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The Magazine of the Alberta Retired Teachers' Associa

AUTUMN 2023

FEATURE Between the Lines: Celebrating Storied Lives

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On the Cover:

ARTA member Bernie McCracken as portrayed by artist Mary Whale. Bernie was one of many older adults painted and interviewed as part of Mary's "Between the Lines" project, as described on page 20.

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

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ARTA Benefit Plans — Annual Renewal Statement

Every autumn, ARTA re-evaluates its benefit plans, making updates to coverage in response to member feedback received and evaluated throughout the previous year. This is also the time when rates are adjusted to ensure that the ARTA Benefit Plans can remain sustainable in the long term.

Each member on the ARTA Benefit Plan will receive a personalized renewal statement that details these changes. This will be posted to your **myarta.net** account no later than September 30, 2023. All ARTA members will also receive a physical copy of this statement, including new benefit ID cards, via Canada Post no later than October 15, 2023.

In the meantime, if you have any questions about this process, please contact the Member Services team at **1-855-212-2400**.

In the summer issue of *news&views*, we announced that **all** ARTA Members — whether you're an ARTA Benefit Plan member, a membership-only member, or an ARTA 101 member — **can now create their own myARTA.net account!**

Register for your MyARTA account at **myarta.net/users/sign_up**.

From your MyARTA account, you will be able to download your membership card, access the offers of the new ARTA Perks discount program, and contact the ARTA Member Services team.

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From the President



Deb Gerow | President, ARTA



Dancing to the Music

Celebrations to mark milestones in our lives are important. They provide the opportunity to reflect upon significant events, remembering where we have been, honouring where we are now, and imagining where we may be in the future. While personally we all have had the chance to joyfully celebrate highlights in our lives, organizations should also take the time to observe important landmarks. This year is the sixtieth anniversary of the establishment of the Alberta Retired Teachers' Association, and that, in my opinion, is worthy of celebration.

In 1963, retired teachers in Calgary, Edmonton, and Lethbridge formed the first three branches of ARTA. These pioneer members had concerns about pensions, health care, and quality of life for seniors. They realized that the way to start dealing with these concerns was to join together. Did they envision the organization that would grow from this foundation that they built? Probably not.

From this small beginning, our organization has grown, bit by bit, every year. We have eighteen branches now, including one in British Columbia, and 30,000 members across Canada. The work of ARTA is driven by volunteers who give their time to serve on ARTA committees or on the Board of Directors. A team of multi-talented employees, fifty in number, takes the plans and ideas of our committees and helps to bring them to fruition.

What would those original members think if they were able to see where we are now? Certainly, they would be pleased to know that our pension plan through ATRF is healthy, providing security for us in the future. The ARTA benefit plans would be a source of wonder for them.

How could they ever have foreseen that we would administer a plan that would be the envy of many health care insurance providers, with amazing benefits for members at a very affordable price? The idea that we would operate our own successful pharmacy would have seemed impossible to them. ARTA enhances our lives — providing opportunities to participate in wellness activities, offering scholarships to our children and grandchildren, making financial wellness information available to members, producing this amazing magazine which keeps us entertained and informed, and engaging in advocacy about the issues of retired teachers and for seniors in general. I think they would have been very proud to see the progress this association has made.

As to ARTA's future, the possibilities are boundless. It is exciting to consider where we may find ourselves in the next ten years.

ARTA has been making a difference, working for the benefit of its members, for sixty years. I am thankful for those early ARTA members who understood that by working together, much could be accomplished. I am also grateful to all those who continue this good work today.

Sly & the Family Stone said it well in one of their songs when they encouraged us to "celebrate, celebrate, dance to the music, and have a good time." Please join us in the dance. •

Iron







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From the CEO Daniel Mulloy | Chief Executive Officer, ARTA



Celebrating 30,000 Members: Unleashing the Power of Unity

Dear ARTA Members,

We stand together in an incredible moment of achievement as our association soars to new heights. ARTA recently welcomed its 30,000th member — an incredible milestone for our association. It's a true testament to the extraordinary bonds we have forged and the collective strength we possess.

Each of you has played an indispensable role in bringing ARTA to this great height. Whether you joined us at the beginning or are a recent addition to our vibrant association, your unique perspectives, passion, and contributions have propelled us forward on this incredible journey.

Together, we have created a thriving community of retirees that hums with creativity, inspiration, and support. It's a testament to the power of collaboration, diversity, and the shared desire to make a positive impact in Alberta and beyond. Through our unity, we have fostered an environment where ideas flourish, dreams are nurtured, and where we can meet our common goal of supporting engaged lifestyles after retirement.

As we celebrate this milestone, I want to take a moment to reflect on some of the achievements that brought us here:

- Expansion of the ARTA Benefit Plans to include strategic public/private partnerships, which ensure the long-term affordability and sustainability of our plans
- Thoughtful plan development and management to ensure we are meeting the needs of our unique member population
- Attentive travel plan development, ensuring our members can travel worry free, without pre-existing condition or stability clauses
- Expansion of our benefit plans to ensure we have the right product available for all our members, no matter what age

- Moving to self-insured benefit plans, giving us control over rates and plan design
- A strong advocacy voice on issues that matter to our members, including investment management changes, education reform, the seniors advocate role in Alberta, protection of the seniors drug plan, and more
- Creation of Canada's first plan sponsored pharmacy: ARTA**R**x.

This association is not just a collection of individuals; it is a tapestry woven with threads of compassion, empathy, and mutual support. We have created a safe haven where members feel heard, valued, and inspired to unlock their full potential.

As I look forward toward the next phase of our journey, I have no doubt that our collective voice will continue to make a difference. As I look back on the road that brought us here, I am filled with appreciation for those who have been part of this journey and have selflessly given their time and dedication to the vision of ARTA.

Thank you, dear members, for your unwavering dedication, unwavering support, and unwavering belief in our shared vision. Here's to 30,000 members and countless milestones yet to come! •

Yours in service,

2023 WRITING CONTEST

Deadline for Entries: Friday, November 17, 2023

Announcement of Winners: Spring issue of *news&views* (March 2024)



How to Submit

Deadline for Entries: Friday, November 17, 2023

Submitting Digital Entries

Online submissions are managed through the Reviewr website. To learn more about the submission process and to submit your entries, access Reviewr through arta.net/writing-contest.

If you require a print copy of the entry form, or if you are having difficulties submitting, contact writingcontest@arta.net.

Submitting Handwritten or Typed Manuscripts

To download a copy of the entry form, please go to **arta.net/writing-contest**. Contact the ARTA office if a print copy of the entry form is required. Send paper copies to:

WRITING CONTEST, c/o ARTA Office, 15505 137 Avenue NW, Edmonton, AB T5V 1R9

Please only submit a disposable copy since handwritten or typed material cannot be returned.

ARTA Bulletin Board



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From the Editor

Margaret Sadler | Editor-in-Chief, news&views, ARTA



Gathering Us In

Is yours a family that holds family reunions? My husband's family just held — after a COVID-induced hiatus — an eighth family reunion. His 96-year-old mother, having to stay home this time, wondered who would be there from the older generation. When we lined up from youngest to oldest on the first night, her son was very near the back of the line. Hey! We're not *that* old!

A cousin recalled a statistic he'd heard that people tend to think that those fifteen years younger than themselves are "young" and those fifteen years older are "old." Yup, we could look down the reunion lineup and see where the "young" people were.

We do tend to not feel our chronological age. Participants in a German Ageing Survey, which tracked adults across twenty-four years, felt on average 11.5 per cent younger than their chronological age. For example, a 70-year-old felt more like they were in their early 60s. Okay, I admit, I'd say I'm younger than that in my head. I might even stretch it a few decades. Even when I have an aching joint or two, I'll immediately answer the "How are you?" social greeting with a happy "Good!" The researchers call that the "subjective rejuvenation" effect.

Family stories abound at reunions — stories passed down from the older generations before us but also tales of the shenanigans that cousins got up to in their youth. At each reunion, we acknowledge life passages — "hatchings, matchings, dispatchings," as one cousin labelled it. We mark the milestones of births and marriages since the last reunion and stop to honour those we've lost in that time. Imagining comes when we plan for the next reunion, choosing a time in which to return to the homestead area.

The first of these particular family reunions was held in 1977 when the youngest two of Great-Grandfather Leonhardt's children attended. Now, almost fifty years later, Maria and Valentine are long gone and even their branches weren't represented this time. But some of Leonhardt's great-greatgreat-grandchildren were in attendance. The 96-year-old who couldn't attend this year made a heartfelt appeal that we continue the reunions: "It's important to know where you've come from," she said, adding, "— and to know where you're going."

When it came to setting a date for the next reunion, the "young" cohort with active kids and aging parents and grandparents sighed tiredly and suggested another five-year gap. But then they did the math. Kids becoming teenagers and aging parents may better be gathered earlier than later.

We were happy to have a two-month-old at the head of the reunion line this year. Although she won't remember this line-up, we do hope the 12-year-olds do and will happily join again with us who are "old" — all of us aged by the same number of years but there for the experience of being reminded where we've come from. •





Health Benefits Gary Sawatzky | Chief Operating Officer, ARTA

ARTA's Well-Aged Benefit Plans

As ARTA reaches its sixtieth year, it's worth reflecting on one of the greatest perks offered to members — the ARTA Benefit Plans.

In **1993**, ARTA's executives began investigating the possibility of providing a benefit plan to members, including health, hospital, and travel insurance. They discovered that if ARTA was able to provide an expression of interest signed by at least 1,500 ARTA members, Johnson Inc. would begin the process of creating an ARTA benefit plan.

