



# PEIRTA Newsletter

Prince Edward Island Retired Teachers' Association

Published with the generous support of



VOLUME 12, ISSUE 1

WINTER 2019

## From the President

I wish good health, peace, and prosperity throughout 2019 to our RTA members.

My first year as president, 2018, was very rewarding: learning lots, and meeting and communicating with dedicated retired teacher executives from all provinces.

PEIRTA hosted the Eastern Coast Retired Teachers Association on October 24-25 at The Hotel on Pownal. Guest speaker Steve Wong, PEI Hearing Consultant, did an excellent presentation entitled "Rediscover the Sounds of Life." Olive Bryanton shared her thesis for her PhD, "Growing Old Gracefully." Both of these fantastic presentations were well received by all the RTA attendants. Round table

discussions provided a great opportunity for the executives of each of the eastern provinces to discuss and share provincial issues and challenges involving common senior topics. These discussions are usually followed up at the national level in June with updates and progress. It was a wonderful two-day conference.

The 2018 AGM held in St. Eleanor's, PEI, was attended by 68 members. Guest Speaker Zoe Hawkins, Client Care Coordinator for Home Instead Senior Care, did an excellent presentation on "Caregiver Stress: Tips on how to manage stress and care for themselves as caregivers." It was a very touching and informative talk. The second guest speaker, Joyce Stokes, spoke about the services that are available through the PEI Cancer Society for cancer patients. This was another very interesting and informative presentation. Excellent reports were presented by all of the RTA executive. A presentation was made to Jim MacAulay for his dedication to the PEIRTA. This was just an introduction to his presentation as the actual presentation took place at a later date as mentioned in the



next paragraph.

A highlight of our 2018 year was the presentation by our RTA to Jim MacAulay in recognition of his tremendous dedication, determination, and work ethic at all levels of his RTA work. His strong belief in advocating on issues of importance to retired teachers (provincially and nationally) and for seniors in general has been and still is phenomenal. This presentation was just a symbol of the deep heartfelt feeling and gratitude that PEIRTA has for Jim. "Jim See President, 3

### INSIDE THIS ISSUE

- Page 2—To/From the Editor; Executive
- Page 3—2018 AGM; CPP
- Page 4—Recognizing Jim
- Page 5—How Do Retired Teachers Spend Their Time? Membership Chair
- Page 6—RTA Golf Tournament, 2019
- Page 7—PEITF Corner
- Page 8—Changes to Group Insurance

Visit our website at  
[www.peirta.com](http://www.peirta.com)

## From the Editor

What follows will be old news to some of you, but hopefully not all.

**CARP**, a non-profit organization funded by membership fees and donations from affinity partnerships, is Canada's largest advocacy association for older Canadians. They are affiliated with Zoomer Media, have a website ([www.carp.ca](http://www.carp.ca)), and publish *CARP Connects*, with some free access online. The following is taken directly from their website.

Formerly the Canadian Association for Retired Persons, today CARP has more than 300,000 members aged 50 plus. As a non-partisan association, CARP is committed to working with all parties in government to advocate for older Canadians. Its mission is to advocate for better healthcare, financial security, and freedom from ageism. CARP members engage in polls and petitions, email their elected representatives, connect with local chapters and share stories and opinions on

urgent issues.

CARP membership support creates major changes in government policies and protects the dignity of Canadians as we age. Members are also rewarded with discounts on over 100 everyday products and services they know and love from CARP's trusted partners.

### Power in Numbers

In May 2017, Canada's National Census revealed that for the first time ever seniors outnumber children in Canada. There are now 5.9 million seniors, compared to 5.8 million Canadians, 14 and under. Federal and provincial policy-making that affects older Canadians is more important now than it has ever been.

