

**Association canadienne des enseignantes
et des enseignants retraités**



Canadian Association of Retired Teachers

POLICIES

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TABLE OF CONTENTS

	Page
A. PENSION AND RETIREMENT INCOME	
A-01 Pension	1
A-02 Representation on Provincial Pension Boards and Committees	2
A-03 Tax Credit Reduction	2
B. HEALTH SERVICE AND INSURANCE	
B-01 Health Care in Canada	3
B-02 Long Term Health Care	4
B-03 National Pharmacare and Pharmaceutical Formulary	5
C. GOVERNANCE	
C-01 Duties of the Regional Representative	6
C-02 Representation on the Board of Directors	6
C-03 Support and Assistance to Active Teachers' Organizations	7
C-04 Support for Humanitarian Organizations	7
C-05 Reserve Fund	8
C-06 Reserve Fund Investment	8
C-07 Travel Expenses and Meals	9
C-08 Trademark Protection	9
C-09 Dissolution of ACER-CART	10
C-10 Performance Appraisal of Executive Director	10
C-11 Non Contribution of Membership Fee	10
C-12 Political Advocacy	11

ACER-CART POLICIES

A. PENSION AND RETIREMENT INCOME

A-01 PENSION

1. Introduction

- a) All employed persons should have access to a pension plan that will guarantee retirement benefits, based on salary and service in employment.

2. Pension Plans – General

- a) A pension should provide a person completing a full working career to continue in retirement the standard of living attained at the end of that career.
- b) A pension (or aggregation of pensions) based upon a short working career or a series of careers should provide a person with a living standard in retirement that accurately and reasonably reflects the person's period of employment.
- c) Pension payments should be adjusted on a regular, automatic basis in accordance with annual increases in the Canadian Consumer Price Index.
- d) A pension plan should provide a pension to the surviving spouse of no less than sixty per cent (60%) of the original pension, except where that provision is waived, in writing, by the spouse.
- e) A pension plan should recognize common law spouses (as defined by provincial statutes) in the same manner as legally married spouses.
- f) A pension plan should provide that, where significant improvements are made in the plan, provisions exist for the re-examination and adjustment of the benefits currently provided retired plan members.
- g) Pension plan members (retired and active) should have a major role in making decisions affecting plan administration and the investment of pension funds.
- h) Medical and dental health benefits (comparable to those provided actively employed members of the pension plan) should be provided to retired members of the plan, including surviving spouse in receipt of a survivor pension from the plan.
- i) Governments should, in consultation with pension plan sponsors and plan members, set standards and regulate the administration and funding of pension plans.
- j) All pension plans should be fully funded.

3. Pension Plans - Federal Government

- a) Teachers should be entitled to have continuing representation on the Advisory Board of the Canada Pension Plan.
- b) Old Age Security should be paid on an universal basis to all eligible Canadians.
- c) Old Age Security should be established and maintained at fifteen per cent (15%) of the Average Industrial Wage.
- d) Old Age Security should not be subject to any special tax, and the existing " claw-back " of the Income Tax Act should be repealed.

4. Teacher Pension Plans – Reciprocity

- a) Teacher pension plans in Canada should participate in a single reciprocal agreement (based upon an equitable and actuarially determined transfer of funds) that would provide teachers who transfer from one pension plan to another with full recognition for previous service in the new jurisdiction for that period of time.

(1994)
(2010 reaffirmed)

A-02 REPRESENTATION ON PROVINCIAL PENSION BOARD AND COMMITTEES

- 1. Member associations of ACER-CART should continue to seek representation on provincial pension boards and committees.

(1995)
(2010 reaffirmed)

A-03 TAX CREDIT REDUCTION

- 1. ACER-CART is opposed to the reduction of the tax credit for taxable seniors.

