

# news & views

The Magazine of the Alberta Retired Teachers' Association

SUMMER 2023

## Do It Now

Finding Motivation  
Every Day

Get It in Writing

Where There's a Will

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ALBERTA RETIRED  
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## Do It Now Features

- 12** Get It in Writing

---

- 14** Outdoor Living: Now's the Time for that Outdoor Adventure

---

- 17** Do It Now, Do It Now, Do It Now

---

- 24** Finding Motivation Every Day

---

- 28** Spirituality and Wellness: Prudence for Dim Places

---

- 30** Where There's a Will

---

- 34** Pension & Financial Wellness: Canada Pension Plan: If Not Now, When?

---

- 38** Wellness: Wildly Unambitious Habits



### On the Cover:

Turn to page 24 to read more about how ARTA-member Margaret Inkster has applied slow, dedicated exercise over many years — starting each new day. Photo by Virginia Quist.

# contents

## Regular Contributions

- 5** From the President
- 7** From the CEO
- 9** From the Editor
- 13** From the Branches: MHADRTA
- 19** Proust: Lawrence Hrycan
- 22** Gardening: In the Shade
- 48** In Memoriam
- 50** ARTA Bookshelf

## Specials

- 18** Second Wind 2023: Wellness Conference for Retirees
- 20** Start Saving with ARTA Perks!
- 32** The Middle East: Where Past and Present Intersect
- 37** Octogenarian Odyssey Part II
- 40** Disc Golf: Cheap and Cheerful

## From Our Committees

- 10** Health Benefits: Inflationary Pressures on ARTA's Benefit Plans
- 26** Communications: 2023 Writing Contest Announcement
- 27** Communications: 2022 Writing Contest Second Place Travel Vignette
- 31** Governance: 2023 Scholarship Information

## From Our Partners

- 43** TW: Owning a Hybrid or Electric Vehicle in Canada Has Its Perks
- 44** HumanaCare: Developing Sun-Safe and Skin-Safe Habits
- 46** Allianz: Five Golden Tips for Senior Solo Travel

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

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ARTA is celebrating its **60<sup>th</sup> anniversary** this year in various ways. Do you remember the first *news&views* you read? Were you — possibly — an editor or proofreader? Let us know if you have *news&views* memories from any time across the past sixty years.

You may notice that this issue of *news&views* is fifty-two pages — somewhat thinner than usual. With the **rising cost of paper**, we made an effort to reduce the page count of this issue. If you haven't migrated to a digital copy, you might consider that option now. Contact [marketing@arta.net](mailto:marketing@arta.net) if a digital subscription suits your style.

## Erratum

In the spring issue of *news&views*, the ARTA 2022 Writing Contest announced Mona Bacon's honourable mention for her short story "Presto Finito" (page 32). Unfortunately, Mona's name was spelled incorrectly. We extend our apology to Ms Bacon for this error and hurry to congratulate her on her award.



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# From the President

Deb Gerow | President, ARTA



The room is full of conversation, laughter, and welcoming smiles. The occasion is an event organized by the volunteers of one of ARTA's branches. These amazing people work behind the scenes facilitating opportunities for their members to gather, virtually or in-person, and enjoy the wellness benefits of social interaction and other activities.

Originally ARTA had only three branches, but that number has increased to eighteen, including one in British Columbia that meets the needs of Alberta teachers who have chosen to spend their retirement in the Okanagan region. There is probably an ARTA branch within a reasonable distance of where you live. Each ARTA branch has an elected executive that organizes activities for its members. The president of the branch also serves as a member of the ARTA Board of Directors, which meets quarterly to help make decisions concerning current operations and the future direction of the Association.

When so many opportunities to socialize were shut down during the pandemic, many of us felt isolated and lonely. For people who spent most of their working lives in a people-focused profession, the lack of direct contact with other humans was really difficult. Within the branches, creative people found ways for members to continue to meet, even though most of those meetings had to be virtual.

Online offerings included guest speakers, book clubs, chat evenings, workshops, and business meetings. Many of us had never spent so much time in front of a computer screen, but it felt good to be able to visit with people other than those in our immediate household.

As the grip of COVID-19 loosened and more of us had some protection against it, the branches cautiously began emerging from seclusion. Events like outdoor walks and coffee gatherings, with participants remaining well separated, began to happen. Some members re-engaged right away, but others needed more time to feel comfortable about participating in live gatherings.

Today, ARTA branches have successfully resumed operations. Conferences, luncheons, field trips, anniversary celebrations, in-person meetings, trips to dinner theatres, and even a golf tournament have taken place. At each gathering, the joy that members feel about being able to meet together again is apparent.

The challenge for branch organizers now is to discover what kinds of events their membership wants. Some have noted that certain offerings do not seem as popular as they were in the past, so branch executives are doing some research and creative thinking to plan activities that will be well-attended as tastes change.


One thing is certain. These branch volunteers are definitely a treasure and a huge asset to ARTA as a whole. Thank you to everyone who takes the time to help organize and plan these outings that enhance our retirement. ●



[artabranches.net](http://artabranches.net)







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# From the CEO

Daniel Mulloy | Chief Executive Officer, ARTA



## The Realities of a Post-Pandemic World

As we come out of what were difficult pandemic times, we can now appreciate the lasting effect that the COVID-19 pandemic has had on our lives. There have been many changes in the way we interact and the way we do business, and those changes continue to affect people, businesses, and ARTA specifically.

**People:** The pandemic affected individuals in various ways, from physical health challenges, to emotional distress, to the loss of loved ones. Increased stress, anxiety, and depression were common as isolation became the norm. Access to mental health services was challenging because of limitations to in-person care. On the positive side, the pandemic highlighted resilience and adaptability, and it increased our awareness of mental health and well-being.

**Businesses:** The pandemic had a profound impact on businesses, with many experiencing closures, reduced operations, and financial challenges. Hospitality, tourism, and retail were particularly visible examples, but even businesses like call centres experienced difficulties.

Call centres are critical for customer service and support, and many had to adapt quickly to remote work, resulting in changes to operations, training, and infrastructure. Some call centres experienced increased call volumes from changing customer needs and demands, while others struggled to maintain service levels and quality after the rapid shift to remote work. The importance of robust technology infrastructure, employee well-being, and flexibility in call centre operations became evident during the pandemic.

**And finally, ARTA:** ARTA too needed to quickly pivot to meet the demands of the pandemic. We transformed our infrastructure to support a work-from-home model, but a year after returning to the office, we are still experiencing some pandemic impacts. Over the last few years, we had become used to a virtual work model. Upon our return, we had to quickly refamiliarize ourselves with in-person work while integrating newer employees into ARTA's workplace culture. During the pandemic it was easy to wear slippers and pyjama bottoms in a Zoom meeting — but now, we have to remind ourselves of the importance of professional decorum. We also needed to help our partners manage the impacts that COVID-19 had on their operations, and we have done our best to communicate those challenges to our members.

Recovery efforts continue to be ongoing, and it is important to recognize the long-term impact of the pandemic on various aspects of society, and on ARTA, on efforts to provide effective service delivery to our members and to ensure everyone's overall health and well-being. ●

*Daniel*







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# Health Benefits

Gary Sawatzky | Chief Operating Officer, ARTA

## Inflationary Pressures on ARTA's Benefit Plans

We have all been affected by the inflationary pressures in the marketplace — whether it's the higher food prices, gasoline prices, or travel to vacation destinations. This inflationary pressure is also resulting in higher medical costs for those benefits covered by the ARTA Benefit Plans — especially Dental Care.

The dental landscape across Canada varies significantly when it comes to dental fees. Each province publishes a dental fee guide that provides recommended fees for various dental procedures and services. Dental insurance companies and benefit plan sponsors often use that guide as a benchmark for determining reimbursement levels for dental care. Outside of Alberta, virtually all dentists charge according to the rates contained in their respective provincial fee guides. Currently in Alberta, approximately half of general dentists charge according to the current Alberta Dental Association (ADA) dental fee guide. This means that Alberta dentists charge varying prices for dental services, with the vast majority of the remainder charging higher rates than those published in the fee guide.

Earlier this year, the Alberta Dental Association — the organization responsible for publishing the Alberta Dental Fee Guides — announced they were increasing their fees by 6% for 2023. This announcement follows an increase of 4.6% increase for 2022, for a double-digit increase over two years. Even with the increases ARTA made to Dental Care rates effective November 1, 2022, the plan is still spending more on claims than it is bringing in via premiums.

The dental fee guide increase for 2023 and the fact that only about half of the dentists base their charges on the fees published in the ADA's Alberta Dental Fee Guides means that while ARTA's benefit plans will pick up most of the costs for your dental care work, you could be paying higher out-of-pocket expenses compared to the dental fee guide's suggested rates.



[albertadentalassociation.ca/alberta-dental-fee-guides](https://albertadentalassociation.ca/alberta-dental-fee-guides)

However, there are ways to help alleviate these costs:

- Ask your dentist if they charge according to the ADA's Alberta Dental Fee Guides. If they answer yes, then you could find yourself paying less out-of-pocket as the fees in that guide are, on average, lower. ARTA's benefit plans use the current provincial fee guide as the basis for payment when calculating how much of a dental procedure fee is going to be paid, meaning that if your dentist also uses the current dental fee guide to determine their charges, the amount you pay out-of-pocket should be relatively easy to calculate.
- You may also ask your dentist to submit a predetermination cost on your behalf to ARTA's claims adjudicator. This process will inform you about how much of the overall cost is going to be covered by ARTA's benefit plans and how much you will have to pay out-of-pocket.

- If you can do so (without geographic constraints), you may want to "shop around" for dentists until you find one who does charge according to the current dental fee guide.

The inflationary pressures occurring in the marketplace are also putting upward pressure on the ARTA Benefit Plans' Extended Health Care claims but not to the same extent as the Dental Care claims. Nevertheless, ARTA is monitoring the experience to ensure we do our best to minimize members' out-of-pocket costs when it comes to receiving the dental services they need. •



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# Get It in Writing

Sharon Goerg



In my workshops and speeches about memoir writing for various organizations, I find people wondering how to share their life stories. I define memoir writing as different from autobiography; a memoir is not a whole life told chronologically but memories of events and experiences — which often differ from a sibling's view of the same situation.

Reminiscences might begin with a couple of pages, a paragraph, or even a list. The main goal is to write a story for your family. Instead of orally repeating stories (“You’ve told that story before, Gran!”), we need to write past experiences down. While group settings allow for the fun of sharing memories, journals or blank books that suggest topics or questions are effective at getting the pen moving and saving those memories for family members of the same generation as well as future generations. A friend received an easy, encouraging format in a memoir book that contained a question or topic to write about every week.

Some group participants feel no one is interested in their lives, but often at least one family member is keen. I know from experience that families are pleased to find writings of parents and grandparents after they have passed away. I’ve often heard appreciation for these finds. After my mother-in-law’s funeral, my husband was happy to discover a written explanation of the acquisition of the family dog. The misspellings and shaky handwriting didn’t bother him.

Keep a notebook handy to jot down ideas and find a place to keep them together, possibly in plastic sheets within a binder. A good beginning topic is school — at any level. When our three grandchildren went off to university, I wrote out for them the rules, dorms, and classes I’d lived with in the late fifties. They and their friends found the memories hilarious.

