



PEIRTA

Newsletter

Prince Edward Island Retired Teachers' Association

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From the President

C'est la rentrée. Back to school.

I hope everyone had a lovely summer with many relaxing days spent doing nothing ... or most likely hosting family, friends, visitors. Unless you join the summer residents at the campground well until September. So many cultural and sporting events, shows to take in, culinary experiences to enjoy. Summer living dances to its own rhythm and we proudly share its bounty.

By the time you read this newsletter, school will have started again. Bells, routines, monthly planner, new students, lively staffroom chatter ...

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but if you are retired, you can make up your own routine, tailored to what you like to do and your own individual interests. There are no rules! Retirement is your time to be your own boss. A special cheer to our new retirees! Enjoy yourselves as you have worked hard and deserve it. May your next chapter be filled with joy, purpose, and the support of those close to you. Your work, dedication, care, and leadership have shaped countless lives. The memories of what you have left behind lives on.

It was with deep appreciation that PEIRTA brought greetings to the retirement celebration of the Public Schools Branch on May 29, 2025 to celebrate the careers and significant achievements of our teachers, friends, and colleagues.

Enjoy this fall as we continue to work on your behalf. I look forward to seeing you at the AGM on November 5 at Credit Union Place in Summerside. Bring along a new retiree.



PEIRTA 2025 AGM

November 5, 2025

**Credit Union Place
511 Notre Dame Street,
Summerside**

Registration: 9:30

Meeting: 10 a.m. to 3 p.m.

**Guest Speaker:
Christina Waugh
(Home Care Manager,
Health PEI)**

Visit our website at

From the Editor

On October 10 at exactly 11:00, the door at the Norwegian Nobel Institute will open, and the chair of the Nobel Committee will announce the recipient of the Nobel Peace Prize for 2025.

Curious about the whole process, I went online to see what I could learn. I learned quite a lot.

Since 1901 the Nobel Peace Prize has been awarded to recognize many kinds of peace work and concepts of peace. Individual recipients have been both male (92) and female (19). Twenty-eight times the prize has gone to organizations. The international Committee of the Red Cross has won three times, and the Office of the United Nations High Commissioner for Refugees has won twice. The youngest ever recipient was only 17 years old (Malala Yousafzai—human rights advocate

for the education of women and children). Some years no prize has been given.

Four U.S. presidents have received Nobel Peace Prizes: Theodore Roosevelt for mediating the Russo-Japanese War; Woodrow Wilson for founding the League of Nations; Jimmy Carter in 2002 for postpresidential humanitarian and diplomatic work; and Barack Obama in 2009 for his early-term diplomacy and coalition-building efforts.

Some other familiar laureates include Mother Teresa, Desmond Tutu, Nelson Mandela, and Martin Luther King.

An AI generated overview of the key qualities of those individuals who have been recipients includes the following: courage, selflessness and compassion, vision/foresight, strong moral values and honesty,

humility, dedication and hard work, faith in humanity and in what is good, and the ability to inspire (“mobilizing the best in others through their actions and words”).

Donald Trump openly covets this award—and has been nominated!

Would it be fair to say that the Nobel committee’s historically high credibility is on the line?

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 February, 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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ACER-CART

The ACER-CART videoconference AGM took place on June 9, 2025. We joined representatives from across the country to share the provincial and committee reports and look back on discussions and actions of the past year.

As a priority, ACER-CART will continue elevating the profile of our national association in our provincial associations and at all levels of government through ongoing advocacy and lobbying to achieve our priorities.

ACER-CART will, in collaboration with like-minded organizations develop and advocate for strategies for aging at home.

Strategies:

- Advocate for the development and implementation of a National Seniors' Strategy which includes aging at home strategies, a universal national pharmacare program, and policies to combat the move toward privatization.
- Advocate for initiatives that will ensure all seniors are properly supported in their efforts to achieve financial stability so as to enable aging in the right place.
- Advocate for a public health care system that prioritizes appropriately supported care in seniors' own homes and in their own community for as long as possible.
- Continue to advocate for a standalone Federal Minister of Seniors.

As your representative on the health committee, with colleagues from across the country, we are working

to develop a National strategy for Aging in Place. We meet monthly on videoconferences to share research and information to advance this initiative.

