

news & views

The Magazine of the Alberta Retired Teachers' Association

SPRING 2022

Around the Next Corner Issue

The Power of Puppetry

Gardening: Spring Planning

An Octogenarian Odyssey

ARTA
ALBERTA RETIRED
TEACHERS' ASSOCIATION





Trying to find the right
**RETIREMENT
RESIDENCE?**

Featuring 11 residences across Alberta, each with their own distinct character, Chartwell offers a variety of service and support to suit your or a loved one's unique lifestyle. Explore your choices today.

 **CLICK** Chartwell.com

 **CALL** 1-844-727-8679

 **VISIT** a Chartwell near you





16

26

19

Around the Next Corner Features

- 16 Outdoor Living: Wildlife Viewing

- 19 An Octogenarian Odyssey

- 20 Gardening: Spring Planning

- 22 Spirituality and Wellness: Adventure Around the Next Corner

- 26 Little Free Libraries

- 28 The Power of Puppetry

- 34 Frugal by Choice

- 40 The Art of Retirement

- 43 Wellness: Life's Journey



On the Cover:

Turn to page 28 to read more about ARTA member Nancy Goddard's transformative experience with masks as she turned the corner into retirement.

Photo by Virginia Quist.

contents

Regular Contributions

- 5 From the President
- 7 From the CEO
- 8 ARTA Bulletin Board
- 9 From the Editor
- 12 ARTARx
- 13 Proust Questionnaire: Darren Tardif
- 52 In Memoriam
- 54 ARTA Bookshelf

Specials

- 6 Second Wind: Moving Ahead Together
- 14 ARTA Online
- 27 ACER-CART: Canadian Photo Gallery

From Our Committees

- 8 Communications: Photo Contest 2022
- 10 Health Benefits: Annual Premiums and Claims Statements
- 25 Pension & Financial Wellness: Book Review
- 30 Communications: 2021 Writing Contest Winners
- 36 Wellness: 2022 ARTA Wellness Challenge
- 39 Pension & Financial Wellness: TFSAs Explained
- 49 Governance: 2022 Scholarship Information

From Our Partners

- 18 ARTCF: 2022 ARTCF Charity Golf Classic
- 44 HumanaCare: What Are My Next Steps?
- 47 Allianz: An Important Update to Your ARTA Emergency Travel Insurance Coverage
- 48 TW: Alberta Auto Insurance Changes
- 50 Inkblot: How Therapy Can Prepare You for Life's Next Chapter

ARTA supports an engaged lifestyle after retirement through member-centred services, advocacy, communication, wellness, and leadership.

EDITOR-IN-CHIEF

Margaret Sadler

ASSOCIATE EDITOR

Marilyn Bossert

**COPY EDITORS AND
PROOFREADERS**

Inge Coates

Vi Oko

Tara Penner

Bev Sawyer

CONTRIBUTING EDITORS

Jennifer Hope

Robert Michon

Gary Sawatzky

Jonathan Schieman

Amanda Shaw

Scott Tywoniuk

DESIGN

Tony Esteves

Virginia Quist

PRINTING

Burke Group

news&views is published four times a year by the Alberta Retired Teachers' Association (ARTA).

To change your subscription or move to a digital subscription, call the ARTA office, or email marketing@arta.net

To contact the editor, write to nveditor@arta.net

Contributions to *news&views* are welcome. They may be sent to nvsubmit@arta.net

Read the submission guidelines at arta.net/nvguidelines.

Deadline for submissions to the Gratitude issue is April 20, 2022.

Telephone: 780-822-2400

Canada only: 1-855-212-2400

fax: 1-780-447-0613

email: info@arta.net

website: arta.net

Return undeliverable Canadian addresses to 15505 137 Avenue NW Edmonton, AB T5V 1R9

CANADIAN PUBLICATION AGREEMENT #40033998



Recently, the only constant at ARTA has been change. 2021 was a year of exceptional growth for ARTA — both in membership size and in our services and responsibilities. Through the self-administration of our benefit plans, significant improvements to existing benefit plans, the introduction of six new benefit plans, and the impact of the ever-changing travel restrictions on our Emergency Travel Insurance, we have done our best to communicate transparently with our current and prospective membership. Even more change awaits with the spring opening of ARTARx, Canada's first plan-owned pharmacy. Stay up to date by reading *news&views* and each monthly ARTAfacts e-newsletter and by regularly checking arta.net and myarta.net.

If you are not receiving communications, email marketing@arta.net to confirm your subscription preferences. If you have any questions or concerns about what awaits ARTA *around the next corner*, our staff is only a phone call away.



Member Services



Advocacy



Wellness



Organizational Excellence

This publication is provided for general information purposes only and is not meant as legal or other professional advice. You should not rely on, or take or fail to take any action, based upon the information provided in this publication. The views expressed in each article are the views of the author(s) of each article and do not necessarily reflect the views or policies of the Alberta Retired Teachers' Association or of the Association's directors, officers, employees, and agents. If you require specific legal or professional advice on any issue, please consult a lawyer or other professional advisor. The Alberta Retired Teachers' Association, its directors, officers, employees, agents, and authors shall not be liable in any manner, or to any extent, for any loss, damage, or expense whatsoever, arising from or in connection with any use of or reliance on the information contained in this publication, including, but not limited to, any indirect or consequential damages.

ARTA sells advertising space to third party organizations such as its partners. Publication of an advertisement does not mean that ARTA endorses a product or service. ARTA does not make any representations or offer any warranties, nor are there any implied or express conditions, with respect to the quality of any advertised goods or services or the fitness of such goods or services for the purposes so advertised. ARTA recommends that all readers conduct their own research and be diligent when considering important purchasing decisions and make the choice that is ultimately in the reader's own best interest.



From the President

Lorna McIlroy | President, ARTA



Around the Corner

When we talk of life around the next corner, we are often thinking of the next decade or the next phase of our lives. I will always assume that there are good things waiting around the corner, but I will endeavour to be prepared for all eventualities. Maintenance is crucial. I will provide regular maintenance for my home, my vehicle, my relationships, and myself. Yes, I should plan and prepare for the future and I should be organized with financial documents and plans in one place, with an updated will, power of attorney, and advanced care directive prepared. I must also consider the options and timeline for staying in our current home, making adaptations, or moving to more accessible or supportive housing.

The past two pandemic years have caused many of us to cocoon and wait: first for the vaccine that was going to restore our freedom, then for travel and social restrictions to lift. Two years ago, I yearned for things to return to normal. Now I realize that I want a new normal, reimagining the world anew and breaking with the past. I would like to leave behind prejudice and hatred. I would choose to rejuvenate polluted rivers and smoky skies. I am hopeful of a kinder, brighter world around the corner.

Yes, spring is just around the corner. I have always loved spring with all its new beginnings. However, I have learned to love the opulence of summer, the ripeness of autumn and yes, even the purity of winter. By seeking out the positives in each season, we can truly enjoy the present, without yearning for future pleasures. Each season gifts us with unique sights, sounds, smells, tastes, and textures.

Every new month gives us the opportunity to make a fresh start. I may have complained about required year plans and day plans, but now I appreciate the opportunity to prioritize my time. The organizational skills, honed over

decades in our working years, can serve us well in retirement. I can plan visits, volunteer activities, and coffee dates. Adventures can be carefully mapped out, and promises can be kept. With adequate planning, I can stay active and connected while enjoying the present.

Each new week allows us to try something new. We can cherish our memories but also continue making new ones. I will aim to lighten my luggage as I turn the corner. Suspicions, grudges, and resentment can weigh us down; an apology will lighten your load. But *carpe diem* — seize the day! Rather than living in fear of the future, I will find joy in the present. I will speak the things I am thinking, send that text, make that call, mail that card or letter. We do not know what lies around the corner, but each new day can allow us an enticing peek. ●



MOVING AHEAD TOGETHER

A Wellness Conference for Retirees



Thursday, September 22, 2022

Chateau Louis Conference Centre, Edmonton, Alberta

Enjoy a chance to engage your mind, body, and spirit.

Mark your calendar now.

With a theme of Moving Ahead Together, the ninth Second Wind Conference will be offered to all seniors and retirees in the greater Edmonton area and beyond on **September 22, 2022**. The conference will feature engaging and uplifting sessions in an attractive and accessible setting at the Chateau Louis Conference Centre in Edmonton, Alberta.

Start the conference by enjoying the company of fellow retirees over a morning beverage and assorted pastries in the beautiful Grand Ballroom followed by a keynote address by

Dr. Adrian Wagg, professor of healthy aging at the University of Alberta.

The day also includes:

- Eighteen breakout sessions covering a wide variety of informative topics
- A delicious buffet lunch
- Two coffee breaks
- A 'Wine Down'
- An opportunity to visit both business and craft exhibitors in the display room
- Door prizes

Further information is posted on the conference website at secondwindconference.ca.

For the health and safety of attendees, the organizing committee and venue will adhere to all Alberta Health Services (AHS) recommended and mandated protocols that are in effect on the date of the conference. Attendance will be limited.



Seniors' Week 2022

First full week in June. Check this link closer to the date for virtual events: alberta.ca/seniors-week.aspx



From the CEO

Daniel Mulloy | Chief Executive Officer, ARTA



If you can't go straight ahead, you go around the corner.

- Cher

Life is funny. Just when you think you're going in one direction, life points you in another.

It's amazing how you can end up in a different place than you thought you would, despite all your efforts to get to the place you wanted to go. Then again, the new place you're at now may, in fact, be better.

Over the last year, ARTA's journey was supposed to go in a relatively known direction. Plans were put into place. Our assumptions and contingency plans put us in a certain place at a certain time. But then, change happened. Although you plan for hurdles, sometimes you can't see things ahead on the path. Out of nowhere, you turn a hidden corner, and you're pointed in a different direction. Sometimes these turns and changes are welcome, but there are times when they are not. We have all gone through dramatic changes over the last few years that have pushed us in new directions: changes that we didn't want but have done our best to manage; changes that have been painful but somehow necessary for us to get where we are today.

I know changes happen and no journey is without challenges, but I would say the last year has been one of the most difficult of my professional career. That's not to say it hasn't

yielded some positive results. We are blazing new trails — unexpected turns notwithstanding — with significant changes to our benefit plans, to our administration, and to the future of ARTA through the creation of the first ever plan-owned pharmacy in Canada. While the journey has not been easy, I believe the destination will be well worth it.

It's profound to say that if you can't go straight ahead, you go around the corner. Really, what other options do you have? Sometimes going back is not an option and stopping is definitely not, so you change direction.

When you make that change in direction, your new destination may in fact be the best destination; maybe not the one you envisioned, but the one where you're meant to be.

As we set off into 2022, I look forward to the new direction and new destination. While I know every straight line may have a hidden corner, I look forward to the new and exciting challenges that are just around that corner. ●

Yours in service,





Cooperative Memorial Society (CMS)

CMS is a nonprofit, member-owned cooperative. We arrange economical funeral plans for our members in Central and Southern Alberta by contracting with locally-operated service providers. Members can save an average of \$2,500 to \$5,000 on their funeral arrangements, depending on the plan selected. Plans can be prepaid with many of our service providers to lock in prices, or paid at the time of need.

Since our founding in 1965, we have enrolled more than 45,000 members. Membership ensures that your wishes for your final arrangements are respected and provides you with access to lower-priced plans for funeral services from our service providers. You can opt to enter your guidance information into our online database for the funeral home to access at the time of need. This also provides your loved ones with important information that they will need at that time.

The most important benefit of membership is the peace of mind gained from knowing that, by putting your affairs in order now, you will be saving your next-of-kin some hasty, painful, and expensive decisions at a time when they may be emotionally unprepared.

You can purchase a lifetime membership for only \$40 per adult. For more information, visit calgarymemorial.com, or call the CMS at **403-248-2044** or **1-800-566-9959**.



2022 PHOTO CONTEST

ARTA is proud to sponsor its **tenth annual photo contest**. All ARTA members — regular or affiliate — are eligible to enter. We have two categories: Masters and Novice. If you have won in the past, you will fall under the Masters category; if you have not been a past winner, you will enter the Novice category. Winners will be announced in the autumn 2022 issue of *news&views* and posted on ARTA electronic media sites.

Contest Categories

- Nature
- Making It
- Travel
- Ten

All entries must be received by ARTA no later than 4:00 p.m., May 31, 2022.

Entries should be mailed to

ARTA Photo Contest
15505 137 Avenue NW
Edmonton, AB T5V 1R9

Digital images can be emailed to contests@arta.net



Visit arta.net/photo-contest for contest rules and entry form.



From the Editor

Margaret Sadler | Editor-in-Chief, *news&views*, nveditor@arta.net



*It's all right to cry
Crying gets the sad out of you.*

— Carol Hall

You're familiar with those two things of which we can be most certain — one of them being death. In youth, death is often sudden and unexpected. With age, losses grow more usual, more anticipated. The older we get, around each corner we are met more often with death.

Not a cheery topic, but a real one for all of us. In every issue of *news&views*, the In Memoriam pages mark the passing of colleagues. Few of us have lived this long without major losses of colleagues, friends, or family.

More and more often, what were once called funerals are now called “celebrations of life.” Indeed, such events are opportunities to give thanks for well-lived lives. But grief cannot be denied. Sadness at the loss of these good people must be recognized, accepted, and acknowledged. We need time to sit with sadness. Sadness will help get us through this loss.

One of the sorrows of COVID-19 is the limit on gatherings for funerals. On the other hand, livestreaming the ceremonies has become a blessing of COVID-19 since people from far afield can attend, even participate, in ways they could not have previously. But the in-person sharing over the egg salad sandwiches — the opportunity to recall stories and memories mingled with

laughter and tears — is a healing activity, individually and communally. Stories we all know, memories never previously shared, and observations

considering the span of a life are all the pieces that help put us back together to go on living without our beloved, our dear friend, or the company of colleagues who have attended us into retirement. Grief goes with us along our road.

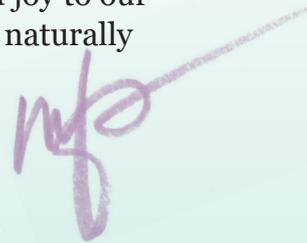
My brother just celebrated his 80th birthday. He is very much alive but facing Alzheimer's disease. He had asked for a party — quite unusual for him; COVID-19 prevented that, of course. What we were able to do was gather greetings, memories, and anecdotes from sixty friends and family members into a “newspaper” of memories. Once we had this wonderful collection, it felt to me like a draft eulogy. These memories may slip from his mind over the coming years, but they are preserved here until we say a final goodbye. We will remember the good man he was, even as we watch him leave us little by little. Around each corner is another possibility of loss.

Watching movies that bring us to tears is like rehearsing for grief closer to the heart. Neuroscience* even tells us that crying boosts endorphin levels and increases our capacity for emotional pain. Crying, sometimes seemingly uncontrollable in grief, is a great reliever of pain while at the same time allowing us to feel the pain.

Our goddaughter, told not to cry at the loss of her grandfather, corrected the minister who addressed her, assuring him that it was okay to be sad that she would not see her grandfather again.

Around the next corner, we face delight as young family members and little friends add joy to our days even while we face the grief that naturally will come. ●

* For example, see the neuroscience article in *The Guardian*, 21 Sep 2016, “Watching sad films boosts endorphin levels in your brain, psychologists say” and in *The Psychologist* of the British Psychological Society, 7 Nov 2017, “Why do sad movies make people happy?”