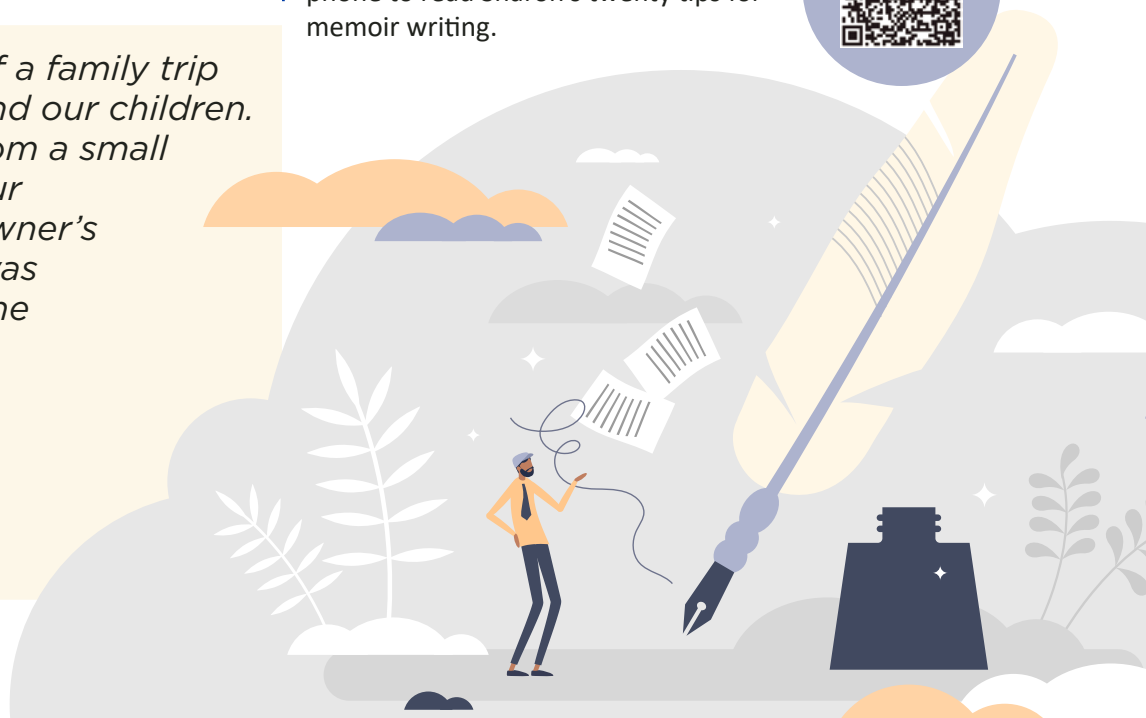
More topics will come to you once your writing is underway. I often organize a new writing group by having each member explain how they received their name. Now I am writing about my treasured possessions and their origins. Just get started and the topics will flow! ●

*When Sharon Goerg first retired from teaching, she started a memoir writing group in Viking Lodge; when she moved to High River, she organized more groups there. Over the past decade, she’s written several articles about memoir writing for news&views.*

Scan this QR code with your smart phone to read Sharon’s twenty tips for memoir writing.



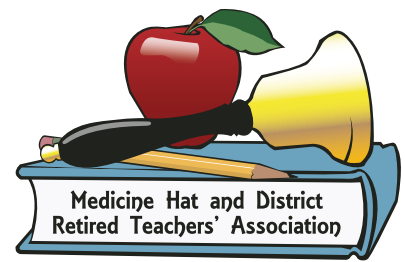
*I love recounting the story of a family trip to Spain with my husband and our children. Daily, I purchased flowers from a small shop near our apartment. Our daughters tried to get the owner’s dog to do tricks, but there was never a response. One day the owner issued commands in Spanish, and our daughters were so impressed with the dog’s ability to have learned the language. “Did he go to a class?”*





## MHADRTA 2023 Volunteer of the Year

**Mel Deydey** | President, SWARTA



MHADRTA took the opportunity to recognize one of its members for going above and beyond in volunteerism within our organization and the wider community of Medicine Hat. Henk Hof was honoured as the 2023 Volunteer of the Year with a certificate, gifts from both ARTA and MHADRTA, and a free lunch!

Nominated by MHADRTA members Annita Pinder and Donna Mae Goldade, Henk's extensive volunteering was highlighted at the surprise recognition ceremony at the April 12 general meeting.

A man known for his organizational skills, Henk has been active as the treasurer of MHADRTA for more than a decade. He organizes and participates in groups that provide aid to the unhoused and disadvantaged citizens of our community. Henk organizes volunteers for the Salvation Army's Feed the Needy and St. Barnabas Church's Feed the Hungry programs — something he has done for the past fifteen years in retirement!

He's involved as a driver for the Meals on Wheels program and is part of the Special Olympics committee. Henk is an active member of Holy Family Parish and a member of the Knights of Columbus. With this organization, he organizes bingos, pancake breakfasts, the annual picnic, and the annual corn roast.



**Henk Hof presented with the  
volunteer of the year award**

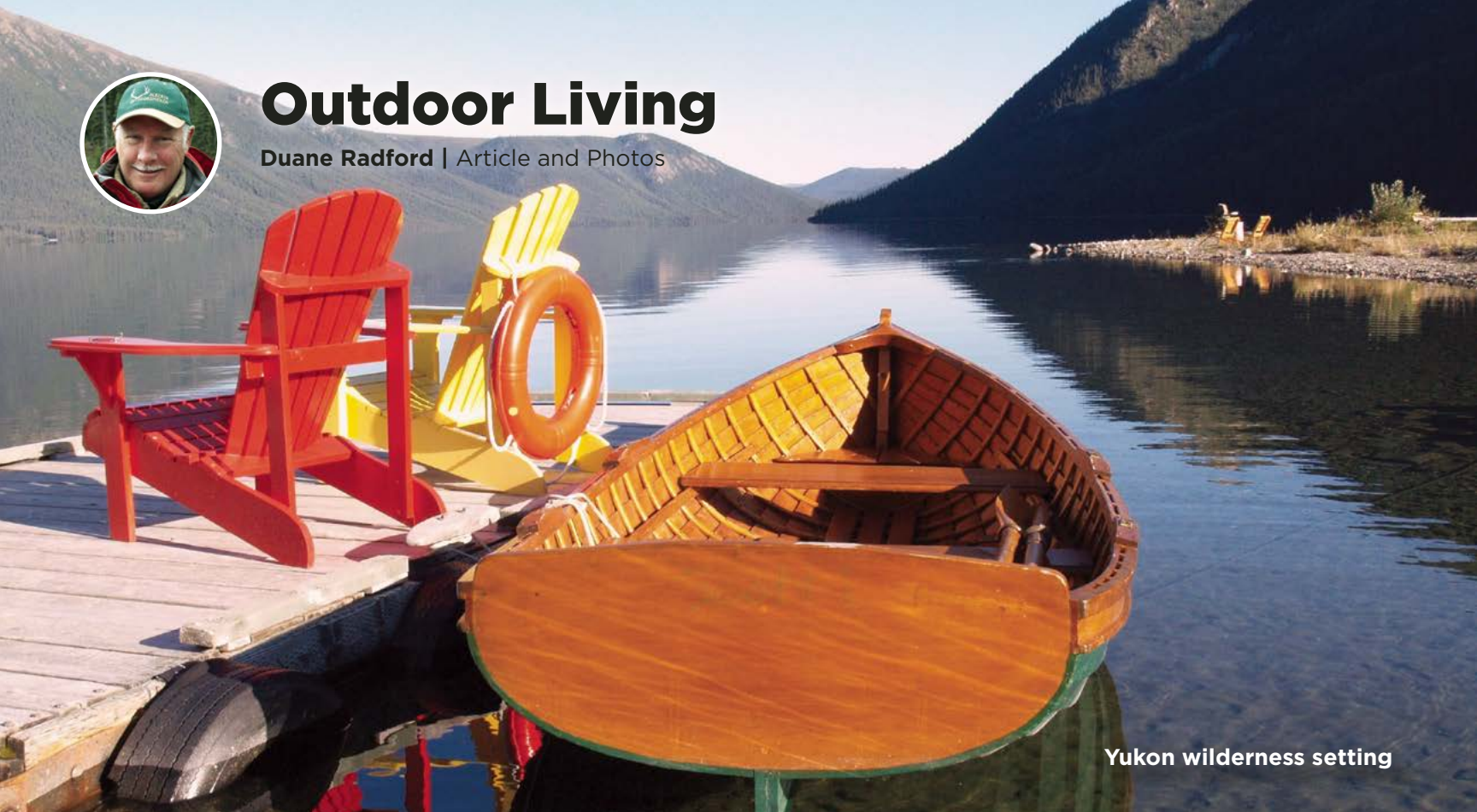
Henk was born in Holland, came to Canada as a young boy, and grew up in Grande Prairie. He came to Medicine Hat in 1967 and planned on spending three years here — it's 2023 and he's still here! Henk and his wife, Rita, are the parents of three children and proud grandparents of five. A successful thirty-three-year career as a teacher and administrator at McCoy High School was followed up in retirement with substitute teaching and an abundance of tutoring in addition to volunteering. Henk loves to be busy, and now that he is no longer teaching or tutoring, MHADRTA — and the entire city of Medicine Hat — are truly blessed to be on the receiving end of his generous and unselfish gift of volunteering! ●





# Outdoor Living

Duane Radford | Article and Photos



Yukon wilderness setting

## Now's the Time for That Outdoor Adventure

Seniors who experienced the COVID-19 pandemic restrictions know all too well that there's a lot of truth behind the cliché, "Do it while you can." Amen to that. Personally, I had to cancel several trips; it's unlikely I'll ever go on them in the future. Furthermore, many seniors say they're not keen on long distance flights once they reach age 75 because of arthritic joints and other health issues. Pre-existing medical conditions also come into play as well as the high cost of travel insurance for those 80+ years of age. *Voilà*: get in as much travel as possible before your health becomes a barrier; otherwise, international travel may not be possible. This is especially true of outdoor travel — some of these adventures are physically challenging.

Many of us have saved some of our travel budget because so many plans were kiboshed during the COVID-19 pandemic. Now's the time to cash in, assuming you can still get around in the outdoors. What's your "dream" outdoor vacation? Is there a trip you've always wanted to make? I don't know how many people have told me they've always

wanted to travel to Yukon, for example. I suggest you scope out some regional, national, and international trips that you've long yearned for; make a decision on what works best. The following options are targeted at Alberta's seniors in terms of being most accessible and affordable.

**FROM THE EDITOR:**  
**ARTA's Benefit Plans support travellers of all ages by offering optional travel coverage that does not include pre-existing conditions or stability clauses and has no termination age.**





Put Waterton Lakes National Park on your bucket list



Wild flowers abound in Waterton Lakes National Park

**Regional:** Albertans are blessed with some amazing parks that feature outstanding camping, hiking trails, and wildlife viewing, not to mention interesting opportunities to photograph wildflowers. If you're looking for a destination where you can do it all, go to Waterton Lakes National Park. Two of my favourite hikes are the Crypt Lake Trail and the Carthew Trail. The Crypt Lake Trail is one of the most highly rated hikes in Canada while the Carthew Trail features magnificent landscapes and trout fishing. There are many trails in Waterton National Park that are senior friendly. Camping is not what it used to be. The devastating Kenow forest fire in 2017 closed my favourite Crandell Mountain Campground, but the campground in the townsite has been upgraded and is open during the summer.

I would be remiss if I did not mention holidays on horseback in the Canadian Rockies. My late wife, Adrienne, and I went on several horseback vacations in the Cascade, Panther, and Pipestone rivers in Banff National Park and the Ya Ha Tinda Ranch area. Seniors can do horseback trail rides (no problem) and enjoy a relaxing and rewarding vacation on the back of a sure-footed saddle horse.



