



PEIRTA

Newsletter

Prince Edward Island Retired Teachers' Association

Published with the generous support of



VOLUME 15 ISSUE 1

WINTER 2022

Hello, 2022!! Greetings to all.

Another year in the lives of retired teachers has begun in PEI. Our buddies Zoom and Webinar are still with us but are no longer the New Kids on the Block. Welcome to the HYBRIDS of Zoom and Webinar—a combination of online and in-person meetings. What will tomorrow bring? I find that these tools are a very efficient way of conducting our RTA business—but I miss the interactions with my colleagues from across the country. I enjoy our discussions about our successes and frustrations while seeking solutions to help us grow as organizations so that we can better respond to our members.

Congratulations to Kimball Blanchard for being reappointed as a group insurance Trustee representing the PEIRTA. Thank you

INSIDE THIS ISSUE

- Page 2—To/From the Editor; Executive
- Page 3—The PEIRTA President and the Pandemic
- Page 4—Virtual Learning
- Page 5—AGM Resolutions; Johnson Inc.
- Page 6—Pres. Tiede's Address to AGM
- Page 7—PEITF Corner
- Page 8—X-Country Roundup; Reminders

for your continued contribution.

The PEIRTA was asked to support a research study by UPEI through a survey of individuals aged 65 and older. They are investigating the experiences of community-dwelling seniors in getting the support they need to maintain and improve their health and social well-being, as well as looking at future needs. They also want to know what supports and services older adults provide to their families and friends so that researchers can better understand the continued interdependence that exists between families and communities as individuals age in place. The information gleaned by the researchers will be used to advise our provincial government as they develop policies, services, and programs to foster healthy aging, to engage older adults so they can be guiding partners for change, and to inform future research projects about healthy aging in PEI. The survey has been forwarded to the PEIRTA Executive for them to participate if they wish and/or to pass it along to other interested seniors. You can learn more by going to the PEIRTA website, by contacting Maria MacLean at (902) 566-0941 or strongresearchlab@gmail.com, or by checking out the survey link: <https://survey.upei.ca/index.php/487114/lang-en>



survey.upei.ca/index.php/487114/lang-en

The Atlantic provinces' and Quebec's retired teachers associations created ECRTA (East Coast Retired Teachers Association) to address common interests. We share much with our neighbors, so it is a valuable exercise to discuss these common issues. Speaking for five provinces gets the other provincial retired teachers' associations to listen a little more. We share our highlights, new initiatives, activities of members, and current research by provinces, and discuss issues on a national level

See President 3

**Visit our website at
www.peirta.com**

From the Editor

During our first Covid-19 shutdown we heard much about the “heroes” who worked on the front lines—“essential workers” who, for example, sanitized our carts or carried our groceries out to us while we waited in the safety of our cars. We banged our pots and pans, tooted our horns, and lauded these people, and some employers even increased their wages—for a time. I was briefly hopeful that people who do important work would be permanently recognized and appropriately compensated for their efforts.

I have always considered teachers to be essential workers, and believe that as a group they are rarely given the respect that they deserve. If something good is to come from the Covid-19 pandemic, I am hopeful that it might be a new appreciation for who teachers are and what they do—brought to the forefront because of school closures and virtual teaching/learning. Politi-

cians, educational experts, parents, and even kids themselves have made much of the importance of schools and the role of teachers. May they not forget this when the pandemic is over, and may the new-found appreciation manifest itself in changed attitudes toward snow days, PD days, “summers off,” and—dare I say it—compensation.

Before I go any further, please understand that I am in no way critical of decisions made by our government and CPHO to close schools at times, and to replace in-person learning with virtual/remote learning when it became necessary to protect Island children from Covid-19. I am simply making the point that while these measures were necessary at times, no one seemed to think for one minute that virtual learning was preferred over in-person learning, in a classroom with peers and with a teacher in the room.

The Internet abounds with videos, memes, and tweets posted by parents who were trying to teach their children

at home. While these are from strangers, and are meant to be funny, they reflect the frustration of both parents and children, and reinforce the notions that not just anyone can teach, and that good teachers are worth their weight in gold.

On page 4 of this newsletter you will read what some well-known people have said about the importance of having children in school—learning “in-person.” And you will see some of my favourite tweets.