With positive support from members, ARTA entered an agreement with an insurer (Maritime Life) to underwrite the benefit plan and for Johnson Inc. to administer the plan. The contract was signed on September 5, **1994**, and the plan took effect on January 1, **1995**. ARTA then created a Health and Wellness Benefits Committee to oversee the benefit plan and to report to the Board of Directors the ongoings of the plan.

In **2000** (when I started to be involved with the plan as an employee of Johnson Inc.), we built margins into the plan rates in order to develop a Rate Stabilization Reserve — a reserve from which money can be drawn to reduce shock rate increases. This allowed us to change the underwriting method used by the plan — meaning that while the plan was still fully insured (i.e., the insurance company held the risk), ARTA could retain excess surplus any years they were generated, further bolstering the reserves held by ARTA. This was implemented for health benefits but not the emergency travel coverage — it remained fully insured.

The growing surplus funds being held under the plan led to the formation of the ARTA Benefit Plan Trust Fund to oversee the surplus investments and to try to build the surplus reserves via wise investment opportunities, further protecting the long-term sustainability of the plan.

In **2008**, the plan was expanded to include Alberta public service retirees, with an open enrolment for previous retirees, generating significant interest. The success of open enrolment eventually resulted in ARTA expanding its affiliate membership coverage even further — ARTA allowed public sector retirees and private sector groups to join ARTA, which allowed those members to participate in the benefit plan, too.

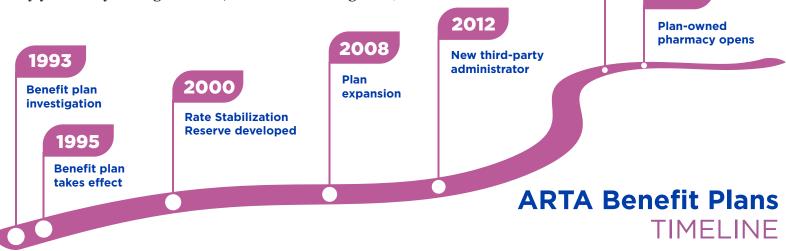
In **2012**, ARTA changed its benefits consulting company, which recommended unbundling the third

2021

of plan

Self-administration

party administration and adjudication, and we moved to a new third party administrator — the Alberta School





Employee Benefit Plan. The change in partners was strategic as it allowed ARTA to better communicate with new school retirees, resulting in significant growth for ARTA. ARTA's percentage membership grew by double digits during these years.

This culminated in **2021** when ARTA reached a critical juncture with its plan — it had grown so successfully in the previous decade that it no longer needed a third party administrator, and we moved administration of the benefit plan in-house. This resulted in reduced costs for members and more control over the plan.

Finally, **earlier this year** ARTA was able to accomplish something that had been years in the making — opening its own pharmacy, the first benefit plan-owned pharmacy in the country, ARTA**Rx**. All profits earned by ARTA**Rx** go toward the benefit plan, ensuring long-term sustainability of the plan and allowing ARTA to continue to offer the very best in benefits. Throughout this time, ARTA continued to expand its offerings to its members through the benefit plan — new plans were introduced that permitted members to customize their coverage; benefit coverage and plan maximums were increased in years that had good experience; and providers were selected strategically to ensure that members' needs were being looked after. We even expanded the plan offerings to include plans specifically for members under the age of 65 to provide greater coverage until the public seniors plans coverage at age 65 begins in most provinces.

Going forward, ARTA will continue to offer members the very best in benefits and to partner with strategic organizations that enhance the member experience further. The plan has come a very long way since its inception, and it will be exciting to see what else the future holds. •

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Sixty-three ARTA members representing all eighteen branches gathered for a retreat in Jasper National Park in late May of this year. Board members, committee members, and branch representatives heard from guest speakers, were updated by ARTA staff, and engaged in wellness activities to be refreshed, rejuvenated, and inspired to advance the work of ARTA at the provincial as well as branch level.

Phil Callaway, an award-winning author and comedian, opened the retreat with a presentation on his five secrets to sanity, success, and significance. He encouraged participants to laugh often and live life to the fullest.

Next to address the group was Dr. Bill Gibson, an assistant professor of geriatric medicine and a geriatrician at the University of Alberta Hospital. According to Dr. Gibson, there are four pillars of healthy aging: exercise, cognition, social engagement, and nutrition.

- **Exercise:** Although the level of physical activity reduces with age, getting fit, even in middle age or later in life, is still advantageous to one's health. He recommended resistance exercise and cautioned that weight has less impact on health than comorbidities (diabetes, hypertension, smoking).
- **Cognition:** Cognitive decline and underlying brain dysfunction are generally age related. Cognitive changes are the result of slowed processing speed. Concept formation, abstraction, and mental flexibility also decline with age, especially after age 70.
- **Social Engagement:** Married people tend to fare better in recall and recognition than singles as they age. Social isolation impacts cognitive and physical health; loneliness is the best predictor of mental health. The type of social engagement is inconsequential.

• **Nutrition:** Gibson spoke of the health benefits of a Mediterranean diet, which was further expanded upon by the next speaker.

Liz Pearson, a registered dietitian, promoted a diverse, plant-rich and fibre-rich diet to optimize brain health, gut health, and mental health. She suggested eating at least thirty different plant foods each week, including whole grains, colourful fruits and vegetables, beans, fermented foods, nuts, and seeds. She also recommended a few squares of dark chocolate daily, two or three servings of high-fat fish weekly, extra virgin olive oil for cooking and in salads, and to drink six to eight cups of fluids daily. She advised that ultra-processed foods, foods high in sugar, refined grains, and saturated fats, and processed meats and alcohol should be avoided when possible.

Theresa Westhaver, the last presenter at the retreat, is an Indigenous liaison with Parks Canada, a small business owner, and co-founder of a nonprofit education program. As she referenced the various milestones in her life, she reminded everyone in the audience that who their ancestors were and where they originated were instrumental in determining who they are. Theresa encouraged the retirees present to share their life experiences with young people.

The retreat left attendees feeling refreshed and inspired, with plenty of new knowledge to bring into the important work that ARTA does. •

From the Branches





MHADRTA Celebrates Fifty Years as an ARTA Branch



A beautiful celebration of fifty years for MHADRTA took place on Friday, May 5, 2023, at the Medicine Hat Golf & Country Club with fifty-five guests in attendance.

Acting as Master of Ceremonies, Mel Deydey outlined MHADRTA highlights back to the creation of the branch in 1972 by Reginald Johnson, the first president of the Medicine Hat Retired Teachers Association. Later, the name was changed to include "and District" to encompass the area around Medicine Hat. Mel introduced all past presidents in attendance.

Mel Deydey | Past President, MHADRTA

As guests arrived, they were given a card to fill in — "Where were you in '72?" Many interesting statements were provided — from being in kindergarten, elementary, high school, or university, starting a teaching career, getting married, starting a family, and working in the public or private sector outside of education.

Heather McCaig, the Alberta Teachers' Association representative for the South East District, brought

greetings and spoke of the close relationship between the three ATA Locals encompassing MHADRTA's boundaries. ARTA President Deb Gerow rounded out the evening by bringing greetings from ARTA and delivering a beautiful address. Past President Jim Black cut the anniversary cake after a delicious buffet.

We extend a huge thank you to TW Insurance, ARTA, and the Medicine Hat Golf & Country Club for donating several door prizes.

Now MHADRTA is ready for its next fifty years! •









In 2010, SWARTA held the first golf tournament in Picture Butte in honour of Brie Jensen who had been a beloved teacher in Picture Butte and a SWARTA member before he passed away. On June 21, 2023, it was an honour to bring it back as an ARTA tournament, to the course where it began. A total of eighty-eight golfers plus our sponsors travelled to the Picture Butte Golf Club to enjoy a wonderful day of sunshine.

Thank you to all the sponsors, donors, golfers, volunteers, and staff at the Picture Butte Golf Club. All golfers received a gift bag containing treats, a homemade cookie, and a golf shoe bag. Thanks to our sponsors, golfers also received a hamburger lunch and a steak dinner provided by the chef and staff at the golf club, and everyone was able to choose a prize. Thank you to those who supported our silent auction and 50/50 draw. Due to everyone's generosity, we can donate \$4,600 to the Alberta Retired Teachers Charitable Foundation, which will go to help seniors across Alberta find appropriate housing, health services, and support with English as a second language. •

Outdoor Living

Wildlife Collisions

A couple of events occurred last year that prompted me to write an article about wildlife collisions. The first incident involved a majestic bull moose that had been hit by a pickup truck. It happened on Highway 16, in broad daylight, on October 5 of last year, just west of Elk Island National Park. The front end of the vehicle was cratered. The poor creature lay crippled in the ditch when I happened upon the accident. Authorities had been contacted to euthanize the moose. The second incident involved an old friend of mine who collided with a moose on a dark, stormy night on his way home to his farm near Lac Bellevue on December 11. His SUV was a write-off. These are not isolated accidents involving wildlife collisions in Alberta; they happen all the time.

The latest collision data that the Alberta Motor Association (AMA) has from Alberta Transportation is from 2020. "Five Albertans were killed in collisions involving a moose between July 19 and August 3, 2020. That's the average number of fatal crashes with wildlife for an entire year!" Note that these accidents with moose took place in the summer, generally a time when risks are lower. According to the AMA, November is the peak month for wildlife-vehicle collisions, with about eighty per cent involving deer, which are "especially active this time of the year as mating season gets underway." Wildlife-vehicle collisions are expensive — the average claim is around \$8,000 and the average annual cost to Albertans is around \$280 million. The AMA recommends that motorists take the following defensive driving measures to protect themselves.

Slow Down

"The faster you're going, the greater the distance you'll need to stop." Speed limit restrictions should be your starting point, but exercise extra caution near wildlife crossings, many of which are signed. "The severity of a collision spikes exponentially as speed increases, making the potential for death or serious injury more significant."