Mules are used to pack camp and gear in the Bob Marshall Wilderness Area, Montana



Saddle horses provide transportation in Montana





**The Alaska Highway has good sightlines and picturesque scenery**



**An Arctic Lodge's Turbo Otter in the Arctic Ocean off Kugluktuk, Nunavut**

**National:** If you’ve always wanted to go to Yukon, don’t put it off any longer. I’ve travelled many times by air to Whitehorse and driven the Alaska Highway, which is underrated as one of the most scenic roads in North America. I’d put the Alaska Highway in the same class as the Columbia Icefields Parkway in Jasper National Park and the Going-to-the-Sun Road in Glacier National Park. Give yourself at least a couple of days to reach Watson Lake from Edmonton and another day to make Whitehorse. Yukon has excellent roads and numerous well-maintained campsites. Tourist attractions abound — fishing, hiking, sight-seeing, wildlife viewing, and spectacular scenery.

Not to be outdone, Northwest Territories (N.W.T.) is easily accessible by air from Edmonton to Yellowknife. You’ll barely have time to enjoy a cup of coffee during the flight. Have you ever wanted to go fishing at a fly-in lodge? There are lots of outstanding lodges in N.W.T. with excellent fishing for Arctic grayling, lake trout, and northern pike. Typically, the lodges not only provide upscale meals and accommodations with running water and indoor toilets, but all the fishing gear you might need as well. Plus, there’s nothing comparable to a hearty shore lunch after a morning on the water.



**The Galapagos Islands are a birdwatchers' paradise**



**International:** Alberta bird watchers and nature lovers have lots of options on a global scale. Some obvious choices within relatively close striking distance (considering travel times) are trips to Costa Rica, the Galapagos Islands, and the Amazon River ecosystem in Brazil and Ecuador. These destinations are world renowned for birders and outdoor adventure enthusiasts.

Your health is always a wild card, so if you believe you’re up to a long-awaited outdoor trip, “Do it now!” ●

*Duane Radford recalls a best-ever outdoor adventure with his son, Myles, with an outfitter in the Bob Marshall Wilderness Area of Montana, on an amazing once-in-a-lifetime fly-fishing trip on the South Fork of the Flathead River accessed on horseback.*



# Do It Now, Do It Now, Do It Now

Robin Carson



If you are near or over 70, you can probably remember the early 1960s winter-works campaign waged by John Diefenbaker's minister of labour, Michael Starr, and the Unemployment Insurance Commission. Or, if you cannot remember the campaign, you can almost certainly remember the jingle "Why wait for spring? Do it now / While there are men who know how," and can also probably hum it.

The jingle (composed by the late George Blackburn) was everywhere in Alberta during the winter months. Radio stations played it, and Alberta's few television stations aired black-and-white animations with the jingle in good, three-part harmony. If there ever was an earworm, it was that jingle!

In Edmonton, my father, Stuart Carson, had joined the then-National Employment Service (NES) in the late 1950s as an employment counsellor. Because of the many broadcast and print media contacts that he'd made in his work in theatre, Dad was named to the NES committee promoting winter works for northern Alberta. There was a mild recession at the time, and the Progressive Conservative Government saw an opportunity to put people to work during the long months of winter when many of them usually drew unemployment insurance. Certainly, it seemed like an excellent plan, and my father was enthusiastic about his new responsibility.

My father's task was to promote the winter-works program, so if you're a northern Albertan, and still have that "Do it now!" jingle in your head, that is probably the fault of my father. My father also had to visit job sites that were using federal money to close in their projects against winter weather and to heat the projects using enormous blowtorch-like

propane heaters. All sorts of projects were trying out new and sometimes innovative techniques, and my father was expected to be present to report on them.

Although my father, like his colleagues, dressed in a suit and tie, some of his worksite visits were fraught with danger. On one of his trips to a jobsite, closed-in and heated, Dad got too close to the propane heater and his overcoat caught fire. The fire was put out immediately, but the hem-edge of the coat was forever scorched. (Forever, until the drycleaners hoping to conceal the scorch marks burned to the ground.)

Before the 1950s, it was common for Canadian tradespeople to draw employment insurance during the winter months, as most construction work stopped when the snow fell. The NES's Do It Now campaign encouraged Canadian homeowners and businesses to use the winter months to complete home renovations and construction projects, creating work for the many available tradespeople and reducing seasonal unemployment levels. The legacy of this campaign can be seen all around us today — construction season never stops! •

*Robin Carson now lives in Charlottetown where construction booms twelve months of the year. Robin waited almost a year for an electrician, for example — they, like carpenters, painters, and other trades, are that busy!*

***Why wait for spring? Do it now  
When there are men who know how.  
If the job is interior, then the work is superior  
if you don't wait for spring.  
Why wait for spring?  
Do it now!***







# 10<sup>th</sup> Health & Wellness Conference for Seniors

*Discover,  
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KEYNOTE SPEAKER  
**JEREMY ALBERT**

## **Full Circle: Journeying Through Life in the Presence of Elders**

First Nations, Métis, and Inuit Education Advisor with Elk Island Public Schools, Mr. Albert will describe the gifts that Elders have to offer and how Elder knowledge is valued in Indigenous communities. Sharing personal experiences, stories, and reflections, Mr. Albert illustrates the importance of Elders in all societies.

**Thursday, September 7, 2023**

8:00 a.m. – 4:30 p.m.

Chateau Louis Conference Centre — 11727 Kingsway Ave

Registration \$120 | **Early bird registration \$95 by July 31**

For the comfort of attendees, capacity will be limited.

Information at [SecondWindConference.ca](https://SecondWindConference.ca) or call **780-984-1220**

### **Participants will enjoy:**

- FREE parking on site
- Welcome coffee/tea and a pastry
- Inspirational keynote speaker
- Interesting and engaging presentations on a variety of senior-focused topics
- Scrumptious buffet luncheon
- Informative and appealing exhibitors and artisans
- Draws for attractive door prizes
- Entry to the Wine Down social and the opportunity to unwind and chat with friends old and new

# Proust Questionnaire

Lawrence Hrycan | Treasurer, ARTA



## Lawrence Hrycan Responds to a Proust Questionnaire

### What is your idea of happiness?

My idea of happiness is spending time with family and friends, doing the things we love to do together. We enjoy watching our granddaughters taking part in dance, choir, and gymnastics. I love to get together with family — our sons and their families, as well as extended family. We have also learned to love our church family, which has become an important part of who we are over the years.

### Which skill or talent would you most like to have?

I would most like to have the ability to learn any language easily to be able to communicate with anyone in the world. I admire those who speak multiple languages. Also, I would like to have the ability to play many musical instruments well. I chord some with a guitar but would like to be able to do so much more. I love music; it was an important part of my life in my youth.

### What is your motto?

Educate our youth well and be nice to the younger generation, for they are going to take care of me in my twilight years! Do unto others as you would have them do unto you. Always show respect for those around us. We sometimes forget that we are all here to live life to the fullest; sometimes we get frustrated with life.

### What is your favourite place in Canada?

There is no place like home! I have been through nearly all the provinces and territories and my home in Lacombe is where I prefer to be. Our neighbours and the people living here are friendly and helpful. I love our deck and our backyard, which we love to share with friends and family.

### If you could invent something, what would it be?

I'd invent something like teleporting so that you could visit anywhere or anyone in the world in seconds without jet lag! Susan and I have been to places like England, Ireland, Scotland, Spain, the Canary Islands, numerous states including Florida, Texas, New York, California, and Hawaii, and many provinces in Canada. It would be nice to be able to hop back and forth in seconds so that no time is lost when visiting friends that we made along the way, or when visiting family in Saskatchewan, British Columbia, Ontario, Kansas, and England. ●



Lawrence and his granddaughter





# Do It Now: Start Saving with ARTA<sup>PERKS</sup>

Amanda Shaw | Chief Marketing Officer, ARTA

ARTA strives to offer our membership quality ancillary benefits that are aligned with our mission statement to support you in an engaged and active lifestyle in retirement. These benefits include the ARTA Benefit Plans, the scholarships program, contests to get you moving and thinking, and the ARTA discount program. The ARTA discount program has gone through different iterations through the years as we tried to find a program best suited to our members.

Based on usage data and member survey results, we've made the decision to discontinue the Boom discount program. ARTA's membership in the Boom discount program will end on September 30, 2023. So, if there is something you've had your eye on, now is the chance to get that offer before it's gone!

## Introducing ARTA Perks

ARTA Perks is the brand-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 been hard at work securing discounts on the services that mean the most to you. There is a selection of offers, both local and national.

All the discounts available through the ARTA Perks program can be found in your [myarta.net](https://myarta.net) account, under the "ARTA Perks" menu bar. Check back often as we are adding new offers on a regular basis! ●



Stay  
up-to-date with  
the latest discounts  
by checking your  
**MyARTA**  
account!

## OUR PARTNERS INCLUDE:



### NEW

**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 account!**

Register for your MyARTA account at [myarta.net/users/sign\\_up](https://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.





# Gardening

Gerald Filipski

## In the Shade

Gardening in the shade has been the scourge of many a gardener. Trying to get plants to grow and perform well in a shady spot can be challenging but not impossible and can be very rewarding. Transforming a previously dark area devoid of life, colour, and texture into a focal point makes all the trials and tribulations worthwhile. A healthy and vibrant shade garden is truly a thing of beauty.

Many gardeners are trying to grow plants that are simply not suited for the shade. While some plants will survive in shade, they will never excel. However, there are plants that do love growing in the shade and will look their best with minimal care and fuss.

Here are some of the best performers in the shade:



**Hosta.** These plants are grown for their foliage. While they do have attractive blooms, their foliage makes these plants the stars of the shade garden. With nearly two thousand varieties, there is a hosta for every type of garden. They come in bi-colours, dwarfs, giants, and a wide variety of textures. While hostas are shade-tolerant, most still need some light, even if indirect, although some varieties can grow in deeper shade. One example is *Hosta sieboldiana* 'Elegans.' The beauty of hostas is that they can be grown on their own as a focal point, as an entire shade bed, or easily mixed with other plants.



**Dicentra.** Bleeding hearts have been around for many years but they are no longer your grandmother's plants. Today's varieties can be used as specimen plants on their own, not just for background as they were used in the past. A good example is *Dicentra* 'Gold Heart,' which is a spectacular plant for deep shade. The bright lime-green leaves are almost electric in shade and make the light pink blooms stand out much more than on the older dark green varieties.



**Heuchera.** Also known as coral bells, these plants are also grown primarily for their foliage. While the tiny, bell-shaped flowers are attractive, the new varieties with brilliant leaf colours make this plant a shade winner. The Dolce series of heucheras are particularly eye-catching. The bright chartreuse foliage of 'Key Lime Pie' or the fiery, salmon colour of 'Peach Melba' instantly add a splash of colour to any shade garden.



**Brunnera.** This woodland plant is quickly becoming a shade gardener's favourite. The variety 'Jack Frost' has striking silver leaves veined in green and sprays of bright blue flowers reminiscent of forget-me-nots. The plant does very well in partial to full shade.



**Hydrangea.** Both the old favourite ‘Annabelle’ or the newer variety ‘Endless Summer’ can add interest to the shade with their large blooms. ‘Endless Summer’ offers the bonus of colour in blue or pink depending on whether you add an acid-based fertilizer or an alkaline one. The plant will also re-bloom through the spring and summer. Both plants prefer morning sun followed by dappled shade.