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-May, 2022. 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: Wayne Denman (902-436-6260)

Werdenman48@gmail.com

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

Phyllishorne1@hotmail.com

Past President: Cynthia MacDonald (902-566-4680)

Cynthia.macdonald38@gmail.com

Secretary: Ken Gaudet (902-629-0642)

ken.e.gaudet@gmail.com

Treasurer: Dorothy Farish (902-432-9692)

dfarish1@eastlink.ca

Representatives by County:

Prince (English): Ruth Sudsbury (902-436-6664)

southfieldsuds@gmail.com

Queens (English): Lise Morin (902-672-2896)

lise_morin@hotmail.com

Kings (English): Greg MacNevin (902-687-3056)

gregorymacnevin@gmail.com

Francophone: Maria Bernard (902-724-5123)

mariarose@eastlink.ca

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

Cynthia.macdonald38@gmail.com

Group Insurance Representative: Kimball Blanchard

kimballb@eastlink.ca

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

michelplamondon@hotmail.com

PEIRTA Webmaster: Bill Oehlke

oehlkew@islandtelecom.com

Newsletter Editor: Marg Stewart

margstewart@pei.eastlink.ca

President (cont'd from 1)

at Zoom meetings approximately every two months. Our ECRCO conference is scheduled for Montreal this year and plans are underway, so we are hoping Omicron will cooperate!

Some of the issues highlighted by other provinces and ACER-CART are listed on page 8.

Our January PEIRTA meeting was cancelled by Omicron. Hopefully we can meet in February in a safe environment once again.

PEITF President's Words during a Pandemic

Editor: Aldene Smallman, president of PEITF, read this poem at our November AGM. In it she shares some of her thoughts as the Covid-19 pandemic closes schools in PEI for the first time. A member suggested that it be printed here so that more of our members could enjoy it. Thank you, Aldene.

It was March 2020, the eve of March break,
From Stratford, I hadn't made it as far as Summerside for goodness sake!
When a call came in from the Minister of Education,
He was quick to inform me we had to have some serious communication.

He said that the Covid -19 virus was a serious thing we were now facing,
There was a possibility of an extended extra long break in the making
I couldn't believe what I was actually hearing
It didn't take too long to have to start the debriefing!

And so it began, the emails and calls were abundant,
Our message to all was very redundant
We were doing our best, but no answer yet
There was lots of information still to get

A new President and a global pandemic

That is cause for a great amount of havoc

Social distancing, cohorts, contact tracing and more

We started disinfecting every single window and door



Teachers delivered lessons from behind their computer screens

They reached out to families while providing supports within their means
They were on the frontlines when many were still at home

Keeping students safe and not permitting cohorts to roam



Teaching in these times has taken on a whole new view

The workload has increased and the breaks are precious few

And still teachers work tirelessly often with little recognition

They have truly been heroes and deserve our deepest appreciation

We are truly in a unique place with a new normal to embrace

We hold our breath with any announcement of a new case

The vaccination roll out has eased some of our fears

And for this reason we can celebrate and reconnect with our peers

Gratitude is something we should try to practice each day

Take time to de-stress and make sure everything is okay

We are educators at heart, and we learn from experiences of the past
To commit to the future while making contributions last

I thank you today for your wisdom and impact on our profession
You have indeed left a mark with fond and memorable recollection
The post covid world remains to be seen by us all
The colours and beauty of the leaves seem to mean just a little more this Fall

The world has certainly been turned upside down

It is important to always seek out a smile instead of a frown
Kindness is contagious, we need to contribute to the spread
Teach our children well, talk about the books they have read

We place our hope in the future generations

For those looking at retirement this year we say a big congratulations
As you gather here today to carry out the business of the day
I hope you have time to socialize and reconnect if you may

People come into our lives for many different reasons

They come and go and can change with the seasons
And some leave the greatest of impressions
While passing on sincere and impactful expressions

Mr Doug MacDougall, who we lost this past summer, was one of those people for me

In his most kind and compassionate way he encouraged me always to see The work that we do each and every day is founded in our ability to become the best that we can be.

How about that virtual learning?

Editor: While you will recognize most of the people who are quoted here on the subject of in-class learning, the tweets are from strangers. Most are American, and you will note that "homeschooling" is not being used in the way we normally would use it, but really refers to a temporary role being played by parents in many jurisdictions during the pandemic. While I'm sure that many students, parents, and teachers survived virtual learning/teaching very well—maybe even thrived—the tweets offer a light-hearted response to what was a very real struggle for many.