**The Canadian Snowbird Association** is a 100,000 member non-profit advocacy group dedicated to protecting and improving the rights of Canadian travelers. They have a website ([www.snowbirds.org](http://www.snowbirds.org)) with some access for non-members. Their official

publication, which is available through subscription and on the web, is the *CSA News*, but they also offer a number of other publications of particular interest to travelers. The following clip is taken directly from their website.

“What started as a crusade to find affordable emergency out-of-country travel health coverage has grown into a national organization, dedicated to preserving the rights of all Canadians, the Canada Health Act and our national medicare system.”

*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-May. Submit material to [margstewart@pei.eastlink.ca](mailto: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 2016—2018

**President:** Cynthia MacDonald (902-566-4680)

[Cynthia.macdonald38@gmail.com](mailto:Cynthia.macdonald38@gmail.com)

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

[Werdenman48@gmail.com](mailto:Werdenman48@gmail.com)

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

[joyce.mccardle@pei.sympatico.ca](mailto:joyce.mccardle@pei.sympatico.ca)

**Secretary:** Ruth Sudsbury (902-436-6664)

[southfieldsuds@gmail.com](mailto:southfieldsuds@gmail.com)

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

[mcphailhome@eastlink.ca](mailto:mcphailhome@eastlink.ca)

### Representatives by County:

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

[Phyllishorne1@hotmail.com](mailto:Phyllishorne1@hotmail.com)

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

[mcquaid@pei.sympatico.ca](mailto:mcquaid@pei.sympatico.ca)

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

[ronniemcintosh@hotmail.com](mailto:ronniemcintosh@hotmail.com)

Francophone: Maria Bernard (902-724-5123)

[mariarose@eastlink.ca](mailto:mariarose@eastlink.ca)

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

[patricia.mccardle@pei.sympatico.ca](mailto:patricia.mccardle@pei.sympatico.ca)

**Group Insurance Representative:** Kimball Blanchard

[kimballb@eastlink.ca](mailto:kimballb@eastlink.ca)

**PEIRTA Webmaster:** Bill Oehlke

[oehlke@islandtelecom.com](mailto:oehlke@islandtelecom.com)

**Newsletter Editor:** Marg Stewart

[margstewart@pei.eastlink.ca](mailto:margstewart@pei.eastlink.ca)

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

[michelplamondon@hotmail.com](mailto:michelplamondon@hotmail.com)

## President (cont'd from 1)

MacAulay's Bench," with an attached plaque containing a very meaningful inscription, was placed in the foyer of the St. Peter's Community Complex on November 15, 2018. Pictures and further information are included in this newsletter. Retired teachers and friends are invited to view this bench at the complex.

The 2019 AGM will be held in Charlottetown on November 7. A goal for 2019 is to have more retired teachers attend the PEIRTA AGM. It is a wonderful venue to hear what your executive is doing for the RTA and to meet and converse with other RTA members. More information will be made available later in the year.

## I hope you get better

A retired man who volunteers to entertain patients in nursing homes and hospitals went to one local hospital in Brooklyn and took his portable keyboard along. He told some jokes and sang some funny songs at patients' bedsides. When he finished, he said in farewell, "I hope you get better!"

One elderly gentleman replied, "I hope you get better, too."

CSANews

## RTA Annual General Meeting, 2018



Joyce Stokes speaks to RTA members about services available for cancer patients.



Zoe Hawkins, a home care consultant, addresses the RTA AGM on the issue of stress management for caregivers.

## To Take CPP or not ...

*Editor's note. This article was taken (mostly verbatim) from the Fall, 2018 CARP Connects. Michel and Patrick checked it for accuracy.*

When should you take your CPP? Canadians can start taking CPP as early as age 60 or as late as age 70. But before you sign up to receive your monthly pension, make sure you take it at a time that's right for you.

If you start CPP at 60, you'll receive more payments, but they'll be smaller than if you wait until 65. Holding on until age 70 means each cheque will be larger, but again, you'll see fewer of them.

