



Heartland
Alberta
Retired
Teachers'
Association

The Heartland Herald
HARTA's Newsletter
of Branch Events
**The November
Edition**

Publisher: Ron Thompson

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A Branch of ARTA



**HARTA's Program Schedule
for 2022-23**

**Most Presentations will also be
available on Zoom.
(Funded by ARTA.)**

**HARTA's Leduc Luncheon,
Thursday, November 15th, 2022**

The HARTA November Luncheon will be at St. David's United Church Thursday, November 15th at 11:00 AM. Lunch will be sandwiches, vegetable, and fruit plates, and beverages. The Luncheon will be at 11:30 with program to follow. The speaker is Linda Mak of Money Mentors.

**ARTA's Pension & Financial Wellness
Committee & ARTF's Update of the ATRF
Pension Plan**

Some time during the month of January 2023 ARTA's Pension & Financial Wellness Committee along with the ATRF will present the ATRF's update of the ATRF Pension Plan. Look for this presentation some time during the first part of January 2023. Look on the ARTA website www.arta.net for more details.

**HARTA's Devices Workshop
Tuesday, February 14th, 2023**

The HARTA Devices Workshop is tentatively scheduled for February 14th between 1:00 and



Celebrating HARTA's 10th Year as a Branch of ARTA

3:00 PM at St. David's United Church. Doors will open at 11:00 AM. The Luncheon will start at 11:30. More details will be available at a later date.

**HARTA's Wetaskiwin Luncheon,
Tuesday, March 14th, 2023**

The HARTA March Luncheon and program in Wetaskiwin at First United Church, is scheduled for March 14th between 11:00 AM and 2:00 PM. Dennis Theobald, ATA's Executive Director is our speaker.

**HARTA's April Luncheon,
Thursday, April 13th, 2023**

The HARTA April Luncheon and program in is tentatively scheduled for Thursday, April 13th between 11:00 AM and 2:00 PM, place to be decided. More details will be available later.

**HARTA's May Mini-Conference,
Tuesday, May 9th, 2023**

The HARTA Mini-Conference is scheduled for Tuesday, May 9th in Leduc. The Conference will consist of a Keynote address and four sessions on various topics. More details will be available later as speakers are confirmed.

From the President

We have a great selection of sessions for the next few luncheons in this program year. On November 15th, Linda Mak from Money Mentors will be giving an outline on how her organization can help people going through financial challenges. This session is very relevant given the current state of the economy. Along with presentation “Pot Luck” will be leading a sing-a-long of Christmas Carols just before the presentation. Doors open at 11:00 AM, lunch at 11:30 AM and the presentation at 12:30.

Watch for the ATRF update on Alberta’s Teachers’ Pension Plans on the ARTA website and through HARTA’s communications. The update is expected in the first part of January 2023.

In February, Stan Gerber will give a session on Computers, once again, during HARTA’s Devices Workshop. His topic this year is Safety On The Internet. Stan also offers sessions at the Beaumont Library. In addition to this session, the “Pot Luck Singers” will present a few love songs in honour of Valentine’s Day.

In March, Dennis Theobald, ATA Executive Secretary will speak on whatever emergent issues have developed re: Danielle Smith’s decisions re: Education.

For our Mini-Conference in May, Deb Gerow, ARTA’s newly elected President will do the Keynote Presentation. She will also present a session on developing a school in India based on the Alberta Curriculum.

If you have ideas re: a HARTA event, please email me at the following email address :rnthompson102@gmail.com. Please put Program Suggestions in the subject line of your email.

Results from the ARTA AGM on October 4th and 5th

President	Deb Gerow
Vice President	Léo Richer
Treasurer	Lawrence Hrycan

Committee Elections

Communications — Maria Lentz; Governance - Keith Elliott; Health Benefits — Jere Geiger; Pension & Financial Wellness — Craig Whitehead; Strategic Planning and Advocacy — Denis Espetveidt & Rob Pearn; Wellness — Joyce Loucks & Ron Jeffrey

The Committee Chairs were elected at the last committee meeting of each committee. They are as follows:

Communications	Inge Coates
Governance	Ron Thompson
Health Benefits	Patty Atkinson
Pension & Financial Wellness	Ray Hoger
Strategic Planning & Advoc.	Carol Henderson
Wellness Committee	Linda Manwarren
ARTA Benefits Trust	Ernest Clintberg
ART Charitable Foundation	Frank Bruseker

There are four HARTA members on ARTA Committees and the Board of Directors.

Details from the October Luncheon in Drayton Valley

Thursday, Oct 13 was the Fall Luncheon, with speakers before & after lunch. It was a great chance to reconnect with former colleagues.

Before lunch Coleen Sekura from the Drayton Valley Celebration Centre gave us helpful information in preparing for life’s changes. Some of the topics she covered were The Green Sleeve System (Your Medical Passport); Power of Attorney; and your will.