In a recent call to the Ontario government to reopen schools by Jan. 17, three professional pediatrician groups acknowledged that while hospitals were being overwhelmed by Omicron and that Government needed to act, they claimed that "certain decisions and measures pose a far greater risk to children and youth than the virus itself."

The Canadian Press, Jan. 7, 2022

"The education and well-being of our young people is very important to Islanders and we all recognize that the classroom environment provides the best opportunity for students to learn and develop both socially and emotionally." Brad Trivers, when he was Minister of Education and Lifelong Learning, June 18, 2020

"Children need safe and supportive learning environments and that means being back in school with their peers." Zach Churchill, Minister of Education and Childhood Development, NS, July 22, 2020

"We know how important it is for families and students that in-class learning resume this fall to support the social, academic and mental well-being of Island students." Premier Dennis King, Aug. 5, 2020

"In addition to providing education, schools also provide many services to families, including free or reduced-cost

meals, social support, opportunities for physical activity, and mental health services. Virtual schooling places an undue burden on parents, who do not have the training, time, or resources to provide all of the services that a school can offer." Cara Goodwin, "The Benefits of In-Person School vs Remote Learning," *Psychology Today*, posted online Aug. 20, 2021

"We know how important in-class learning is." Dr. Heather Morrison, CPHO, Jan. 04, 2022

"We really do want the kids to go back to school." " We don't want or enjoy online learning. Everybody knows the benefit of having the students in school. School is much more than the book learning." Heather Mullen, President of PEI Home and School Federation Jan 04, 2022



L ranked all his teachers today. I came in last place. So, yeah. Homeschool is going great.

I just did twenty minutes of phys ed exercises with my fourth grader. In lieu of flowers, please donate to your favorite charity in my memory.

If you had asked me what the hardest part of battling a global pandemic would be I would have never guessed, "teaching elementary school math."

Out of sheer morbid curiosity regarding my child's "normal" behaviour I caved in to budding codependency and emailed the teacher again

Please say a prayer for my 8 year old son, he has to write 4 sentences

Me: (at every parent/teacher conference ever) I want passion in my kids, a joie de vivre, the desire to question everything

me: (homeschooling day 1) just sit down, shut up and I'll ask the questions

I'm not saying I'm going to suck at homeschooling my kids but my daugh-

ter just asked "Dad, what's a synonym?" And I replied "It's a spice" Have a top week, everybody

Homeschooling update day 7. 6 year old said she was really missing her teacher She said it TO MY FACE Bit rude

The best thing about homeschooling is that now I can add "I'll fail you" to my repertoire of empty parenting threats

First day of homeschool and my 13yo tried to call in sick...

Quarantine Day One: This could be fun! I've always wondered what it would be like to homeschool! Quarantine Day One [at breakfast]: SO HELP ME GOD, MOVE YOUR FOOT AWAY FROM YOUR BROTHER'S CEREAL BOWL OR I WILL FIND A SCHOOL IN THIS COUNTRY THAT IS OPEN AND DRIVE US THERE TODAY

If you see my boys locked outside, mind your business. We're having a fire drill.

Homeschooling day 4 Today there was a lot of yelling & crying, things were thrown around, it was anarchy. But I calmed down and apologised to the kids and they seem ok about it

Everyone was on the cusp of tears by 11 so I threw in the towel

Homeschooling update day 2: Helped 6 year old with telling the time. For instance, how there are 60 seconds in a minute, 60 minutes in an hour, and 245,934,992 hours in 2 days of homeschooling

MY GOD WHEN CAN THEY GO BACK TO SCHOOL

Not everyone knows this but a homeschool day is actually 40 times as long as a regular day.

I successfully got my kids out of bed at 11:30, encouraged them to put on clothes (green ones) and took them out with the dog for an hour of PE. It's now 4:00 and I'm out of ideas.



If there is a way to teach 4th grade fractions without a lot of crying, I don't know what it is.

Homeschooling day 12: Fed the math homework to the dog myself

We're done with homeschooling we do anger management now.

If there's one thing that scares me more than an apocalyptic end of the world, it's the possibility that if my kids fail at homeschooling they have to retake it

First week of homeschooling I felt like Ms. Frizzle. I was so excited to teach my children in fun creative ways, but now after 2 weeks of this "homeschooling" I'm just walking around with a bottle of wine yelling at things.

Reply: Same. Now I'm like, well, just look at some words and numbers. You'll live.

