



# PEIRTA Newsletter

Prince Edward Island Retired Teachers' Association

Published with the generous support of



VOLUME 2, ISSUE 2

SPRING 2009

## From the President

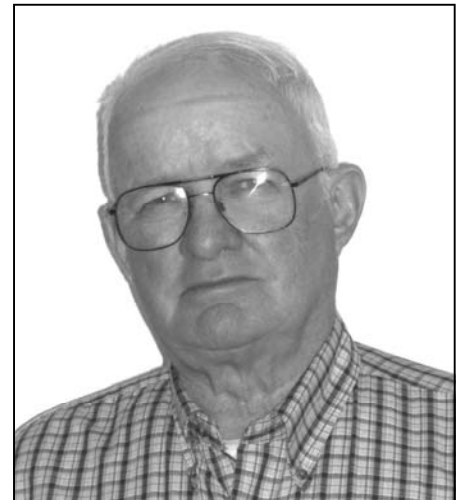
As we prepare to move into summer, it's time to look at where we have been over the past few months and where we may go during the rest of this year. As I write this note we are busy with the spring socials in our counties. I hope that each county organization takes the matter of electing a representative to the new executive seriously. It is only with dedicated people that we will be able to strengthen our retired teachers' organization.

At this point we have accomplished most of the objectives which we proposed at our annual meeting last November. We are now an incorporated organization with a coherent set of by-laws. We have continued to monitor our group insurance and pensions. We are fortunate to have well-established retired teachers to serve in these areas. Our website is growing and we are finding more and more people who want to use it. Our newsletter is now

receiving attention in our province and across the country. All of this helps establish us as a credible force in our society.

In early June I will once again have the pleasure of representing our organization at the ACER-CART annual meeting in Ottawa. Issues of importance to retired teachers will be discussed over the two-day meeting. In our next newsletter I will be able to provide you with some pertinent details from this meeting.

By the time your next newsletter reaches you, we will be well on our way to our annual meeting on November 05, 2009 at the Rodd Royalty Hotel. At this meeting we will be reporting on our year's activity as well as electing our new executive. Retired teachers should make an effort and plan early to attend this meeting. This is an arena in which you will be able to ex-



press your concerns as well as give the new executive some advice for the direction you want your organization to take.

I trust that all of our people will have a very relaxing and enjoyable summer season. I look forward to seeing one and all refreshed in the fall and ready to attack whatever issues come our way.

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### Press Release from ACER-CART

### WORLD ELDER ABUSE AWARENESS DAY

The President of the Canadian Association of Retired Teachers, Helen Biales, urged ACER-CART members and the public to reflect on the needs of the abused elderly. World Elder Abuse Awareness Day is on June 15, 2009. This special day started in Madrid in 2002 when countries throughout the world adopted the United Nations International Plan of Action on Ageing. This Plan recognized the importance of preventing abuse and neglect of older adults.

Canada has been recognized internationally as

a leader in raising public awareness of abuse of older adults and in developing approaches to deal with the issue.

"Canadian retired teachers and their provincial organizations are well-placed to promote this cause," Biales noted. "All older people have a right to be treated with dignity and respect."

See World, 4

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

## From the Editor

I think it is clear to anyone who has been paying attention that the executive of the PEIRTA is a dedicated group committed not only to the welfare of retired teachers, but also to the growth and credibility of this organization. We are no longer just a social club! By the time this edition appears, members in each county will have selected their

representatives to the executive, and these people will be installed at the annual meeting in November. At this meeting also, an executive for 2010-2012 will be elected. If you are interested in running, inform Jim or another executive member so that they will have some idea of the level of interest. If you join this executive, you won't

make lots of money, travel to exotic locations (Charlottetown excepted—unless you become president and go to Ottawa), or become famous, but you will be in good company, get the occasional free lunch, have some laughs, and be in a position to bring about change. What more could a retiree ask for? (Maybe, travel to exotic. . . !)

