



PEIRTA Newsletter

Prince Edward Island Retired Teachers' Association

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WINTER 2026

From the President

As February settles in across Prince Edward Island, we find ourselves once again in a season that invites reflection. The days are slowly lengthening, the light is returning, and yet winter still asks us to slow down, to take stock, and to care for ourselves and one another. For many of us, this rhythm feels familiar. After long careers shaped by school calendars, bells, and semesters, we understand better than most that life unfolds in seasons, each with its own lessons.

This February, I would like to reflect with you on three interconnected themes that are very much on our minds as retired educators: aging in place, healthy living, and navigating the current socio-economic environment. These are not abstract policy discussions. They are deeply personal realities

that touch our homes, our families, and our daily choices.

Aging in Place: More Than Staying Put

For most Islanders, and certainly for most retired teachers, aging in place is about far more than remaining in the same house. It is about maintaining independence, dignity, and connection within the communities that have shaped us.

Many of us taught in rural schools, small towns, and close-knit neighborhoods where relationships mattered as much as lesson plans. Aging in place allows us to continue drawing strength from those relationships: from neighbors who check in during storms, and from local libraries, churches, and community centres that still feel like home.

At the same time, aging in place requires planning, flexibility, and honest conversations. Homes that have once supported busy families may now present challenges: stairs that feel steeper, driveways that are harder to clear, or maintenance costs that weigh more heavily on fixed incomes. Aging in place does not mean doing everything alone. It means adapting our environments, accepting support when needed, and advocating collectively for services that allow seniors to remain



safely and comfortably in their communities.

As retired teachers, we know the value of foresight. Just as when we once prepared lesson plans before stepping into the classroom, aging well means preparing ahead: exploring home adaptations, understanding available services, and staying informed about provincial and federal programs designed to support seniors. Knowledge, after all, has always been our greatest tool.

Healthy Living: A Lifelong Curriculum

Healthy living is not something we suddenly begin thinking about in
See President, 3

Visit our website at
www.peirta.com

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From the Editor

At the AGM in November, I spoke briefly about the costs associated with publishing and distributing our newsletter. We print and distribute over nine hundred copies three times a year. Last year we spent almost \$8900: \$2056 for printing, \$1161 for envelopes, and \$5659 for postage.

After the meeting, I was approached by a member who suggested that in the interests of saving the organization some money, we should consider providing only online access to the newsletter for new retirees, and mail paper issues only to existing recipients.

I brought this suggestion to the executive at our December meeting. After some discussion, the executive agreed that we should continue to mail out copies of the newsletter to all members except those who have chosen to access it online instead. In

spite of the costs, the executive felt that the newsletter is the only tangible thing that many retirees get from the association, and that they should continue to do so as long as they want to.

Having said this, we do encourage anyone who is comfortable accessing the newsletter online to let me know. All you have to do is send me the request. I will add your name to my email address, and our membership chair will delete you from her mailing list. Understand that you will not actually get an emailed copy of the newsletter. Instead, you will receive a message from me telling you that the current issue is about to be posted online at www.peitf.com and at www.peirta.com. You can then log on to either site and find the latest issue. You can read and or print whatever interests you.

Remember also that the newsletters are archived on the RTA website:

www.peirta.ca. With the exception of a few issues, all the newsletters dating back to 2008 are there. Anyone can access the archived issues at any time. Some make very interesting reading!

BTW, I am relieved to note that the Nobel Prize Committee appears to have retained its credibility! But why oh why did the recipient want to give it away?

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 June, 2026. 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.

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(President, cont'd from 1)

retirement. It is a lifelong curriculum, one that evolves as our bodies, priorities, and circumstances change. Still, retirement gives us something precious: time. Time to move more intentionally, to eat more thoughtfully, to rest without guilt, and to nurture our mental and emotional well-being.

Physical health remains foundational. Gentle, regular movement—walking, stretching, swimming, or cycling—helps preserve mobility, balance, and confidence. Many of us spent years on our feet in classrooms. Continuing to move keeps that sense of strength and autonomy alive. On PEI, even winter offers opportunities: mall walking, bowling, curling, community programs, or simply moving around the house with purpose.

