



PEIRTA Newsletter

Prince Edward Island Retired Teachers' Association

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A Final Word from President Jim

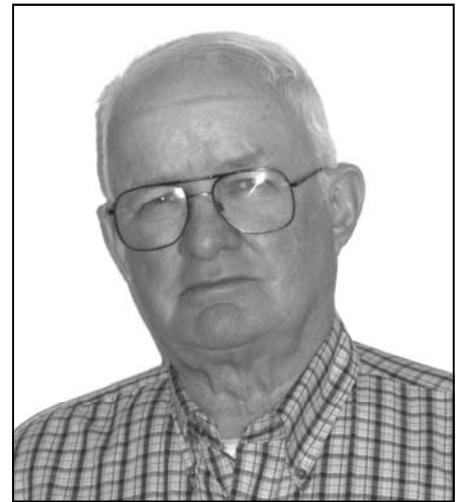
It is difficult to know what to write at a time like this. This will be my final note to our newsletter.

Over the past four years this organization has grown and matured into a very effective voice for retired teachers. We have been able to gain the confidence of various sectors which affect us provincially. We have become an incorporated body within the province of PEI. We have been able to negotiate with government in all areas which affect us. We have been able to gain some meaningful results with our group insurance representatives. We have established excellent relations with the University of PEI and are presently in the process of improving our scholarship agreement with this university. We have become a voice at ACER-CART, our national organization. We are also well respected by other senior organizations within our province and nation. Just to have been a small part of all of this has been my privilege over these years.

Our organization has seen fit to elect extremely dedicated and effective members to our executive. Our county organizations have grown and are well represented by very capable individuals. To be president of our organization at a time like this has been rewarding and truly a learning experience.

Over this period we have made adjustments to our constitution and as a result we have in place a number of very effective standing committees. These committees monitor your pensions, group insurance, membership, website and, last but not least, this newsletter. At the beginning of my term one of my first tasks was to take part in interviews for an editor for this newsletter. I was amazed at the number of excellent candidates that came forward. Certainly we made an excellent choice in our present editor. This publication is well read all across this nation. We frequently receive comments on articles and we are also approached to publish articles from our national representatives. Finally, at this year's AGM we will be introducing a policy manual to facilitate our ongoing operations.

As I leave my present position I want to wish my successor well. I want also to wish each of our members continued good health and happiness. I urge our members to continue the tremendous volunteer effort that we have become



known for. With a positive attitude and a bit of hard work we are indeed able to make a positive difference in our society. I also want to urge you to think about our organization. We must continue to place efficient and capable people at the head of our organization. There are many such individuals within our membership. Please consider offering for positions at the various levels of the Prince Edward Island Retired Teachers' Association.

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).

Visit our website at
www.peirta.com

INSIDE THIS ISSUE

- Page 2—From the Editor; RTA Executive
- Page 3—2011 AGM
- Page 4—Retired CAPTO
- Page 5—Group Insurance
- Page 6—Executive Handbook
- Page 7—PEITF Corner
- Page 8—Serious and Not

From the Editor

As I write this, on the poplar tree outside my window there are leaves that have already turned; Old Home Week is over; and schools will open next week. But Hurricane Irene has pretty much bypassed us, the temperature is “just grand,” and we don’t have to go back to school next week. So while we may have whined all summer about the weather (I tried to console myself with the fact that we had nary a hurricane, flood, tornado, drought, earthquake, or volcanic eruption), we have much to be thankful for.

For example, by now you know that our group insurance premiums are going down—for the first time that I can remember—and our benefits show modest improvements. Interesting trivia—Michel Plamondon tells me that he has been involved with group insurance for over 25 years, and this is the first time in his memory that the experience of retired teachers has been better than of active teachers. So . . .

are we getting healthier? Are active teachers wearing out faster? Or are there other explanations?

You will perhaps note that Johnson Inc. has changed its logo (shown on page 1). The following comment appears on their website:

This new logo symbolizes our progress and forward-thinking approach. It also highlights the progression of our business as a national company, which is part of the global RSA Insurance Group.

While our logo is changing, everything else is staying the same. We are the still the same great company dedicated to providing the best in service and benefits and our legal name remains Johnson Inc.

We continue to be grateful to Edna Reid and Johnson Inc. for their ongoing support. Without their assistance, a number of our initiatives would be im-

possible.