One way to figure out when it's best to take CPP is to ask yourself: "What age do I need to reach so that I'm better off starting my CPP later and getting fewer, larger payments?" To match the total CPP you'd receive starting at age 60: start CPP at age 70, live until at least age 82; start CPP at Age 65, live until at least age 74.

Other key factors: There are other factors to consider, too. Individuals with very low incomes are likely better off taking CPP earlier, while those with significant RRSPs may improve their tax situation, and the amount of OAS they receive, by deferring it. A certified financial planner can help you make the decision that is best for you. With Canadians increasingly living longer, deferring your CPP for as long as possible may be the right thing to do. Research shows that people with pensions live longer than those without, so increasing your pension may just prolong your life!



## Recognizing Jim!

~ By Cynthia MacDonald

Members from PEIRTA presented "Jim MacAulay's Bench" to Jim MacAulay on November 15, 2018, in recognition of his tremendous contribution to PEIRTA, ECRTO (eastern Canada), and ACER-CART (National organization). The presentation took place in Jim's home community at the St. Peter's Community Complex, which was the former St. Peter's Consolidated school (closed in 2008). It was fitting that the presentation be here because Jim's great work ethic, dedication, and community spirit saved the school from demolition and had it converted into a very successful business and community center. A bench with an attached plaque with dedication was presented and placed in the foyer of the community complex. The PEIRTA was very pleased to honour Jim in this way in front of PEIRTA members, community members, friends, and former pupils and teaching staff.



Jim and Loretta MacAulay try out Jim's new bench.



The dedication.

Congratulations,  
Jim!



Jim with a number of RTA executive and committee members.

## How Do Retired Teachers Spend Their Time?



Faith McKenny sits in the town square in Vienna, Austria, checking out *Woman's Weekly*, her favourite magazine since her grandmother used to give it to her when she was a teenager.

The picture above was taken while on a recent European trip—during which Faith and husband Doug celebrated their 58th anniversary.

Highlights of the trip included a cruise on the Moldau River in Prague; touching Beethoven's piano in Baden, Germany (an emotional experience for a lifetime music teacher); dinner in the Buda Hills in Hungary; two cruises on the Danube, one with a four course dinner; a concert by the Hofburg Orchestra at Hofburg Palace in Vienna, Austria; and the Musical School of Rock in Covent Gardern, London, England.



Jim just sits around on his bench!

### Change of Address: Pension & Benefits

Pensions & Benefits asks that you keep your mailing address up-to-date.

Each year, the Pensions & Benefits office distributes pay advice slips, T4A's and newsletters directly to pensioners of the Teachers' Superannuation Fund (TSF). To ensure that pensioners don't miss any mailings, and to receive TSF related mail in a timely manner, please remember to keep your mailing address up-to-date with Pensions & Benefits. Please contact the Pensions & Benefits office by phone at (902) 368-4200 or by e-mail at [tsf@gov.pe.ca](mailto:tsf@gov.pe.ca) to provide updated information and be prepared to provide your name and date of birth to confirm your identity.

## The Essence of Chutzpah



A little old lady sold pretzels on a street corner for 25 cents each. Every day a young man would leave his office building at lunch time and as he passed the pretzel stand, he would leave her a quarter, but never take a pretzel.

This went on for more than 3 years. The two of them never spoke. One day, as the young man passed the old lady's stand and left his quarter as usual, the pretzel lady spoke to him.

Without blinking an eye she said, "They're 35 cents now."

### Group Insurance Booklet

Please note that you can find the details of our group health plan online at [www.peitf.com](http://www.peitf.com). The link is on the opening page.

### Membership Chair Candidate

The PEIRTA is seeking an interested RTA member to be the chair and caretaker of the RTA membership. 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 2<sup>nd</sup> ANNUAL GOLF TOURNAMENT

~ By Wayne Denman

Our first attempt was a great success!

