



PEIRTA Newsletter

Prince Edward Island Retired Teachers' Association

Published with the generous support of



VOLUME 18 ISSUE 1

WINTER 2025

From the President

Welcome to 2025! On behalf of the PEI Retired Teachers' Association Executive, I wish to extend greetings to PEIRTA members and their families and hope for good health and happiness in the coming year.

The PEIRTA is very fortunate to continue to have the following experienced executive members and committee chairs: Phyllis Horne, Marg Stewart, Cynthia MacDonald, Kimball Blanchard, Michel Plamondon, Bill Oehlke, Dorothy Farish, Anne Marie Muise, and Judy Hughes. We warmly welcome Charlene Cain, vice-president; Terri Murphy MacAdam, secretary; Seana Evans-Renaud, King's County representative, and Gilles Benoit, Francophones representative.

I wish to thank Wayne Denman, Greg MacNevin, Peggy MacNevin and Darlene Arsenault for their commitment, work, and support over the years.

The PEIRTA's mission is to be a strong voice for retired teachers, most of whom are seniors. Your executive works closely with the executives of the provincial and federal retired teachers' groups to ensure our voices are heard. Phyllis Horne and I participated in Zoom meetings throughout the year for the East Coast Retired Teachers' Organizations and for the Canadian Association of Retired Teachers. Following the June 6 AGM, we have a seat on the National Health Committee.

Under the leadership of President Bill Berryman, ACER-CART continues to be a vibrant and effective voice for its 88,000 members at the national level. The number one priority: lobbying to improve the retirement income for retired teachers and seniors.

ACER-CART advocates for a National Seniors Strategy and for the ability of all seniors to

See President, 3



During her 30-year career, Lise Morin worked for the PSB in the French Immersion program—first at Montague Consolidated, then Glen Stewart, and finally at Sherwood Elementary, where she taught Grade 5 and the Primary Intervention Program. Her last assignment, prior to retirement in 2019, was as a literacy coach.

Lise has piloted various programs, sat on advisory committees, attended conferences, and completed a Master's degree in Second Language Learning from Ste-Anne University. Since retirement, she has administered the DELF (Diplôme d'Études en Langue Française), tutored teachers in French, and worked as an interpreter and mentor with Food Exchange. Her personal pastimes include music, gardening, foraging, and spending time with family.

"I am committed to being of service in the next two years as your president," says Lise.

Visit our website at
www.peirta.com

INSIDE THIS ISSUE

Page 2—To/From the Editor; Executive

Page 3—2025 AGM

Page 4—Scholarship winner

Page 5—Minister of Seniors, Curling
Bonspiel

Page 6—Insurance; Apology

Page 7—PEITF Corner

Page 8—BCSG; ETA; MAID

From the Editor

Welcome to our new president, Lise Morin. When asked to submit a brief bio for the newsletter, Lise began with a quote from Marilyn Bossert, Vice-President of ACER-CART: “*The voice of seniors is often overlooked and sometimes even ignored. As active teachers, we work on behalf of our students; as retirees, we work on behalf of our former colleagues and other seniors to strengthen our collective voice.*”

When you read her bio, you will perhaps understand why she chose this quote.

One of the main discussion topics at the last PEIRTA executive meeting was membership.

There are currently 1767 retired teachers in PEI. Of these, only 1067 are members of the RTA. Apparently a number of those who are not members have little or no awareness of our existence, much less what we do. They don’t realize that for \$2 a month they can be member of an

incorporated entity with a respected legal voice, or that we have representation on our pension and group insurance committees—people who ensure that our interests are considered in all deliberations. They don’t receive the triannual newsletter that does its best to keep you up to date on initiatives. They don’t know about our annual golf tournament with preferred rates for RTA members (currently less than half price at Eagles Glenn), or that last summer members golfed for half price at Rustico Resort on specific days. Nor do they know about the curling bonspiel (introduced last year) in which RTA members play free, get well fed, compete for prizes, and have fun. They don’t attend our annual AGM, at which members are updated on the activities of the RTA, elect their representatives, and enjoy a free hot lunch, or that we are also members of a national organization who tirelessly advocate for us and other seniors.

All this is true even though a newsletter goes to every school three times a

year, we advertise our AGM every fall, there is an RTA presence at PEITF pre-retirement seminars and at annual retirement dinners., and application forms for membership are included with retirement materials.

If you know anyone who doesn’t know about the PEIRTA, please enlighten them. Applications for membership are available from our membership chair, Cynthia Macdonald, at Cynthia.macdonald38@gmail.com.

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 June, 2025. 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.