Health Benefits

Gary Sawatzky | Chief Operating Officer, ARTA

Annual Premiums and Claims Statement

Each year, ARTA provides an account of the premiums you paid into the ARTA Retiree Benefit Plans over the past calendar year and a detailed list of the claims that were submitted for each person (you and your eligible dependants) covered under your plan membership during the same time period. This Premiums and Claims Statement is provided to you so that you can include eligible Medical Expense Tax Credit (METC) amounts that you paid out-of-pocket over the past year in your annual income tax return.

As part of the transition to self-administration, this marks the first year that ARTA itself has been able to provide the data for your annual Premiums and Claims Statement. By retaining control of the statement, ARTA can provide the statements in a timelier manner and in a format that better suits our members (such as being able to provide the claims listing in order by date incurred, which was not possible with the 2020 statements).

The Premiums and Claims Statement includes pertinent information for each claim made under your coverage, including:

- the date the claim was submitted
- a description of the product or service claimed
- the amount charged by the provider of the product or service
- the amount paid by any other benefit plan from which you receive coverage (such as the Alberta Health Care Plan for Seniors or the British Columbia Fair PharmaCare Plan)
- the amount paid by the ARTA Retiree Benefit Plan, and
- the difference between the charged amount and the amounts covered by the plans; this is the amount that you would have paid out-of-pocket for the product or service you received.

Check each claim line carefully in case there are multiple instances of a claim. In many instances, there may be a claim submitted by a provider to determine if a product or service is eligible for coverage under the ARTA Retiree Benefit Plans, and then a subsequent reversal of the claim. We are not able to remove these redundant claims from the claim records, so it is up to you to ensure each claim is correct.

When you are reviewing each claim, you should also confirm that each medical expense you are including in your income taxes qualifies as an



eligible METC. A list of eligible METCs is available online by searching for Canada *Income Tax Act* Income Tax Folio S1-F1-C1. This document provides a list of those items that are eligible to be claimed as an METC (such as premiums paid toward a Private Health Services Plan or out-of-pocket costs paid for eligible paramedical practitioners). You may have submitted other items to the ARTA Retiree Benefit Plans for coverage that were deemed not eligible (gym memberships, for example). These may appear on your Premiums and Claims Statement as a denied claim and are not eligible to claim as an METC.

One item that does not appear in your annual statement is the fee you paid to be an ARTA member. While you must be an active ARTA member in good standing to participate in the ARTA Retiree Benefit Plans, the ARTA membership fees do not qualify as eligible tax deductions according to current *Income Tax Act* regulations.

The statements were posted to each covered member's MyARTA account at the end of February. If you don't have a MyARTA account, or if you previously requested you receive a paper copy of the statement, a paper copy was mailed to you in the first week in March.

Finally, keep in mind that the Premiums and Claims Statement provides a record of the expenses you submitted for coverage under the plan over the past calendar year but are not considered official tax statements. Only official receipts and Explanation of Benefits forms you received may be used for official tax purposes. When in doubt, we advise you to check with your accountant to ensure you are claiming the correct METCs on your annual income tax return. ●

Checked Out Our New Website?

Go to **ATRF.com** to:

- Get current information on ATRF and your pension
- Update your personal information including your email address and tax information in *MyPension*, your secure member portal
- Access your annual pension statements and tax slips easily and quickly



Visit:
[ATRF.com](https://www.atrf.com)



ARTARX PHARMACY GRAND OPENING – SPRING 2022

With the opening of Canada’s first ever plan-owned pharmacy, how does this affect **YOUR** benefit plan?

If you’re not on one of the two ARTARx-specific benefit plans, the opening of the pharmacy won’t impact your benefit plan – though you can still use the ARTARx pharmacy!

PRESCRIPTION DRUG REIMBURSEMENT LEVEL

| ARTA BENEFIT PLAN | IF FILLED AT ARTARx | IF FILLED AT ANOTHER PHARMACY | |
|-------------------|----------------------------------|-------------------------------|-----|
| Primary Health | 80% | 80% | |
| Core Health | 80% | 80% | |
| Essential Health | 80% | 80% | |
| Enhanced Health | 80% | 80% | |
| Health Wise | 80% | 80% | |
| Health Wise Plus | 80% | 80% | |
| Total Health | 80% | 80% | |
| Ultimate Health | 80% | 80% | |
| ARTARx | chronic, maintenance medications | 100% | 50% |
| | acute care prescriptions | 100% | 80% |
| ARTARx + Travel | chronic, maintenance medications | 100% | 50% |
| | acute care prescriptions | 100% | 80% |

For full plan details on each of ARTA’s benefit plans, visit artabenefits.net/plan-text

Proust Questionnaire

Darren Tardif | Pharmacy Manager, ARTARx



Darren Tardif Responds to a Proust Questionnaire

Who is your favourite hero or heroine in fiction?

R. A. Salvatore's Drizzt Do'Urden. In my youth, I was riveted by books on adventure in magical lands, fascinated by the descriptions of mythical creatures, amazed at the hero's resilience in the face of adversity. As I matured, I realized how Salvatore aptly used the iconic character's story to express the dangers of prejudice, crafting tales that emphasize judgment not by character stereotypes or visual differences, but instead by the quality of one's actions, morals, and character. Growing up reading these stories helped me develop and internalize a positive understanding of acceptance, and a worldview that values the strength of diversity.

What is your favourite virtue?

Patience. As a pharmacist, I've found that being patient helps immensely in developing relationships and providing better care for clients. Taking time to get to know someone is one of my favourite aspects of this career and the main reason I opted into pharmacy over a more laboratory-based science degree. I am also grateful for everyone who has shown patience with me along the way. Pharmacy can be a very demanding profession at times, and the kindness of patience makes all the difference in the world on those particularly difficult days.

What is your idea of misery?

Misery is the inability to entertain new ideas or to challenge your own positions, never being open to learning or growing; deliberately unaware of one's own ignorance, and overly confident in that conviction. We all have the capacity to better our



understanding of the world and those we share with it and, in turn, improve our collective experiences.

How do you find meaning in life?

For myself, I've always found meaning in life through my connections with family and friends, nurturing bonds with people close to me, supporting those I love to become the best versions of themselves, lifting those around me, and in turn, expecting the same from them. These actions give my life a sense of meaning and purpose. ●



Find What You're Looking For — All About ARTA Online

Amanda Shaw | Chief Marketing Officer

With so much information available online, sometimes it can be difficult to find what you need. In an effort to clean up ARTA's online presence and make our pages easier to navigate, we've streamlined our online content to help you find relevant information quickly and efficiently.

arta.net

ARTA



MyARTA

myarta.net

Best for:

- ARTA members
- Prospective members
- General public

Purpose:

- ARTA's primary website and holds most of the information on the association.

Types of Information:

- News and announcements
- Organizational information including board and committee structure and duties
- Advocacy updates and resources
- Wellness resources
- Contest information
- Communications archives
- Webinar and event information and registration
- General interest and opportunity posts
- Staff bios and department contact information

Best for:

- ARTA Benefit Plan members

Purpose:

- Allows members to manage their personal benefit plan, find information about their coverage, submit claims, view claims history, and view personal documentation.

Types of Information:

- General claims information including claims forms, other benefit management forms, and change forms
- Personal information including member contact information, benefit ID card, and annual statements (including the 2021 Premiums & Claims Statement)

The Claims Portal, which is used to both submit and review personal claims information, is managed and maintained by ARTA's claims adjudicator, Green Shield Canada (GSC).

MyARTA integrates the GSC claims portal so that members only need to sign in to one system. When you click on the "ARTA Claims" link, you are securely redirected to the separate claims portal. GSC created, manages, and maintains the claims portal as well as the ARTABenefits app, available on the app store of your choice.

Best for:

- Prospective members

Purpose:

- To confirm eligibility for ARTA membership, to build and compare ARTA Benefit Plan options, to find supplemental benefit information to aid in a decision to enrol, and to apply for ARTA benefits.

Types of Information:

- Eligibility criteria
- Participating organizations
- Benefit plan options
- Rates
- Plan text
- Emergency travel and supplementary travel insurance information
- Online application form

Facebook



Best for:

- ARTA members
- General public

Purpose:

- Social connectedness
- Organizational updates
- Key announcements

[facebook.com/
AlbertaRetiredTeachersAssociation](https://facebook.com/AlbertaRetiredTeachersAssociation)

Twitter



Best for:

- Prospective members
- General public

Purpose:

- Promotion of ARTA at marketing events, such as trade shows and conventions
- Engagement on a corporate level with event attendees

twitter.com/ARTABenefits

Instagram



Best for:

- ARTA members
- General public

Purpose:

- Social connectedness
- Organizational updates
- Key announcements

instagram.com/artabenefits/

LinkedIn



Best for:

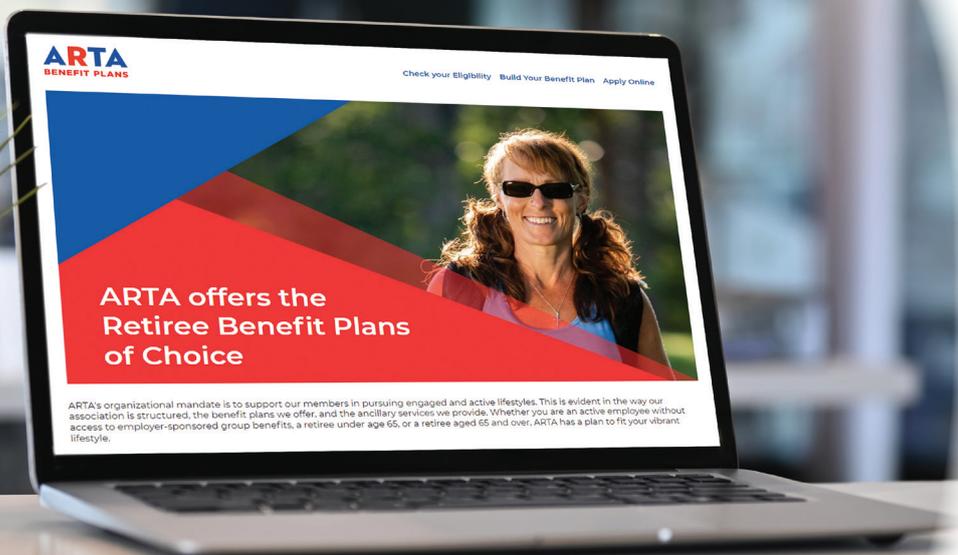
- Organizational partners
- General public

Purpose:

- Association updates
- Strategic goal promotion
- Staff recruitment, recognition, and engagement

linkedin.com/company/alberta-retired-teachers%27%E2%80%8B-association

ARTA engages and responds to its social media accounts Monday through Friday from 8:30 a.m. to 4:00 p.m. ARTA monitors its social media accounts outside of business hours only to moderate posts that are lewd or offensive as defined by ARTA's social media policy. •



Outdoor Living

Duane Radford | Article and Photos



Wildlife Viewing: From Least Weasel to Bald Eagle

You've all heard the saying that something is just "around the next corner" — a universal phrase to create a sense of hope and optimism. That's what wildlife viewing is all about — you never know what you're going to see when you venture into Alberta's outdoors, but you can be sure it beats staying at home. Further, with a plan, you'll be more likely to see what you hoped for! It's as cheap as borscht — all you need is a pair of binoculars or a spotting scope — and it's doable by mobility-challenged seniors during all seasons of the year.

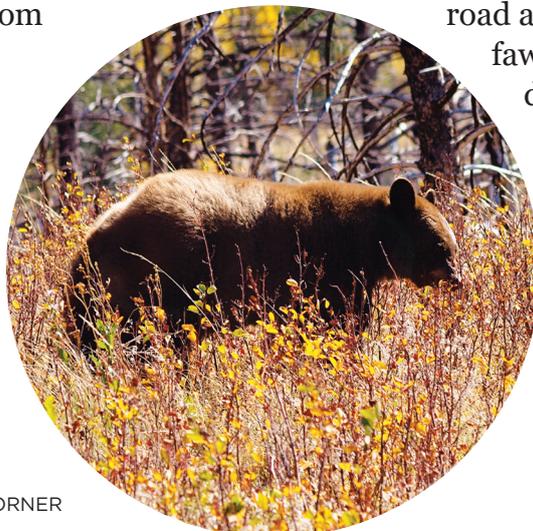
Last October, my wife Adrienne and I enjoyed a staycation in southern Alberta at a bed and breakfast far from the madding crowd and the risk of being infected with COVID-19. This B&B is a secluded getaway that abounds with wildlife viewing opportunities. It's also located near Waterton National Park, a place that's ideal for wildlife viewing (by seniors) even though the devastating 2017 Kenow Wildfire ravaged much of the park and no doubt killed much of its wildlife. As we were being greeted by the proprietors, a least weasel darted between us with what looked like a deer mouse in its jaws. These fierce predators seemingly have no fear of man, and the sighting was a harbinger of what lay ahead. After we settled into our accommodations, I sat on the porch enjoying the iconic landscape of rural Alberta. All was at peace with the world until the sounds of honking Canada geese pierced the air. Skein after skein flew over the cabin, likely from Waterton Reservoir where they were staging, to fields to the south where they were feeding. Hundreds of majestic geese flew by as we watched in awe of the autumn spectacle. Actually, autumn is often an ideal time for wildlife viewing, as migratory birds

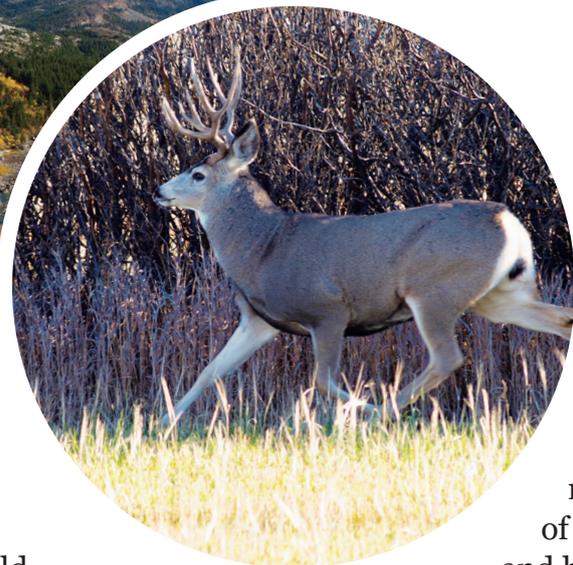
take to the air and wildlife feed throughout the day to put on calories before the winter storms arrive.

The next morning, as I sat on the deck enjoying a cup of coffee, a striking bald eagle glided by along the Waterton River, no doubt looking for carrion, before landing nearby on a jagged old cottonwood tree. The eagle was bookmarked against a pale gray morning sky — what a sight! Shortly afterwards, a mule deer doe gracefully hopped over a barbed wire fence along the perimeter. She started to browse on low lying shrubs, gingerly nipping off the tips of branches as she fed, scant yards away. She was undisturbed by my presence.

After breakfast, we decided to drive into Waterton National Park and spend the day sightseeing, taking some landscape and wildlife photos, and especially enjoying nature. On the drive to Twin Butte, en route to the park, we spotted several herds of mule deer feeding near the gravel road and a white-tailed deer doe with her twin fawns, as well as a bachelor herd of five mule deer bucks that the proprietors had told us were in the area. We spotted so many mule deer I lost track of their numbers. Several murders of crows were sighted along Highway 20 (the Cowboy Trail) as we drove toward the park, no doubt staging before they headed off to their winter grounds.