We hope to make this year's Golf Classic even better! Book Tuesday, September 3, 2019 for our 2<sup>nd</sup> annual event to be held at Eagles Glenn Golf Course. Make a reminder for yourself on any or all of your memory devices: phone/cell, iPad, notepad, computer, watch, weekly planner, calendar, bulletin board, spouse or significant other, or the newest device coming out soon! Remind your friends!

Get reacquainted with former colleagues by participating as a golfer or a volunteer.

Golf will be played in a four person team (female, male, or mixed) scramble format. All levels of golfers are welcome. If you would like to volunteer to be on the committee or assist on the day of the tournament contact Wayne Denman at 902-436-6260 (H) or 902-439-5284, or via email at [werdenman48@gmail.com](mailto:werdenman48@gmail.com) – looking forward to hearing from you.

Last year we had various fun events on the course, such as Beat the Pro, Closest to the Pin, a pop quiz, and a putting contest. We will be having some Hole in One prizes for the 2019 tournament as well as some yet to be determined "activities" on the links. Everyone left last year's tournament as a 'gifted' participant.

We raised \$910 for the Esther Finkle Walk for Kids. Esther em-

braced the gift of children and viewed each child as unique and special. She believed in their dreams and potential and endeavored to help them financially aspire to those dreams. Recommendations/requests are brought forth by teachers—you may have been one of those teachers seeking assistance for a student. The 2019 event will support the Esther Finkle Foundation once again.

Information concerning cost of golf, meal options, etc., will be available soon via traditional sources and social media.

### Golf Rule Changes for 2019

*Editor's note. What follows is an abbreviated version of Golf Digest's explanation of the new rules, shamelessly cut and pasted from <https://www.golfdigest.com/story/nine-changes-in-the-new-rules-of-golf-you-absolutely-need-to-know-for-2019>*

#### I. Accidentally moving the ball.

There is no penalty if you accidentally move your ball (or ball marker) on the green or if you're searching for a lost ball and mistakenly move it.

**II. Repairs to green.** Golfers often complained about the silliness of letting players fix a ball mark on the green, but not a spike mark. Officials now will let you fix everything without a penalty. You can also touch the line of your putt with your hand or club so long as you're not improving it.

**III. Lost ball.** To improve pace of play, golfers now have just three minutes to search for a missing ball

rather than five.

**IV. Dropping the ball.** Instead of dropping the ball from shoulder height, players will drop from around their knees.

**V. Ball in hazard.** Hitting a ball into a water hazard (now defined as "penalty area") should come with consequences. [However]. you're [now] free to touch/move loose impediments and ground your club. You still can't put your club down and use it to improve the conditions for the stroke. You can remove loose impediments in bunkers, too, although touching the sand in a bunker in front of or behind the ball is still prohibited.

**VI. Damaged club.** Now you can play a club that has become damaged in any fashion. If you caused the damage, however, you can't replace the club with a new one.

**VII. Double hit.** ... golfers are now spared the ignominy of adding a penalty for hitting a ball twice with one swing. It counts as only one stroke.

**VIII. Flagstick in hole while putting.** Another nod to common sense eliminates a penalty for hitting a flagstick left in the hole while putting on a green.

**IX. O.B. option.** Courses may implement a Local Rule (not for competition) that offers an alternative to the stroke-and-distance penalty for lost balls or shots hit out-of-bounds. A player may drop a ball anywhere between where the original ball was believed to come to rest (or went out-of-bounds) and just into the edge of the fairway, but no nearer the hole. The golfer takes a two-stroke penalty and plays on.





Bethany MacLeod



**CHANGE...** I dare say our education system has experienced many changes over the past few years. On the eve of my presidency the Government announced job cuts which were later reversed due to immense PEITF, teacher, and public pressure. Later that fall, contract negotiations broke down and ended in arbitration for the first time in 15 years. We then witnessed the dissolution of the English Language School Board and subsequently a six-month school review process, which caused great turmoil in several school communities. But despite the constant roller-coaster ride, it has been a truly amazing experience and I am fortunate to have had the opportunity to represent Island teachers.