(1995)
(2010 reaffirmed)

B. HEALTH SERVICE AND INSURANCE

B-01 HEALTH-CARE IN CANADA

1. The five historic principles of the Canada Health Act (1984) (universality, access, comprehensiveness, portability and public administration) shall define any vision, current or renewed, for publicly funded health care in Canada. These principles shall inform all ACER-CART interventions on health care in Canada.
2. The Federal Government is an essential partner with the provinces in the provision of health care. Among other things, it has the responsibility to define national standards for health care and to provide funding, supplementary to provincial funding, adequate to ensure the implementation of such national standards. ACER-CART shall, insofar as it is able, support efforts of the Federal Government to renew existing national standards and in monitoring their implementation
3. Timely access to health care and required services, provided by qualified medical personnel, in the official language of the patient's choice (2005), shall be the right of all Canadians, irrespective of their place of residence, financial circumstances, or state of health.
4. Health care shall be deemed to include education, prevention, diagnosis and counseling, and shall be the element upon which all health care pivots in a Canadian comprehensive health care system.
5. Seniors constitute an increasing proportion of Canadian society. Seniors have special needs and ACER-CART, on their behalf, urges health care policy-makers to take an integrated approach to health care, one that will ensure seniors a measure of independence commensurate with their history; will ensure a quality of life and death with dignity through care at home, in long-term care facilities, and in hospital settings.
6. Many Canadians rely on medications for their very lives. Given the proportion of seniors making up the Canadian population and their special needs, a review of costs in providing necessary drugs is mandatory. This review shall include, inter alia: the way pharmaceuticals are prescribed to an ageing population and the benefits to be derived from more holistic approaches to medical treatment. ACER-CART believes that adequate provision of medication ought to form an essential component in the national health care program.
7. All citizens of Canada have a right to health care. System efficiencies, streamlining operations, and restructuring health care facilities shall not be accepted as sufficient reason to deny citizens this right, regardless of location or wealth. It is conceded, however, that such services need to be provided as efficiently as possible.
8. Health care shall be provided out of revenues gleaned by governments from public taxation.

9. Possible expansion of publicly funded health services shall not compromise the availability and quality of those medical services currently insured, except for those services no longer deemed basic or required.
10. Organizations of retired teachers will continue to be involved with the development of health care strategies intended to benefit Canadians of all generations, in a meaningful and continuing way.
11. ACER-CART urges all levels of government to determine, in concert, their share of the costs of health care and make a commitment to paying such shares each year for several years and that information concerning such agreements is made public.
12. ACER-CART believes that home care should constitute an essential element of the national health care system.

(2002)
(2005 amended)
(2010 reaffirmed)

B-02 LONG TERM HEALTH-CARE

The following is a consideration of where ACER-CART stands in terms of Health Policy, particularly in the area of long term health care.

1. General Policy on Health:

- a) ACER-CART supports and accepts as policy the continued acceptance of the five core principles of the Canada Health Act(1984): universality, access, comprehensiveness, portability and public administration as the basis of any future national or provincial health care policy.
- b) To ensure that national standards for medicare are adhered to, free from undue political influence, ACER-CART supports the establishment of a National Medicare Oversight Council independent of government. Its mandate would be to monitor the implementation of national standards and, where advisable, to propose new ones.
- c) ACER-CART supports the establishment of a funding formula which would clarify the proportion of financing for health care which could be expected on a long term basis from taxation revenues collected by the various levels of government: federal, provincial/territorial and municipal.
- d) To meet the growing demands for home care, particularly for seniors, ACER-CART supports the establishment of a long term national plan for home care as an integral part of health care services for those who would benefit from such care.
- e) To ensure fairness in the cost of medications especially pertaining to seniors, ACER-CART supports the development of a plan and a framework for a national

pharmacare program to be created and implemented in a reasonable length of time.

- f) With a view to meeting the special health care needs of seniors, Governments, federal and provincial, should work towards the creation of geriatric centres whose mandate would include the provision of health care to the elderly outside of hospital settings.
- g) ACER-CART supports the inclusion of hearing aids, eye glasses and diabetic supplies in publicly insured programs.

2. Long Term Health Care:

- a) Long term health care, pharmacare, visual health care are but some of the main health issues facing seniors.
- b) In the area of long term health care, Governments, federal and provincial, should provide adequate resources to enable seniors to:
 - i) receive long term care as long as possible in their own homes, with care provided by trained personnel and medication provided through publicly administered hospital insurance;
 - ii) have access when it becomes necessary to long term care homes with the same provisions for nursing care and medication delivery as would be provided in a hospital setting;
 - iii) live in dignity in their own homes and with a standard of living, when spouses have to be institutionalized, that is not threatened by ruinous income splitting.
- c) While income may be used as a means test, its division should be assessed with recognition that one spouse left to live in a community when one is institutionalized has much more than half of the living expenses that were needed before separation. When governments assess the contributions towards long term institutional or home care, hard earned and often frugally saved assets should not be taken into account.