Been homeschooling a 6-year old and 8-year old for one hour and 11 minutes. Teachers deserve to make a billion dollars a year. Or a week.

Reply: Now imagine 25 of them in one classroom!

Reply: Nothing like home schooling during a pandemic to make parents understand how truly invaluable teachers are

At the end of the first day of my kids being out of school after our attempts at "homeschooling" ...my conclusion...teachers are superheroes. The end.

And from a teacher:

I missed being a teacher yesterday so I let my coffee go cold, didn't pee for 7 hours and stood in my living room repeating myself.

Disposition of Resolutions Presented at 2021 AGM

The following executive resolutions were considered at the November 2021 AGM.

1. *Resolved*, That the current executive of the PEIRTA remain in place for another year. **PASSED**
2. *Resolved*, That the PEIRTA establish one bursary for a student entering the second year of the Early Childhood Education Program at College de l'ile. **PASSED**
3. *Resolved*, That the PEIRTA establish a Young Leader Award in Island high schools. **PASSED**
4. *Resolved*, That the PEIRTA establish a \$2000 annual scholarship to support a graduate of an Island high school who is entering a BEd or MEd program as a full-time student at a university with a recognized program in those areas of study. **PASSED**

RTA Membership Cards

Since the beginning of the pandemic, with fewer meetings and less connection between retiring teachers and the RTA, some new members have not received their membership cards. Some who became members after June 2019 received theirs with their February newsletters. Members who have not received their membership cards can contact the membership chair, Cynthia MacDonald, at Cynthia.macdonald38@gmail.com or by phone at 902-566-4680. Cards will be mailed to these RTA members.



Contact Johnson Inc.

~ By Dale Weldon

Johnson Inc. had been planning on re-opening the Charlottetown office on January 24, 2022 but due to a significant increase in Omicron Covid-19 cases, a decision was made to postpone the re-opening until this current wave of Covid-19 cases subsides, and a firm date has not yet been established.

The intent of this article is to review the phone system prompts so that you have a better understanding on how to get a real person to assist you on the phone.

The toll free number for Johnson Inc. is 1-800-785-5998, and the local number is 902-629-2015.

The first voice prompt is to determine which group you belong to. Press 2 for PEITF.

The next prompt directs you to a specific department. For claims inquiries, press 1. For service inquiries such as premiums, coverage, beneficiaries, etc, press 2. For assistance with the My Insurance website, press 3.

The next prompt depends on whether you pressed 1, 2 or 3, but they are similar and straightforward. For health and dental inquiries, press 1. Make sure you ignore any reference to Long Term Disability. The other prompts offer you a choice of Travel insurance, Home or Car insurance, and Other. Once you make a choice at this point, the prompts vary. For example, if you have a question about prescription drugs, press 1 and you will be redirected to Medavie Blue Cross. For questions about health and dental you will be directed to Johnson's claims department. Etc.

We hope that this assists you in contacting Johnson Inc. during the pandemic.

ACER-CART President Gerry Tiede's address to the PEIRTA AGM

Thank you for the opportunity to talk to you about the Canadian Association of Retired Teachers (ACER-CART). I'm honored to speak to your AGM. First I want to say that I really wish I was there with you—I really miss the island. You might be surprised to hear that but my wife and I lived in Charlottetown back in 1983. I did a teacher exchange for a year with Parker Lund—some of you may remember him—I worked at Sherwood Elementary school. I actually have an even closer connection—I remember the phrase 'born islander' from our year there. Do you still use it? Well, my daughter isn't a born islander—but she is a conceived islander. We smuggled one out and you would be proud of her!

ACER-CART exists to bring our 13 member associations together, to support one another and to advocate for the things that are important to all 165,000 members, no matter which province or territory they are in.

And we have been working to build that capacity. In a normal year ACER-CART has our AGM in Ottawa at the beginning of June and we always have a stimulating speaker. Usually it's a small affair with just our elected delegates from each province. But this past year we used Zoom to broadcast the conference and took the opportunity to invite all members and friends across Canada. Over 500 people heard 2 engaging speakers—Dr. Samir Singha spoke on a national seniors' strategy and Dr. Steve Morgan made the case for a national pharmacare plan. Two outstanding speakers—those recordings are still available on our website and they are still absolutely timely and packed with useful information—search for Retiree Health Event on our website www.ACER-CART.org.