While one of the main motives for





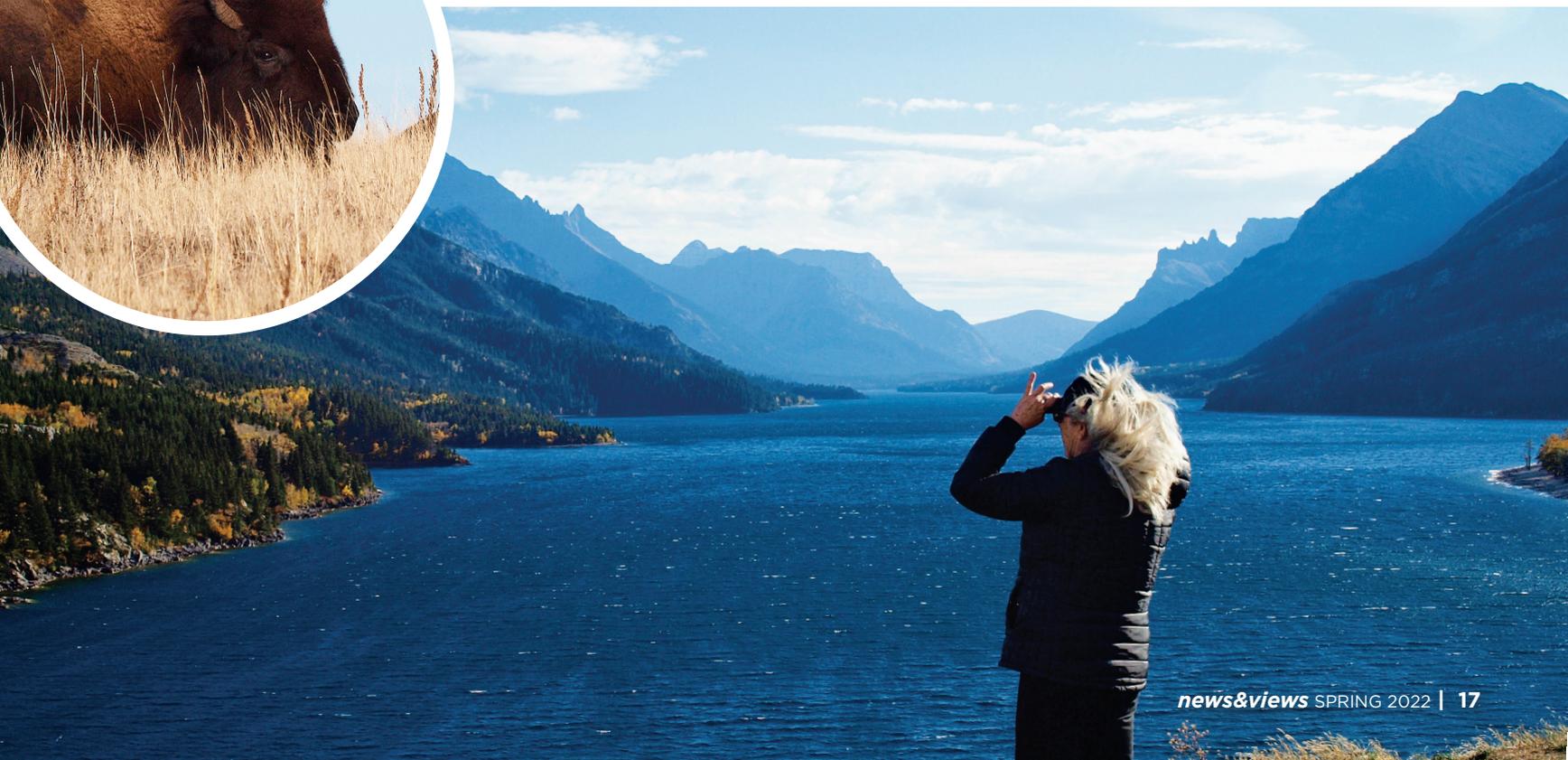
our staycation was wildlife viewing, the trip afforded a great opportunity to enjoy the splendours of nature in autumn and the kaleidoscope of colours. We were also impressed with the good work being done by Parks Canada to rebuild infrastructure throughout the park to provide better visitor services. The first place we stopped was at the buffalo paddock where some plains bison were bedded down near a pothole. A solitary young bull elk trotted along the fenced enclosure, heading south. We later observed a herd of bighorn sheep near the townsite. We spotted three black bears as we toured the park: one bruin near the townsite, a sow with two cubs, and a cinnamon phase black bear in Red Rock Canyon. All of the bears were close to the roads. One of the

only animals we didn't see was a coyote, which are usually common. Yes,

it had been a banner trip for wildlife viewing and also to learn about nature's regeneration of the park's landscape and how the wildlife was recovering.

If you're interested in wildlife viewing, there are guide books that provide tips on where and when to go. I reside in Edmonton and some of my go-to books are *The Discoverer's Guide to Elk Island National Park* and *Nature Walks and Sunday Drives 'Round Edmonton*. Provincially, check out the *Alberta Wildlife Viewing Guide*. Another excellent reference is the annual Alberta Conservation Association *Alberta Discover Guide* that features over 650 conservation sites accessible to the public.

There are many wildlife viewing opportunities around the next corner just waiting to be explored! ●





2022 ARTCF Charity Golf Classic

After a two-year hiatus, we are excited to connect with our fellow ARTA members on the golf course for a day of sport and socializing.

Join us for the ARTCF Charity Golf Classic on June 16, 2022 at the Ponoka Golf Club. Mark your calendars and register here: arta.net/golf.



See you on June 16, 2022

We thank the sponsors who have committed to our 2022 tournament





An Octogenarian Odyssey

Robert Michon | Communications Specialist, ARTA

Sometimes it can be tricky to know what's waiting for us around the next corner, but Bob Fletcher, a retired educator from Edmonton (and ARTA member), has been planning his next corner for over a year. On July 4, 2022, Bob will set out from Fairbanks, Alaska, on his e-bike and travel all the way south to Panama City, a trip of 14,000 kilometres that will take him just over five months. What's more, Bob will be celebrating his 80th birthday on the road.

A five-month bike ride is a daunting task for someone of any age, but for Bob, it's just his next big adventure; he's been exploring the world on his bike for well over a decade. "I love to travel and see new places," says Bob. "I've been to over one hundred countries, and more than twenty of those visits have been on my bicycle." As for the dangers of the road, Bob knows the risks, but he'll be accompanied by a cycling partner and a documentary film crew who will be able to assist him if need be.

While always an avid cyclist, Bob's interest took off when he joined the Edmonton Bicycle and Touring Club after retiring. "I got to know my fellow riders and found there was a lot of comradery among cyclists," says Bob. "Some months after my wife passed away in 2013, I found myself in Dubrovnik, waiting for a bike tour to begin. It was the first time I had been on a trip without her, and I was just wandering around, unsure of what to do with myself. When the tour finally started, I got to meet the other riders, and of course they immediately accepted me as one of their own."

Bob has taken cycling trips across nearly every continent since then, and he doesn't plan on slowing down after this year's trip. "If I've still got the energy, I think I'll continue south and do the length of South America, parts of which I've done before," he says. But that's not all he has planned. He'll be working with a writer to turn his big adventure into a book, *Octogenarian Odyssey: Trading the Sofa for a Bicycle Seat*. It will feature one chapter for every week he spends on the road. And then of course, there's the film crew, who will be turning his adventure into a documentary series. And after that? Well, for Bob, there's always another trip waiting for him, around the next corner. ●



To the peak of Africa. Photo by Bob's guide, Rob Caldwell.



Setting out on a Costa Rican ride. Photo by Gloria Pineda.





Gardening

Gerald Filipski

[provenwinners.com/
container-gardening/
container-recipes/search](https://provenwinners.com/container-gardening/container-recipes/search)

Spring Planning

Planning your container garden may be the most important part of that style of gardening. I have been guilty of walking into a greenhouse in the spring and buying far more annuals than I ever know what to do with. After years of having to buy extra containers to accommodate the overflow of annuals from overbuying, I finally decided that each spring, before the trip to the greenhouse, I would make a list of what I wanted to plant where and which containers to use. Though, I always allow an extra container or six for the new varieties that might catch my eye in the greenhouse that were not on my planning and planting list.

One of my favourite websites offers many tips and ideas, but one of the best is their container recipes menu. This menu offers great ideas for planting combinations for containers. You can customize a container for yourself by inputting the type of container, colour of the blooms you want, a colour scheme, exposure, season, and more, and the website will choose the optimum plants for your container.

If you are planning on having more than just a few containers, you will need to spend some time coming up with a garden plan. Designing a garden plan for a deck or balcony is the same as designing one for a large landscape. The same designing principles apply:

- Use colours and textures wisely. Investing in a colour wheel (found in art supply stores) to help coordinate the colours is a good idea. In a small

space, having the right colour combinations may be even more important than in a larger garden. Having colours that clash creates disharmony.

- Vary the heights. Having the containers all the same size and shape, or having all the plants at the same height, does not appeal. Having different shapes, sizes, and heights creates interest and draws the eye to the garden.
- Layer the containers. By layering, I mean tall containers and plants to the back, medium height in the middle, and smallest at the very front. Using this method allows all plants to be seen and appreciated.
- Add vertical dimensions. Don't garden in one plane, the horizontal. By adding the vertical dimension to your garden through a trellis and climbing plants, you expand your garden to its full potential. There are some great annual vines for you to consider adding to your plan that will do very well in containers.
- Add an anchor. Adding a large plant as a focal point or anchor will help to add interest. Consider using an indoor plant such as a palm or hibiscus as the focal point.
- Plan groupings. While grouping the plants is important because it creates areas of interest, you will need to avoid overcrowding. Overcrowding in a small space encourages disease and insect problems. Consider grouping containers rather than overstuffing one container.
- Pick the plants. Choose the right plant for the right application. If your exposure is one that does not get full sun, do not force a sun-loving plant to perform in such conditions. Do your

homework and make sure the plant is the right one for the level of exposure and that its size is what you want. Trying to grow a 100 cm plant at the front of a container will leave no space for interest in the rest of the container.

- Consider blooming. Another factor to consider when doing your homework is bloom time. If you are looking for a planter to give constant bloom, make sure the bloom times reflect this.
- Don't be intimidated by a lack of space. Gardening in small spaces is very much about scaling down. Research and seek out dwarf varieties of plants and materials that are appropriate for your space. There are a wide variety of annuals suitable for this type of container garden.
- Think about augmenting existing space with container gardens. If you have a small backyard with a deck, you should definitely include the deck as you plan where to plant things through the use of containers. If all you have is a balcony or a deck, you should be thinking in terms of the most efficient use of containers. Do you want to use long window-box-like containers that may use space more efficiently or more decorative, traditional pots?
- Use fences or balcony railings not only as screens, but as planters themselves. Think about growing plants on the fences as climbers. Roses, clematis, morning glory, canary vine, and honeysuckle are examples of flowering vines.

Dare to be bold! ●

Gerald Filipski, our gardening columnist for almost five years, reminds us of a quote from Luther Burbank, "Flowers always make people better, happier, and more helpful; they are sunshine, food, and medicine for the soul."





Spirituality and Wellness

Lloyd Den Boer

Adventure Around the Next Corner

Does “around the next corner” sound enticing to you? Does it sound scary? Our reactions will vary, which recalls a childhood game that my siblings and I played with our cousins and friends. On lovely summer evenings, as dusk slowly dimmed to dark, we would gather on the front steps of our old, four-square farmhouse to play “Ten Steps Around.” The child chosen to be “It” would slip away to hide behind one of the trees or bushes that dotted the farmhouse lawn. The rest of us would start our journey around the house with ten free strides and then carry on with cautious starts and stops, keeping close to the walls at every point. Our object was to travel around the four sides of the house and back to its front steps without being seen in motion by the person who was “It.” “It” could be hiding anywhere on the lawn, making each move a risk, especially as the light faded. Yet, no steps were riskier than the ones taken with the least information about where the threat lay — the first steps around each corner.



As players, we revealed aspects of our personalities and characters at the corners. Some of us would round the corners “casting caution to the wind” — as we say — relying on bravado more than observational skills. Those foolhardy few seldom made it to the goal before “It” would discover them in motion and send them back to the front steps to start their journeys again. On the other hand, some of us would linger long at the corners, needing to feel safe before moving. Someone was sure to reach the goal well before a risk-averse player. Thus, the wary were no more successful than the foolhardy. Those of us who, overall, were neither too foolhardy nor too wary sometimes lost and sometimes won. In either case, we were absorbed in the game — the fun lay

somewhere between foolhardiness on one side and wariness on the other. In that space, each turn of a corner was the next adventure.

Living life with a sense of adventure, with profound and confident engagement in our experiences, is a gift. Living life shackled by doubts, fears, and hesitations, on the other hand, can be misery. That is the kind of life that T. S. Eliot depicted in “The Love Song of J. Alfred Prufrock.” Eliot’s poem is a jagged record of Prufrock’s thoughts, with abrupt starts and stops as Prufrock imagines bold steps, realizes that he lacks confidence, and collapses in self-recrimination. Haunted by the insignificance of his own life, Prufrock imagines that others must pity or even despise him. He cannot disagree. “I have heard the mermaids singing each to each,” he says, but he adds sadly, “I do not think they will sing to me.”

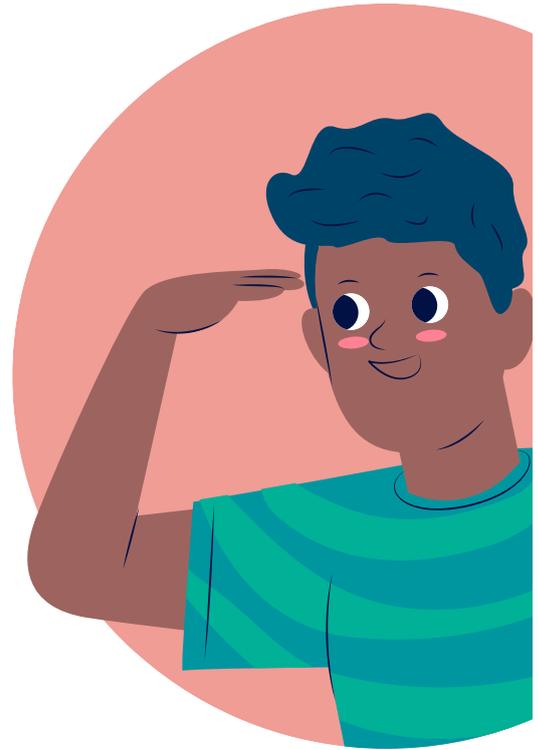
I can think of no greater contrast with an adult alienated from life’s enchantment than a child absorbed in play. Although deep engagement in play appears commonplace, parents and educators know that a child’s engagement is the happy product of complex factors. True, individual personality and character play a role, but so do such things as practical competence, suitable self-confidence, and

appropriate tolerance of failure. Moreover, we understand that children develop these qualities best in an environment that is saturated with loving-kindness and where the challenges are neither too great nor too small. Indeed, children owe their sense of adventure not only to themselves, but also to the people around them.

