2016 ARTA ANNUAL
GOLF TOURNAMENT

TUESDAY, JUNE 21ST
BEGINNING AT 1PM

$125
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Presented by the Calgary Retired Teachers’ Association

Go to the ARTA website at www.arta.net or contact your branch president for more details and a registration form.
CONTACTS + INFORMATION

Member Services Information
BY CANDICE ULLIAC | Manager, Member Services

Along with sunshine and warmer temperatures comes the annual membership renewal season! ARTA Member Services would like to remind members of the education sector that if your membership is due this June 30th, you do not need to wait for the renewal notice to pay for it. To check whether or not your membership is due for renewal this year, look for the expiry date on the front of your membership card next to your member type. If you wish to take advantage of early renewal, please feel free to call the office with a Visa or MasterCard number. We will be able to process the payment in a timely fashion before the phone rush of May and June, and you will also receive your membership card sooner.

Since public and private sector members pay the membership fees monthly with the benefits premium withdrawal, we will automatically send you your membership card with a new expiry date by the end of June.

Keep up to date with the latest ARTA office news on our website, www.arta.net

Join us in welcoming the new beginnings that this spring season brings!

Contact Information

ARTA:
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Next news&views deadline: April 20

ARTA Benefits Plan:
Claims: 1-855-444-2782
arta@asebp.ab.ca

TW Insurance:
(Home and Auto) 1-855-894-2782

ATRF: 780-451-4166
Toll-free: 1-800-661-9582
Email: retiredmember@atrf.com

CPP and OAS Benefits:
Toll-free: 1-800-277-9914

Pension Dates

ATRF Pension Dates:
Available at: www.atrf.com

CPP and OAS Deposit Dates:
March 29 April 27 May 27 June 28
July 27 Aug 29 Sept. 28 Oct. 27
Nov. 28 Dec. 21

January and February 2017 are unavailable.

ARTA is proud to announce that our newest partner in the Affinity Progam is Rogers Wireless. This partnership gives each ARTA member (regardless of where they live) a very special discount of 30% on the Share Everything Plan. View the details of the plan at www.affinity.arta.net. Contact Howard Poon by email at hpoon@imaginewireless.net or by telephone at 780 905-5197.

Coast Hotels is offering excellent rates and offers to all ARTA members. Contact Central Reservations at 1-900-663-1144 or enter the code ARTA32 in the ‘company’ field when booking online at www.coasthotels.com/reservations

Perkopolis offers ARTA members hundreds of options to choose from when planning a trip. They have an exclusive Accommodation site that can easily be accessed by visiting www.perkopolis.com/Hotel/AlbertaRetiredTeachersAssociation. Enter the code ARTA14 and gain access to an incredible selection of accommodation and special rates.
Recently I had the privilege of presenting a branch lifetime membership to my 95-year-old Grade One teacher. She was one of three, all approximately the same age, to receive the honour. It caused me to pause and acknowledge our pioneer teachers for their vision of a well-educated society. It wasn’t easy then, but then teaching has never been easy. For the most part it required acts of heroism from our pioneer teachers, sometimes at their own peril. Teaching, always under close scrutiny—both spoken and unspoken—by the community and local trustees, was challenging, but was also productive, rewarding and groundbreaking.

We can only wonder what it was like to be a very young person, frequently with a year or less of normal school training, far away from home in a rural location, without transportation, boarding with a local family or actually living in the school, cleaning and keeping the fire going. Imagine living in the centre of the community, as the school often served as the Saturday night dance hall, the community centre and, on Sunday, the church. Although salaries were mandated, difficult economic conditions made it hard to collect taxes to pay the teacher.

Then there was the matter of teaching with limited or nonexistent resources, a curriculum for Grade One to the oldest students, an annual Christmas Concert, and handing out weekly cod liver oil pills only to have one or two of them find an obscure place on the hot stove—and finally, watching the Inspector coming down the road.

When World War II broke out, the opportunity for better paying jobs beckoned. There was a shortage of rural teachers, so even married teachers were coaxed into returning to the classroom. Small rural schools, serving a four-mile by four-mile area, were amalgamated into larger districts thereby creating the opportunity for older students to attend high school. Summer school and night classes became standard activities for teachers eager to improve their qualifications.

The old one-room schools, some of which were propped up to keep them from falling over, were abandoned or sold and turned into granaries. Those communities that restored and preserved some of the early schools and their locations with their school marker projects richly deserve our thanks.

As a result of the perseverance, the vision and the spirit of those early teachers—the pioneers—education in Alberta serves us well today. To my Grade One teacher, happy Mother’s Day, Mom! And to all those early teachers who were so instrumental in shaping our great province, our deepest and most heartfelt thanks.
As you can see by my photograph, I am folically challenged. When asked by my six-year-old son why this is so, I could only muster, “Because that is how God made me.” While it is true that this is how God made me, I started to ask myself the same question. Why? Why am I bald while others have a full, luscious head of hair? After giving the matter much thought and consulting my friend Google, I came up with what I think is the perfect answer: I am bald because I needed more confidence.

Wait a second, baldness breeds confidence? I thought it did the opposite. Well to me, no. I think that if you face being bald head on, it builds character; in turn, character builds confidence. People who are confident (I believe) can do anything, accomplish anything, and when they put their minds to it, change the world. Confidence is not for the bald alone. When faced with any form of adversity, from something small like being bald or something worse such as illness or personal loss, the strength needed builds confidence in one’s self, and self-confidence builds character.

It’s not easy being bald. There are times when I wish I had ravishing locks of flowing blonde hair like I did when I was younger, but I would not trade away the confidence I have gained from dealing with this minor setback. I see many of our members, friends and family deal with challenges that I’m sure they would not wish for in a million years, but by meeting those challenges, I see character and confidence grow in them as they persevere.

Confidence and character are what this organization was built on and what keeps it growing and flourishing; achieving the character and confidence we now have was not easy, and it left some scars, but it produced a solid association built by the confident and charismatic members it serves.

Whatever your challenge, personal or professional, if you face it head on, inevitably the confidence and character you develop in handling and working through it will unveil a true diamond. Next time my son asks me why I am bald, I am going to say proudly, "I'm bald because I need more confidence, and I couldn’t be happier.”

Famous Bald People
- Pope Francis
- The Dalai Lama
- Vladimir Putin
- Rupert Murdoch
- Sean Connery
- James Carville
- Dr. Phil
- Stephen Covey
- Hulk Hogan
- James Taylor
The Demise of the Broadsheet

BY ROBIN CARSON | Editor

Postmedia’s announcement on February 19 that it would be cutting ninety jobs and combining newsrooms for its eight newspapers in four cities was shocking, but not entirely unexpected. Since the advent of the Internet, newspapers have had a tough slog. In the US, newspapers have either combined, moved to online editions or folded entirely. Newspapers used to be the main source of information within their communities, but they are now seen as static in their reporting and thoroughly out-of-date in their style. Who wants to read yesterday’s news in a format that is awkward and bulky when dozens of news apps give today’s news from anywhere in the world in a format that fits in your pocket?

There is a grave concern for a democratic and independent press with such a melding of news reporting, but that is the subject of another editorial. Certainly the effective opposition mounted by Alberta’s major newspapers to the monolithic Alberta governments in the ten years after 1975 would seem to be something of the past.

There is an air of moribundity, of final collapse and ultimate death in Postmedia’s announcement. As much as many of us prefer the crunkle and flap of reading ink on newsprint over morning coffee, our numbers are in serious decline. Newspapers have always been about business, and even moving local newspapers to their own online presentations really doesn’t work for several reasons. As a result, readership declines, advertising revenues fall off and the newspaper remains in trouble.

What local newspapers do best is local news. Readers of local newspapers are probably more interested in local projects and local problems than they are in those of Toronto or Vancouver. There is a kind of irony in the fact that Postmedia’s consolidation, while not completely abandoning things local, certainly makes local coverage less important. It will be interesting to see how many local concerts get reviewed, local writers featured or local events get good coverage. In that regard, I would rather live in Stony Plain where the newspaper is thick and full of local news.

As easy as it is to become bitter about the winding down of daily newspapers, as businesses, they have an impossible task, namely the monetization of what they produce. With the printed paper, it’s pretty simple: customers are charged for the papers they buy and advertisers are charged for space. Deduct the cost of production and the rest is profit.

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FROM THE BRANCHES

Clarence M. Goldade Memorial Scholarship Presentation

BY GORDON CUMMING

A special part of the Calgary Retired Teachers’ Christmas luncheon was having Donna Mae Goldade of Medicine Hat present the Clarence Goldade Memorial Golf Tournament Scholarship to Emily Martin, a student in the Faculty of Education at Mount Royal University in Calgary. Donna Mae’s husband, Clarence M. Goldade, was a long-time leader in both the Medicine Hat and District Retired Teachers Association and ARTA. Funds for the scholarship were raised by colleagues and friends of Clarence through the Clarence Goldade Memorial Golf Tournament. It is a most fitting acknowledgement of his commitment to his profession, his community and his students.

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ARTWORK BY RETIRED TEACHERS. MEMBERS PRESENT FREE ADMISSION, REFRESHMENTS AND DOOR PRIZES

From left to right: Gordon Cumming (Past-president of ARTA), Donna Mae Goldade, Emily Martin, Dale Martin (Retired teacher and Emily’s father)
The Calgary Retired Teachers’ Association invites you to their eleventh annual conference for retired colleagues and friends. Bigger and better, this year’s program features a special evening with Magnolia Buckskin.

**THURSDAY, April 28th**
Join us for dinner followed by an entertaining evening with Magnolia Buckskin, an amazing quartet who bring a flavourful blend of grassroots, folk and acoustic pop music, highlighting sweet harmonies, laced with banjo, accordion, clarinet, mandolin, bass and guitar.