Guessing that a federal election might be in the offing we prepared our Election Issues brochure last Spring and then,

when the writ was dropped during our summer vacation, it had already been distributed and was shared in both languages across the country. Again, it focused on the need for a national seniors' strategy.

And very recently we experimented with providing an opportunity for our members to email their federal election candidates with a short letter about the need for a national seniors' strategy. Our goal is to make it easy for all our membership to have their voices heard on the issues that impact us.

You know, the needs of all seniors are really the same across Canada.

Our top priority this year is to continue to advocate for a national seniors' strategy. That's a wide umbrella that covers things like a national pharmacare plan or the deplorable conditions in some care homes—and all parts of it are important. But we can't do everything so here's what we want to focus on this year—the need to increase services to seniors in their own home or close to home.

All of us want to stay in our homes a long as possible. And most of us do – only 15% of those over 85 are in long term care. The benefits of aging in one's own home and community include better physical, mental and social health.

But there are little or no coordinated government supports to help us stay in our own homes. There are 2 basic causes for this. Compared to other first world countries—OECD countries—as a percentage of Gross domestic product, Canada spends one-third less than the average OECD country on home, community and long-term institutional care for their senior populations. That's significantly less than other, similar countries. Denmark, per capita, spends double what Canada spends. It is to our shame that we are not treating the care of our elders as a priority.

But where we spend what money we have is the other part of the problem. 87% of our seniors' care money goes to publicly funded nursing care homes leaving only 13% for all the rest includ-

ing community or home services. Denmark has done the opposite—2/3 of their money goes to providing home and community care for seniors and only about 1/4 goes to institutional care. We're spending 87%—Denmark is spending 25% for institutional care.

Dr. Sinha says that there are 430,000 seniors in Canada with unmet home care needs. Maybe we should divert some of that long-term care money toward home and community care: paying for some minor renovations, help with shopping or cleaning, a visit by a nurse once a week to monitor medications. All of those things would save money compared to the cost of a nursing home and all of them would allow a senior to stay in their comfortable, own home with access to friends and family—exactly where they want to be.

And here's the most shocking statistic of all.

In an American study they found that a 78-year-old that lives an independent and active lifestyle has a life expectancy of 15 more years. That's pretty good. But if that same individual was moved into a care facility, their life expectancy could be reduced by 50%-75%. How much of that shortened life expectancy can be attributed to the stress of moving, the loss of contact with supporting friends and relatives and the lack of any sense of independence. A much cheaper alternative than institutional care, say an hour of home care a day, would provide much better outcomes and a longer future for you and me as we age.

So that is an issue that will affect us all. 85% of us seniors are living in our own homes now. We know that moving into a care home accelerates our decline. So we want to stay in our own homes. Don't you agree?

That is the challenge that ACER-CART is taking on in our advocacy this year and we will need your support as our strategy develops.

Thank you and I wish you every success in setting your goals and your business today.



Aldene Smallman



I truly hope that 2022 has started with good health and happiness for each of you and your families. The past two years have changed our lives. We have constantly been changing our daily routines in an attempt to do our part here on P.E.I. to keep our communities healthy and safe. This holiday season held out great hope for a better situation than last year. However, many people had to change these plans as the threat of Omicron loomed. We are still in a dark tunnel, but we are hopeful that the path out is shorter than the path we have left behind.

We are all exhausted to say the least. The fall season presented challenges for our schools and classrooms once again. In September the Delta variant was the focus, and now we are battling the more transmittable Omicron.

Educators in this province have faced unique challenges while teaching during a global pandemic. Administrators and teachers know that the best place for students to learn is in the classroom. Despite the record-high levels of stress and anxiety that are present in our profession, educators have gone the extra mile to ensure students' learning and well-being are the top priority. The outbreaks of the virus at schools this fall clearly demonstrated the professionalism, care, and concern of school staffs to reach out to families when these events impact school communities. The pivot to remote learning this month is another example of how educators have connected with students to ensure lessons are creative, flexible, and designed to meet the needs of the home learning environment while dealing with their own personal situations.

In my annual address to the membership at our second virtual convention this past October, I spoke about how

social media has contributed to educators' stress and continues to be an ongoing issue within our system. Educators need the assurance that policies and protocols are in place to deal with issues and that arise, which protects their privacy and reputation. Recently in our province, there has been a rise in social media harassment. This harassment can be devastating to an educator's career and wellness. We continue to bring awareness to this and pressure education authorities to promote appropriate communication protocols between home and school.