Last school year the Government established student well-being teams and this has been a positive step in supporting student mental health. Every day in our schools, teachers do their best to support the wellness of their students; however, the complexities of the mental health of students today continues to increase across this country. The student wellness teams have been well received to date, and have helped many students on the critical

end of the spectrum.

When the need for supports for EAL students hit a crisis point, Government listened and invested funds to help deal with this issue. The added positions have helped to ease some of the pressures of the increased EAL student community who need language support to be able to engage in their own learning.

However, PEITF does not see these supports as strictly educational policies. Student wellness teams are a social services initiative. EAL support is part of an immigration policy. They are both helpful to some teachers and some students, but they are of limited benefit to the majority of teachers and students. Yet, the current government sells them as big

education initiatives. We have to continue to challenge that. The Government recently announced a large surplus, so we are hopeful that more education investments will be coming our way.

The issue of substitute availability has been another topic of concern. This has a profound impact on the system. We have teachers coming to work sick, missing important appointments, or missing professional learning opportunities, due to the lack of substitute teachers in the

See PEITF, 8

## 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).

**We make saving on insurance  
a walk in the park.**



**Does your insurance provider put you first?**

As a retired educator, you get preferred rates plus offers on home and car insurance through Johnson - and that's something we can shake a paw on.

**1-877-742-7490**

**Johnson.ca/savings**

**JOHNSON**  
INSURANCE  
HOME · CAR

Johnson Insurance is a trademark of Johnson Inc. (JI), a licensed insurance intermediary. Home and car policies underwritten and claims handled, by United Assurance Company (UAC). Described coverage and benefits applicable only to policies underwritten by UAC in PE, NB, NS, NB/PEI. JI and UAC share common ownership. Eligibility requirements, limitations, exclusions, additional costs and/or restrictions may apply and/or vary by province/territory.

(PEITF, cont'd from 7)

province. We have administrators forced to juggle schedules or, to add to their already overburdened duties, finding ways to cope when no substitutes can be found. We know this is a major concern for teachers across the province and it is something we continue to work on.

As I mentioned at the Annual Convention, negotiations to date have been slow and at times frustrating. The PEITF Economic Welfare Committee brought forward concerns regarding the working conditions of our teachers, which we reminded Government are the conditions in which our Island students learn. Providing a supportive learning atmosphere for today's students is a must, but so is making the job of a teacher manageable. We are still continuing to talk, however, and we remain hopeful at this point.

In July, I will be packing my bags (plus a few other things) and moving to Ottawa to begin my new role as President of the Canadian Teachers' Federation. I am looking forward to an exciting and challenging two years representing over 250,000 teachers across the country. It is truly an honour and a privilege to be able to advocate for the teaching profession at a national level.

Happy New Year to you all, and make sure to enjoy time with family and friends... and maybe a little golfing too. J!

## Changes to Group Insurance

The following message was sent to active members of the PEITF.

At the PEITF Group Insurance Trustees' meeting yesterday, an agreement was finalized to make changes to the plan. Going forward, members of the plan will not be required to have a doctor's note in order to get reimbursed for Massage Therapy or Physiotherapy.

For Massage Therapy, the provider must be duly licensed, certified or registered to practice, with coverage up to 80% of \$50 per treatment (maximum reimbursement of \$40) and a maximum of 20 treatments per 12 consecutive month period.

For Physiotherapy, charges for active treatment provided by private practice physiotherapists who are duly licensed, certified or registered to practise, with coverage up to 80% of \$50 per treatment (maximum reimbursement of \$40). There is no maximum number of treatments.

The Trustees are continuing to work on improving the Group Insurance Plan and will look at further changes during their next meeting.

If you have questions regarding the specifics of the coverage you can contact Johnson Insurance at 1-800-371-9516.



## 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..