

Published with the generous support of



Prince Edward Island Retired Teachers' Association

VOLUME 12, ISSUE 3 FALL 2019

From the President

In February 2018, I wrote my first "From the President" section of the RTA newsletter. Now six issues later, I am writing my last. My two-year term as president finishes in December, 2019. Time really does fly when you are having fun and learning at the same time!

Being president during 2018 and 2019 has been and continues to be a very pleasant experience. All members of the executive are so helpful, supportive and professional in carrying out their individual roles. I feel blessed to be a part of the PEIRTA. Besides representing the retired teachers of PEI, other highlights of my two years include travelling to Ottawa for the national meetings (ACER-CART) in 2018 and 2019 and PEIRTA

INSIDE THIS ISSUE

Page 2—To/From the Editor; Executive

Page 3—Golf Tournament; Insurance

Page 4—President; RTA AGM

Page 5,6—How Do Retired Teachers Spend Their Time

Page 7—PEITF Corner

Page 8—Wanted: Membership Chair; AGM

hosting the East Coast Retired Teachers' Organization (EC-TRO) in Charlottetown in 2018. Every experience, provincially and nationally, has been very gratifying. We are all in our RT organizations for the same reason. We advocate for and act upon issues that affect seniors small and major. Together we make a strong voice for seniors.

The PEIRTA is very fortunate to have huge and continued support from the PEITF. I wish to express my thanks to past president Bethany MacLeod, President Aldine Smallman, the professional staff and the administrative assistants for all the services they provide to support the RTA. Personally, I have certainly appreciated all the help and support the PEITF has given to me. On behalf of all the executive, thank you very much.

On November 7, 2019, the PEIRTA will hold its 2019 AGM. More detail will be available in another space in this newsletter. I am looking forward to seeing many RTA members at the AGM.

Security Scams

In this part of the newsletter, I



will share some of my experiences with scams. It seems that seniors and organizations for seniors are easy prey for those who wish to scam others. Like everyone else in the world, I have had more than my share of calls from CRA scammers demanding payment, and computer scammers wanting to fix my computer. These calls are annoving and they seem to resurface ever so often; however, there are other scammers who have managed to scam folks out of a lot of money and are really

See President. 4

Visit our website at www.peirta.com

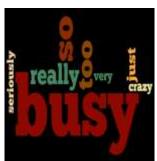
From the Editor

A few issues back I introduced a new column entitled "How Do Retired Teachers Spend Their Time?" I hoped at the time that I would be inundated with pictures and stories. So far I have received only a few, all of which have been published. Topics have included a reunion, a band, a trip to Iceland, a visit to a school in Puerto Plata, an award presentation, a trip to Europe, Jim MacAulay sitting around on his bench, and, in this issue, humanitarian work in Zambia.

I know there are people out there who are doing all kinds of interesting things. It doesn't have to be exotic, or in another country, or even unusual, in order to be interesting and important. Volunteering at a school breakfast program, walking in a fundraiser, supporting your church, looking after your grand-children, helping out at the humane

society, working at Home Hardware, delivering meals on wheels, singing in a chorus/choir, travelling, playing a sport—I don't care. I just want to recognize and celebrate the fact that many, many retired teachers are busy and engaged and enjoying life—whether they are focused on having the fun they didn't have time for when they were teaching, continue to contribute in a substantial way to their communities, local or otherwise, or have found a way to do both.

Please send me one or more pictures with some background information and I promise, you will make the news.



Computer glitch!

Do you see the little black arrow in the left margin on page 5? This thing showed up in the last issue. I have no idea where it came from, or how to get rid of it. It's not visible on-screen when I work with the document, so I can't isolate or manipulate it. But when I print, there it is! If you can help me, send me an email and I will be forever grateful.

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. 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 2018—2019

President: Cynthia MacDonald (902-566-4680)

Vice-President: Wayne Denman (902-436-6260)

Past President: Joyce McCardle (902-436-6960)

Secretary: Ruth Sudsbury (902-436-6664)

Treasurer: Denise Gaudet-McPhail (902-892-7766)

Representatives by County:

Prince (English): Phyllis Horne (902-853-2872)

Queens (English): Emma McQuaid (902-583-2978)

Kings (English): Ronald C. McIntosh (902-687-2996)

Francophone: Maria Bernard (902-724-5123)

Membership Chair: Pat McCardle (902-892-1915)

Group Insurance Representative: Kimball Blanchard

PEIRTA Webmaster: Bill Oehlke **Newsletter Editor:** Marg Stewart

Pension Commission Rep: Michel Plamondon (902 368-2224)

Cynthia.macdonald38@gmail.com

Werdenman48@gmail.com

joyce.mccardle@pei.sympatico.ca

southfieldsuds@gmail.com

mcphailhome@eastlink.ca

Phyllishorne1@hotmail.com

mcquaids@pei.sympatico.ca

ronniemcintosh@hotmail.com

mariarose@eastlink.ca

patricia.mccardle@pei.sympatico.ca

kimballb@eastlink.ca

oehlkew@islandtelecom.com

margstewart@pei.eastlink.ca

michelplamondon@hotmail.com

Clarification on group insurance plan enhancements.