Vehicle totalled after

colliding with moose

Photo by Ray Makowecki

Be Vigilant

Actively scan for animals on the highway and along the ditches, regardless of where you are driving. Because of urban sprawl encroaching into wildlife habitats, wild animals can be found just about anywhere in Alberta.



Pay Attention to Posted Signs

Yellow diamond-shaped signs indicate areas where animals are known to cross, so extra caution should be exercised in such areas. Do not, however, be complacent; during the rutting season, animal behaviour does not follow any particular pattern. General timelines for the wildlife rut in Alberta are bison in August; pronghorn antelope, elk, and moose in late September to early October; and bighorn sheep, mule deer, and white-tailed deer in November.

Drive During Daylight

Generally speaking, wildlife activity peaks during early morning and evening, which are prime feeding and movement times. If you drive during the daylight hours, you'll reduce your risk of colliding with wildlife. It can be hard to spot a large animal at night because of their dark coloration — even when they're right in front of you.

Be Light-Smart

It's obviously important to be able to see what's on the highway and ditches ahead of you. Keep your windshield and headlights clean and use your high beams when it's safe to do so to better illuminate ditches. Vehicles with fog lamps have an advantage in such situations.

Watch for Groups

Animals often travel in groups, such as a mother deer and her fawn, or a cow moose and her calf. Some animals travel in herds, particularly elk and bighorn sheep. If you see one animal, expect to see another. You may wish to sound your horn (in short bursts) to warn them of your approach.

React Strategically

Should an animal come across your path without warning, brake hard but stay in your lane, otherwise you may collide with another vehicle or hit the ditch. If you cannot stop for a large animal such as an elk or moose, steer toward its hindquarters — if you head in the same direction the animal is travelling, you'll increase your chance of a collision.

As an example of the scope of this issue, the Nature Conservancy of Canada conducted a study along Highway 3 in the Crowsnest Pass in 2020, to define the need for safe highway passage for wildlife, by installing thirty-seven cameras along the highway. According to their findings, "More than 145,000 deer and elk, 612 black and grizzly bears, 568 cougars, and 72 wolves were observed by the survey cameras." These are staggering figures. There were nearly 800 traffic accidents involving animals on Highway 3 in Crowsnest Pass between 2017 and 2021, according to data from Alberta Transportation and Economic Corridors. Obviously, the risk of collisions is extremely high. Safe passages would benefit both wildlife and minimize collisions. Further, anyone who travels along Highway 16 in Jasper National Park would likely relate to these statistics where wildlife activity along the highway is a common sight and extra caution is necessary. Be vigilant!

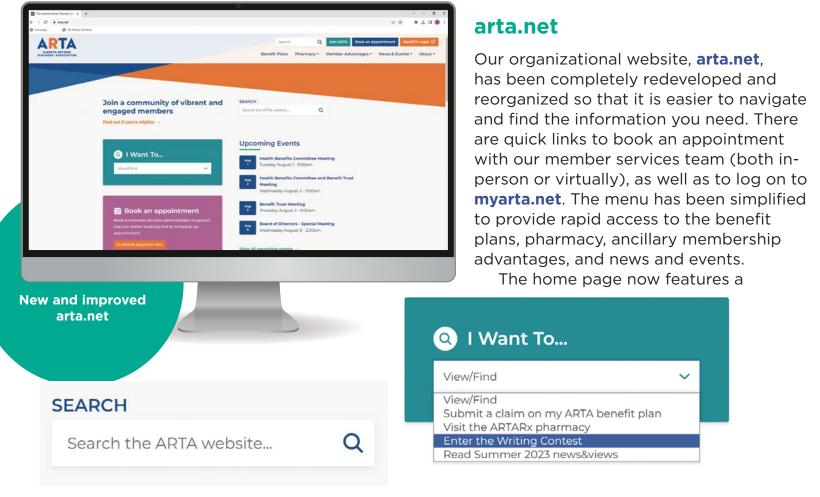
Duane Radford has had some close calls over the years — there was that white-tailed buck on Whitemud Drive and a mule deer on Highway 1 near Brooks in broad daylight. Duane reminds us that you can't be too careful no matter where or when.



Amanda Shaw | Chief Marketing Officer, ARTA

ARTA has been busy over the past six months improving the online experience for all current and prospective members. Through focus groups with our members, consultations with our Communications Committee, feedback from our annual member survey, and professional development and expertise provided by staff, we identified key priorities for improvement.

We are excited to unveil significant changes to **arta.net**.



prominent search bar and an "I Want To" drop-down menu, which will direct members to the most frequently requested services and information. This "I Want To" section will be updated regularly based on member request data so that it can respond to seasonal changes — such as peak travel times, tax time, and benefit renewal time — and upcoming contest or scholarship deadlines. The website is fully compatible for use on mobile devices (including smartphones and tablets) and has been built to comply with the highest standards for web content accessibility.

We hope this enhanced **arta.net** experience combined with the **artabenefits.net** and **myarta.net** websites provide you with all the information you need about your ARTA membership, in an easily accessible format.



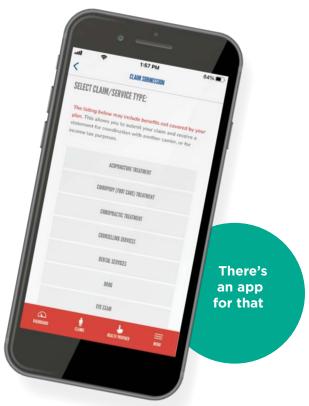
Coming in 2024: MyARTA Claims Portal Improvements

Our partners at Green Shield Canada have been working hard on significant improvements to the online claims portal. It is being redesigned to meet accessibility guidelines.

The new design makes it easier to find where to submit a claim and view a claim. The "Calculate Your Health Coverage" category will calculate how much you could be reimbursed and tell you how much you have left remaining in that expense category.

The ARTA Benefits app is also undergoing significant improvements and will be relaunched with all the functionality of the Claims Portal.

We hope these improvements make it easier for you to navigate all that ARTA has to offer you to live an active and engaged lifestyle in retirement.







Grasses Year Round

I have become a huge fan of ornamental grasses. Plant breeders continue to introduce new varieties that do nothing but wow me. I was planting some grasses the other day and thought that they would be a great addition to the indoor plantscape. The bonus with most of these grasses is that they are so adaptable to just about any condition. In other words, to use a term of mine, you can't kill them with a hammer. They are practically indestructible, and they look fantastic in many applications.

They would be very versatile for the condo or apartment gardener because they can be grown outdoors in the spring and summer, brought indoors for the fall and winter, and put back out again the next spring. Cost efficient, versatile, and beautiful — what more can you ask? One of the main reasons for my love of grasses is the ease of growing them and keeping them happy. I have even managed to overwinter a couple of my grasses outdoors!

Let's begin with containers. The right container can make or break a grass. With so many decorative styles on the market today, this choice is very much a personal one and one that you should spend time on. Look around for a container that looks just right. If your grass is gold and edged in green, for example, a high gloss, black container would look great. If the grass is rusty brown in colour, then a bright vellow container would do the trick. The idea is to compliment and contrast the grass. Today, container gardening is very much about the pots themselves because they can add so much to a design. If you are going to bring the grasses indoors in the fall, then choose a container that is light enough to transport. Many of the cast resin types look much heavier than ceramic or terra cotta containers but weigh a fraction of the real thing.

Ornamental grasses come in many varieties that include tall, medium, and short heights and a myriad of colours including shades of green, gold, brown, red, purple, and white. Grasses can stand on their own when it comes to landscape design. In other words, you only need grasses to create an appealing and very interesting container garden. A single tall grass in the background with two to three medium-height grasses and three to five short varieties in front can turn a dull corner of a deck or balcony into a thing of beauty.

Requirements are few when it comes to these undemanding plants. They prefer a well-drained soil, so a good quality potting mix is a must. There is no need



to fertilize during their first year of growth. After the first year, I add some slow-release fertilizer pellets on top of the soil. This way each time I water, the plant gets fertilized. The pellets can last for up to three months, so this also makes for a low maintenance garden. Grasses like to be watered on a regular basis but many are drought tolerant and can go for longer periods of time without water than most annuals. Now having said that, this does not mean they can go for days and days, but certainly many can go for two days without moisture.

In the fall, it is a simple task to bring in your grass arrangement or single plant inside and enjoy it right through the winter.

Some of my favourite newer grasses that you might like to try include the following:

 Hakonechloa macra 'Aureola' – Golden Japanese Forest Grass – 14 inches high and 16 inches wide. Leaves are bright yellow with narrow green stripes. Full sun to part shade. This plant has a habit of cascading over the sides of a container. Spectacular plant.

- *Carex 'Prairie Fire'* 12–18 inches high and wide. Partial to full shade. Leaves are green/ bronze that erupt into a gorgeous red colour. Upright growth and an excellent container plant.
- *Carex 'Bronco'* 10 inches high and 14 inches wide. Leaves are medium-brown/bronze. Habit is cascading. Full sun.
- *Festuca glauca 'Boulder Blue'* Boulder Blue Fescue — 6–12 inches high and wide. Spiky, clump-forming habit. One of the bluest grasses on the market. Striking in a dark black pot.
- Calamagrostis × acutiflora 'Karl Foerster'

 Karl Foerster Reed Grass My favourite background grass grows to 5 feet tall and can spread 30 inches, but it won't get that large in a container. Grassy leaves are green in colour and can often turn tan in fall. The plant has plumes of rose-coloured flowers rising above the foliage in mid summer. The tan seed heads are carried on showy plumes from late summer right through to late winter. You can leave the seed heads on or cut them off when bringing indoors.