**Athyrium niponicum ‘Pictum.’** The Japanese painted fern is another foliage plant for the shade that can be a focal point all on its own. The clumping fronds are dark green in colour, overlaid in olive and silver-grey. The burgundy stems provide an interesting contrast. This plant will do well in partial to full shade. It is hardy to zone 4, but with some winter protection and once established, they will do well.



**Cranesbill Geranium.** The variety ‘Rozanne’ — 2008 perennial of the year — is a much better performer than previous varieties. The plant forms mid-sized mounds of deeply cut green leaves and bears loose clusters of bright violet-purple flowers starting in early summer. Flowering can continue for weeks or months depending on the region. The plant does well in full sun to partial shade. The bonus of the bright flowers makes this an appealing addition to the shady garden.



## Tips for Growing in the Shade



Many plants will not tolerate dry shade. Check the requirements of the plant; if they need moisture, keep them moist but never wet. If your shade garden is under a tree, you may need to water more often.



Take the time to prepare the soil prior to planting. Make the planting hole at least two times larger than the root ball and add lots of organic matter. This additional preparation will help the plant to establish rapidly, especially if the plant is fighting for space with other trees or shrubs. The extra preparation also helps with drainage.



Protect both young and established plants from slugs. Shade gardens are favourite hangouts for our sluggy friends. There are many child- and pet-friendly slug baits on the market. ●

Gerald Filipski, our wise gardening adviser, received a seed catalog this season with a saying on the cover that speaks to all gardeners: “Help repair the world.” So Jerry says, “Start planting!”





# Finding Motivation Every Day

**Robert Michon** | Communications Specialist, ARTA

**Virginia Quist** | Senior Creative Designer

You've probably heard that at minimum, adults should aim to complete at least thirty minutes of moderate exercise, between four and seven days per week. The recommended amounts may vary from expert to expert or depending on your fitness goals, but most of us have been told some version of that advice. And yet, as easy as it seems in theory to get up and get moving for just thirty short minutes, it's even easier (and far more tempting) to spend those thirty minutes sitting on the couch. Without motivation, the advice doesn't really help us. But it can help to think of motivation as just another muscle, one we train over time. It's a viewpoint that Margaret Inkster, one of the winners of ARTA's 2022 Wellness Challenge, knows well.

Margaret, currently 83 years old, doesn't consider herself to be a dedicated athlete, or even remarkable for her age. Her journey to regular physical activity has been a simple one: slow, dedicated progress, over many years.

Margaret found it easy to stay active while she was working as an elementary teacher for the Calgary Catholic School District. As any teacher can tell you, there are a lot of steps to be logged just by navigating your classroom throughout the day. But even in her off-time, she stayed active. "Curling and golf were two activities I spent a lot of time doing

with my family during weekends and holidays," she says. "Just before I retired though, I developed a frozen shoulder, which put an end to those kinds of activities."

This kind of scenario is common as we get older, as age and injury slow us down. But Margaret didn't want to stop entirely, so she looked for alternatives: gardening,





shovelling snow in the winter and, of course, going for walks. But about ten years ago, she started looking for something a bit more consistent, an activity with baked-in motivation.

“I thought I’d sign up for a fitness class,” she says. “I thought if I was paying for something, I’d be motivated to go so I didn’t feel like I was wasting my money.” Her motivation strategy soon began showing other benefits. “I always used to have back problems: pain, muscle soreness, you know the sort. Well, when I started going to these fitness classes, no word of a lie, I would come out of there and my back would not ache. I discovered that my body was much happier when it was moving.”

Of course, the COVID-19 pandemic put a temporary hold on these fitness classes, but once again, Margaret knew she had to transition to a new activity, rather than quit outright. And while she has always been somewhat of a walker, the pandemic gave her a new appreciation for the activity. Still, it wasn’t a seamless transition in terms of either her stamina or her motivation; she had to build up to where she is now.

“There’s a forty-minute loop not too far from me that I love,” Margaret says.

“But when I first started getting back into walking, it was too long for me. I had to break it into smaller chunks. But once my body got back into the activity, it was amazing, and now I have no trouble with it.” Margaret walks around her neighbourhood, on the riverside trails, and even while on trips to visit with family. The more beautiful the location, the better. Even in the winter, she will drive to trails she knows the City of Calgary has plowed and sanded, just to get a walk in.

And while Margaret typically walks alone, sometimes she uses her walks as an opportunity to connect with her sisters, her neighbours, or her granddaughter and great-grandson. “It lets us get our chat in, while we’re doing something good for our health,” she says. “Try calling up a friend and asking them to walk with you to the mall, or for a coffee. It’s a great excuse for both of you to get out.”

But even with a generally positive mindset, overcoming the desire to stay inside on a chilly day isn’t a certainty. “I still have days where I may be feeling a little low, and my first thought is usually that I would like to lie down and have a rest. But I always feel better if I get out and go for a walk instead.”

As Margaret discovered, thirty minutes of activity a day, four to seven days a week, is something that almost anyone can accomplish. But if you’re someone who is trying to build that routine, it’s not an accomplishment you should expect immediately; it’s something that comes with time, patience, and by making fitness a priority. ●



# 2023 WRITING CONTEST

**Deadline for Entries: Friday, November 17, 2023**

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

## Entry Categories

### Short Story

**Prompt: Dreams of the Future**  
**800-word maximum**

A **fictional** work, not a memoir, that offers character and plot development.

A short story **must** have a beginning, middle, and end.

### Poetry

**40-line maximum**

Any form, any subject.

### Travel Vignette

**500-word maximum**

"A vignette is a short yet descriptive piece of writing that captures a brief period in time. Vignettes are more focused on vivid imagery and meaning rather than plot" (Wikipedia).

Submit a brief, vivid word picture of a memorable, meaningful travel moment that has left a lasting impression. The submission must be the writer's own experience, written in the first person. **This is not intended to be a travelogue.**

Please do not submit photos with your vignette.

## Rules and Guidelines

- The contest is open to all ARTA members and spouses, except members of any ARTA committee, the ARTA Board of Directors, or their families.
- Submissions must be the author's original work, and winning entries will be published with the name of the author.
- Submissions may be handwritten, typed, or electronic (digital).
  - Electronic copies must be in .doc or .docx.
  - Handwritten or typed hard copies will not be returned.
  - Decorative fonts, headers or footers, and photos are not permitted.
- Submissions are limited to one entry per category; however, submissions in more than one category are welcome.
- Entries are disqualified for the following reasons:
  - contain explicit or implied sexuality, violence, stereotypes, or disrespectful content.
  - exceed the category word or line count.
  - are received after the contest entry deadline.
- The selection of winners by the Communications Committee is final.
  - Prizes are awarded for first and second place.
  - All prizes must be accepted as awarded.
  - Winners will be advised privately by letter and publicly in the spring issue of *news&views*.
  - First and second place winning submissions are published in *news&views*.
- All entrants retain ownership of publication rights to their work; however, we ask that winners not submit their entries to another market until after publication in *news&views*.
- Submitting an entry implies permission to print the winning entry in paper and electronic issues of the magazine, as well as continued display in the online archive of past *news&views* issues. Beyond this permission, the ownership and copyright for any work is retained by the author.

As with all *news&views* content, submissions may be edited using *The Canadian Press Stylebook* and the *Canadian Oxford Dictionary*.

## 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](https://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](mailto:writingcontest@arta.net).

### Submitting Handwritten or Typed Manuscripts

To download a copy of the entry form, please go to [arta.net/writing-contest](https://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 we cannot return handwritten or typed material.



# Père Lachaise Cemetery

Maria Smyth

**“Where was death? What death? There was no fear, because there was no death.”**

— Leo Tolstoy, *The Death of Ivan Ilyich* (1818–1910)

I never go to cemeteries except at funerals during interments, but in the spring of 2012, I was in Paris, France, and a friend had said, “You’ve got to go to Père Lachaise Cemetery. Be sure to visit Frederic Chopin’s and Oscar Wilde’s graves.”

I was a bit dubious about going. Might it be too morose? Anyway, who wants to think about death in the springtime? My half-sister had just recently died of breast cancer, and I was thinking about death anyway. Spontaneously, I boarded the metro to the cemetery.

I breathed deeply as I entered the gates of Père Lachaise, and the sweet smell of lilacs filled my nostrils. My eyes were saturated with the lush green grounds and the blue sky above. My ears were filled with joyful singing of birds. I started to relax.

Around the corner, I spotted a French grave digger with his shovel. He was wearing a French sage green beret over shoulder length black hair. Our eyes met and he smiled.

“Bonjour, Monsieur,” I smiled back. “Do you speak English? What should we see?” I asked.

“Follow me,” he said in English.

The first grave he took me to was that of Frederic Chopin, the famous Polish composer. Strwn at the base of Chopin’s headstone were dozens of vases filled with fresh flowers. On the top of the headstone was a white sculpture of a female with her head mournfully bowed.

In halting English, the grave digger communicated, “Chopin is half French and half Polish.” He shook his head and said, “You know, Chopin’s heart was cut out and buried in Warsaw. Both countries wanted a piece of him.”

Following him to the next grave, he pulled back a white tarpaulin. I never would have looked down without him there. To my amazement I saw piles of caskets stacked on top of each other, a precarious teetering tower.

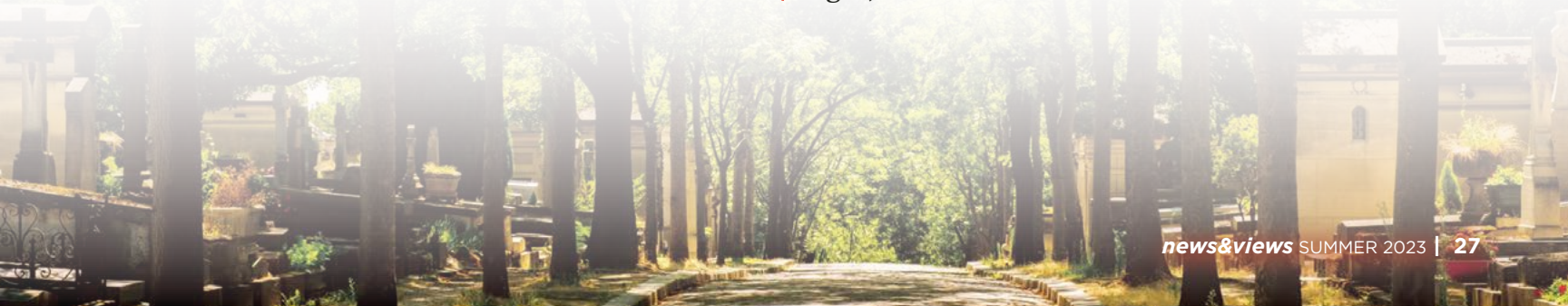
He explained, “I am taking out old caskets to make room for new caskets.”

The last tomb the grave digger showed us was of the Irish poet, Oscar Wilde. An older woman appeared, flamboyantly dressed in a black mini dress. She took out a stick of lipstick and pressed it hard onto her mouth and slathered it with gobs of red lipstick. She stepped forward and kissed the tomb leaving a large flaming kiss for Oscar.

The grave digger exclaimed, “See how his fans love him? Oscar was charged in England with indecent homosexual acts; but now people accept and love him.”

It was dusk and the sky was turning a soft pink colour, which gave the cemetery a peaceful glow. I fumbled in my purse and took out a handful of bills and stuffed it into the grave digger’s rough hands and smiled at him.