In December we will say goodbye to our current president. Jim has worked extremely hard for this organization over the past four years, and although I would never say anything this kind to his face, he has shown initiative, vision, wisdom, and tremendous dedication. I’m sure we will continue to hear from him in his role as past president.

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 2009-2011

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Group Insurance Representative: Kimball Blanchard	
PEIRTA Webmaster: Bill Oehlke	oehlke@islandtelecom.com
Newsletter Editor: Marg Stewart	margstewart@pei.eastlink.ca

Resolutions to 2011 AGM

The following executive resolutions will be brought to the 2011 AGM for consideration by members. **Please bring your resolutions to the meeting.**

1. Be it resolved that Bylaw 7(b) be amended to read **“The President, Vice-President, Secretary, and Treasurer shall be elected for a term of two (2) years at the annual meeting of the Association and may serve two (2) consecutive terms.”**

Bylaw 7(b)

The President, Vice-President, Secretary, and Treasurer of the executive committee shall be elected for a term of two years at the annual meeting of the Association and may serve a maximum of two consecutive terms.

2. Be it resolved that Bylaw 7(c) be amended to read **“In an election year, the county representatives shall be elected for a two-year term at the county socials and may serve two consecutive terms.”**

Bylaw 7(c)

In an election year, the county representatives shall be elected for a two-year term at the county socials and may serve a maximum of two terms.

3. Be it resolved that a new Section 11 be added to the Bylaws and that the

existing Section 11 become Section 12. The new section shall read as follows:

11. Quorum

a) A quorum for the annual meeting of the PEIRTA shall be the sum of active members present.

b) A quorum for an executive meeting of the PEIRTA shall be 50% plus 1 of the executive members.

4. Be it resolved that each year a scholarship shall be awarded to a worthy Prince Edward Island student entering the BEd program at UPEI. The money to cover this scholarship is provided in part through the proceeds from *Teachers Remembered*, published by the RTA in 1988.

5. Be it resolved that each year a prize of \$500 shall be awarded to a worthy Prince Edward Island student graduating from the BEd program at UPEI.

6. Be it resolved that the following resolution, passed in 2004, be reaffirmed:

Whereas the teachers of PEI had full indexing included in their pension plan before 1995 and whereas the terms of the agreement that lead to it being changed has been concluded. Be it resolved that the PEITF be instructed to include in future negotiations in the procedure to replace the existing formula and the return to full indexing.

Important Survey

School opened this week. I'm wondering how many of you dreamed some time in the past few weeks that you were back at school/going back to school. If you did, and you want to tell me and/or share your story, email me (margstewart@pei.eastlink.ca) or tell me at the AGM. I will publish results and a selection of stories in the next newsletter.



How long have you been retired?

Did you dream about school?

Do you want to share (with or without name being published)?

For my part, I have been retired eight years, and on the night of Sept. 10 I dreamed I was back in the library at Bluefield. Everything was in a different place, the rules had changed, and I was clueless about the new technology. The second morning, I had meetings scheduled with two people who were to facilitate my return: one was a long-retired educator whom I had met on the boardwalk that afternoon; the other, I think, was a character from *Coronation Street*. I slept in, got to school around 11, and had missed both meetings. On the plus side, the kids were pleasant, and there were people in the library doing my job. I was much relieved when I woke up.

2011 Annual General Meeting

November 3, 2011 — Rodd Royalty Inn, Charlottetown

Registration: 9a.m. Meeting: 10a.m.-2p.m.

\$20 for meeting and meal

\$5 for meeting only

If you plan to attend, please inform your county rep or another executive member by Friday, Oct. 28.

CAPRTO AGM

(Retired CAPTO)

Ottawa, June 2, 2011

Present: Geraldine Wall, Thomas Kendell, Mildred Urquhart, Sonia Roy, Randy Holmesdale, Jim Kavanaugh, Jim MacAulay, Patricia McCardle, Thomas Gaskell.

1. Welcome and Introductions
2. Adoption of agenda moved by Geraldine Wall and seconded by Sonia Roy. Carried.
3. The inaugural meeting of CAPRTO was reviewed, and there was discussion of the next regional meeting. NB—English and French—will host at a time and place in Moncton to be decided. Johnson Inc. will host the dinner.

It was noted that timing of provincial AGMs varies. NFLD meets the first weekend in October, PEI the first week of November, NB the last Tuesday of September, and NS in May.

4. Other Business

—Tom Gaskell gave a presentation on lobbying.

—Plans for the 2012 biannual meeting of CAPRTO in Ottawa were discussed. A host for the 2014 meeting will be chosen at this meeting.