**FRIDAY, April 29th**
Breakfast, lunch, wind-up social and, in between, choose from over twenty exciting presentations on topics including fitness, finance, gardening, health, heritage, lifestyle, travel, tourism, wellness, dance and golf.

Ramada Plaza Calgary Airport Hotel and Conference Centre
3515–26 Street NE, Calgary, Alberta

Complete program and registration information is available online at www.calgaryretiredteachers.org or phone Gordon Cumming at 403-288-5731

CRTA WISHES TO THANK THE FOLLOWING FUNDERS AND SPONSORS FOR MAKING OUR CONFERENCE POSSIBLE.
FROM THE BRANCHES

NEARTA Branch Members Are Valuable Volunteers

BY PAUL BOISVERT

In 1999, the roots for the formation of one of Canada’s most unusual societies were established. Since its very humble beginnings, the Haying in the 30’s Cancer Support Society has raised and distributed almost three million dollars to people who are undergoing treatment for cancer in its many forms. What makes Haying in the 30’s Cancer Support Society unique is that 100% of donations go entirely to support cancer victims.

At the 2015 event held on the Saturday and Sunday of the August long weekend, almost $230,000.00 was given by about 5000 people who came over two days to camp, eat and enjoy the many exhibits and activities, many aimed specifically at children, depicting life in rural Western Canada in the 1930’s. There was no admission fee or charge for anything on this weekend since all consumables were donated. At the Saturday supper, 1600 people enjoyed a roast beef dinner, complete with salads, veggies and desserts. All of this was, in addition to pancake and sausage breakfasts, and hamburgers and hotdogs, available throughout both days of the event. While everything was free, most visitors make a tax deductible donation to the Society. Another unique feature was that nowhere were there signs acknowledging corporate sponsors or donors—although there are many of those.

Another truly amazing aspect of this event is that Haying in the 30’s is supported by approximately 500 volunteers from all walks of life and from all over the country who donate their skills and abilities to make the event a great success. Since its inception, this team of volunteers has always included members of the NEARTA Branch of ARTA. Visitors will find Ray and Carol Hellquist at the schoolhouse sharing the wealth of documents they have collected about the history of schools in this part of Alberta. Or they may visit with Alberta Boratynec who explains the hows and whys of home-built farming equipment of long-ago. Gladys Boisvert staffs the donation booth, preparing receipts for donations as they are received.

For more information about Haying in the 30’s Cancer Support Society, including how victims undergoing cancer treatments can request assistance, go to www.hayinginthe30s.com.
It is with pleasure that we nominate Doreen Pawlowski for the ARTA Volunteer Award. Doreen has provided outstanding leadership to our teaching profession both during her teaching career and into her retirement. Doreen shares her leadership in the community of Taber and area through her exceptional organizational skills, the ability to involve and motivate others and the commitment to see projects successfully completed.

During her teaching career, Doreen was an active member of the Alberta Teachers’ Association as her school’s representative to the ATA Local, a member of the Professional Development Committee, and president of the Horizon Local for eleven years. She was an ARA delegate for twenty years. While president, she faithfully attended the meetings of every committee.

Upon retirement, Doreen represented the retired teachers from Horizon School Division for four years as a member of SWARTA. She served as vice-president of SWARTA from 2009 until being elected president in 2011. She is now in her fifth year serving as president. She has attended all ARTA AGM meetings since 2009.

An active member of her church as organist and co-director of the choir for forty years, Doreen’s tireless work is much appreciated by all members. She is a talented musician who can play, sing and listen all at the same time! As well, Doreen organizes a yearly Choir Smorgasbord supper to fundraise for music for the choir. The supper is recognized in Taber for its excellence, so tickets sell quickly.

She has also been president of the women’s group in her church for ten years, overseeing most of the activities that take place including the food and decorations for funeral lunches, showers for brides-to-be, or members’ significant birthdays. This past summer a couple planned to have a quiet wedding, but Doreen, with one week’s notice, augmented the reception with beautiful decorations and a complete menu and program!

Doreen continues her service in the community by volunteering for Meals on Wheels.

A founding member of the Taber Kiwanis Handbell Choir, Doreen was instrumental in having Barnwell School obtain handbells for its music program.

Doreen also shares her musical ability as a supply organist for Southland Funeral Chapel.

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FROM THE BRANCHES

CARTA’s Volunteer Award 2015: Donna Smyth
BY EDNA WARRINER

Donna Smyth is a quiet soul who works behind the scenes to make sure that jobs get done. She enjoys volunteering because of the opportunity it brings to widen her horizons by getting to know other people with their diverse personalities, interests and backgrounds. Donna has enjoyed growth in the company of others over the years that she has volunteered.

Born in Calgary, Donna attended both the University of Alberta and the University of Calgary. She taught in Calgary and Fort McMurray before moving to Red Deer in 1980, where she taught until her retirement in 1997. Donna taught mainly primary students for about thirty years.

She and her husband, Dennis, have one son, Dwayne, an architect in Vancouver. Their two grandchildren, Donna and Dennis, still reside in Red Deer.

A committed traveller, Donna has visited Egypt, South Africa, Vietnam, Thailand, Spain, Portugal, Italy, Peru, Russia and, via river cruises, countries along the Danube.

Here are a few of the highlights of her commitment as a volunteer:

- Donna has been involved for thirty years with Delta Kappa Gamma, a group of women educators who raise funds for the Red Deer Public School Division Foundation and for Tools for Schools Africa.
- She has volunteered at the Red Deer Public Library in ESL and literacy programs.
- She has been a volunteer for the Festival of Trees, a fundraiser for Red Deer Hospital, for several years.
- She is a nineteen-year member of Sunnybrook Farm Museum, assisting with food services and the school programs. The museum has presented Donna with a volunteer award for her service.
- She has been a member of Central Alberta Theatre for nineteen years, looking after front of house, working backstage and selling raffle tickets. She received a lifetime membership from Central Alberta Theatre for her dedicated service.
- She is a member of the Taoist Tai Chi, volunteering since 1996 and instructing for many years.
- She is part of GrammaLink-Africa, an organization that raises funds for grandmothers in Africa who look after children who have lost their families to AIDS. They raise funds through chili lunches, fabric sales, Scrabble games, and mac and cheese lunches throughout the year.
- Donna received the most prestigious Mayor’s Special Award for volunteerism for 2014.†
Betty Peers grew up on a farm near Tees, Alberta, went to Gadsby School until Grade Nine, and then attended Mirror High School. She studied at the University of Alberta, taught Grade Four in Edmonton, then moved to Calgary to teach Grade Two. As well as being a teacher, she is also a talented artist.

For Betty, family is and always will be number one! She and her husband, Alvin, work on their son’s farm in the summer and have also spent the last six months helping her son in Calgary with house renovations. Even as a busy mom Betty began volunteering, and has continued to volunteer for most of her life. Here are some of the areas in which she has volunteered:

- She is a Sunday School teacher.
- In Calgary’s Southwood Community she has assisted her husband with coaching minor hockey, has been a Cub leader and has assisted with the concession at the community hockey rink.
- She has volunteered at the elementary school with field trips, track meets, arranging for other volunteers, helping in reading classes and with transportation.
- In Lacombe, Betty helped establish the Art Guild and has been on the executive for nine years. She has worked with the Palette Pleasers, a volunteer catering group, and has been the volunteer coordinator for the Lacombe Art Show for eight years.
- Betty presently works with the Alix School and Lacombe High School teachers promoting and encouraging student art. She has helped to involve students in the Lacombe Art Show, Alberta Community of Art Clubs Association (ACACA), and now is seeking their inclusion in the Calgary Stampede student art show. She has served a year as zone leader of ACACA.
- Betty has also worked with the Medicine Hills Art Group for four years, helping with organizing shows and food concessions. She managed the gallery section of the shows.

Betty Peers is a classic example of leading by the example she sets. She takes the time to share her wisdom and talents with others around her. And her gifts as a volunteer just don’t end!

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For six years, Doreen captained a team for the Relay-for-Life organization in Taber to gather pledges for cancer research.

During During Cornfest, a weekend sponsored by the Taber Chamber of Commerce, Doreen organizes the Comfort Zone. Its purpose is child safety.

Children wear bracelets so that if they become separated from parents, lost child and parents can be reunited easily. ‘The Zone’ also provides a tent for parents to feed or change babies.

Doreen also belongs to the Taber Sunny Red Hatters. She is Vice-Queen of this group and organizes group events including eight larger events to which other chapters in Alberta are invited.

It is our honor to nominate Doreen Pawlowski for this award. She is a remarkable lady and an outstanding volunteer.
Is Your Pension Safe?

BY JOSEPH BATTY, CA

You filled out the pension application, went to the local Government of Canada office to apply for CPP and OAS, turned in your keys and left school for the last time, settling in for a long retirement. The next morning on the local news a report surfaces about pensions—and someone asks, “Is your pension safe?”

Whenever you retired, there were (and still are) assumptions that pensions are safe, that people who manage pension money are capable, that formulas used for calculating deductions are accurate and that the government will rescue pensions if anything goes wrong.

Today, the news often seems to report a growing animosity against public sector pensions and pensioners. As well, there are many examples of clawing back benefits with threats of more to come. There are also reports from many sources about ‘unfunded liabilities’ in pension plans.

So the question is, “Is your pension safe?”

After my many years as CFO of public sector institutions (such as my eight years at NAIT), never in all of that time was I ever asked that question nor were there ever any questions about what happens to your money when it is deducted from each paycheque.