Leaving, I thought to myself maybe Tolstoy was right, “there is no death” after all. ●







# Spirituality and Wellness

Lloyd Den Boer

## Prudence for Dim Places

Most of us struggle with putting things off. To be human is to procrastinate, it seems. As children we brushed responsibilities aside casually. “Oh, I’ll do it later,” we would say. Being the wiser ones, our parents discouraged delays. According to Paul McCartney, his father’s advice would be, “Do it now.” Gradually, as we learned to be our own advisers, we became more independent in doing what we should when we should. That mattered; yet many of us still fret about unfinished tasks and unreached goals.

Overcoming our internal barriers to action may be difficult, but finding advice for doing so is easy. Paul McCartney delivers it gently in his winsome ditty “Do It Now.” McCartney imagines an invitation to take a journey. His advice to himself — and to us — is to seize the moment. “If you leave it too late,” McCartney sings, “it could all disappear. So do it now.” For activities we feel too cautious to try, this nudge to cast apprehension aside and “seize the day” can help. For unappealing tasks, strategies as varied as creating habits by starting with a first step or launching ourselves with the surge of dopamine generated by a cold shower might strengthen our character or intensify our motivation.

Such strategies may be helpful, but some barriers to action lie beyond their reach. Take, as an example, those of the best-known procrastinator in English literature, Shakespeare’s Hamlet. In the first scene of the play, Hamlet, a prince of Denmark, swears to avenge the recent murder of his father, the king. His target is his uncle, a man who not only killed Hamlet’s father, but also married the queen and, thereby, stole the throne. Despite his oath, Hamlet cannot bring himself to act. Aspiring to be a man of honour — a loyal son and a virtuous prince — he despises his own hesitation. “O, what a rogue and peasant slave am I!” he cries.



Hamlet's procrastination is a puzzle, and each generation of readers produces its own set of explanations. In Hamlet, I see a young man in a dim place, a place where few things can be seen for certain. He believes that the king is guilty, but facts are hard to establish. He does not want responsibility, but he is the prince of a realm in peril. He discovers that his friends are collaborating with the king to spy on him, but he misreads their motives. He must act, but rash action may do as much harm as good — as a play ending with bodies strewn across the stage more than illustrates. Facing obscure problems where action is needed, but how to act wisely is unclear — who would not hesitate?

Most of us have hesitated in situations where the thing that should be done is dishearteningly unclear. Advice like “do it now,” fails us there. Instead, we need to be guided by something like prudence. Prudence is a virtue aimed at making each of our

actions the best that it can be. To be prudent is to align our actions with our values, to consider the situation we are addressing with great attention, and to carefully weigh the possible things we might do, choosing the means that best addresses the situation and best reflects our values.

Prudent action starts with this kind of reflection, but it finishes with a final step — the action itself. Because we cannot control its outcome, action is a step that requires courage. Nevertheless, unless we act, our reflection profits no one. After all, as we have been taught, there are situations in which evil will triumph if good people do nothing. ●

*Lloyd Den Boer is a former educator living with his wife in Edmonton where together they marvel at the unfinished tasks that pile up, even in retirement.*

# We're here to help people living with dementia and their care partners.

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## Where There's a Will

Jane Thrall

Do you have a legally valid and up-to-date will in place? Major life events can result in the need to revisit your last will and testament. A death, divorce, or marriage can alter your list of beneficiaries and render an outdated will invalid.

A will is a document that states your final wishes for the distribution of property and custody or guardianship of any minor children. A trustee or executor is named, and they will be responsible for the management of your financial assets and liabilities as well as the distribution of your estate as directed. The will may also contain instructions for the handling of your remains or other personal wishes.

Every adult should have a will in place irrespective of whether end of life is anticipated in the near or distant future. Without clear written instructions, your family and friends will be left to speculate as to your wishes. In some cases, this can lead to animosity as one or more people wish to inherit some portion of the estate that hasn't been allocated. This can result in complex family disputes and costly legal battles.

Dying *intestate*, without a will, leaves the government to appoint an administrator and distribute your estate according to the laws of the province in which you live. If no one applies to be

your administrator, the government will appoint a public trustee. These steps will greatly delay the transfer of your estate and make the process much more difficult for your representative.

If you have minor dependants and they are left without a surviving parent, the court will decide who becomes their guardian. In Alberta, parents must adequately provide for any offspring who are unable to earn an income due to a mental or physical disability.

Each province has its own succession rules, but generally the surviving spouse will receive some or all of the estate, and a portion is often allocated to the children (or placed in trust until they reach the age of majority). Common-law partners aren't recognized in every province as having the same rights as spouses with respect to the dispersal of a person's estate. In Ontario, for example, a common-law spouse does not have automatic rights to the deceased spouse's property. They may be able to apply for support from the estate as a dependant,



but this can be a lengthy and costly process, particularly if there are opposing parties.

The most common means of creating or updating a will is through a reputable law firm, but other options are available. Do-it-yourself kits are available for simple estates, and some provinces provide printable templates. Online options allow for more customization but are still inappropriate for complex situations. A holographic (handwritten) will is a poor alternative because it may not be sanctioned for the dispersal of real property, and in some provinces this type of will is not recognized at all.

Regardless of your wealth, your age, or your situation, a last will and testament can make a significant difference in how your estate is handled after you're gone. It lifts the burden from your family and friends so that they can focus on honouring your memory rather than trying to discern your final wishes. •

*Jane Thrall is retired and living her best life. She has already decided how to divide her estate and has a legal and up-to-date will in place for when the time comes. Hopes are that this will be in the distant future.*

## 2023 SCHOLARSHIP INFORMATION



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

### ARTA-TW INSURANCE DEGREE SCHOLARSHIPS

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

*(up to two each to be awarded)*

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

### ARTA CERTIFICATE/DIPLOMA SCHOLARSHIPS

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

*(up to two each to be awarded)*

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

**AN ARTA 101 CONTINUING EDUCATION SCHOLARSHIP** is made possible through the generosity of ARTA, which provides a scholarship for active teachers who are current ARTA 101 members and are pursuing continuing education.

*(one may be awarded)*

- \$2,500

**AN ARTA 101 SCHOLARSHIP FOR THE DIRECT RELATIVES OF AN ACTIVE TEACHER** is made possible by the generosity of ARTA. ARTA provides scholarships to students in a degree, certificate, or diploma program of two or more years at an accredited post-secondary institution. *(one may be awarded)*

- \$2,500



**DEADLINE**  
**July 31, 2023**

Review the criteria and apply online:  
[my.reviewr.com/site/2023\\_ARTA\\_Scholarships](https://my.reviewr.com/site/2023_ARTA_Scholarships)





## Travel

Willard Bandola | Article and Photos



Willard and his wife on a camel ride through the desert of Wadi Rum

# The Middle East: Where Past and Present Intersect

We are standing on our hotel balcony watching the rising sun light up the towering pyramid of Khufu to the west. It is an impressive start to our trip through Egypt, Jordan, and Dubai. My wife and I had long looked forward to this trip, and after many months of planning and anticipation we were about to begin. That first day we walked around the pyramid, climbed on the giant blocks, and ventured inside to follow a narrow passage to an interior room. We watched the local vendors plying their trade on a warm, sunny February morning with the Sphinx sitting majestically in the background.

Egypt has almost a third of the ancient monuments in the world, and we were going to see most of them. We stopped in Luxor and were dwarfed by the columns that held pictures and hieroglyphics that had been crafted by artisans from a civilization that dominated the region thousands of years ago. We travelled to the Valley of the Kings, marvelled at the tomb of Tutankhamen, and went on to explore four other tombs that were even more astounding. The tomb of Pharaoh Seti I had a long sloping passageway adorned with colourful paintings, carved pictures, and hieroglyphics. For a time in the inner room, we were by

ourselves with only a guide to conspiratorially show us extra rooms for a token price.

In the upcoming days we would visit the monument to Queen Hatshepsut, the Temple of Karnak, Hathor's Temple, and the relocated Temple of Ramses II; tour old Cairo; visit a Nubian village; and spend hours in the world-renowned

Egyptian Museum. We got used to awakening to the call to prayer at 5 a.m. each morning, and one cool and quiet morning we floated via hot air balloon above the Nile River, over farmland and ancient monuments. The description of each of these places would require a story of their own.



Hieroglyphics in the tomb of Pharaoh Seti I



**Giza's Great Pyramid  
and Sphinx**



After ten days, we flew to Jordan where the main goal was to visit Petra, which turned out to be much more than the famed Treasury. Walking through a narrow canyon that rose steeply on both sides, we reached a long-deserted Nabataean town.

We explored the Roman ruins at Jerash, watched gladiators in combat, travelled to the traditional site on the Jordan River where Jesus was baptized, climbed up Mount Nebo where tradition says Moses was granted a view of the Promised Land, and covered ourselves with mud before floating in the Dead Sea.

One of our most memorable activities was a 30-minute camel ride through the desert of Wadi Rum — just us and our handler and the serene desert. At sunset we relaxed in the desert and sipped cooled wine as we nibbled appetizers. Wadi Rum is where scenes from *Star Wars* and *The Martian* were filmed.

After ten days in Jordan, we flew to Dubai for four days of exploration. It was quite a transformation to go from an Egyptian civilization that was at its height around three thousand years ago to one that is at its peak now. Everything is the newest and the best. We looked out on the city and the desert from the Burj Khalifa and shopped in a giant mall with an inside ski hill and world class aquarium. We careened through the desert in a Jeep, sliding down sand dunes with the promise that they would stop if you had to empty your stomach. Shopping in the gold and spice souks gave us a last opportunity to bring home souvenirs and walk among the local population. It also provided a chance to stretch prior to our nineteen-and-a-half-hour flight back to Edmonton.

During our guided tour, we had excellent accommodations ranging from Martian dome structures in the desert to the hotel where Agatha Christie resided while writing one of her novels. We ate meals of local foods in local restaurants and



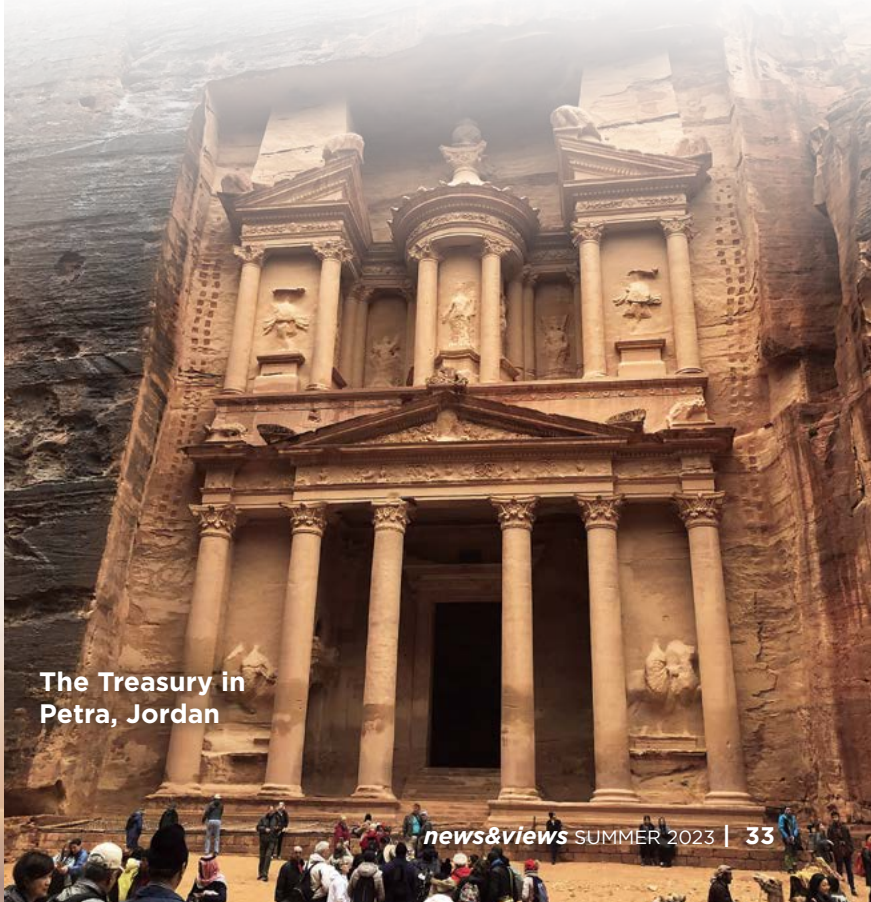
**Downtown  
Dubai**

desert encampments. We experienced the sights, sounds, and smells of the region with a group of wonderful fellow travellers, which started with thirty in Egypt, dropped to twenty in Jordan, and became the two of us in Dubai. There was never any point in the trip where we felt at risk for our safety,

and we were well aware of the measures taken in Egypt to protect tourist sites. We were told by the drivers in Dubai that there was no safer place to be in the world.