## Letters to the Editor

### Open letter to PEIRTA members

Editor:

I am a retired teacher-librarian living in Niagara-on-the Lake and current Ontario Media Chair of the Travel Media Association of Canada (TMAC). I sky-dived in Florida, rode a camel in Jordan, snorkeled in Grenada and have been invited to press trips all over North America. I wish I had started this second career when teaching! It can be lucrative. In two years, I've won \$3800 in travel writing contests.

I invite you to examine my travel zine, [www.whattravelwriterssay.com](http://www.whattravelwriterssay.com), and to subscribe free to my monthly news-

letter along with 18,556 other teachers for the latest information on travel.

Send a note and your email address to [whattravelwriterssay@cosego.net](mailto:whattravelwriterssay@cosego.net) and I will add you to the list. Our April edition features a weekend package in Toronto as a teacher travel writing prize!

Our zine features 281 destination articles by 58 travel writers. We offer sections devoted to travel tips and the latest industry news as well as a special segment for seniors, consisting of some of my newspaper columns called **Retired, eh?** Happy travels.

Mike Keenan

*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-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 the PEITF site.*

*Letters to the editor should be a maximum of 200 words, must include a one-line bio, and may be edited for length.*

## PEIRTA Executive and Officers 2007-2009

<b>President:</b> James MacAulay (961-2818)	<a href="mailto:festival@eastlink.ca">festival@eastlink.ca</a>
<b>Vice-President:</b> Cindy McNally (859-3260)	<a href="mailto:johnmcnally@pei.sympatico.ca">johnmcnally@pei.sympatico.ca</a>
<b>Past President:</b> John Rowe (838-2098)	<a href="mailto:rowe@pei.sympatico.ca">rowe@pei.sympatico.ca</a>
<b>Secretary:</b> Pat McCardle (892-1915)	<a href="mailto:patricia.mccardle@pei.sympatico.ca">patricia.mccardle@pei.sympatico.ca</a>
<b>Treasurer:</b> Joyce McCardle (436-6960)	<a href="mailto:joyce.mccardle@pei.sympatico.ca">joyce.mccardle@pei.sympatico.ca</a>

### Representatives by County

<b>Prince:</b> Spurgeon Robbins (436-7335)	<a href="mailto:spurgeonrobbins@hotmail.com">spurgeonrobbins@hotmail.com</a>
<b>Queens:</b> Eldon Rogerson (628-3816)	<a href="mailto:erogerson@eastlink.ca">erogerson@eastlink.ca</a>
<b>Kings:</b> Aquinas Ryan (961-2782)	<a href="mailto:giryan@eastlink.ca">giryan@eastlink.ca</a>

**Pension Committee Representative:** Frank McQuaid

**Group Insurance Representative:** Kimball Blanchard

**PEIRTA Webmaster:** Bill Oehlke

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

## Let's talk group insurance!

*Editor's note~The following information is condensed from two reports by Kimball Blanchard, our group insurance representative, and primarily relates to our health plan. For the complete reports, go to [www.peirta.com](http://www.peirta.com).*

The PEITF Group Insurance Program provides continuing coverage for retired teachers who were active participants in the program when they retired. The life insurance coverage may be continued to age 65, with the retiree paying the full cost of the premium, and the principal amount frozen at the level she/he had at retirement—even if coverage has increased for active teachers. At age 65 the principal amount is reduced to \$10,000, with the premium fully paid by the teacher at \$9.50 per month.

At age 65 the retiree has the option to convert to a private plan at rates set by the insurance company, with no requirement for evidence of insurability. The amount of coverage is determined by the retiree, but the decision to select this option must be made within 31 days after reaching age 65. This option is of particular value to people who are not able to obtain coverage from other sources. The life insurance provided free to active teachers under the terms of the Memorandum is terminated upon retirement.