Now, I have been asked many times, “Just what is the unfunded liability in my pension?” The unfunded liability is the elephant in the room. Currently, hardly anyone wants to talk openly about it or try to resolve problems that could occur if it is not corrected.

Here is what it is all about. Most ARTA members draw pension income from a public sector pension plan. Such plans are referred to as ‘defined benefit plans.’ What this means is that your pension benefits are defined by a formula that is based on a number of factors such as the number of years you have worked for your employer, your best salary averaged over five years, and multiplying the product of those two numbers by approximately 2% to determine the defined amount to be received. There are other issues, too, such as coordination with Canada Pension, but the 2% figure is about right.

The difference between this kind of plan—a defined benefit plan—and a ‘defined contribution plan’ is that your benefits in the latter are not directly related to the amounts of money you and your employer contributed. For example, if an employee worked for thirty years for an eligible employer and the average of the best five years’ salary was,
say, $40,000, the pension would be approximately $24,000.

The defined benefit plan means you will get this amount each year for the rest of your life, regardless of how much money you actually contributed to the plan.

Here comes the tricky part. When these plans were conceived, there were formulas and factors in the calculations that were needed to ensure that the plan had enough money put into it each year to actually pay you this pension for the rest of your life. Some of the factors in these calculations would include the following:

- 5% of your salary as a regular deduction to be paid into the plan;
- 5% of your salary as a matching contribution by your employer to be paid into the plan;
- an actuarial estimate of how long you would live;
- an estimated 6% to 8% investment return on the money pooled in the plan and invested by the plan’s administrator; and
- an estimate of the number of employees who would resign before retirement. (The issue here is that such employees would get their money refunded, but the employer’s share would remain in the pool.)

However, these factors have changed over the past decade. Now people live longer, investments no longer return 6% to 8% and, because of poor economic conditions, there is a lower rate of staff turnover. Although these factors have changed, the defined benefit has not changed, resulting in considerably less money in the fund.

When accountants, actuaries and lawyers do their calculations of what the plan owes and they find there is not sufficient money in the fund to pay these benefits, they report this as an ‘unfunded liability’ which, in layman’s terms, means that the pension plan does not have enough money to pay its bills.

**Here are some questions to consider:**

- **Does this really affect me?**
  Yes. This problem affects all of us.
  If a pension fund runs out of money, it cannot pay full pensions.

- **Can this happen to those of us who are currently drawing pensions?**
  Unless we experience a total collapse like Canada saw in 1929, probably not. This is such an emotional issue, any solution or change will most likely be grandfathered.

- **Can this happen to our colleagues who have not yet retired, or to our children?**
  Probably. Either promised benefits could be reduced, contributions increased, or both. Some public sector pension plans in eastern Canada have already made changes by reducing benefits. Our federal government has already changed the Old Age Security eligibility rules, and the Canada Pension Plan is considering what its options might be.

- **Is this just an accounting issue?**
  As a chartered accountant, I can honestly say this is not an accounting issue. It is real.

- **Is it just a temporary problem?**
  No, the problem is permanent. Unless the plans are changed, they will go broke.

- **Should I be worried?**
  Yes. There is a crisis coming. We all need to prepare for some changes; and when that happens, income from pensions could be affected.

**So what should you do?**
Any steps you could take may be complex. I will dedicate my next article to some solutions you should consider. In the meantime, I encourage you to do some research, so you are up to date on the options I will discuss in the next edition of *news&views*. You may wish to start by going back to the fall 2015 issue of *news&views* and re-read my article “Propaganda.” Where does the issue of propaganda sit with your belief system?

If you have any questions or comments, please contact me at battyj@telus.net.
Recently I heard about a small, beautiful country nestled between the countries of China and India—an isolated Buddhist kingdom in the lap of the Himalayas called Bhutan. Until about forty years ago it remained set apart from the rest of the world. This small country’s story is compelling, and I believe that other countries of the world, including our own, could learn much from the Bhutanese.

Imagine flying into this remarkably picturesque country and then travelling along a narrow, winding, mountain road that runs from the airport to the capital, Thimphu. As you travel you see a series of signs painted with slogans offering spiritual wisdom. “Life is a journey! Complete it!” and “Let nature be your guide.”

Despite endless challenges the Bhutanese people maintain an environment of happiness and optimism. In the mid-1970s the fourth king of Bhutan, Jigme Singye Wangchuck, championed a new approach to his country’s development based on the understanding that each individual’s well-being must take precedence over the economic and political practice of materialism. He promoted the concept of Gross National Happiness that measures prosperity not by the country’s monetary value but by the spiritual, physical, social and environmental well-being of its citizens and environment.

The philosophy of interdependence is at the heart of Gross National Happiness, meaning that each person is but a small part of the larger whole, yet has the power to affect every other part; thus, how people connect with each other will either sustain or destroy them. Collective well-being is nurtured through an educational system that promotes good people rather than good grades, environmental sustainability, political fairness, and economic principles that can sustain Bhutan’s distinctive culture.

Nyingtob Pema Norbu, a Gross National Happiness Commission planning officer, is reported as saying, “Happiness is not a perfect life softly cocooned in pillows of cleanliness, security and abundance. When we refer to happiness, we are talking about harmony, about striking a balance.” Happiness is an inner state of contentment that remains constant no matter the life situations that people must face.

The Bhutanese understand that a certain amount of financial security is important; however, they reject greed and the accumulation of wealth because they believe that these enslave people and encourage materialism and individualism and that the pursuit of wealth can become a personal and societal goal with little regard for its effects on others and the environment. There are four underlying principles of Gross National Happiness—generosity, ethics, tolerance and perseverance.

**Generosity**

For the Bhutanese, generosity is considered the highest form of
reciprocity. ‘Paying it forward’ is a means by which a person expresses utmost appreciation for the blessings of life. Acts of generosity and kindness uphold the inherent value of each person and the Bhutanese believe that all people can be generous and kind.

Some years ago there was a movement within Tim Hortons to ‘pay it forward.’ Someone in line would pay for the next customer’s coffee, and that person would then pay for the person behind them. Apparently, at one Tim Hortons in Winnipeg, during a three-hour period, 228 people in the drive-through line paid for the order of the next customer.

Ravi Ravindra, a Canadian writer, has said, “Recalling our own experiences in which we acted generously or with compassion for the simple delight of it without expectation of any gain can give us more confidence in the existence of a deeper goodness.”

**Ethics**

Simply put, ethics is how we behave toward each other. It is more than just being friendly, loving and kind; it is about behaving decently toward others. It involves honesty, courtesy and sharing, and treating each other with utmost consideration—especially those you do not like, or whose views are different from your own.

You might ask yourself, "Do I behave decently with others in my family, my neighbourhood and my social communities? Do I honour another person’s viewpoint? Do I tend to be more critical than supportive?"

**Tolerance**

Intolerance is endemic in our world. Conflicts and war are escalating, causing massive loss of life and the displacement of thousands of people. In our communities, cities and towns intolerance is evident as neighbourhood violence escalates, occurrences of bullying rise and prejudice among religious groups continues. This intolerance is summed up by author John Irving who wrote, “It is not simply intolerance that we face, but tolerance of intolerance, which allows the intolerance to exist.”

Intolerance is an outcome of self-righteous attitudes about one’s own beliefs, opinions, culture and status with little regard for other people’s customs, lifestyles and religious systems. Its narrow-mindedness and arrogance sets us solidly for or against others. “The many factors which divide us,” says the Dalai Lama, “are actually much more superficial than those we share. Despite all of the things that differentiate us—race, language, religion, gender, wealth and so on—we are all equal concerning our fundamental humanity.”

UNESCO’s 1995 *Declaration on the Principles of Tolerance* states, “Tolerance is respect, acceptance and appreciation of the rich diversity of our world’s cultures, forms of expression and ways of being human. . . It means accepting the fact that human beings, naturally diverse in their appearance, situation, speech, behavior and values, have the right to live in peace and to be as they are.”

**Perseverance**

There is little doubt that we live in challenging times, and life is often complex and
Avoiding Pitfalls When Searching the Internet

BY INGE COATES | Communications Committee

Perhaps we are watching TV when a narrator refers to something that we want to know more about. Out comes the iPad, the Google screen lights up and we type the strange term into the search line—although the spelling is a guess—and out comes a list of sources for information along with a suggested spelling of the term. Somewhere in that list is our golden answer!

Because searching the Internet for information is so common today, it is important to understand how to direct our searches effectively, as well as how we can be led astray.

**What is a search?**
Most computers already come equipped with a browser that allows us to do our searches. Some common browsers are Safari, Internet Explorer, Google (Chrome) and Firefox. When we type a search term in a browser’s search line, its programming automatically accesses one or more search engines that look for the information on the web—a system of sharing information on the Internet—for matching terms.

**What is the Web?**
The World Wide Web consists of millions of ‘pages’ all over the world that can be image, text, audio clips, or other forms of communication. These pages are often connected to other pages in the web through ‘links,’ which are explained below.

**What is a URL?**
Every Internet page has an address called a Uniform Resource Locator (URL) that looks something like this:

```
www://hostname/other_information
```

If you know the URL for an Internet page, you can go directly to that page by accurately typing it into the search line (or by using copy and paste), or you may have stored that URL in the list of bookmarks that you keep on your personal computer.

A link usually appears as an icon or highlighted text on your screen. Clicking a link activates the URL that is concealed within the link.

The list of results that appear when you do a search is really a list of these links. When you click on an item, the browser opens that page using its URL.