PEIRTA Executive and Officers 2020-2022

President: Lise Morin (902-672-2896)

lise_morin@hotmail.com

Vice-President: Charlene Cain (902-786-4483)

cainchar@hotmail.com

Past President: Phyllis Horne (902-853-2872)

Phyllishorne1@hotmail.com

Secretary: Terri Murphy MacAdam (902-940-5710)

Terrimurphymacadam@gmail.com

Treasurer: Dorothy Farish (902-432-9692)

dfarish1@eastlink.ca

Representatives by County:

Prince (English): Anne Marie Muisse

ammuisse@eastlink.ca

Queens (English): Judy Hughes (902-367-7122)

jahughes.2020@gmail.com

Kings (English): Seana Evans-Renaud (902-393-6473)

saevansrenaud@gmail.com

Francophone Rep: Gilles Benoit (902-439-6345)

gjbenoit@outlook.com

Membership Chair: Cynthia MacDonald (902-566-4680)

Cynthia.macdonald38@gmail.com

Group Insurance Rep: Kimball Blanchard (902-892-3765)

kimballb@eastlink.ca

Pension Representative: Michel Plamondon (902-368-2224)

michelplamondon@hotmail.com

PEIRTA Webmaster: Bill Oehlke

oehlke@islandtelecom.com

Newsletter Editor: Marg Stewart (902-894-8612)

margstewart@pei.eastlink.ca

(President, cont'd from 1)

age, as much as they are able, in the comfort and security of their own homes ("Aging in Place"). Doing so promotes better physical, mental, and social health—plus longer life. At the provincial level, we attended the public engagement sessions for the development of the next five-year senior action plan to be released in the fall of 2025.

We have also watched closely the unfolding of the Canadian Dental Care Plan. More PEI dentists have signed up, following adjustments and clarifications, making dental services more available for residents without coverage.

The highlight of 2024 was undoubtedly the passing of Bill C-64 for universal pharmacare, securing single payer access to diabetic medication and birth control. According to Minister of Health Mark Holland, the next step remains to strike pharmacare agreements with all provinces by spring of 2025. We are advocating for an expanded list of essential medications and related products under a national formulary and the development of a bulk purchasing strategy.

I want to thank Marg Stewart, Kimball Blanchard, and Eugene Murphy for all their work organizing our first curling bonspiel and Wayne Denman for an ongoing successful golf tournament.

Feel free to contact me or any of the executive if you have any concerns or need information. Our contact information is on our website at peirta.com.



In the afternoon, Cynthia MacDonald and I led a memorial service for deceased members. A moment of silence was

PEIRTA 2024 AGM ~Lise Morin

The PEIRTA AGM was held on November 7 at Red Shores in Charlottetown. Highlights included President Phyllis Horne's report on the work accomplished by the executive during the year. Reports were presented by each of the committee chairs. Michel Plamondon shared good news about our pension fund. There will be a 3.6% increase in our pensions in January, 2025. Since 2011, we have received a yearly indexation for a total increase of 25%.

Judy Hughes provided the background and information on the **Tutors for Newcomers** program, a rewarding volunteering opportunity.

Guest speakers for the meeting were Trevor Waugh and Keith O'Neill of Health PEI on the topic of **Long-Term Care**. Their informative presentation was followed by an engaging question period. We appreciate their donating time to do this and offering one-on-one follow-up with members present.

Dale Weldon from Johnson Insurance informed us about the upcoming merger with Belair.

Gilles Benoit, president of La Commission Scolaire de langue française, attended our meeting and brought greetings.

held in their honour.

Our 2025 AGM will be held in Summerside on November 7. More information will be available at a later date.

Resolutions passed at AGM

1. A motion to amend the constitution and bylaws so that the executive may make non-substantive, editorial changes at any time.
2. A motion to allow the secretary an honorarium of \$250.
3. A motion to amend the Travel Costs section to include reimbursement for travel and other expenses incurred by anyone working on behalf of the Association, to allow for more frequent review of mileage rates, and to clarify that officers and committee chairs who live in the Charlottetown area are entitled to mileage if they wish to claim it.
4. A motion to approve payment of a small fee to the Community Foundation of PEI to administer our Med/BEd entrance scholarship.
5. A motion to identify those whose names would be submitted by the nominating committee as candidates for election.

2025-2027 PEIRTA Executive



Front row, l to r: Terri Murphy MacAdam, Secretary; Charlene Cain, Vice-President.; Lise Morin, President; Phyllis Horne, Past President; Dorothy Farish, Treasurer
Back row, l to r: Gilles Benoit, Francophone Rep; Seana Evans-Renaud, Kings; Judy Hughes, Queens; Anne Marie Muise, Prince

Congratulations



The winner of the 2024 *PEI Retired Teachers' Association B.ED/M.ED Entrance Scholarship in Memory of Jim MacAulay* is Katelyn Drake.