(2004)
(2010 reaffirmed)

B-03 National Pharmacare and Pharmaceutical Formulary

1. ACER-CART supports the development of a national pharmacare program and the establishment of a national pharmaceutical formulary.

(2012-E13)

C. GOVERNANCE

C-01 DUTIES OF THE REGIONAL REPRESENTATIVE

The following are the responsibilities for a Director elected to the role of ACER-CART Regional Representative:

1. To participate in meetings including:
 - a) the Pre-AGM Executive meeting
 - b) the Annual General Meeting of ACER-CART
 - c) the post-AGM executive organizational meeting
 - d) any Executive conference call meetings
2. To chair a standing committee of ACER-CART, to undertake any action resulting from resolutions adopted at the AGM and assigned to the committee as its responsibilities, and to report on its activities at the subsequent ACER-CART annual meeting.
3. To report to Directors in their region on ACER-CART Executive decisions and action taken, and on current issues of national importance.
4. To report to the ACER-CART President and/or Executive on issues affecting member Associations.
5. To assist with communication among the Directors within a region.
6. To respond, with the approval of the President, to a request for attendance at the annual/biannual meeting of a member Association in order to become aware of an Association's issues and to bring information about ACER-CART to an Association and its delegates.
7. To monitor the utilization of the ACER-CART operating budget and Reserve Fund.
8. To assist with the development of Executive resolutions for policy or action that will be taken to the AGM for consideration.
9. To act in an advisory capacity to the President.
10. To perform such duties and exercise such powers as may be delegated by the President, the Board or the AGM.

(2010-E7)

C-02 REPRESENTATION ON THE BOARD OF DIRECTORS

1. It is recommended that the member associations name or elect a person other than its President who will be available to serve as the ACER-CART Director for at least two if not three years.

2. It is recommended that the position of the ACER-CART Representative be a specified position within the provincial association.

(2001)
(2010 reaffirmed)

C-03 SUPPORT AND ASSISTANCE TO ACTIVE TEACHERS' ORGANIZATIONS

1. ACER-CART believes that well-funded, public education systems provide the best opportunity for a quality education for all citizens in Canada.
2. ACER-CART supports the Canadian Teachers' Federation and its affiliates in those activities that will enhance the quality of teaching and learning for teachers and students in the publicly-funded education systems across Canada.
3. ACER-CART supports active teachers in their efforts to maintain and improve the publicly-funded education systems of Canada, which teachers, past and present, have worked so diligently to build.
4. ACER-CART supports the right to work sanctions by both teachers and support staff in Canadian schools as a basic condition of employment and a legitimate means to achieve collective agreements.

(2007)
(2010 reaffirmed)

C-04 SUPPORT FOR HUMANITARIAN ORGANIZATIONS

1. ACER-CART may support charitable causes related to human relief and support services; civic and cultural development; environmental and ecological preservation; promotion and advancement of the education, physical and mental health and well-being of children. ACER-CART's support may be in many forms, for example: letters of support, in-kind services, and lobbying.

(2007)
(2010 reaffirmed)

C-05 RESERVE FUND

1. The purpose of the Reserve Fund is to meet significant expenditures which were not foreseen at the time the annual budget was approved.
2. The management and investment of the Reserve Fund shall be under the jurisdiction of the Executive.
3. Expenditures from the Reserve Fund may be authorized either by a 2/3 majority of the Officers of the Executive Committee or by a majority of the Directors present at the Annual General Meeting.
4. Contributions to the Reserve Fund shall be at the discretion of the Directors of ACER-CART.
5. The Reserve Fund shall not exceed twice the amount of the current year's budget.
6. The Reserve Fund shall be not less than fifty percent (50%) of the current operating budget.
7. Investment of Reserve Fund monies shall adhere to the Terms of Reference of the Reserve Fund.
8. An annual financial report of the Reserve Fund activities shall be presented to the Annual General Meeting.

(2008)
(2010-E1 revised)

C-06 RESERVE FUND INVESTMENT

- 1. Purpose**
 - a) To invest surplus funds and any special funds of the Association subject to the approval of the Executive Committee and review by the Members.
 - b) To earn an annual rate of return that exceeds the annual rate of increase in the Canadian Consumer Price Index.
 - c) To protect the capital of the reserved fund of ACER-CART.
- 2. Investments**
 - a) Investments shall adhere to the Terms of Reference of the Reserve Fund.
 - b) Monies shall be invested through an accredited financial institution.
 - c) Investments shall take the form of Guaranteed Investment Certificates, Canada Savings Bonds, provincial bonds, and term deposits.