**Why is it important to examine a URL before clicking a link?**
Usually the actual URL of a search result appears just below its title in your list. Within the URL there often is a letter combination that indicates the organization or type of organization connected to the website. For example, the URLs of web pages linked to the University of Alberta’s website all contain ‘uofa.ualberta.ca.’ Web pages officially linked to the National Hockey League’s website all contain ‘nhl.com.’ When you look for an official website for the Edmonton Oilers or Calgary Flames, see if ‘oilers.nhl.com’ or ‘flames.nhl.com’ are part of the URL. There may be other word fragments in the URL you are looking at that make sense specific to your search.

I once wanted to book a specific hotel in Vancouver, but I wanted to deal directly with the hotel. I used the hotel name and its location as my search terms and clicked one of the many links in the search result that featured only the
hotel name. But I forgot to pay attention to the URL. The link took me to a page that I recognized from previous bookings as the hotel’s home page, and I proceeded as normal. When we arrived for our stay, I discovered that I had booked the room through an agency that accessed its less desirable rooms; and because the agency handled the money transfer, I could not get the room I wanted for the rate I expected. If I had looked more closely at the URL, I would have seen the name of the agency and would have known that I was not communicating with the hotel at all.

**How can search results be manipulated?**

**Biased results**

Search engines sometimes use a person’s search history to present results that match their history. The drawback is that searches can become biased. For example, search results for the term ‘gun legislation’ for someone who has searched for articles against gun control will likely be totally different from the results for ‘gun legislation’ for someone who has searched for information that supports gun control.

To obtain less biased search results, reset your browser once in a while.

**Paid placement**

Search results that appear at the top of the list are not necessarily better than those below. The most obvious of these are the ads that appear early in a search result, but matters can be more subtle. An organization that has paid for a premium listing will appear before the others that have not paid that premium, even though they are offering the same service or information.

It may be useful to look past the first page of your search results.

**Bait and switch**

Web designers measure their success in the number of visits they generate so they use ‘counters.’ The designers study terms that attract the search engine, and include these in their text to yield more visits. Someone who is really looking for something else may land on a false site, and if the product is enticing enough, they can be distracted.

To counteract this, look closely at the URL to see if it makes sense. It is also important to use effective search phrases consisting of exact words to indicate the main topic as well as important aspects of that topic. The longer the search phrase, the more focused the results.

It is amazing to be able to find answers to questions with just a few keystrokes! When we have an idea of how a search works, we can be aware of some of the pitfalls. Then we can direct our searches effectively, evaluate their results, and enjoy our learning! 🌟
Wellness in 2016
BY RON THOMPSON | Chair, Wellness Committee

ARTA’s Wellness Committee has seen steady growth from its inception in 2011 to the present. In the first year, its members were tasked with defining the mandate of the committee. Early in the life of the committee we started looking for resources to help us fill out the many aspects of overall wellness. Committee members were encouraged to attend conferences on wellness with the purpose of finding out as much as possible about a variety of government, organizational and local sources of information. As a result of attending these conferences, two ARTA Wellness Workshop days were organized. Many sources of information were shared from COSCO workshops—presentations on a flash drive—which could be presented by any branch, to a multitude of more traditional resources that could be accessed by branches for wellness presentations or workshops.

As our committee evolved, we initiated the annual ARTA Walking Challenge to encourage more active involvement in wellness, first for thirty days in June and then for any best thirty days from April 1st to June 30th. Prizes were awarded according to highest individual number of steps and highest total number of steps for a branch. Last year we piloted the ‘Body Composition Clinics.’ The Edmonton Retired Teachers’ Association piloted two clinics, which gave the committee a template for future Body Composition Clinics. So far, at least seven branches have held or are planning a clinic.

This year’s Wellness Committee project is developing and publishing a wellness publication, which we expect to produce twice a year in months when news&views is not being published. We are extremely excited about the possibilities this opportunity holds. Keep tuned!

SCOTTISH RITE CHARITABLE FOUNDATION LEARNING CENTRES FOR DYSLEXIC CHILDREN

WANTED: Volunteers to learn the Orton-Gillingham method of instruction to overcome dyslexia.

Volunteers will be trained by experts to tutor. Successful candidates will receive special training and supervision and may become fully qualified tutors after tutoring at least two children for a total of approximately 100 hours.
The Pension and Financial Advisory Committee have added *New Rules of Retirement* by Warren MacKenzie and Ken Hawkins to the ATA Library. In this book the writers hope to tell you all the things that financial advisors are not telling you.

MacKenzie and Hawkins begin by explaining the differences between the myths of retirement and its reality. One such myth is the need to live off your investment income without touching the principal. They point out that, unless you have a desire to leave an estate, you can draw down your principal in a very disciplined way and enjoy the fruits of your labour.

An interesting chapter deals with what makes people happy in retirement. The writers point out that studies have shown that the amount of money you have at your disposal means little to overall happiness after retirement. So what then will make you happy in retirement?

The writers also discuss the role that personal health plays in planning for your retirement. They advise you to be aware of your changing needs as you age and how such changes will affect your financial needs. Other chapters cover such topics as calculating the cost of living in retirement and calculating your retirement income.

Finally, they deal with investments. Their advice is to follow a sensible and simple investment process as you construct a solid investment portfolio. With examples, they explain what that means. The writers end with advice on how to monitor and manage your investment wisely and they include a wide range of factors that may or may not influence your investments and your plans.

Some the following books are already in the ATA Library.

*The 50 Biggest Estate Planning Mistakes ... and How to Avoid Them* by Jean Blacklock and Sarah Kruger

*Alberta Probate Kit: Everything you need to probate or administer an estate* by Lynne Butler

*The Canadian Guide to Will and Estate Planning* by Douglas Gray and John Budd

*Creating a Happy Retirement* by Dr. Ronald W. Richardson and Lois A. Richardson

Remember that as a retired teacher you have access to the ATA Library. A letter, an email or a telephone call can get any of these books sent out to you. ✧
Eileen, my wife, and I began our trip through Russia by flying from Toronto to Zurich via Air Canada and then from Zurich to St. Petersburg by Swissair. (On the Swissair flight, as with all our recent flights within Europe via European airlines, we received a hot meal and a beverage of our choice regardless of the number of hours in the air, unlike carriers in North America.)

When we arrived in St. Petersburg with our ridiculously expensive Russian visas (CAD $400 each), we went through immigration and customs then were taken to our riverboat on a modern bus. The riverboats are miniatures of ocean cruise ships, but with only three or four decks and little in the way of cruise ship extras. There are no casinos or swimming pools. Our stateroom, however, was just as fine as we have had on ocean cruises.

The cruise was to consist of three and a half days in St. Petersburg, five days on 1200 kilometres of waterways connecting to Moscow and three days in Moscow itself before flying back to Canada. The weather for mid-August was mixed: sunny and warm in both St. Petersburg and Moscow, but cool and wet at times in between.

On our second day, we visited Pushkin, a town named after Russia’s famous writer. We were overwhelmed by the view of the front entrance of the Rococo palace built by Catherine I of Russia, but now popularly associated with Catherine the Great. The hall ceiling has a magnificent fresco,
and the interior architecture, dismissed by Catherine the Great as “whipped cream,” is breathtaking.

On our return to St. Petersburg, we visited St. Isaac’s Cathedral, named for Peter the Great’s patron saint, Saint Isaac of Dalmatia. We also visited Nevsky Prospekt (the main divided boulevard of the city) and the square in the Peter and Paul Fortress where we spent time in the Cathedral of Peter and Paul with its splendid altars and many white marble tombs in which lie the remains of numerous czars.

We began the next day with a distant view across the spacious square at the rear of the State Hermitage Museum (the Hermitage), the Winter Palace of Catherine II, followed by a tour of the Palace itself—too much for one morning.

In the Hermitage’s Gallery of Modern European Art, we came across a wall-sized painting by Henri Matisse entitled _The Dance_. What a surprise this was! Many years ago Eileen bought a lamp with a shade imitating this painting. When the lamp heats up, the dancers appear to circulate.

On the fourth through the ninth day, we sailed the waterways en route to Moscow. At an island stop, we were able to visit various artisan log buildings where local crafts were sold. We passed a barge on the river loaded with slender birch logs from trees like the ones that line the riverbanks. At another landing, there was a market with a range of locally made articles including those made from expensive mink furs. We sailed past interesting villages and monasteries, the mighty
Volga River, the Rybinsk Reservoir (Stalin’s project) and the Moscow Canal.

After we arrived in Moscow, our afternoon included a ride on the city’s famous Metro with its displays of art work on every platform wall, then on to the Red Square’s market, to St. Basil’s Cathedral, and to GUM—a Soviet-era department store, that is now a very up-market mall. In the evening we enjoyed a concert of classical folklore.

The next day, we took the cruise bus into central Moscow where we stopped near the Bolshoi Theatre and at the statue of Karl Marx before exploring the many wide streets of this very cosmopolitan city at a leisurely pace. That night we had a canal tour of the main, brightly lit landmarks of central Moscow.

During our remaining time, we explored the Kremlin, a walled city containing cathedrals, palaces, museums and the seat of government. There was also an enormous cannon—the Tsar Cannon, cast in 1586—and a similar-sized bell in the main square. Our visit coincided with the military ceremony remembering the Unknown Soldier.

Afterwards, we enjoyed more free time in central Moscow before we returned to the riverboat for dinner and to prepare for the next day’s flight back to Canada. A most memorable trip!
ARTA is proud to sponsor its third annual photo contest. This contest is open to any regular or affiliate member of ARTA. Each participant may submit one entry in each of four categories. Entries must be either 5” x 7” or 8” x 10”, and must be mounted on a rigid backing. Square images are acceptable provided that they are no smaller than 7” x 7” and no larger than 12” x 12”.

The closing date for entries to be received at the ARTA office is May 31, 2016.