Adults play a role in creating environments that help children approach life with a sense of adventure rather than with doubts, fears, and hesitations. We accept this. To what extent should we accept a corresponding

responsibility for adults? How would our communities — even our province — change if we decided that life lived as an adventure should be available to everyone? After all, as we know from games, we have the most fun when everyone is fully engaged. ●

Lloyd Den Boer is a retired educator who lives with his wife in Edmonton. Their next adventure will be a long-postponed visit to see grandchildren in the United States. May the fourth attempt succeed!



BEAT THE *Winter Blues*

Take \$100 off your next dream vacation, on us!

Whether it's an ocean or river cruise, a small group tour, a long stay vacation, or simply relaxing under the Caribbean sun, we can help you plan it.

We are #ForTheExperience and we are for YOU.



CELEBRATING
30
YEARS

1.844.408.1770
MeritTravel.com/ARTA

*To redeem offer, reference code WinterBlues100. Valid only for new bookings made by May 31, 2022. Offer subject to availability. Offer is nontransferable and cannot be redeemed for cash. Other terms and conditions may apply. [fco.ca](#) ON-4499356 | BC-34799 | QC-703 563 | 5343 Dundas Street West, 4th Floor, Toronto, Ontario, Canada M9B 6K5*Merit Travel is a registered trademark of H.I.S. - Merit Travel Group Inc. All rights reserved.



**30-DAY
FREE TRIAL**

Try the latest hearing aids today!

Keep Your Brain Back-to-School Ready with the Latest Hearing Aids

Your teaching days may be over, but learning is life long and your hearing plays an important role in life's never-ending lessons. Healthy hearing reduces your risk of cognitive decline and strain, helping your brain function at its best. That's why HearingLife wants to ensure that ARTA members, who may have hearing loss, receive the care they need.

Try the latest advanced or premium digital hearing aids for 30 days, risk-free. Our hearing professionals will perform a FREE hearing assessment (no referral required) and fit you with hearing aids suited to your loss.* **There's no cost or obligation to participate.** See what healthy hearing can do for you!



ARTA members get an EXTRA 10% off the purchase of new hearing aids, on top of any advertised sales.^[1]

ARTA MEMBER BENEFITS



Exclusive AIR MILES® Reward Miles offers – get up to 2,050 miles upon purchase of hearing aids^[2]



Free hearing tests (no referral required) to adults 19 and older at all HearingLife clinics across Canada



360-AfterCare – 3 years of complimentary warranty, batteries, and service with hearing aid purchase



We give you 90 days to help you decide whether your hearing aids are the right solution for you

Book your FREE hearing trial today. Call 1-888-903-4650 to book your appointment or book online: HearingLife.ca/ARTA Mention code: MAG-TBYB-ARTA

*A comprehensive hearing assessment is provided to adults ages 19 and older at no cost. The results of this assessment will be communicated verbally to you. If you request a copy of the Audiological Report, an administrative fee will apply. Child hearing tests are conducted at select locations for a fee, please contact us for more information. Not applicable to industrial hearing tests. [1] This promotion is valid for select hearing aid models and cannot be combined with more than 1 promotion or discount unless stated otherwise. The extra 10% will be applied to the remaining balance on hearing aids and accessories after all other discounts (if applicable). Offer applies to private and ADP/AADL sales of select hearing aids and discount is applied after the grant has been deducted. Some conditions apply, see clinic for details. [2] Please allow 45 days for Miles to be posted to your Collector Account. Some conditions apply, see clinic for details. AIR MILES available only at participating locations. ®™ Trademarks of AM Royalties Limited Partnership used under license by LoyaltyOne, Co. and HearingLife Canada Ltd. Offers not valid in Quebec. Offers expires 05/31/2022.



Book Review

Ray Hoger | Member, ARTA Pension & Financial Wellness Committee

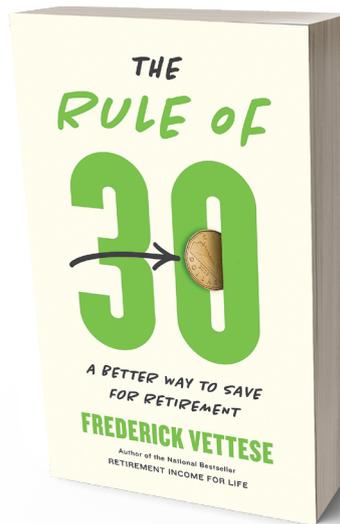


The Rule of 30: A Better Way to Save for Retirement

by Frederick Vettese, Published by ECW Press. ©2021. 224 pages.

This is not a book for you or me; we have already retired. This book is for your children or grandchildren. Many of us may remember the struggles of balancing conflicting financial demands — saving the suggested ten to fifteen per cent, paying off a mortgage, handling childcare, paying off student loans — all the time feeling that we were failing. In his recent book, Frederick Vettese presents a new idea to alleviate the stress of all these simultaneous expenses.

Vettese spent his career as an actuary focused on retirement in the Canadian context. He spent twenty-seven years as the chief actuary for Morneau Shepell, a leading Canadian human resources company focused on pension and benefits administration. He wrote the #1 ranked retirement book in Canada, *Retirement Income For Life* and his first book, *The Essential Retirement Guide*. In this, his fourth book, Vettese presents “A better way to save for retirement.”



over a period of many years.” Vettese presents numerous tables and figures to support his meticulous research as he walks his young neighbours through the intricate world of finance, inflation, and financial forecasts, all in support of his new rule.

Part 2 looks at what the future may hold, with predictions on how bonds, stocks, and interest rates may fare. Through all the possible outcomes, the Rule of 30 weaves its magic.

Vettese goes beyond just detailing how to make the Rule of 30 work.

In *The Rule of 30*, Vettese uses a story approach (think of *The Wealthy Barber* by David Chilton) in three parts. The proposition is to save thirty per cent of gross pay, less what one pays for mortgage or rent, child-raising, and other short-term major expenses. As these expenses decline and disappear, more funds are directed to savings. The idea is to smooth out spending over one’s working life, pushing a higher savings rate to later years.

In part 1, we attend a fictitious meeting with the young neighbours (Brett and Megan) and hear the common question: “How much should we save for retirement?” Questions about saving, paying off a mortgage early, investing in stocks and bonds, or dabbling in real estate are discussed. Renting versus owning and target date funds (TDFs) are discussed. A TDF “starts with a heavy weighting in equities and then slowly increases the weighting in bonds

to make the Rule of 30 work.

In part 3, we read a discussion of when to use RRSP versus TFSA savings contributions. The Rule of 30 can be adjusted if either spouse gets a job with a defined benefit pension plan with mandatory employee membership.

The Rule of 30 is a book for a younger generation: those aged 25 to 40. If you know someone in that age range who is struggling with savings goals, this book would be a great recommendation — or gift. ●

*Ray Hoger used to teach high school business education. He has two daughters currently back in university to enhance their futures. **Around the next corner** for them are many financial challenges including, in due course, retirement. He trusts that this book will help them plan for that eventual corner!*



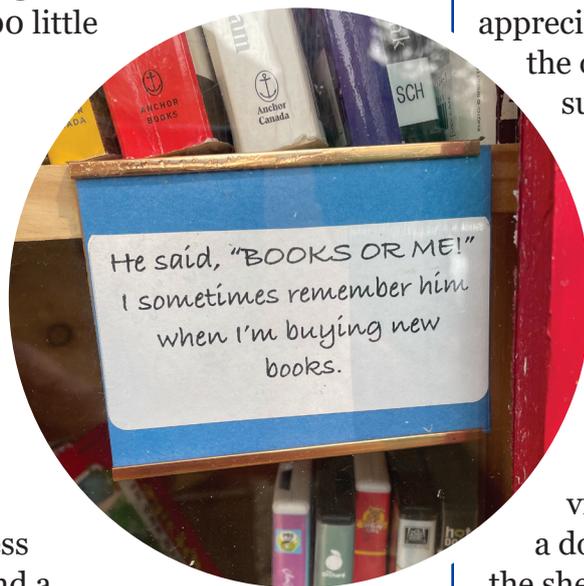
A Little Free Library? There's one just around the next corner!

Jock Mackenzie | Article and Photos

Not familiar with Little Free Libraries? They are just as advertised: they're little, they're free, and they're “neighbourhood” libraries. Based on the concept of “bring one, take one,” the Little Free Library is one of the world’s fastest growing phenomena.

Many LFLs are members of a worldwide organization whose mantra is “Building Community • Inspiring Readers • Expanding Book Access for All.” It’s a non-profit organization with more than 125,000 little libraries worldwide. A lifetime membership of \$50, according to the group’s website, gets you “a charter sign engraved with a unique charter number. Your unique charter number gives you the option to add your library to the world map. You also get access to discounted books and a private Facebook support group.”

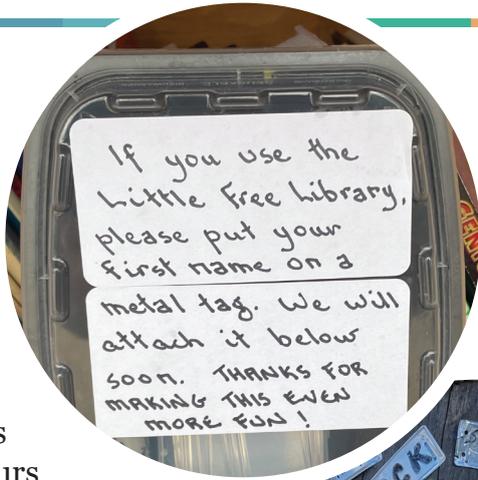
But quite a few LFLs are outliers, independent of the official organization, but no less important to a



neighbourhood; you just have to bump into one or rely on word of mouth to discover their existence.

Cookie cutter in design? Not a chance! One of my favourite joys is discovering a new LFL so that I can appreciate its unique architecture. I like to think that the one my “village of friends” constructed is one such example. Ours resembles a prairie grain elevator, is situated in a country setting — adjacent to a rural café and gift shop called the Little Red Barn, and is adorned with a ceramic sign that proclaims “Community Book Pool.”

Two additional attractions at our library are the occasionally changing sign and the personalized name plates that users are encouraged to leave after they’ve visited the library. For the former, I purchased a door name plate, cut it in thirds, screwed it to the shelf that divides the lower shelf for kid’s books and the upper shelf of adult books, and made cards of little jokes and sayings. For example, “Children are made readers on the laps of their parents.”



“Books have stopped bullets — reading could save your life.” “Dinosaurs didn’t read — dinosaurs are extinct — coincidence?” “Reading gives us someplace to go when we have to stay where we are.”

For the name plates, inside the library is a plastic container with a felt pen and labels and instructions. Because I’m a frequent flyer at the Little Red Barn, I use my staple gun to attach any labels that have been left since my last visit to the library base.

Other LFLs have their own special extras: children’s toys, food for the needy, slips to start plants, a journal to leave suggested readings — the possibilities seem endless.

Are they effective? Necessary? Community builders? When I asked my friends who either operate or frequent a Little Free Library, I got these responses:

- While out on an adventure at our local splash park, my two young boys were more interested in checking out the Little Free Library than playing in the water.
- I like to describe them as coral reefs for community.



- Tiny free libraries are a beautiful symbol of community in an age so easily dominated by the lack of human interaction in social media.

- Our little libraries are well used and offer a real range of topics. The kids’ books are particularly appreciated.
- I get pretty excited when I find a new one.

Intrigued? Think you might like to try one? Russ Schnell, born and raised in Castor, Alberta, and now living in Boulder, Colorado, has his own special “this helps me get started” idea: a cupboard door. Stores that sell recycled materials or online sources are a fruitful source. Russ has been so

successful that he has erected over seventy Little Free Libraries around the world. He even boasts one at the South Pole!

As the saying goes, “There are three types of people: those who make things happen, those who watch things happen, and those who sit and wonder, ‘What happened?’” I challenge you to be the first type — and start making it happen just around the corner. ●

Jock Mackenzie finds joy in playing the role of “The Book Guy.” He repurposes books to the Food Bank, the Christmas Bureau, seniors’ homes, thrift stores, and Little Free Libraries.

**ASSOCIATION CANADIENNE DES ENSEIGNANTES ET DES ENSEIGNANTS RETRAITÉS
CANADIAN ASSOCIATION OF RETIRED TEACHERS**



The ACER-CART Canadian Photo Gallery is online! Join other cross-Canada members in celebrating the beauty of Canada. Enjoy what’s been submitted, and learn how to participate yourself by visiting acer-cart.org.



acer-cart.org



The Power of Puppetry

Nancy Goddard | Article. Photos by Virginia Quist

While working as a registered nurse in critical care, and later as a nursing instructor, I spent a great deal of time devoting myself to my career and pursuing graduate education; I became very serious and forgot how to have fun or to be creative. Turning the corner toward retirement meant trying to rediscover my “old” self and discover who I had become and who I have yet to become.

Last February, I saw an advertisement in ARTAfacts for a course offered by the WP Puppet Theatre called “Courage Journey: Using the Power of Puppetry to Impact Positive Social Change.” I signed up, with some trepidation, and over the course of six weeks, I created a mask that illustrated who I am and the characteristics that I value

and that influenced who I have become.

Unbeknownst to me at the time, there was a performance element in the course; for me, this performance took the form of a poem, which I’ve included here.

Early on, I knew the course was something I wanted to do to recapture some creativity; however, I soon discovered that I didn’t even know where to begin. The process of creating the mask caused me to intensely reflect on my life and the values that influenced my life decisions. I began to ask myself questions: Why do I still feel so connected to my childhood in the North? Why is nursing so important to me? Why did I feel the need to pursue my master’s and PhD? Why was it such a struggle to retire? And finally, What happens now?

In answering those questions, I began to formulate what my mask might look like. I found the whole creative experience transformative. I began to think about how I got to where I am now and about changes I wanted to make in my life going forward. I thought about how to become closer with my family and to reconnect with friends I’d lost touch with over my career. I thought about how powerful it was to be creative and how I could become even more creative going forward.

This workshop was like art therapy for me, and I’m proud of what I created. The outside of the mask shows the face I present to the world and my attachments to the world. The inside of the mask shows what I’ve kept to myself; only a few others I have let in get to know the “real” me. It might not look like much to anyone else, but when I look at my mask, I know who I am. ●



Nancy (Artist's Reflection)

My world's been of two shades of white....

The first of snow and ice and sleds,
of dogs and bears and hares and whales,
of caribou and northern lights that cracked in the twilight nights,
and sampling nature's wondrous heights.

The second half a world of care,
of tempering suffering, fright, and pain,
of pills and treatments, some in vain,
of shared despair, of loss and life,
of holding dying hands and hearts,
of seeing many breathe their last,
of shedding tears with families, and comforting words when hearts are
crushed, my goal to serve and touch the hearts and souls of strangers'
lives forever changed.

At other moments humour reigns and laughter, light, and fun sustains this
sacred space of intimate care, it shows the privileged place I share, a
place to 'BE' through days and nights, to 'SEE' our shared divinity.

My armour is my outside mask, reflecting what I choose to share;
its bears and smile portray my light, my strength, my character, my
heart, my life.

Nature crowns the outside 'ME,' my own unique Persephone, a love of
seasons warm and cold, a place to sit, reflect, and grow.

