

A Publication of the Alberta Retired Teachers' Association



Volume 20, No. 2  
Winter 2011

# News & Views



## *In this issue*

Travel Benefits and Claims—pages 5 to 7

Waterton—pages 21 to 24

Scholarship Winners—pages 16 to 17

Detail of 100th Anniversary quilt  
by Ellen Teasdale



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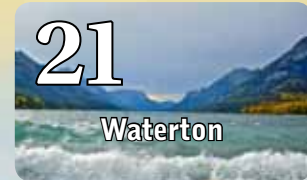
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Gordon Cumming

## Greetings From the President

# An Eyeful for Janus

Somewhere in our schooling we learned that the month January was named after Janus, the Roman god of beginnings and endings. Represented by a double-visage, each face looking in opposite directions, Janus was such a great choice for the start of a new year. He also would have been a great travelling companion, to remind us of where we have been, as well as where we are going.

For ARTA our new year started October 4<sup>th</sup> and 5<sup>th</sup> with our Annual General Meeting. This was truly a time of reflection as we changed some of our travelling companions. We had a chance to acknowledge the contributions of ARTA Past Presidents Paul Boisvert and Dean McMullen, as well as long time committee stalwart Billie Thompson, with honorary life memberships. Also 'graduating,' David Flower, who, as Editor of this publication, shepherded us from the black and white of the 'offset' newsletter to the quality of the multi-page colour magazine we enjoy today. Above all, we celebrated the service and dedication of Don Mock, retiring Executive Director. Don, always the gentleman, was our historian, a resident storyteller, guardian of governance, arranger of lunches and facilitator of committees, phone answerer extraordinaire, Benefits guru, and

master greeter at every function. What an eyeful for Janus, and what a legacy for ARTA.

On a more sombre note, we shared our memories of others, now passed on, who were instrumental to the building of our organization, and we expressed our hopes and prayers for those friends, colleagues and companions whose active participation has had to be put on hold as they and their families are confronted by the ravages of ill health.

So, this brings us to the year ahead. Key to the success of our organization is informed and involved members. In our communities we are recognized and listened to as a voice for seniors and retirees because of our passion and our awareness of issues. We are valued as advocates because of our expertise and life experience. We are sought out as leaders to shape the opinions of our peers because of our lives of service. We are a resource for so many because it is recognized that our careers of service and commitment did not stop when the last classroom bell rang. ARTA's role is to focus, facilitate and capitalize on these strengths.

My challenge, like that of the Music Man, is to get to the head of the parade and avoid being run over by those behind. I am excited

by the prospect of being one of the officers who has stepped into key roles. Marlene Reddekop, Past President, and Paul Demers, Treasurer, are so steeped in the culture and history of ARTA. Juanita Knight, Vice-President, has made major contributions as a member of the Pension Committee, and initial chair of the Membership/Marketing Committee. There is the enthusiasm of our new Executive Director, Daniel Mulloy, and our office staff supporting the commitment of branch presidents and committee chairs who make up the balance of your Board of Directors. Add in the enthusiasm of all those who serve on our standing and ad hoc committees, and the interests of ARTA members are going to be well served.

Gordon Cumming  
—ARTA President 2011-12

*Gordon Cumming became a member of ARTA following his retirement as a teacher and administrator for the Calgary Board of Education. He is the past-president of the Calgary Retired Teachers' Association and chair of their "Steppin' Out Conference." His past role as Vice-President of ARTA saw him involved in the Benefits, Governance and Wellness Committees in addition to his responsibilities as an officer of ARTA.*





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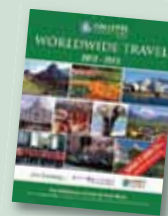
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Daniel Mulloy

## Executive Director's Report

### Looking Ahead

I am honoured and pleased to assume the duties of Executive Director of the Alberta Retired Teachers' Association. I want to thank Don Mock for the hard work he has done over the past five years. I hope to make good use of the wisdom and experience he represents.

We at ARTA have a lot going for us: dedicated staff and volunteers, an outstanding health and wellness benefit program administered by Johnson Inc. and a healthy bank account. As a result, the association is able to offer improved services to ARTA members and the community at large.

In my view, the most important steps we can take in the growth and development of the Alberta Retired Teachers' Association is the continued development of staff, improved business processes and procedures, the appointment of task-oriented committees, and the wider involvement of the membership in the activities of the association. Areas of focus include the following:

- Increased membership
- Improved Communication
- Adequate working environment
- Employee education and development
- Outreach to other associations and sectors
- Education of retired teachers

- Outreach to active teachers
- Short-term and long-term strategic planning

I will discuss some of these items here and some in later issues of *News & Views*. I believe there are tremendous opportunities for improving the management of our affairs. We need to establish long-range and short-range goals for the association with objective measures of success. Our Board of Directors and Committee Chairs need take ownership of these goals and measures and act to achieve them. Our budgeting and execution processes also need to be based on these goals and objectives.

Increasing membership is one of the most important areas of focus for ARTA. Membership fees and the associated Health and Wellness Benefit Plan administration income is the major component of the association's operating income. I intend to ensure that policies and procedures are in place that will assure the integrity of the income stream and the continued success of ARTA. I think by working with teachers (both active and retired) as well as with our public sector partners, we can form a mutually profitable relationship that will increase the membership of ARTA while increasing the benefits and

services to the members of all participating groups.

Ensuring an adequate working environment is also a priority for the continued growth and success of ARTA and its staff. We have already outgrown our current space and have begun discussions with the ATA in an effort to locate a more suitable work space. We will present the ATA with our five-year projection of staffing and associated space requirements in the hope that they can accommodate us. The ATA has been most supportive of our request and is keen to assist us in whatever capacity it can. You will hear more about this effort in the future. I will report to you on the remainder of the items and progress toward our objectives in future issues of *News & Views*.

Daniel J. Mulloy  
Executive Director  
Alberta Retired Teachers' Association

*We welcome Daniel Mulloy who joined ARTA on September 26 as our new Executive Director. Daniel, who has a young family, previously worked for the City of Edmonton for five years as Director of Corporate Performance and has also worked for ATB Financial. He is a leader in the Kinsman Club of Edmonton.*

# Emergency Medical Travel Insurance Coverage Update

Through Johnson Inc., ARTA is able to provide comprehensive emergency travel insurance for its members.

Knowing what is covered while travelling outside of the province, or outside of Canada is essential to reducing worry about travel. While this article touches on a few main points, it is the Certificate of Insurance that provides the specifics of coverage, so that should be the traveller's main resource. Johnson Inc. has new, dedicated telephone lines for questions and claims. You may call 1-800-780-ARTA (2782) with questions, or 1-866-575-ARTA (2782) for claims.

For comprehensive coverage, most ARTA members purchase ARTA's Extended Health Care Plan (EHC) with Emergency Medical Travel. Key features of the plan are as follows:

- 100% of eligible expenses
- No deductible
- \$2,000,000 lifetime maximum per insured person
- Base plan multiple trip coverage, up to 62 days per trip
- Supplementary plan 15-day extensions beyond 62 days, up to 182 days per year
- Trip cancellation coverage of \$6,000 per insured per trip before departure or interruption after departure

The Plan presumes you are in good health and medically fit to travel. Although there is no specific pre-existing condition clause in the policy, the emergencies it covers must be sudden and unforeseen. For example, if you have a medi-

cal condition such that your doctor advises you not to travel, you would not be covered for that condition because it is neither sudden nor unforeseen.

Travel insurance is designed only to pay for certain unexpected medical travel costs that may arise when you are travelling outside of Canada or your home province, over and above your provincial health insurance coverage. Not all emergency treatment will be covered out of province. Following the emergency, when you are well enough, you must return to your province of residence for continued treatment.

Within your province of residence, Emergency Medical Travel coverage does not apply. Neither does it apply during relocation to a new province. However, there is a wide range of "non-travel" EHC benefits that are still covered (at 80% up to predefined limits), as listed in the Certificate of Insurance. To better understand your own coverage, refer to your Certificate of Insurance.

## The Claim Submission Process

### What if you need to make a claim?

There are three organizations that deliver benefits, service, and support to ARTA members in the event that a travel claim must be made. Those companies are listed below in the order you must contact them.

**Sigma Assistel** (Sigma) is the assistance partner for the Travel

benefit and would be a member's first point of contact in the event of an emergency. Sigma staff are available at all times to assist you in the event of an emergency while you travel. Your first call is to Sigma at 1-877-775-3695.

**Desjardins Financial Security** (DFS) is the insurer of ARTA's Emergency Medical Travel Insurance Plan. When notified of a travel claim by Sigma, DFS sends instructions and necessary forms to the member to make a claim. DFS reimburses eligible expenses and applies any benefits and policy limitations (as defined in the Certificate of Insurance). Because your provincial government is first payer for health expenses that you incur while travelling, DFS integrates the reimbursement with the province.

**Johnson Inc.** (Johnson) assists members with the travel claims process as needed, and clarifies coverage, confirms eligibility, and communicates with Sigma and DFS regarding specific situations.

### What is the procedure for help during a medical emergency?

First, call Sigma. Sigma has 24-hour assistance, and you must phone them immediately at the number above (within 48 hours) or risk having your claim limited to \$2,000. In addition, you should keep them apprised of updates to treatment and changes in medical condition. When treatment is complete, call them so that the necessary forms can be sent to you. Retain all documentation from the



treatment centre, including physicians' statements and receipts for payments.

Second, fill out the forms you will be sent, and return them to DFS. DFS will integrate your claim with assistance from Alberta Health Care and expedite payment according to the terms of your policy.

### What about trip cancellation insurance?

You may also have trip interruption or trip cancellation insurance, either as part of your base travel plan, or as a stand-alone plan. For these claims, a cancellation insurance claim form will be provided as soon as a notice of a claim is submitted to Sigma or DFS. If the cancellation is the result of a medical problem or a natural death, the medical statement on the reverse side of this form must also be completed by the family physician. Along with the invoice from your travel service supplier with details of the intended travel arrangements, you may also have to provide the following:

- Documentary evidence of the emergency that caused the cancellation or delay
- Proof that a portion of the travel arrangement costs are non-refundable
- Any unused transportation tickets
- Any receipts for land arrangements and out-of-pocket expenses
- Any tickets or receipts for any extra transportation cost incurred

For more information on the Annual Trip Cancellation Plan, visit the website [www.johnson.ca/arta](http://www.johnson.ca/arta) or contact Johnson at 1-877-GON-AWAY (466-2929).

### What happens if payment for invoices is delayed?

First, be sure that you have submitted the required forms and documentation. Second, because billing practices vary by facility, a few such claims may take several weeks to settle.