The categories for 2016 are as follows:
• Category 1: Canadian Sunset (a sunset anywhere in Canada);
• Category 2: Flora in the Wild (must not be a floral arrangement or tended flower bed);
• Category 3: Children at Play; and
• Category 4: Black and White (no limit on the subject of the photograph).

More complete details about the contest and an entry form are available on the ARTA website.

Visit arta.net/arta-2016-photo-contest
There are as many ways to enjoy gardening as there are gardeners and their homes. Delicious vegetables or colourful flowers, complicated design or a simple layout, sparsely placed or densely packed, everyone labours to their own tune.

My mother dedicated her 600-square-foot backyard plot to root vegetables which we ate throughout the long Edmonton winter. I’ve always preferred raised beds, growing mostly herbs and vegetables that could be enjoyed fresh and in season. Now that I’ve retired and chosen the condo life, my gardening space has been reduced to a postage stamp balcony.

Having only a balcony to work with doesn’t mean that a gardener needs to hang up his or her trowel; on the contrary, a small space can provide ample challenges and rewards. Creating an outdoor oasis in 100 square feet of space can be very satisfying.

It is not necessary to have a south-facing balcony in order to grow plants successfully. In fact, a southern exposure can be brutally hot in the summer months. Morning or late afternoon sun on an east- or west-facing balcony can be just right for most flora. If you have only north light, there are still many shade-loving plants that will thrive.

When it comes to planters, size matters. Unless you enjoy watering your plants twice a day, be sure to choose pots that are spacious. You needn’t fill the entire planter with soil—I usually place empty soda bottles in the bottom half of the container—but make sure you have enough volume that the planter doesn’t readily dry out on a hot day.

The quality of the soil is critical for success. A well-blended mixture of compost, vermiculite (or perlite) and peat will help the soil retain moisture and stay cooler in the heat. You can buy packaged soil mixtures specially designed for container gardening. These mixtures tend to be lighter than standard soil mixes. Some will have fertilizer already blended into the soil, but I prefer to manage my own fertilizer based on the needs of each plant.
Choosing what to grow is the fun part. Do you want a small kitchen garden or a lovely balcony of blooms? Some of your choices will need to take the orientation of your balcony into consideration. You might not be able to get large fruitful pepper plants on a north-facing space, but you will be able to grow bushy lettuces and shade-loving annuals.

Personally, I enjoy the convenience of a simple herb garden beyond my sliding doors, so I grow thyme, oregano, rosemary and basil. Last year I had some success growing cucumbers, and I had several tomato plants that thrived on my east-facing balcony.

Climbers are a fabulous addition to any outdoor space, especially if you want to create a feeling of privacy and intimacy. Most successful potted climbers will be annuals such as black-eyed Susan vine or morning glory, but there are some newer perennial vines that do well in containers.

The Raymond Evison series of clematis offers a number of cultivars that do well in containers and even a few that can be grown indoors. I’ve chosen one called ‘Empress’ that blooms in late spring and then again in late summer. It seems to love my east-facing balcony where it gets good strong morning sun and avoids the strongest heat of the day. In the winter I trim the upper third of the plant and leave it outdoors where, as long as it has moderate wind protection, it will be safe until it begins to grow again the following spring. (Leaving a plant outdoors in winter will depend on your gardening zone.)

When designing your container garden remember to use ‘thrillers, spillers and fillers.’ I wish I could take credit for coining that phrase, as it’s so apt. An eye-catching planter should be made up of a thriller (a plant that stands high and perhaps has a strong color or presence), fillers (the soil-level plants that anchor the display) and spillers (the leggy ones that hang over the side). Sometimes not all three are necessary, but you’ll notice that the most interesting planters are those that have multiple dimensions.

There are lots of planter ‘recipes’ on the Internet that will help you create the look you want. When you’re at the nursery remember to read the tags on the bedding plants and take into consideration both your region and your balcony’s orientation as you make choices. I enjoy wandering through the garden centre and imagining how things will look together. It’s like painting with plants, where your palette is endless and your imagination is the only constraint.

Jane Thrall is a long-time gardener and blogs about her adventures at gardeninggrrl.wordpress.com.

Be Safe
Never place anything, particularly a planter, on a balcony railing. Even from the second level, a plant, a tool or a bottle of water can become a dangerous projectile.

Some balconies have a weight limit, so, if you plan to go full scale with your garden you’re best to inquire. In any case, use lightweight planters and forgo heavy clay or cement; they’ll be easier to move when you need to adjust the exposure throughout the summer.

Tie down or put away anything that can be caught by the wind when you’re not around. This means umbrellas, chair cushions, empty watering cans or anything else that can blow away. The higher you are, the greater the risk and the more potential for damaging property. I once lost a tomato plant to an attack by my neighbour’s lounge cushion and I wasn’t very happy about it.

Be Considerate
When caring for your plants, remember that your neighbors don’t want your dirt and your water on their balcony. Be sure to position trays underneath your pots to catch excess water and never sweep your mess over the edge.
SECOND PLACE: POEM

Soliloquy Of...
A Song In My Heart...

BY PAUL BOISVERT | Writing Contest, Poetry, Second Place

IN THE STILL OF THE NIGHT... THE MOON CASTS SHADOWS...
STRANGERS IN THE NIGHT ... YOUNG AT HEART...
WHEN MORNING COMES ... NEW DAY IN THE MORNING...
YOU ARE MY PRAYER ... MAY THE GOOD LORD BLESS AND KEEP YOU...

THE REFLECTION OF LOVE ... IT IS ALL IN YOUR EYES...
LET ME CALL YOU SWEETHEART ... HEART AND SOUL...
CALL ME IRRESPONSIBLE ... I ALMOST LOST MY MIND...
LET IT BE ME ... FOREVER ON MY MIND...

OVER THE HORIZON ... THE SUN SHINES BRIGHTLY...
LOOK FOR THE SILVER LINING ... ON THE SUNNY SIDE OF THE STREET...
THE LARK SINGS ... ALL THE THINGS YOU ARE...
OVER THE RAINBOW ... THERE ARE ONLY TOMORROWS ...

STAND BY ME ... YOU RAISE ME UP...
YOU'LL NEVER WALK ALONE ... I WANT TO HOLD YOUR HAND...
NOW AND FOREVER ... THERE WILL NEVER BE ANOTHER YOU...
I'LL NEVER FALL IN LOVE AGAIN ... WHEN AUTUMN LEAVES FALL...
She didn’t break the lamp, did she? No. She couldn’t have. Wasn’t in that part of the room, was she? This is what she is thinking and what she is seeing. Here is the large table lamp on the floor. The shade is bent to an odd oval shape. The ceramic base has lost a jagged piece of coloured clay. The bulb is smashed, its curved shards menacing on the floor.

She feels sad in a detached sort of way. Such a pretty lamp—a gift from her mother, almost a wedding gift when they bought the house. It’s a mess. Dangerous. Broken glass. What happened? I didn’t break the lamp, did I? Clean up the mess. No. I have to lie down. Rest first before Derek .... Maybe Derek won’t care. Not sure he really liked the lamp with the new furniture .... Derek has an artist’s eye, sees shapes, colours, negative spaces. Too much to think about now. Later, a time later ....

Derek is not totally surprised that the house is quiet. He hangs his jacket in the hall and dumps his briefcase on a chair. It’s so still. No aroma of food cooking. Rachel had the day off, didn’t she? She’s had Wednesdays off lately. There is a twinge of hunger in his mid-region as he thinks about food. Maybe it’s to be take-out or toast and scrambled eggs.

From the doorway to the living-room he sees the broken lamp, its shards of glass almost threatening. He doesn’t yell or swear. Instead, he says under his breath, “Okay, now what?” He returns to the kitchen. A few dirty dishes are in the sink. He picks up a glass, then another, sniffing. “Yes, of course, rum and coke.”

His tone is tired, resigned. His cell phone rings. It’s Ryan. “Hi, Dad. Practice is over early. Can you pick me up?”

“Sure, right away. I’ll pull in by the little gate.” Derek knows he has to check the bedroom before he leaves the house. Rachel is lying on her side, her head resting on her extended right arm. A light cover is drawn up to her shoulders. He sees that her breathing is even, normal. Okay. He doesn’t speak or touch her.

“Dad, we get to take turns at being assistant manager. My turn is next week!” Ryan is enthused and eager to share his news.

“That’s great, guy. You hungry? I think we’ll drive over to Enfield. Take a little time to relax. I know there’s a good burger place there, and their fries are the best.”

“Great! I’m starving, and I haven’t really got any homework.” Ryan takes an electronic game from his backpack. Derek is quiet, solemn. A line of poetry keeps trying to surface in his brain, something about light, and lamps, and love. The lamp of love burns . . . No. Love is a lamp . . . No. Your presence glows . . . No.

Then Ryan hears his dad say in a small voice, “The lamp is broken.”

“What? What did you say, Dad?”

“Hm? Don’t pay any attention to me. I’m just thinking.”

“Sometimes you’re really weird, Dad.”

“I know. The whole world’s weird.”

A pause, and then, “Dad, can I have a refill of Pepsi if they ask?”
The rabbit-hole went straight on like a tunnel for some way, and then dipped suddenly down. Alice knew from last time what to expect so she slid to a gentle stop, looked around and found that she was not alone.

“Who are you? How long have you been here?” she asked the man beside her.

“I’m John, as in John Doe. If you’re new here, welcome to Retireland.”

She shook her head. “I’ve been here a while.”

He took out the gold watch he had been given. “I’ve been here about eight years. It’s not so bad once you get used to it, though I do miss the guys I worked with.”

“That’s twice as long as I’ve been here. I’m Alice, by the way.”

“Yes, I rather thought you were.”

“So... what have you done to find happiness in Retireland?” Alice asked.