—The group discussed how retirees are represented on provincial pension committees. NS has a standing committee with six members appointed by NSTU; NSRTO can recommend a member. NFLD has no representation on the committee. PEI is represented by PEITF, with one non-voting member from PEIRTA. NB is trying to get their president appointed to the committee instead of being represented by someone selected by the committee.

—Honorariums were compared. In PEI, the president of RTA gets an honorarium of \$1000, the newsletter

editor gets \$500, and the webmaster gets \$250. SERFNB gives their president \$1000, along with ink, paper, mileage, and meals. They have an executive director with a salary of \$24,000. NBSRT pays no honorariums, but members of the executive have expenses for mileage and meals covered. NS pays the newsletter editor \$300, with others being reimbursed for costs (nine meetings per year for executive, and four meetings per year for four standing committees).

—Newsletter policies were compared. PEI publishes three per year, with issues mailed out to anyone who wants hard copy. Others view it online. The newsletter is financially supported by Johnson Inc., and will publish ads for \$100. SERFNB publishes articles of interest to retired teachers. NS uses ads from three groups—Johnson Inc., Teachers Credit Union, and Maritime Travel. NBSRT advertises for Credit Union and Johnson Inc. NFLD publishes ads for local authors, who in turn give copies of their works to RTANL, who may sell them.

5. Adjournment moved by Tom Kendall.

ACER-CART AGM

Jim MacAulay and Pat McCardle (observer) represented us at the 2011 ACER-CART AGM in Ottawa beginning June 2. For pictures from the meeting, go to <http://acer-cart.org>. The following changes in the 2011 executive may be noted:

Arnold Hull replaces **Vaughn**

Wadelius as president. Wadelius remains on the executive, replacing Helen Biales as past president.

Tom Gaskell replaces **Brian Kenny** as vice-president, and continues as Atlantic representative. Kenny remains on the executive as Ontario representative. **Norbert Boudreau** continues as Executive Director.

Poetry

Neil Garvie is a retired teacher from BC who recently celebrated his retirement by publishing an anthology of poems about teaching. He requested that we publish some of his material, space permitting. The following poems are from his anthology.

Bamboozled by Jargon (2010)

Come in, come in to our educational center. Let me tell you about our curriculum and what we can do for your child.

We work from a modern paradigm based on personalized goals, meant to empower and engender. We base our thinking on empirical research, encouraging learning through experience. We emphasize multiple intelligences from rote to meta-cognition.

Our curriculum is interactive and transformational, emphasizing learner and inquiry-centered models. Action plans reflect a program of integration and individual focus, including special education, enrichment, ESL and API.

Our methodologies are based on conceptual models with assessments driven from bottomup through professional development and collaboration with stakeholders.

*Oh yes, and blah-blah-blah,
something-something-something,
children-children, teaching-teaching,
learning-learning.*

Now, do you have any questions?

Parent Teacher Conference (2010)

very important
the future of my children
excuse my texting

Good news on the insurance front! ~ by Kimball Blanchard

This past year has been a relatively good one for the PEITF Group Insurance Plan. Probably most significant is the fact that the retiree segment of the health insurance plan has had a positive experience with the result that, for the first time, the Group Insurance Trustees have decided to decrease the rates for retirees for the next year. This decision was possible for a number of reasons.

Retirees are beginning to pay more attention to the manner in which they are charged for prescriptions. For the over 65 age group, if the drug is on the provincial formulary the Government DCAP is the first payer, and the retiree's portion is covered by our health plan. In this situation, the member should not have any charge. If the drug is not on the provincial formulary but is covered by Medavie Blue Cross under our plan, the member pays the co-pay amount of 20% of the cost up to a maximum of \$10.00. For retirees under the age of 65 (not covered by the DCAP), the co-pay applies. At no time should a member have to pay more than \$10.00 for a covered drug.

Other factors have also contributed to the more positive financial picture this past year. For example, an emphasis has been placed on the proper method of payment

for Special Authorization drugs under the DCAP. The FFF (First Free Fill) policy allows the pharmacist to fill the first prescription without the special authorization form, but after the first fill, the proper form must be completed. The cost of the first prescription will be borne by our plan, with subsequent costs borne by the DCAP. While this new policy may have caused an inconvenience for some of our members, it has resulted in a saving in the overall experience of the plan. We hope that as time passes members who have received prescriptions for drugs which fit into this category will be given the proper forms when the prescription is issued and that the whole process will eventually be less inconvenient.