Full Accidental Death and Dismemberment (AD&D) can be retained to age 65. At age 65 the coverage will be reduced to a maximum of \$100,000, which can be retained to age 75, when coverage will be terminated.

Rising costs continue to be the major concern with our health plan, and many factors contribute to this. Inflation rates in health coverage are much higher than inflation rates in the overall

economy. New drugs entering the market often have very high costs associated with them. Increased reliance on medication as a solution to health problems is a major factor, since prescription drug costs make up 70 - 75% of the total cost of our health care program.

Since we are a self-insured group, we operate on a "pay in - pay out" basis. In determining the rates for our plan each year, the experience of the members is recorded for three distinct groups: (1) active teachers; (2) retired teachers; and (3) a closed group of retired teachers. Retired teachers have been able to enjoy the benefit of reasonable rate increases over the years because our rates have been calculated by including the experience of active teachers. Current retired members have already paid, in a sense, for this ongoing benefit because when they were active teachers, their experience was included in the rates for retirees. The question of how much longer this system can remain in effect is of major concern, because Government is currently looking to change the rate-setting mechanism that we have used for over thirty years.

While the plan was created to meet the health needs of teachers, and we want to ensure that these needs are met, anything you can do to reduce costs to the plan will have an overall positive effect on our annual rates.

One very significant thing that retirees who reach the age of 65 can do to help control rates is to register for the Provincial Government Health Plan. (Your local pharmacy can provide you with details.) Many, but not all, of the prescription drugs covered under our plan are also covered under the provincial plan. If you obtain a prescription under our group plan, the plan pays on the basis of an 80% - 20% co-pay, with the maximum cost for the

member set at \$10.00. If a prescription drug is also covered under the provincial plan, the cost of the drug is covered by the provincial plan, and the member's share of the payment (the co-pay) is covered by our plan. So the member should receive the drug without any out-of-pocket expense.

Please make certain that your pharmacist is charging you properly and that you are not putting out money unnecessarily. We have heard of at least one instance where a pharmacy charged a member more than the \$10.00 maximum. Be sure that it does not happen to you. It is also beneficial to our plan to have all prescriptions charged properly, so that any drugs covered under the provincial plan are in fact paid for by the Province.

Other ways to save the plan money include getting 90 day prescriptions whenever possible, using generic drugs whenever medically feasible, and maintaining a healthy lifestyle.

Two areas of coverage in the health plan have recently been improved. The allowable expense for hearing aids has increased to \$1,200, with the maximum payment to the member being 80%, or \$960. While this will not cover the total cost of modern hearing aids, it provides an improved benefit to members. Secondly, the allowable expense for paramedical practitioners has increased to \$30 per visit, with an 80% payment to the teacher of \$24.

Our health plan provides travel medical coverage to members, with the premiums (\$1.75 per month/single; \$3.50 per month/couple) included in your total monthly premium. If you require emergency treatment while travelling, you should contact Medavie Blue Cross. If the amount is under \$200, you will be asked to pay and you will be reimbursed. If the amount is over \$200 arrangements will be made to

See Let's, 4

**Let's** (cont'd from 3)

pay allowable expenses. Before you travel, you should check with Medavie Blue Cross with regard to any pre-existing conditions or changes in health status or medication which may influence your coverage.

A committee has been established to study the issue of health care for retired teachers—and the associated costs. Members represent the RTA, PEITF, and Government. They have met several times (once with a representative from the Provincial Health Plan to get an update on the

integration of our plan with the provincial plan) and are gathering as much relevant information as possible so that they can make informed decisions later on.

In other insurance news—booklets outlining our insurance plan are now available in French. Contact Michel Plamondon at PEITF (569-4157). If you want to use the Johnson online feature to access personal information about your insurance coverage, contact Johnson Inc. for a password

Any questions about group insurance can be directed to Michel Plamondon at

PEITF, or to Johnson's office in Charlottetown. Inquiries made in French will be directed to Johnson's office in Halifax or Fredericton, where bilingual services are available. If there are issues you think the Group Insurance Trustees should be engaged in, please contact Kimball Blanchard (892-3765) and he will bring them to the next Trustees' meeting. If you have questions/concerns that you would like to see posted on the website, email Bill at [oehlkew@islandtelecom.com](mailto:oehlkew@islandtelecom.com). Bill will post the questions to the website and Kimball will respond in a timely fashion.