Nutrition, too, plays a vital role. Rising food costs have made healthy eating more challenging, especially for those on fixed incomes. Yet small choices still matter: shared meals, simple home cooking, and community food programs can all contribute to both physical health and social connection. Eating well is not about perfection; it is about nourishment and enjoyment.

Equally important is mental and emotional health. Retirement can bring freedom, but it can also bring unexpected losses—of routine, of identity, and sometimes of daily social contact. As educators, our work was deeply tied to who we are. Staying mentally engaged—through reading, volunteering, mentoring, learning new skills, or

simply staying curious—helps sustain that sense of purpose.

Social connection is one of the strongest predictors of healthy aging. This is where organizations like the PEI Retired Teachers Association play a role. Our gatherings, newsletters, advocacy, and shared history remind us that we are part of a community that values wisdom, experience, and mutual support.

The Socio-Economic Environment: Living With Uncertainty

It would be unrealistic to speak about aging and health without acknowledging the broader socio-economic environment in which we live. Many of our members are feeling the pressure of rising costs—for housing, utilities, groceries, and transportation—while living on pensions that were never designed to stretch indefinitely.

These pressures can create anxiety and force difficult choices. They also highlight the importance of strong public systems and thoughtful policy. Access to continued universal health care, to a physician, to affordable medication through the Pharmacare agreement, to dental care under the new Federal dental care plan, and to supportive housing are all essential to healthy aging. When these systems function well, they reduce stress, prevent illness, and allow seniors to remain active participants in their communities.

As retired teachers, we have always understood the power of collective action and informed advocacy. We spent our careers helping young people understand how society

works and how change happens. Now, as retirees, our voices still matter. By staying informed, by supporting our Association's advocacy efforts, and by engaging respectfully in public dialogue, we help shape a society that values its seniors—not as burdens, but as contributors.

Aging is not a problem to be solved; it is a stage of life to be lived. Aging in place, living healthily, and navigating today's economic realities all require patience, compassion for ourselves and others; and a willingness to advocate, voice our concerns, and ask for help when needed. None of us taught alone, and none of us needs to age alone.

Looking Ahead With Purpose

As we move through February and toward the promise of spring, I encourage each of you to reflect on what aging well means to you. It may mean staying in your home, downsizing, or exploring new living arrangements. It may mean prioritizing health, reconnecting with old colleagues, or finding new ways to contribute your time and wisdom.

Our Association remains committed to supporting you through information, advocacy, and connection. We invite you to reach out to us with comments, ideas, and initiatives. Together, we continue the work we began in our classrooms: building understanding, fostering community, and caring for one another.

Wishing you health, warmth, and moments of quiet joy this winter season.

Group Insurance: Are you turning 65? ~ by Kimball Blanchard

Retiring from the teaching profession involves change, and one significant change has to do with your group insurance coverage. Health insurance and life insurance coverage remain, but the significant difference is that the retiree assumes the full cost of the program—as opposed to having the employer contributing 50% of the cost under the terms of the negotiated contract.

Up to the age of 65 retirees can opt to retain the same amount of **life insurance** coverage which they had while they were active teachers. At age 65 the principal amount of the life insurance policy decreases to \$15,000—with a corresponding decrease in premium cost. A retiree has the option of converting a portion of the principal amount to a private policy without evidence of insurability within 30 days of turning 65. The premium for the conversion is based on market rates. The main advantage of timely conversion is the ability to do so without having to complete a medical questionnaire, as the market rates are usually higher for this coverage.

On the health side, coverage is essentially unchanged while retired, but the method of delivering the coverage is changed. For an active teacher, and up to the age of 65, the prescription drug side of the program is delivered by Medavie Blue Cross; the extended health benefits are delivered by belairdirect. Upon reaching the age of 65 the extended health benefits are still provided by belairdirect, but drug coverage is now twofold.

The PEI Drug Cost Assistance Program (DCAP) provides coverage for many drugs, as listed in the provincial drug formulary. For prescription drugs not covered by DCAP, Medavie Blue Cross may provide coverage under the

PEITF Group Insurance formulary. Unfortunately, the PEITF formulary is not an open formulary, so there are prescription drugs which, for various reasons, are not covered under either formulary and therefore represent out-of-pocket costs for the retiree.