If a collection agency should contact you on behalf of a hospital at which you were treated, please contact DFS as soon as possible.

### Where is more information available?

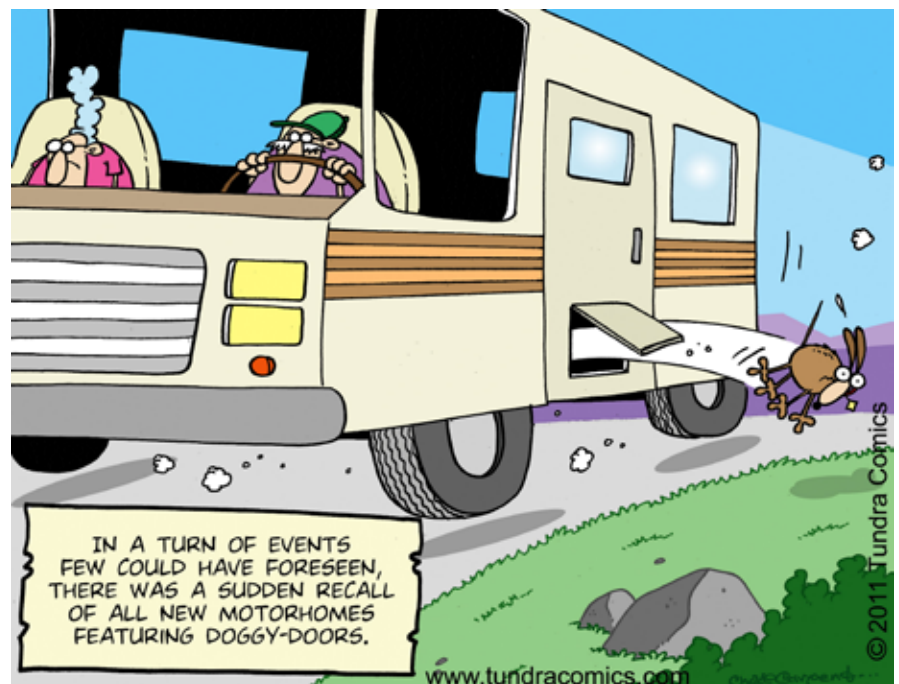
Make sure you understand your insurance benefits and limitations. The governing document is the Extended Health Care (EHC) Plan Certificate of Insurance, which is posted on the website: [www.johnson.ca/arta](http://www.johnson.ca/arta). The claim submission process for all EHC benefits is found on pages 15-17. For your safety, we recommend that when you travel, you leave a copy of all contact information and coverage with a close friend or family member.

To recap, Sigma is the members' first point of contact in the event of an emergency. When notified of a travel claim by Sigma, DFS sends the member instructions and forms for completion of the claim submission process. Johnson assists members with the travel claims process as needed. More information on each of the ARTA Health & Wellness Benefit Plan partners may be found at their respective websites or by calling the following toll-free numbers:

**Sigma Assistel**  
[www.assistel.com](http://www.assistel.com)  
**1-877-775-3695**

**Desjardins Financial Security**  
[www.desjardinslifeinsurance.com](http://www.desjardinslifeinsurance.com)  
**1-888-732-3212**

**Johnson Inc.**  
[www.johnson.ca](http://www.johnson.ca)  
**1-888-780-ARTA (2782)**





# BABY BOOM TRAVEL HEALTH RISKS

## Who (or what) is CATMAT and what is its goal?

CATMAT is the acronym for the Committee to Advise on Tropical Medicine and Travel, an expert body of the Public Health Agency of Canada, which assists with travel-related health advice for both travellers and health-care professionals. A wealth of knowledge for older travellers has been published in a new government-commissioned report by CATMAT.

## Travel Trends

In the July 22 issue of the National Post, journalist Tom Blackwell said, "With plenty of spare cash and wanderlust like no previous generation, a tide of ageing Canadians is set to take over the foreign travel market—and in doing so present doctors with a host of health problems."

Here are some facts from the CATMAT report:

- The first wave of baby boomers (those born between 1946 and 1955) are now in their 50s and 60s, increasing the Canadian retired population by 500,000 each year.
- In 2008, Canadians 55 years and older accounted for 34% of international travel to non-US destinations, about 9.4 million trips.
- The tourist industry predicts that the over-50 age-group will dominate the travel industry for the next several decades.
- It is the baby boomers who are influencing travel choices with such things as 'soft' adventure travel like camping, hiking, and animal and bird watching.
- As of 2000, women made up 65% of the overseas adventure travel market in North America.

## Risks Faced by Older Travellers

- Failure to carry a sufficient supply of needed medications, or even an adequate list of such medications may leave older travellers in serious difficulty.
- Cramped air travel conditions increases the risk of 'economy-class' disease, the development of blood-clots (venous thromboembolic disease or VTE).
- Other physiological effects of air travel that impact seniors more than younger individuals include low relative humidity in the environment (impacts chronic respiratory disease), motion sickness, jet lag and sleep disruption.
- Immunization effectiveness may decline with age and vulnerability and complications for some vaccine-preventable illnesses may increase, particularly for hepatitis A, typhoid fever, and yellow fever.

## Recommendations

- Chronic health conditions should be under optimal control prior to travel.
- Jet lag can be reduced with non-pharmacological approaches, such as outdoor light exposure upon arrival at destination.
- Older travellers with limited mobility and/or balance impairment should be aware of the risk of falls and consider the use of a walking aid.
- Travellers with significant underlying cardiac or respiratory disease may require additional assessment prior to travel to high altitudes with consideration for the need for supplemental oxygen.
- Pre-travel immunizations should be completed at least one month prior to travel.
- Travellers over 60 years of age who will enter a yellow fever endemic zone should consult with their doctors regarding a risk assessment.
- Elderly travellers should be encouraged to follow standard guidelines for the prevention and management of travellers diarrhea.

Members are encouraged to visit the CATMAT website directly at <http://www.phac-aspc.gc.ca/tmp-pmv/catmat-ccmtmv/> The above report can be accessed electronically at this address: <http://www.phac-aspc.gc.ca/publicat/ccdr-rmtc/11vol37/acs-2/index-eng.php>



Robin Carson

# Editor's Musings

by Robin Carson

## The Need to Be Heard

*"I shall assume that your silence gives consent."*

— Plato

While this column has often contained a message that is global in nature, in this issue I would like to speak of something much closer to all of us: the need to be heard. Paul Boisvert, a well-known voice in ARTA, said it well at the recent ARTA Annual General Meeting. His statement, "Every single one of us has a voice. Whether you're in a large centre or a small one, you have a responsibility to use that voice," caught my attention.

We live in an age in which it is not easy to speak. Too often we remain quiet and restrain our tears, our rage, our laughter. In the face of airport scrutiny, public cameras watching everywhere, threats of lawsuits, war and terror, and the fears that an untended parcel can provoke, it is difficult to do more than just hunker down and let the world do whatever it is going to do.

My wife and I love to walk, and over the past few years, more and more of the people we meet on the trails of Whitemud Creek or Mill Creek simply pass by staring at the ground. A "Hello!" is often met with a grunt, and a nervous twitch of the eyes. It seems that more and more rarely do people return a greeting. Young people are worse than those of us who grew up

greeting each other; besides, with their ears plugged in, they have an excuse to ignore the total strangers they have been trained to fear. In small towns, the problem doesn't seem quite as pronounced, and I would generalize if I were to suggest that perhaps such avoidance is a phenomenon of urban living, but there seems to be more than a shred of truth in the idea. Personal walls seem to be going up.

When there is an election, candidates still have a vocal core of supporters for their campaigns; but on election day, we are pleased if 60% of eligible voters turn out to vote. While the excuse of not voting "because it will make no difference" is often just a cover for not wanting to make the effort to do it, it is very troubling when that excuse is shown to be accurate by the sheer number of politicians who just ignore the electorate. In the face of political parties who promise "transparency" but don't deliver and of businesses so large that politicians dare not ignore them, it is very hard to believe that a single vote speaks loudly enough to be heard.

ARTA is composed of people who are used to being heard. Almost all of us built careers on being listened to by hundreds, if not thousands, of students, and most of us did that for at least thirty years of our lives. We

are loud, and we are persuasive. We know how to listen, but we also know how to say, "Be quiet now. I have something to tell you."

*News & Views* is an opportunity for you to do that very thing. I invite you to be heard on these pages. If you have memories to share, we would like to hear about them; if you have an opinion, this is a good place to voice it; if you have an idea, why not tell it out loud for others to think about.

What you send us will be gone over with a red pencil (easier to see than blue), but only to make your ideas more clear—or to fit into the space we have. No grading. No judgments about style, or grammar, or any of that. Vi Oko and I would not have jobs if we couldn't fiddle with the mechanics of writing. But while doing that is our task, the ideas, the writing, must come from you. Your message is what is most important; the rest is just polish.

If you have an idea and would like a hand to develop it, write to me. Like you, I'm retired, so I have the time to help; and little would please me more than doing so.

I am always concerned when I see eyes look away as I touch the brim of my hat in greeting or when I hear the frustration of the non-voter. It takes courage to speak up, and even more courage to speak out—to use the voices that Paul



Boisvert assures us that we have. If we teachers, though, with our many years of using our voices coupled with the years of wisdom we've presumably garnered cannot

or will not speak up about the matters that concern us all, who will? Certainly, the pages of *News & Views* are a good place to begin being heard.

Contact *News & Views* at [newsandviews@shaw.ca](mailto:newsandviews@shaw.ca) or, the old fashioned way, at News & Views, No. 409, 11010-142 Street NW, Edmonton, AB T5N 2R1

## A Warm Hello From Your New Editor

I was on vacation at a beautiful inn in Georgetown, P.E.I. when I received an email that *News & Views* was looking for a new editor. I mentioned it to my wife, Susan, and asked her, "Do I want to do this?"

"Of course you do," she said, and she was right; so here I am, greeting all of you.

Before I retired after thirty-seven years in the classroom, mostly I taught English and Latin in high school, and was a Department Head for a variety of subjects. At the University of Alberta, I was a Sessional Instructor for three courses of theatrical makeup in the Drama Department for almost thirty years and instructed at the Banff School of Fine Arts for thirteen summers. I taught Latin to adults at Metro Continuing Education as well.

I am still a fiction editor for *On Spec* magazine, which features science fiction (a real love of mine), fantasy and horror.

David Flower, my predecessor, has left a phenomenal publication behind him, and I cannot express strongly enough how lucky I am to succeed him. Under him, *News & Views* progressed from a simple newsletter to a fine, colour magazine that is the pride of ARTA. I know David will be missed, and for good reason.