Additional savings are being realized because generic drugs are being dispensed unless a physician indicates that there should be no substitution. Generic drugs are less costly and therefore better for our bottom line. We might see additional improvements if the Government of PEI ever follows the lead of Ontario and places some regulation on the generic drug industry. This may come in the future. Generic drugs should **not** be used if they have an adverse effect on a person's health.

The removal of patents on several widely-used wellness drugs has had an effect on the market for these drugs and has resulted in savings to health plans in general. Several more of this type of drug

will be coming off patent in the next couple of years and this should continue to have a positive effect on our plan.

Health care is costly for all of us but we can help to keep the costs affordable by being vigilant about the manner in which our plan's financial operations are carried out. All of us have a role to play.

On the life insurance side of the plan the financial results have also been positive, resulting in a decision by the Group Insurance Trustees to grant a 15% decrease in the premiums for Basic Life Insurance. The Trustees also made some improvements in the coverage for orthotics, paramedical services, physiotherapy, and vision care. Each member should have received from Johnson Inc. a letter detailing the improved coverage. There has been some discussion about raising the Basic Life Insurance for retirees over 65 from \$10,000 to \$15,000, but the Trustees decided to leave this decision for now as we may be going to the market in the next year and making some other recommendations in the area of life insurance.

The travel coverage portion of our plan continues to be a very good benefit for our members. Generally people travelling do not require additional coverage from another carrier, but it is best to contact the Johnson office before you leave to see that the coverage you have is adequate during your trip, and to see that you have →

no preexisting conditions that may affect your coverage. As well, there are more countries that now require proof of coverage before you can enter the country, so you should also inquire about this. Increased costs in the area of travel insurance have resulted in the premiums for the travel insurance component of our plan being increased by 10%. The new premiums are \$1.93 single and \$3.85 family. These costs are included in your premium for the health plan and are still a very good value for the coverage provided.

Overall this past year has been very good financially for our total plan. Since our plan is basically self-insured, the health of our plan is determined by us—the members. The plan is designed for our protection, and we can have considerable influence on its financial stability.

Any member who has questions about any aspect of the Group Insurance Plan should contact Johnson Inc., Michel Plamondon at the PEITF office, or Kimball Blanchard, the representative for the RTA on the Group Insurance Trustees.

Executive Handbook

At the 2010 AGM a motion was passed approving the development of a policy manual for the PEIRTA. Your executive has worked very hard over the past months to develop this document, which we are calling an Executive Handbook. This handbook is first and foremost intended to facilitate the work of future executive members by collecting in one place the constitution/bylaws and current policies which guide the work of the PEIRTA. Copies will be given to new executive members when they take office, in much the same way that the PEITF Handbook is given to active teachers who join the board of governors of the Teachers' Federation. With this document in hand, new executive members should no longer be flying by the seats of their pants and constantly reinventing the wheel, as they have often done in the past. Secondly, because the handbook will be available to members upon request, it will also serve to educate retired teachers on the work of their organization.

Special thanks go out to Jim MacAulay, Pat McCardle, Barb Fos-

ter, and former executive member Joyce McCardle for their work on this handbook. Although it is not a lengthy document, many hours went into its development.

Your executive will be presenting the Executive Handbook at the AGM on Nov. 3 for your approval. In the meantime, it will be available on the PEIRTA website so that you can have a look at it before the meeting. If you find errors, contradictions, discrepancies, etc., you should make us aware of them during the meeting. All comments are welcome.

My Retarded Grandpa

~ Neil Garvie

My grandpa got retarded
and moved to Kelowna

He cruises in his cart, looking for golf
balls
wearing matching white shoes and belt

Whenever he likes, he jumps into the
pool
without taking off his Panama hat

Grandpa says, if I work hard like he
did

I can get retarded like him.

OVER 65?

Please be proactive!

Protect our plan!

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

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.



Gilles Arsenault



Dear RTA members,

It gives me great pleasure to bring you greetings on behalf of the PEITF. As the new President, it is my honour and privilege to be able to serve the teachers of this province for the next two years. In my previous life, I was a teacher at École Évangéline and for the past five years, I was principal of that school.

This year the Federation will continue to promote and advance education in this province. With a provincial election, it is important for our organization to make sure that education remains a priority.

In collaboration with the Department, we are completing a Teacher Workload and Teacher Allocation committee report. This task will guide many of our actions for the upcoming school year.