My friends and family reside there, too, the ones who know the 'inner me,'
a treasured few may enter in and dwell awhile before we part, forever
always in my heart.

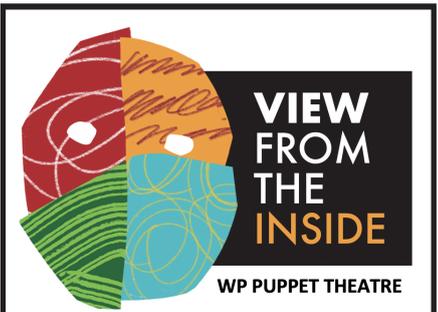
My inside mask hides all my doubts, my fears and tears,
and some regrets across the years;
at times it's filled with solitude, a time to think, reflect, renew,
to savour nature's wondrous sights, a peaceful pause from normal life.

To 'SEE' inside is what I seek, beyond the surface face we show to others in
the world we know.
To meet upon a deeper plane, a place where I and 'THOU' can meet in
quiet presence so compleat,
to 'BE' and others' presence share, to listen to their fears and tears,
provide some ease where'er I can, and offer hope, and love, and care,
and from encounters come to know the best of others' lives and souls.

Yet, most of all my inner self is filled with hope, and joy, and faith,
of treasured memories filled with love, and sharing others' hopes
and dreams.
My private self that so few know, with others I don't need to show.

And now a chapter new to start, to live and laugh, and learn new skills,
relax, renew, and reminisce,
to journey back and to reflect... on character and who I am and share
some wisdom where I can.

I am Nancy!



Explore your creativity in a friendly, supportive community. Participants make a self-portrait-based puppet-mask which becomes a nuanced artifact resulting in an amazing legacy project!

REGISTER NOW

ONLINE over ZOOM
Thursdays May 5 - June 23
10:00 - 11:15 am MDT
\$99 + GST per person
\$156 + GST for two

www.wppuppet.com



"From the moment the box of art supplies arrived on my doorstep, it led me on a journey of confidence to do more art and play"

No art or performance experience necessary **
If course fees are a barrier, please contact us





ARTA 2021 Writing Contest

Laurie Semler | 2021 Writing Contest Coordinator

The 2021 Writing Contest was one of our best yet in terms of overall entries — ninety-seven, to be exact! Thank you from the Communications Committee to all ARTA members who donned their writer's hats and put pen to paper or fingers to keyboard to compose a piece of writing for our contest. The Poetry category remains the most popular with thirty-nine poems for our judges to ponder. The new Travel Vignette category obviously resonated with many of our well-travelled members, garnering thirty-one entries describing journeys to exotic locales. Twenty-seven entries in the Flash Fiction category rounded out the submissions.

With so many interesting and diverse pieces of writing to sift through, it cannot have been an easy task to choose the winners. This year's judges each deserve a huge thank you and about a litre of eye drops! Once again, our wonderful ARTA staff deserve recognition for everything they do to make this contest possible. We are so fortunate to be part of an organization with great people working on our behalf on so many fronts!

The Communications Committee is already planning the 2022 Writing Contest. The deadline for entries is Friday, November 18, 2022. So, to all our talented ARTA writers, start sharpening your pencils and updating your word processing programs. Further information will be available on the ARTA website and in ARTAfacts in the coming weeks. Look for full submission requirements in the summer 2022 *news&views*. ●

VIGNETTE

1st place: *A Trip Home* by Darlene Eisner

2nd place: *Journey to the Inland Sea* by Michael Watson

Honourable Mention: *In the Midst of Gorillas* by Martyn Chapman

FLASH FICTION

1st place: *Jabs* by Marilyn Russell

2nd place: *The Telephone Call* by Ernest Jurkat

POETRY

1st place: *Breathe* by Gail Whiteford

2nd place: *The Power Within* by Trish Haugen





A Trip Home

Darlene Eisner

The sun was beginning to set on a surreal moment in time. I was walking on the same road that my mother and her family would have walked on before they emigrated from the tiny Mennonite village in Ukraine. Having hired a private guide to tour me around the colony of Molotschna, I had finally arrived at the one village I had really wanted to see. My mother's family had left the village in 1929 on the second-last train allowed to leave the area before the Communists shut the doors. I had arrived hoping to see some remnants of my mother's past: a wall, a porch, the school building that had been across the street from where my mother lived. My guide assured me that nothing was left of anything the Mennonites had built and what appeared to be a school had been constructed in the Communist years. Any Mennonite house or barn, even gravestones, had been torn down and the materials used to construct the much smaller dwellings that were the only houses allowed by the Communists. Each one was painted the traditional white with blue trim that I had seen all over Ukraine.

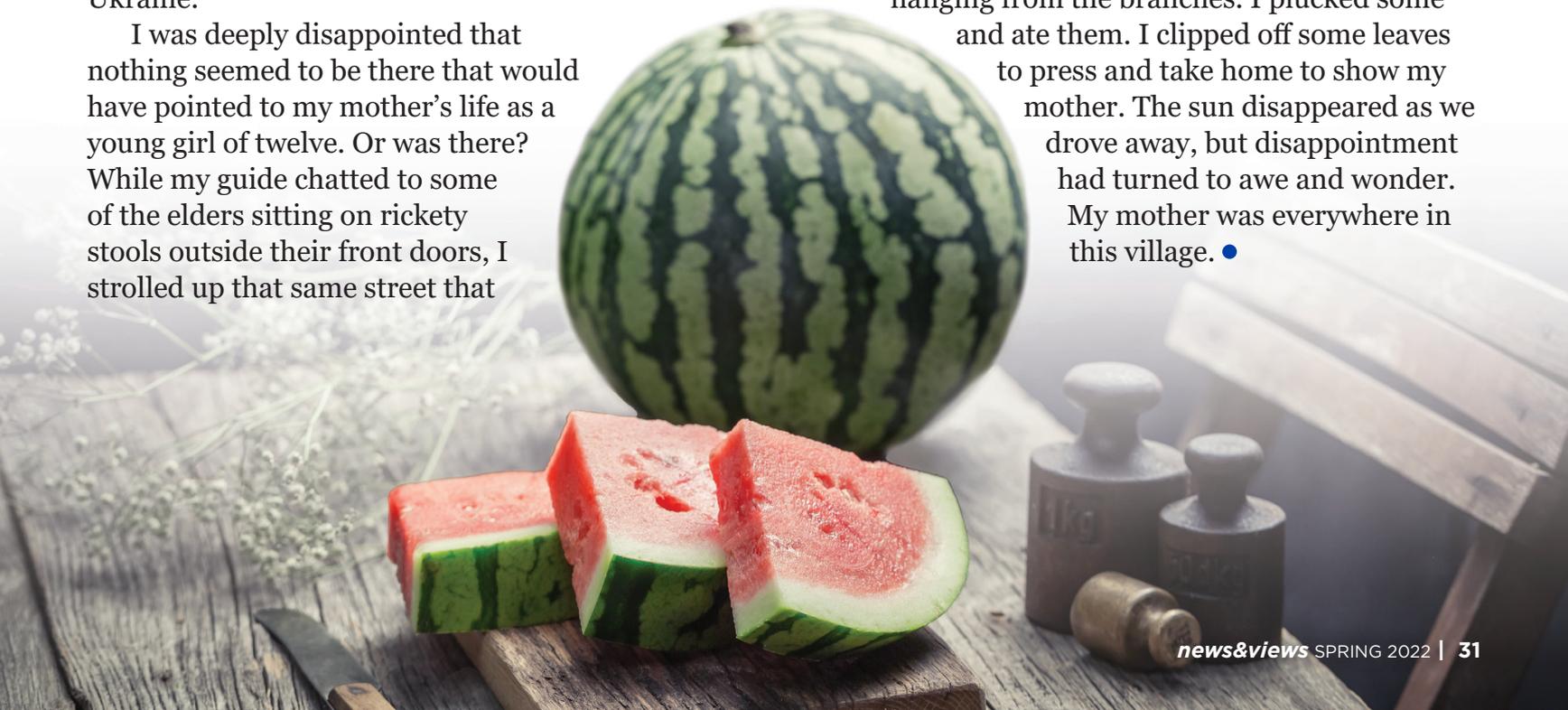
I was deeply disappointed that nothing seemed to be there that would have pointed to my mother's life as a young girl of twelve. Or was there? While my guide chatted to some of the elders sitting on rickety stools outside their front doors, I strolled up that same street that

would have been there in 1929. Time stood still and I was able to see the village through my mother's eyes. In a back garden stood a wooden wheelbarrow, filled with small, round watermelons, exactly as my mother used to describe them. Her mother had made syrups and soups from watermelons grown in their garden. Bordering the village on all sides were fields of ripening sunflowers, still the favoured crop of the area since the days of my ancestors. All her life, my mother grew sunflowers in our garden.

As I continued my walk into my mother's past, I saw a brown calf tied to a stake, munching grass. My guide had told me those were descendants of hardy cattle introduced by the Mennonites. In my mind's eye, I saw my mother lead that young calf out to pasture and then home to the barn at night.

Then I saw the mulberry trees! As another way to earn money, my grandfather kept silkworms in the attic of the house. It was my mother's job to pick the leaves of the mulberry trees to feed them, as that is their only food. Her memory of doing this was so vivid, it became my memory too. Purple berries were

hanging from the branches. I plucked some and ate them. I clipped off some leaves to press and take home to show my mother. The sun disappeared as we drove away, but disappointment had turned to awe and wonder. My mother was everywhere in this village. ●



2021 Writing Contest

FLASH FICTION: FIRST PLACE

Jabs

Marilynn Russell

“Two tickets to Cucamonga!” Libby joked. “Health card and ID, please,” the wearied receptionist responded from behind the ticket wicket.

The old bus depot: what a place to distribute vaccinations! Libby joined a slow-moving stream snaking through the foyer. It struck her that the others were also her age. All of us boomers had competed for these coveted appointments online, Libby mused. Her grandson would be proud of her digital mastery.

“Libby! I thought I might run into a pal!”

The voice came from a man about ten spaces back, but because of the serpentine line formation, he was now in proximity. Libby frowned. She then recognized the twinkle of 17-year-old eyes, once again calling her to adventure.

“Marvin! I haven’t seen you since the middle of Grade 12! How are you?”

“Not bad, considering the state of things. Managed to stay COVID-free.”

The line progressed; their conversation interrupted. As Libby moved forward, memories overflowed — Marvin was going to Vancouver to set the music world on fire. Libby was going to Toronto to write. The two teens always shared their dreams on their walks home.

Movement in the line caused them to meet again.

“Did you ever get to Vancouver?”

“I did. Did you pen that novel?”

“No, but I taught some life-changing books.”

“You’re a teacher, Libby? Me too! No record contract, but I taught some talented young musicians in my studio. Us two rebels became teachers?! Wow! It was a delightful career, wasn’t it, Legs!”

Libby’s smile crumbled. The line advanced. More memories. Marvin had moved out of his parents’ home mid-way through Grade 12. The boys in



This article contains content that may upset some readers.

Libby’s class started teasing her saying Marvin had told them that she was always over alone in his new place, staying there with her great legs in her mini skirt. The boys started calling her Legs. Humiliating. It wasn’t true and she felt betrayed — Marvin was responsible for all this leering male attention. She even avoided going to her prom. She attempted to confront Marvin, but he dodged her at school and, suddenly, he was no longer attending.

Again, Libby and Marvin were beside each other.

“You just called me Legs. Why did you start that rumour about me going up to your place? Everyone thought I was a tramp.... You were my friend!”

“Next!”... the security guard ushered Libby to her vaccination. “Ouch!”

Directed to the waiting area, Libby hoped Marvin would not sit beside her, but he sought her out.

“Libby, I apologize,” Marvin leaned over his chair’s arm — six feet and a million miles between him and Libby. “I’m going to come clean. The last time I was in this depot, I was running away. My parents threw me out when they caught me with a boy. The fellows at school suspected I was gay and between being called a fairy and being beaten up, I bought myself time with a story. The story was that you were my girlfriend. The bullies eventually figured out that I was lying and, rather than face another pounding, I quit school and left town.”

Silence. Marvin continued, “Vancouver was tough — I waited tables, cleaned motels, busked on streets. I completed university and met Keith, the love of my life.” Marvin’s voice cracked, “I buried Keith in 1987 — AIDS.

“Music, my students and my friends got me through. We organized,





POETRY: FIRST PLACE

Breathe

Gail Whiteford

lobbied governments, demanded changes, and eventually, with the Charter, I could be guaranteed that I wouldn't be fired from my teaching job or be evicted for just being Marvin."

Marvin again tried to catch Libby's eye. "I hope you've had a happy life, Libby. Despite some very dark days when I almost ended it, mine has been happy — authentic. I even reconciled with my mother before she died, that's why I'm back in the city.

"I'll leave you now, Libby. I'm sorry. I didn't mean to cause you more pain."

Libby watched Marvin walk away, her anger rising. She couldn't let this go. "The prom..." Didn't people realize how important that was to a teenager?! She hurried outside.

"Marvin!" Libby called.

He turned, "Yes?"

"I have to say this to you," Libby paused, "Thank you."

"Thank you? But I lied. That was wrong."

"I'll tell you what's wrong. Wrong is a child being kicked out of his home by people who are supposed to love him. Wrong is a 17-year-old quitting school because he feels unsafe.

Thanks to your hard-fought efforts, my beautiful grandson will be able to go to his prom with his boyfriend. He may encounter a few road bumps, but he can live life his way.

"Marvin, do you feel like taking another walk with your old friend, Legs? I do have a new hip!"

Libby reached her hand to Marvin, and he clasped her fingers. ●

Breathe in
Breathe out

Breathe in

Silence

Just for the moment

I am neither

Daughter, nor son

Wife, nor husband

Mother, nor father

Nor worker.

Just for the moment,

Lying here beneath this cloudless, blue sky

I am only

Me.

Tomorrow I will

Care for,

Nurture,

Listen to,

Feed,

And be there for

For them.

Just for this moment,

I am taking a moment

For me.

Breathe out. ●





Frugal by Choice

Jane Thrall

Retirement can be one of the most rewarding chapters of life, but not if you're under the constant stress of having an income that's not keeping up with inflation. For those with only a pension and limited savings, money worries can limit choices and hamper opportunities.

While increasing income is an option for some, decreasing expenses may be the more practical alternative for many. I'm a big fan of frugality, or what I like to call a "lack of wastefulness." Being frugal is not the same as being cheap; it's a way of living that is both good for the budget and for the environment. Here are a few tips for keeping costs down while still enjoying life.

Start by going through all of your home's recurring expenses including internet, cable TV, power, and gas. Nobody likes to do this, but there may be money to be saved by switching internet providers or cancelling cable in favour of over-the-air TV. Can your heating or cooling costs be improved? Some utility providers offer a free home energy assessment, and libraries lend out home energy toolkits so you can do it yourself.

If you own a car but use it infrequently, look into car share services and ride shares. More and more young people are postponing the purchase of a car

in favour of other, more cost-effective options, but older generations consider a vehicle a necessity. This mindset may be costing more than you think when factoring in the cost of maintenance, insurance, fuel, and initial outlay. Depending where you live, your parking spot may be a source of income as well.

Try to buy used whenever possible. There are always exceptions, but generally you can save at least fifty per cent by choosing a previously owned item. Look for online buy-nothing groups, freecycling groups, and barter communities. Learn to upcycle and repurpose things you already own by browsing sites that inspire new ways of looking at old items.