“Difficult question that. What is the key to a happy retirement? I suspect everyone has a different answer, but I can tell you what I learned. I believe that the real key is your attitude.”

Alice smiled. “I couldn’t agree more. I try my best to avoid negativists. They can make anything seem bad.”

“At first I felt that there were tests. I just wanted to try something, do something. I tried golf. I discovered what Gene Perret said: ‘Retirement means no pressure, no stress, no heartache... unless you play golf.’ I soon got rid of my clubs. But I stayed positive. I’m positive golf is not for me.”

Alice nodded. “Golf is good for my husband. I found that money can be a test. Retirement may mean learning to accept a more modest standard of living. Then I discovered what Terri Guillemets said, ‘The money’s no better in retirement but the hours are!’ Getting money was a competition. You know—who rose higher, faster and got the most toys. Not good.”

John laughed. “Agreed. So what did you try?”

“I figured that renewing my self-esteem was important if money was not, and it was time to get the satisfaction that comes from new experiences. Perhaps then I made a mistake.”
“How’s that?” John asked.
“Well, I felt valued in my job, so I tried speaking at workshops. But eventually I felt that I needed to move on.”
“Doesn’t sound so bad,” John said. “What did you move on to?”
“I set myself new goals, not related to the world of work. That seemed a good idea. You know, build new goals—and keep my expectations realistic.”
“Not like my chasing instant success following a golf ball...”
“Right. I’ve always liked books, so I became a member of the library board. That satisfied me for a while, and when I’d had enough a new experience fell into my lap. Another board member said that she was looking for someone who loved writing, someone who would listen to the stories from seniors in a retirement lodge. The goal was ambitious: produce a book of most memorable stories.

I volunteered. The two of us would visit a senior, listen to the story, and if the senior wanted it, I wrote the story. If the senior wrote it, but wanted the story edited, I did that. We ended up with a book called Golden Hours.”
“Great!”
“That wasn’t all the library experience did for me. The library trained tutors to teach English as a second language, and once the book was completed I tried my hand at that. I taught people from Chile, Pakistan, Mexico and Quebec. Yes, it was a bit like my old job, but not really. Working with adults was super. Now, what about you?”
“Like you, I wanted some positive alternatives to the usual. My wife had always done the cooking. I asked her if she would rather go on cooking or put up with me while I tried to learn. She quickly said that it was my turn. After struggling through basics, I turned my hand to meals I regarded as fine food, and I found out that it was even more enjoyable when I learned to add wines to the table.”

John paused. “With all that good food and wine, I realized that if I wanted to be happy and alive for a time, I had to keep in shape. I thought about aerobics or yoga, but I ended up fixing up my old bike and riding it. We used to do a lot of hiking in the mountains, so when my wife wanted to get active too, we chose some pleasant walks. We worked together to learn about landscaping and gardening, and now our yard is a great place to sit back and relax.”

“That’s funny,” Alice interjected. “We did the same thing. When I look at our place, I see it as unique and beautiful. And happiness is just outside the door.” She took a deep breath. “There are so many things a person can try. Some people think that the youthful years are the greatest, but at any age a person can do something that is a new experience. If you haven’t done it, become a youth leader. Or just volunteer where you can see that you are helping others. That’s the best.”

“Right. I took a course in brick and stone work. I built settings for some of our plants.”
“I’d say read a book—or write a book. Make new friends. Take an interesting temporary job.”

“Hey, right. It might even help your cash flow so you can enjoy more travel. My favorites are Italy, England and Japan, but we also join the flock and fly south for part of the winter.”

“I’d never been a crafty type, but I can now knit hats and mitts for the grandkids and street people. It gives me pleasure.”

“Have a sip of this wine as a salute to retirement. As M.K. Soni said, ’Retire from work, but not from life.’”

[With apologies to Lewis Carroll and to Alice.]
But What A Prize We Had... Pond Life!

BY BARBARA WARREN | ARTA Writing Contest, Memoir, Second Place

Though neither of my parents had secondary education, they both had strong beliefs in the benefits of education and sent me to a local convent run by the Ursuline nuns. As a mere Protestant in a Catholic school, I often found myself in trouble! I have to explain that I did have a reputation of not being a good girl or student, but I was someone who asked a lot of questions.

One day when I was about thirteen, Mother Borromeo, our Science teacher, who was tall and a little overweight, with a pimply face and was probably around twenty-three, took the class for an outdoor science lesson in the school grounds. It was a bright spring morning in March, with gentle breezes and daffodils nodding in the sunshine. The class walked in single file to the school’s pond for a practical, hands-on study of pond life. Some of us carried pails and others nets. We marched behind Mother in a line of twenty giggling girls dressed in our brown serge uniforms, wearing our heavy brown coats and stylish brown Tammy hats perched jauntily on our heads.

At the pond’s edge we were all given the task of finding something interesting to catch and to study. We each walked slowly around the pond hoping to find a place where we could find something swimming, crawling or just sitting. I spied a boat on the edge of the pond and, because my friends and I were ‘helpful’ girls, we suggested to Mother that someone should go out in the boat and use her net to gather pond life. Mother Borromeo looked doubtful. We assured her that it would be quite safe because there was a rope attached to the boat and one of the girls could hold the boat so it wouldn’t go too far. After a little persuasion from my friend Sandra and me, Mother agreed that the course of science would be furthered if the very short voyage were undertaken and, as the teacher, she also agreed that she should be the leader and the captain of the boat.

Mother Borromeo was, of course, dressed in her heavy black habit and a white scapular. Around her neck was a circular starched wimple and beneath this hung a large, heavy cross. On her head was a stiff crown band and a form-fitting coif, to which she had attached her black veil. Mother Borromeo delicately lifted her habit above her ankles and holding one of her student’s hands to steady herself, she tentatively stepped into the boat. Ann, another friend of mine, was hanging onto the rope while several girls were offering their pails and nets to her. I remember suggesting that perhaps Mother Borromeo should sit down, as that is what people normally do in a tippy boat,
but Mother said she felt safer standing, which brought knowing smirks to many faces!

So, Mother Borromeo was standing in this rickety boat, net and pails in hand with Ann hanging onto the rope, and Sandra and I ready to push her gently out from shore. What a sight! Some of the ‘goodie goodie’ girls were saying that they didn’t think that this was such a good idea, but most of us were thoroughly enjoying the moment. To prepare Mother for the moment of push-off some of us decided to count down from ten. Ten, nine, eight... we were not behaving like the young ladies we were supposed to be! Four, three... even the goodie goodies joined in! All convent-school decorum was lost! Two, one. PUSH! With that Sandra and I pushed hard! I know that it should have been a gentle push, but we had been caught up in the frenzied countdown and we put all of our strength into that shove.

The boat wobbled from the shore. Mother was quite unbalanced in the boat, which brought louder howls of laughter from twenty excited girls, except for Ann, who was holding onto the rope so that the boat did not travel too far, but failed dismally in her duty. The momentum of the boat and the weight of Mother was hard to hold and suddenly the wet, rotted rope snapped. Ann fell backwards and this unstable nun slowly moved out of reach!

The laughter immediately stopped as we all eyed this precarious situation with some horror. Here was our nun in a boat literally up the creek without a paddle! However, Mother quickly put her net into the water, not only to keep her balance but also to stop the boat from going further out. But the net was attached to a flimsy bamboo pole that was much too thin to give her any kind of purchase in the mud at the bottom of the pond.

All twenty students screamed for her to turn the net around. Up came the net, causing Mother Borromeo to lose her balance momentarily. We all gasped as we could see a disaster about to happen. But, with a quick flip, she returned the pole to the bottom of the pond and regained her balance and her composure. To our dismay, we now noticed that the boat was slowly sinking. All I could think was that she would drown if she didn’t take her clothes off.

With that, Angela and I started to disrobe—well at least undo our suspenders and rip off our stockings ready to paddle into the pond! The boat was slowly sinking with Mother Borromeo clutching the pole with a look of dismay tinged with terror. We started to wade out to the nun with our dresses tucked into our brown knickers, the disgusting mud oozing between our toes and our squeals echoing over the pond.

When we reached the boat, the water was now well over Mother Borromeo’s shoes and the bottom of her habit was acting like a sponge as the water crept upwards. She dropped the pole and grabbed hysterically at our outstretched hands as we pulled her into the water with us and dragged her towards the shore to the cheers of our classmates. What a sight we were as we arrived safely on firm ground—two girls with dresses tucked into our brown knickers, white bare legs covered in pond muck and a nun, headdress and wimple still white and pure, but from the waist down, a wet, dirty, black habit that impeded all of her movements. But what a prize we had... pond life!

As we walked back to the school a crowd of girls and nuns were looking out of the windows. What a sight we must have been! No longer were the girls walking in an orderly line. The girls, hats askew, some with stockings over their shoulders were trying to carry some of the weight of Mother Borromeo’s habit as she slowly walked staunchly forward, head held high with the little dignity that she had left. We girls were proud of “our pond life!”
In the recent past, ARTA has been able to keep monthly Extended Health Care (EHC) rates relatively stable, a challenge, considering that the increase to health care and drug costs in Canada over this same time period have generally been more than double the increase in the Consumer Price Index. There are a number of factors outside of ARTA’s control that are now negatively impacting EHC and travel plan pricing.

As noted in the winter 2015 *news&views* article (available at www.arta.net/newsviews-winter-2015/), the greatest single factor affecting the ARTA emergency travel plan has been the decline in the Canadian dollar relative to the American dollar and other international currencies such as the Euro. From January 2, 2013, to January 20, 2016, the Canadian dollar has decreased in value by 47% compared to the American dollar and by 20% compared to the Euro.