(2009)
(2010 reaffirmed)

C-07 TRAVEL EXPENSES AND MEALS

In accordance with Article 13 – Travel Expenses will be paid as follows:

1. 48 cents per kilometer when using your personal automobile; and
2. Meals, all inclusive on the following scale:
 - a) Breakfast \$16.00
 - b) Lunch \$23.00
 - c) Dinner \$36.00

(2008)

(2010-E8 amended)

(2011-E4 amended)

C-08 TRADEMARK PROTECTION

1. The ACER-CART logo is a trademark of Association canadienne des enseignantes et des enseignants retraités/Canadian Association of Retired Teachers.
2. The ACER-CART logo symbolizes the the Association canadienne des enseignantes et des enseignants retraités/Canadian Association of Retired Teachers and its objectives. Its use is restricted to those purposes deemed appropriate by the Association canadienne des enseignantes et des enseignants/Canadian Association of Retired Teachers, as determined in this policy.
3. Any individual, group, agency or business wishing to reproduce the ACER-CART logo in any form, including electronic reproduction and/or distribution and/or display, whether for commercial reasons or otherwise, must first obtain permission to do so. Such permission will normally be sought through the ACER-CART Communications Committee Chair.
4. Use of the ACER-CART logo is authorized for printed, electronic, or other form as deemed appropriate in relation to all manners of communication and distribution which is initiated by the Executive and/or Board of ACER-CART, its Communication Committee, or staff persons as a normal part of their duty. This may also include the production of promotional materials subject to the authorization of the Board.
5. ACER-CART member associations may use the logo in combination with their provincial name or their own logo on official documents, and other items of business. Should a member association wish to use the logo on promotional or complimentary items such as gifts, the member association shall contact the Communications Chair of ACER-CART to indicate its interest in producing such items.
6. The organizers of any ACER-CART sponsored activities who wish to incorporate the ACER-CART logo into printed materials or promotional items should first

contact the Communications Chair of ACER-CART. Use of the logo in these circumstances would normally include reference to the particular activity.

(2010-E3)

C-09 DISSOLUTION OF ACER-CART

In the event that the association is to be dissolved, the following procedures shall be followed:

1. A Notice of Motion, at the preceding Annual General Meeting, shall be given that a motion will be introduced to dissolve ACER-CART at the next Annual General Meeting and the date of its termination specified.
2. After the motion to dissolve has been introduced and seconded, arguments for and against termination shall be fully debated.
3. A motion to terminate the association requires the support of not less than two-thirds of those present and qualified to vote. The Chair shall inform the members of this requirement prior to the vote.
4. Should the motion to terminate pass, at the same meeting, a motion must then be passed giving to the executive, or a special committee appointed for the purpose, the authority to put the termination resolution into effect. This entails disposing of any assets, physical goods (ledgers and other books, formal records, etc.) or of moneys. Provision will be made for the safekeeping of records. The members will approve a procedure for the disposal of whatever funds and assets there are after all bills have been paid.
5. Should complications arise in the winding up process, legal advice and assistance will be sought. Winding up of ACER-CART will comply with statutory procedures for an incorporated body.

(2010-E2)

C-10 Performance Appraisal of Executive Director

1. A performance appraisal of the Executive Director be conducted by the President with input from the Executive and the Executive Director, within two years of the last evaluation.
2. The performance appraisal shall be conducted using the document "Responsibilities of the ACER-CART Executive Director" as a guideline.

(2011-E1)

C-11 Non Contribution of Membership Fee

Should an association fail to contribute the membership fee as set by ACER-CART, it shall forego its right to vote on money motions.

(2011-E2)

C-12 Political Advocacy

1. ACER-CART may request Retired Teacher Associations to consider promoting national issues consistent with ACER-CART policy.
2. ACER-CART has a responsibility to initiate and promote political advocacy at the direction of its member associations in support of national policies and practices.
3. ACER-CART shall maintain its independence of any political party.
4. Prior to any national election, ACER-CART shall endeavor to make its members aware of the relevant policies of the political parties.
5. With the approval of the originating member association, position papers and background documents which have been developed on issues of interest to ACER-CART may be utilized.

(2013-E7)