We are also going to miss Judy Steiert who has written the Reflections column for *News & Views* for several years. She has indicated that she would like to pursue other interests, and I have wished her all the very best on behalf of all of us.

Whenever there is a change of editor in any publication, there is also the question of what else is going to change. In the case of *News & Views*, you won't see much change at all. One of the long-term changes being considered, though, is in delivery. We are moving into an age of paperless print, like it or not. Amazon has reported that this year for the first time ever, sales of electronic books outstripped sales of printed books. I own a Kindle and love it, but my preferences are certainly not

the reason that *News & Views* must consider paperless delivery.

The present generation of retired teachers is used to holding a book. Personally, I have a huge library and subscribe to several print magazines. However, (and isn't there always one of those?) the next generation of retired teachers will almost certainly prefer tablets like the iPad or electronic readers such as Kindles or Kobos. Electronic publication is flexible and can permit a reader to find definitions of words, or follow up on a historical point, or check a source—all possible without losing the context of what is being read. And that is just the beginning.

In addition, an electronic medium can change as the reader needs it to. Print can be adjusted as to colour and size to suit the reader's needs. For the visually impaired, the size of type can be increased, colours can be reversed to white on black, and even an audible reading of the piece can be added.

For *News & Views*, all of that is for the future. In the meantime, I promise that the beautiful print magazine that David Flower has been responsible for will not disappear, even as other choices of delivery are made available.

Over the next year or so, you will notice some small changes in the magazine itself. From experience I have acquired as a volunteer with brain-injured people, I have learned that some print is difficult for many to read. As we age, we complain that type is too small to see, and then we reach for our reading glasses. I would like to improve the readability of *News & Views* since among our own readership there are those with vision problems that go beyond difficulty with near point of vision. Some of our readers have macular degeneration, visual impairment from stroke, and generally, a whole host of problems that make reading difficult.

Finally, I hope you will contact me if you have comments about the magazine or about anything you think the magazine should publish. I am easy to reach, either by mail at the magazine address, or by email at [newsandviews@shaw.ca](mailto:newsandviews@shaw.ca) I pick up mail regularly from the ARTA office and check my email several times a day. Believe me, I would love to hear from you!



**Marilyn Bossert**

## What Are We Doing Now?

*Retirement is a time to do what we want, when we want, if we want. My column is designed to share with you stories of how retired teachers are doing just that.*

— Marilyn Bossert

When we close our classroom door for the final time, we leave with the assumption that our interaction with our students has ended. However, this may not be the rest of the story, as Ellen Teasdale shows us.

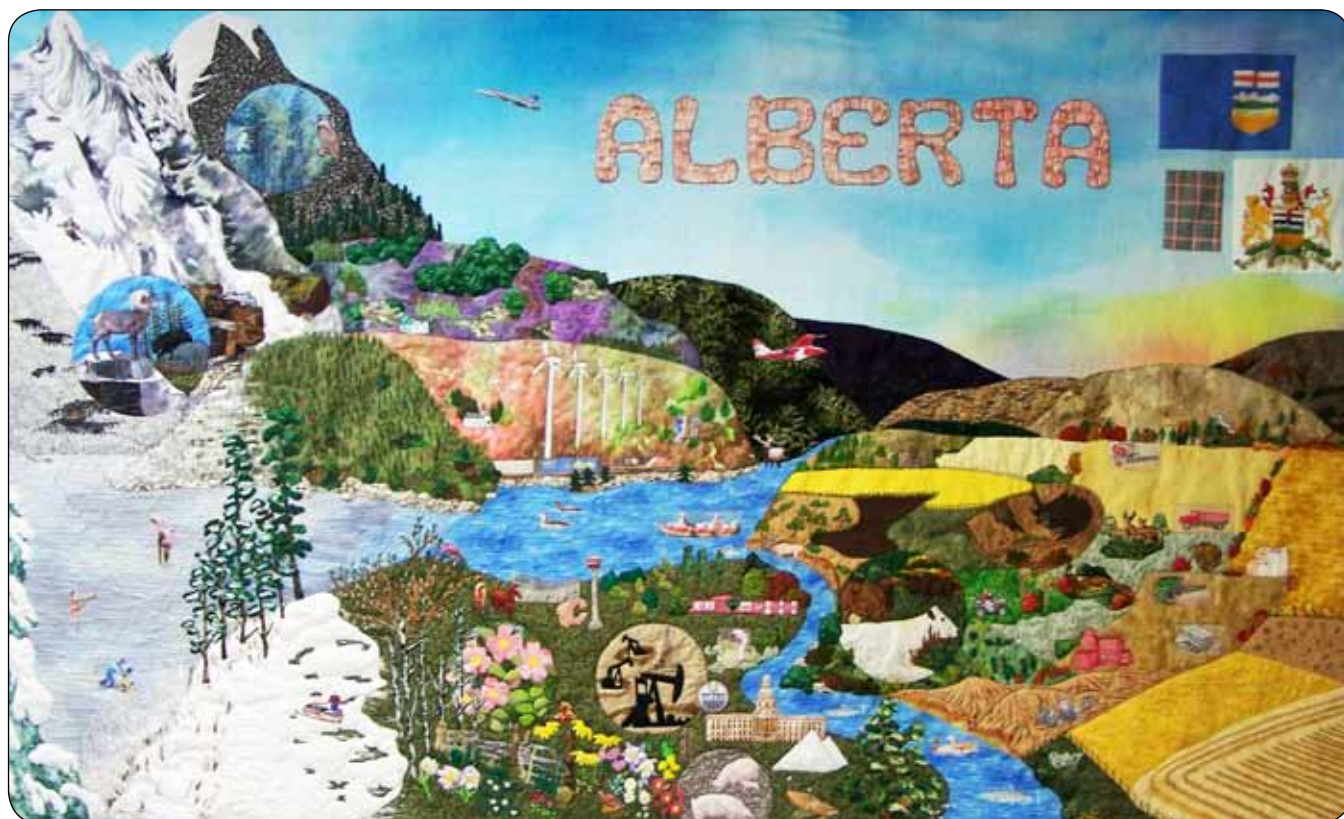
For several years Ellen had been drawn to the world of quilting, and thus the logical outcome was to step into that world. Initially, she

was self-taught, but as she wanted to learn more, she found classes to enhance her new-found talents.

In 1998, her school board offered an early retirement package. Ellen had just completed a year with a wonderful class of Grade Fives, so why not leave on a high note?

Over the next few years, Ellen travelled to Canmore for Quilt art Conferences. She learned to

paint fabrics from Phil Beaver and Veld Newman, do fabric portraits from Charlotte War Anderson, Susan Carlson, and Lura Schwartz Smith, and design one-of-a-kind quilts using techniques from Gail Hunt, Cynthia England, Ricky Tims and Barbara Olson. The result was many beautiful quilts, and a sharing of her talents with others as she began teaching quilting classes.





In 2005, that last class of her wonderful Grade Fives would be graduating from high school. Ellen had a plan. Why not create a quilt for each one of them that would reflect each individual personality? She began this project in December, and a week after the graduation ceremony, she arrived at the door of their classroom with eighteen quilts. The students were thrilled! They adorned themselves with their new quilts and paraded throughout the school, interrupting every class to show off this amazing gift.

A week or so later, Ellen received a call from the school. Her students wanted to commission her to make a quilt for the school commemorating the 100<sup>th</sup> birthday of Alberta, and to recognize that Ellen and her students had all attended E.H. Walter School in Paradise Valley. Needless to say, Ellen accepted this challenge. (Sometime later, the students shared with her that it was a choice to either have a quilt made or host a huge barbecue. Ellen smiles as she relates this story, because she knew how this group loved to eat and loved to party!)

Now this work of love began. After drawing and discarding numerous designs, she decided on one that would show the seasons of Alberta, the landscape (mountains, hills, valleys, rivers, lakes and plains) as well as the resources, industries and people. This quilt would be five feet tall and eight feet wide.

This project would involve more than the basic quilting techniques.



She layered the water fabric with tulle to create ice. She portrayed the Alberta rose, waterfalls, snow on trees and the hoodoos using brushes and Seta color paints as well as fabric pens. Buildings were hand-appliquéd into place. Thread painting created trees, bales and swathes. Rocky mountain sheep, bears, and cows were drawn, cut from fabric, bonded into place and thread-painted to show the details. She even incorporated the use of the computer to print a boat, lodgepole pine, train, and an owl onto the fabric. She made flowers from silk ribbons. Ammonite mineral and petrified wood stone were inserted into the top and batting of the quilt, and hoar frost was created with thread painted in lumps, and sparkle added for realism.

Using special quilting rulers, she cut circles for the main body of the quilt to create the effect of looking through a telescope at objects in the background.

The letters for "Alberta" were made from the faces of teachers and students who had attended the school over the years. Again

she used the computer to change their colour to sepia tones, printed the pictures and cut them out. Next came the arrangement of the pictures of the previously drawn letter pattern that would be hand-appliquéd.

Ellen began the quilt in 2005 and completed it in the spring of 2009. Her husband, Dennis, built a frame for the quilt and covered it with shatterproof glass. Now it hangs in the main hallway of E.H. Walter School, just outside the office. Across the hall, the picture of Ellen's high school principal and his wife (Ellen's favourite teacher) smile approvingly on her work of art.

Ellen observes, "Every once in a while, something happens in our lives that brings us such pleasure and, although I have taught many wonderful young people over my twenty-eight years as a teacher, it makes me proud that my last class allowed me to leave my mark in the school."

Share your retirement experiences by contacting Marilyn at [marilyn.bossert@gmail.com](mailto:marilyn.bossert@gmail.com)



Lynne Butler

*This month, News & Views is pleased to welcome Lynne Butler, who will contribute a regular feature about ageing. Ms. Butler is a senior Will and Estate Planner for Scotiabank, with an extensive background in Elder Law in Alberta, and is the author of four widely available books on such matters as estate planning, guardians and trustees, and the processes of probate and administration. She has been a seminar presenter for Edmonton Community Foundation's Wills Week for ten years and writes a blog at [www.estatelaw.com](http://www.estatelaw.com).*

# What Can an Attorney Do Under a Power of Attorney?

*By Lynne Butler, BA, LLB*

The other day I met with a client who told me that he wanted to appoint his son to be his attorney under an enduring power of attorney. I ran through a list of some of the things that his son would likely have to do should the power of attorney come into effect. The client was aghast. "I don't want him to be able to do all *that*," he replied. It is intimidating, isn't it, to realize just how much power you're handing over to someone with this document? As soon as my client fully understood the parameters of the job, he changed his mind about whom he should put in charge.