If this adventure is one that you have been considering, we give you our wholehearted endorsement to begin your planning now. ●

*Willard Bandola is a retired gentleman of leisure with interests in reading, writing, volunteering, and participating in various sports. Recent trips have included a safari in Southern Africa, a river trip in Portugal, beach time in Mexico, and summers in British Columbia.*



**The Treasury in  
Petra, Jordan**





# Pension & Financial Wellness

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

## Canada Pension Plan: If Not Now, When? (It's Up to You)

At a Christmas party in 2022, I was called a fool — told I was crazy and generally ridiculed by a retired stockbroker. What began as a friendly, get-acquainted conversation became one of those “my opinion is better than your opinion” dialogues. The topic of the night: when to take your Canada Pension Plan (CPP).

Many people and some financial advisors advocate taking CPP as early as possible, at age 60. Others suggest age 65, while still others suggest waiting beyond 65 — age 70 is the latest you can wait. Let's toss a few facts into this opinion-heavy discussion.

- Starting CPP early will lower payments by 0.6% each month (7.2% per year), up to a maximum reduction of 36% if you start at age 60.
- Starting after age 65, payments will increase by 0.7% each month (8.4% per year), up to a maximum increase of 42% if you start at age 70. You can choose any time between the ages of 60 and 70.
- In 2022, the maximum monthly amount you could receive at age 65 was \$1,253.59. The average monthly amount at age 65 was \$737.88.

- To receive that maximum monthly amount, you must have contributed to the plan for at least 39 years, and in each of those years paid the maximum CPP amount payable (the amount changes each year, based on inflation). Starting CPP early, or not having the 39-year maximum contribution level, leads to lower average payments. Keep in mind that many life experiences can affect this calculation, such as child rearing, disability, and divorce. Allowances are made for these challenges, so be sure to check the Government of Canada services website for your circumstance.
- According to the National Institute on Ageing, fewer than one per cent of Canadians delay CPP benefits to age 70. In the last decade, many have chosen to start as early as possible, ignoring the long-term financial effects.





Deducting the 30% tax will net me about \$1,400 per month! Now of course if I do get hit by that big yellow school bus or some other horrible calamity before I begin to collect my CPP, the plan wins. My spouse (assuming she was not with me when I met the calamity) could receive up to 60% of my CPP payment as a survivor's pension benefit.

So, what is the best choice? Like so many opinion questions, there is no right or wrong answer. Everyone needs to consider their own personal circumstances. What is your current standard of living? Do you have significant financial obligations like a mortgage or personal loans? Do you have a personal or family history of heart disease, cancer, or other life-shortening illnesses? Are you worried about outliving your savings?

A quick conversation with a friend or someone you just met at a party should not form the basis for this kind of decision making. When you make this decision, you need to speak to a professional financial advisor. They know the right questions to ask and options to consider. There is no one size fits all. Choose the option that fits your life circumstances and don't let an uninformed individual influence your choices. Many of you have probably already made the choice, but if you know that someone is on the fence, advise them to speak to a professional before they choose to do it now! ●

*Ray Hoger taught to age 61 and has spent the past five years dodging yellow school buses. He hopes to continue to evade the yellow monsters for another four years and start his CPP at age 70.*

This article is for informational purposes only and should not be used to replace a consultation with a trained legal, tax, or financial professional. Please contact a professional for financial, tax, or legal advice related to your specific circumstances.

Now, back to the opinion fun. If I had started CPP when I retired at 61 (in 2017), I would have received

$$\begin{array}{r}
 \$ 1,114.17 \\
 - \$ 320.88 \text{ (7.2\%} \times 4 \text{ years early} \times \$1,114.17) \\
 \hline
 \$ 793.29 \text{ monthly}
 \end{array}$$

That's a nice chunk of change, but of course it is considered taxable income so I would net about \$555 (30% tax). Since I didn't really need the money (that's the first "crazy fool" part — everyone needs as much money as they can get, according to my Christmas party companion), I chose not to start my CPP. In fact, I am one of the one per cent who intend to wait until age 70 to begin my CPP (even at the risk of being run over by a school bus next week!). Keep in mind that our CPP program is indexed to inflation. Monthly payments will increase every January in line with the cost of living. In the five years since I retired, the monthly maximum payment has increased by about \$130 per month.

I worry about outliving my savings. (I'm using them up to fund my urge to see the world.) My plan to wait for age 70 (allowing for modest inflation of 2% annually) would provide me around

$$\begin{array}{r}
 \$ 1,345.00 \\
 + \$ 565.00 \text{ (8.4\%} \times 5 \text{ years later} \times \$1,345) \\
 \hline
 \$ 2,001.00
 \end{array}$$



# PLANNING A TRIP THIS SUMMER?



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# Travel

Robert Michon | Communications Specialist, ARTA

## Octogenarian Odyssey Part II

You may remember 80-year-old retired teacher, Bob Fletcher, from the spring 2022 issue of *news&views*, who shared his plans for a cross-continental cycling trip to celebrate his 80<sup>th</sup> birthday. Since that first story, Bob has completed his journey, riding his e-bike from Alaska to Panama City, a trip that took five months. But it wouldn't be accurate to call it the trip of a lifetime; this summer, Bob will be taking his bike back on the road to complete the rest of the journey — riding from the northern coast of Colombia to the southern tip of Argentina.



Bob has been an avid cyclist all his life, but last year's journey was the longest he had ever taken. In fact, Bob even set a Guinness World Record for the longest journey made by a motorized bicycle. His trip wasn't just about completing an incredible feat, however. Along with his team (who were travelling alongside him in a van), Bob took breaks to meet the locals wherever his journey took him, opting to rent from locals rather than stay in hotels or campgrounds where he could. "The people were so friendly everywhere we went," Bob says. "They wanted to meet us and even give us gifts:

money, water, liquor, food, fruit. I had to stop many times throughout the day to shake hands and take pictures." When he did receive cash gifts, Bob collected the money to be put to good use: buying bicycles for Panamanian children in one of the villages near the end of his trip.

In addition to taking pictures, he got to know his hosts, spoke with local journalists, and shared stories with the people he met. "I was surprised by how many people we met in Central America were migrants from Africa, Venezuela, and Brazil," he says. "I developed a lot of compassion for them. The juxtaposition of our holiday journey compared to their walking journey from as far as Brazil and the dangers they face every day was huge. It was such a contrast with our white-privileged journey of adventure."

The next leg of Bob's Octogenarian Odyssey is set to begin in Cartagena on July 3 and will end in Ushuaia, Argentina, on December 8, during the height of the South American summer. Bob's spirits are as high as they were before he set off in Alaska, and he is eager to begin this next leg. "You're never too old for an adventure," he says. "Whatever your age, you are capable of incredible feats." ●



Bob Fletcher  
and crew in Panama



See part one of "An Octogenarian Odyssey"  
(*news&views*, Spring 2022).







# Wellness

Joyce Loucks | Member, Wellness Committee, ARTA

## Wildly Unambitious Habits

Not many people like to be bad at things, me included. If I can't master a skill, I usually just quit. But when it comes to things like exercise, that attitude doesn't really work! I learned this the hard way when a year of medical issues set me back physically more than I had expected. Before my medical journey, logging over thirty thousand steps was a normal day for me.

The longer you put off taking care of physical health, the harder it is to start being active again. Christine Carter explains in one of her Ted Talks ("The 1-Minute Secret to Forming a New Habit") that we need to change our goal mindset. I related to her explanation. When trying to build a behaviour, the goal shouldn't be success but repetition. Success might come later, but we first need to establish a pattern of behaviour that guarantees consistency.

When I started walking again, I was tempted to sign up for a five-kilometre walk six months down the line to force myself to get in shape, or else. But that is a success goal, and I needed to create an achievable behaviour goal. So instead, I committed to walking outside for at least one minute every day. This was a good start, but I eventually got a puppy because I knew that would get me outside and walking. Two years later, I walk a minimum of an hour (not all at once) per day. I also don't count steps anymore: this would be focusing on the goal and not the behaviour.

Just starting and establishing a neural pathway for a new habit makes it more likely that you will succeed with something more challenging or ambitious later. Carter refers to this as "hardwiring a habit"; you can do it without thinking and without much willpower or effort.

Carter identifies some great examples of making small changes. Doing something wildly unambitious is better than doing nothing. One minute of meditation is enough. One carrot stick still has fibre and vitamins. A walk around the block is still better

than sitting on the couch. The best way to beat procrastination is to just start, no matter how small or insignificant you believe the action to be. Also, if you don't do it now, sometimes later becomes never.

### Let's do this, my friends!

Why do we skip exercise despite knowing all its benefits? The truth is our ability to follow through on our intentions — to get into a new habit like exercise — doesn't depend on the reasons that we might do it or on the depth of our convictions to do it. It also doesn't depend on our understanding of the benefits of a particular behaviour, or even on the strength of our willpower. Procrastination for me comes from not wanting to be bad at something. I have had to accept that I am bad at a lot of the physical activities that I was once good at. Yes, even walking. Now I'm working on bike riding, skipping rope, and meditating.



Changing my mindset to allow myself to be bad at these behaviours has been a struggle. Motivation requires a lot of effort when I'm expecting to be the once-proficient athlete in all areas of physical activity. You might have noticed that motivation isn't something that we can muster on command. It comes and goes. When it is absent, we tend to follow the path of least resistance to the easiest thing like napping.

In case you thought it was too late to make a difference to your health and fitness...

Then think again!

For me, it's never too late to...

- **Get started.**  
Try doing one, better-than-nothing behaviour
- **Get strong.**  
One minute at a time!
- **Get fit.**  
One minute at a time!
- **Get healthy.**  
One minute at a time!
- **Get confident.**  
One minute at a time!
- **Get on track.**  
One minute at a time!
- **Get back to feeling like myself again.**

There are many places to get information on getting started on something. I recommend the Ted Talks series on "How to Be a Better Human," taking what resonates with you from each presenters' advice. ●

*Despite being a physical education teacher for many years, Joyce Loucks claims she hates exercise. After she left the gym, however, she noticed a decline in opportunities to "play" and is working her way back into it.*



**I know it's on your bucket list, but what if it's my bucket that gets kicked?**





## Fitness

Sheila Bean



# Disc Golf: Cheap and Cheerful

I thought I might play a round of golf. So I tucked my \$10 equipment under my arm and immediately headed for a course — without booking a time or paying a fee. Too good to be true? Nope. This is disc golf, which is just as cheap and cheerful as it sounds.