Katelyn, a graduate of Montague High, grew up in Vernon Bridge, PEI. She completed her undergraduate degree at UPEI with a major in English and a minor in Psychology. She is now attending St. Thomas University. After graduation she hopes to teach for several years, then

complete a Masters in Education and one day become a school principal. At some point she also aspires to coach competitive female hockey—inspiring confidence in young athletes and giving back to the game she loves.

In a thank-you note to the scholarship committee, Katelyn explains how, after coaching hockey for the past four years and seeing players develop under her leadership, she realized that she wanted a career in education. After only a few months, she already speaks of valuable insights: ***“Through my teaching internship during November and December, teaching grade 8 Language Arts, I have learned that you need to be persistent, confident, determined, and most often positive and outgoing towards your students to ensure a safe, creative and enjoy-***

able learning environment.”

Katelyn will apply her scholarship funds to tuition and/or living expenses, thereby relieving some of the financial stress experienced by students.

Katelyn took piano lessons for 12 years, and really, really misses her dog Millie!

McMaster Optimal Aging Portal

ACER-CART President Bill Berryman recently alerted us to the *McMaster Optimal Aging Portal*. You can search online for the site, where you will find a wealth of research-based information— with articles about cognitive health and dementia, heart health, healthy lifestyles and wellness, health services delivery, etc. etc.

Minister of Seniors Newsletter ~ a message from Employment and Social Development, Canada

There is a ton of information older Canadians need to know, and sometimes it can be hard to keep track of it all. That's why the monthly Minister of Seniors' newsletter is such a valuable tool.

Easy to navigate, the seniors' newsletter provides subscribers with monthly updates on important topics such as upcoming senior tax information webinars, fraud prevention, and more.

It also includes an exclusive personalized message from the Minister!

Another great benefit of subscribing? These updates are sent straight to your inbox, where you can access them on your computer, or mobile device, making it easy to stay informed wherever you are.

Whether you are an older Canadian or work with older Canadians, the seniors' newsletter has plenty of useful information for you. The January edition has just been released, and it's packed with essential information for the year ahead—don't miss out!

You can subscribe to receive these updates in your inbox by visiting the sign-up page. And if you think your friends, family or colleagues would find the newsletter helpful, please forward them this message so they can sign up too.

Editor: To sign up, search online for *Updates from the Minister of Seniors-Canada.ca*. Click the link.

Second Annual

PEI Retired Teachers' Bonspiel

Mar. 11, 2025 (storm date Mar 13)



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. *Exception: Cornwall Curling Club members will sign up at the club.

Individual entries will be accepted as space allows.

****Club membership is not a requirement.**



Sponsored by PEI Retired Teachers' Association



Little Johnny

Teacher: "Does anybody know what we call a person who keeps talking when nobody else is interested?"

Little Johnny: "A teacher, miss."

Teacher: "Which tense is the verb in the sentence 'I AM BEAUTIFUL'?"

Little Johnny: "Clearly, past tense."

Teacher: "Whoever answers my next question can go home."

Johnny throws a book on the floor.

Teacher: "Who did that?"

Johnny. "I did. Now I'm going home."



Johnson Insurance

Rebranding ~ Dale Weldon,

Johnson Inc.

On July 1, 2025, the Johnson Insurance group benefits operation will rebrand to Belair Direct – group benefits. The core value of being customer driven will remain at the forefront of this transition and they will continue to offer the same great products and customer service as always. The Charlottetown office will remain open, and the same staff will be in place as they are now. The phone numbers that you currently use will also remain unchanged.

As some of you may already know, the home and auto insurance program has already rebranded to Belair Direct, and phase two is the transition of the group insurance side of the Johnson business to Belair Direct. The benefit consulting work done with the PEITF

Group Insurance Trustees will remain the same, and the benefit and claims administration services will also be unchanged

In May or early June everyone enrolled in the group insurance plan will receive a brand change heads-up letter and a new Belair Direct branded group insurance card. The letter will inform members of the rebrand, introduce Belair Direct, and provide assurances that there will be no change or impact to any coverage, policy numbers, or member identification numbers on the new cards.

This year marks the 50th anniversary of Johnson's relationship with the PEITF group insurance plan, and even though the name will be changing, the only difference you will see in July is our new logo pictured here.



My Apologies!

In the Fall newsletter, **Dexter Coughlin**, pictured above, was mistakenly identified as Derrick Coughlin. Dexter was a recipient of an RTA scholarship and aspires to be a gym teacher. The mistake was entirely mine, and I apologize to Dexter and his family and friends. Thanks to his great-aunt, a retired teacher, who is very proud of her great-nephew and pointed out the error.