Enduring powers of attorney are not as familiar to people as are wills. So let's get back to basics. You would choose to sign an enduring power of attorney if you wanted to appoint someone else to make financial decisions for you if you became unable to do that for yourself. It is a pure planning

document that does not give anyone any power at the time it is signed, but is ready to spring into action should you lose your mental capacity.

Note that I'm not talking about the kind of power of attorney used for banking or business, which is revoked the minute the donor loses capacity. This article is only about the continuing type of document that is specifically designed to endure through any mental incapacity of the donor.

Most enduring powers of attorney (EPA) include a clause that says that the person you're appointing (your attorney) can do anything that you yourself can legally do with your money. There are some restrictions built in by law; although on the face of the document, those restrictions aren't usually visible.

To be specific, here are a few of the things your attorney will legally be able to do:

- deposit money to your account
- use a debit card on your account
- change your investments (e.g. from GICs to mutual funds)
- hire people and pay them with your money (e.g. someone to paint your house or fix your car)
- sell, mortgage, rent or renovate your home, cottage or revenue property
- access your safe deposit box
- get information about you from Canada Revenue Agency and file tax returns for you
- pay your bills using your money
- sell your car, artwork, collections or any other possessions
- take over a lawsuit that you are currently involved in
- receive money on your behalf—such as an insurance settlement, sale proceeds or inheritance
- give you a spending allowance or prevent you from having one



- talk to your banker, lawyer, accountant, landlord, financial advisor etc. about you
- apply for benefits such as OAS and CPP on your behalf
- find, read and store your will
- carry on, wind down or sell your business
- hand over all of your documents and financial information to your executor when you pass away

This list is not an exhaustive one, of course, but it should contain enough examples to give you a good idea of the scope of the authority an attorney will have unless you specifically say otherwise in your document. The details of any attorney's power will depend on your particular situation.

The law says that a person acting under an enduring power of attorney must always act in the best interests of the person he or she represents. There are restrictions imposed, such as not being able to use the donor's money to give financial support or benefit to people who are not legally the donor's dependents. Unfortunately, many attorneys appointed under these documents aren't particularly familiar with the intricacies of the law. A few don't really care to find out, and they take advantage of the person who named them as attorney.

If you are looking at this list as you consider who you might want to name, perhaps the list will help you focus on likely candidates. And if you are the person who has been named, perhaps this list will help you decide whether it is a job you want to take on.

*Originally published in similar form on [www.estatelawcanada.com](http://www.estatelawcanada.com)*

## ARTA PERCEPTION SURVEY

### WHAT?

The ARTA Perception Survey is a survey designed to seek your opinion on the services provided to ARTA benefit plan participants by Johnson Inc. and the ARTA staff.

### WHY?

Your opinion matters. Let us know how we can improve our services to continue meeting the needs of all plan participants.

### WHO?

The survey is available to all plan participants, including education sector and public sector participants.

### WHEN?

The survey will be available beginning November 15, 2011, and will close January 15, 2012.

### HOW?

The survey is available online or in hardcopy format by request to the ARTA office.

### HOW LONG WILL IT TAKE?

The survey consists of 22 core questions and takes an average of ten minutes to complete (time may vary from person to person).

The link to the survey is

<https://www.surveymonkey.com/s/artamembersurvey>

## Wazzup?

*News & Views often gets requests to mention a product or publicize a private event. Most of the time, we suggest that an advertisement be purchased. Sometimes, though, the request is of general interest or may be a continuation of something that News & Views has featured in a previous issue. The "Wazzup?" section will always stay small but will try to include items that would otherwise be ignored.*

Ever wish you had written a book? It's never too late to do that, as ARTA member **Corinne Jeffery** has shown with her *Understanding Ursula* trilogy released this October. Go to [www.corinnejeffery.com](http://www.corinnejeffery.com) for more information.

If you have participated in a Sage-ing Circle as featured in **Judy Steiert's** "Reflections" column, you will want to look at her website [www.sage-ingguild.org](http://www.sage-ingguild.org) for upcoming training courses.

# Johnson Inc. Launches New Logo

At Johnson Inc. we are pleased to announce an exciting new development! As our company has grown, we have continuously looked at how we can improve our products and services. We have also looked at how we are positioned in the Canadian marketplace. As a result of these reviews, we have been taking a close look at our corporate look and we have developed a new Johnson logo.



So, what will this mean to you?

It means business as usual. How we do our business or deliver the excellent customer service that ARTA members have come to know and appreciate will remain unchanged. We simply have a new look. We believe that our new logo captures how we are a company that continues to move its business forward to provide outstanding customer service. While our logo is changing, everything else is staying the same. We are still the same great company dedicated to providing the best in service and benefits.

With the launch of our new logo, Johnson will begin transitioning to our new look. Our buildings will have our new logo strategically placed so that people can easily recognize the Johnson business. Over time our policyholders will begin receiving materials with our new logo. Policy documents, letters, promotional materials and our website will also be updated with our new look. Because we are an environmentally-conscious company, we will continue to use our existing stock of materials and replace them

with the new look upon depletion. As a result, there will be a transition period from the current logo to the new logo in the marketplace as this process moves forward.

This change is a milestone for our company and is one that we are very excited about. For more information on Johnson Inc. please visit [www.johnson.ca](http://www.johnson.ca)

## ARTA Benefit Plans: Question & Answer Quiz

The fall issue of *News & Views* introduced a Benefits Question & Answer Quiz, with a draw prize for members who respond with the correct answer. Below are the names of the winners along with the correct answers, as a well as two new questions for members.

### Contest Winners

**Winner #1:** Congratulations to Elizabeth Makohonyk of Morinville who answered the following Benefit Plan question correctly and won a Johnson Inc. barbecue set.

How long can I travel out-of-province/out-of-county and be insured under ARTA's Emergency Medical Travel Plan?

- *Base plan multiple trip coverage, up to 62 days per trip*
- *Supplementary plan 15-day extensions beyond 62 days, up to 182 days per year*
- *Trip cancellation coverage of \$6,000 per insured (per trip) before departure or interruption after departure*

**Winner #2:** Congratulations to Blair Lowry of Taber who answered the following auto insurance question correctly and won a Johnson Inc. emergency kit for his car.

What is depreciation add-back?

- *With Johnson Inc. auto insurance, any claim you make will be based on the value 24 months prior, regardless of the age of the vehicle.*

### Questions for the winter issue draw prize (Answers to be published in the next issue.)

**Benefit Plan:** What eligibility criteria presently apply to ARTA members with respect to the ARTA Health & Wellness Benefit Plan for retirees in the education sector?

**Auto Insurance:** What roadside assistance is covered under ARTA's auto insurance with Johnson Inc.?

Please send your answers, by mail only, to the ARTA office by December 30, 2011 to

**ARTA Benefits Contest**  
409, 11010 142 St  
Edmonton, AB T5N 2R1



# What Is the Governance Committee and What Does It Do?

The Governance Committee, as the name implies, is the guardian of ARTA's constitution. The committee is made up of the ARTA president or designate, executive director or designate, past chairperson as consultant and four elected ARTA members who serve for four years. Typically, each elected member assumes the position of chair in their fourth year and consultant in their fifth.

The committee's main responsibility is to ensure that the recommendations and amendments suggested by the Board of Directors are properly expressed in ARTA's *Bylaws* or *Policy and Procedures*. The committee is directed to make modifications to these documents on an ongoing basis. Doing so requires a great deal of careful 'wordsmithing.' Once completed, all changes are recorded and presented to the ARTA Board of Directors for final approval.

Another responsibility of Governance is to approve the request for financial support from branches that wish to carry out a special project. The branch must complete an application form outlining a description of the project, then the committee either recommends approval of it or provides input into the request. Projects must further the goals of ARTA and promote the improvement of the welfare of its members. Following the completion of the project, the branch completes its responsibility by providing an evaluation of the project to the committee.

Governance also has the delightful task of overseeing and choosing successful candidates for the ARTA-Johnson Degree Scholarship and the ARTA Certificate/Diploma Scholarship. Applications are accepted from children, grandchildren, nieces and nephews of ARTA members. A total of \$5000 for each scholarship is distributed to successful candidates. When applying, applicants are reminded to make sure all criteria are met, proper forms are used, an official transcript of marks is included and that the scholarship will be applied to one full year (at least 30 credits) in a program from an accredited post-secondary institution. Current application forms and all necessary information can be found by visiting the ARTA website at [www.albertarta.org](http://www.albertarta.org)

For the year 2010–2011, the committee was chaired by Janet McLennan and consisted of Frances Tallon, Marilyn Resler and Shirley Jones along with the past chair and consultant Donna Mae Goldade, ARTA Vice-President Gordon Cumming as ex-officio member and Executive Director Don Mock.

*Back row (l to r): Don Mock, Frances Tallon, Gordon Cumming*  
*Front row (l to r): Shirley Jones, Janet McLennan, Donna Mae Goldade, Marilyn Resler*



For the year 2011–2012, the committee will be chaired by Frances Tallon and consist of Marilyn Resler, Shirley Jones and Maxine Anderson as well as the past chair and consultant Janet McLennan, ARTA President Gordon Cumming and newly elected Executive Director Daniel Mulloy.

*Back row (l to r): Frances Tallon, Daniel Mulloy*  
*Front row (l to r): Maxine Anderson, Shirley Jones, Janet McLennan, Marilyn Resler*  
*Missing: ARTA President Gordon Cumming*

The scholarship applications are very impressive every year. After a careful selection Meeting in October and are listed below. All of the scholarship winners are to

## ARTA Johnson 2011 Degree Scholarship Winners



### Alanna Bowie

*After I finish my BSc with a major in Biology at the University of Calgary, I hope to enter medical school and subsequently practice medicine in Canada or with Doctors Without Borders. I enjoy long distance running and have completed three half marathons to date. I volunteer, and tutor math and science to middle school and high school students.*

From: Red Deer Degree Program: BSc Place: U of C ARTA Sponsor: Ellen Wilson

### Neekoo Collette

*Neekoo Collett is a third year undergraduate student at the University of Alberta, where she is pursuing a BA (Honours) in Political Science. She helps to organize the High School Model United Nations Conference and volunteers with the Centre for Family Literacy. In the future she hopes to work for the Canadian Foreign Service or a Non-Governmental Organization to help to further Canadian contributions to the global community. She feels very honoured to be a recipient of this scholarship and would like to thank the Alberta Retired Teachers' Association for their support.*

From: Edmonton Degree Program: Political Science Place: U of A ARTA Sponsor: David Collett