Remember that thinking outside of the "pot" can bring new-found pleasures in your garden or home. •

Gerald Filipski continues to wow us with his gardening ideas. Jerry has been writing for us for six years and for the Edmonton Journal for many more years than that.



I found Mary's creative process fascinating. I felt valued as she brought forth the 'true me.''' — Noel Cairney, ARTA member



Between the Lines: Celebrating Storied Lives

Mary's project affirms that my life gathers meaning from being an 'active learner' and by 'giving back' whenever possible." — Bernie McCracken ARTA Member

Robert Michon | Communication Specialist, ARTA

Looking back, as many poets and philosophers over the centuries have observed, our lives consist mainly of stories. The stories we tell shape how others see us, as well as how we see ourselves. It stands to reason that the older we get, the more stories we accumulate, and the richer the tapestry of our lives will become. But in reality, as people get older, many lose sight of that, and it can take a gentle reminder to realize that, like a fine wine, we get better with age.

Mary Whale is a retired gerontological nurse who spent much of her career caring for older adults of various ages. In addition to her nursing career, Mary has always been passionate about the arts, and about visual art in particular.

In geriatric rehabilitation wards, there are many quiet hours filled with rest and recovery, so in her own time, Mary began to draw her patients. "Nobody ever bothered us," she says, thinking back on that time. "Those sessions quickly became a kind of sacred space filled with trust and honesty. People started telling me their stories as I drew, and those stories began to influence how I portrayed them. I knew I wanted to record these stories, but I didn't feel I had the means to do it right." In retirement, Mary was finally able to pursue that goal. She received a grant from the Edmonton Arts Council to paint the portraits of older adults in the community, to document their stories, and to share her findings with the greater public. The project, called *Between the Lines*, included twentyone subjects (called sitters), mostly aged 80 and older, but with diverse backgrounds. Just as she did when she was a nurse, she spoke with her sitters as she sketched, and stories naturally emerged to fill the time. Only now, the stories were recorded with help from a writer, her partner in the project, Laurel Sproule.

"I just let the conversation flow naturally," Mary says. "I asked some questions when I was curious,





Life can only be understood backwards, but it must be lived forward. -Søren Kierkegaard

but I mainly let them follow their own thoughts, and stories emerged on their own." Even in that unstructured setting, Mary noticed certain trends and commonalities emerging between different sitters.

"I found that, particularly the 80-plus age group, there was a lot of internalized ageism," Mary says. "My theory is that in the era they lived and worked in, society emphasized independence and economic contributions. Once they leave that stage of life behind, once they lose some of that independence, it can take a negative toll on their self-perception."

There is a disconnect, Mary thinks, between how we think of older adults and the reality of how they live their lives. "The number of older adults in care facilities is between six to ten per cent," she says. "But despite that, a recent study from the University of Ottawa showed that our society's primary perception of seniors is that of vulnerability. That view is even prevalent among seniors themselves, and that's the kind of thinking I want to dispel."

Through her project, Mary hopes to demonstrate to the public that older adults of all ages are amazing people with grand accomplishments, who still contribute plenty of value to their communities. Her sitters were not outliers from the norm; they were just regular people who all had incredible stories to tell.

The feedback Mary got from her twenty-one sitters was overwhelmingly positive, though she did experience some pushback from a few who felt that her portrayal did not resonate with them — that her painting made them look old.

"It's common that we don't want to see ourselves as old," Mary says. "Our society is so youth-oriented that we learn to resent aging itself. But it's important



When I reflect on what life means to me, what gives my life value, I am always filled with wonder and awe that I am, that I exist!" — Cécile VanBeek, ARTA member

for people to realize who they are at this point in their lives. I like to think of myself as a combination of everyone I've ever been. When I look in the mirror, I try to see it all — a mom, a nurse, an artist. You can access those different selves at any time and celebrate them. You're still the people you were and newer versions as well. That mindset feels a lot better than becoming depressed because the person staring back from the mirror is old." •

Mary's exhibit, with all her paintings and their accompanying stories, can be viewed for free at the Harcourt House in Edmonton from September 22 to October 1, ending, appropriately, on the International Day of Older Persons. Alternatively, a digital version of the stories is available on Mary's blog, beautyinageing.weebly.com.





2023 Photo Contest

Laurie Semler | Member, Communications Committee, ARTA





Once again, ARTA members' photography talents were on full display in the 290 entries for the 2023 Photo Contest. As usual, the tried-and-true categories of Nature and Travel garnered the most entries. The remarkable photos from both Novice and Master photographers showcased people, landscapes, and wildlife from many special places around the world. This year's new categories — Well-Aged (chosen to highlight ARTA's 60th birthday) and Contrast — garnered some interesting and unique interpretations of both themes.

It was my privilege to represent the Communications Committee as one of this year's judges. I really enjoyed the process of examining each entry and discussing its merits with my fellow judges, Virginia Quist and Colleen Sayer. I learned so much from both. Virginia is ARTA's senior creative designer and an accredited professional photographer with the Professional Photographers of Canada. Her photographs appear regularly in news&views. In fact, since she joined the ARTA staff, most of the cover photography has been Virginia's work. Multi-talented ARTA member Colleen has entered and won the Photo Contest several times. She's been a member of Images Alberta Camera Club for over ten years and is a member of the Canadian Association for Photographic Arts.

In the background, Maria Sune-Taylor, a retired teacher and one of ARTA's marketing coordinators, kept the entries and the judges organized.

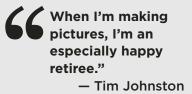
As this year's judges, we had our work cut out for us. With so many beautiful pictures to choose from, we examined each photo with an eye to how it represented the category and how it compared to all the other entries. If it had been up to me alone, I would have declared all the entrants winners!

On behalf of the Communications Committee and my fellow judges, I thank everyone who entered the 2023 Photo Contest. Heartfelt congratulations to all our winners! Planning for next year's contest is already underway. Keep on snapping those photos and stay tuned for the next Photo Contest call. •

First Place Master



Bronc Rider's Lucky Boots Tim Johnston



First Place Novice

> *These Hands* Connie Proulx



Honourable Mention Master

Bountiful Harvest Gordon Michon



Since retiring, I have learned that the most important aspect of photography is the enjoyment I get when creating images. It's all about having fun." — Gordon Michon

Honourable Mention Novice



Fishermen Mending Nets Michael R. Williams

First Place Master



An Old Granary's Light and Shadow Tim Johnston

First Place Novice

Let Your Light Shine Vicki Switzer



Honourable Mention Master

Ladybug On Fern Robert Large



Honourable Mention Novice



Vessels Edward Sawka

> Retirement typically brings with it a slowing down of various kinds. A change I have experienced in slowing down is that I now take more time to carefully observe a scene and compose the image." — Edward Sawka

NATURE

2023 PHOTO CONTEST

First Place Master

Fly Like An Eagle Kim Yamashita



First Place Novice



Shy Flock — Flamingoes At The Calgary Zoo William Hart

NATURE

Honourable Mention Master



Heron At Sunrise Norman Mathew

Honourable Mention Novice

Banff Flower Peter Greendale







First Place Master



Street Scene in Harar, Ethiopia Gerald Osborn

First Place Novice

School's In Moreley Maloff



Honourable Mention Master



Morning Alms — Luang Prabang, Laos Gordon Michon

TRAVEL

Honourable Mention Novice

Moroccan Tea Time Kathy Askevold





Wellness

Linda Manwarren | Chair, Wellness Committee, ARTA



Happiness and Well-Aged Shoes

I have loved Dr. Seuss for a very long time — any of his well-aged sayings resonate with me even today.

"You have brains in your head. You have feet in your shoes. You can steer yourself in any direction you choose." - Oh, The Places You'll Go by Dr. Seuss

For me, well-aged shoes are not about the length of time but about the quality of experiences I had wearing them. Here are three pairs of my well-aged shoes, each of which has led me in many directions.

Running shoes became a key element of my footwear when I took a Learn to Walk clinic at age 50. This eight-week program taught me the benefits of consistent practice, how to gradually increase my pace, how to maintain good form, and how to match my shoes to my gait for maximum support. Graduation was a five-kilometre race! As short and simple as it was, the euphoria of this race had a profound and lasting effect on me. Following the race, I continued to walk and race with family and friends. We challenged ourselves with ten-kilometre races and half marathons all around Canada and the United States. These shoes are replaced often, but each pair is well-aged with memories of walks and feelings of accomplishment that fill my heart and support my heart health.

There was much to learn about hiking boots when I first began to hike in the mountains. Over the years I have tried low-cut, mid-cut, and highcut and different treads as well. I joined an outdoor club several years ago and have aged several pairs of hiking boots, while exploring mountain trails

throughout the Rockies. Doing part of the Camino de Santiago and hiking to Machu Picchu created challenges to overcome and rich memories. The final pair of shoes are what I call stylish walking shoes. From the perspective of creating memories, they are the most treasured. They were with me on a trip to Europe with my husband — his first time leaving North America. Last year we travelled from New York to Southampton and spent seven weeks on our feet, exploring Europe. We walked through many a train station, on sidewalks and cobblestones, through museums and

sidewalks and cobblestones, through museums and churches, on and off ferries and boats, and on the trails of Cinque Terre and the Scottish Highlands. A characteristic of well-aged cheese is that it

A characteristic of well-aged cheese is that it adds intense flavour. Memories created with these well-aged shoes have brought me intense happiness — even more than a good foot massage! •

Linda Manwarren will complete her term on the Wellness Committee in October 2023. She has enjoyed her time and appreciates the knowledge gained in the vast arena of seniors' wellness. Linda hopes to continue walking and hiking and building powerful memories for many years to come.