You should all by now have received a letter from Johnson outlining changes to coverage under our group insurance plan, which will be effective Oct. 1, 2019.

In case anyone was confused by the repeated reference to \$960 as the maximum benefit for hearing aids, the new benefit will be 80% of

\$1200 for each ear (\$960), or a total of \$1920 if the claim is for two aids.

Secondly, in our Group Insurance Handbook physiotherapists are not listed as paramedical practitioners, and physiotherapy is listed separately. The letter you received mentions only paramedicals, and one might be led to believe that there has been no change to the benefit for physiotherapy. In fact, the same enhancement applies. The benefit

has been increased from 80% of \$50 to 80% of \$70, for a maximum reimbursement of \$56. Note also that there is no limit to the allowable number of physiotherapy sessions.

You are reminded as well that massage therapy and physiotherapy no longer require a physician's referral.

Thank you, Trustees, for continuing to make improvements in our plan.

Second Annual PEIRTA Golf Tournament ~ by

Wayne Denman

It was a dark start but no rain— a lot of phone calls, texts, and emails yesterday, but today we played without a hitch. The forecast did affect our numbers, however—a few dropouts yesterday—but we still had 50 golfers (29 males and 21 females).

We added a few new and revised some other golf challenges. We had four hole-in-one prizes available—with a few close calls but unfortunately no success. A successful silent auction added funds to the Esther Finkle Walk for Kids Foundation. To date we are over \$1500, with more to come—a more than 50% increase over last year.

The defending women's team repeated their victory once again.



Congratulations to Marie Rocheleau, Ginette Plourde, Wanda Ellis, and Christine Murphy.

Bob Raintree, Bob Andrews, Roger Baillie, and Larry Wright were men's champions. Baillie and Wright were repeat winners.



The winning mixed team consisting of Bob and Nancy MacFarlane, Garth Turtle, and Brian Carleton carded a 62, as did the men's champions.



Winners in some of our individual challenges were as follows:

Closest to the pin: Ginette Plourde, Val Beer, and Ron Carragher.

Putting: Ginette Plourde and Rupert Bruce.

Closest to the line: Fran Bruce and Harvey Mazzerole.

Beat the Pro: Audrey Buchanan and Ron Carragher.

Now it's time for a rest before we start planning for our next event. We need to explore whether there is a day in September that does not have so many other events on the same day, look at what we did well, and see what needs to be tweaked for next year. We hope to continue our growth in numbers.

Thanks to the staff at Eagles Glenn for their continued excellent service in meeting the needs of our members—much appreciated by all.



L to R: Pro Brad Cooke, Windsor Wight, Kevin Stonefield, Norman Beck, Ronnie Carragher

President (cont'd from 1

smart in what they do. I will share two personal occasions whereby I have been affected by scammers and hopefully will help someone else from being affected as well.

As you know, our RTA website lists the executive with contact information for everyone's convenience, and anyone can access this website, including scammers. My story happened shortly after I became the president. Our treasurer received a distress e-mail from me (but not really from me) saying I was on vacation and had my passport and money stolen. The e-mail was written in such a way that it looked like it was actually coming from me. The email was requesting that \$3600 be sent in an e-transfer (instructions included) asap and said that I would repay when I got home. The scenario really sounded legit to the treasurer and she wanted to act on it. She was really upset about the situation I was in and was ready to provide the assistance needed. However, in making phone contact with me, she found out that I was at home and thankfully not in trouble. We were part of a scam. The incident turned out fine but was still nerve wracking.

The second one happened just a few months ago on a Sunday morning. I received a call from the Bank of Montreal informing me that there seemed to be suspicious activity happening with my BMO Mastercard. At first, I was thinking this is just another scammer and I was just fluffing it off. As I kept talking on the phone to this person, my husband quickly went to the computer and brought up our account. As we were watching, purchases were being been made from another coun-

try and charged to our MC. Not a good feeling! At this point, I realized that the caller was a legit BMO employee so I started to listen carefully to this person. He said that he immediately thought it was suspicious activity and that he cancelled my card. He told me that I would not be responsible for the purchases (WHEW!) and that the card would need to be replaced with a new one with a different number and pin. The scammer had made a couple of smaller purchases and then made a couple in the \$1000+ range. The bank employee said that the scammers try the card number out with a smaller purchase first to see if they get away with it and then they go bigger. Scary stuff!! Now, shortly before this happened, I had purchased a purse online from a site that was supposed to be secure and the name of the American company was well known. When the purse arrived, I was surprised that it had been shipped from China, but then many things come from China. I do have a feeling that there may have been a connection between that purchase with my MC and the use of my number by the scammer. Other than having to get a new card, everything turned out fine again. I have not done any online shopping since the episode.