<table>
<thead>
<tr>
<th>Date</th>
<th>$1 US Value</th>
<th>€1 Euro Value</th>
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<tr>
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</tr>
<tr>
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The currency value of premiums and claims is important because one-half of all emergency travel plan claims are submitted in American dollars and one-quarter are submitted in European currency, while premiums for this travel coverage are paid in Canadian dollars. Currency equivalency shortfalls to the US dollar and the Euro translate into additional travel claim payouts.

In addition to the impact of the higher currency conversion factor, a number of American health care providers have had to create new revenue streams because of changes to their business model resulting from the American Patient Protection and Affordable Care Act (also known as ‘Obamacare’). It appears that American health care providers are price selecting against insured international emergency travel plans like ARTA’s, in order to compensate for revenue lost as a result of the enactment of Obamacare.

In the past several years these two factors have contributed to an increase in the total amount paid out for ARTA travel plan claims. There were 1,937 claims in 2014, and 3,266 in the first ten months of 2015, an increase of 68.6%. Payments for emergency travel claims totalled $3,475 million in 2014 and $6,483 in the first ten months of 2015, an increase of 87%.

Growth in the number of ARTA members covered has also increased during this time period, but member growth did not increase in proportion to the increase in paid claims in 2015. The average number of members covered for emergency travel increased by 17.5% from 2014 to 2015.
The increase in the number of claims and the higher claim amounts being submitted to the ARTA travel plan have increased the per capita claims paid significantly in 2015, as illustrated in the following table:

The Extended Health Care and Dental Care benefits are fully self-insured, with rates determined by the ARTA Board based on Aon Hewitt’s recommendations. The emergency travel benefit is also fully insured; however, the rates are established by ARTA’s travel insurance carrier, through negotiation with ARTA and Aon Hewitt.

As a result of this increase in paid travel claims, the ARTA Board has approved a modest increase in the base EHC monthly rates effective April 1, 2016, for those plans that include emergency travel coverage (Total Health and Ultimate Health). A letter has been mailed to ARTA members outlining the new monthly EHC (with travel) rates.

We will continue to monitor the travel claims in the context of the declining Canadian dollar and work closely with ARTA’s travel underwriter partner to ensure that the travel plan rates appropriately reflect the current reality. The ARTA travel benefit rates and features continue to be the most attractive in the market.

ARTA’s annual Walking Challenge takes place from April 1 to June 30, 2016. This year, there is an extra award added to the winners lists.

Record your best number of daily steps over a thirty-day period from April to June, then return your record sheet to your branch president for a chance to win one of three awards.

But most important, stride into a happier and healthier lifestyle—the best prize of all!

Contact your local branch president for more information, record sheets and pedometers.
The ARTA Members Health Care Account was created through our partnership with the Alberta School Employee Benefit Plan to allow you to manage your retiree benefits in a fast and efficient way. The Health Care Account offers many helpful features, from the ability to review your last three years of claims history to updating the banking information associated with your benefits. Below are highlights of the latest features.

**Premium and Claims Summaries**

We are pleased to announce that as of March 1, 2016, your premium and claims summaries are available online via the ARTA Members Health Care Account. These summaries are commonly used at tax time as a reference for possible health care deductions. In mid-February 2016, all plan members received the summaries in the mail, and on March 1, 2016, they were made available for download from the ARTA Members Health Care Account.

Over the next two years, we will be phasing out mailed premium and claim summaries and moving all summaries online to the ARTA Members Health Care Account according to the following timeline:

- In February 2017, plan members who have registered for an account will receive an email notification that their summaries are available online. Plan members who are not registered for the ARTA Members Health Care Account will receive a mailed copy of their summaries in late February or early March.
- As of February 2018, plan members registered for an ARTA Members Health Care Account will receive an email notification that their summaries are available online. **Mailed copies of summaries will no longer be sent as of that date** unless you have specifically requested to continue mail delivery.

**Drug Enquiry Tool**

If you have ever wondered if a prescription medication you are discussing with your physician is covered by your ARTA retiree benefits, there is now an easy way to determine this before you get your prescription.

The Drug Enquiry Tool allows you to easily research a prescription medication and determine if it is covered by your benefits and if a least-cost alternative version of the medication is available. This new resource can be found under the ‘Coverage’ tab once you’ve logged in to your ARTA Members Health Care Account.

**Over-Age Dependant Notifications**

While this feature has been available for a year now, it is almost time for this year’s notification. Starting in June, those registered for the ARTA Members Health Care Account will receive an email notification or a letter to let you know that it is time to notify the ARTA Retiree Benefits Plan if your over-age dependant is still eligible for your ARTA retiree benefits.
You can also do this with your ARTA Members Health Care Account. Log in to your account, visit the Coverage tab and click on Over-Age Dependants. From this page, you can provide all the required information to continue your eligible over-age dependant’s ARTA benefits coverage.

Registering for an ARTA Members Health Care Account

There are many other features available through the ARTA Members Health Care Account, so we encourage you to register for an account today. Simply follow the steps outlined below.

STEP 1: Visit www.art.net and click here.

STEP 2: Click Register.

STEP 3: Provide requested information and then click Continue.

STEP 4: Complete additional fields on the next screen (email address, password, etc.) to finish registration.

For more information, please refer to the plan text, which is available on the ARTA website, www.arta.net.
The world we live in today is changing at a dramatic pace. When was the last time that you stood in line to have your bankbook updated? Quite some time ago, I would think; but the last time you called your insurance broker might be easier to remember. Both the bankbook update and the call to your insurance broker are indicative of older methods. The insurance industry has been slow to adopt new technologies and ways of doing business.

The insurance industry is trying to find new ways of providing service. Doing so will be critical for us to continue to earn your business. We strongly believe that any insurance broker should advocate on your behalf and listen to your needs. Brokers should be available when and how you need them, especially when you have a claim—and that kind of service goes beyond just price.

Today we provide service in a pretty traditional way; but in the very near future, customers will be able to connect with brokers in a variety of ways, ways that are meaningful, whether that be by telephone—or by an online chat. You will be able to view your policy online, look at your payment history, print your auto insurance pink slips and even report and manage a claim. These are new ways that we think will make the experience more fulfilling and empowering for you. The industry will be ready!

Readiness will be key as the insurance industry continues to see challenges. Property insurance rates are challenged by unpredictable weather and poor claims results. Storms and floods have a great impact on insurance, and the industry works hard to respond. For example, in late 2015, one insurance company began to offer overland water insurance coverage. This coverage had never been available in Alberta for homeowners. Now, several other insurance companies offer this coverage. We are excited about such advancements as they will ultimately provide better coverage for each policyholder.

In Alberta, the automobile insurance policy provides stability to the entire industry. The Alberta Automobile Insurance Rate Board provides oversight to the industry through its involvement in the approval of rates. Such oversight allows the government as regulator to manage the product, the price and, ultimately, the coverage that is available through the product. Keeping up with everything happening in the insurance world around us can be daunting—but that isn’t your job, it’s ours!

TW is excited about the relationship we have with ARTA and with you. We will try hard to be there for you when you need us and in ways that are convenient. ✷

For more information on how your insurance helps protect you when you travel or to get a quote, visit www.twinsurance.ca/arta or call 1-855-894-2782.
Special Note to Rural Members

Canada Revenue Agency Allowable Medical Expense Deductions for the 2015 Tax Year

BY PAUL BOISVERT | Secretary-Treasurer NEARTA

The Canada Revenue Agency (CRA) has provided the following information for the 2015 tax year when claiming travel expenses for medical treatments.

You can calculate your expenses with the detailed way in which you keep receipts of all expenses claimed for a twelve-month period, or you can use the simplified method to claim the actual costs of a private vehicle or public transportation. Those rates are included below.

To claim transportation and travel expenses, all of the following conditions must be met:
1. Travel must be at least 40 km one way from your residence.
2. Substantially equivalent medical services must not be available near your home.
3. You must take a reasonably direct travelling route.
4. It must be reasonable, under the circumstances, for you to travel to the place you are claiming for those medical services.  
5. A medical practitioner must certify that you require the services that you are claiming.

If you travel more than 80 km one way from your residence to obtain medical services, you may claim accommodation, meal and parking expenses in addition to your transportation costs as medical expenses. Medical expenses may include travel outside of Canada. If a medical practitioner certifies that you are unable to travel alone to obtain medical services, the expenses of a travel companion may also be claimed.

Simplified Method Rates for Albertans for the 2015 Tax Year
1. Travel by private vehicle—44.5 cents per kilometre; travel by public transportation – actual bus/taxi costs; parking – actual fee paid.
2. Meals—$17 per meal to a maximum of $51 per day (includes GST) with no receipts required.
3. Accommodations—Claim the amount actually paid. (You must keep receipts of all accommodation expenses and you must be able to show that the amount paid for accommodation is necessary because of the distance travelled and your medical condition.)

If you are certified as disabled or if you provide care for someone who is disabled, there are more claims that are allowed. It is advisable to contact the CRA directly to obtain the forms to make disability claims.

If you have celiac disease, which requires that you eat gluten-free foods, you may be eligible to claim related medical expenses. You can download that information at www.cra.gc.ca/glutenfreeproducts

All of the above information was obtained at http://www.cra.gc.ca/travelcosts. CRA Form RC 4065 can be downloaded at http://www.cra.gc.ca/medicalexpenses (pages 16 — 18).

The toll-free number for the Canada Revenue Agency is 1-800-959-8281, and you should address questions and concerns to them. ✦
overwhelming. Busyness, anxiety and occasional despair are common experiences, and there is an intensifying climate of fear and aggression.

