



Heartland
Alberta
Retired
Teachers'
Association

The Heartland Herald

HARTA's Newsletter

of Branch Events

The New Year Edition

Publisher: Ron Thompson

Volume No. 8

Issue No. 6 Date: February 2020

A Branch of ARTA



Events for February to June 2020 & the AGM

Leduc Wednesday, February 12th at St. David's United Church. Musical Presentation and Devices Workshop. Luncheon at 11:30 AM

Wetaskiwin Wednesday, March 11th at O'Brian's Restaurant. 11:30 AM. Program: Canada's New Food Guide.

Drayton Valley Luncheon Thursday, April 30th at Best Western Plus. 11:30 AM. More details to be announced.

Leduc Tuesday, May 5th, HARTA's Mini-Conference at St. David's United Church. 9:30 AM to 4:00 PM. Save the Date.

Leduc Friday, September 11th, 2020, 10:30 AM AGM, Election of Officers and Pancake Brunch at St. David's United Church in Leduc. ARTA Benefit Plans Updates. Confirmed

Member Welfare

Please let the editor know of anyone who would appreciate a get well note or a phone call from other HARTA members.

Date Change for Drayton Valley Luncheon

The date of the Luncheon in Drayton Valley has been changed from April 16 to April 30 at 11:30 AM at the Best Western Plus Hotel. The Program guest for the day will be Lisa Cookson from Drayton Valley's Primary Care Network. Her topic will be Foot Care and Health. HARTA's Drayton Valley members could register for the HARTA Mini Conference in Leduc as well.

Canada Pension Plan

Teachers continue to discuss the effects of the Alberta Government's decision to seize control of the Alberta Teachers' Retirement Fund (ATRF) assets and also the Government's musing about establishing an Alberta Pension Plan. For those wanting to follow or participate in this discussion, go to the private Facebook group called, Alberta Teachers for Public Education, <https://www.facebook.com/groups/335679697107355/>.

On January 8, 2020, the *Edmonton Journal* carried an editorial concerning the proposal of the UCP Government to opt out of the Canada Pension Plan (CPP). The editorial by two pension experts entitled, "Alberta stands to lose much if it opts out of CPP" is worth a read. Some of their main points are highlighted here.

- CPP is jointly governed by both federal and provincial governments.
- The mandate of the CPP board is to invest solely in the interest of plan beneficiaries.
- Its average rate of return has been over 10% per year.
- It is universal, stable, portable, well managed and has inflation-protected benefits.

- The long-term stability of contribution rates depends upon a steadily growing employment earnings base.
- Like any pension plan, and as we know with the experience of the ATRF, if there is an economic crisis that prevents a stable level of cash flow to the plan, contribution rates to the plan will need to increase.
- Plan instability increases when an economy is reliant on unstable commodity prices.
- A more diversified economy and a larger pot of money allows for greater plan stability.
- Alberta Investment Management Corporation (AIMCo) has **multiple clients** with multiple mandates, some of which are **directed by the provincial government**.
- An investment in assets that promote the Alberta economy is contrary to the fiduciary duties of the plan's trustees.
- No province has ever attempted to withdraw from the CPP; Quebec set up its own plan when the CPP was started in 1966.
- Albertans would inherit the liability for all contributions of people who have ever worked in Alberta since 1966.
- Administration costs would be duplicated.
- The federal government would have to renegotiate agreements (~59) with other countries to cover Albertans working there and foreigners working here.
- Conclusion: a risky proposition

The Alberta exit from the CPP was also discussed at the UCP Government's travelling road show called the Fair Deal Panel as they continued their town hall hearings in Fort Saskatchewan on January 9th. This was the 7th in a series of events taking place around the province, with two more town halls scheduled. The Panel's report is intended to come out in March.

Numerous speakers at the Ft. Saskatchewan townhall meeting expressed concern about an Alberta Pension Plan to replace the Canada Pension Plan. Audience reaction was supportive of concerns raised.

Feedback to the Fair Deal Panel can be provided on-line:

<https://www.alberta.ca/fair-deal-panel.aspx>

Finally, the Alberta Government is seeking suggestions for the 2020 budget. These can be provided on line at: <https://www.alberta.ca/budget-consultation.aspx>.

MLAs appreciate the feedback on issues of the day. Your viewpoint on pensions and other issues are noticed. Please keep in touch with them!