**WORLD** (cont'd from 1)

While abuse can be physical, emotional, verbal, sexual and spiritual, financial abuse is the most common form for older adults. As well, neglect can be part of abuse when it involves not doing something such as providing the older person with food, shelter, medi-

cation, or care. The challenge is to eradicate the myths and stereotypes surrounding such abuse, and to help older people and their families to have a clear route to follow when making an allegation of abuse to a local authority.

Abuse most often occurs within the family,

by a spouse, children, and/or grandchildren. They can also be friends of the older person. Canadian research indicates that between 4 and 10% of older adults experience one or more forms of abuse or neglect at some point from someone they

trust and rely on. Only about one in five cases of abuse come to the attention of community agencies or authorities.

Abuse and neglect of the elderly is a complex problem and may reflect ageism. It may be part of a cycle of family violence, or be opportunistic behaviour. It may also reflect a lack of understanding about older adults and ageing.

"No-one deserves such mistreatment and we as retired teachers need to work together to ensure our colleagues and friends are not abused," stated Biales. "Every province has help available through community resources, and the police. Some provinces also have established Seniors Abuse phone lines."

ACER-CART represents about 165,000 retired teachers in provincial associations found in all of Canada's provinces and the Yukon.

(See [www.ACER-CART.org](http://www.ACER-CART.org) for contacts.)

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**PEIRTA 2009 AGM**

**November 5, 2009**

**Rodd Royalty Inn**

**Charlottetown**

**10am-2pm**

**Turkey Dinner—\$20.00**

**Meeting only—\$5.00**

**County reps will be installed and other executive members will be elected at this meeting.**

## Prince County Social

On May 1, 2009, the second annual Prince County Retired Teachers' Social was held at the O'Leary Curling Club. Spurgeon Robbins, Prince County Rep, welcomed almost forty retirees to the event, introduced the members of PEIRTA Executive who were in attendance, and encouraged listeners to make use of the RTA website—where the newsletter and a variety of announcements are posted. Food and drink were provided, and Wanda Ellis went home \$20.00 richer after winning the 50/50 draw.

Jim MacAulay, RTA President, updated the group on some issues related to prescription drugs. In accordance with our new bylaws, he also conducted the election of a Prince County Rep to serve for 2010-2012. Congratulations to Sherrill Barwise, who will occupy this seat on the executive.

Thanks to members of the executive for planning an opportunity for friends to come together, celebrate their shared history, and get up to speed on one another's current activities—a great way to spend a cool spring afternoon!

## Elvis has left . . .

Approximately fifty retired teachers saw Elvis leave the Jack Blanchard Centre!

Actually, it was Dino Dunsford, himself a former teacher, who entertained at the Queens County Social on May 7, 2009. As always, Dino's mix of old and new tunes, ranging from rollicking to nostalgic, made great listening for his audience. Or at least for some of his audience—for there were those who, while obviously enjoying the background music, continued their conversations as they drank coffee and snacked, caught up with old friends,

admired one another's fashions, bemoaned the state of the local golf courses, philosophized, and generally made good use of the time that had been planned for them to come together. Dino played on!

Prior to the music and mingling, Eldon Rogerson (Queens County rep) welcomed the retirees, and President Jim did his familiar update on pension and group insurance matters. Among other salient observations, Jim made the point that while there was much public attention drawn to the fact that the public sector pension plan had "lost" millions last year, little has been said about the rather substantial gains during the past several months. His point—that our pension is not likely to go "belly-up" in the near future!