We know that sometimes we will be buffeted, criticized, opposed and attacked, and we will stumble and fall. How do we remain grounded and steadfast and not lose our way amidst all the negative energy that swirls around us?

When we face the challenges of life, refusing to buckle under the pressure, and keep on keeping on despite overwhelming obstacles, we are persevering.

Adrienne Clarkson ended one of her Massey lectures with these wise words: “What is the paradox of citizenship? It is that we are most fully human, most truly ourselves, most authentically individual, when we commit to community.”

I suggest that our hope for our future, our struggle to sustain ourselves, and our dreams for our families and world will be best nurtured by the spiritual practice of happiness.

Whether at work, at play, retired, studying, attending a hockey game, going to church or shopping in a mall, we are individuals intersecting with others in the web of community life. The spiritual practice of happiness enables us to be intentional about our collective well-being within our smaller circles as well as globally knowing that what we do and do not do affects every other person. Each of us is interconnected with all living things. Our journey in life is about relating with more and more people in the circle of life, a circle that must be sustained by love, perseverance, generosity, tolerance, decency and acceptance. These are qualities that the Bhutanese value, and it is this spiritual practice of happiness that enables our hearts to expand, our compassion to deepen and our world to become more safe and peaceful. ♦
Today, a newspaper’s competition is no longer another newspaper. Rather, the competition is the Internet. On the Internet, news is free. It might not be complete, or well written, or even accurate; but it is free. Even Elections Canada had to relent regarding reporting election returns from eastern Canada by means of closing polls at different times nationwide after they realized that horrible threats weren’t going to stop Internet reporting.

Internet reporting means no paying subscribers and no advertisers. Even if a website finds paying advertisers, ad blocking software has become hugely effective at killing those ads.

So no money, no newspaper. Some newspapers still charge for access. If I want to read, say, the Charlottetown Guardian, I must pay for it. Some features, such as obituaries, are free, and there is limited access to news stories; but, essentially, I must still buy the newspaper. Some newspapers, such as the Washington Post offer their stories without charge, and I have absolutely no idea how they finance their operation. Yet other newspapers, like the New York Times, build thick walls around their stories to allow paid full access or nothing. (Although the Times does permit access to ten free stories a month.) None of these models can possibly last, and all Postmedia has done is buy a little time for their shareholders by annoying the heck out of their subscribers.

Magazines do a lot better. One of my colleagues counted over 1600 different magazines in a Chapters store recently. I read all of my magazines on my iPad or laptop now; I read just as many as I used to in print, and each one is fully paid for. Magazines are different from newspapers, though, in that magazines don’t pretend to offer immediate news, but rather they offer information, background and stories of interest to specific audiences. Because of that, magazines will be around a whole lot longer than newspapers, I would guess.

The Internet has brought change to publishing that is no less profound than the moveable-type presses of the late 1400s. There are massive changes in what we read and how we read it, and that rate of change is, itself, accelerating. If you doubt it, remember that the Oxford dictionary’s word of the year this year is the ‘face with tears of joy’ emoji! An emoji? Ask your granddaughter.

Please let us know your thoughts on news&views. Letters and articles are always welcome.
Get Ready!

On March 18, ARTA will contact you to take part in a survey about news&views.

The survey will be available online and will take no more than ten minutes of your time. Or, if you prefer, contact the ARTA office and we will send you an honest-to-goodness paper survey.

This survey is very important to us at news&views, and we would appreciate and value your participation. We actually use the information that we get to plan direction for the magazine. We did last time, and we will again.

Many thanks in advance!

ARTA Scholarship Information

ARTA–TW Insurance Degree Scholarships
The ARTA–TW Insurance Degree Scholarships are made possible by the generosity of TW Insurance Brokers, a service partner for home and auto insurance. Through ARTA, TW Insurance Brokers provides scholarships for undergraduate students who are related to an ARTA member.

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

Degree Scholarships are awarded as follows:
- 1st Place—$5,000
- 2nd Place—$3,000
- 3rd Place—$2,000

The ARTA Certificate/Diploma Scholarships
The ARTA Certificate/Diploma Scholarships are made possible by the generosity of the Alberta Retired Teachers’ Association (ARTA). ARTA provides scholarships 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.

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

Certificate/Diploma Scholarships are awarded as follows:
- 1st Place—$2,500
- 2nd Place—$1,500
- 3rd Place—$1,000

Application forms and criteria for the 2016 scholarships are available online at ARTA’s website, www.arta.net, or by writing to:

Executive Director,
Alberta Retired Teachers’ Association,
409 11010 142 Street NW | Edmonton, AB T5N 2R1
Marjorie Marnie Andersen (née Kellam), Nelson, British Columbia
Felix Jenkins Archer, Edmonton
Lawrence Robert Baker, Lethbridge
Leonic Baril, Bonnyville
Dennis Wayne Beierle, Calgary
Sheila Berry, Cowichan Bay, British Columbia
Cecilia Bittner (née Dencer), Edmonton
John Wilson Borders, Bonnyville
Margery (Marge) Joyce Dick (née Rowbotham), Taber
Anne Mary Dickout (née Kish), Lethbridge
Eunice Clara Dravland (née Vinge), Lethbridge
Sue-Ellen Jane Ens (née Clendenning), Edmonton
Ruth Gray, Mannville
Christina Haluk (née Tatchyn), Edmonton
Svend Aage Hansen, Edmonton
Dorothy Martha Hintz, Abbotsford, British Columbia
Elizabeth (Betty) Horsman (née Whitney), Medicine Hat
Mary Anne Kindiak, St. Albert
Anne Lavoie (née Hayduk), St. Paul
Dorothy Alice Lynn (née Blades), Lethbridge
Amelia Ann (Milly) Madro, Bonnyville
Weslyn Melva Mather (née Dunford), Edmonton
Roger McMillan, Myrnam
Gloria McDonald (née Godsoe), Moncton, New Brunswick
A. Keith Molyneux, Edmonton
William (Bill) Love Nalder, Raymond
Cheryl Anne Nattrass (née Schneider), Edmonton
Janice Arlene Nault (née Bennett), Edmonton
Gwen Nelson, Elk Point
Anna Elizabeth Nord (née Jorgenson), St. Albert
Lillian Pheasey (née Jackson), Edmonton
Donald (Don) W. Pimm, Edmonton
Shirley Price (née Terentiuk), Lethbridge
Ira Robinson, Victoria, British Columbia
Isabelle Rodnunsky, Edmonton
Philippe Henri Roy, Sexsmith
Verna Sylvia Scott, Edmonton
Wilbert Garnet Stevens, Fort MacLeod
William (Bill) Howard Symko, Rocky Mountain House
Fumiko (Fumi) Tamagi, Lethbridge
Marion Tchir, Spedden
Nancy Toews, Summerland, British Columbia
Kenneth Raymond (Mr. Viv) Vivian, Calgary
Lorna Mae Wadsworth (née Manderson), Beaverlodge
Irene Matisz Wells (née Kuefler), Lethbridge
Walter Wendlandt, Edmonton
Maureen White (née Brown), Raymond
Joan Williams, Edmonton
Josephine Martha Willison (née Bailey), Stony Plain
Rev. Lawrence John Yadlowski, Redwater

“In you can remember me, I will be with you always.”

-Isabel Allende, Eva Luna
TW Insurance Brokers in partnership with ARTA

When life changes, insurance should too.

ARTA and TW Insurance Brokers know that with life changes, many of your needs are changing, including your insurance needs. We feel it is in your best interest to ensure that you are receiving the right coverage at the best rate possible.

ARTA has partnered with TW Insurance Brokers to ensure its members get the right insurance coverage for whatever changes are taking place. TW's unbiased, professional brokers shop the market to help ARTA members get the home, auto and life insurance you need to protect what matters most to you right now.

There's no pressure and no obligation. We offer:
- Up to 45% discounts on home or auto insurance exclusively for ARTA members*
- A two-year auto insurance premium guarantee
- Overland Water Protection which covers losses including torrential rainfall as well as overflow from fresh water rivers and lakes**

Whether you're already retired or nearing retirement, now is the time to rethink who handles your insurance as your needs change.

Receive a CAD$25 Amazon.ca Gift Certificate† by email when you call TW Insurance Brokers at 1-855-894-2782 for a no-obligation auto or home insurance quote and reference the promotional code: AMAZON.

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*To qualify for the discount, you must be a current ARTA member. Certain conditions, exclusions and underwriting eligibility rules apply. The average discount is calculated based on the existing ARTA insured members of March 2014.

**Certain terms, conditions, limitations and exclusions apply. Coverage availability is subject to carriers. Please contact your TW Insurance Broker at 1-855-894-2782 for more information.†Amazon.ca is not a sponsor of this promotion. Amazon.ca Gift Certificates (GCs) are redeemable only for eligible products on Amazon.ca. Return policies for products are available on Amazon.ca. Except as required by law, GCs cannot be reloaded, resold, transferred for value, redeemed for cash or applied to any other account. To view a GC balance or for more information about your GC, visit “Your Account” on Amazon.ca or contact us at www.amazon.ca/contact-us. GCs cannot be used to purchase other GCs. Amazon is not responsible if a GC is lost, stolen, corrupted or used without permission. For complete terms and conditions, see www.amazon.ca/go/legct. GCs are issued by Amazon.com.ca, Inc., a Delaware corporation. All Amazon.ca, * & † are IP of Amazon.com, Inc. or its affiliates. No expiration date or service fees. Electronic gift certificate offer applies only when you call and speak to TW Insurance broker on the telephone for an auto or home insurance quote and state the promotional code: Amazon. Maximum of one CAD$25 Amazon.ca electronic gift certificate per household. Please allow five business days for email delivery of gift certificate. A valid email must be provided in order to receive