Tom and Mary were Christmas shopping. The mall was very crowded, and as Mary walked around she suddenly realized that Tom was no longer with her. She looked around—somewhat annoyed because he was nowhere to be seen. Then she got worried, so she called his cell to find out where he was. When he answered, she asked “Where are you?” He answered quietly, “Do you remember that little jewellery store where you fell in love with a diamond necklace that we couldn't afford, and I said that one day I would buy it for you?”

Chocking up, she answered, “Oh, yes, honey, I remember it well.”

“Okay,” he said. “I’m in the pub next door.”



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

2025 has arrived with a bang! The new year has begun amid significant political uncertainty both within Canada and around the world. At some point this year, a new Prime Minister will be elected, and they will face the challenge of leading our country through a series of volatile issues that impact Canadians' daily lives.

Fortunately, here on Prince Edward Island, we have not experienced the same degree of political turmoil and conflict as seen elsewhere. Our relationship with government officials, while not always perfect, remains intact and cordial. The PEITF continues to actively engage with the government and other education partners on several key issues relevant to education. These include reviewing our inclusive education model, enhancing alternative education programs, and implementing the increased prep time for elementary school teachers that was negotiated in our last round of bargaining. These are substantial issues that

require collaboration and negotiation among all stakeholders.

Hot topics in education abound. One pressing issue is population growth. On PEI, we've seen one of the highest rates of population growth in the country. In 2020, our population was just over 157,000, and today it is nearing 180,000. A recently completed school capacity review by the Public Schools Branch shows that this growth has resulted in significant overcrowding in many schools. The government has responded by committing to building new schools and renovating others, but these projects will take years to complete. In the meantime, teachers are left to manage the challenges of overcrowded classrooms. (Anyone remember the school

survey a few years ago that recommended closing schools?)

Education has always faced challenges, and each generation contends with issues unique to its time. What remains constant is the determination of teachers and administrators to tackle these challenges head-on and work in the best interest of their students.

I wish you all the best in 2025. May the new year bring health and happiness to your lives.

Did you know...

That the median age of the world's population is just over 30.6. Median age in Canada is 42.6. Median age in PEI is 41.9 (as of 2023)—the lowest in the Atlantic region!

Look no further for exclusive group savings



Prince Edward Island Teachers Federation (PEITF) members can receive exclusive home and car insurance savings and enhanced coverages.

belairdirect.
car and home insurance

Certain conditions, eligibility requirements, limitations and exclusions apply to all offers. Visit belairdirect.com for more details. Offers may change without notice. We offer car insurance and home insurance in Alberta, Ontario, Quebec, New Brunswick, Nova Scotia, Newfoundland and Labrador and Prince Edward Island and home insurance only in British Columbia. © 2023, Belair Insurance Company Inc. All rights reserved.

Breast Cancer Support Group ~ Judy Donovan Whitty

Thank you for your ongoing support in assisting our Breast Cancer Support Group being “known” to the public through your offices/media. It is most appreciated as we are volunteers and the need remains for outreach. May 2025 be good to you and yours.

Judy Donovan Whitty
BC Support Group contact
Phone: 902-569-3496

Email: charlottetownbreast-cancersg@gmail.com

The monthly Breast Cancer Support Group will meet a new day and time for Feb./March 2025.

Feb. 1, Sat., 11:30 a.m.
Snow date will be Feb. 8,
Sat., 11:30 a.m.

Mar. 1, Sat. 11:30 a.m.
Snow date will be Mar. 8,
Sat., 11:30 a.m.

For locations call 902-569-3496 or email charlottetownbreast-cancersg@gmail.com.



Electronic Travel Authorization (ETA)

The ETA is a digital travel authorization introduced by the UK government. It is required for visitors from visa-exempt countries, including Canada, who wish to enter the UK. For more information, and to apply, search “Apply for UK ETA.” This should take you to the UK government website.

Thank you to the PEIRTA

Wayne Denman, who organizes our golf tournament every year, received the following message from Teresa Finkle.

On behalf of the Esther Finkle Fund Committee, I would like to express our heartfelt thank you for your generous donation. Last year our fund was depleted because the needs were so great. Fulfilling small dreams for children in need has increased based on today’s economy. Without the help of generous donations like yours, many dreams wouldn’t be fulfilled. Once again, thank you so much for choosing the Esther Finkle Fund as your charity.

Happy New Year

**Theresa Finkle
Committee Member**

Editor’s note: The Esther Finkle Walk for Kids benefits from funds raised at our annual golf tournament.

ARE YOU AWARE that our Federal Government is reviewing legislation on MAID (medical assistance in dying) and is consulting Canadians on advance requests? If you have an opinion on the subject and wish to be heard, search online for “consultation on MAID.” That should take you to a link for Canada.ca, with an overview of current legislation and a series of survey questions related to advance requests. This is your chance to have your say.

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.