Jason Kenney – Premier
2105, 230 Eversyde Blvd SW
Calgary, Alberta T2Y 0J4
Email: Calgary.Lougheed@assembly.ab.ca
Phone: (780) 427-2251
Fax: (780) 427-1349

Rachel Notley – Leader of the Opposition
Strathcona Professional Centre
#101, 10328 - 81 Avenue NW
Edmonton, AB
Canada T6E 1X2
Email: Edmonton.Strathcona@assembly.ab.ca
Phone: (780) 415-1800
Fax: (780) 415-07

Brad Rutherford – MLA Leduc – Beaumont
#106, 6202 - 29 Avenue
Beaumont, AB
Canada T4X 0H5
Email: Leduc.Beaumont@assembly.ab.ca
Phone: (780) 638-3171
Fax: (780) 638-3506

Mark Smith – MLA Drayton Valley – Devon
5136B - 52 Avenue
Box 7272
Drayton Valley, AB
Canada T7A 1S5
Email: DraytonValley.Devon@assembly.ab.ca
Phone: (780) 644-7146
Fax: (780) 638-3506

Rick Wilson – MLA - Maskwacis – Wetaskiwin
5019 - 50 Street
Wetaskiwin, AB
Canada T9A 1K1
Email: Maskwacis.Wetaskiwin@assembly.ab.ca
Phone: (780) 422-4144
Fax: (780) 638-4052

Submitted by Gary Hansen,
Past President Wetaskiwin ATA Local
HARTA ATA Liaison Alternate

The Devices Workshop

On Wednesday, February 12, HARTA will hold its Executive Meeting in the morning. There will be a luncheon to follow at approximately 11:30 AM. After lunch members of "Potluck" will perform a few love songs in honour of Valentine's Day.

Following the performances, there will be a

presentation on security. The session will be a presentation on online security relative to many different platforms from computers to cellphones and tablets.

The cost for the Sessions, Performances and the luncheon will be \$15.00 and \$10.00 for the luncheon and Performance. The luncheon will consist of sandwiches, soups, vegetable and fruit trays and squares. Please, save the date

Confusing Abbreviations

After you retired from teaching you probably noticed a number of abbreviations re: retirement. **ASEBP (Alberta School Employee Benefits Plan)** refers to the health benefits provided by various school districts and which are also available to retired teachers until age 65. The **ARTA (Alberta Retired Teachers' Association) Plans**, are plans available to all ARTA members and Associate Members. The **ATRF (Alberta Teachers' Retirement Fund)** is the fund that pays teachers' pensions to retired Alberta teachers. Retired teachers with concerns re: their pensions, should contact the ATRF re: these issues. **CPP (Canada Pension Plan)** refers to the Pension Plan provided by the Canadian Government. The **OAS (Old Age Security)** is a supplementary payment to every person over 65 years also created by the Canadian Government. As a review of these abbreviations, I have listed all these abbreviations with their websites where you can get more information on a given topic. The **ARTCF (Alberta Retired Teachers' Charitable Foundation)** is ARTA's foundation to support various partners with their various projects to achieve their goals..

Abbreviations

ASEBP: Provider of Health Care Benefits before 65 years of age: www.asebp.ca

ARTA: Alberta Retired Teachers' Association Provider of many services and Benefits to Alberta Retired Teachers and other Professional Retirees: www.arta.net

Branches: www.artabranches.net

ATRF: Provider and Funder of Alberta Teachers' Pensions: www.atrf.com **CPP and OAS:** Pensions provided by the Canadian Government Contact Service Canada at: www.Canada.ca

ARTCF: Alberta Retired Teachers' Charitable Foundation at: <https://www.arta.net/advocacy/artcf>

I hope the above information makes the retirement information world easier to navigate.

HARTA's May Mini Conference

HARTA's Mini Conference will be on Tuesday, May 5th from 9:00 AM. to 3:30 PM. The following sessions have been confirmed: Tom Dirsa, a local historian, will do a session on Leduc and District's History. Lourdes Juan, Founder of the Leftover Foundation, an organization dedicated to distributing unused food that would otherwise be thrown out will do a session on how her organization helps provide food at a more reasonable price. Susan Soprovich, A representative from the Alberta Securities Commission, will do a session on Investment Fraud. Finally, Noel Cairney will do a session on Laughter Yoga. As well, Wellness checkups featuring the Body Composition Clinic.

The Keynote Presenters have changed. Marilyn Bossert, Past President of ARTA will be a joint presenter as will a representative from the ATA yet to be announced. The change was made necessary by the continuing concerns generated by the Provincial Government's changes concerning Teachers and other Professionals.