Many other educational topics are on the table: representation of substitute teachers, certification of substitute teachers, teacher workload, legal issues, technology, the end of a two year agreement to maintain teaching positions, the governance review, etc. As you see, we aren't

out of work. Time changes and so do the educational issues.

As you know, teaching is a demanding profession, but I ask active and retired teachers to establish a positive attitude through humour and a sense of sympathetic understanding and this will promote healthy friendships.

I hope to meet many retired teachers in my role as President and don't forget...take time to enjoy life!

HEALTH MESSAGE ~ submitted by "Doctor" Joyce McCardle

1. If walking/cycling is good for your health, the postman would be immortal.
2. A whale swims all day, only eats fish, drinks water, and is fat.
3. A rabbit runs and hops and only lives 15 years.
4. A tortoise doesn't run, does nothing ..yet lives for 450 years.

AND YOU TELL ME TO EXERCISE !

I'm retired. Go around me !!
(Retirement is a full time job !)



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Editor's note

~This was sent to me by a friend and former teacher. While it is obviously American satire, it strikes a chord. I thought it might give you a chuckle.

HIGH SCHOOL -- 1957 vs. 2010

Scenario 1:

Jack goes quail hunting before school and then pulls into the school parking lot with his shotgun in his truck's gun rack.

1957 - Vice Principal comes over, looks at Jack's shotgun, goes to his car and gets his shotgun to show Jack.

2010 - School goes into lock down, FBI called, Jack hauled off to jail and never sees his truck or gun again. Counsellors called in for traumatized students and teachers.

Scenario 2:

Johnny and Mark get into a fist fight after school.

1957 - Crowd gathers. Mark wins. Johnny and Mark shake hands and end up buddies.

2010 - Police called and SWAT team arrives -- they arrest both Johnny and Mark. They are both charged with assault and both expelled even though Johnny started it.

Scenario 3:

Billy breaks a window in his neighbor's car and his Dad gives him a whipping with his belt.

1957 - Billy is more careful next time, grows up normal, goes to college and becomes a successful businessman.

2010 - Billy's dad is arrested for child abuse. Billy is removed to foster care and joins a gang. The state psychologist is told by Billy's sister that she remembers being abused herself and their dad goes to prison. Billy's mom has an affair with the psychologist.

Scenario 4:

Mark gets a headache and takes some aspirin to school.

1957 - Mark shares his aspirin with the Principal out on the smoking dock

2010 - The police are called and Mark is expelled from school for drug violations. His car is then searched for drugs and weapons.

Scenario 5:

Pedro fails high school English.

1957 - Pedro goes to summer school, passes English and goes to college.

2010 - Pedro's cause is taken up by state. Newspaper articles appear nationally explaining that teaching English as a requirement for graduation is

racist. ACLU files class action lawsuit against the state school system and Pedro's English teacher. English is then banned from core curriculum. Pedro is given his diploma anyway but ends up mowing lawns for a living because he cannot speak English.

Scenario 6:

Johnny takes apart leftover firecrackers from the Fourth of July, puts them in a model airplane paint bottle and blows up a red ant bed.

1957 - Ants die.

2010 - ATF, Homeland Security and the FBI are all called. Johnny is charged with domestic terrorism. The FBI investigates his parents -- and all siblings are removed from their home and all computers are confiscated. Johnny's dad is placed on a terror watch list and is never allowed to fly again.

Scenario 7:

Johnny falls while running during recess and scrapes his knee He is found crying by his teacher, Mary, who hugs him to comfort him.

1957 - In a short time, Johnny feels better and goes on playing.

2010 - Mary is accused of being a sexual predator and loses her job. She faces 3 years in State Prison. Johnny undergoes 5 years of therapy.

ACER-CART Anniversary

ACER-CART was founded in June 1991. In attendance were the representatives from nine associations in seven provinces, as well as the Canadian Teachers' Federation. The meeting was chaired by Mr. M.S. (Clair) Wark, British Columbia.

In-School Mentors Needed

Just one hour! One hour a week is all it takes to Start Something Big! Sign up to be an In-School Mentor and you could change your life and the life of a child just by being a friend. Whether you are playing games or making crafts, you can have fun while helping a child succeed. Through friendship, guidance, and sharing you'll help

build a child's self-esteem and school performance. It's a small commitment that makes a big difference. One child. One hour. One big reason to get involved! For more information, email info@bbbspei.ca, call 569-KIDS (1-877-411-3729) or visit www.bbbspei.ca.