



# PEIRTA Newsletter

Prince Edward Island Retired Teachers' Association

Published with the generous support of

JOHNSON 

VOLUME 5 ISSUE 1

SPRING 2013

## From the President

Spring is upon us once more, and we have just completed our round of spring socials. These events are meant to be a time to renew acquaintances as well as to transact a bit of business. This year our socials also had the task of electing a county representative to the provincial executive for the next two years beginning January, 2014.

We now begin preparing for the election of a new president, vice-president, treasurer and secretary at our annual meeting on November 7, 2013 in Charlottetown. It is important that you, our members, give some thought as to who should represent us for the next two years. Our membership has within its ranks many people who possess excellent leadership skills. These people are sought by organizations all across our province. As the ranks of seniors swell, providing adequate

resources, both monetary and social, becomes more and more important. I expect that your next executive will have pressures from a number of groups to provide support as well as guidance.

Once again we were invited to the PEITF pre-retirement sessions. Jim MacAulay represented me at the East session and I did the West session. We bring greetings from the PEIRTA and encourage all to join us when their time comes to retire, and also encourage them to retain Johnson's insurance when they retire, or replace it with one of their choice. One never knows when we might need the service.

The first weekend in June Sheridyth MacNeill and I will be representing you at the annual meeting of the Canadian Association of Retired Teachers in Ottawa. We will bring the concerns of PEI to the meeting as well as take part in all discussions and sessions that will be held. We have been blessed with a strong national executive as well as an excellent regional rep in Jim MacAulay. When we return from this meeting we will, of course, be reporting to our executive as well as to you through our fall edition of the newsletter.



By the time your next newsletter reaches you, we will be well on our way to our annual meeting on November 7. At this meeting we will be reporting on our year's activities. Retired teachers should plan early to attend this meeting. This is the arena where you will be able to express your concerns and give the executive some advice on the direction you want your organization to take.

In closing, I want to wish each of you a pleasant and rewarding summer season. I sure hope to get more golfing in this year and hopefully no broken bones for me.

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

## From the Editor

Good news on the travel insurance front. Please read and file the information on changes to the look-back period, stability definition, and terrorism clause. In all cases, however, if you have any concerns/questions please contact Johnson Inc at 902-629-2015 or toll free at 1-800-785-5998.

The spring socials are an attempt to get retired teachers together in their respective regions to socialize, share information, and every second year to elect a representative to the RTA Executive. Those who attend appear to enjoy them, and there is always something to be learned. But attendance is limited (39 in Prince, 21 in Kings, 40 in Queens, including executive and presenters), and I can't help wondering whether they are worthwhile. If anyone out there has any ideas for other ways to accomplish the same goals, please give Pat or any executive member a call, or drop me a note and I can pass it on.

If you're like me, you regularly rejoice in the fact that you are retired and are no longer dealing with the kinds of issues that we see/hear referenced weekly, if not daily, in our media or in coffee-shop type gossip. Elected vs. appointed school trustees. (Wasn't the first appointment made with an accompanying promise to switch back to elections, or is my memory failing me yet again?) Squabbles over whether retired teachers should substitute or not. (Personally, I don't understand why anyone wants to, but I suspect that if I *did* want to, I'd feel that I had earned the right, and if someone wanted to hire me, I would be focused on doing a great job. And I suspect that's where active teachers are coming from.) Ongoing issues related to computer technology, including security breaches (students hacking into records, for example), cyber bullying, resource allocation, the increased prevalence

of e-services—never mind that not everyone has easy, reliable access—and the burning question of whether our young people (and some older ones), with their addiction (and I use the word advisedly) to smart phone technology and the resulting 24/7 availability (not to mention evolving thumbs) are really more socially adept, with better communication skills.

Sigh!!

*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 early October. 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 2012-2014

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## Where Were You in 1962?