A1C screening and Blood Pressuring Monitoring will also be offered. These services are designed to screen for issues that could cause problems at a later date. Such screening could alert you to health issues before they become serious. Please reserve, Tuesday, May 5th, to

attend this information-packed day.

We would like to present Marilyn Bossert with a cheque for the Charitable Foundation from proceeds we could collect from draws from our luncheons. I will have more to say re: this thought at our next two luncheons.

More about the Presenters

Lourdes Juan

Lourdes Juan is an Urban Planner and Calgary based entrepreneur. With a Masters in Environmental Design, she shares her time with the diverse companies and non-profits she founded, [Hive Developments](#), [Soma Spa](#), the [Leftovers Foundation](#), Fresh Routes, and [Moonlight Market Foundation](#). She sits on the board of directors of Homespace, D. Talks, and is a Commissioner with [Calgary Planning Commission](#). Her work and career accomplishments have received multiple accolades, including being part of [Avenue's Top 40 Under 40](#), entrepreneur feature in [Business in Calgary and Alberta Venture magazines](#), [L'Oreal Paris' Women of Worth](#) award, Culbert Philanthropy Award, a Celebrated Alumni Award from the University of Calgary Faculty of Arts, and as a Distinguished Graduate from the University of Calgary. She continues to be involved with community work and give back to her profession.

Tom Dirsa

Tom grew up on the tip of Cape Cod in Massachusetts and moved to Alberta, Canada for two years, which became a lifetime.

After a successful 38 year career as a teacher, basketball coach, and a school administrator he retired to Leduc, Alberta.

Since his retirement Tom began a sec-

ond career as a writer. He wrote the Alberta Distant Learning Preview/Review programs for the Junior High Social Studies courses. In 2017 he was the author of Canada Becomes a Federation as part of the Canada Turns 150 series.

For the past few years he has published a series of children picture books about a child with ADHD as he learns to cope with the world around him. They are based on his experience with his grandson who was diagnosed with ADHD. In 2018 working with the Leduc Public Library he published an updated history book of Leduc called Leduc: Then & Now.

Currently he is working on a second Leduc history book and speaking at teacher conventions.

I will share other presenters' information as it is provided.

Health Care Information Event

Lynne Chalmers has asked me to post a Health Care Information event for residents of Leduc and area for citizens concerned about coming changes to the Alberta Health Care System. Please see the notice at the end of this Newsletter. If you are aware of an information event being offered in your area, please email me with the details. HARTA is a nonpartisan organization. Our goal is to provide accurate information for its members.

Ron Thompson—HARTA President

Membership Fees

Members who need to pay their fees can do so at HARTA Luncheons. Members may also send a cheque or money order to: HARTA, C/O Ron Thompson, 4020 – 37 Ave. in Leduc, Alberta. The Postal Code is T9E 6C9. Please send \$10.00 for each year you would like to renew. Membership for the first two years is \$10.00 (first year is free.) Our next HARTA event is at St. David's United Church in Leduc. See the details given earlier in this newsletter as well as the Poster at the end of this newsletter.

HARTA Volunteers Needed

At various times during the program year, HARTA needs members to help with various tasks. For the various luncheons, we can always use extra help in preparing the room for our programs. In Drayton Valley check with Joan, In Leduc, Elaine or Ron T. and in Wetaskiwin either Ron H or Ron T.

Ron Thompson, HARTA President

Changes to HARTA's Contribution to the Teachers' Convention

This year at the North Central Teachers' Convention in Edmonton, HARTA will be one of four Edmonton area Branches of ARTA which will be taking part in ARTA Café. This venue will feature the four branches. The purpose of the venue will be to spotlight the Branches and their activities. Treats and coffee will be available as well. Please encourage your colleagues who are still teaching to visit our venue to become more familiar with HARTA's programs. ARTA will have a second venue where practicing teachers can get information on the ARTA Benefit Plans available to them upon retirement.

Other Branch Events

ARTA now has a new website which provides information on events in other Branches throughout Alberta and the Okanagan Branch in BC. If you would like to find other Branch events this website can help you. The website is: www.artabranches.net.