Enrolment in the provincial plan is automatic on turning 65, so no application form is required. If a drug is covered under DCAP, the maximum co-pay for a prescription should be \$15.94. Since 2023, roughly 100 drugs have a co-pay of only \$5.00 per prescription. A list of these drugs is available online. If the drug is covered under the PEITF formulary, the co-pay is 20% of the cost of the prescription up to a maximum of \$ 10.00. If you are charged a different amount, be sure to seek an explanation.

Prior to turning 65 retirees should receive a new Medavie Blue Cross card and information on the changes which are occurring. The numbers on the card are different, so it will have to be registered at your pharmacy initially. After that it is business as usual. If at any time a pharmacy indicates that you have no coverage, question it because someone has made a mistake.

No changes are made in the Group Insurance program without informing participants well in advance, usually by mail.

Questions are always welcome and may be directed to Ryan Kelliher at the PEITF office, the belairdirect office in Charlottetown or by phone, or your PEIRTA Group Insurance Trustee.

Special Authorization Drugs

Members are reminded that some drugs require special authorization for coverage. This means that they will only be covered to treat a condition that meets the funding

criteria outlined in the formulary. For example, a drug may be covered for asthma, but not for another respiratory condition. These drugs are identified in the formulary, and application forms are available on the Health PEI website or from Medavie Blue Cross.

ZERO ZERO 2!

Meet, Greet, and Play PICKLEBALL!!



Hi all!

On May 8, at 10 a.m., join us for our first Retired Teachers Pickleball **fun** Tournament .

We will play a round robin on our brand new indoor solid rubber courts in the big Dome at Credit Union Place, Summerside! There are 5 side by side courts.

For our first get-together, we (Seana Evans-Renaud and I) thought we should draw a number and play with a different partner each game. There will be 6 games. Individual scores will be kept and tallied.

Expect fun, snacks, and prizes.

Maximum of 20 players. Call early! If numbers warrant, a waiting list will be kept.

RTA members: \$5

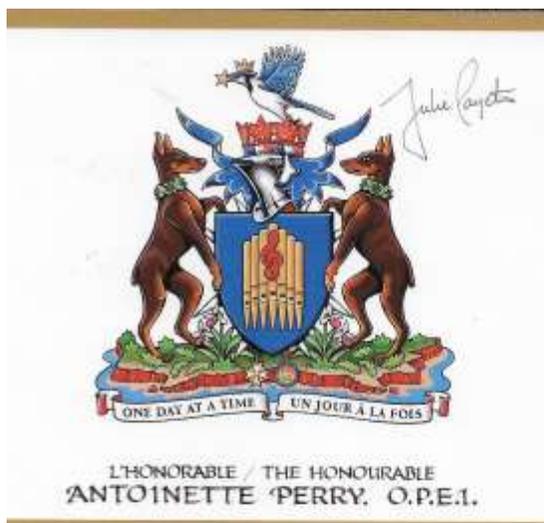
Non-members: \$8

There are restaurants and the Microtel Inn and Suites on the premises for anyone who might like to stay around!

If interested, contact me, Anne Richard, at arichard09@hotmail.com, or phone 902-303-5321. More details will be provided later via emails to interested parties.

We are sooo looking forward to seeing you on the courts!

Heraldic Emblems Symbolism



During her AGM address, former Lieutenant Governor Antoinette Perry displayed and described her coat of arms and heraldic emblems, designed and adopted by her during her term in office—as is the right of all lieutenant governors.

Arms: Blue, white, and red—the colours of the starred Acadian flag, pay homage to her Honour's Acadian background. The organ pipes reflect her dedication as a volunteer organist and choir director in her church. The treble clef underlines the importance of music as an expression of love and harmony.

Crest: The blue jay is PEI's provincial bird. Its coronet represents the monarchy, and the yellow star Acadia—both very significant in Her Honour's life. The maple leaves represent both Canada and Her Honour's parents.

Motto: "One day at a time" in both English and French, expresses values of serenity, courage, and wisdom, along with Her Honour's spirituality and her love of family.

Supporters: Doberman pinschers (guard dogs and police dogs, favoured by Her Honour) are known for their energy, their proud and resolute stance, and their faithfulness. Their collars of oregano and summer savory underline Her Honour's love of cooking. The crescent shape (Abegweit, "cradled on the waves"), the red cliffs, the sandy dunes, the lady's slipper, and the oak leaves all represent Prince Edward Island.