In the October Executive meeting, the Executive committed to launching a public relations campaign. We have started that

work, and we are looking forward to a successful campaign highlighting the positive and amazing things happening in public education today. You will soon see this in various media outlets, hopefully by early Spring.

We are not

far into 2022, but we remain optimistic that the challenges and obstacles that exist due to the pandemic will soon be in the distant past. In my October address, I stressed to the membership the need for us all to place importance on our own well-being. I chose a word that has kept me grounded as we navigate through this unsettled and often chaotic world that we live in. My word is "breathe." The small action of sitting still, slowing down, and pausing for a few brief moments has been significant over these past few months. Adopting a strategy to bring calmness to my world is something that I recognized I had to do. We are in a profession that demands a great deal from us. —→

YOU SUPPORT LEARNING.

Johnson supports Educators.

Johnson Insurance has worked closely with the PEI Teachers Federation to provide helpful service and products that take care of your home and car insurance needs. Plus, you'll have access to:

up to \$800.00 in savings when you bundle home & car insurance*

YOUR GROUP CODE FOR DISCOUNTS: 65

Call Johnson today at **1.855.616.6708**

JOHNSON INSURANCE

Johnson Insurance is a trademark of Johnson Inc. ("Johnson" or "JI"), a licensed insurance intermediary. Home and car policies underwritten exclusively, and claims handled, by Unifund Assurance Company ("UAC"). Described coverage and benefits applicable only to policies underwritten by UAC in NL/NS/NB/PEI. JI and UAC share common ownership. Eligibility requirements, limitations, exclusions, additional costs and/or restrictions may apply and/or vary based on province/territory. *As of March 1, 2021, \$800 combined savings available on home and car insurance if the following discounts are applicable: conviction free, multi-line (home and auto), multi-vehicle, long term, member (home and auto) select in NL, NS, PE, and winter tire in NB, NL, NS. Dollar savings may vary otherwise.

It is becoming increasingly important that we value the things in life from which we can derive the most joy. Thank you for supporting public education and being a strong advocate for the work being done to provide our students with quality educational opportunities and experiences. Some of you have found your way back to the classroom amid teacher supply shortages. We thank you for this support.

I wish you a wonderful year ahead—spent doing what you most like to do, and making the best of the situations we find ourselves in!

Take care and stay safe.

Pension and Benefits

Each year the Pensions and Benefits Office distributes pay advice slips, T4As, and newsletters directly to pensioners of the Teachers' Pension Plan (TPP). To ensure you receive these important mailings in a timely manner, please remember to inform the Pensions and Benefits Office if your address changes. To provide your updated information, please call (902) 368-4200 or email peitpp@gov.pe.ca. You will be asked to provide your name and date of birth to confirm your identity.

***Reminder:** If you plan to travel, check <https://travel.gc.ca/travelling/advisories> for current travel advisories, review all relevant Covid guidelines/restrictions, and read your insurance policy very carefully to fully understand your coverage. Call your insurer if you are unclear.

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.

Cross-Country Round-up

Highlights from member organizations in Ontario, the West, and the Territories include the following:

- * Online preretirement workshops (increasingly popular)
- * Wellness Workshops – decluttering, retirement well being
- * Extensive member surveys
- * Continuing collaboration with senior organizations.

Recent highlights from ACER-CART Committees:

- *Communications —photograph project, exploring social media for website
- *Political Advocacy—Focus on caring for seniors at/near their homes
- *Health—Pharmacare, Senior Care, Elder Abuse, Fundraising by Hospital Associations re: Canada Health Act, Medical Assistance in Dying, Senior Mental Health and Advanced Care Planning.
- *Pension—Plans under Review (changes wanted by provinces) need a close watch. Check ACER-CART or PEIRTA website for “Better Bang for The Buck.” Some tension!

Pension advises that a letter to the Minister of Finance will be sent advocating a reduction in the amount of RRIF withdrawals (motion from AGM). Members will be advised to seek financial advice when considering reducing their withdrawal. Pension plans are coming under review and the committee will be alert for information/concerns to bring to members' attention. Attention will also be paid to any action on a basic minimum income that may impact retirees.

PEITF Travel Insurance: Update on Pre-Existing Medical Conditions

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 indicate 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. A change shortly before departure, for example, with a subsequent reaction, might present problems. So if you have any doubt, call Medavie Blue Cross at 1-800-667-4511, Travel Department, for clarification if you are planning to travel outside PEI.