Ron Thompson, HARTA President

Executive and Contact Info for the 2019-20 Program Year

Alvin Rurka: Past President (587) 274 -4562
abrurka@hotmail.ca

Ron Thompson: President & ARTA Rep (780) 986-8349
rnthompson@shaw.ca (r n thompson)

Joan Henry: Vice President Drayton Valley. (780) 542-3209
brijohenry@gmail.com

Elaine Merriman: Vice President Leduc (780) 467-0010
terry6@telusplanet.net

Ron Holmlund: Vice President Wetaskiwin (780) 352-4842
rdholm@hotmail.com

Walley Porter: ATA Liaison (780) 388-3849
wallyp@telusplanet.net

Gary Hansen: ATA Liaison Alternate (780) 986-1745
gbhanson@telus.net

Alain Lefevre: Treasurer (780) 941-2245
elefevre6@gmail.com

Erika Lefevre: Secretary (780) 941-2245
elefevre6@gmail.com

Lawrence Dublenko: Membership Co-ordinator (587) 783-8588
ccdublenko@gmail.com

Susan Schwindt: Finance Committee Member—D.V.(780) 542-4136
salschwindt@gmail.com

The Goals of HARTA

- To carry on social activities, enabling our members to maintain contact with their colleagues.
- To provide information to our members about the resources available through the Alberta Retired Teachers' Association. (ARTA) and other sources.

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



Topics

- Computers
- Cellphones
- Tablets
- Online Security

**Funded in part by
ARTA**



Heartland
Alberta
Retired
Teachers'
Association

HARTA

**Devices Workshop
In Leduc**

Wednesday, February 12, 2020

11:30 AM to 3:30 PM

St. David's United Church,

4614 - 48 Street

Leduc

**Cost \$15.00 for the workshop
and lunch!**

For more info phone 780-986-8349 or email:

rnthompson@shaw.ca

(r n thompson)



A Branch
of ARTA



HARTA Devices Workshop Registration Form

Wednesday, February 12, 2020

St. David's United Church, 4614 48th Street, Leduc

Surname _____ First Name _____

Street Address _____ -

City _____ Postal Code _____

**Email Address _____ Phone No. _____

** We do not share or sell registration information. For confirmations and correspondence: We will be emailing or phoning ALL confirmations. No regular mail confirmations will be sent.

After February 1st Please register by phone or email and pay at the Workshop the Workshop fee.

Do you have any special dietary needs? Please specify:

Membership: Check one or more. If you are a branch member, indicate the branch.

___ ARTA ___ Branch: _____ ___ Non-member

Workshop Fee: - \$15/person (Includes Lunch)

No refunds after February 5, 2019. Space is limited so register early.

Payment Details: Enclosed is Cheque/Money Order for \$ _____ -

Your registration is not complete until payment has been received by the Workshop Registrar. Make your Cheque/Money Order payable to [HARTA](#).

Mail your registration to: **Ron Thompson, 4020 – 37th Ave., Leduc, Ab. T9E 6C9**

Email: rnthompson@shaw.ca (r n thompson) **Phone:** 780-986-8349



Heartland
Alberta
Retired
Teachers'
Association

A Branch of ARTA



**You're Invited to
HARTA's Wetaskiwin
Luncheon
@ O'Brian's
Restaurant
4103 - 56 St.
in Wetaskiwin
Program:
Mervin Leibell;
Canada's new
Food Guide**



email:
rnthompson@shaw.ca
(r n thompson)
phone:
(780) 986-8349

Wednesday, March 11, 2020 11:30 AM

Luncheon as per menu

Membership \$10.00 Per Year

New retirees \$10.00 for the first Two Years



Heartland
Alberta
Retired
Teachers'
Association

A Branch of ARTA



**You're Invited to
HARTA's Drayton Valley
Luncheon@ Best Western
Hotel 2252 - 50 St. in
Drayton Valley**

**Program: Lisa
Cookson from
Primary Care
Network - D. V. Foot
Care and Health.**



**email:
brijoHenry@gmail.com
phone: (780) 542-3209
Joan Henry**

**Friday, April 30, 2020 11:30 AM
Luncheon, Soup & Sandwiches, \$15.00 / person**

**Membership \$10.00 Per Year
New retirees \$10.00 for the first two Years**

Town Hall Meeting.....

Health Care for Albertans



We are passionate about Alberta's health care system and are determined to strengthen it. Join us for a dialogue at

7pm Tuesday, February 11
Leduc Library, 2 Alexander Park

Guest Speakers: **Dr. Donna Wilson, RN, PHD Faculty of Nursing,
University of Alberta**

- **The Cost of Public Health Care...
Is it Sustainable?**

**David Shepherd, Health Critic,
MLA Edmonton City Centre**

- **Proposed Changes to Alberta's
Health Care System will Affect Us All**