Sheridyth MacNeill was chosen as the new Queens County Representative, and will serve on the RTA Executive for 2010-2012. Congratulations, Sheridyth.

There were calls for a public inquiry when Jim MacAulay won the 50/50 draw. But Eldon, who had carefully monitored the draw, proclaimed that all was on the up-and-up. There seemed to be some agreement, however, that this was the first time that anyone had ever seen Jim look genuinely embarrassed!

All in all, the second annual Queens social appears to have been a success. Thanks to Eldon and those who helped him organize a very pleasant afternoon.

## Kings retirees meet

The third and last of our spring socials was held on Thursday, May 14, at St. Mary's Hall in Souris. Kings County Rep Aquinas Ryan was the host.

The formal part of the afternoon unfolded much as at the two previous

socials. Once again the main topic for discussion was our health insurance, and those in attendance were reminded of how important it is for retirees who have reached age 65 to register for the provincial drug plan, so that drugs which are covered by the provincial plan will not be charged to our plan, and so that our members won't be paying anything for drugs covered by both plans.

Frank McQuaid was the featured entertainer for the afternoon, and everyone enjoyed the fresh fruit and sweets that were provided. Lorraine Coffin saw an excellent return on her investment when she won the 50/50 draw (I wonder if Jim had a ticket!).

George Knox was chosen to represent Kings County retirees on the RTA executive for the 2010-2012 term. Congratulations, George.

The next social/business event under the RTA banner will be the annual meeting on November 5. Hopefully there will be some carryover from the socials and attendance will be the best ever.

## LOVE TO SING?

Join the **Teachers in Harmony and Friends Choir!**

Rehearsals are held every Friday afternoon from 4-5pm in the lecture theatre at Colonel Gray High School in Charlottetown. We sing in 4-part harmony, learn a great mix of songs, and perform at church concerts, Christmas Daddies, annual meetings, retirement dinners, nursing homes, Delta Christmas Brunch, even the East Coast Music Awards! We have a lot of fun, reconnect with old friends, and make new ones. Call Judy at 367-8944 for more info, or come to a practice—you'll be warmly welcomed!



## PEITF—The early years (Cont'd from Spring 2008)

*Editor's note—In the spring of 2007 I was asked to address the PEITF Area Association annual meetings and attempt to answer the question "What gains have been made by PEITF over time?" What follows is the third instalment of a somewhat amended version of my text. I am indebted especially to Arlyn Leard's early history of the Federation, and to Jim Blanchard, Paddy Murphy, Sterling Stratton, and the staff at PEITF.*

For many years there was no statutory regulation around **sick leave**. At one time there was, however, an understanding that teachers would be paid for half of the teaching days lost through illness—provided they made up the days on Saturday.

By 1948 teachers had acquired 15 days paid sick leave per year, but for over ten years there was no cumulative leave. After that it appears for a time that ten days could be accumulated, until the 1972 agreement gained for teachers 150 days cumulative leave. The next agreement brought 195 days—just short of the full year now available to teachers. A relatively new feature of the clause enables teachers to use sick leave for medical appointments as well as actual sickness.

By 1975 it had also become possible to use five days of sick leave to care for a family member. Currently, seven days are available for this purpose, and they fall under special leave, not sick leave.

The first **maternity leave** clause appeared in 1972 as well, but it stated simply that a teacher who

became pregnant might resign or take a leave of absence. The next agreement granted the right to use up to 25 days of sick leave for maternity leave, with the possibility of additional unpaid leave to a maximum of six months. Currently, maternity, parental, and adoption benefits are available under the Employment Insurance Act, and the 2004 agreement gained a top-up to 75% of salary for 17 weeks. All leaves under this section may be substituted for actual teaching time for salary increment purposes.

A **service gratuity** for teachers was introduced in 1972. While this clause has been threatened from time to time, it has been retained. The most recent change, made in 2004, enables teachers to borrow from their service gratuities to take up to 20 days paid leave three times during their last five years. This is an innovative way to give senior teachers a break, and a number of teachers take advantage of it each year.