Advance Care Planning and the Need for Frank Conversations

Benjamin Freeland, MA | Communications Advisor, Palliative Institute, Covenant Health

If you had to decide whether to undergo uncomfortable treatments in the hopes that they might prolong your life, how would you decide? If you needed to make health-care decisions for someone near you, would you know what was important to them? Advance care planning (ACP) lets you reflect on and discuss your wishes for health and personal care ahead of these decisions. A single conversation can make all the difference.

Vic Mitchell has always been comfortable talking about loss. Born in Northern Ireland, Vic lost his father in the infamous 1953 *Princess Victoria* ferry disaster. While he grew up in a happy home with his mother and stepfather, he was always struck by his mother's silence around his birth father.

"She never talked about him," he said. "That's just how people coped."

Vic's openness to discussing death has persisted to the present and helped him navigate the loss of his wife Lori from leukemia in 2014.

"It was out of the blue," says Vic of her illness.

"After diagnosis she underwent a bone marrow transplant. Tragically, the transplant worked except for one cell. She then recognized that to continue living she would have to continue chemotherapy for the rest of her life."

For Lori, there was no question of what to do. She decided to prioritize comfort and forego further treatment.

"She decided to stop treatments on Saturday, and she died Wednesday night," says Vic. "It was that fast."

In the years since, Vic has immersed himself in his work as a patient advisor for Alberta Health Services. In this role, he helps people begin their cancer journey and encourages them to communicate their wishes and draft personal directives, wills, and other instructions. He is also proactive in his own planning. "I've seen it be an absolute gong-show, where nobody knows what's going on," he explains. "Hence I always keep my Green Sleeve with instructions on top of the fridge. I recently had a Zoom meeting with my children, where we went over my will page by page and discussed the details. It's important to talk about these things when you're healthy because things can go south in an instant."

Vic's wife was fortunate enough to be able to communicate her wishes herself. In the case of David Schneider, it was a chance conversation many years prior with his mother that made the difference.

Several years ago, David and his sister arrived at their mother's home to find her collapsed and unconscious on the floor. A hospital exam revealed she had suffered a severe internal brain injury from which she would likely never recover. David's sister asked him and his other siblings if they knew anything about their mother's wishes regarding medical efforts to prolong her life.

"I recalled one casual conversation that I had had with her many years previous, when she made it very clear that she didn't want any extraordinary care in hospital," David explains.

"I shared that with my sister, and the hospital transferred her to the palliative care unit, where she died peacefully one week later. Had we not had that conversation, she might still be on life

support today."

For David, this experience was a wake-up call to the importance of palliative care and advance care planning.





"I had no prior knowledge of palliative care. Even as they took my mother to the unit, I really had no idea what it entailed. It was only after being there for several days that I came to understand what it was," he says.

Palliative care is care to relieve the symptoms and stress of living with a serious illness, with a focus on achieving the best quality of life possible. It is sometimes referred to as comfort care, supportive care, or symptom management. More than half of Canadians report having had someone close to them receive palliative care within the last decade. Despite this, a 2016 poll revealed that forty-two per cent of Canadians were unfamiliar with palliative care, while less than half had talked about their care preferences.

Vic asserts that change is needed around how we discuss — or rather *don't* discuss — serious illness and death.

"Nobody wants to talk about death," he explains. "Grief has a way of coming at you in unexpected ways, and when it does, you're in no state to make important decisions. You have to have these discussions ahead of time." •

Ben Freeland is a professional writer and a communications advisor with Covenant Health's Palliative Institute and the webmaster for Compassionate Alberta. Last year, prompted by his work for the institute, he did his own advance care planning, knowing that he didn't want the people he loves to have to make impossible decisions amid the stress of a medical emergency.

This article was originally published in the Centre for Public Legal Education Alberta's LawNow: Relating Law to Life in Canada magazine (April 2023) at **lawnow.org**. It is reprinted here thanks to LawNow and with the permission of the author who shortened it for us for this issue.



For more information on ACP and palliative care, visit the Covenant Health Palliative Institute's CompassionateAlberta.ca website. Its resources include the My Wishes Alberta workbook aimed at helping people determine their care preferences and the Plan Ahead Toolkit designed to support ACP workshop facilitators. It also includes Understanding Palliative Care, an interactive learning module designed to increase awareness of palliative care.

2022 Writing Contest

SHORT STORY: SECOND PLACE

A Quiet Life

Marilynn Russell

"Thanks for joining our Zoom class of Gentle Chair Yoga."

Helen was grateful to be offered this little pandemic respite of movement and companionship. How ironic: she was an Irish Catholic, participating in an eastern mystical practice, taught by a recent immigrant from Hong Kong, organized by the Jewish Community Centre. Very Canadian and harmonious!

Helen had exercised with many of these classmates prior to the pandemic, at aquacize or Zumba Gold. The JCC was such an accepting environment — no one made to feel unathletic. It was intriguing to see into the homes of her classmates, so ordered and uncluttered. Helen's daughter helped create her Zoom Room, pushing piles of junk off-screen, positioning mess out of camera angle. Do all participants have such secrets?

"Breathe in ... Breathe out. Shrug your shoulders."

Helen hadn't used this room much since Joe died. Once their family dining room, it was now her home office. Around Helen hung pictures chronicling her life.

"Raise your right hand — unless you are having shoulder problems. Mavis, keep your spine straight. Excellent, Brenda. Your range of motion is improving."

Helen's mind relaxed into the instructor's hypnotic directions.

"Place the right hand on the left knee. Twist to look over your left shoulder. Count to ten."

Helen turned to see her wedding picture, taken forty-five years ago. A whirlwind engagement. Joe was a good man — a fine provider. He never questioned or judged her.

"Release. Now over your right shoulder."

A photo of her dear mother. Mother's wisdom came back — Least said, soonest mended; Go along, to get along; Anything for a quiet life. Harmony: the watchword.

"Release. Face forward. Tilt your head to the right. Just your eyes — look up."

Helen's gaze rested on her eldest son's graduation picture. A beautiful boy, so loving, eager to please.

"Myrtle, lift your eyes, not your chin. Tilt the other way, look up."

A family portrait. Her eldest son, taller and darker than the others, everyone smiling, except Joe. Mom, her son had asked, why is he so hard on me? Nothing I do is good enough. Helen responded that he was the oldest, fathers always expect more of their firstborn. Her son stopped asking questions then, maybe that answer satisfied, maybe he was being kind to his mother who so wanted to escape this line of inquiry. Everyone will get along if they just push down their emotions and doubts.

"Release. Let's stand. Turn right, arms stretched, front leg bent. Sam, straighten that back knee."

Her father's stern photo. Better he doesn't know, Mother had said, marry Joe, you've been with him for a while. No scene, everyone happy!

"Release. Turn left."

Their mountain paintings. Banff — that's where it had happened. They were both summer students, she from Calgary, he from Quebec, with the kindest eyes, the sunniest smile. What would have happened if she had stood up to her father?

"Let's sit. Inhale ... exhale. Tilt head back. Forward."

Irene had just joined the class, probably running late from her genealogy club on another Zoom call. Irene had been encouraging Helen to join that club, as Irene had discovered juicy info about her ancestors. Next month is our black sheep meeting, Irene had said, where we talk about that fascinating family story — the prisoner, the embezzler, the cousin who turns out to be a half-brother.

"Bend forward. Hang your head between your knees. Mind your neck, Irene."

Interesting times, Helen thought, DNA tests given as gifts, hitherto unknown extended relatives finding each other. So many sad stories — maybe some happy endings?

"Release. Sit up slowly. Breathe."

Helen sat up quickly, the sudden movement triggering a pile of hidden papers to slide into camera view.

"Circle your right shoulder."

Why was she sitting here, Helen agonized, with these ghosts? She was too much in her own head during this pandemic.

"Circle your left — remember our guiding words: peace, stillness, harmony."

Why do I think only about regrets, why can't I remember the good things I've done? Why can't I forgive myself? I should have taken the risk long ago — harmony can also include courage, challenge, discomfort, and truth. It's like this yoga class, not everyone has to be singing the same note.

"Wiggle your fingers."

She had to tell him. Better coming from her now than from some third cousin after she was gone. He might imagine the worst. Would he forgive her?

"Helen, are you alright? You haven't moved for two minutes?"

Other voices joined in, shouting her name. Helen, roused from her ruminations, saw the concerned faces of her classmates and instructor who had unmuted everyone.

"I'm sorry. I have to call my son," Helen said, shutting her laptop.

Perhaps the boy who had inherited the kindest eyes in Canada could forgive her. She would take that chance.

Spirituality and Wellness



Beyond Aging Well

Lloyd Den Boer

We lived busy working lives when we were employed. Our work gave meaning to our lives, and it was demanding. Then we retired. Almost suddenly, the unremitting pace and grave responsibilities of

our former jobs fell away, giving us more time to shape our lives around other activities that we love. What we love to do is a long and varied list. For some of us, nothing is better than a well-earned pause on a high mountain trail, a pause when a stunning vista springs into view. For others, immersing ourselves in cities and cultures that we have long wanted to experience is the best thing. Still others treasure time to gather family members or friends in rooms bursting with laughter. Many of us volunteer. Serving others serves us with human connections and a sense of consequence in the world. Some of us pursue our hobbies — whether gardening, quilting, carpentry, or many others — more intensely than before. For many of us, more time to curl in a favourite chair, lost in yet another absorbing book, is the best gift that retirement can give.

Retirement brings big changes, including new opportunities. New opportunities are of less use, however, without full capacity to use them. Accordingly, seniors are cautioned against drifting aimlessly through their golden years. Instead, the best advice urges us to take charge of our health and to age well. Aging well requires the healthy mental, emotional, and physical functioning that form a foundation for active engagement with life. Sound advice for aging well includes plenty of exercise, a healthy diet, good sleep, varied interests, and an active social life.