I wanted to share these stories because they had happy endings and they may help us all to think about the safety and security of our identity. We can never be too careful!





RTA AGM NOVEMBER 7, 2019

The AGM this year will be held at Red Shores, Charlottetown, on November 7, 2019. Registration will be at 9:00 AM with the meeting at 10:00 AM. It will be held on the second floor, accessible by stairs and elevator. There is lots of parking and you enter the building on the parking lot side. The noon buffet lunch is \$15.95, plus tax and gratuity. Everyone will be responsible for his/her own lunch. Coffee/tea and muffins will be provided in the morning. Guest speakers will be Sharon Cameron, President of Education 20/20, and Dr. Don Glendenning, past president of Education 20/20, speaking on the history and mandate of Education 20/20. The PEIRTA executive reports and updates regarding insurance and pensions will be presented. All members are welcome and encouraged to attend.

NOTICE OF MOTION

After much discussion among the executive, it was decided that if the RTA is to continue to fund the things that the association does and to have representatives attend the Atlantic and National level meetings as a PEI voice, an increase in the dues would be needed.

At this time, the PEIRTA executive members give notice of a motion to raise membership fees to \$2.00/ month, to be discussed and voted on at the AGM on November 7, 2019.

How Do Retired Teachers Spend Their Time?

FRUITFUL VINE SCHOOL Project in Kamanga, Zambia

~ by Peter and Corina Bolo

Have you ever wondered what difference one can or bottle can make? A lot!! Just ask the 200 students at the Fruitful Vine School in Kamanga, Zambia.

Peter and Corina Bolo (retired PEI teachers) have seen the results first-hand in their travels to Kamanga, Zambia, and the Fruitful Vine School. This is a school, run by CBTO (Community Based Tuberculosis/HIV/AIDS Organization), that has four classes, K-3, with 50 students in each class (and one teacher!). This allows 200 of the most vulnerable children in the community of Kamanga an opportunity at an education that they would otherwise not have. All of these children are either single or double orphans with serious health issues either themselves or with someone in their family.

Peter and Corina first traveled to Zambia in 2013 on a Habitat for Humanity build and were so impressed with the staff and administration at CBTO and the school. Being retired teachers they know the importance of education and saw and heard about the needs there. So fundraising began for a new school addition, consisting of two new classrooms, a teacher planning room and new bathroom block. Most of the funds for this came from PEI, with many school children here raising money

through bake sales, "dress up days," and buying paper "blocks" to make that construction happen!!



The old school and new extension (on the right).



Head teacher, Belinda, with her Grade 3 students.

In January of 2016, Peter and Corina were privileged to travel back to Kamanga to see the new building just before the children moved in. As an added bonus, when the funds were in place for the construction, money continued to come in, so they were also able to take over \$3000.00 to Kamanga to take the teachers and staff shopping for needed school supplies: books, charts, globes, notebooks, a computer and printer, CD player, and even underwear to go with the new school uniforms the students were receiving from the Stephen

Lewis Foundation of Canada. To say that the staff was excited would be a major understatement, and the messages of "Thank-you" and "God bless you" rang out loud and clear.



Buying curriculum books from a supplier (set up in a shipping container)



Bargaining for underwear in the Kamwalla Market.

Wanting to stay involved with these amazing people, Peter and Corina asked what would the next priority be for the school. The staff <u>all</u> said that a noontime lunch program for the children would make a huge difference.

So now the Canadian connection continues with support for a daily feeding program for the children. This consists of a bowl of "nshima" each day, which is



basically a protein-rich nutritious bowl of cornmeal "porridge" which fills bellies but, even more so, enhances the overall health, school attendance and learning power of each child. As one parent describes, "This is what we want to see as parents at our school. This is now the best school in Lusaka. The children will learn very well now. We thank you."



Ten cents a day feeds a child! And those cans and bottles mentioned earlier? The collection of recyclables in PEI is mainly what is funding this program – two cans or one bottle feeds a child a day! This may not seems like much, and it isn't to us. but what a difference it is making to these children at the Fruitful Vine School. Over and over they say, "Zikomo" (thankyou), from children, parents, teachers and staff who still find it hard to believe that people so far away could be so generous, and so caring, for these little ones. As important as the nutrition in this lunch is, and it does make a huge difference in the children's ability to learn, the bowl of porridge also represents loving hearts reaching across the world.