The goal of disc golf is much the same as regular “ball golf”: you work your way toward a target, with as few tries (or strokes) as possible. Swap out your golf equipment for a couple of specialized discs — even a plain old Frisbee will do — and throw your disc toward a basket.

By basket, I mean a broad metal basket suspended on a pole. A collection of loosely attached chains helps the disc to drop into the basket. (Some courses boast earlier versions of baskets or no-basket tone poles that produce a gong-like BONG! when the disc hits the target.)

Disc golf might have found its beginnings in 1927 in Bladworth, Saskatchewan, where a teacher dreamt up a game by throwing metal lids into circles drawn on the ground. Early “flying discs” were invented ten or so years later, but the modern plastic disc didn’t take hold until the 1960s. The inexpensive

and durable Frisbee spawned various games, including the uber-popular team sport ultimate and what we now know as disc golf.

Calgary has eighteen public courses for disc golf — some with nine holes, some with twelve, and some with eighteen. Look online for courses in Edmonton, Red Deer, Lethbridge, Grande Prairie, Drumheller, Fort McMurray, and other locations. Most courses do not charge a playing fee. Also look for disc golf courses that have been added to traditional golf courses. Some communities have leagues, lessons, and mentorship programs. Apps can track your score and list courses wherever you are. Some folks compete. Some are pros.

You might already have ball-golf experience and/or Frisbee experience. I had neither! So I took a lesson to learn basic rules, how to throw forehand, how to throw backhand, and how to putt. I also



took the lesson to meet fellow beginners, and we promptly set up a regular drop-in time to maintain our momentum.

You'll recognize some habits and etiquette from ball golf: each hole is usually labelled with a set par — if not, you can assume a par of three — and will range from 60 to 200 or even 400 metres. You “tee off” from a concrete pad or its equivalent. You keep your distance from other players, waiting for them to clear the hole before teeing off, and letting them “play through” if you need extra time.

With one disc or Frisbee, you're good to go. A disc can cost \$20, but you can certainly pay more. A starter kit typically includes three discs: one for driving, one for mid-range shots, and one for putting. Carefully consider the colour of your discs. Just like Charlie Brown's kite-eating tree, real trees gobble up discs, so a dark green or brown disc might not be easy to find on the ground or on a branch. Some discs you will never see again.

Many players own a whole range of discs, and transport them in an over-the-shoulder bag or in a pull-cart. Besides discs, you might want to pack water, sunscreen, and bug spray.



**Sheila picks her disc out of the basket**



**The blue disc is designed for disc golf.  
The red disc is a regular Frisbee**

There are lots of tricks to throwing. Think about how you're gripping the disc, where you're looking, the angle (or hyzer) when you let it go, and how you place and move your feet and your whole body. One experienced friend told me that I throw the disc as if I'm getting rid of it. So true! I was advised to wind up and throw as if I'm reefing on a lawnmower cord. So helpful!

Disc golf is popular around the world, from Iceland to Australia to the United States. You can even play in the winter! (Ditch the white Frisbee, though, and attach a coloured ribbon to your disc.) YouTube has plenty of disc golf videos, running the gamut from lessons to tournaments. I marvel at the amazing shots that thread their way through a maze of trees.

So dust off your Frisbee and head to a course. Play a couple of holes and go home. Or give yourself two hours to explore the full eighteen. Chances are, the whole experience has cost you practically nothing, and you'll have enjoyed a pleasant walk in the trees and the sunshine. ●

*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 remains — very much! — a disc golf beginner.*





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# Advertorial

## The Best Is Yet to Be

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*Grow old along with me! The best is yet to be,  
the last of life, for which the first was made.*

— Robert Browning

Last year, after a cold and wet camping weekend in the rain at Jasper National Park and a month later being furiously attacked by mosquitos at Lakeland Provincial Park, Michelle and I decided it was time for an upgrade. We kept our tent for backpacking and canoeing excursions, but for car camping, we purchased a teardrop trailer to protect us from bloodsucking insects and cold rainy weather. At our age, we think we deserve some creature comforts.

I have many fond memories of camping when I was growing up. When I was very young, I remember camping with my grandparents at Pine Lake and sleeping in their canvas tent. Also, camping with my parents who owned a small tent trailer, and later a large trailer. Michelle has always been a tent camper, spending many nights with her family camping in Drumheller.

When we started dating, we borrowed a friend's two-man tent to go backpacking in Kananaskis Provincial Park. After we got married, we purchased a three-man tent, and by the time our third son was born, we owned a six-man tent. We never considered owning a trailer: camping to us meant living outside, sleeping on the ground with sleeping bags, and cooking meals on the picnic table. Our boys enjoyed our camping trips, which included backpacking trips in the Rocky Mountains.

When we began researching trailers and camping vans, we wanted to be sure to find something that would maintain our connection to the outdoors, and a custom-built teardrop trailer manufactured by Gnome Homes filled the bill. It is only one step up from tenting: we sleep off the ground on a comfy mattress with pillows and blankets, and the back opens to a kitchen.



There are lights for reading in the evening and a charging station for our electronic devices. The bonus is it's cheap to pull, and we can store it in our garage.

This year, Michelle and I are enjoying making new camping memories with our teardrop trailer. Inside our Gnome Home, we had the phrase "The best is yet to be" engraved on a plaque mounted inside. We are currently travelling to Dawson City, Yukon, a trip that we would have never considered if we continued camping in a tent. The trip has been the best yet — well, except for mosquitoes. Not even a trailer can protect us from being attacked by those pesky blood-thirsty insects at an infested campground. ●



# From Our Partners

Laurie Bauer, CAIB | Business Development Manager, TW Insurance, Soon to be Orbit Insurance Services



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## Owning a Hybrid or Electric Vehicle in Canada Has Its Perks

Electric and hybrid vehicles continue to become more popular among Canadians. If you are considering making the change to an electric vehicle (EV), it is important to understand your options, what would compliment your needs best, environmental impact, and the potential impact on your wallet.



### Understanding the Different Types of EVs

#### 1. Battery Electric Vehicles (BEVs)

BEVs are fully electric cars, never using gasoline, and are powered exclusively by an electric motor and battery pack. These are considered the most cost-effective and eco-friendly EV option.

#### 2. Plug-in Hybrid Electric Vehicles (PHEVs)

PHEVs have large battery packs and can be recharged by plugging them in. Once the battery is used up, a gasoline engine or generator takes over, and the car functions like a hybrid. PHEVs are more affordable to drive than traditional hybrids because they provide all-electric driving for most day-to-day needs while offering equal or better fuel economy when operating in gasoline mode.

#### 3. Hybrid Electric Vehicles (HEVs)

HEVs contain a gasoline engine, an electric motor, and a small battery pack. The battery is recharged through 'regenerative braking'. The electric motor switches on after the vehicle stops and when it first accelerates; then the gasoline engine takes over to cruising speed. Regenerative braking lets the electric motor and the gasoline engine do what they're best at, which improves overall efficiency and reduces fuel costs.

- EVs use electricity instead of fuel. Averaging 20,000 km/year can save as much as \$2,000 per year on fuel alone ([plugndrive.ca/electric-vehicle-benefits](https://plugndrive.ca/electric-vehicle-benefits)).
- EVs require less frequent and less complicated maintenance than gas vehicles. If maintained according to the manufacturer's recommendations, EV drivers pay half as much to repair and maintain their vehicles ([greencars.com/expert-insights/cost-to-maintain-an-electric-car](https://greencars.com/expert-insights/cost-to-maintain-an-electric-car)).
- Some insurance carriers, like Aviva and CAA, offer purchase subsidy incentives and auto policy discounts to insure hybrid or electric vehicles.
- The battery is the most expensive component. This cost can vary greatly by vehicle.
- EV ownership can help reduce personal vehicle greenhouse gas emissions by as much as 90% ([plugndrive.ca/electric-vehicle-benefits](https://plugndrive.ca/electric-vehicle-benefits)).

### Even More Savings

Canada's Zero-Emission Vehicles (iZEV) Program offers up to \$5,000 off the purchase or lease of an eligible EV. Refer to the Government of Canada list of eligible vehicles often for updates. •

*Have questions about your car insurance policy? Call 1-888-338-2685 to discuss hybrid or EV rates with a TW insurance broker. If you're in the market for car insurance, call 1-888-338-2685 for a quote.*

### Save More Long-Term with EVs and Life Cycle Cost

To be objective with the overall cost of EVs, it's best to consider both the purchase price and the operating cost.



# From Our Partners

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

## And Our Members

Ron Thompson | ARTA Member



## Developing Sun-Safe and Skin-Safe Habits

### Ron's Experience

Over the last few years, I've had some close calls with skin cancer. The first happened some time ago, when I noticed several growths on my face and earlobe. My general practitioner removed the facial growths but didn't want to touch the growth on my ear. He said I needed to book an appointment with a dermatologist immediately.

The dermatologist took a biopsy and, sure enough, the growth was cancerous. He told me they would have to be removed by surgery. They were taken off, and I checked back in with him after six months and again after a year, and he found no further growths. I was relieved to hear that I would be fine.

Then, approximately five years later, I started noticing red blemishes on my face, and I was sent to the dermatologist again. This time, he found evidence of two precancerous conditions. With the right medications, over two or three years, those blemishes are pretty well gone. I'm not under the illusion that I'm out of the woods yet. I know they could return at any time.



Finally, I recently developed a growth on my left hand about the size of a dime. My new general practitioner initially thought it was just a wart. But even with the wart treatment she gave me, it was getting larger, not smaller, and became enflamed.

I knew the routine at this point: back to the dermatologist. Again, after a biopsy, it turned out to be cancerous. Again though, after several tests and scrapings, I received good news. The cancer was once again eliminated.

After three brushes with cancer, I know it's something that isn't just going to go away. The chances of another occurrence are pretty high, so it's something I have to keep watching out for. If I see something suspicious, I won't leave it. I have learned, the longer I leave it, the worse it could potentially get.

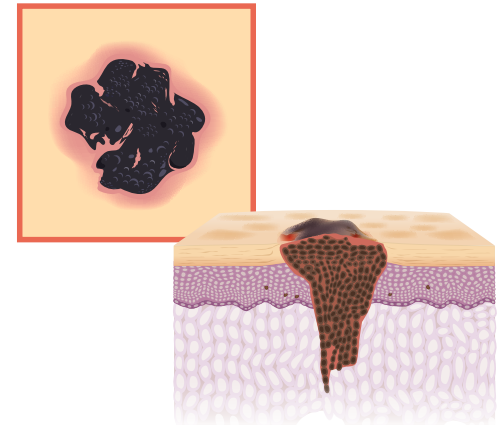
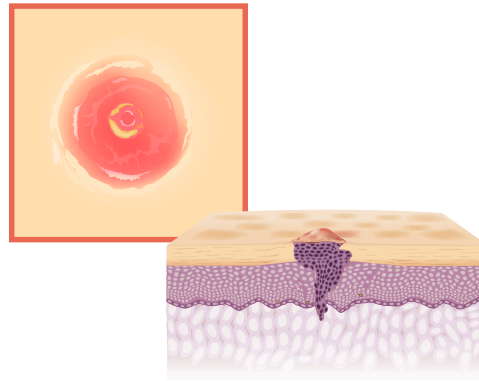
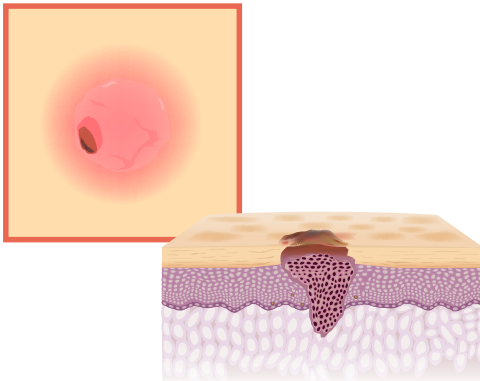
### Bridgitte McMullen, Humanacare Registered Practical Nurse Explains

Ron's experience is not uncommon. When time in the sun is compounded over many years, skin can start to show signs of sun-damage, including cancer. But, with proper vigilance, you can often catch skin cancer before it becomes life-threatening.