Third Annual PEI Retired Teachers' Bonspiel

Mar. 10, 2026 (storm date Mar 12)



Cornwall Curling Club

Max. 16 teams; Min. 12

Male, Female, Mixed teams

Draws at 9:00, 10:30, 12:30, 2:00

Minimum 2 retired teachers on each team

Free entry for PEI RTA members

\$15. entry fee for non-members (pay on arrival)

Hot lunch, snacks, trivia, prizes

Registration deadline: Mar. 2

Email team registration to margstewart@pei.eastlink.ca. Please identify retired teachers and provide a contact phone number and email address.

Individual entries will be accepted as space allows.

**Club membership is not a requirement.



Sponsored by PEI Retired Teachers' Association

PEI Retired Teachers' Association



CEILIDH

with Fullerton's Marsh

Sunday, April 19, 2p.m.-5p.m.

Benevolent Irish Society/Irish Cultural Centre

582 North River Rd., Charlottetown

MC: Jacinta Mac Donald

Free admission for RTA members.

\$10.00 for non-members



2025AGM ~ by Lise Morin

The 2025 PEIRTA Annual General Meeting took place on November 5th at the Credit Union Place in Summerside.

Charlene Cain (vice-president), Cynthia MacDonald (membership chair), and Anne-Marie Muise (West rep) greeted members and provided an information package including a new copy of the bilingual Prince Edward Island Senior's g\Guide .

Sheridyth MacNeil from the Teachers in Harmony and Friends led us in the singing of the national anthem. Following the approval of the agenda and 2024 minutes, former Lieutenant Governor Honorable Antoinette Perry (a retired teacher) delighted the membership with some of the highlights and challenges of her time in office.



As a follow up from last year's presentation on long-term care, guest speakers Christina Waugh and Chantel Noye, co-managers of Home Care, Prince County, shared a PowerPoint presentation outlining the extensive home care delivery programs across the regions to help us understand and

navigate services. The presentation was followed by a question period. Members familiar with Home Care services spoke of the positive impact on the lives of their loved ones and on themselves as caregivers.

Special guests brought greetings to the membership. Deputy mayor and councilor Cory Snow welcomed us to Summerside; Tracy Beaulieu, Public Schools Branch Director, reflected on changes in the teaching profession; and Andy Doran, PEITF president, provided a brief review of the year and priorities of the Federation. Senior Policy advisor for the Senior's Secretariat, Meanie Melanson, explained the role of the secretariat. They have developed the senior navigator service, organized information sessions on estate and advance care planning, provided seniors grants, nominated the seniors of the year, and provided program and policy advice to the government. They are currently completing the next 5-year action plan.

Following a delicious turkey dinner (complimentary for members), committee chairs presented their reports. Also, Kimball Blanchard filled in for Dale Weldon of belairdirect with information about the transition from Johnson Inc. to belairdirect. Seanna Evans-Renaud presented the Facebook page and invited members to join.

We remembered and paid tribute to deceased members in a memorial ceremony led by Cynthia MacDonald and Charlene Cain.

The day ended with a draw for prizes

and a quote from the late Jane Goodall: *"Above all, we must realize that each of us makes a difference with our life. Each of us impacts the world around us every day. We have a choice to use the gift of our life to make the world a better place in our relationship with ourselves, others and nature. In a chaotic world let's choose HOPE."*

We thank the members who attended the AGM for their support and engagement. PEIRTA is your association. We welcome your questions and feedback.

International Travel

The Canadian Snowbird Association is a good source of travel information. Go to <https://www.snowbirds.org> to find their most recent issue of *CSA news*. There you will find information on the new U.S biometric border rules, scheduled to become effective Dec. 26, 2025, and on Form I-94 and the USCIS registration requirement if you plan to be in the US more than 30 days.

Another article addresses European travel: the EES (Entry Exit System) for those travelling to countries in Schengen countries; and the ETA (Electronic Travel Authorization) for travel to the UK.

For Canadian travel advisories for individual countries, visit [Travel.gc.ca](https://travel.gc.ca).

Talk to your travel agent—and don't forget travel insurance.