*This was sent to me by a retired teacher to share with those who can relate. In 1962 I was in Grade 10 in Souris High School, so I have to think a little later to make some of the connections..*

**1962:** Long hair  
**2012:** Longing for hair

**1962:** KEG  
**2012:** EKG

**1962:** Acid rock  
**2012:** Acid reflux

**1962:** Moving to California because it's cool  
**2012:** Moving to Arizona because it's warm

**1962:** Going to a new, hip joint  
**2012:** Receiving a new hip joint

**1962:** Rolling Stones  
**2012:** Kidney stones

**1962:** Passing the drivers' test  
**2012:** Passing the vision test

*Supposedly taken from an actual court transcript:*

**ATTORNEY:** ALL your responses MUST be oral, OK? What school did you go to?  
**WITNESS:** Oral...

### 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).

## You Didn't Ask, but...

Joyce McCardle

### Aging, or I Am Becoming My Mother

Yep, it's coming—old age; that's if we're lucky! Some people get their knickers in a knot about turning the multiples of ten. This phenomenon usually starts about 30. "Oh no, I'm turning 30 or 40 or 50, etc." I hate to say this, but it's usually women you hear at this foolishness. Men don't even think about it til about 50. Then they remain quiet about the fact they're about to be "that" age. They quietly go about their own private rebellion by buying something they absolutely do not need—like a chain saw, a motorcycle, a boat or a low sports car that they will soon have trouble getting into and out off.

I never did pay much attention to years (except if my hubby forgot a gift). The need for gifts passed about 60; I couldn't think of anything I wanted or needed. It was about this time that I told the children they were off the hook for cards and/or gifts. However, if they forgot the multiples-of-ten birthdays they were out of the will. They were all worried about that \$200. I did tell them I would give them ample warning of approaching dates they should remember. I have done this already; I am approaching a multiple of ten in August and both children who live out West have been notified of a command attendance. The two who live here are hosting the party. As you have probably guessed, this multiple is NOT 50!!!! Let's just say

that at 60 we looked forward to CPP; at 65 we got OAS; after that it's hopefully good health.

I am throwing myself a party. I'm not sure if I'm celebrating the survival of the past decade or the beginning of a new one, but I will celebrate pretty good health and family. Unfortunately several close family members are no longer with us, but we will remember them and celebrate their presence in our lives.

With the approach of old age, I can see myself saying and doing things that I used to get annoyed at Mom for doing. Admit it; you know what I'm talking about. You go to a wake and hear yourself saying, "Didn't he/she look good?" Uh huh, uh huh!! Remember telling your mother, "For Pete's sake, Mom, he/she can't look good; he's dead." AND, there's the ever present need to tell our offspring how we did things (naturally the right way) and they pay just as much attention as we did.

Life is a celebration and as long as I'm able that's what I plan to do.

\*\*\*\*\*

### Announced in church, or published as written in church bulletin:

Eight new choir robes are currently needed due to the addition of several new members and to the deterioration of some older ones.



## WHO WE ARE

ACER-CART has been in existence since 1991.

It has 13 provincial and territorial association members, representing over 120,000 retired teachers across Canada.

It serves its members as a voice on the national scene.

It operates in the interests of its members, facilitating liaison and mutual assistance among them, and promoting and supporting public education.

It maintains good relations with other seniors' organizations on matters of common concern.

## 2012- 2013 priorities

- To establish a relationship with the Federal Government that will assure consultation with ACER-CART before further changes to pensions.
- To urge Government to
  - establish a national drug plan and drug formulary;
  - establish a Medicare Oversight Council to monitor national health service standards and health care fund transfers;
  - set up a national organ and tissue donor registry;
  - ensure an adequate supply of necessary pharmaceuticals and a recycling program for unused pharmaceuticals;
  - make continuing care, long term care, and palliative care a part of the health care program; and ensure the availability of adequate mental health services and facilities in communities.
- To urge greater transparency by Government as it negotiates the Canada- European Comprehensive Economic and Trade Agreement.

## More Court Transcripts

**ATTORNEY:** Is your appearance here this morning pursuant to a deposition notice which I sent to your attorney?

**WITNESS:** No, this is how I dress when I go to work.

**ATTORNEY:** Now doctor, isn't it true that when a person dies in his sleep, he doesn't know about it until the next morning?

**WITNESS:** Did you actually pass the bar exam?

**ATTORNEY:** How was your first marriage terminated?

**WITNESS:** By death..

**ATTORNEY:** And by whose death was it terminated?

**WITNESS:** Take a guess.

## ALMOST 65?

### Please be proactive! Protect our group insurance plan!

Ask your doctor or pharmacist whether any of your drugs are special authorizations under DCAP? Or check the formulary at [http://www.gov.pe.ca/photos/original/hpei\\_formulary.pdf](http://www.gov.pe.ca/photos/original/hpei_formulary.pdf) to see whether any is coded SA (right-click on the document when it opens, and use Find). If necessary, get forms from your pharmacist and take them to your doctor for completion. Health PEI will inform you whether your drug has been approved or denied as a special authorization for coverage under DCAP.