Avoiding skin cancer begins with prevention, no matter your age. Even on days when you don't think it's that hot or sunny, wear a wide-brimmed hat, cover your arms and legs, and get sunglasses that offer protection against both UVA and UVB radiation. Plan your outdoor activities either before 10 a.m. or after 4 p.m. to avoid the most intense

sunlight. Seek shade where you can, and wear sunscreen of SPF 30 or higher. It's never too late to benefit from basic sun-safe habits.

Next, like Ron, you'll want to remain mindful of signs of skin cancer. There are three major types of skin cancer: basal cell carcinoma, squamous cell carcinoma, and melanoma.



**Basal cell carcinoma** occurs mostly in the areas of the body that are exposed to the sun, such as your head and neck. It appears as a change in the skin, such as a growth or sore that won't heal. It can look like this:

- a shiny, translucent, skin-coloured bump that may bleed and scab over but never completely heals
- a brown, black, or blue lesion, or a lesion with dark spots, with a slightly raised, translucent border
- a flat, scaly, patch with a raised edge that can grow quite large over time
- a white, waxy, scar-like lesion without a clearly defined border.

**Squamous cell carcinoma** can develop in many areas of the body, not just where skin is exposed to the sun. It responds very well to treatment; however, it can spread aggressively if not detected early. Some signs and symptoms to watch for include:

- firm red nodules on the skin
- flat sores with a scaly crust
- new sores or raised areas on an old scar or ulcer
- rough scaly patches on your lip that may evolve to an open sore
- red sores around the mouth
- any wart-like sores on, in, or around the genitals and anus.

**Melanoma** is the least common type, but it often has the bleakest outcome, as it is much more likely to spread to other parts of the body. Melanoma can develop anywhere on your body. The first symptoms often appear as follows:

- a change to an existing mole
- a new pigmentation or unusual growth anywhere on the body.

Check your skin for these symptoms regularly, and don't be embarrassed to ask a friend or partner to help. If you notice any changes or new areas, contact your health-care provider without delay. If caught early, skin cancer is highly treatable. So, check often; it's never too late to start new habits. ●





# From Our Partners

Debbie Robinson | Director, Marketing & Corporate Social Responsibility, Allianz



Global Assistance

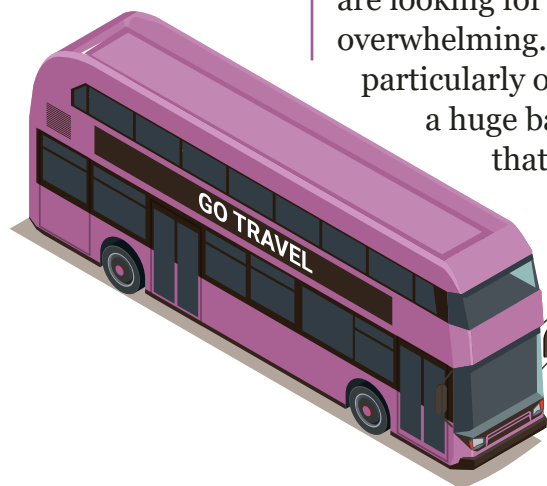
Allianz 

## Five Golden Tips for Senior Solo Travel

Being a solo senior is not what it used to be! Confident, vibrant single seniors are travelling the world and having a great time doing it. Being on your own allows the freedom to travel wherever and whenever you choose. In fact, the benefits of solo senior travel are many and whether you are a senior woman or man travelling alone, your golden years await, and they are filled with adventure.

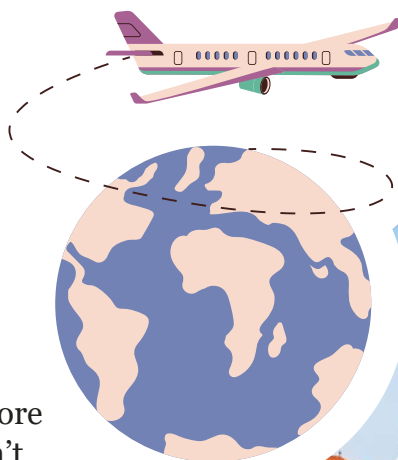
### Start Small

Unsure of where to start? Single senior travel tours are a good option if you don't want to head out completely alone and are looking to make new friends. These tours will offer lots of support — you can get a full, all-inclusive package that will manage all of your day-to-day needs or something a bit less structured where you have more options and open days to fill with activities of your choosing.



### Pace Yourself

Vacations for singles over 60 are meant to be relaxing. Unless you want to cycle through the Pyrenees or hike the Inca Trail, most solo seniors are looking for travel that is stimulating but not overwhelming. A city is a good place to start, particularly one where the local language won't be a huge barrier (and don't be afraid to dust off that high school French!). Once you get into the swing of senior solo travel, it will be easier to move outside of a city to more rural or exotic destinations.



## Think Outside the Box

Yes, going with a tour group is the more straightforward route, but that doesn't mean it has to be boring. Look for tours that specialize in unique culinary or cultural experiences. A river cruise down the Danube will offer a much different experience than a Mexican all-inclusive resort. Make a point of thinking through what you want from your trip — is it new experiences? Cultural diversity? Let your heart be your guide, and do something that has only been a dream until now.

## Knowledge Is Power (And Makes for a Better Trip!)

Once you know what you're looking for, invest some time in research so you know exactly what you're getting. While a neighbour may have had a tremendous time on their state capital bus tour through New England, that may not be the right trip for you. There are numerous websites dedicated to single senior travel tours. Internet not your thing? Find a resourceful travel agent who specializes in senior solo travel to get you on your way.

## Travel Essentials

No matter where senior solo travel takes you, a few standard must-dos apply. Educate yourself about some travel best practices, like what travel shoes to pack and how you want to remember travel experiences (think journal versus camera).

If you're travelling outside your home province, take the time to read your emergency travel plan and confirm you have the right coverage.

If you're travelling outside of Canada, it is critical to plan ahead, do your research, and regularly review all requirements for your departure, arrival at your destination, and return to Canada. As with every trip, we recommend you review and follow Government of Canada travel advisories. By taking the time to be properly prepared, you'll be able to revel in your golden travel years. ●

*If you have any questions about your ARTA Emergency Travel plan, contact the ARTA Member Services team at 1-855-444-2782.*

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

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



# IN MEMORIAM

*What you leave behind is not what is engraved on stone monuments  
but what is woven into the lives of others.*

—Pericles



**David John Flower**, St. Albert. ARTA grieves the loss of former *news&views* editor, David Flower, who contributed to the growth of our magazine from 2004 to 2011.

**Jane “Dee” (née Kennedy)  
Allen**  
Calgary

**Winona Francis (née  
MacLennan) Anderson**  
Calgary

**Carol (née McDowell)  
Bennett**  
Edmonton

**Clare Eva (née Wagner)  
Blore**  
Medicine Hat

**Darrel George Ross Boles**  
Edmonton

**Joseph “Joe” Boulianne**  
St. Paul

**Roma Brahmacharie**  
Okotoks

**Catherine “Cathy” Ann (née  
Drinnan) Brown**  
Duncan, BC

**Gerard “Gerry” Buccini**  
St. Albert

**Harvey Alden Clark**  
Edmonton

**Robert Dalton Clarke**  
Calgary

**Clara (née Iwasiuk) Ernst**  
Vauxhall

**Albert Adelard Faubert**  
Fort Saskatchewan

**Mary Anne (née  
Wollersheim) Fehlberg**  
Edmonton

**Dianne Gail (née Schurman)  
Fleetwood**  
Edmonton

**Anna-Marie (née Doede)  
Fuller**  
Spruce Grove

**Darlene (née Wells)  
Gallinger**  
Tofield

**Jean Marie (née  
LePoidevin) Gregg**  
Agassiz, BC

**Glen Grey**  
Calgary

**Orville Crosbie Grigor**  
Edmonton

**Ronald “Ron” Stanley  
Hanson**  
Granum

To honour an ARTA member or a retired teacher who has passed away, please email the editor at [memoriam@arta.net](mailto:memoriam@arta.net).



**Theodore “Ted” Hensby**  
Calgary

**Eric John Kaluzniak**  
Edmonton

**Rosemary (née Benson) Konynenbelt**  
Lethbridge

**Larry Hubert Koshney**  
Stavely

**Alfred “Al” Helmut Kratz**  
Airdrie

**Wanda (née Badach) Leeb**  
Edmonton

**Wilfred Stephen Lencucha**  
Lethbridge

**Franklin Caesar Loehde**  
Edmonton

**Louise (née Williams) MacGregor**  
Edmonton

**Natalie June (née Prowse) MacKay**  
Edmonton

**James Paul Maclure**  
Edmonton

**Margaret “Marg” (née Drummond) Matheson**  
Lethbridge

**Judy Faye (née Ramage, formerly Gyonyor) McMillan**  
Calgary

**Kirsty Richessa Monaghan**  
Calgary

**Terrence “Terry” William Joseph O’Connor**  
Calgary

**Catherine “Cathy” Margaret O’Neill**  
Red Deer

**Joyce Dorothy (née Easton) Petterson**  
Ponoka

**Robert “Bob” John Pisko**  
Lethbridge

**Marni Gayle (née Bradshaw) Pruden**  
Medicine Hat

**Linda Kathleen (née Scott) Richards**  
Edmonton

**Terrance “Terry” Wayne Riley**  
Medicine Hat

**Irma (née Reinhardt) Rowlands**  
Edmonton

**Kenneth Brian Sharun**  
Fort Saskatchewan

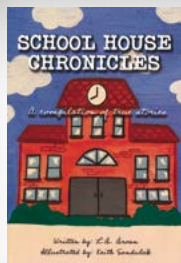
**Elaine Jean Sokoloski**  
Sherwood Park

**Melvin Lorne Stromberg**  
Stettler

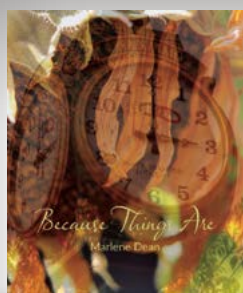
**Linda (née Fleming) Zevola**  
Lac La Biche







***School House Chronicles*** by Lloyd B. Brown. Self-published, 2022. Memoir. Short stories about the author's life, from growing up in Ottawa to teaching in St. Albert, including the good, bad, happy, sad, and surreal.



***Because Things Are*** by Marlene Dean. HouseofAppleton.ca, 2023. Poetry. A chapbook of poems reflecting the mysteries of time and mortality from the Alberta prairies to the shores of British Columbia.



***The Other Path*** by Corinne Jeffery. FriesenPress, 2023. Fiction. The story of how a young woman's decision at a major crossroads creates a ripple effect that changes every instance of her life onwards.



***Dastardly Deed*** by Fran L. Porter. Crossfield Publishing, 2021. Fiction. Romance and intrigue combine in this tale of a handsome talented entrepreneur, taught the true meaning of life and love by — who else? — a teacher.

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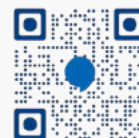


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