



ACER-CART represents 166,984 retired educators and 14 member organizations. (December 2009)

Correspondence from the Executive:

National Securities Regulator: Since our last meeting in December, we received an email from the ACER-CART president attaching a letter written to the Honourable Rob Nicholson, Minister of Justice, and asking that we use the letter to lend our voices in support of the establishment of a National Securities Regulator.

The ACER-CART executive was informed that in April of 2009, BCRTA President Sheila Pither had already sent letters to the federal and provincial governments supporting the concept of a national securities regulator and asking for support for two important positions.

~ That the national regulations be designed to protect investor rights over those of the corporation and

~ That the national regulations actively protect investors from dishonest brokers and dishonest security issuers. The national regulator should be aggressively proactive, not reactive, in policing the securities industry.

Furthermore, at that time, she had written to BC's COSCO (Council of Senior Citizens' Organizations representing 75+ seniors groups) asking that they, too, use their contacts with the provincial government, the opposition party, the federal government and federal opposition parties, other provincial and federal seniors' organizations, etc. to carry this message to both levels of government.

FYI: (not ACER-CART info, but interesting)

Benefits: On December 11, 2009 Human Resources and Skills Development Canada announced that as of January 1, 2010, CPP benefits would increase by 0.4 percent. The maximum CPP retirement benefit for new beneficiaries would increase on January 1, 2010, from \$908.75 to \$934.17 per month.

The basic OAS pension would remain unchanged at \$516.96 per month, as would the Guaranteed Income Supplement and Allowances payments, which provide additional benefits to eligible low-income pensioners and their spouses or common-law partners, as well as to eligible survivors.

New Minister of State (Seniors): In the recent cabinet shuffle (Jan 19, 2010), and in an apparent "demotion [because] of her decision to provide funding to the Toronto Pride Week Festival" (Wikipedia), Diane Ablonczy (Calgary) was named Minister of State for Seniors. She joins Ministers Diane Finley, Minister of Human Resources and Skills Development (Ontario) and Leona Aglukkaq, Minister of Health (Nunavut) on the National Seniors Council.

The Chair of this council is Jean-Guy Soulière. Among the eleven other Council members are Marilyn Loveless of Victoria, British Columbia; and Dr. Doo Ho Shin, presently practicing as a general pathologist in Fraser Health (largely at Surrey Memorial Hospital). For more information about the Council, go to www.seniorscouncil.gc.ca/eng/ and for newsletters outlining the Council's works with Marjorie LeBreton, former Secretary of State for Seniors, www.seniors.gc.ca ~

A fellow educator retiree's dreadful experience: On December 15th, we received this email from ACER-CART's Executive Director: *Brian Kenny, former ACER-CART Director, representing RTO/ERO during the past few years had an accident last Saturday. Coming back from the Winnipeg airport, en route to Dryden, Brian lost control of the vehicle that he was driving and went down a 35-foot ravine. Brian broke one of his vertebrae.*

Brian is recovering. He left the hospital on December 24th. While there, he received many e-mails and calls from across the country, more, the hospital said, than anyone else they had ever cared for. Brian's last message to us indicated that the pain was subsiding, that according to his doctors, it would never completely disappear, but that he was quite happy in his place.

Second quarterly report from ACER-CART: We have just received the Feb 2010 ACER-CART Quarterly Report. These are the highlights:

- The **June AGM** will be held on June 3rd, 4th, and 5th 2010 at the Ottawa Marriott Hotel. The pre-meeting session on lobbying will be held at 4:00 Thursday, June 3rd.
- **Deadlines:** April 23rd is the deadline for
 - a. AGM registrations
 - b. Reports and translations from member organizations
 - c. Executive position nominations
- **Lobbying:** The Executive Director reminds us to contact or meet our MPs to apprise them of ACER-CART's positions on the establishment of a National Securities Regulator and on the establishment of a universal Pharmacare Plan and formulary.
- **CTF Affiliation:** President Vaughn Wadelius continues dialogue with executives of the Canadian Teachers' Federation to clarify the role and responsibilities of ACER-CART if a formal affiliation were to be established. It is thought that the possibility of affiliation will be placed on the agenda of CTF's next AGM.



