

PEI RTA Newsletter

President's Message, September 2007

Greetings from the executive of the PEIRTA. Where did the summer go? To top it off, the best weather of the summer seems to be now – in late August – when I am writing this last newsletter. Where did the last two years go? It is hard to believe that my two-year term is over so quickly, and that you will be choosing a new president at our upcoming Annual Meeting in October.

I have enjoyed every aspect of this position, working on your behalf, except compiling these semi-annual newsletters. A writer I never will be!!! I would like to publicly thank all of my executive members for their kind help and cooperation over the last two years in getting this job done. Their experience and knowledge is invaluable and their work commitment to the PEIRTA is unquestionable. Their dedication is exactly the same as when they were working day-by-day in the classroom. Only this time it is all “volunteer”.

At this time I want to single out one volunteer who has done a fantastic job for us and this is retired administrator and computer “whiz”, Bill Oehlke. You only have to go to our now – up and running – website: www.peirta.com - to see what he has accomplished. This is one goal of our term of office that was accomplished because of his willingness to get involved and help us. He has kindly agreed to be our webmaster and keep updating this site as often as needed. There are links to all the other retired teacher associations across Canada through the CTF website. I hope all the computer literates out there check them out.

Fall 2007

I must take a few moments to say how shocked and saddened we were to hear that Evelyn MacLure, our secretary of the PEIRTA and long time friend and colleague had passed away suddenly in June. She spent her last day with us at an Executive Meeting at the PEITF. We have lost many great teachers over the years – some all too soon – like Evelyn – and she was one of the best. A more stubborn, opinionated and caring individual you will never meet. She was a renowned English teacher at Montague High for decades. She had principles and she never wavered – even if it meant a student might have to spend another year in high school. The post-secondary institutions in the Maritimes could be assured that the academic graduates of MRHS were prepared for higher learning if they survived Ms. MacLure's class. Her volunteer and charitable record is legion also; evidenced by her ready acceptance of the position of secretary when asked. She said, “I suppose so – I can do it – it is only two years” And we all know it was a very short two years. I think we can all learn from her example.

We were quite disappointed that the annual “Spring Fling” had to be cancelled at the last minute this year. We are not sure what happened: maybe the newsletter arrived in your hands too late for you to make a decision; maybe you were all too preoccupied with the election;

maybe we are all becoming procrastinators or too busy doing other things; maybe the idea of a semi-annual “get-together” has run its course and needs to be replaced with something else; we will be looking for your suggestions at the Annual meeting. Which – by the way – is on October 25th at the Holy Redeemer Center. Phone NOW and reserve; space is limited; don’t be disappointed again!!! I mean – phone NOW – not next week; it takes time to plan these activities. Food needs to be ordered; guests need to be notified, everyone has a “busy” schedule; no time to postpone!!

We have had numerous meetings over the last year. Besides the regular Executive meetings, we have met with the Minister of Education, The Deputy-Minister; PEITF representatives, Department of Education representatives, Superannuation Department officials, Pension Representatives, Johnson Insurance Representatives, and the list goes on and on. There are many issues which are of importance to retired teachers and we are the only group working on your behalf.

Changes must be made to our present executive format if we are going to be an effective lobby for the retired teachers of PEI. We also must have every single, solitary retired PEI teacher out there, living in PEI or elsewhere, signed up and receiving this newsletter. How else can they be informed and how else can we hear their concerns?

It has been a great learning experience for me the last two years, and I hope to remain active in the PEIRTA for many years in the future. See you all at the Annual Meeting. Cheerio.

John J. Rowe, President

Resolutions to be brought to the Annual Meeting.

For the Constitution: (a clause presently not included but assumed)

1) In order to be an Executive Member of the PEIRTA, a person must be a retired teacher in good standing as a member of the PEIRTA.

For general discussion and acceptance by the membership at the Annual Meeting:

2) Be it resolved that the annual membership dues of the PEIRTA be set at ten dollars (\$10.00).

3) Be it resolved that an annual honorarium of one thousand dollars (\$1,000.00) be paid annually to the President of the PEIRTA.

4) Be it resolved that a newsletter editor be engaged to help publish three newsletters annually.

5) Be it resolved that an honorarium of five hundred dollars (\$500.00) be paid annually to the newsletter editor.

6) Be it resolved that the membership elect a representative to serve as a delegate to the Annual Meeting of the Canadian Retired Teachers Association for a period of five years.

PEI RTA ANNUAL MEETING

THURSDAY, OCTOBER 25th

HOLY REDEEMER HALL

CHARLOTTETOWN

Retired Teachers wishing to attend the Annual meeting are asked to please pre-register by contacting any of the following members of the Executive.

We would also ask you to arrange for pre-payment if possible as the numbers attending sometimes don't "jive" with the number registering.

The deadline for pre-registration is on or before October 15, 2007.

Pre-register by calling one of the following:

Kings County:

Frank McQuaid: 583-2978;

Jim MacAulay: 961-2818;

John Rowe: 838-2098.

Queens County:

Kimball Blanchard: 892-3765.

Prince County:

Fred Ripley: 436-7733;

Joyce McCardle: 436-6960.

The noon meal will be a delicious chicken dinner with all the trimmings at a cost of \$20.00. Registration will begin around 9:00 a.m., with O'Canada at 10:00, and we will have you out of there by 2:00 if you so desire just in case you have some early Christmas shopping to finish up or some visiting of friends who have retired to the "Big City".

We may also have some interesting after dinner activity for those of you with a more relaxed schedule.

See you October 25th.

