this workshop we would be more than pleased to provide the material for you to peruse.

The business meeting began on Friday morning. Minutes of last year's meeting were adopted, and correspondence was reviewed. Much of the correspondence related to efforts by ACER-CART to influence various government decisions.

Next came annual reports from our table officers. The president listed as his priorities improved communication with and among the fourteen member organizations; co-ordinated release of CART information to all directors, in French for Francophone members; re-visiting the mandate of the organization; celebrating our successes; and action on resolutions. The communications committee reported an active and productive year. Tom Gaskell, chair of the Health Committee, outlined in graphic detail how we are being overcharged for virtually all our health needs. The legislative committee reported having reviewed all ACER-CART policies, and having had all but one translated into French. They also brought forward recommendations related to the reaffirmation of policies,

Atlantic Delegates and Regional Reps



Back (L-R): Thomas Gaskell (Regional Rep), Spurgeon Robbins (PEIRTA), Geraldine Wall (RTANL), Herb Duplissee (NBSRT), Vaughn Wadelius (President 2010-11)

Front (L-R): James Dobson (RTANL), Roger Doiron (SERFNB), Phyllis Côté (RTO-NSTU), James MacAulay (PEIRTA)

the reserve fund, possible dissolution of ACER-CART, trademark protection and registration, and the regular review of all policies. The pension and retirement income committee devoted time to the subject of the National Securities Regulator.

Norbert Boudreau, executive director, noted that quarterly reports and regular financial statements are available. All member dues were received by December 2009. The budget shows investments of \$ 40,000.00. The current year is not over until July 31; however, a modest surplus is expected. The budget for next year is much the same as last year with a larger amount dedicated to translation.

Member organizations each reported to and answered question from the group. The problems that we have in PEI are shared by member organizations across this country. It is clear that a strong voice for retired teachers, as in ACER-CART, is much needed.

There were numerous resolutions passed. The group approved a resolution calling for the federal government to once again fund the “Lest We Forget” program; voted to support Bill C-516, as well as to increase CPP and

OAS benefits; and approved going forward with other senior organizations with a resolution related to investment fraud targeting seniors. A position paper on poverty was referred to committee, as was a resolution for ACER-CART to become a member of the National Pensioners and Senior Citizens Federation.

The following executive for 2010-2011 was approved by acclamation:

President: Vaughn Wadelius

Vice-President/Ontario: Brian Kenny

Atlantic: Thomas Gaskell

Québec: Ed Zegray

West: Dean McMullen

Helen Biales is Past President, and Norbert Boudreau continues as Executive Director.

Words to ponder ~ shamelessly cherry-picked from an article by Norbert Boudreau

- According to Stats Canada, 37% of Canadians (over 13 million) between 20 and 69 are overweight, and 24% are obese.
- Statistically speaking, about 95% of people who follow deprivation diets gain back all that they've lost (and more) over a period of five years.
- Physical activity can reduce the risk of over twenty-five chronic conditions; speed up our metabolism, giving us more stamina and energy; improve memory, muscle strength, and bone density; lower cholesterol and high blood pressure; and reduce mild anxiety and depression.
- Avoiding junk food and simply eating less (perhaps from a smaller plate) will help bring daily caloric intake to the recommended 2400 level.