Repair it yourself. OK, so maybe you're not very handy, but there are an amazing array of resources online to help with almost any repair, from appliances to furniture and everything in between. If you watch a video and still don't feel confident, maybe you could barter with someone who has more

experience. Parts are cheap, labour is not.

If you only need a tool for one project, don't buy it if you can rent it, and don't rent it if you can borrow it. There are many specialty devices that you'll use once or twice, but they take up a lot of space and are costly to purchase. Sometimes I'll buy a used gadget that I need for a project, then promptly sell it. If I get it for a good price, I can sometimes sell it for more than I paid, particularly if it needed refurbishing beforehand.

Change your eating habits. Eat at home more often and consider adding more vegetarian meals to your diet. Consuming a more plant-based diet is better for your overall health as well as for the planet; being a frugal option is a bonus. Look for meals that include beans and rice, lentils, and other legumes. Pulses are high in fibre and both filling and healthy.

When grocery shopping, plan your trip in advance, using a flyer app on your phone to compare prices, and make a list. Many common items go on sale cyclically, so wait for the price drop before stocking up. My favourite protein powder goes on sale every fourth week like clockwork, and that's when I buy it. If your favourite brand is on sale at another store, have your regular store match the price. Most stores allow the cashier to price match right at the register, but have your flyers at the ready.

Keep in mind you're not saving money if you overbuy or purchase things that will go to waste. It may be a great price, but most produce only lasts a few days and meats in the freezer are subject to degradation. About fifty-eight per cent of food in Canada is lost or wasted every year, amounting to \$1,766 for the average household.

Add fresh in-season fruits and vegetables to your shopping cart and if you have the space, consider growing some of your own produce during the

spring and summer. Buying seeds can be expensive, so look for a seed exchange in your area or put out the word in local gardening groups. Gardening is as good for the soul as it is for the environment.

Soaring prices may shrink your disposable income in the coming months, but careful spending can help offset your reduced buying power. Being frugal by choice is the best way to hedge for inflation. ●

Jane Thrall is retired and thriving on a modest budget. Frugal living is a lifestyle choice she wholeheartedly endorses. Except when it comes to shoes, of course.

ARTAficial Flavours



We kept saying spring cleaning was right around the corner, but I never thought we'd actually make the turn.



2022 ARTA Wellness Challenge

Jennifer Hope | Affiliate Marketing Advisor

It is that time of year again, and ARTA is once again hosting the 2022 Wellness Challenge. ARTA is dedicated to ensuring our members lead active lifestyles regardless of capabilities. If you have been putting off getting active because of the never-ending pandemic or have remained consistent in your physical activity, the ARTA Wellness Challenge provides motivation to keep moving. Turning the corner on becoming physically active can be hard, but when you have some motivation it can be easier. Perhaps this challenge will give you some ideas on attempting new activities or kicking up your physical activity regime a notch.

Who Can Participate?

All ARTA members of any age and skill level are welcome to participate in the 2022 Wellness Challenge. Those members who belong to a local branch will participate directly through their branch, and ARTA members who do not currently belong to a branch can submit their results directly to ARTA by mail or by emailing contests@arta.net.

How It Works

1. Starting April 1, 2022, track your activity in minutes OR in steps on the personal daily log sheets available at arta.net/wellness-challenge.
2. On June 30, 2022, compile your best thirty days on the Personal Best-30-Days Report sheet provided on page 38 of this issue of *news&views* or on the Google Form available at arta.net/wellness-challenge.
3. Submit your results via your Google Form, to your branch president (if applicable), or by mailing your log sheet to the ARTA office by July 31, 2022.



Wellness
CHALLENGE

Physical activity can
REDUCE THE SEVERITY
of over 25
chronic conditions.

canada.ca/en/public-health/services/being-active/physical-activity-your-health.html

Try to get at least
150 MINUTES
of moderate to vigorous
activity per week.

That's only five 30-minute
brisk walks. csepguidelines.ca

Awards

Once all the Best-30-Days log sheets are submitted to ARTA by branch presidents and non-branch members, awards and prizes will be distributed to the top performers. Participation prizes will also be awarded by random draw of all members who submit their Best-30-Days log sheet. Winners will be contacted by phone or email. Please be sure to include your contact information on your log sheet.

Nine Tips for Wellness in Retirement

Get Active: At least 150 minutes a week of activity is recommended to help boost your immune system and fight inflammations.

Take Vitamin and Mineral Supplements:

Always consult your health-care provider first to confirm which are best for you.

Eat A Healthy Diet: Diets rich in fruits, vegetables, and lean meats are a great way to stay healthy and boost your immune system

Wash Your Hands Often: Wash your hands with warm soapy water for at least twenty seconds and avoid touching your face where you can.

Manage Stress: Too much stress causes too much cortisol to be produced in your body, impacting your immune system.

Get Plenty of Rest: Sleep can help reduce stress improve memory and concentration, and sleep gives your body time to repair itself.

Prevent Infections: Talk to your health-care provider about getting your annual flu vaccines.

Schedule Annual Physicals: A great way to stay healthy is to book an annual physical with your doctor.

Source: [healthline.com/health/flu/seniors-guide-to-staying-healthy#8.-Schedule-annual-physicals](https://www.healthline.com/health/flu/seniors-guide-to-staying-healthy#8.-Schedule-annual-physicals)

Suggested Activities

Listed below are some activities you can participate in for active minutes. These are simply suggestions, as some might not be possible due to gathering restrictions where you live. Always stay mindful of public health guidelines in your region, remember to be safe, and don't be afraid to try something new!

- Aqua Aerobics
- Badminton
- Bowling
- Curling
- Cycling
- Dancing
- Dragon Boating
- Gardening
- Golfing
- Hiking
- Kayaking
- Mall Walking
- Pickleball
- Pilates
- Resistance Training
- Squash
- Stair Climbing
- Swimming
- Tai Chi
- Tennis
- Walking
- Weight Training
- Yoga
- Zumba

Visit arta.net/wellness-challenge for a longer list of suggested activities. ●



Movement is the
best *Medicine.*



Wellness

CHALLENGE

Personal Best-30-Days Report

Please send or email this page to your branch president by **July 31, 2022**.

If you do not belong to a branch, please send or email this page to the ARTA office (contests@arta.net) by **July 31, 2022**.

Alberta Retired Teachers' Association

Attn: Jennifer Hope

15505 137 Ave NW, Edmonton, AB T5V 1R9

BEST DAYS FROM APRIL 1 TO JUNE 30

| | ACTIVITY | STEPS/TIME | | ACTIVITY | STEPS/TIME |
|--------------|----------|------------|----|----------|------------|
| 1 | | | 16 | | |
| 2 | | | 17 | | |
| 3 | | | 18 | | |
| 4 | | | 19 | | |
| 5 | | | 20 | | |
| 6 | | | 21 | | |
| 7 | | | 22 | | |
| 8 | | | 23 | | |
| 9 | | | 24 | | |
| 10 | | | 25 | | |
| 11 | | | 26 | | |
| 12 | | | 27 | | |
| 13 | | | 28 | | |
| 14 | | | 29 | | |
| 15 | | | 30 | | |
| TOTAL | | | | | |

NAME

MEMBER #

EMAIL

PHONE NUMBER



TFSAs Explained

Léo Richer | Chair, Pension and Financial Wellness Committee

Curious about the advantages of Tax-Free Savings Accounts (TFSA)? Melissa Arenas, Senior Financial Advisor with Alberta Treasury Branches, gave an excellent presentation to the Pension and Financial Wellness Committee on this topic last fall. Here's what we learned.

A TFSA is a vehicle that allows you to set money aside in eligible investments and watch those savings grow tax-free throughout your lifetime. It is much more than a savings account! Every year since 2009, the Canadian government has set out a maximum contribution amount. Currently, it is \$6,000 for 2022, and the total amount since 2009 has grown to \$81,500. If one has not contributed in the past, one can invest up to the full \$81,500 limit at any time.

Flexibility is one of the main advantages of a TFSA portfolio. TFSA can hold various investment products, such as stocks, bonds, exchange traded funds (ETFs), mutual funds, and guaranteed investment certificates (GICs). This is what makes them ideal for building an investment portfolio customized to your return and risk profile. Would this be available and beneficial for retired Canadians? Absolutely.

Your TFSA grows tax-free, and you can make withdrawals freely. Withdrawals do not affect government benefits such as Old Age Security, Guaranteed Income Supplements, or Employment Insurance. It is an efficient tax-planning tool, as you don't pay taxes on the money earned within your portfolio. For example, if you have interest earnings of \$500 in your TFSA, you do not ever pay tax on that \$500.

A TFSA can be used as supplemental tax-free income and there is no mandatory withdrawal age. Unlike RRSPs, TFSA contributions are made with after-tax dollars and the CRA allows contributions to a spouse or common-law partner's TFSA to maximize your contributions.

One further benefit is that withdrawn funds can be reinvested in your TFSA in future calendar years. If you withdrew \$10,000 in 2020 you would have been able to invest \$16,000 in 2021 (the \$6,000 yearly allotment plus the \$10,000 withdrawn in the previous year).

Finally, it is a great estate planning tool. If your spouse is the successor holder of your TFSA, they can receive the value of the account as of the date of death paid to them or to their TFSA tax-free. As well, your beneficiaries, other than your spouse, can receive the value of the TFSA account as of the date of death paid to them tax-free.

Of course, there are rules to follow when working with a TFSA, but the rules are simple and not cumbersome. Please see the presentation by Melissa Arenas on the ARTA website at arta.net/news-events/wellness-tips/advantages-of-tax-free-savings-accounts/, and also consult and follow the Canadian government TFSA guidelines. ●





The Art of Retirement

Jan Fraser and Betty Dean | Article and Photos

(Jan) I had a plan for my retirement. I wanted to be immersed in my art after years of wearing my teacher-administrator hat. Then the time came. I retired.

My first art mentor had been Murray MacDonald, my grand uncle, a well-known watercolour master, former teacher, and Supervisor of Art with Edmonton Public Schools. He gave me private lessons from his home starting in 1980. Three generations took part in watercolour lessons in Murray's old frame house in Garneau: Murray, my Aunt Edythe Markstad, and me. Murray gave us an assignment at each Sunday session, such as an atmospheric poem to respond to in paint. He gently critiqued our work and told stories. He demonstrated loosely and expected us to do the same, and in 1981 we held our first three-generation show.



Murray MacDonald: West of Calgary — Watercolour

Murray also taught at the Banff School of Fine Art in the late 1950s with members of the Group of Seven, including A.Y. Jackson. Jackson had the same philosophy of teaching; Murray told us of a time when one of Jackson's students was laboriously painting every tree on the side of a mountain on her canvas. It was taking forever. Jackson put his large thumb onto her oil paint and smushed her trees together. That upset her — until, of course, she saw how much it improved the work!

Upon retiring, I was painting by myself and felt a huge gap in my learning. Murray had passed away, and I missed him. I also missed the buzz of school activity and sharing with staff, students, and parents — but I was so grateful for my retirement pension! A year into retirement, I went for lunch with Betty Dean, a dear friend and former principal of mine, for "Retirement Lessons." Betty is an active and popular artist in her own retirement. When she persuaded me to join the Edmonton Art Club (EAC), the threads started to come together.



Jan Fraser: Into the Wind — Acrylic, In response to weather and atmosphere in Alberta

(Betty) I also had plans for my retirement. I, too, wanted to immerse myself in art. As a university student, I had majored in fine arts, but as my career progressed, my painting fell by the wayside. Once retired, I started to register in local workshops and discovered that several of my retired teacher friends were also closet artists. In fact, several of them were also members of the EAC, and as I became more engaged in painting, I too was invited to join — I was thrilled! I had often attended their shows, especially in malls, and had gazed at the paintings with awe, dreaming of being able to join the club!

The EAC gave me the sense of community I had been missing since retirement. Art and new friends were often my reasons for getting up in the morning.

When Jan and I re-connected, what started as a conversation about retirement became a conversation about art. I knew Jan was an amazing artist, and in fact I had purchased one of her paintings several years prior. What I didn't know was her connection to Murray MacDonald; he, too, was an artist I admired and whose work I saw as often as possible.

Through the club and our growing friendship, Jan and I shared ideas about art, retirement, and life. We both worked with others on the celebratory plans for the Edmonton Art Club 100 Year Anniversary last year, and I learned what an important role Murray MacDonald, who joined the EAC in 1922, had played in the early years of the club. Through our conversations, I also learned of the role he had played in Jan's development as an artist and in the development of art instruction in schools. When he was Supervisor of Art for Edmonton Public Schools, he wanted children to get down on the floor and paint expressively on large paper — despite the mess! That kind of art experience was rare at the time, but Murray often said and firmly believed that “making art is democratic” — meaning that the work of every child



Betty Dean: Peace of Mind — Mixed Media

should be displayed, not just what might be called the “best work.” Murray changed the way art was taught in our city and our province and lived his belief that art is for everyone who wants to learn. ●

Jan Fraser continues to paint in a variety of media and to teach in Edmonton. Jan says, “Be creative every day, and you have a reason to get up in the morning.”

Betty Dean has been painting almost full time since retiring from a career with Edmonton Public Schools. Betty is a member of the Edmonton Art Club and hosts art groups and classes.

EXPLORE

CLOSE TO HOME

When you travel close to home with Collette, your next adventure is just around the corner. With 160 tours across all 7 continents and 29 brand new tours where will you go?

FLEXIBILITY IF YOU NEED IT LATER

Add our **Travel Protection Plan** and get a full money-back refund[†] if you need to cancel – up to 24 hours before departure.**

 collette

ARTA MEMBERS

SAVE
AN ADDITIONAL
\$100 PP*
ON ANY TOUR



For reservations, call Collette at **855-694-8687** or contact your travel professional.

PLUS, USE OFFER CODE **ARTASAVE** SAVE UP TO **\$500 PER PERSON**

ARTA
ALBERTA RETIRED
TEACHERS' ASSOCIATION

*Use offer code and your member benefit for savings. Savings are comprised of retail offer together with member benefit. Offer valid on new bookings only and can expire earlier due to space or inventory availability. Retail offer savings amount will vary by tour and departure date, and is only available on select departures. Call or visit www.collette.com/offers for details. Space is on a first come, first served basis. Offers are not valid on group, existing bookings or combinable with any other offer. Other restrictions may apply. Promotional pricing may remain in effect after the expiration date.

†If you choose to cancel your tour, a refund will be issued in the original form of payment, minus the cost of the Travel Protection Plan. Other restrictions may apply. **Visit collette.com/travelprotection for full details of insurance policy and benefits.

Travel Industry Council of Ontario Reg. #3206405; BC Reg. #2333



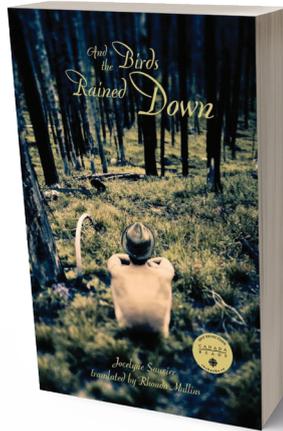
Life's Journey, through Literature

Linda Manwarren | Chair, Wellness Committee

“Life is a journey to be experienced, not a problem to be solved.”