## OVER 65?

If your drug is covered by DCAP and Medavie Blue Cross, you should pay nothing for your prescription.

If it is covered by Medavie Blue Cross but not by DCAP, you should never pay more than \$10.

Unless DCAP covers a 90-day supply, get 30-day supplies. You will pay nothing, and you will be protecting our plan.

If you require assistance or have any questions, please call Johnson, Health Administrators, at 902-629-2015 or toll free at 1-800-785-5998.

## Spring Socials

### Prince ~ *Sherrill Barwise*

The Prince County Social was held on May 2. Prince rep Sherrill Barwise welcomed about 15 retirees and introduced President Pat, who spoke briefly.

Three other presentations were made. Kimball Blanchard's main message had to do with amendments to our out-of-province travel insurance coverage (see page 6 for details. Micahael Learie from Horizon Hearing Centre in Charlottetown discussed pros and cons of hearing aids. And Peter and Corina Bolo spoke about their recent experience in Africa with Habitat for Humanity. All three presentations were interesting and informative.

Leah Harris was elected by acclamation to represent Prince County retirees on the RTA Executive. She will be installed at the AGM in November.

Local businesses once again generously donated door prizes. Thank you to O'Leary Bank of Nova Scotia, Evangeline and Central Credit Union, and Guardian Drug and Farmers' Co-op in O'Leary.

As always, food and conversation were shared and enjoyed.

### Kings ~ *George Knox*

The afternoon began with a welcome from county rep George Knox. Members of the RTA Executive were introduced to the meeting.

President Pat addressed the group and pointed out the importance of the association.

Kimball Blanchard gave an informative talk on prescription drug coverage. He also outlined recent changes in

travel insurance regulations [see page 6].

Ron MacIntosh was nominated for the position of county rep, effective Jan., 2014. He was unopposed.

Each person in attendance won a door prize provided by local businesses.

The meeting at the Dr. Roddie Centre concluded with a tasty lunch provided by one of our members.

### Queens ~ *Maureen MacNeill*

The Queens County social was held May 16 at the Jack Blanchard Family Centre with 35-40 people in attendance. Maureen MacNeill welcomed everyone to the social. The executive of the PEIRTA were introduced and then the president Pat McCardle said a few words of welcome and told of some of the things she has been doing over the past year.

Maureen then introduced Lynn Learie of Horizon Hearing Centre who spoke to the group about their hearing and the services that her company have available to the group. It was very informative and there were many questions.

Kimball Blanchard then spoke to us about some changes in our health insurance plan. These changes are outlined in our newsletter.

Maureen was acclaimed the Queens county representative for the next term. Everyone then enjoyed a social hour and door prizes were given out.

Thanks to the following businesses who gave door prizes: Belvedere Golf Club, Murphy's Pharmacies, Water and Wine, Sherwood Drug Mart, Green Gables Golf course, Stokes, Home Hardware, Maid Marion's, Papa Joe's, Indigo. and Eagles Glenn Golf Course.

## Johnson Announces Significant Changes to Out-of-Province Travel Medical Insurance Coverage

*Michel Plamondon has informed us that changes have recently been made to our out-of-province travel medical coverage. These changes consist of amendments to the sections on the stability period (or look-back period), the definition of stability, and the terrorism exclusion. I have reproduced the information exactly as it came to me from Dale Weldon, Johnson, via Michel. These are very positive changes, and whoever is responsible is to be commended.*

### **Effective May 1, 2013 this 6 month stability period will be reduced to 90 days.**

The 90 day stability criteria will now be clearly outlined in your Group Benefits booklet. The medical information reviewed when assessing stability will also be clarified:

*A pre-existing condition is considered Stable if you, in the 90 days before the departure date (or 90 days before the booking date for Trip Cancellation coverage\*), have not:*

- been treated or evaluated for new symptoms or related conditions;*
- had symptoms that increased in frequency or severity, or examination findings indicating the condition has worsened;*
- been prescribed a new treatment or change in treatment for the condition (generally does not include reductions in medication due to improvement in the condition, or regular changes in medication as part of an established treatment plan);*
- been admitted to a hospital for the condition; or*
- been awaiting new treatments or tests regarding the medical condition (does not include routine tests).*

*The above criteria will be considered by Medavie Blue Cross collectively in relation to the overall medical condition.*

### Terrorism Exclusion:

Additionally, we've assessed our existing Travel Benefit war and terrorism exclusions, and are removing the exclusions for acts of terrorism. The following exclusions will still apply:

- ◇ expenses incurred while travelling in a country (or a specific region of a country) for which there is a Government of Canada travel warning, when such travel warning was issued before the departure date and the loss or expense is related to the reason for which the travel warning was issued; and
- ◇ insurrection, war (declared or not), the hostile action of the armed forces of any country or participation in any riot or civil commotion.