### Russell Hirsch

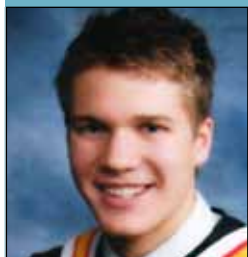
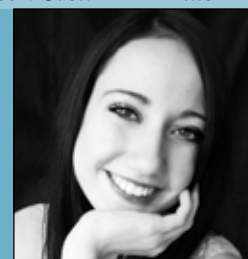
*I would like to thank the ARTA for their generous support through this scholarship. I graduated from Victoria School of the Arts in Edmonton and am currently in my third year of a BFA in Creative Writing at the University of British Columbia. Afterwards, I hope to succeed as an author and scriptwriter. I am also completing a minor in French and am considering possible careers in translation. I enjoy volunteering for various charitable fundraisers, including head shavings and skating marathons, most of which have supported the BC Children's Hospital.*

From: Edmonton Degree Program: BFA Creative Writing Place: UBC ARTA Sponsor: Susan Drinkwater

### Katherine McDonald

*I grew up in Edmonton where I was much involved in dance, then moved to Winnipeg in order to study (and later dance) ballet professionally. It is through my intense pursuit of dance that I discovered my interest in human anatomy, biomechanics, physicality, and health. Now in my third year of studying kinesiology at the undergraduate level, I wish to pursue graduate studies in physiotherapy to help others achieve their fullest capacity through optimal physical health.*

From: St Albert Degree Program: Kinesiology Place: York University ARTA Sponsor: Colin McDonald



### Steven Miazga

*I'm currently in my third year of Kinesiology at the University of Alberta. I plan to complete my degree and then apply to med school. I want to be a doctor because I find the human body fascinating and enjoy working with people.*

From: Edmonton Degree Program: Kinesiology Place: U of A ARTA Sponsor: Dora Godberson

### Ryan Johnson

From: Jacksonville, North Carolina  
Degree Program: BSc Athletic Training  
Place: Greensboro College, NC  
ARTA Sponsor: Nellie Finnell

no photo  
available

no photo  
available

### Denise Whitford

From: Sherwood Park  
Degree Program: Honours BSc  
Place: U of A  
ARTA Sponsor: Elaine Whitford



lection process, this year's winners were recognized at the ARTA Annual General to be congratulated! We wish them continued success in achieving their goals.

## ARTA 2011 Certificate/Diploma Scholarship Winners



### Ashley Choma

*My career goals are first to finish my BBA at NAIT, get my CGA designation and then go to work for a private accounting firm.*

From: Edmonton Program: Business Administration Place: NAIT ARTA Sponsor: Frances Tallon

### Andrew Cole

*I attend SAIT Polytechnic and will graduate this year with my certificate in Civil Engineering Technology focusing on Municipal Services. After I work for some time, I plan to transfer to UBC and finish my Civil Engineering degree there.*

From: Red Deer Program: Civil Engineering Technology Place: SAIT ARTA Sponsor: George Teed



### Kristina Driesen

*After I complete my final year at George Brown College, I will be a fully-trained goldsmith ready to begin a career in the jewellery field. With specialized skills in gemsetting, repair, and computer-aided design, I plan to continue in the family business and open my own store in Victoria, BC.*

From: North Saanich, BC Program: Jewellery Methods Place: George Brown College, ON  
ARTA Sponsor: P. Colleen Shays



### Jacey Gibb

*My goal for the future is to become an elementary school teacher. I can only hope that I am able to make as great an impact on my students as my teachers made on me.*

From: Vancouver, BC Program: Arts / Future BEd Place: Douglas College, New Westminster, BC  
ARTA Sponsor: Patricia Gibb



### Connor Shannon

*I am a second year science student at the University of Alberta. Science has been a long-time passion of mine, along with music and the outdoors. Right now I'm working towards a molecular biology and biochemistry major because of the exciting advances in the field. However, I love all areas of science, and my primary career goal is to help develop science and technology to mitigate the major problems humanity is facing in the 21<sup>st</sup> century.*

From: Red Deer Program: Land and Water Resources Place: Red Deer College  
ARTA Sponsor: Margaret Shannon



### Mikaela Wiberg

*I plan to begin my career in Central Alberta. I am majoring in land reclamation but am open to any environmental career path. My goal is to become a consultant for a reclamation company. I would like to thank ARTA for generously awarding me a scholarship that will aid me to get closer to my chosen career.*

From: Olds Program: Land and Water Resources Place: Olds College ARTA Sponsor: Elaine Wiberg



# Com-Tech Computer Workshops

As part of the Communications/Technology Committee's ongoing efforts to increase and promote the use of the computer at the branch level, the committee provided two days of training on August 31 and September 1 in both Calgary and Edmonton. The purpose was to decrease paper use and to improve overall communication.

These two-day sessions at the Calgary Deerfoot Inn and at the Chateau Louis in Edmonton were primarily to increase familiarity with Microsoft Word, which has become the business standard in word-processing programs.

The first day of the sessions provided attendees with the basics of MS Word 2010 for Windows, but much of the second day was used to demonstrate some less-obvious but useful features of the program such as creating bulleted lists or a command to generate random



*Session Instructor, Kevin Moffitt*

text in order to check layout. The instructor of the Edmonton session, Kevin Moffitt from the University of Alberta's Technology Training Centre, also provided "cheat sheets" of MS Word's most important features.

On the second day attendees experimented with both Skype, and Live Meeting. The instructor pointed out that in a province of this size, meetings are both difficult to arrange and expensive to hold. Since members come from all parts of the province, software such as Skype, and Live Meeting permit face-to-face discussions on computers without the need for travel.

Skype, recently purchased by Microsoft, is a free application that allows a user to call another Skype user with a computer and use the cameras and microphones in those computers to provide live, full-colour, real-time discussions. There is no cost for "skyping" beyond the regular monthly fee paid for an ordinary Internet connection. Skype also provides unlimited regular long-distance calls for about three dollars a month within North America. For a membership as

## Workshop Points to Consider

- If someone sends you a MS Word file and you cannot open it, it is probably because your version of MS Word is an old one. New versions of MS Word create files that end in **.docx**, and older versions of the program will not recognize those files. You might have to buy a newer version of MS Word, or just ask whoever sent you the file to resend it as a **.doc** file.
- The same problem exists with MS Excel, and MS PowerPoint, too. If you are getting a lot of files you cannot open, it is probably time to upgrade to a new version of Microsoft Office.
- Do you have grandkids in Australia or relatives in Mumbai? You might want to consider getting Skype. Skype is free, and, if you already have an Internet connection, full-colour face-to-face calling on your computer is also free. Skype is easy to use, and the rewards of being able to see the person you are calling are huge. You can visit the Skype website at <http://www.skype.com/>
- Remember, you must have a microphone and speakers, as well as a camera to use Skype; but these items are not very expensive any more.
- For a relatively small monthly fee you can make unlimited long distance calls from your computer using Skype. You can do the same thing using Google Mail too, and the Google calls are without charge for a limited time. If you travel with a laptop, this is a wonderful way to stay in touch without racking up a huge long-distance bill.



widely scattered as ARTA's is, Skype is a resource worth investigating.

In addition, there are applications that permit actual meetings online, and for no cost beyond the price of the software. This software allows a moderator to conduct a meeting just as a chairman would and allows participants in the meeting to see each other and be recognized to speak by the chairman, just as would be the case at a live meeting. Such software is being used by the Alberta government, and the advantages to ARTA are obvious.



## Contest Winner—Contest #11



George Buckle of Kelowna is the lucky winner of the 'one night stay' at the Hampton Inn and Suites in Edmonton.

George says that he never wins anything, so he was extremely pleased to finally be in the winner's circle.

Thank you to the Hampton Inn and Suites for contributing the prize.

## Contest #12—Two great prizes!

The first prize is two tickets to the Oilers/Avalanche hockey game on Friday, February 17, 2012, at Rexall Place in Edmonton. These are great seats, and Capital Printing and Forms—the donor of the prize—is sure the winners will enjoy them. Capital Printing and Forms has provided print and mail services for a number of years to ARTA, and we appreciate the relationship.

The second prize is a \$50.00 gift certificate for gasoline donated by Johnson Inc. Johnson Inc. and ARTA have had a relationship for many years that has benefitted both organizations.

To win one of these prizes, you must first answer both questions below correctly. If your correct entry is drawn first, you win the Oiler tickers. If your correct entry is drawn second, you win the \$50.00 gift certificate for gasoline.

**Question 1:** Who is the new Executive Director of ARTA replacing Don Mock?

**Question 2:** Which vegetable or fruit is never sold frozen, canned, processed, cooked, or in any form other than fresh?

Send your answers to us at: Contest #12, ARTA, 11010 – 142 Street NW, Edmonton, AB T5N 2R1

The contest officially closes at 1:00 pm on January 9, 2012. The contest is open to all ARTA members in good standing—regular and affiliate. Entries received after the closing date and time will not be considered. Winners will be notified shortly after the closing date. The decision of the judges is final. Email entries are not considered.

ARTA's new executive director is \_\_\_\_\_

The vegetable or fruit only sold fresh is \_\_\_\_\_

# ARTA Memorial Golf Tournament



**June 18, 2012**

## **All ARTA Members, Spouses and Friends Are Invited**

STARTA is hosting the third annual ARTA Memorial Golf Tournament on June 18, 2012, at the Sandpiper Golf Club, 6 km west of St. Albert. Great weather has been ordered.

This Memorial Golf Tournament is being held in memory of Rod Thronson, a prominent educator in the St. Albert Protestant Separate School District, and a past city alderman, who headed or participated in many community and provincial endeavours.

As has been the case with the first two memorial tournaments, it is hoped that the Alberta Retired Teachers' Association (ARTA), Johnson Inc., ARTA branches from across the province, and many local businesses will prove to be valuable partners in making this tournament an unqualified success.

**MARK YOUR CALENDAR.** More information will be available in the spring issue of *News & Views* and on the ARTA website.

Lou Duigou, STARTA President and Tournament Chair



## **Heaven on Earth: Ocean-Front Condo on Beautiful Vancouver Island**

For a short stay or a long visit, this comfortable 2-bedroom, 2-bathroom townhouse-style vacation rental condominium is perfect. Available by the week or by the month. Located just north of Ladysmith, B.C. Enjoy the temperate year-round climate of Vancouver Island with the ocean right outside your front door. Golfing, fishing, gourmet dining, live theatre and great shopping just a short distance away. Visit our website [www.yellowpointhaven.com](http://www.yellowpointhaven.com) or call Angela at 1-855-337-4199 for more information.



# Waterton

*By Robin Carson*

Of anywhere my wife Susan and I have been, we love Waterton best. I even have secret plans to scatter my ashes there—secret, since I suspect that Parks Canada frowns on such things. Over the last twenty or so years, we've visited there at least twice a year, and often more than that. Considering it's a six-hour drive from our home in Edmonton, that's a commitment we would only make to a very special place. Waterton is such a place.