However, despite our efforts to age well, as years go by, our capacities begin to fail. Most of us notice the vigour of our



middle years fading, and a few will suffer consequential health events that accelerate decline. Some of us are gradually enclosed in more separated worlds as our sight or hearing dim. Others may lose easy access to activities that they love as they lose their capacity to move independently. Memory and cognition grow weaker for many, gradually withdrawing aspects of our selves from us. In time many of us lose our partners, leaving us alone when we had long depended on being together. Should we grow very old, we will also lose the relatives and friends in our age cohort, leaving us isolated on an island of time that few share. As we age, each of us walks along our own path, but, for most of us, it will be a path marked by losses.

How should we face these losses? In "Sailing to Byzantium," the Irish poet W. B. Yeats portrays a man determined to abandon his love for the things that aging was taking from him. The ordinary world with its "... young / In one another's arms," is "... no country for old men," he says. In the ordinary world, "[a]n aged man is but a paltry thing, / A tattered coat upon a stick." Accordingly, the poem's speaker proposes to leave the ordinary world with its "sensual music" behind and to set sail figuratively for an exotic land beyond the indignity of aging. His destination is the world of the mind where, he believes, life among great works of art and intellect will insulate him from time.



As gorgeous as this poem is, it arises from profound heartache. I think Yeats knew that we cannot and should not turn our backs on the things we loved in life, even when aging takes them away. The things we loved are lovely. The appropriate response to their loss — at least for a time — is grief.

Perhaps these words from an ancient sage can move us from grief to a measure of contentment. The writer of Ecclesiastes said, "There is a time for everything, and a season for every activity under

m*e***rit**trave

the heavens."

This includes, "a time to be born and a time to die." Observing that everything is beautiful in its own time, he concluded, "I know that there is nothing better for people than to be happy and to do good while they live." ●

Lloyd Den Boer is a retired educator living in Edmonton with his wife. Together they aspire to live contentedly, enjoying the best of what lies ahead on their path through life's later years.

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Artificial Intelligence and the Future of Thought

Jane Thrall

By now the term *artificial intelligence* or *AI* is ubiquitous in our language. Artificial intelligence is the development of computer programs that are capable of learning and making decisions on their own, without human intervention. All is technology that learns, improves itself, and interacts more fluidly with people. It includes machine learning and deep learning, which are types of intelligence that can combine information in different formats.

Advances in machine learning have given rise to many important applications such as image recognition, automatic language translation, and voice-activated virtual assistants.

AI has also made inroads in academic studies, as chatbots can be used to develop curriculum, design examinations, and even evaluate student work. Students can use AI to personalize learning, access tutoring, and help organize written work.

Already in extensive use, online chatbots are computer programs that interact through conversation, providing customer service and realistic interactions with virtual assistants. They use one of the growing number of generative AI tools available, the most notable being ChatGPT. Known as a large language model (LLM), ChatGPT 3.5 is available for free, while version 4.0 is available on a subscription basis. Trained on a larger amount of data, the newer version is less likely to make errors. With over 100 million downloads, ChatGPT is the most popular LLM, but others have recently entered the chat, so to speak. Both Google Bard and Bing Chat provide similar services.

At home, AI can help design specialized meal plans, organize appointments, and set reminders. I provided a chatbot with information about my streaming services and a list of my favourite movies, asking for recommendations. It delivered excellent suggestions from the streaming service I use. Additionally, I shared a few items from my refrigerator, and the chatbot suggested a recipe with detailed instructions for me to try.

Chatbots have become an important tool in managing adolescent mental health. Young people can access information, support, and coping mechanisms through online mental health portals.

On the downside, some young people may find they have better emotional support from their



virtual friends than their human counterparts. Some develop strong friendships and even romantic relationships with their chatbot, foregoing efforts to make the same connections in real life.

Chatbots can also be used to improve healthcare access and outcomes for adults. By analyzing information provided by the patient and reviewing available data, a computer can form a hypothetical diagnosis and provide a confidence score. AI can also assist with physician billing, writing referrals, and other time-consuming chores.

While AI can offer many benefits to people of all ages, there are concerns about how it might impact the elderly population in particular. AI can be used to manipulate or take advantage of seniors, particularly those who may be experiencing cognitive decline or other physical or mental health issues.

In a brief period of time, chatbots have become extremely proficient at communicating with people. The worry is that some individuals might not be able to tell the difference between talking to a robot and talking to a real person.

A recent scam involves AI voice cloning, whereby an unsuspecting friend or relative can be convinced they are speaking with someone whose voice they know. This follows the typical "grandparent scam" pattern where the victim is convinced to send money to assist their son/grandchild/spouse who has been arrested, in an accident, or otherwise requires money ASAP. Cloning a voice requires only a few seconds of audio taken from any online media, and victims claim it can be extremely convincing.

While most chatbots are programmed with ethical limitations, unfortunately, some are not. There are bots that will provide information about designing malware and how to commit cyber attacks, knowledge that can lead to nefarious activity.

Despite these concerns, many experts believe that AI has the potential to significantly improve the quality of life for seniors. For example, AI-powered tools like chatbots can provide companionship for lonely seniors, while also monitoring their health and well-being.

As more and more seniors begin to embrace these technologies, it will be important for all of us to stay vigilant and aware of potential risks and concerns. We can develop AI systems that prioritize the safety and well-being of all people, regardless of age or other demographic factors.

While we're a long way from having computers take over the world, if that's even possible, we do need to be wary of some of the abilities being given to computers that interact with their less-learned human counterparts.

Jane Thrall considers herself moderately computer savvy in an ever-changing online world. She enjoys writing, playing golf, and the fast-paced game of pickleball.



Hey Siri, settle an argument: Over or under? How should you hang your toilet paper?



Sheila Bean | Article and Photos

A typical street scene in the medieval village of La Alberca, Spain

Speaking English Qualifies

A week in the European countryside, room and board provided. What's the catch? Ya gotta speak English.

During the past year, I've volunteered at two oneweek English-immersion programs for adults — one was located four hours outside of Madrid and the other two hours outside of Munich. To volunteer, you needn't be a teacher; you won't be teaching formal lessons. You simply need to speak fluent English and be excited about talking to strangers all day. And I mean all day.

Each day begins with breakfast and continues well into the evening, with a two-hour siesta in the afternoon — a chance to rest, catch up on emails, or do as you please. Spanish meals are served at 9:00 a.m., 2:00 p.m., and 9:00 p.m. (one hour earlier in Germany), and mealtime conversations are vital English practice.

A big chunk of time is spent on fifty-minute one-on-one conversations. You can go for a walk and generally shoot the breeze, but also touch on explanations of a specific phrasal verb, such as "give in," and an idiom, such as "the elephant in the room." There are small-group discussions, phone conversations based on a scenario (for example, recent travel), and conference calls based on a scenario (for example, damage control for a company that goofed up). The day includes trivia games, short plays, skits, songs, or other entertainment. Volunteers might teach a Celtic dance or share photos of their job in Antarctica. Students present topics ranging from cyber security to mindfulness.

The entire week is organized and hosted by two Diverbo administrators. Your days are mapped out for you, and your job is simply to listen and talk — in English. All English, all the time. Even the language learners must speak English to each other.

But back to the meals! The food is ample, carefully presented, and professionally served. Breakfast is served buffet-style. Two choices are offered for dinner, and maybe lunch, too (plus wine and dessert), and the kitchen caters to a host of dietary restrictions. In this part of Spain, ham is a regional specialty, but you don't have to choose the ham. In Germany, look for Bavarian specialties such as pretzels, strudel, sausage, venison, spätzle, and dumplings. An English conversation while strolling through a Bavarian forest

You'll be housed in a comfortable, not-fancy room in a hotel or villa. Diverbo offers a variety of programs throughout Germany and Spain, generally in a secluded spot so that learners can blanket themselves in English. My Spanish program (called *Pueblo Ingles*) was located near a fascinating medieval town, and my German program (*Englischhausen*) was set in a hushed, forested natural area.

During my weeks, every participant — student or volunteer — was friendly and interesting. The students were quite fluent in English, and understood sophisticated grammar terms, but they wanted to improve their usage and pronunciation. For example, a Spanish "v" might sound like a "b," and a soft "c" or a "z" might be pronounced as "th." German students complained about the English "th," which they were tempted to pronounce as "z" or "s." And all of us say our "r" sound differently!

To volunteer, check out the Diverbo website well in advance, and apply online. Once your application is accepted, you choose the location and time of year. Some programs are eight days long, others just six. The Madrid-based company, Diverbo, has been in business since 2001. You could also explore similar programs, such as Vaughan Town and Angloville.

You pay for your airfare and any accommodation and meals until you hop on the Diverbo bus. Once you're on the bus, all meals and accommodation are provided.

There might be fifteen to eighteen Anglo volunteers and fifteen to eighteen students. I met Anglos from England, Scotland, Accommodation in La Alberca, Spain

Trinidad and Tobago, Ireland, Australia, Canada, Greece, Germany, and the United States. Lots of accents and regional expressions! My two cohorts had all sorts of professional backgrounds, from a lawyer to a surgical nurse to a project manager, and we ranged in age from 22 to 77. A few were repeat volunteers. One had volunteered for five programs this year!

The students also represented a range of professional backgrounds — from an airline executive to a biologist to a manager in a debt collection business. Many needed to improve their English skills for work with international clients or colleagues, and their employer had paid for their immersion experience. A few had paid their own way, and taken holiday time, to boost their English in hopes of getting a promotion or a different job. One woman was boning up on her English to present her PhD dissertation.

