



Heartland  
Alberta  
Retired  
Teachers'  
Association

# The Heartland Herald

## HARTA's Newsletter

### of Branch Events

## The Second COVID-19 Edition

**Publisher: Ron Thompson**

**Volume No. 8**

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## A Branch of ARTA



## Events for February to June 2020 & the AGM

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

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

**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. Place to be confirmed closer to the meeting date. We could possibly have a virtual AGM depending on the circumstances.

**Drayton Valley** Luncheon, October. Date and time to be announced closer to the date once we know where we are with COVID-90..

## COVID-19 Changes

With the COVID-19 Emergency HARTA has had to cancel the rest of our programming for this

year. We will be looking for other ways for our Branch members to connect with each other through virtual Luncheons. Please stay tuned as we rearrange our programming to account for this new situation. Stay safe and stay healthy

## ATRF Update

The following article has been directly taken from the ATRF Website.

"We've had many members ask us about recent media reports of an investment strategy used by the Alberta Investment Management Corporation (AIMCo) that resulted in significant losses (see articles in [the Globe and Mail](#) and [Institutional Investor](#)). Our members are expressing concern about their assets and their pensions, so we want to reassure them that their pensions remain secure.

First let us say that while the Government of Alberta passed legislation late last year requiring ATRF to transfer our asset management to AIMCo, at this time all ATRF investments remain under our management.

"We are in the process of transferring our asset management to AIMCo as the Government of Alberta has required us to do, but that transfer has not completed so ATRF assets have not suffered as a result of the AIMCo losses reported in the media," said ATRF Board Chair Sandra Johnston. "I want to reassure ATRF members that we continue to work diligently on their behalf doing everything we can to ensure this transfer will not harm the long-term stability of our plans and the security of their pensions."

Transferring management of these assets is a very complex process that will require some time to complete. Our singular focus with this transition remains on ensuring the arrangement we put in place with AIMCo is in the best interest

of our plans, and will protect teachers' assets as much as possible.

We recently posted an [update on some of the strategies we're using to manage through remarkable market turmoil](#). In light of recent developments, we want to give a bit more detail about the way we approach asset management at ATRF as a Pension Manager, and especially the way that approach differs from that of Asset Managers.

Delivering value-added investment returns is central to any investment management strategy, but for Pension Managers a focus on managing risk at the overall pension plan level is equally, if not more, important. We are responsible for ensuring our pension plans are well-funded, while also keeping contribution rates affordable, and the only way we can do that is by being as prepared as possible for a market downturn. We know investment markets don't go up forever, and significant corrections will happen periodically. We also know predicting when these corrections will happen is nearly impossible.

So as a fully-integrated Pension Manager, in setting our long- and short-term strategies we think not only about adding value above benchmarks, but also of protecting the funding of the plan in the long term and during market corrections. What sets Pension Managers like ATRF apart from Asset Managers in times of market stress is this focus on protecting value, and the way our plans' funded status remains our highest priority.

As a result, while we can't avoid losses when the market falls as it did in March, we structure the portfolio to avoid making a bad situation worse when it does happen.

ATRF CEO Rod Matheson added, "Market volatility of the kind we've seen recently will result in losses for nearly all asset and pension managers. We are concerned about the additional losses that AIMCo clients are incurring as a result of a specific strategy. We have focused on setting up the relationship with AIMCo in a way that protects the interests of our plans and plan members, and this is a good reminder for us of the importance of that work."

Ms. Johnston went on to explain, "We are set up as a Pension Manager to ensure we manage risk appropriately for a pension plan. Any transfer of assets must include protections for our members against exactly this kind of extreme risk, and that is what we are working towards."

Our highest priorities at ATRF have for decades been ensuring teachers' pensions are secure and their pension plan assets are stable - and we've built our investment portfolio to re-

flect that. Alberta teachers should rest assured that we will continue working hard on their behalf to make sure their retirement income is protected."

Be sure to visit [ATRF.com](http://ATRF.com) for more updates as they become available. There is a move afoot to put pressure on the Provincial Government to rescind Bill 22. To show your displeasure re: this Bill, you could write to your MLA as well as the Premier and Treasurer re: this bill.

## 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](http://www.asebp.ca)

**ARTA:** Alberta Retired Teachers' Association Provider of many services and Benefits to Alberta Re-

tired Teachers and other Professional Retirees: [www.arta.net](http://www.arta.net)

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

**ATRF:** Provider and Funder of Alberta Teachers' Pensions: [www.atrf.com](http://www.atrf.com)

**CPP and OAS:** Pensions provided by the Canadian Government Contact Service Canada at: [www.Canada.ca](http://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 Postponed

HARTA's Mini Conference has been postponed tentatively to Wednesday, May 5th, 2021. Other details will be confirmed as details are available. Tom Dirsra, a local historian, has reconfirmed his commitment to do a session on Leduc and District's History. Noel Cairney will be available to do her session on Laughter Yoga. Susan Soprovich will arrange for one of her colleagues to present the session on Investment Fraud. Lourdes Juan, the CEO for Food Rescue will do her session on Food Rescue and its mandate. Keep tuned throughout the 2020-2021 program year for further updates.

## COVID-19 Humour

When you are bored just about a few things that don't make sense.

1. If poison expires, is it more poisonous or is it no longer poisonous?
2. Which letter is silent in the word "Scent,

"the S or the C".