ACER-CART is working with the Alberta Friends of Medicare and the National Pensioners Federation on requesting the federal government to revise the eligibility requirement for the Canadian dental plan to ensure low-income seniors are not arbitrarily denied coverage due to access to private or employers' insurance plans. All organizations have written letters to Health Canada. In PEI, retired teachers can access the new Canadian dental plan as we have no coverage under our insurance plan after retirement.

As a follow up to the signing of the bilateral agreement on National Pharmacare, Health PEI has recently announced that 18 new drugs and expanded indications (meaning that the drug has been found to be useful in the treatment of conditions other than those for which it was originally intended) have been added to the Provincial and cancer treatment center formularies to assist in treating six different type of cancer as well as cardiovascular disease, kidney disease, and certain skin disorders. Adding these drugs reduces financial barriers for patients and ensures equitable care.

EAST COAST RETIRED TEACHERS ORGANIZATION

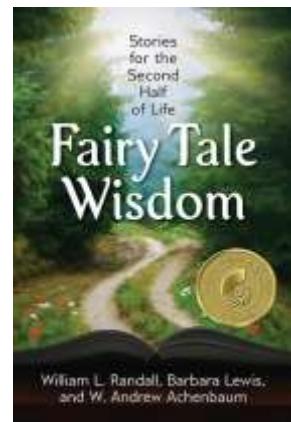
The ECRCO (East Coast Retired Teachers Organization) regional conference was held in Fredericton NB June 9 to 11 2025. Charlene Cain, Anne-Marie Muise, and I attended as representatives of

PEIRTA. The co-host presidents Françoise Beaulieu of SERFNB and Rod Campbell of NBSRT invited expert presenters and planned some leisure time, golf, and a sing-along. Meeting in person gave us time to blend productive conversations and social interactions. We all greatly appreciated this opportunity. The following are some highlights of the conference.

NB's minister responsible for seniors and women's equality, Lyne Chantle Boudreau, shared her 360-degree perspective on systemic social change with an intersectional and intergenerational approach. She pursues goals of equity, respect, and empowerment with a particular commitment to preventing domestic violence. Boudreau is a passionate, authentic, new minister determined to speak to the elephant in the room.

Dr. Bill Randall, narrative gerontologist, the keynote speaker, challenged the predominant social view of aging (as a downward slide to disease, decrepitude, and death), focusing instead on the positive potential for later life: gaining insight and compassion, enjoying maturity and wisdom, and consciously growing old to complete the story of our lives. If you want to dive deeper, I recommend his 2023 book

collaboration, *Fairy Tale Wisdom: Stories for the Second Half of Life*.



Group Insurance ~by Kim-ball Blanchard

The PEITF Group Insurance Trustees function under the terms of a Trust Deed signed by each individual Trustee and the PEI Teachers Federation. Under the terms of the Trust Deed, Trustees are required to fulfill obligations which enable the group insurance program to operate in the best manner for the active and retired teachers in PEI. A significant responsibility for the Trustees is to be educated in current trends in group insurance coverage and in management of the assets of the Trust. To achieve this goal we rely on direct information from our belairdirect representatives Dale Weldon and Nadia Roze, but we also participate in conferences and other forms of education.

This past August the PEITF Trustees hosted an Atlantic Conference attended by NSTU, NBTF/FENB, and NLTA. Personnel from the various insurance companies were also in attendance. These conferences are held every two years on a rotating basis among the provinces. The social aspect of the meeting included attendance at *Million Dollar Quartet* at the Confederation Centre and a dinner at MacKinnon's on the Wharf sponsored by belairdirect.



A major item on the meeting agenda is always a direct comparison of the insurance programs offered to members in each of the Atlantic Provinces. The comparison was made by Dale Weldon of belairdirect (formerly Johnson). Such a comparison enables Trustees to assess the strengths and weaknesses of the program they offer

and to look at ways to enhance the offerings to their members. Such a review enables the Trustee to stay current.

While the Trustees have the responsibility of offering health coverage and other insurance options to the members, they also have a fiduciary responsibility to the PEITF and its members and retirees. The significance of this was outlined by Joel Michaud, K.C., from the firm Pink Larkin. Under this fiduciary responsibility the Trustees have an obligation to deal with property under their control for the benefit of the members. The Trustees must act in good faith and are prohibited from benefiting from their positions as Trustees. "The fiduciary cannot make unauthorized profits, cannot delegate his or her responsibilities, and cannot place him or herself in a position of conflict of interest" Failure to provide a reasonable standard of care could result in legal issues for the Trustees.