Both programs were intense educational experiences for me, too. I learned about language acquisition, and about different cultures and professions. The bonus? I made great new friends from around the world.

And Bob's your uncle!

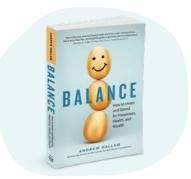
Sheila Bean taught with the Calgary Board of Education for seventeen years, including three years at City Hall School. Since retiring, she has taught at Stampede and Jube schools, and has dabbled in journalism (her previous career). She volunteered for Diverbo in Spain in October 2022 and in Germany in March 2023 and looks forward to connecting with her new Diverbo friends around the world.

Pension & Financial Wellness



Ray Hoger | Chair, Pension & Financial Wellness Committee, ARTA

Book Review: *Balance: How to Invest, and Spend for Happiness, Health and Wealth* by Andrew Hallam ©2022



Andrew Hallam is a former schoolteacher who has written the international best-selling books *Millionaire Teacher* and *Millionaire Expat*. He has written columns for numerous financial publications in North America.

Balance is full of humorous stories, references to various scientific studies (over fifteen pages of notes), and numerous tables full of numbers. All these reports, statistics, and wonderful stories are threaded together to make a compelling and entertaining read.

Hallam introduces us to his philosophy of a successful life — he sees it as a four-legged table. Those four legs are enough money, strong relationships, and solid physical and mental health, all wrapped together to provide a sense of purpose.

In the first few chapters Hallam examines what he sees as society's views of money and the pursuit of material things like fancy cars or bigger homes. According to Hallam, those pursuits may be knocking us out of balance. He believes we



should focus on creating memorable experiences with friends and loved ones rather than getting more or bigger "things." These beliefs are backed up by some solid scientific studies. He discusses building solid social relationships, and shows how kindness, generosity, and positive social interactions can lead to a longer, happier life. If we take time to appreciate what we have and less time dreaming of keeping up with our neighbours or chasing the next promotion (at the expense of family time), we will be happier and healthier. An interesting point (and chapter) deals with the idea that we can have anuthing but not everything! Hallam discusses the idea of prioritizing spending in a way that allows us to maximize our level of life satisfaction.

The middle chapters, six through ten, focus on how and where you should invest all the money you are saving by following the ideas of the first part of the book. There is no need to spend hours on analysing stocks, tracking the market, or staring into crystal balls. There is no need to interview, evaluate, and pay a broker to recommend individual stocks. There is

no need to invest in a savings account that typically pays less than the rate of inflation. Hallam is an advocate of Exchange Traded Funds (ETFs) and regular, disciplined deposits into vour ETFs. Mutual funds are the traditional vehicle for those with no interest in analysing and picking individual stocks. A mutual fund may invest in multiple companies, in just one country or perhaps multiple countries. It may invest in a specific part of the economy or across a wide spectrum of the economy. Hallam points out that ETFs provide similar qualities (broad based, multi-country, etc.) but at a fraction of the cost of traditional mutual funds. The book dedicates several chapters to explaining in an easy, simple to understand manner why ETFs are superior to mutual funds. Hallam also discusses who you should talk with to buy the ETFs. There are many options available such as full-service brokerages, discount brokerages, and fee-only financial advisors.

These middle chapters also discuss Robo-advisors



(online programs that provide digital financial advice based on mathematical rules or algorithms), consistency of investing, suggested portfolios, and where to start looking. Tables, charts, and research over many years are presented to support all of Hallam's reasoning. The material is educational and compelling.

There is an entire chapter ("Happy Planet, Happy People") devoted to Socially Responsible Investing (SRI). Hallam discusses what makes an SRI fund and considers how they perform compared to a non-SRI fund. He also uses this chapter to promote his ideas of over-consumption and environmentalism.

In the second to last chapter Hallam delves into the dicey arena of child rearing. He looks at chores, the development of a savings attitude, and limiting screen time. He gives his thoughts on what portion of post-secondary education costs parents should be responsible for.

His last chapter, titled "Rethink Retirement," talks about things like part-time work, deferring your Canada Pension Plan, moving to a lower cost destination, and other thoughts sure to create some discussion amongst family members. Hallam pushes the idea that we should focus on why we can do something instead of why we can't.

Maybe you think you are just a touch too well-aged to benefit from this book? Perhaps it's too late? Remember the title of this book is **Balance**. According to Hallam, balance is always within reach, with just a wee bit of tinkering! This is an enjoyable read for many and, I believe, a necessary read for our children. Enjoy it and pass it on! •

Ray Hoger reports that this is another book that will end up in the libraries of his daughters. It's also been added to the ATA library, if you have access to that.





ARTA Perks is the new discount program for ARTA members, designed with you in mind.

With a focus on travel, health and wellness, and shopping and entertainment, ARTA has a selection of offers, both local and national.

All the discounts can be found in your **myarta.net** account, under the "ARTA Perks" menu bar. Check back often as we are adding new offers regularly!

> Stay up to date with the latest discounts by checking your **MYARTA** account!

> > MYARTA

Peripheral Neuropathy Breakthrough!

"My feet feel like they're on fire." "Each step feels like I'm walking through wet paint."

"I live in constant fear that I'll fall." "I can't sleep, my hands and feet tingle all night."

What do all of these people have in common? They suffer from peripheral neuropathy. It's estimated that thousands of people in Canada have peripheral neuropathy.

Dr. Melanie Morrill Ac. of Accessible Acupuncture in Edmonton, AB suspects there are even more. "I've been treating neuropathy, in all its various forms, for over five years and so often my patients come to me because of the symptoms, not because of a diagnosis. They read the testimonial of another patient and say to themselves 'hey, I feel the same thing'."

Shirley of Downtown Edmonton testified to this. "I remember my husband driving me to my consultation and I saw a woman running just outside our neighbourhood. I was so envious - I just kept thinking **'I would give anything just to walk again'.** My primary care doctor told me my troubles with pain and balance were just symptoms of old age. I was so depressed."

Fortunately, Shirley would eventually see Dr. Melanie Morrill Ac. on the local news talking about similar symptoms and how she offers a real solution at Accessible Acupuncture. "I just knew I had to see her. She was my last hope."

"Almost all of our patients come to us with a story similar to Shirley's. They've been everywhere else. They've been told there's no hope. They've been told 'it's just part of getting older." shares Kelly, a Patient Care Coordinator at Accessible Acupuncture. "It just breaks my heart but I know how much we can help people like Shirley so I'm always so happy when they walk through our door."

Those diagnosed with peripheral neuropathy often face a very grim reality; Western medicine declares that there is no solution while most alternative therapies carry large price tags and offer little to no resolve. Which is why Dr. Melanie Morrill Ac. and the staff at Accessible Acupuncture pride themselves on being 'the last resort with the best results".

Peripheral neuropathy is a result of damage to the nerves and this damage is commonly caused by a lack of blood flow in the hands and feet.

> Peripheral Neuropathy? SCHEDULE a consultation TODAY CALL 587-879-7122

A lack of blood flow results in a lack of nutrients; the nerves then begin to degenerate and die which causes pain ranging from discomfort to debilitating. Because neuropathy is a degenerative condition, once those nerves begin to deteriorate they will continue to do so until they are completely expired, leaving those suffering with crippling balance issues. "In this case, the absence of pain is not necessarily a good thing." shares Dr. Melanie Morrill Ac. "This usually indicates that your nerves are hanging on by a fragile thread."

How exactly is Dr. Melanie Morrill Ac. able to reverse the effects of this degenerative disease? "Acupuncture has been used to increase blood flow for thousands of years which helps to get the necessary nutrients to the affected nerves. But the real magic happens when I integrate ATP Resonance BioTherapy. This is a technology that was originally developed by NASA to expedite recovering and healing."

"I just can't say enough about Accessible Acupuncture," Shirley shared through tears of joy. "My husband and I moved here 3 years ago and he's gone to the river valley almost every day to walk. I always stayed home because of the pain and discomfort. Yesterday I walked beside the river with him! And next week we're starting square dancing again! I am truly living life these days."

"According to Shirley's test results, she has seen a 74% improvement in pain and functionality, which is on par with a majority of our patients," Shares Kelly. "But more important than those test results is the joy she's expressed being here and hearing about all the amazing things she's able to do because she feels great!"

By seamlessly blending the ancient science of acupuncture with modern medical solutions Dr. Melanie Morrill Ac. has achieved a 90% success rate in reversing the effects of neuropathy. She starts each patient with an initial consultation during which a sensory exam is performed.

"This not only aids in making a proper diagnosis but it helps to define just how much nerve damage has occurred," tells the Doctor of Acupuncture. "This is important because if a patient has suffered more than 95% damage, there is little that I can do to help them. I'm familiar with the medical miracle but I know my limits as a practitioner and the limits of my medicine."

When it comes to treating peripheral neuropathy, regardless of its origin, early detection greatly improves your chances of a full recovery.

If you or someone you love are suffering from chronic pain that presents as burning, tingling or 'pins and needles' or you've recently been diagnosed with peripheral neuropathy, it's important to know that there are options.

There is hope!

Accessible Acupuncture is now accepting new patients but only for a limited time. Only 10 new neuropathy patients will be accepted in September. **Call 587-879-7122 to schedule.**

HYS Centre 600, 11010 101 st NW Edmonton, AB AccessibleAcupuncture.ca



ACER-CART

Marilyn Bossert | ACER-CART West Representative and Communications Chair

2023 ACER-CART AGM

The 32nd ACER-CART annual general meeting was held in Ottawa on June 1 and 2, 2023. ACER-CART, **Association Canadienne des enseignantes et des enseignants retraités** — **Canadian Association of Retired Teachers**, is the national voice of retired teachers that advocates on behalf of all seniors.



