

ACER - CART Report to the Directors

January 28, 2009



1. ACER-CART prepared a brief on *health care and the federal government* and submitted it to the Prime Minister of Canada as well as to the Minister of Health and to leaders of the Opposition parties.

This brief has now been posted on our website (ACER-CART Archives) as well as on the ACER-CART website.

2. Last fall, ACER-CART prepared *a brief to the federal Finance Minister*. Prior to the Jan 09 budget, the brief was submitted to The Honourable James Flaherty. It may be accessed its entirety on our Website (ACER –CART Archives) and on the ACER-CART website. (Scroll down to the end of the *Articles* button on the home page.)
3. In mid December we received a letter from ACER-CART President Helen Biales urging us to let politicians know what is important to Canadian retired teachers. Specifically she stressed the need to ensure that the principles of the Canada health Act prevail and the need to push for assistance for retirees who have to convert their RIFFs and who have had their RRSPs reduced in value in the current market situation.

News from other ACER-CART Member Organizations

Alberta Retired Teachers' Association (ARTA)

New ARTA President: Paul Boisvert

New Vice-President: Ralph Levinson

Johnson Inc runs their Health and Wellness Benefit Plan, and benefits are coordinated with the government's health insurance: ARTA's plan is "supplementary to and not a replacement for coverage under the Government Health Insurance Plan." Benefits are payable in the amount that is not covered, or that exceeds the amount allowed under the Government plan.

The ARTA is closely connected to Alberta Seniors United Now, an organization that advocates for seniors in the same way as COSCO does, and to Alberta 55 Plus, an association geared specifically toward sports and recreation for people over the age of 55. Alberta 55 Plus holds Zone playoffs and then a summer and a winter "Games." The Feb 09 Winter Games, for example, features 13 winter activities. Many ARTA members are members in the Alberta 55 Plus and, of course, serve as directors of the Board and Zones. ("It's no secret you were a teacher and everyone knows your willingness to help.")

Like the publications of other ACER CART members, the current issue of *News and Views* contains articles devoted to explaining the status of pension funds in light of current global investment markets, to describing members' opposition to the privatization of health care, and to calls for adequate home assistance to extend independent living.

Superannuated Teachers of Saskatchewan (STS)

STS has just signed another 3-year agreement with Blue Cross as carrier of their Extended Health and Dental Benefits Plan. Improved coverage was achieved in paramedical services, hearing aid coverage, eye examinations, and dental coverage. The first premium increase in six years (12%) was levied. In their negotiations, Blue Cross stated that the STS could be a “poster child” for group benefit plans for retired people, the plan’s success coming from careful husbanding of its resources by participating retired educators.

STS has found it to be not feasible to continue the newsletter obituary column.

STS has excellent relations with active teachers: Eight STS members with voting privileges attend the STF annual general meeting.

Outreach, their publication, can be found on their Website.

Retired Teachers of Manitoba (RTAM)

The fall implementation of Bill 45 has set potential indexing for the retired teachers of Manitoba at “a maximum of 66.7% COLA (with no amount being guaranteed).” This provision is for the next ten years. This year’s indexing was set at 60% of the COLA.

Retired Teachers of Ontario (RTO/ERO)

Requests by members to change or add a beneficiary after retirement was twice defeated by the Senate. Although they agreed that there was merit in such a change, the Senate deemed that the liability of the Ontario Teachers’ Pension Plan should not be increased at the very time active teachers are being asked to contribute at a higher percentage of salary than was ever paid by retirees

In Ontario, active teachers can join RTO/ERO in order to receive RTO publications, to participate in local district activities, and to apply for their Long-Term Care Plan.

RTO has an office staff of 15 people to serve its 60,000 members.

A limerick from RTO member Bob Skipper, a reminder for us of our blessings:

*There lies a retired, happy teacher
Whose smile is her salient feature.
When asked: “Why no tension?”
She said: “It’s the pension
That makes a serene, thankful creature.”*

*Association des retraitées et retraites de l'éducation et des autres services publics du Québec
(AREQ)*

This association has 51,000 members who come from the education sector, and increasingly, from social, healthcare, childcare, recreational, community or communication services.

For the first time, an AREQ publication has come to ACER-CART members in English. Interesting quote from their AGM report: “with charts to illustrate his point, Pierre-Paul Cote presented a summary of the Association’s financial situation. *He underscored its enviable financial health . . .*”

In 1982, members of AREQ had full indexing of their pension abolished. Now they have as their focus, the restoration of “indexation of public and parapublic employees’ pension plans in order to restore the purchasing power of retirees, in accordance with available actuarial surplus.” AREQ has composed a Declaration on Indexation and is lobbying political parties in Quebec to use an “amount of 6 billion dollars” in a fund actuarially assessed and one they think rightfully theirs.

Some ACER-CART member publications contain humour. Here’s a sample of what is typical:

Alberta (*News and Views*)

Smart Horse

A tourist drove his car into ditch on an isolated country road. Luckily a local farmer came to his rescue with a big strong horse called Buddy. He hitched Buddy up to the car and yelled, “Pull, Nellie, pull.” Buddy didn’t move. Then the farmer hollered, “Pull, Buster, pull.” Once more the farmer commanded, “Pull, Coco, pull.”

Nothing.

Then the farmer said nonchalantly, “Pull, Buddy, pull.” And the horse easily dragged the car out of the ditch. The driver was most grateful and very curious. He asked the farmer why he had called his horse by the wrong name three times.

The farmer said, “Oh, Buddy is blind and if he thought he was the only one pulling, he wouldn’t even try.”

And from *Renaissance* (RTO)

Boy, are you Punny!

- ❖ When you’ve seen one shopping centre you’ve seen a mall.
- ❖ He broke into song because he couldn’t find the key.
- ❖ When a clock is hungry it goes back four seconds.
- ❖ With her marriage she got a new name and a dress.
- ❖ A dentist and a manicurist fought tooth and nail.
- ❖ If you take a laptop computer for a run you could jog your memory.
- ❖ The dead batteries were given out free of charge.
- ❖ A thief fell and broke his leg in wet cement. He became a hardened criminal.
- ❖ The short fortune teller who escaped from prison was a small medium at large.
- ❖ Energizer Bunny arrested – charged with battery.
- ❖ A Freudian slip is when you say one thing but mean your mother.

Respectfully submitted,
Jo Ann Lauber, ACER-CART Rep