Waterton Lakes National Park is the poor relation of the National

Parks in Alberta when it comes to numbers of visitors. Banff National Park gets all the press, Jasper National Park is where people go when they find Banff "too commercial", and poor old Wood Buffalo and Elk Island National Parks just don't seem to figure into the equation at all. That leaves Waterton, which is the name most people call the park.

Waterton is a very different National Park from Banff National Park, or even from Jasper National Park. For one thing, commercial development is minimal. Unlike

Banff with its jewellery stores and franchised restaurants, the townsite at Waterton has only local businesses, and not too many of those, either. If you remember Banff and Jasper in the 1950s and '60s, Waterton, with dozens of deer on the streets, is like that. It's a place for peace and quiet, not a place for riding gondolas.

The park is in the extreme southwest corner of Alberta, about a half-hour's drive west of Cardston, or if you're coming from the north, about the same distance south of Pincher Creek.





As you near Waterton, the drive is unusual in that unlike the drive from Edmonton to Jasper, or from Calgary to Banff, there is not a long drive through foothills. Going to Waterton is pretty much a step from prairie to mountain without a whole lot of transition.

The attraction of Waterton is its wildness. Within the town, or at its edges, Susan and I have seen moose, bears, more deer than I can count and, once, an enormous owl out in the daylight. In addition, because the winds in this area are often intense enough to bonsai the trees, the lake itself can have surf that rivals a Pacific beach. There are walking trails everywhere that range from easy ones that would be accessible to someone with a

walker or in a wheelchair, to others that seem to go straight up. And up. And up.

Waterton offers great accommodation that ranges from a large and well-equipped campground, to bed-and-breakfasts, quite affordable motels, and the historic Prince of Wales Hotel with a wonderful view of the lake and the town, where you can spend up to \$800 a night for a suite. High season rates are edging upward lately, but there are still good rooms for under \$200 a night.

There is a wide selection of places to eat in Waterton, but the best one, sadly, is gone. The Lamp Post was a fine restaurant with a creative and affordably priced menu, but it was

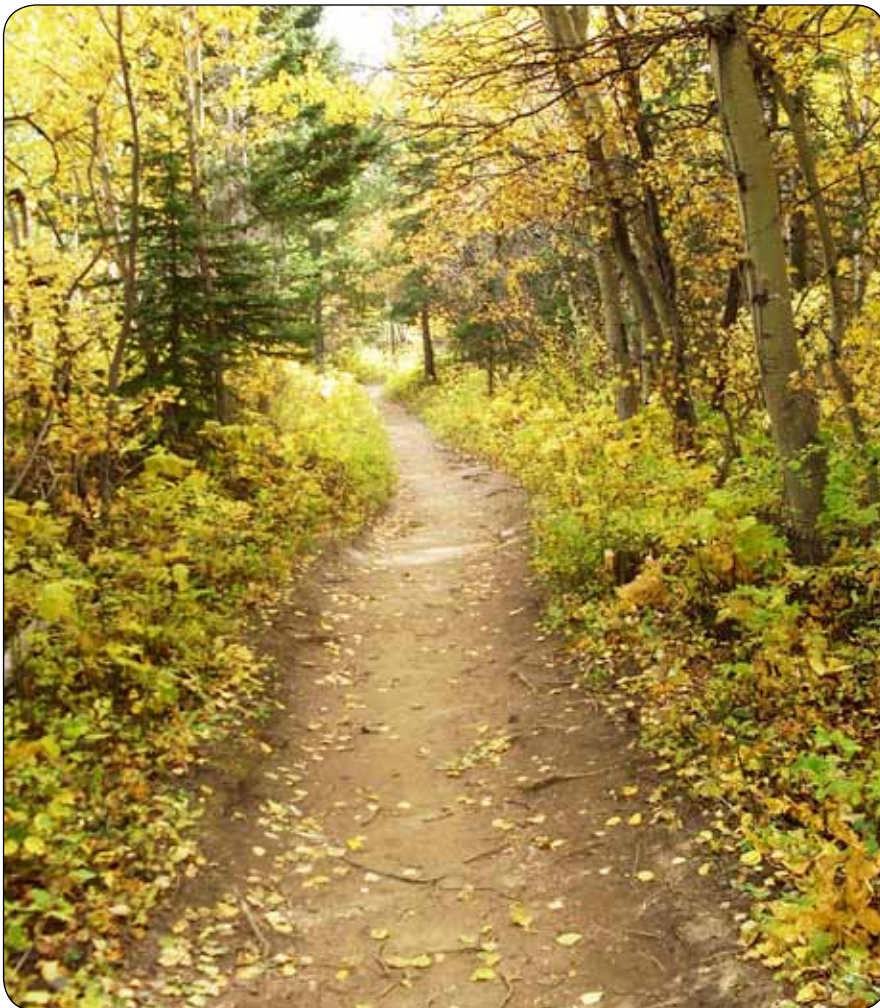
part of the Kilmorey Lodge that burned completely in early 2009. A new hotel is planned, but when (as one shopkeeper told us) it can take two years to get approval just for a new set of steps, a new Kilmorey might take a while.

In the meantime, there are upscale restaurants where it would be easy to spend more than \$150 on dinner for two people, or smaller restaurants—locally owned—where lunches for two would cost under \$20. The only franchise in the townsite is a single Subway restaurant.

There is an entire street of souvenir stores which includes interesting galleries run by local artists who offer extraordinary pottery and jewellery. In addition, there are ice-cream shops (note the plural), candy stores, and non-chain coffee shops offering interesting food such as breakfast sandwiches with eggs and chives steamed by the coffee machine. There is also a movie theatre. Waterton sorely lacks a bookstore, though; it is not a town where you would want to finish the last chapter of your last book. A bakery, too, would be wonderful.

Be prepared to walk when you visit Waterton, although there are two points of interest you must drive to. The first of these is Cameron Lake, which is only about twenty minutes by car from the townsite. There are two easy trails at Cameron Lake: one to a tiny alpine lake that is just minutes from the parking lot, and the other along the west side of the lake that brings you to a small meadow with a wonderful view of the glacier at the end of the lake. There is also a much longer and tougher trail that leads back to the Waterton townsite.

If you're even a shred adventurous, rent a kayak at Cameron Lake. They're stable and comfortable, and there is even a patient young





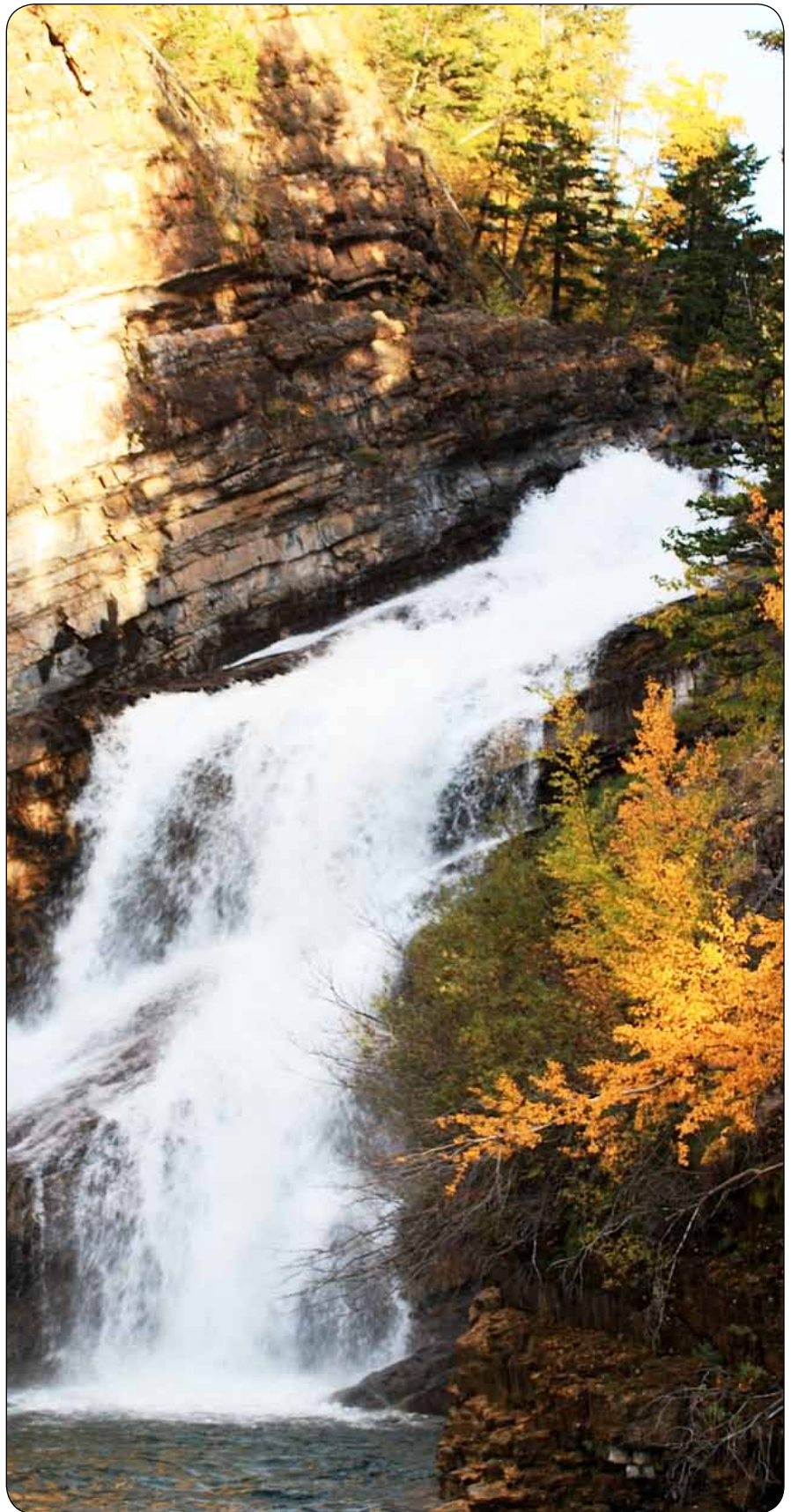
man to help old folks (like me) in and out of them. If you paddle to the end of the lake, the view is more than worth the effort.

Red Rock Canyon is the other worthwhile drive from town. The canyon is well named, since the iron deposits in the rock shade the canyon from pink to deep purple. There is an easy but steep pathway around its rim, but if the water is low, the canyon itself is walkable. A not-too-hard pathway that begins on the west side of the parking lot leads to a spectacular set of falls. Make noise and travel in groups if you go there though, since this is bear country. It is safe enough if you take precautions, and Parks Canada posts clear notices of recent bear sightings.