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). Your mailing address must include a civic address and/or PO Box number, and a postal code. Going forward, if you would like to read this newsletter online instead of getting a hard copy, send the editor an email with your request.



Andy Doran

Happy belated New Year! 2026 is upon us and the Prince Edward Island Teachers' Federation is looking forward to another great year supporting active and retired teachers all across the Island.

National student loan forgiveness has been granted to teachers. This is exciting news and should help considerably with teacher recruitment and retention. The Canadian Teachers' Federation has been pressing government for years for this and are very pleased that qualifying teachers in rural areas (population under 30,000) will be a part of the loan forgiveness program. Like most

of you, I began my teaching career with significant debt that took ten years to repay. In 1991, my monthly loan payment was \$191 and lasted the full ten years. When I added this to the regular monthly bills like rent, car, and food there wasn't a lot left when the paycheck was cashed. If you are interested in learning more details about this for children/grandchildren, Google the Canadian Government Website and look under Student Loan Forgiveness Program.

What's on the horizon for 2026? We are excited that PEITF is hosting the CAPTTO AGM in April. As well, we are hosting the National Execu-

tive Directors' meetings in May.

Canadian teachers are anxiously awaiting the announcement of a new Executive Director for the Canadian Teachers' Federation. Long time E.D. Cassie Hallett has accepted a position with Education International, thus opening the door to new leadership for CTF.

2026 will

likely see Islanders heading to the polls for an anticipated provincial election either in the spring or early fall. This will give us the opportunity to educate candidates running in the election about issues facing education. Violence in the classroom, looming teacher shortages, student attendance, and use of screen time by students are among the topics we hope to bring to the attention of candidates seeking public office.

If you are travelling this winter I hope you have a great trip. If you are staying close to home, enjoy a good old-fashioned PEI winter.

Scholarship Winner



Sarah Leclair, Cornwall, a Bluefield grad, is this year's winner of the \$2000.00 RTA B.Ed/M.Ed

Entrance Scholarship in memory of Jim MacAulay.

Sarah graduated from UPEI in 2024 with a degree in psychology, and is now pursuing a Bachelor of Education degree at Memorial.

Sarah has a particular interest in feminist and gender theory, which she hopes to incorporate into her teaching. While substitute teaching, she particularly enjoyed the 5-6 level. Other teaching opportunities of interest include French Immersion in Canada, or English in Europe or South Korea.

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Basic Income Guarantee

PEIRTA has been invited to participate in the Women’s Network community outreach project to share our thoughts on a basic income guarantee in a short video clip shared on social media and website that will highlight a range of voices from across the community.

It aims to:

- * Share transformative community narratives, including stories of people who may have changed their minds or gained new insights about basic income.
- * Address common questions and myths, such as concerns about workforce participation.
- * Highlight the potential impact of basic income on mental health, addiction, economic stability, the arts, and other sectors.
- * Discuss the BIG impact on students and families through an educational and social-development lens.

Prince Edward Island has fore-fronted basic income guarantee advocacy for two decades. In 2022, community-driven efforts led to the unanimous approval of a province-wide basic income guarantee demonstration project by the PEI legislature. By 2024, the provincial government had received a detailed proposal outlining a financially viable path forward, prompting the creation of a

joint federal-provincial working group to evaluate the project. Senators and MPs continue to lobby the current government to move along this impactful project .

A Basic Income Guarantee (BIG) in P.E.I. is a proposed system to provide regular, unconditional cash payments to residents to ensure they have enough income to cover basic needs, aiming to virtually eliminate deep poverty for working-age adults by topping up incomes to a level near the poverty line, like 85 % of the basket market measure delivered through the tax system. It’s income-tested, targets those most in need, and complements existing social supports rather than replacing them. It ensures individuals have a safety net for necessities like food, housing, and utilities. It focuses on working-age adults (18-64) with significant barriers to employment. Payments are given without work requirements, though existing social assistance rules may apply for eligibility. It could reduce deep poverty from 12.6% to 2 %.



The teacher asked the class to write a sentence with the words defense, defeat, and detail. Little Johnny wrote: When a horse jumps over defense, defeat go first and then detail.

PEITF Travel Insurance

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 indicating 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. Call Medavie Blue Cross at 1-800-667-4511, Travel Department, for clarification if you are planning to travel outside PEI.