Group Insurance Report

Group Insurance costs continue to be a major concern for all who are involved in providing insurance coverage to retired and active teachers. Members of the plan can always contribute by individually seeking to control the manner we use our plan. Using generic substitutes when possible can be a major way to help control costs. Substitutions are not always possible, but when they are, members should seek them out. Overcoming the mindset that every time we visit our doctor we must leave with a prescription in our hand can always contribute to cost control. Some people in the medical field would say that we are an over prescribed society, and that we could do well to seek less medication as a way to solve our health problems.

A healthy and active lifestyle can contribute to fewer visits to medical clinics and thus help to reduce costs to our plan. More and more the media contains advertisements for various forms of medication, and as a result, we as consumers have a greater awareness of the latest developments in the health field. While the increased information may be helpful for us, we must continue to rely on the medical professionals for information rather than the media, and rely on these professionals to prescribe the medications which are suitable for our conditions.

Another method to control costs for members who are on medications for long terms is to seek ninety-day dosage rather than thirty-day dosage. If a dispensing fee is set at \$17, with a thirty

day dosage, the cost to the plan would be \$204 a year. With a ninety day dosage the dispensing fee would be \$ 78 a year, a direct saving of \$ 126 a year. When one considers the number of prescriptions, which fit into this category, a substantial saving would be incurred.

When retirees reach the age of 65, they should be certain to check that they are registered for the coverage provided by government for those 65 years and older. While the drug coverage is not as complete as our coverage, participation in the programme can result in substantial savings to our plan. Retirees can check this out at their pharmacy.

This past year the experience of our plan was such that active teachers could have a rate decrease of 10.6%, while the main retired group would require a rate increase of 32.9% and the smaller retired group would require a rate increase of 64.8%. The combined rate increase for the total group was 9.8%. As you are aware there has been discussions at PEITF - Government negotiations about the present way of determining our rates, with the main concern being that government was paying more than it should have to pay, because active teachers could be paying lower rates if active and retired teachers were not combined for rating purposes.

As Trustees of the Group Insurance Plan we are working at trying to keep our present arrangement, but it will be a challenge. Our approach has been in effect for about thirty years but we are aware that our arrangement is unique among teacher organizations in Canada.

By now you should have received information about this year's rates. The trustees decided to hold the rates for active teachers to the 2006 level, and to increase the rates for all retired teachers by 9.8%. As part of this compromise in rate increases, it was agreed that there would be a study of the whole rating system during the next year. While varying the rate increases this year, the Trustees realize that this is not the ideal approach to follow over the long term, but it seemed to be the fairest approach given the actual rate increases required this year.

On the good news front, because of the positive experience of the Life Insurance side of the insurance program and the financial stability of the plan, the Trustees were able to decrease the rates for the Group Life by 25%. Depending on your life insurance coverage, this decrease in rates will offset to a degree the increase in health rates for retired teachers, and will result in an overall rate decrease for active teachers. For example retired teachers over the age of 65 who have the \$10,000 coverage will now pay \$.95 per thousand per month rather than \$1.27 per thousand per month for their coverage, a saving of \$38.40 a year. Rates for Group Life coverage are dependent on the experience of the plan and could very easily change next year.

The coverage under the Health Insurance programme has only one significant change this year. The amount for medical equipment reimbursement has been increased from \$8,000 to \$12,000 lifetime.

Retirees should be aware of the fact that the health coverage has travel insurance as a part of the coverage. If you plan to travel you should contact Johnson Inc. or Medavie Blue Cross to be certain of the extent of the coverage available under the programme, and if it is sufficient to meet your needs. As well you must be aware that any pre-existing conditions may affect your coverage and this must be checked with the insurer before you begin your trip.

If you have any questions about the insurance programme you should contact Michel Plamondon at the PEITF (902 569-4157) or Johnson Inc. at 628-3537 or toll free at 1-800-377-9516. You may also contact Kimball Blanchard, your representative on the Group Insurance Trustees at 892-3765.

Kimball Blanchard

Become a Volunteer Literacy Tutor

Many Island adults face the challenges of low literacy everyday. Activities such as banking, visiting the doctor, learning new things at work, helping children with homework and obtaining employment are sometimes impossible tasks.

Working one-on-one with a trained Volunteer Literacy Tutor can help these adults increase their literacy skills so they can better cope with the demands of home, work and life.

The 12-hour training program includes the principles of adult learning, reading strategies, writing strategies, different styles of learning, an overview of learning disabilities and other topics to help prepare you to be a Volunteer Literacy Tutor.

Once completing the training program you will be matched with a student who you will meet with once or twice per week.

Help change someone's life today – become a Volunteer Literacy Tutor.

For more information:

Lori Johnston

(902)368-6498

lajohnston@edu.pe.ca

Teach in Japan.

Teach in Japan – Canadian International School (CSI) is kindergarten to grade twelve private school located in Tokyo, Japan.

Accredited by the Prince Edward Island Ministry of Education, CIS uses the complete PEI curriculum and resources for all grade levels.

In addition to the salary, a contract for September to June includes return airfare, half of medical insurance costs and payment for daily transportation to and from work. There is help provided to find accommodations.

For more information contact: International Education Co-ordinator, P.O. Box 2000
Charlottetown, PEI C1A 7N8.

PEI Retired Teachers' Association

The PEI Retired Teachers' Association is a volunteer group who places great importance on helping to ensure that retired teachers have every opportunity to enjoy their retirement.

This group provides a strong united voice for all retired teachers. Along with being a voice for you we also offer a wonderful means of keeping in touch with each other after we leave our classrooms.

We encourage you to join the PEI RTA.

Refer to the following page for membership information.

Join us on October 25, 2007 at our Annual General Meeting and see first hand the great work your Association is doing on behalf of all retired teachers.

And they ask why I like retirement ...

What is the biggest gripe of retirees?

“There is not enough time to get everything done”.

Why does a retiree often say he doesn’t miss work, but misses the people he used to work with?

“He is too polite to tell the whole truth”.