3. Do twins ever realize that one of them is unplanned?
4. Why is the letter W, in English, called double U? (In French it's called "double v") (Pronounced Doobluh Vay.)
5. Maybe oxygen is slowly killing you and it just takes 75 –100 years to fully work.
6. Every time you clean something, you just make something else dirty.
7. The word "swims" upside-down is still "Swims."
8. 100 years ago, everyone owned a horse and only the rich had cars. Today, everyone has a car and only the rich own horses.
9. If you replace the "W" with "T" in "What, Where and When," you get the answers to each of them.

Submitted by Kirby Dublanko

## 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.) Stay tuned for more information on when and how the next meeting will take place.

## HARTA Volunteers Needed

At various times during the program year, HARTA needs members to help with various tasks (when the Pandemic is over.) 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. During this time of COVID-19 Social Distancing, another way to contribute is to provide stories and other news for our newsletter. You can submit to:

The Editor: [r\\_n\\_thompson101@hotmail.com](mailto:r_n_thompson101@hotmail.com). It would be great to get more submissions for our readers.

Ron Thompson, HARTA President

## **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](http://www.artabranches.net).

Ron Thompson, HARTA President

## **2020 ARTA Get Moving Wellness Challenge**

April 1st is the start of the 2020 ARTA Wellness Challenge. The challenge will end on June 30th. With the COVID-19 Emergency now might be a good time to take part in this year's Wellness Challenge. At the back of this newsletter you will find a participant log sheet to record your activity times or steps as well as a summary sheet for your 30 best days. Add these days together and enter the total at the bottom of the sheet. Please return your sheets to President Ron Thompson by email. Or you can con-

tact Ron Thompson by phone and he could pick up your summary if you live in Leduc or the sheets could be mailed to:

HARTA C/O Ron Thompson  
4020—37 Ave.

Leduc, Alberta T9E 6C9

Ron's other contact info is listed with the Executive contact info on this page.

Participants can choose to record the amount of time you spend on each activity or you may choose to record the steps when you go for a walk, mow the lawn etc. For those who choose to record only their steps, I (the president) will convert their steps to minutes. If you choose to record a combination of step and times I will convert all scores to minutes and add them together. The number of activities now included in the challenge has been greatly increased. Here is a list of possible activities: Walking, Swimming, Yoga, Biking, Step Classes, Pickle Ball, Weight Training, Cross Fit, Kayaking, Elliptical Motion Training, Canoeing, Kettle Bells, Dancing, Pilates, Badminton, Racquetball, Lacrosse, Spin Classes, Volleyball, Frisbee Throwing, Hiking, Track and Field, Handbell, Golfing, Resistance Training, Rowing, Jogging, Tennis, Curling, Boxing, Skipping, Bowling, Aqua Aerobics, Stair Climbing, Basketball, Baseball, Zumba, Squash, Triathlon Training, Barre Sculpting, Tai Chi, Soccer, Martial Arts, Dragon Boating and Surfing. The forgoing is only a partial list of activities. Keep active, keep moving. Some of these activities may need to be adjusted to deal with the realities of the COVID-19 Emergency. Good luck!

## **Executive and Contact Info for the 2019-20 Program Year**

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

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

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

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

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

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

**Gary Hansen:** ATA Liaison (780) 986-1745  
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**Alain Lefevre:** Treasurer (780) 941-2245  
[elefevre6@gmail.com](mailto:elefevre6@gmail.com)

**Erika Lefevre:** Secretary (780) 941-2245  
[elefevre6@gmail.com](mailto:elefevre6@gmail.com)

**Lawrence Dublenko:** Membership Co-ordinator (587) 783-  
8588 [mayoprospector@gmail.com](mailto:mayoprospector@gmail.com)

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





# ARTA Wellness Challenge

**The Wellness Challenge is an annual event where ARTA members are encouraged to focus on their personal wellness over the course of three months.**

All ARTA members are welcome to participate in the challenge — those who belong to a branch can participate directly through their branch.

You will be asked to track your time spent on a physical activity that gets your heart pumping. Once the challenge is complete you will submit your best 30 days. Awards will be distributed to the branch who tracks the most time, the branch with the most participation, and individual participation prizes will also be randomly drawn.

Vist [arta.net/wellness-challenge](http://arta.net/wellness-challenge) for more details.





## PERSONAL DAILY LOG

**Name:** \_\_\_\_\_

Please send or email this page to your branch president by **Friday, July 31, 2020**.

If you do not belong to a branch, please send or email this page to Jennifer Hope at the ARTA office ([jhope@arta.net](mailto:jhope@arta.net)) by **Friday, July 31, 2020**.

Date	Type of Activity	Time Start	Time Stop	Total Minutes

**Total Minutes:** \_\_\_\_\_



## Personal Best-30-Days Report

Name: \_\_\_\_\_ Member number: \_\_\_\_\_

Phone number: \_\_\_\_\_ Email: \_\_\_\_\_

Please send or email this page to your branch president by **Friday, July 31, 2020**.

If you do not belong to a branch, please send or email this page to Jennifer Hope at the ARTA office ([jhope@arta.net](mailto:jhope@arta.net)) by **Friday, July 31, 2020**.

### BEST DAYS FROM APRIL 1 TO JUNE 30

	Activity	Minutes		Activity	Minutes
1			16		
2			17		
3			18		
4			19		
5			20		
6			21		
7			22		
8			23		
9			24		
10			25		
11			26		
12			27		
13			28		
14			29		
15			30		
<b>TOTAL</b>					

Congratulations and well done!

**Alberta Retired Teachers' Association**  
11835 149 Street NW  
Edmonton AB T5L 2J1