Elected as the 2023–24 executive were leaders from British Columbia to Newfoundland, including Western Representative Marilyn Bossert (Alberta).

ACER-CART priorities continue to evolve from issues that affect the well-being of seniors in Canada.

ACER-CART will, in collaboration with like-minded organizations,

- Advocate for the development and implementation of the National Seniors' Strategy.
- Advocate for the federal government's implementation of a national universal pharmacare program, including the establishment of a Canada Drug Agency and implementation of a national formulary.
- 3. Advocate for a public health care system that prioritizes care in seniors' own homes for as long as possible.
- 4. Advocate for public health care to combat the move toward privatization.
- 5. Advocate for regulations governing retirement and long-term care homes, with an emphasis on improving patient respect, working conditions, training, and staff wages.
- 6. Support members in their efforts to achieve full cost-of-living pension adjustments.

Committees with cross-Canada representation advance these priorities. ARTA representatives are Lawrence Hrycan (Political Advocacy), Gordon Cumming (Pension & Retirement Income), and Dolaine Koch (Health Services). Marilyn Bossert continues in her role as the chair of the Communications Committee, working with Tony Esteves (ARTA) to maintain the website.

Two new advocacy information sheets have been added to the website. (1) "Long-Term Care 2022–23" provides a key message, aspects to consider, and three questions for politicians. (2) "Aging at Home 2022–23" updates last year's sheets while providing a key message and the specific aspects to consider: benefits to the system, benefits to the individual, and potential role of the government to make necessary changes. Everyone is encouraged to share this information as they speak with politicians at all levels of government.

Learn more about the work of ACER-CART with regular visits to **acer-cart.org**. ●

Results of the ACER-CART survey of Canadian Teacher Pension Plans cost-of-living arrangements are available on the website under Communications — Pension and Retirement Income.

ACER-CART recognizes the importance of a healthy and fulfilling lifestyle. Share your experiences, adventures, and the learning activities that make your life more enjoyable. Submit 500-word stories to **acer-cartwebsite@gmail.com**.

A reminder: keep sharing photos of our beautiful Canadian landscape or wildlife. Submit your photos to our Canadian Photo Gallery at **acer-cart.org**.

From Our Partners



Laurie Bauer, CAIB | Business Development Manager, TW Insurance, now Orbit Insurance Services

Why Are Used Vehicles Why Are Used Vehicles With More Kilometres Selling So Well?

If you're in the market for a new car or truck, you've likely seen how limited inventory is. This is largely due to a global shortage of semiconductors, which has caused a major slowdown for auto manufacturers. The demand for used cars is surging to record highs. With higher demand comes higher prices, and possibly higher odometer readings.

Used vehicles are selling with up to 354% more kilometres on them compared to 2020

According to a study, used vehicles are selling with more kilometres, for the same price as those sold in 2020. This trend was seen across all price categories of used vehicles.

Used cars valued under \$5,000 are being listed with 40% more kilometres in 2022 than in 2020 (an average of 273,065 kilometres). High-end used vehicles valued over \$45,000 saw the biggest shift, with an increase of 354% between 2020 and 2022 (an average of 16,962 kilometres).

The odometer only tells part of the story

While a vehicle's odometer reading gives you a good indication of the amount of wear the vehicle has endured over time, it doesn't give you the full picture. Other factors beyond the number of kilometres a vehicle has travelled will affect its lifespan, such as proper maintenance.

When purchasing a pre-owned vehicle, ask for a mechanical inspection and CARFAX report. The inspection will give you a better understanding of the overall condition, including brakes, engine, and transmission. This information will help educate you on potential future repair and replacement costs.

The CARFAX report — offered for free by many dealerships — gives you important details about the vehicle's history. The report includes former ownership, province(s) in which it's been registered and any reported collision damage.

The good news: A used vehicle might come with a lower insurance rate

Used vehicles generally cost less to repair or replace than new ones, especially those without the expensive technology of many of today's vehicles. Lower costs to repair or replace a vehicle typically lead to lower claims costs and potentially lower insurance premiums. Ask your insurance broker for a quote before purchasing a used vehicle to understand how it fits into your budget. •

Orbit Insurance Services provides ARTA members with preferred rates and discounts on home and auto insurance. Our goal is to provide the right products at the right price with an exceptional service experience every step of the way.

If you're getting ready to purchase a used (or new) vehicle, call Orbit at 877-976-7248 for a quote and to discuss your coverage options.

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From Our Partners

Bridgitte McMullen, RPN/LPN | Nurse Care Specialist, Humanacare





Aging Well

Being active is one of the most important things we can do for ourselves as we age. It is one of the biggest components of maintaining independence and improving our health outcomes.

There are many ways to encourage being active, and finding something we love to do makes it even more achievable and enjoyable. When you are passionate about what you are doing, it's easier to accomplish and make part of your regular habits.

Reflect on past interests. Remember back to what

you enjoyed in your youth and early adulthood. Did you like to go hiking or play tennis? Knowing what you used to love makes it easier to choose activities that would interest you now.

Find activities that are fun. It goes without saying that if you enjoy it, you will do it more regularly. If you like socializing, try activities that encourage group participation, like a group fitness or dance class. Look in your local area and see what fitness centres and dance studios have to offer. There are often classes catering to older adults.

Perhaps try out a new activity, such as pickleball — a combination of badminton, tennis, and table tennis. Two to four people can play. The popularity of the sport has been attributed to the ease of understanding. It has a low start-up cost and is appealing to various ages and fitness levels.



If pickleball doesn't interest you, try yoga or aqua aerobics.

Set manageable goals and celebrate

accomplishments. By accomplishing small goals, you will start to cultivate feelings of self-confidence, a sense of purpose, and pride. And don't forget to cheer for yourself and your peers; laughter and camaraderie are some of the best medicines in life.

There are so many ways to get involved and to enjoy life in retirement — from travelling to more quality time spent with friends and family, or maybe just enjoying the serenity of your own space and yard. Whichever way you decide to spend your golden years, don't be afraid to get out there and try new things, and old things. Try that new technology you have heard about. Or the paint class you have always wanted to take. Whatever you do, be fearless and "Just do it." •





ARTACares is included at no additional cost with all ARTA Extended Health Care 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, visit **wellness.mylifeexpert.com/login/artacares**.



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IN MEMORIAM



Lorraine Marie (née Chmilar) Andruchow Lamont

William "Bill" Lloyd Badger Edmonton

Della "Del" May Bylsma Calgary

Robert Corbeil Calgary

Ada Mary (née Carey, Allard) Curial St. Albert

James "Jim" George Currey Parksville, BC

Gail Fisher Sherwood Park

Keith Levern Hansen Calgary

Josephine "Josey" (née Trzopek) Hofman Edmonton

Alice Karla Marie (née Andersen) Kristensen Leduc

Anita Louise Lanham Lethbridge **Sharon (née Goddard) Livingstone** Edmonton

Margaret "Midge" Thomson (née Mercer) Lumley St. Albert

George W. Lyon Calgary

Audrey Mae (née Campbell) Maurushat Claresholm

Roger Alan McAdam Pincher Creek

James "Jim" Oshiro Lethbridge

Theresa Ann (née Prediger) Page Provost

Mary Parker Edmonton

Erna Penner Calgary

Lynne (née Johnson) Petersen Edmonton

Peter Louis Quily Qualicum Beach, BC

To honour an ARTA member or a retired teacher who has passed away, please email the editor at **memoriam@arta.net**.

Deborah Lynne Ricker Calgary

ARTA

Ivo Joseph Rodrigues Calgary

William "Bill" Richard Salyha Calgary

Keith Joseph Scissons Vernon, BC

Thomas "Tom" Bruce Stanley Calgary

Richard Brian Staples Edmonton

Marvin John Tomashavsky Vegreville

Pedro "Peter" Vela Calgary

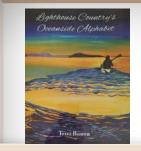
Christa Elisabeth Hilda (née Capune) Volk-Quintin Okotoks

Alma Joyce Watson Edmonton

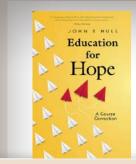
Donna Elaine Watson Edmonton Nanaimo, BC



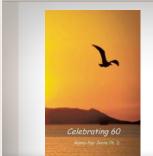
Books by ARTA members for your reading pleasure.



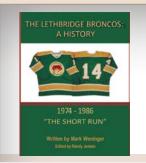
Lighthouse Country's Oceanside Alphabet by Terri Bowen. Amazon, 2023. Children's. This vibrant children's book highlights flora, fauna, and popular activities on the west coast of Vancouver Island's Lighthouse Country, which borders the Salish Sea.



Education for Hope: A Course Correction by John E. Hull. Friesen Press, 2023. History/Philosophy of Education. The fragile human story of one specific tradition of alternative education and its quest for transformation.



Celebrating 60 by Ronna Jevne. Amazon, 2021. Inspirational. *Celebrating 60* is a set of reflections on living that can make a life more thoughtful, responsive, and joyful for anyone using it as a compass.



The Lethbridge Broncos: A History 1974–1986

by Mark Weninger. Self-published, 2022. Sports History. This unauthorized history tells the story of a decade of a forgotten, short, but impressive time for a WHL franchise that produced many great players.

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**.

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*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. 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 sales of select hearing aids and discount is applied after government funding has been deducted. Offers not valid in Quebec. Offer expires 11/30/2023. ¹ https://www.prweb.com/ releases/act_on_hearing_loss_and_youre_likely_to_live_a_happier_life_according_to_a_recent_survey/prweb18532921.htm RETURN UNDELIVERABLE ITEMS TO ALBERTA RETIRED TEACHERS' ASSOC. 15505 137 AVENUE NW EDMONTON, AB T5V 1R9

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