ACER-CART Member Organizations

Alberta Retired Teachers' Association (ARTA)

Proposed Pharmaceutical Plan: Although the organization has its own benefits plan, (including drugs), the last two ARTA publications have been rife with concerns about the impact on retired teachers of the proposed Government pharmaceutical plan. It is a change from the current plan, which pays 70% of the drugs on the formulary for all seniors. The new plan will use taxable income to determine proposed premium rates. Seniors with very low incomes (\$0 to \$12,00) will pay no premiums and nothing for drugs. Seniors whose income is \$12,001 - \$24,000 will pay no premium, but a "co-payment" of 20% of each prescription's cost up to \$15. After that is an escalating monthly premium to a rate as high as \$63.50 per month, depending on the senior's income, with the same 20% of each prescription's cost up to \$15. ARTA says the plan places a substantial financial burden on middle-income seniors, many of whom will not be able to afford coverage.

ARTA's Relations with Government: Their *News & Views* has become quite critical of the actions and attitude of their government, declaring an existing "democratic deficit." They say that they must be "ever vigilant of a government that is content to make seniors and the lower-middle class carry the burden of perceived public debt. . . that they "shall not be deterred by government ministers who label [them] as 'failed NDP candidates' " – President Paul Boisvert

ARTA's Health & Benefit Plans: In addition to retired educators, groups subscribing to their benefit plans include retirees of post-secondary institutions, support staff in educational institutions, and participants in other Alberta Government plans.

Superannuated Teachers of Saskatchewan (STS)

Their Business: They continue to report great satisfaction with their Benefits Plan, citing a surplus in the First Quarter financial statements and also a surplus in the STS Operating Fund. Their organization, according to President Jim Sego, is "carrying out . . . business smoothly and seamlessly."

Government Relations: Interesting: STS sends eight full voting delegates to the Saskatchewan Teachers' Federation meetings. Of a Special Meeting of STF Council, Councillor Margaret Martin, STS, reports that "on Friday, October 16, 2009 at noon, Councillors enjoyed an MLA/MP luncheon. One MLA or MP was designated to each table and seated with seven other Councillors. . ."

Retired Teachers of Manitoba (RTAM)

Indexing Woes: RTAM has long been at odds with their government and the Manitoba Teachers' Society. Both of these have taken the position that no surplus or basic account funds would be used for enhancing the funding of the Cost of Living Index for retired teachers. In fact, in the fall of 2008, the government passed Bill 45, which limited the COLA provision to a maximum of 2/3 of the CPI COLA. No lump sum was to be transferred from the basic benefits account to improve indexing funding.

Imagine RTAM's indignation and anger when on September 28, 2009, the government, on behalf of Manitoba's civil servants, passed legislation that transferred a lump sum of \$145 million from a 2004 actuarial surplus earmarked as reserve for future indexing, to an indexing account for them. RTAM is incensed by the unfairness, the inequity, and vows to fight on.

Retired Teachers of Ontario (RTO/ERO)

The following information is taken from the latest *Renaissance*:

Stance on HST

"Following the provincial government announcement of the HST, RTO/ERO's auditors assessed the impact of the HST on seniors. Their report was provided to District Presidents in mid-April and placed on RTO/ERO's website.

RTO/ERO's position on the implementation of the HST

In late spring, a position paper was developed, also distributed to Districts and posted on [their] website. It states: ' RTO/ERO believes that the HST must not adversely affect seniors or the services available to seniors in any way; seniors, therefore, should not be disadvantaged by the implementation of the single sales tax proposed by the provincial government.'

Advocacy initiatives

A number of Districts with proven lobbying were asked to meet with their MPPs to share RTO/ERO's position. Feedback from these meetings [was] compiled, discussed at the Nov meeting of the PAC and . . . shared with District Executives . . .

Provincially, four meetings were held with senior staff in the offices of the Premier, the Minister of Finance and the Minister of Revenue. As well, RTO/ERO's President and Vice-Presidents and Executive Director met with the Minister of Revenue, responsible for the implementation of the HST, to share ideas and offer advice on lessening the impact for [their] members. Issues discussed included exemptions on home energy costs, gasoline for cars, and group insurance programs offered by RTO/ERO.

RTO/ERO members and staff have dialogued with the Cabinet Ministers, MPPs, and their staff in a collegial, respectful atmosphere. [They] understand [their] concerns are being taken seriously by the provincial government.

RTO/ERO will be meeting with the leaders of both opposition parties as well."

Prince Edward Island Retired Teachers' Association (PEIRTA)

News magazine: The PEIRTA, rather than sending a hard copy of their latest publication, invited us to go to their website to view their newsletter. Of interest is the inclusion of a column written by the president of their active teachers' association ~ a friendly and brotherly gesture.

Respectfully submitted,
Jo Ann Lauber, ACER-CART Rep