Unions have by law what is called a "**duty of fair representation.**" For teachers, such representation includes protection against unfair treatment by the employer, legal defense against allegations and harassment, and mediation of work-related disputes.

The first record of this kind of protective action appears in 1925, when the Federation defended a teacher against unfair dismissal. A

charge had been brought by a parent—that the teacher wouldn't teach the things the parent wanted her to teach—and the teacher was dismissed. But no sufficient cause for dismissal was given, and an inspector found the work of the teacher to be satisfactory. Federation arranged for the teacher to go to another school, and banned the district—resulting in their having to go without a teacher for several months. This was a defining moment, making it clear to school boards that the Federation was prepared to support its members.

A number of salary disputes were also settled by TF in the early years when teachers needed help in collecting supplements from defaulting districts.

Currently, PEITF sees fewer disputes go to formal grievance than virtually any other teacher organization in the country, due in large part to the ability of our general secretaries to mediate disputes before they reach that level. However, a significant portion of the annual budget for Teachers' Federation is earmarked for legal fees, and in several instances that I am aware of, careers and reputations have been saved because teachers who faced false allegations had the support of a Federation with the financial and legal resources to fight the allegations and prove the teachers' innocence. This is an incredibly important role played by the Federation for its members.



## Prince Edward Island Teachers' Federation

Phyllis Horne



I want to thank your Executive for giving me this opportunity to briefly bring you up-to-date on current PEITF issues.

A number of issues has taken up much of my time as well as staff time in the office.

- The possible closure of small schools has put a lot of pressure on our members during the past few months. We have continued to let the media know that this affects all schools in the Eastern School District. Teachers in the small schools have smaller class sizes but also must teach multiple grade levels, do supervision in some cases on a daily basis, and sit on all the committees. We are hoping a decision will be made soon.
- We had to get clarification around the second day of the storm day agreement and, boy, did we have lots of opportunities to do this during the past winter! (I'm sure you still know that feeling when the announcement comes on the radio.)
- We have had the opportunity to give input in the process for public kindergarten and were pleased when the recent budget allocated \$250,000 for con-

tinued planning. Ms. Mella will release her report in June.

- Class composition, EAL supports, time banking, technology (especially around SAS and Trevlac), assessment, and the move of the Department of Education and Early Childhood Development to Summerside are other issues we continue to address.

The provincial budget has provision for a 5.7% increase for education. This will be mainly for salary increases. Four positions have been cut at the Department of Education and Early Childhood Development, and eight teaching positions have been lost in the Western Board. There will also be a 30% reduction in inservice for the 2009/2010 school year. We continue to work with school administrators to address issues that affect them. We are pleased that these members now have control of the \$10,000 Professional Development Fund which was negotiated during our last agreement.

Shaun MacCormac, the general secretary, and I are the two directors from PEITF who represent the Federation on the Board of Directors at the Canadian Teach-

ers' Federation. At our recent meeting in Ottawa, CTF organized a Hill Day where the directors met with Members of Parliament, Senators, and government officials to discuss poverty and its impact upon children and education. We had over 50 meetings that day, as well as breakfast on The Hill. Other issues which CTF is working on include tax deductions for teachers, child care, health care, Criminal Code, copyright, PISA, and women's issues. Alberta reported that their government has passed a motion which is non-binding to stop Grade 3 standardized testing. Also, NS is cancelling standardized assessment for math at Grades 6 and 9 due to the cost during this difficult economic time.

President Jim MacAulay and the RTA Executive are working hard on your behalf. They meet at the PEITF office on a regular basis and keep us informed about their issues. Thank you for the support given to me as the Federation President by your group. I trust that this great working relationship will continue next year with our new president, Carrie St. Jean. Enjoy summer on our beautiful Island!

### Sorry—no pictures from the Prince County social!