Although Sue and I walk a lot, we also enjoy the pebble beach right at the townsite on Emerald Bay and spend a lot of time there. If you walk to the end of the beach, you are just below the Prince of Wales Hotel, and there's a rock ledge, just the right height for sitting, from which you can look down the full length of the lake into the United States.

Incidentally, Waterton is the Canadian portion of the Waterton Glacier International Peace Park, a partnership with Glacier National Park in the United States that was the first International Peace Park in the world.

A major difference in Waterton from other national parks is that it is an area entirely left alone by Parks Canada to be whatever nature shapes it to be. For example, there are no "controlled burns" of forest, such as there are in Banff. Even the mountain pine beetle, which has caused such consternation in the forest industry, is treated as "a naturally occurring insect of the Rocky Mountain ecosystem" which has "helped shape the forests



we see in Waterton Lakes National Park today" (<http://www.pc.gc.ca/eng/pn-np/ab/waterton/natcul/natcul22.aspx>).

Frankly, I hate telling you about Waterton because it is one of those places that a person selfishly likes to keep quiet about. Right now, the park is not overrun with tourists,

nor has it been overly commercialized. Unlike the Lower Falls in Johnson Canyon in Banff National Park where a person must line up to get a view, Cameron Falls, just as spectacular, is within the townsite and has no lineups at all. I suspect it's unlikely that Waterton will retain its "untouched" status—new houses are springing up

everywhere—but, for now, it is a beautiful, quiet place to visit. If you are looking for a few days of tranquility, Waterton won't disappoint you. Guaranteed!

For more information, there is a good website at <http://www.pc.gc.ca/pn-np/ab/waterton/index.aspx>

## Besting the Bully

*By John White*

It must be 100 degrees in the shade in this little prairie town. I'm licking a double-decker chocolate ice cream. I'm licking frantically, trying to keep the drips from running down my arm. I'm so absorbed that I'm around the corner before I see him lounging on the post office step.

He bellows out, "G'me that cone!"

The brain can do remarkable things when one is threatened; thoughts race through the brain in nano-seconds. I can give him the cone and he'll have won, or I can resist, get a bloody nose and the cone will fall to the ground.

Or! I move closer by a step, reach out the cone—and jam it into his leering phizog.

He can beat me up but he can't catch me. I can outrun him any day! I stop only long enough to see shock well up on his face and ice cream drip onto his nice white shirt

I'm gone. I run, run, run until my breath comes in gasps. My heart pounds but never will he catch me. They don't call me 'White Lighting' for nothing.

I come home by the back way, keeping a close eye in case he's laying wait for me.

I spy my dad working in the garden.

"Dad," I call out, "I've got a problem!" Dad leans on his hoe and listens. I relate my actions and my escape. "He'll beat the stuffing out of me when he catches me." My voice quivers. I'm on the brink of tears.

Dad ponders for a few seconds, then asks, "Did you tell anyone about this?"

"No, I ran straight home."

"Good," Dad answers. "Don't tell anyone, don't mention a word and you'll be okay."

"But, but...?" I question.

Dad explains, "You bested him, so he can't brag about how he smacked you or how he got your cone. Bullies thrive on boasting about how tough they are."

Sage advice! The bully and I ignored each other, and until I left the little prairie town, I never told a soul; well, not until now!



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# In Memoriam

**Loys Dennis** (née Fairbairn) passed away September 3, 2011.

**Noreen Mary Ford** passed away on October 13, 2011, at the Queen Elizabeth II Hospital in Grande Prairie. In 1984, Noreen retired from a 35-year teaching career that took her to many community schools within the Peace River district, ending with Harry Balfour School in Grande Prairie. Predeceased by both her husband and one son, she leaves behind two sons, two daughters, and a loving family.

**Albert Walter (Wally) Geres**, 74, passed away peacefully at the High River Hospital on September 21, 2011. Wally was born in Gravelbourg, Saskatchewan, on July 9, 1937. He attended Teachers' College in Moose Jaw, Saskatchewan, and taught in Mayfield, Saskatchewan, and at Bryn Mawr School in Saskatchewan School District 3312. He later obtained a Bachelor of Education degree from the University of Regina. After he moved to Alberta, Wally taught English, French and Drama in Rocky Mountain House, High River, and Vulcan. Wally was always an active member of his community and was involved with amateur theatre, Scouts Canada, his church, and coaching.

**Maureen Anne Glen** passed away on July 28, 2011, at the age of 58. Maureen graduated from Grimshaw High School in 1971 and earned her BEd Degree from the University of Alberta in 1975. Her first teaching position was in Grande Cache, Alberta. She also taught in Wabasca, Berwyn, Peace River and Grimshaw before retiring in 2008 after more than thirty years of teaching. Following her retirement, she moved to Morinville and immediately volunteered to serve as the STARTA secretary, a position she held until her death.

**Clarence Michael Goldade** passed away on October 25 in Medicine Hat.

He began his long involvement with education with Normal School in Saskatoon. As a classroom teacher, a principal, a coach and a Student Council advisor, Clarence always demonstrated caring and concern for his students. Clarence was also an Alberta Teachers' Association negotiator for 26 years and President of ATA Local #1. When he retired, he served as President of the Medicine Hat and District Retired Teachers' Association and as chair of the Pension Committee. He sat on boards such as the Alberta Transportation Board and he directed musicals, refereed hockey and umped baseball. Clarence also served his community through his membership in the Lions, the Legion, the Moose and the Knights of Columbus. He will be deeply missed by all those whose lives he touched, especially Donna Mae, his wife.

*Please note the Calgary teachers who have passed away are remembered on the CRTA website at*

[www.calgaryretiredteachers.ca](http://www.calgaryretiredteachers.ca)

**Patricia Anne Laplante** died in Lethbridge on May 27, 2011. She spent some years teaching in Medicine Hat before moving to Lethbridge where she was a counsellor at St. Francis Junior High. Following her retirement from teaching, she worked with the Teen-Ed Program. She served in several capacities on the executive of SWARTA.

**Harry Norenberg**, a well-respected Business Education teacher with Edmonton Public Schools, passed away on July 21, 2011, at the age of 70 years.

**Peter Penner**, a longtime resident of DeBolt, passed away on

September 30. Having trained both as a minister and as a teacher, he began his teaching career in the Rock Lake Hutterite Colony south of Lethbridge. He served as pastor at the Mennonite Brethren Church in Crooked Creek and as a teacher at Ridgevalley School and Edson Trail School. After he retired, he moved to Grande Prairie with his wife, Margaret, where he continued his ministry.

**Isabel Margaret Elizabeth Smith** died in Edmonton on Tuesday, January 4, 2011. Isabel was a graduate of the Vermilion School of Agriculture and the University of Alberta with a BSc and a Master of Household Economics degree. She began the Home Economics program in five rural towns in central Alberta. After her husband's death, Isabel worked for the Correspondence Branch and the Edmonton Public School Board. When she retired, she was a Home Economics Consultant. Isabel was President of the Edmonton Retired Teachers' Association, the Alberta Home Economics Association, the Edmonton Humane Society and the Northern Alberta Cat Club.

**Floyd Sweet** passed away September 30, 2011 at the age of 74. Throughout his career in the rural school of Preston and J.R. Robson High School, he advocated meeting the needs of the individual student. Following his retirement, Floyd continued to share his passion for Education by supervising student teachers. Floyd has touched the lives of so many, and he will be deeply missed.

**Leonard Toews** passed away in Grande Prairie on October 1, 2011, at the age of 81 years. After having been both a teacher and a missionary in Africa, he served the rest of his career as a Grade 6 teacher at Swanavon School in Grande Prairie.



# ARTA AGM Highlights

- Representatives from seventeen branches, including the satellite branch in British Columbia, attended the 2011 ARTA Annual General Meeting at Barnett House on October 4 and 5.
- Officers elected to guide ARTA's direction for the upcoming year are Gordon Cumming and Paul Demers of Calgary, serving as president and treasurer respectively, and Juanita Knight from Ponoka, the new vice-president.
- Alberta Teachers' Retirement Fund CEO, Emilian Groch, reported that \$625 million was paid to a total of 22,989 recipients last year. The number of teachers retiring each year has declined from a high of slightly over 1,400 in 2007 to 986 last year. The average age of teacher pensioners at 69 has remained steady for more than a decade. There are now 219 pensioners who are 95 years of age or older, with the oldest male being 101 and the oldest female 105. About 10,000 retirees are expected to be added to the pension payroll over the next two years.
- As of August 31, 2011, the assets of the post-August 1992 benefit period of the Teachers' Pension Plan reached \$6.3 billion. Although short-term investment returns of 3.5% from world equity markets over the last eleven years have resulted in a shortfall of 3.4% below the targeted rate, long-term investments have met long-term funding objectives over the last nineteen years. Current legislation dictates that active teachers and the government must cover any funding deficiencies by increased contributions over a maximum period of fifteen years. As a result, contribution rates will probably increase effective September 1, 2012. Benefits for pensionable service prior to 1992 are guaranteed by the Government of Alberta.
- Rules relating to substitute service have been removed from the Pension Plan. Consequently, substitute service by pensioners will no longer result in a reduced pension.
- All ARTA officers and committees reported on their work on behalf of the Association during the past year. What is significant is that thirty to forty dedicated retired teachers spent countless hours on committee work and at meetings of the Board of Directors advancing the cause of retired teachers throughout the province.
- A total of 5,413 education sector and 1,118 public sector members participate in the ARTA



Health and Wellness Benefit Plan. Included in education sector membership are all public, private, and post-secondary teaching and support staff along with college, university, and technical institution teaching and support staff. Public sector members include retired government employees, nurses, judges, as well as Calgary Police, City of Lethbridge and City of Medicine Hat retirees.

- The Visioning Committee, a sub-committee of the Health and Wellness Benefits Committee, has conducted a review of Johnson Inc., the plan administrator. The process has been completed and is ready for presentation to both the Benefits Committee and the ARTA Board of Directors. The second part of the review process involves a survey of the policyholders, which is currently underway.
- The Human Resources Committee was very busy this year as a result of the resignation of two key individuals in the organization, David Flower and Don Mock. A new era was launched with the hiring of Robin Carson,

the new editor of *News & Views*, and Daniel Mulloy, the new executive director of the Association, both of whom were introduced to the ARTA delegates present at the meeting. A "surprise" farewell dinner was held on the first evening in honour of Don Mock.