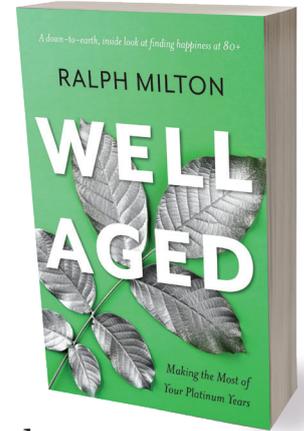
- attributed to Winnie the Pooh

“Life is a journey” is a well-known phrase, one that pops into our consciousness frequently as our years accumulate. It has popped in for me lately through the world of books, a world I frequently visit. *And the Birds Rained Down* by Jocelyne Saucier is one of those books.



Originally published in French, *Il pleuvait les oiseaux*, it was a CBC Canada Reads selection a few years ago and has received several literary awards. It is a quiet, beautiful, and sometimes uncomfortable reflection on aging, self-determination, friendship, love, and death. Tom and Charlie, two octogenarians, live deep in the northern Ontario forest. They have abandoned their ordinary life and embraced living life where their personal choices are the primary force through life and death. Their only connection to the outside world is through two marijuana farmers who bring them whatever they can't grow, build, or develop on their own. Their solitude is disrupted by the arrival of two women. The young woman is a photographer who is researching a survivor of one of the catastrophic fires of the early 1900s. The other woman is a 65-year-old escapee from an asylum where she was forcibly confined since her teens. Each character grapples with the choices that brought them to this place and time. The character development is rich and brings us through definitions, and redefinitions, of love and vulnerability. In our life journey we want to be happy, to love and be loved, and to live and die with dignity. This short novel invites us to visit these attributes of life through the eyes and hearts of its characters.

Well-Aged, Making the Most of Your Platinum Years by Ralph Milton is about fully embracing life's journey beyond your 80th birthday. *Well-Aged* expands the conversation around aging through the stories of real people and real experiences. Octogenarians are Canada's fastest growing demographic, and while there are many books written about aging by health professionals, there is little available at the non-professional level for the oldest of the old. Ralph Milton is a retired journalist and provides the reader with a down-to-earth, inside look at what it's really like to be old. Topics include:



- Identity and independence
- Choosing a retirement home
- Personal health needs and priorities
- Community support, friendships, and recreation
- Spirituality and religion
- Loneliness, depression, and frailty
- Leaving a legacy and making end-of-life arrangements

The COVID-19 pandemic increased public attention on the elderly and what can go wrong. To quote the author, “Society has never had to deal with such a huge bunch of old people.” In this book, Milton presents an insider's take on life's journey into this world and wants everyone to embrace the belief that old age is not a disease. ●

Linda Manwarren is an avid reader who loves the time and opportunities that retirement provides — whether it is following long-time passions or exploring new ones. Linda is a member of the Board of Directors of the Calgary Retired Teachers' Association and chairperson of ARTA's Wellness Committee.



From Our Partners

Erika Healy, RPN | Nurse Care Specialist, HumanaCare



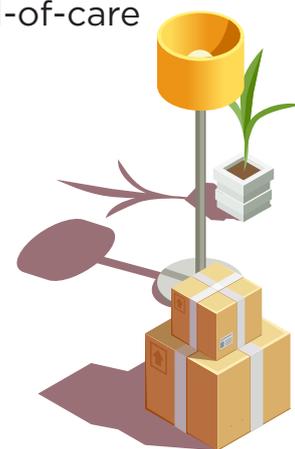
What Are My Next Steps? Considerations to Assisted Living and Care Options

In the autumn issue of *news&views*, we explored how to navigate the health-care system when it comes time to think about assisted living facilities or alternate level-of-care options for you or a loved one.

Once you have chosen an appropriate living facility for the person in need, what do you do next? What can you expect? If you have not done so already, it is important to check what government funding may be available. To see what funding options may be accessible and to check if you qualify, please visit alberta.ca/financial-assistance-for-seniors.aspx.

Wait times for facilities can vary. According to Alberta Health Services, in 2019–2020 people waited an average of thirty-five days to be placed in long-term care and eighty days for a supportive-living spot. Unfortunately, Albertans have seen longer than usual wait times during the COVID-19

pandemic, because outbreaks in some homes have resulted in a pause on acceptances of new residents. Once your preferred site becomes available, you generally have forty-eight hours to accept the offer. After you have accepted, things tend to move along rather quickly, which is why it is important to be ready when you have received notification that a spot is available. It can be helpful to have a checklist prepared ahead of time with items that you are planning on bringing.



ARTA members have access to HumanaCare’s ARTACares program. A Nurse Care Specialist can provide you with a template and checklists to help with organization. They can be reached toll-free at 1-888-327-1500.



It is important to check with the facility to confirm if there are required items to bring and if the items you are planning on bringing are permitted. You may also want to check with the facility about costs that the resident will be responsible for. For example, some facilities have cable included in the accommodation fee, while some require the resident to cover this cost should they choose to have that service. Typically, included in the accommodation fee is the room, housekeeping, meals, and building maintenance.

Moving into an assisted living facility can be a difficult transition. Many people miss their own home. However, things can be done to make the new space feel more like home, like decorating the room with their own furniture. Measure the room ahead of time to make sure the furniture will fit into the space. The individual can hang their favourite curtains and bring their own pillow or comforter.



Hanging pictures of family and friends on the walls can fill the space with wonderful memories.

For some, material things are not always what makes a place feel like home. Often home is a feeling of connection.

Being in a new home is a great way to build new connections and create new friendships. Create a comfortable, safe environment filled with happy memories where the resident can feel comfortable, at home, thrive, and receive the higher level of care they need.

Prior to the move-in date, the facility will likely arrange a meeting with the individual and any loved ones to go over the care plan and review and sign any documents required for the move. The resident will be given a handbook about the facility, lease agreement, and details about what the home has to offer. Recreational support staff will go over what activities the home offers. Popular programs include arts and crafts, exercise classes, and outings to local community attractions and stores. This can also be a good way to meet the other residents. During the pandemic, some visiting rules may have been altered; however, it is strongly encouraged to have family and friends visit whenever possible.

Moving to continuing care can be a big transition for everyone involved. Being prepared and knowing what to expect can ease some worry and anxiety. There are many resources out there to help you. HumanaCare’s ARTACares Nurse Care Specialists are always available to answer any questions you have or help you navigate the system and find out what resources are available to you. ●



ARTACares is included at no additional cost with all ARTA Benefit Plans and is provided by HumanaCare, an Alberta-based health and wellness provider with more than thirty-five years of Canadian health care experience. For more information on health and wellness topics, webinars, and articles, visit your [eldercare portal](#).

ONLINE CLAIMS PORTAL

Enjoy your claims experience

Filing a travel insurance claim with Allianz Global Assistance is easy thanks to our online claims portal. A smoother, more efficient experience, that keeps you informed at each stage of your claims journey.

Features and benefits

This user-friendly portal enables you to:

- Enjoy a quicker, easier claims submission
- Create a secure account
- Upload all necessary documents
- Identify any documents you may have missed
- Save and return to a claim not yet submitted
- Check the status of your claim



If your plan includes medical benefits, it's important to call Allianz Global Assistance before seeking treatment. Our team will provide you with a referral to an appropriate healthcare provider, arrange billing on your behalf whenever possible, and advise you of important information related to the claims process.

In a serious medical emergency, you should go to a hospital and have a family member or friend call Allianz on your behalf once you are at the facility.



Submitting your claim

Claims for all products and benefits can be submitted online.

Get started by visiting

allianzassistanceclaims.ca.

Travel insurance does not cover everything. For complete terms, conditions, limitations and exclusions, please refer to the policy. Travel insurance is underwritten by CUMIS General Insurance Company, a member of the Co-operators group of companies and administered by Allianz Global Assistance, which is a registered business name of AZGA Service Canada Inc. Allianz Global Assistance does not tolerate any attempt of fraud and considers it a serious offence. Allianz Global Assistance strictly enforces a zero tolerance policy regarding fraud.





An Important Update To Your ARTA Emergency Travel Insurance Coverage

As travel continues to evolve, we want to make sure ARTA members are protected.

Effective February 1, 2022, ARTA provides coverage for medical emergency expenses related to COVID-19, even if a Government of Canada travel advisory related to COVID-19 is issued for a member's destination before departure or during their trip.

If a Level 3 travel advisory to avoid non-essential travel due to COVID-19 is issued for a member's destination and the member is already travelling in that region, they will retain their coverage. There will no longer be a requirement to return home to Canada within ten days.

Trip cancellation or interruption due to COVID-19-related events remain excluded from coverage, as COVID-19 is a "known event," except in the case where a member contracts COVID-19 **prior** to their departure date and cannot travel.

Keep in mind, ARTA's Emergency Travel coverage will cover sudden and unexpected health-care expenses arising from COVID-19 but does not cover other benefits that additional top-up insurance may include, such as meals and accommodation expenses if quarantined and denied boarding benefits. If these benefits are important to you, you may wish to purchase a stand-alone COVID-19 Insurance and Assistance Plan from Allianz Global Assistance.

If you have any questions about

- ARTA Emergency Travel member plan, please call 1-844-996-9003.
- Allianz COVID-19 Insurance and Assistance Plan, please call 1-800-984-0429.

The world of travel continues to change, and your health and safety remain our priority. As with every trip, travellers are encouraged to review and follow Government of Canada travel advice and advisories (travel.gc.ca/travelling/advisories) and stay informed of advisory levels and COVID-19 activity at their destination. It is equally important for ARTA members to plan, research, and regularly review COVID-19 requirements for their return to Canada, including using the ArriveCAN app at canada.ca/en/public-health/services/diseases/coronavirus-disease-covid-19/arrivecan.html.

Allianz remains committed to protecting ARTA members and their travel experiences in the moments that matter most before, during, and after their trip. We will be right there with 24/7 guided care, expert assistance, and seamless claims support. Our caring and experienced in-house medical team and worldwide network of trusted physicians and hospitals are ready to help you if an emergency interrupts your plans. From all of us at Allianz, we wish you the safest of travels. ●

Travel insurance does not cover everything. For complete terms, conditions, limitations, and exclusions, please refer to the policy. Travel insurance is underwritten by CUMIS General Insurance Company, a member of the Co-operators group of companies, and administered by Allianz Global Assistance, which is a registered business name of AZGA Service Canada Inc.

Allianz Global Assistance does not tolerate any attempt of fraud and considers it a serious offence. Allianz Global Assistance strictly enforces a zero tolerance policy regarding fraud.

From Our Partners

Laurie Bauer, CAIB | Business Development Manager, TW Insurance Brokers



Alberta Auto Insurance Changes

As of January 1, 2022, all automobile policies in Alberta include mandatory coverage for Direct Compensation Property Damage (DCPD) according to the recently actioned Bill 41: *The Insurance (Enhancing Driver Affordability and Care) Amendment Act*. This coverage makes claiming damages to your vehicle faster and easier, as you will now deal with your insurance company directly, regardless of fault.

What Does This Mean?

There is no action required by auto insurance policyholders as DCPD coverage is a change to the way that vehicle damage claims are handled in Alberta.

If you are involved in an accident where you are not at fault, your insurance company will pay for the repairs to your vehicle. This will result in a fairer and more customer service-oriented approach to claims. Damages will be repaired faster and without delays or complications that can arise when dealing with another driver's insurance company.

Damages to Me and My Vehicle

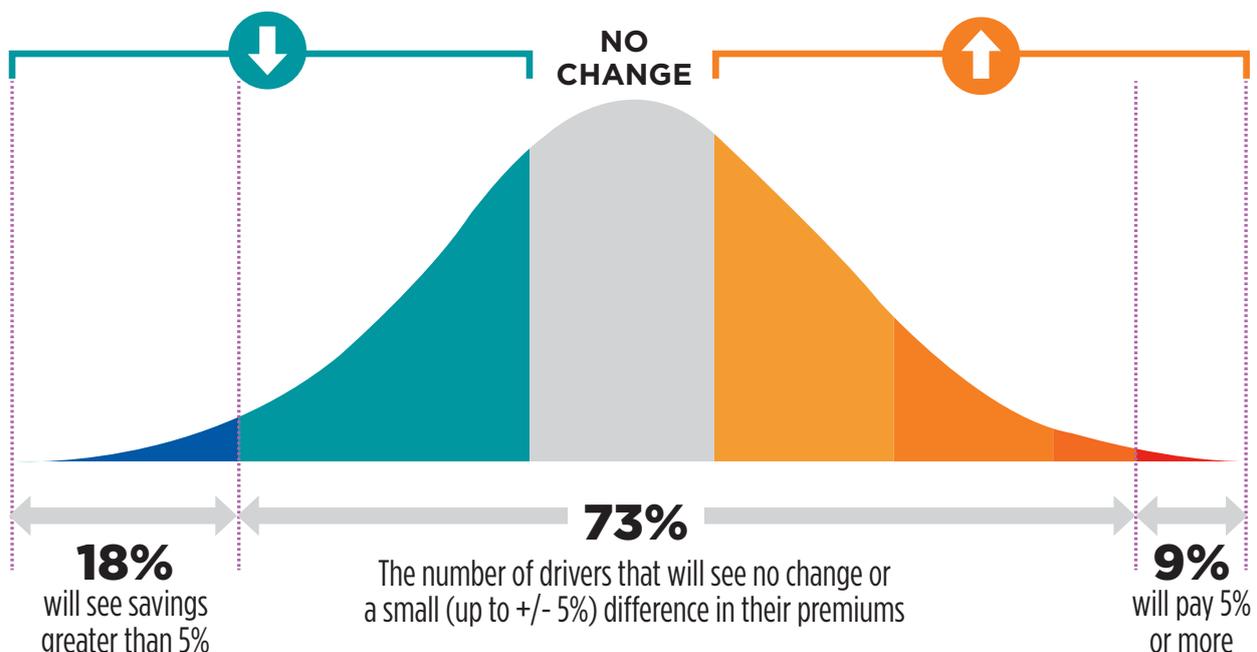
Regardless of fault, there is no change to the process of claiming for injuries sustained in a motor vehicle accident.

DCPD streamlines the claims process for consumers as claims are now processed by your insurance provider.

- **If you are found 100 per cent not at-fault for an accident:**

Any vehicle repairs and required loss of use coverage (rental car, taxi, etc.) will be paid for through your DCPD coverage.

How DCPD Will Impact Premiums



● **If you are found 100 per cent at-fault for an accident:**

If you have collision coverage, repairs to your vehicle will be paid through this coverage, subject to your deductible. If you don't have collision coverage, you will have to cover any costs for damage to your own vehicle out of pocket.

● **If you are found fifty per cent at-fault:**

If you have collision coverage, fifty per cent of the vehicle repairs will be paid through your DCPD coverage, and fifty per cent of the damages will be paid through your collision coverage. You will be responsible for fifty per cent of your collision deductible.

How Will This Affect My Premium?

The expectation of this legislative change is that it will assist in steadying insurance premiums in the long run by aligning them with the costs associated with repairs for a vehicle. Generally, owners of less expensive vehicles that cost less to repair will end up paying less for their insurance. Similarly, owners of more expensive vehicles that cost more to repair may pay more.

Approximately fifty-five per cent of all policyholders will see either no change or a reduction in premium due to this update. The graphic on page 48 outlines the expected premium effect for all automobile insurance holders in Alberta.