This is the message—
"making a difference,
often in small ways"—that Peter and Corina
bring to hundreds of
school children here in
PEI as they have been invited to share pictures,
stories and inspiration
with classes across the
Island, from Kindergarten
to High School. What a
privilege it has been for
them to urge young
people (and their teachers!)

to continue to look for ways to reach out to others, not just across the world but right here at home as well.



Some of the youngest children of Fruitful Vine School



Grade three students in their former school uniforms.







Aldene Smallman

Greetings from PEITF! I am very excited about beginning my term as President. The summer has passed by quickly and another school year is upon us. With fond memories, I am sure you can recall the busy schedule that September brings!

I started my career at Hernewood Junior High School, teaching Music and Special Education. I have been at O'Leary Elementary for the past twenty-four years teaching Music, Resource, Core French, and some classroom subject areas. I have been Vice-Principal for fifteen years. I have been involved with PEITF in various capacities as Board of Governor, Assistant Coordinator, Member-at-Large, and Vice President. I have participated in numerous committees and have been involved provincially and nationally with teacher organizations. The experience and knowledge that I have gained will serve me well in this new position as President.

I live in Knutsford with my hus-

band, Jason. We have two daughters, Bray and Brynn, who have recently graduated from university as a nurse and a pharmacist. I am very involved in my community. We enjoy spending time with family and friends at our summer cottage in Mill River.

We are welcoming many new teachers to the profession this fall. The new Government approved thirty-two positions in the provincial budget this spring

which are very much needed in the system. We are concerned about the impact on an already depleted substitute pool as this will create challenges for our teachers, but

view this increase of positions as a sign that Government is committed to the education system.

We appreciate the support of the RTA. Many of you continue to serve the education system through your service as substitute teachers and /or provincial committee work. I look forward to an opportunity to meet you in the future. Enjoy the beautiful fall that is just around the bend!

OVER 80,000 EDUCATORS TRUST JOHNSON.



Johnson has been serving educators for over 50 years

As a retired educator, you get preferred rates plus exclusive offers on home and car insurance through Johnson.

1.855.616.6708 Johnson.ca/educator



physion insurance is a tradename of Johnson Inc. (IJI), a licensed insulance intermediacy Home and car policies undenunties and claims handled, by Unilland Assurance Company (*UAC). Described coverage with benefits applicable only to policies under unities by UAC a) NL/N5/Na/PEL II and UAC share common processing Eligibility requirements. Imprations, exclusions additional costs and/or restrictions may apply, and/or vary by province/re-intory.

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).

Membership Chair Candidate

The PEIRTA is seeking an interested RTA member to be the chair and caretaker of the RTA membership list. Pat McCardle, the present chair, will be completing her term at the end of 2019. The main responsibility of the chair is to manage the membership list using an Excel program (changes in addresses, new members, deletion of members who no longer belong, etc.). In addition, a list of members is managed for the mailouts of newsletters three times a year. We would expect the interested person to meet with Pat during 2019 to become familiar with the role and observe the process of the mailouts. Interested members can contact one of the PEIRTA executive who are listed on page 2 of the newsletter.

PEIRTA Annual General Meeting November 7, 2019

Red Shores Race Track and Casino

Charlottetown, PE Second Floor

9 AM: Registration, Coffee, Snacks

10 AM: Meeting

Buffet Lunch: \$15.95 (plus tax, gratuities)

Guest speakers will be Sharon Cameron, President of Education 20/20, and Dr. Don Glendenning, past president of Education 20/20, speaking on the history and mandate of Education 20/20

Group Insurance Booklet

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

PEITF Travel

Insurance: Update on Pre-Existing Medical Conditions

Our out-of-province travel insurance plan has a 90-day medical stability clause. This means that if you have a pre-existing medical condition, it must be considered medically stable for 90 days prior to your departure date if you are to be covered in the event of a medical emergency related to this condition while you are travelling.

A pre-existing condition is considered stable if the member, in the 90 days before the departure date, has not:

- 1. Been treated or evaluated for new symptoms or related conditions;
- 2. Had symptoms that increased in frequency or severity, or examination findings indicate the condition has worsened;
- 3. Been prescribed a new treatment or change in treatment for the condition.
- 4. Been admitted to a hospital for the condition; or
- 5. Been awaiting new treatments or tests regarding the medical condition (does not include routine tests).

Number 3 generally does not include reductions in medication due to improvement in a condition, or regular changes in medication as part of an established treatment plan—but each case must be reviewed individually. A change shortly before departure, for example, with a subsequent reaction, might present problems. So if you have any doubt, call Medavie Blue Cross at 1-800-667-4511, Travel Department, for clarification if you are planning to travel outside PEI..