"Health Trends and Insights" was the topic presented by Anne-Marie Smith of Medavie Blue Cross. The presentation cited the fact that 65% of the funds spent on health was spent on drugs and 35% was spent on extended health benefits in Ontario and Atlantic Canada. Ms Smith also discussed such topics as the prevalence of obesity, diabetes, etc. Another topic was specialty drugs (cost more than \$ 10,000 per year) versus traditional drugs (cost less than \$ 10,000 per year). Incidence of cancer treatment and treatment for MS experienced growth. New drugs are being developed and put on the market for diabetes and weight management. ADHD has seen significant changes in treatment since 2019. As well, there has been an increase in adult diagnoses, and a change in di-

agnostic criteria has resulted in more demand for treatment. More members are actively seeking treatment for mental health issues but the use of generic drugs has kept the cost of this item relatively stable.

The final major presentation at the conference was made by Angela Johnson, CEO of sanoLiving. Ms Johnson's topic was entitled "The Silent Health Crisis: Menopause and the Hidden Link to Chronic Illness in the Workplace." While the Trustees are concerned with current trends it is beneficial to look ahead to see areas where additional coverage may be required to meet the needs of our members. Women's health is only now becoming a significant topic of research. Women were not included in clinical trials until the 1990's and only 4% of funds were spent on drug development for women's health. The presentation centered on the personal side of women's health issues and on the considerable effect these issues have on the family and society in general. As more research is done, group insurance programs will have to adapt coverages to meet the needs of this significant segment of our society.

Despite the fact that the conference was held on three beautiful days in August and on Gold Cup and Saucer weekend, the Trustees left the meeting with an increased awareness of their responsibilities and an awareness of future trends in the insurance field.

Sources:

Atlantic Trustees Conference, August 16-18, Charlottetown
Anne-Marie Smith, Medavie Blue Cross
Angela Johnson, CEO, sanoLiving
Dale Weldon, belairdirect
Joel Michaud , K.C., Pink Larkin

Pilot Project That Provides Community Meals for P.E.I. Seniors Extended Another Year

Prince Edward Island is once again funding community meals for seniors after a successful start to its pilot project last year, the province's minister of social development and seniors says.

First launched in 2024, the project provides grants of up to \$5,000 so groups can host free community meal events for seniors.

While still considered to be a pilot program, the reception has been positive so far, said P.E.I. Social Development and Seniors Minister Barb Ramsay.

"The last thing that we want is for seniors to be home isolating and not getting out and... enjoying the summer months," Ramsay said, noting that the program will continue running into the fall and winter. **1h ago**

Following a successful start to the pilot project in 2024, the province says it will be providing a total of just over \$160,000 in funding to 41 groups this year.

The grants are intended for a dual purpose — to ease food insecurity among seniors, but also to address social isolation.

Numbers from 2021 show that at least 6,000 seniors on P.E.I. were living below the poverty line at that time, and that was before steep increases in the cost of living.

Summerside's Parkview Senior Citizens Club launched the first of this year's provincially funded commu-

nity meals with an outdoor ceilidh Wednesday afternoon.

About 100 people gathered for live music and barbequed burgers.



"Funding is always tight to get," said Gordie Whitlock, vice-president of the club.

"Seniors don't tend to go out and fundraise a lot of money... so when the province steps up to the plate and provides opportunities like this, we obviously want to take advantage of it."

"It's just important that we allow seniors to come out and socialize and have fun, and this is a good example of that."

*Excerpted from
Gwyneth Egan, CBC
News . Posted: Jul 24, 2025*



Little Johnny was asked to use the pronoun "I" in a sentence.

Johnny said, "I is..." The teacher cut him off and said that the "I" has to be followed by an "am." Johnny continued, "All right. I am the ninth letter."

Teacher: Johnny, I hope I didn't see you peeking at Patricia's paper!
Johnny: I hope you didn't either, teacher"

NEW RTA MEMBERS

The PEIRTA would like to extend a warm welcome to 17 new members—some of whom retired this year, some who have been retired for some time but have just now joined.