- A long-term (to 2014) staffing plan for the organization was initiated as well.
- Honorary memberships were awarded to two past presidents who had served on the ARTA Board of Directors in many capacities over a number of years, Dean McMullen and Paul Boisvert. E. W. (Billie) Thompson was also honoured for her vision and dedication to the Association.
- The Membership/Marketing Committee has been a visible entity at teachers' conventions provincewide promoting the benefits of ARTA membership. To become more effective and informed about marketing, committee members attended workshops and conferences. A Branch Initiative Grant was launched to stimulate and sup-

port new programs or pilot projects at the branch level.

- The Strategic Planning Committee met with all committee chairs to review all committee business plans with the intent of preparing a three-year business plan for ARTA. As a result, overlaps of initiatives were identified and committee budgets were revised. A Board Development Fundamentals Workshop gave board members an opportunity to assess ARTA's strengths and identify areas where change is required.
- The Wellness Ad Hoc Committee (now a Standing Committee) looked into ways to promote healthy alternatives and investigated the establishment of a pro-active wellness perspective in the Benefit Plan.
- The Charitable Foundation Ad Hoc Committee still have to ratify minor changes to the seventeen pages of bylaws for the Foundation before signing the document and forwarding it to Corporate Registry for approval.
- Several changes (mostly house-keeping) were made to the Association bylaws. A notice of motion was made to change the bylaws to provide for the election of a second vice-president in an effort to lighten the workload of the elected officers.
- Projected revenue for the 2011–2012 year is \$1,108,000 while budgeted expenditures total \$1,067,440, leaving an unspent balance of \$40,560. Timing of the AGM and the beginning of the budget year will be reviewed by the Board of Directors.
- Branch delegates were able to gain a better perspective of the operation of the Association as well as a realization of the extent that the organization serves as a voice for retired teachers throughout the province.





# Letters to the Editor

## ARTA ALBERTA RETIRED TEACHERS' ASSOCIATION & News & Views

### Response to Letter

The fall 2011 issue of *News & Views* contained a letter to the editor that suggests ARTA is at risk of becoming an uncaring, corporate machine. This fear is unfounded. However, the letter does provide the opportunity to clear up any misunderstanding of ARTA's mission.

ARTA is growing at an unprecedented rate. There are now more than four times as many members as there were just five years ago. Our outstanding Benefit Plan is a major reason that people join ARTA. With this expansion comes increased income that enables ARTA to offer more programs, member services, activities and events for more members than at any point in ARTA's nearly fifty-year history.

ARTA's Board of Directors determines the focus and activities that are undertaken by our organization. ARTA's focus on member benevolence and caring is evident in the proliferation of ARTA supported initiatives at both the provincial level and in our seventeen branches. The Executive of each branch sets their programs and can request support from ARTA's newly approved Branch Initiatives Grant to introduce new activities for their members.

In addition to social, travel and educational activities in the branches, ARTA actively promotes members

interests through advocacy, representation, and presentations given by the Benefits Committee. Two new committees, Membership/Marketing, and the Wellness Ad Hoc Committee initiate and support opportunities for participation in an ever-expanding range of activities.

Daniel Mulloy, our new executive director, was selected to ensure that the member service aspect of our organization is strengthened. He brings to ARTA a wealth of experience in developing and managing people-centered services, in addition to his strong background in financial management. Robin Carson, the new editor of *News & Views* brings his expertise to further improve our magazine.

The letter also questioned the ARTA Health and Wellness Benefit Trust.

ARTA self-insures the extended health care and dental coverage. (Travel is fully insured because of the potential for large claims.) To self-insure we must maintain sufficient funds to ensure that even in the worst circumstances our members' claims will be paid. To this end, ARTA maintains the Benefit Plan reserves. The amount of the reserve is set in accordance with insurance industry standards and regulations. Yet another function of these reserves is to avoid fluctuation in the premiums.

The reserves are held in the ARTA Health and Wellness Benefit Trust. Currently the reserves are at our projected requirements—about four million dollars. The funds in the Trust have been fully audited, and the auditor's report has been adopted by the Benefit Trust and received by the ARTA Board of Directors. Any plan participant may examine it by visiting the ARTA office.

Dr. Ralph Levinson  
Director of Marketing,  
ARTA Benefit Plan

### To the Editor:

I wish to comment on the article about the monarchy by James Lavers in the fall issue of *News & Views*. The article is a series of snide remarks about the monarchy; therefore, a few plain facts are in order.

In the first place, Canada has always been a monarchy. Beginning in the 17<sup>th</sup> century, we



were founded and ruled as a colony of France by officials appointed by the King of France. As a result of military actions in the 18<sup>th</sup> century, Canada was overtaken in sections by British forces and became part of the British Empire. The final transfer of the entire nation to British control was by the Treaty of Paris in 1763.

Having the King of the United Kingdom as our sovereign did not mean that we had no rights of self-rule. Beginning even before the signing of the treaty in 1763, the colony of Nova Scotia was granted an assembly elected by the citizens. Other colonies were also given the right to elect assemblies. We can be proud of what those assemblies accomplished (for example, the Legislature of Upper Canada—later, Ontario—outlawed the importation of slaves in 1792).

A further fact is that Canada's political and cultural systems

are the result of evolution, not revolution. The United States experienced a revolution and, in popular myth, sprang up as a complete nation in 1776, which ignores the century-and-a-half of history before that event. Canada has built our systems on our past, not by denying that past.

Canada evolved into a totally independent nation. The final legal recognition of this fact was the Statute of Westminster of 1931. As a result, Elizabeth II is the Head of Canada, and by the grace of God, Queen of Canada. Queen Elizabeth is the most respected person in the world.

Should we be more modern like the United States and pledge our loyalty to a piece of cloth: "I pledge allegiance to my flag and the republic for which it stands"? I would rather pledge my loyalty to my country as represented by a living, breathing human being who

happens to be the most respected person in the world.

Canada has a constitutional monarchical system of government because it works. Would anyone wish to trade it for the paralysis we see in the government of the great republic to the south that finds it impossible to deal with its economic crises because of its bitterly political, divided system that is in a perpetual state of election?

Lavers says that the days of idealism are over. An answer was expressed by a lady who had lost her son in the Falklands War when she said, "His grandfather gave his life for the King. His father offered his. Now he has given his life for the Queen. That is what it means to be British!"

God save the Queen! And long may she continue to represent Canada in the constructive way she has done for sixty years!

Ronald Williams, MEd

## A TRIBUTE TO FLOYD SWEET

It was with great sadness that we learned of the passing of our colleague Floyd Sweet. Floyd made an enormous contribution to our organization.

After serving his branch and on other ARTA committees, Floyd was elected ARTA President for three years, from 1999 to 2002. Growth in our organization was largely due to people like Floyd who devoted countless hours to ARTA.

Floyd also served as president of the Canadian Retired Teachers' Association (ACER-CART) for two years, from 2000 to 2002. The national organization was in danger of dissolving at that time. Floyd played a significant role in ensuring that this did not happen. Today ACER-CART is stronger than ever.

As past president, Floyd continued to make important contributions to ARTA. He was instrumental in moving ARTA to a new and more democratic governance structure through his leadership on the Representative Committee.

Floyd will be remembered not only for his work with ARTA, but also for the way he worked with ARTA volunteers. His approach was always to model harmonious relations with others. Floyd was always the epitome of a "fine gentleman."

He will truly be missed by all of us.

*Don Mock*

*Former Executive Director of the Alberta Retired Teachers' Association*





# To Hell With the Ball

The eighteenth annual To Hell With the Ball golf tournament teed off on September 6 at River Bend Golf Club in Red Deer. Sixty-one retired male teachers attended. They were treated to excellent conditions, a great golf course and superb hospitality. The weatherman cooperated by providing us with the best weather we have ever had with temperatures in the 30s.

The low net winner was Greg Simpson of Lacombe with a net 62 winning on a countback, followed by Wayne Brenna of Red Deer, Barrie Levasseur of Nipawin Saskatchewan, and Marty Klipper of Red Deer.

Low gross winner was Hugh McPherson of Red Deer with a 74 followed by Gordon Girvan, John Stone, and Don Yamagisahi, all of Red Deer.

Golfers in attendance were from Red Deer, Stettler, Rocky Mountain House, Lacombe, Ponoka, Wetaskiwin, Edmonton, Windermere British Columbia, and Nipawin Saskatchewan.

This year we were able to raise \$3,200 for prostate cancer research. This brings the total in the last nine years to approximately \$20,000. Thank you to all the golfers who had such a great time, and to the sponsors who were able to help us raise this amount. This kind of support is encouraging, as in some small way we may be able to help find a cure for this disease.

Next year, once again, we will be holding the tournament at River Bend in Red Deer on Tuesday, September 4, 2012. We encourage all retired male teachers to join us in such a worthwhile cause and have a great time while doing it. Please notify all retirees of this event.



We extend a special thank you to our major sponsors: River Bend Golf Club, Henry's Eavestroughing of Red Deer, Ron Olney (Sun Life), and Johnson Inc. Thank you as well to the rest of our sponsors who very generously donated enough prizes so that every golfer went home with a memento.

If you wish to be on the mailing list for this event, please contact Ron Hitchins at 403-343-6543 or Wayne Brenna at 403-347-5479.



ALBERTA RETIRED TEACHERS' ASSOCIATION

News & Views

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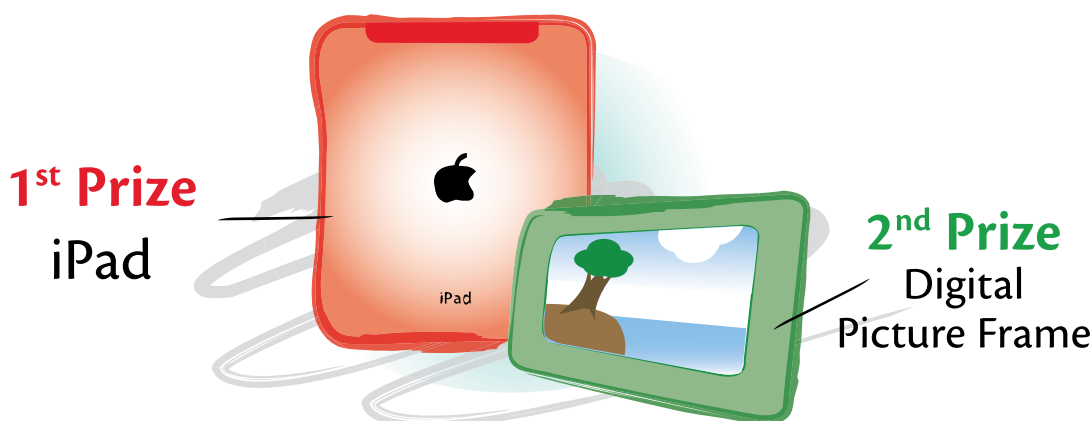
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