This change will help ensure you are not excluded from Travel coverage for reasons outside of your control.

If you have any questions, please contact Johnson Inc.

**\*Trip cancellation insurance coverage is not currently included in our policy.**

### **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 \$15,000 (changed 2012).
- 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 65<sup>th</sup> 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 at 902-628-3537 or 1-800-371-9516, or visit their office at 111 Kent Street in Charlottetown.



Gilles Arsenault



Dear Retired Teachers,

Wow! How time flies when you're having fun... Oh, is that what fun means? If that's the case then the past school year was definitely a fun-filled one!

We have been busy with our negotiating process. As some of you would remember, this is an onerous task and our Economic Welfare team has done a fabulous job once again. We have worked tirelessly on behalf of Island teachers in order to try and get them the best possible contract under these ever challenging times.

With all that has been happening in education this year, it's very difficult to highlight the main points of our work. It's not that we didn't have any, but there were just too many activities and discussions revolving around education to be able to address them all with you today. So what should I say and how should I say it?

I am usually not short of words or comments, but how to sum it up in order to ensure that everyone feels that they are getting an uplifting message when times are getting tougher in education? I still have no doubt that teachers are doing a fabulous job in our Island classrooms. The amount of commitment and dedication that they show every day is amazing. I know and I understand the challenges placed on classroom teachers. The question is, Do gov-

ernment officials understand? Does the public know the amount of work that is added to our teachers' plates on a weekly basis? I understand these challenges as I lived them as a teacher and as an administrator and when I return to my school, I don't presume they will have invented a magic pill to cure all ills of education.

Retired teachers, more so than ever we need your support in promoting the work that teachers do for the children of PEI. We need you to be vocal in public and with government officials in order to get our message across. **KIDS NOT CUTS** should be our collective message. The Nova Scotia Teachers Union has launched this slogan of *Kids not Cuts* and I think this sums it up for all of us. Our children

deserve the best possible education and YES, this comes with a price tag, even in tough economic times. Education is the foundation of a well-balanced society and yes, I know I am preaching to the converted, but help us share our story! Remain part of the educational leadership as your expertise and knowledge still resonate with politicians, but mostly with children. To all, a wonderful summer, and be good to yourself!

Take care.

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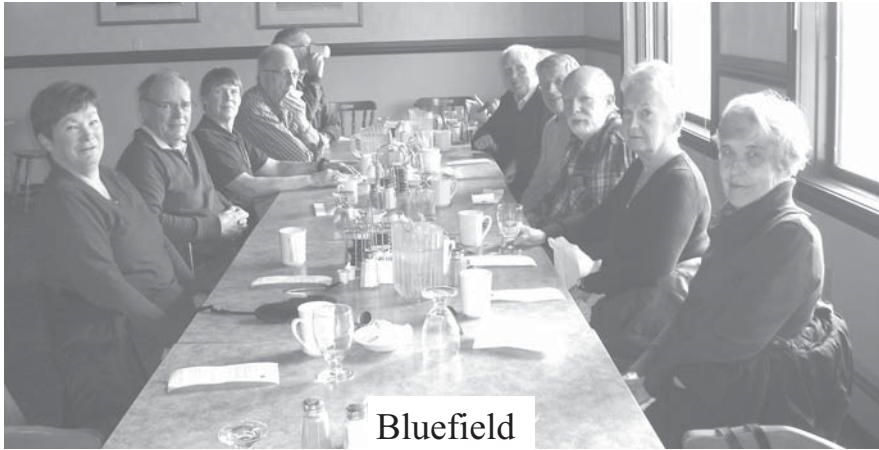
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## President Meets Socially with Retired Teacher Groups

Many Island retired teachers meet regularly for breakfast or lunch. They share memories; catch up on the news; make profound comments

about current issues, sports, and society as a whole; and generally enjoy one another's company. In an attempt to reach out to and better

communicate with these teachers—existing and potential members of the RTA—Pat welcomes all invitations to these gatherings.



Bluefield



Kensington



Glen Stewart



Athena