Get the Help You Need

A qualified broker will answer any questions that you may have about the introduction of DCPD coverage and your insurance. ●



2022 Scholarship Information

These scholarships recognize academic achievement, community involvement, and volunteer work. Future goals, personal accomplishments, and supporting letters of reference are also significant in selecting the scholarship recipients.



ARTA-TW INSURANCE DEGREE SCHOLARSHIPS

Through ARTA, TW Insurance Brokers provides scholarships for undergraduate students registered in a degree program who are related to an ARTA member.

Degree Scholarships

(up to two each to be awarded)

- \$5,000
- \$3,000
- \$2,000

ARTA CERTIFICATE/DIPLOMA SCHOLARSHIPS

Through ARTA's generosity, scholarships are provided to students in a certificate or diploma program of two or more years at an accredited post-secondary institution and who are related to an ARTA member.

Certificate/Diploma Scholarships

(up to two each to be awarded)

- \$5,000
- \$3,000
- \$2,000

DEADLINE
July 31, 2022

Review the criteria and apply online:
my.reviewr.com/site/ARTA/Scholarships

From Our Partners

Sarah Mortimer | Manager, Marketing, Inkblot Therapy



Inkblot

How Therapy Can Prepare You for Life's Next Chapter

If there's one thing that's constant in life, it's change, and learning how to embrace it isn't always easy. Whether it's retiring from your job, ending a relationship, or moving across the country, big life changes can feel overwhelming and sometimes lead to mental health challenges.

"Some people love change, but most struggle in some way with it," says Shana Prisloo, a psychotherapist and Senior Clinical Manager at Inkblot Therapy, an online therapy platform. "It's normal to experience heightened anxiety, depression, or even grief when going through a big life transition."

Yet, embarking on a new life chapter doesn't always have to feel hard. Prisloo says therapy can help us manage our emotions and embrace the positive aspects of change: "Transitions represent an opportunity for us to think about what it is we really want in our lives, what isn't working, and challenge ourselves to grow. Therapy can help us reflect on our experience, learn healthy ways to cope with emotions, and identify future goals."

Prisloo gave us some more advice on navigating transitions, setting goals, and making the most of our days ahead.

Why do big life changes — even exciting ones — often feel really difficult?

Even changes that we look forward to can create a great deal of stress. Humans find comfort in the status quo. We may fear impending change, make assumptions about how it will turn out, or see it as one big event rather than a gradual process. This can lead to feeling overwhelmed and stressed, activating the fight, flight, or freeze response in our brains. This is when mental health issues can surface.

Some people experience heightened anxiety or depression as a result of change. You could have a racing heart, clammy hands, or even a full-blown panic attack. Therapy teaches us that these responses are not uncommon and that we can manage them.

Why do some people handle transition and change better than others?

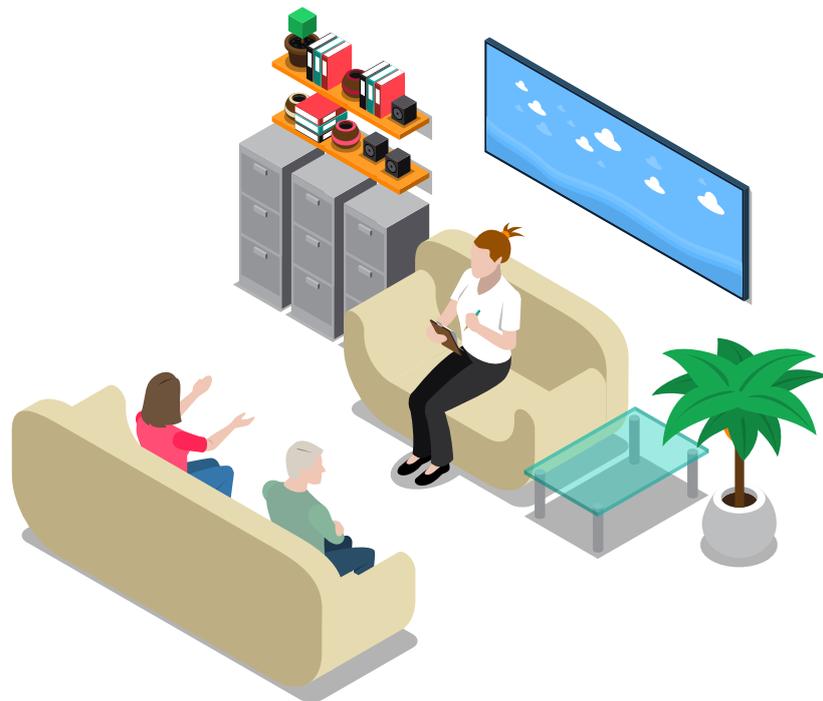
Your ability to manage change typically depends on your resilience — the ability to withstand adversity and bounce back from events. Some people equate resilience with mental toughness, but that’s not true. Rather, resilient people can recognize when they’re in turmoil and actively work through their painful emotions. Resilience is like a muscle: it takes time to build up and sometimes we need help.

How can therapy help someone better manage the stress of a big life transition?

Talking with an unbiased, non-judgmental individual can be helpful to normalize what you are experiencing. This is an important part of the therapeutic process.

Therapy can also help you manage expectations and focus on the opportunities that come from a transition, rather than dwell on the negative. Once in that state of mind, therapy can help you set goals. Sometimes when you’re in the thick of it — moving through a job loss or ending a relationship — you can get stuck. Therapy can help you to step back and take stock of the situation, explore your goals, and develop a plan to achieve them.

You might walk away with some concrete tools like stress management techniques, thought reframing, cognitive processing techniques, ways to identify and express your feelings, acceptance skills, and how to maintain a healthy routine. Ultimately, a therapist will help build your resilience so you can better manage life transitions and even turn them into positive experiences.



What advice would you have for someone who is currently embarking on a new life chapter and feeling overwhelmed?

I would encourage them to see the opportunity in the experience. Maybe you’re newly retired and no longer focused on a busy work schedule. You may feel grief at a chapter ending or you may struggle to define your purpose. But you’ll also have additional time to pursue things that you didn’t have time for before. You can dive into that hobby you absolutely loved, spend more time with your support systems, or explore volunteering. When you reframe the experience, your time now represents a period of unlimited opportunity.

We no longer have to struggle through difficult periods alone. Therapy is a safe place to bounce your ideas off another person, express yourself, learn different skills, get feedback, and prepare for life’s exciting challenges. ●

Want to get started? ARTA benefit plan members can access five free hours of Inkblot therapy every year. Visit arta-map.net to sign up and schedule your first session. You will need your ARTA member ID number, starting with ART (i.e., ART12345).



IN MEMORIAM

When I wished to sing of love, it turned to sorrow. And when I wished to sing of sorrow, it was transformed for me into love.

—Franz Schubert

Helen (née Simpson) Ames
Pincher Creek

**William Douglas “Doug”
Andrews**
Calgary

**David “Mo” Robert
Armstrong**
Claresholm

Edison “Ed” Bardock
Lethbridge

**Helen Ardis (née Burnham)
Beaudry**
Edmonton

Michel Guy Belanger
Peace River

**Etty Anna (née Shaw)
Cameron**
Sherwood Park

**Gwendolyn “Lynn” (née
Mourre) Cantley**
High River

**Diana Marie (née
Bencharsky) Cherniwchan**
Edmonton

**Padraic James “P.J.”
Clooney**
Edmonton

**Constantine Valentine
Correia**
Taber

**Rhoda Ann (née Watt)
Cucheran**
Edmonton

Roberta “Bobbie” Cumming
Edmonton

David Dale
Sylvan Lake

Denise De Neve
Calgary

**Cecilia Frances (née O’Neill)
Doborzynski**
Calgary

Gordon Ector
Drumheller

Reginald “Reg” Eichorst
Fairmont Hot Springs, BC

Eleonora “Nory” Esteban
Port Coquitlam, BC

William “Bill” Fagan
Portugal Cove-St Philips, NL

Pamela Kathleen Farmer
Edmonton

Vivian Fawns
Raymond

**Donna Marie (née Johnson)
Fraser**
Lethbridge

Edward Gadowsky
Edmonton

Kim (née Suntjens) Gesner
Lac La Biche

**Gorda “Anne” (née
Hagmeier) Gibson**
Montreal, QC

Cyril “Cy” Arthur Goddard
Calgary

**Dianne Louise (née Ash)
Guidera**
Rocky Mountain House

Kim Ronald Harris
Calgary

**Maria “Ximena” (née Cruz)
Haseltine**
Calgary

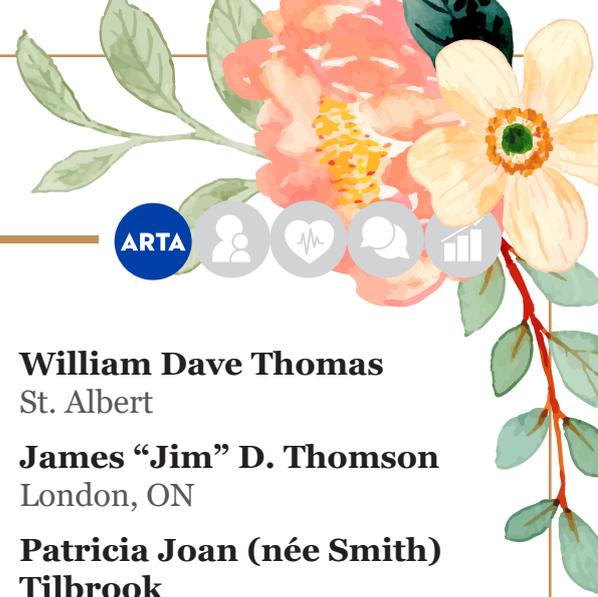
Lowell Roger Holland
Delta, BC

Margaret “Peggy” Isley
Edmonton

**James William “Bill”
Johnson**
Okotoks

**Linda Anne (née Judd)
Johnson**
Lethbridge

If you know of an ARTA member or a retired teacher who has passed away and whom we should honour on this page, please email the editor at memoriam@arta.net.



Sandra “Sandi” Ann Kardash
Falun

**Norman Harold “Stormin
Norman” Kereluik**
Willingdon

**Janet Elizabeth (née
Andrews) Kiriakides**
St. Albert

**Conrad “Con” Kingsley
Korniski**
Wetaskiwin

**Catherine “Cathy” Irene (née
Cyr) Kowalczyk**
Calgary

**Benedict “Ben” Rudolf
Lockert**
Medicine Hat

**Robert “Bob” Clayton John
Machuk**
Red Deer

Gordon Ronald MacLock
Spruce Grove

**Doreen Marvis (née Prier)
Mager**
Edmonton

Herbert Alden “Mac” McKee
Medicine Hat

Peter Melnychuk
Edmonton

Walter Karol John Mis
St. Albert

**Thomas “Tom” Harold
Morgan**
Courtenay, BC

Choong-Youl “C.Y.” Oh
Victoria, BC

**Philippe “Phil” Hervé
Paradis**
Edmonton

**Ila Mae (née Morgan)
Payette**
Calgary

Ralph William Pechanec
Edmonton

Inayat “Inni” Rashid
Edmonton

**Irene Ruth (née
McNaughton) Riding**
Valleyview

**Della Marlene (née Kelly)
Robertson**
Cochrane

**Patricia Joyce (née Skauge)
Ronneberg**
Calgary

Larry P. Salekin
Airdrie

Marilyn Ann Schipper
Spruce Grove

**Dawn Jean (née Keeling)
Schutta**
Toronto, ON

**Loretta “Lori” Joan Phyllis
(née Tysseland) Shellenberg**
Calgary

Earl D. Shields
Pincher Creek

**Richard “Dick” Duncan
Churchill Southworth**
Edmonton

Rudy Charles Spenrath
Kelowna, BC

Joy Dawn Tarcon
Vernon, BC

William Dave Thomas
St. Albert

James “Jim” D. Thomson
London, ON

**Patricia Joan (née Smith)
Tilbrook**
Wetaskiwin

Diane Michelle Tougas
Edmonton

**Susan Renee (née Nyhoff)
Van Ree**
Lethbridge

Margaret “Peggy” Velker
Lethbridge

Nancy Marlene Warren
Calgary

**Edward “Ted” Clarence
Weale**
Calgary

**Patricia June (née Sparks)
Whitlock**
Lethbridge

**Verna Mae (née Doram)
Wiest**
Enchant

Peter Woloshyn
Vegreville

Mona Jean (née Cook) Wood
Calgary

James Woznow
Edmonton

Harold Patrick Wright
Edmonton

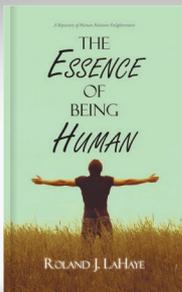
Erich Wurmman
Winnipeg, MB

**Phyllis Anne (née Lovick)
Yates**
Calgary





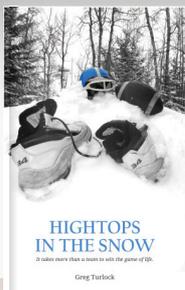
When We Were Shadows by Janet Wees. Second Story Press, 2018. Middle-school novel. Based on the true story of a Dutch Jewish boy hiding with family from Nazis, helped by the Resistance, when danger lurked around the next corner. In English and Dutch.



The Essence of Being Human: A Repository of Human Relations Enlightenment by Roland J. LaHaye. TellWell, 2019. Nonfiction. The essence of being human never changes, and what humans strive for today in terms of self-worth has always remained a part of their nature.



A Complicated Goodbye by Laurie Carmichael. Friesen Press, 2021. Fiction. Rebecca Adams wants to escape a life of loss, betrayal, and domestic violence — unfortunately, her plan includes a blueprint for her own murder.



Hightops in the Snow by Greg Turlock. Rakuten Kobo (eBook), 2020. Young adult fiction. Mikey and Jeb live for football, then one game changed Jeb's life — forever. But with courage, determination, and a team behind him, survival becomes the game.

ARTA Bookshelf: Anyone interested in reading further is welcome to search out these books through the publishers or other book sellers. While we proudly celebrate our authors, displaying them on the Bookshelf is not an endorsement of any of these books.

With a photo of the book cover, a few publication details, and a 25-word description of the book, ARTA members who are recently published have a chance to share their success with our readers. Send details to nveditor@arta.net. The ARTA Bookshelf is available at no cost; paid advertising opportunities continue to be available through marketing@arta.net. ●



EXCEPTIONAL SENIOR LIVING FOR EVERY NEED

At Amica Aspen Woods, you can experience the lifestyle you deserve and know that your wellness will always come first. Enjoy delicious meals prepared by Red Seal Chefs and take part in your choice of engaging activities and safe social connections.

Amica Aspen Woods offers Independent Living and Assisted Living. Should you later require more in-depth care, we provide a seamless transition to our sister property, Amica Britannia.

Whatever your needs, you'll be supported at Amica.

TO LEARN MORE PLEASE CALL US AT 403-240-4404

AMICA

ASPEN WOODS

10 ASPENSHIRE DR SW • CALGARY • AMICA.CA/ASPENWOODS



Committed to you from day one - and here when you need us most.

“My favourite part of working with ARTA members is helping them through each step of the claims process as if we know each other personally.”

*Julian Nguyen,
Curo Claims Services*



Visit twinsurance.ca/arta-committed or call **1-844-324-6521** to learn more.