Francine Arseneau
Ellen Davis
Veronica D'Entremont
Heather Dunn
D'Arcy Flynn
Deneen Gallant -Norring
Frances Gillis
Ian Gillis
Parker Grimmer
Shelley Hennessey
Colleen Houlihan
Vivian Huizenga
Elizabeth MacAulay
Kathy McAleer
Denis Morais
Angele Rix
Michael Trainor
Steven Wynne

RTA members are represented on pension and group insurance committees and benefit from advocacy at both the provincial and national levels ((PEIRTA is an incorporated body with a respected legal voice; ACER-CART is a bilingual association with over 167,000 members across Canada). Additional benefits over the years have included reduced rates at Rustico Golf Resort and for a golf tournament at Eagles Glen, and free entry to a curling bonspiel. Communication is primarily via three annual newsletters and an annual general meeting each fall (where, for the past several years, an excellent hot lunch has been free). Executive members are elected for two year terms at this meeting.

Estate Planning ~by M. Stewart

Recently I came across an interesting article on estate planning and would like to share some of its key messages.

The article begins with a scenario in which a spouse suddenly passes away without having done any estate planning, and goes on to describe the burden which has been placed on the grief-stricken survivor to sort out all kinds of details and guess at the deceased's wishes.

This all too common situation makes the best argument for estate planning. But a recent poll shockingly reveals that half of Canadians, and one in five over age 55, do not even have a will. Of those who do, 13% report that it is out of date. Why is this so?

Some cite the expense. Some say they're still young and therefore don't need one yet. Some say they don't have time, while others say they don't have sufficient assets to worry about. Many only take the idea seriously after a major health scare. Some are reluctant to discuss dying, which would be an inevitable part of the process.

Experts recommend having the following key documents prepared and stored in a safe place that is known to a trusted friend or family member.

Your will: Without a will, your assets will be divided according to provincial law, whether that's what you would have wanted or not. As part of the process you name an **executor** to carry out your wishes. Your will should be updated as situations change.

A living will: States how you want to be treated when you are no longer able to make decisions about your health care (Do you want extraordinary

measures taken to preserve your life, for example, no matter what state you are in?)

A power of attorney (POA): Names the person you wish to make financial decisions if you can't do it yourself.

Proof of ownership: Do you own a house? Land? A car? Stocks/bonds? Other assets?

Six years of tax returns: These help to determine the totality of your estate.

A list of bank accounts and safety deposit boxes: The Bank of Canada reports that there are millions of unclaimed balances.

Stock certificates and savings bonds: Part of your estate.

Pension, retirement, and annuity documents: These show whether there are to be disbursements to beneficiaries.

Insurance policies: There may be money available to pay all your funeral expenses, or for beneficiaries.

A list of debts and loans: Outstanding bills requiring payment.

Marriage licence and/or divorce papers: If applicable, these may be helpful for your executor.

A list of usernames and passwords for your computer: Without these it may be impossible to access important information.

If you would like to access the whole article from which this information has been drawn, go to www.snowbirds.org (home of the Canadian Snowbird Association). Select CSANEWS to bring up

archived issues. This article appeared in Issue 132, Fall, 2024, on page 32.

On a different but related topic, I wonder how many people have a funeral plan. I'm old enough to remember when someone died and there would most likely be a public viewing for one or two afternoons and/or evenings, followed by a religious service in a local church. There was always lots of food! Practices have evolved since then. While the traditional "wake" and funeral are still fairly common, many people—especially since COVID—are opting for something else. There appear to be fewer church services and more services—religious or secular—in funeral home chapels. "Celebrations of Life" have become popular, with a reception style gathering of friends and family of the deceased. Burial urns are replacing caskets. Displays of pictures, memorabilia, and slideshows are very common. The deceased's favourite music may be playing.

Because it's such an incredibly personal decision, I believe that it's important to share with loved ones your wishes re funeral and final disposition. Church, funeral home, community centre, local golf course? Casket or urn? Family only, or public? If you don't make some choices, someone else will have to choose for you. And if that's OK with everyone, fine!

I know people who don't want to talk or think about any of this, people who are torn and can't decide what they want, people who have very definite wishes and have shared them, people who have already chosen their cremation urns, and at least one person who wrote his own obituary. I may do that when I stop doing newsletters!

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.



Happy September!

As August draws to a close and another school year is right around the corner I would like to congratulate all of you who are experiencing your first “retired September.” What a feeling it must be? No classroom preparations, staff meetings, or outdoor duty. You can decide when to get out of bed, when to eat, and when go to the bathroom. Thank you for all you did throughout your career for Island students.

2025-26 is sure to be a busy year. They always are. The majority of the work here at Federation House will be spent on improving the working conditions of Island teachers. There is much to be done. If the past two months are any indication our schools are going to be hot this September. Continuing to press government to improve working conditions on extremely hot days will be a priority. As well, im-

portant work on the implementation of the inclusive education review continues, along with all the member services and professional development for teachers that we normally deliver.

This past May teachers elected a new executive to serve for the next two years. There are some familiar names but also some new executive

members:

President – Andy Doran

Vice President – Sheryll O’Hanley

Vice President – Sherri Campbell

Member at Large – Scott MacCormack

Member at Large – Helen Smith – McPhail

Member at Large – Lisa Marmon

Member at Large – Mary Hart

Member at Large – Mark MacNeill

School Board of Governor elections will occur in September and there will be a lot of new faces as we had a number of past BOG members reach their term limit. I look forward to working with the Executive and the Board of Governors this coming year.

As president starting my second

Andy Doran



term, I will continue with the belief that all stakeholders in education need to work together to make our education system successful for all our students. Open communication will be a priority for me with the Minister, Deputy Minister, Department of Education, Public Schools Branch, La Commission Scolaire de Langue Francaise, and any other organization with the common goal of doing whatever is necessary to deliver the best possible education we can to our Island students. They deserve our best effort.

Have a great Fall!

Andy was golfing and hit an errant drive. The ball landed in a barnyard, hit a hen, and killed it. Andy felt awful! He found the farmer and said, “My terrible golf shot just killed one of your hens. Can I replace the hen for you.” “I don’t know,” said the farmer, mulling it over. “How many eggs a day can you lay?”

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. Offer 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. © 2020, Belair Insurance Company Inc. All rights reserved.

2025 Seniors Financial Workshops

Free workshops providing important financial information for seniors are once again being held across the Island this fall at the locations listed below. These workshops will explain the provincial and federal benefits Island seniors may be eligible for, as well as providing information on additional support options available to seniors. Workshops are designed for those aged 55 and over, along with family members and/or caregivers of older adults.

Missed the first one!

O'Leary Community Complex (Boardroom), 18 Community Street, **Monday, September 29, 9:30am-12:30pm**

Cavendish Wellness Centre (Hamby Room), 21 Sullivan Lane, **Friday, October 3, 1:00pm-4:00pm**

Alberton Town Hall (Boardroom), 3 Emma Drive, **Tuesday, October 7, 1:00pm-3:30pm**

Hunter River Community Centre, 19816 Route 2, **Friday, October 10, 9:30am-12:30pm**

Souris Show Hall, 5 Church Ave, **Friday, October 17, 9:30am-12:30 pm**

Mayflower Seniors Club, Cotton Park, 57 Bunbury Road, **Thursday, October 23, 9:30am-12:30pm**

St Eleanor's Lions Club, 121 East Drive, **Tuesday, October 28, 10:00am -3:30pm** (full day event)

Cornwall Library Lobby, 15 Mercedes Drive, **Thursday, October 30, 9:30am-12:30pm**

No registration is required.

All sessions include presentations from one of the Seniors Navigators, Service Canada, and the Canada Revenue Agency.

Full day sessions include presentations from Community Legal Information on wills and power of attorney, and Hospice PEI on advanced care planning.

Contact:

Melanie Melanson
Seniors Policy Advisor
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Email: seniors@gov.pe.ca

So, how can I use my smartphone safely?

1. **As soon as you get your device**, take the time to learn to use it properly. If necessary, ask for help.
2. **Protect your smartphone contents with a password.** For most Android devices, go to your location and security settings for instructions. Apple iOS users can find these functions in the general options of their settings.
3. **If you see a number which you don't recognize, don't answer.** If you get a text or email from a business asking for account information, ignore it and then contact the business directly to confirm the request. Do not click on links in these texts or emails: these "phishing" expeditions want access to your data. You can easily block these numbers as well.
4. **Don't log into online bank or credit-card accounts while connected to public Wi-Fi, for example at a coffee shop or airport lounge.** Hackers can use that connection to get your account information. If you must bank or shop with your smartphone, log out of those sites once you've completed your transaction.
5. **Only download apps from trusted sources.** Make sure to download apps through credible sources such as the App Store or Google Play.
6. **Don't keep personal information on your phone.** Do NOT store personal information such as your social insurance number or pass words in Notes, Google Keep, OneNote or similar apps. If your phone is stolen or hacked, this will put you at higher risk for identity theft.

Excerpted from

"Getting Smart(er) About Smartphones." CSA online.
CSAnews, Spring, 2025, Issue 134

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.