In your Green Sleeve folder all your health information is kept up to date. To start a Green Sleeve folder visit your doctor and ask to start one. All your health information is included in the folder. The Green Sleeve folder should be kept on top of your fridge for access by health professionals in an emergency. This folder is to be taken to all medical appointments and hospital visits. Some of the information it contains are: Goals of Care; Conversations with nurses and doctors; and

your Personal Directive.

Re: Your Personal Directive; your family members need to know that you have one. This can be drawn up by your lawyer or through a kit. Also, you need to appoint someone to act as your agent, should you become unable to speak for yourself.

In addition, in the event of your death, your will needs to be easily accessible. Don't keep it in your safety deposit box at your bank. Your executor will have a hard time obtaining your will. Instead, leave it somewhere in your home and make your executor aware of its location. Only one in ten Canadians have a will.



Coleen had a wealth of information re: planning for Medical Emergencies and your or a family member's death. Her session was very informative.

Coleen and Susan

After lunch we had two sessions. Officer O'Neil and Constable Sandiford spoke on Scams and Frauds. One of the most frequent scams currently is the request to buy Amazon gift cards for someone else. An email is sent supposedly from someone you know, asking you to buy gift cards for them and they will pay you back. You never get reimbursed because the email was not from anyone you know. It was a scam.

Scams and Frauds

Some of the advice these RCMP officers gave can be summed up as follows:

Protect Yourself: Scammers like to pretend they work for Government, agencies, or businesses. What they want are:

- Your name
- Your address
- Your Birth Date
- Your Banking Information
- Your Social Insurance Number

Remember: They are contacting you; you don't know who you're talking to. **Never** give out personal or financial details. Ask why they need your information. Be Cautious.

Were You the Victim of a Scam?

1. **Get all the details:** What was the scam? What did they say to you?
2. **Tell your bank:** Sometimes fraudulent transactions can be stopped in time. Sometimes your money can be returned to you, or perhaps, part of it. Banks can flag a transaction if they suspect it is fraudulent.
3. **Report to the RCMP:** The RCMP creates a file for you. The file is a record for what happened to you. Files help keep track on how many citizens are being scammed. Your files help the RCMP combat fraud.
4. **Report to the National Anti-Fraud Centre:** Call Toll Free **1-888-495-8501**, Monday to Friday, from 9 AM to 4:45 PM EST, closed on Holidays.

Telus Wise

The third session dealt with issues of security arising from various devices which connect to the internet. Kyle Finn along with Jen from Ralcomm in Drayton gave the session.



Kyle reminded the membership to use An-virus, Anti-spyware, Firewall, and VPN software to ensure safe use of the device on the internet. As well, he encourages device users to update their software, operating systems, and browsers when an update is available.

When using the internet to make purchases here are some things to be aware of:

Online Shopping:

- Verify the seller's reputation and confirm their security.
- Decline the option to store your credit card information.
- Always checkout as a guest.

Mobile Payments:

- Only use the payment app that came with **your device**.

Electronic Money Transfers:

- Use strong security questions and answers or...
- Set up automatic transfer deposits.

Kyle and Jen also gave guidance on using Social Media. Here are some of the guidelines they gave when using Social Media.

Social Media:

- Manage permission and privacy settings.
- Don't forget to log off.
- Limit when you share.
- Minimize the information you add to social media profiles.
- Use false information for non-essential sites/apps.
- Think twice before participating in online contests and quizzes.
- Have others ask first before posting information about you online.
- Keep your digital household clean.

Some Mobile Device Safety Suggestions:

- Lock your phone.
- Back up your data.
- Keep your device software updated.
- Manage your location settings.
- Research an app before using it.
- Be aware of Bluetooth risks.
- Protect against SIM swap fraud. (Only go to authorized dealers when purchasing and changing your SIM card.) Your SIM card contains all your cell phone number information. Guard it judiciously.
- Don't borrow charging cables or use public charging stations.
- When you no longer are using your device, **wipe it completely** of all information that was on the phone.

Kyle and Jen gave a very complete review of the kind of actions needed to keep your internet devices safe while browsing the internet.

From the Archives

During 2022, to celebrate the 10 years HARTA has been a Branch, the Newsletter Editor will publish historical information re: HARTA, and articles previously published in earlier editions of the HARTA Herald. I hope you find them of interest.

During 2020 and 2021 HARTA underwent a radical change in the way we presented our programs. Below are some examples of an AGM and presentations which were given during the lockdown period on Zoom.

HARTA's AGM, Notes –AGM 2020

HARTA's AGM was held on Friday, October 23rd at 10:30 AM on Zoom. The meeting was chaired by Elaine Merriman VP for Leduc. Ron Thompson, HARTA President acted as host. Since the bylaws require that all AGMs must be held in September, the first motion of the meeting, which was carried, was a motion giving the assembly permission to have a meeting in October. The agenda and minutes for the 2019 AGM were both approved.

Reports were given by the President, Past President, Treasurer and the Director of Membership. The reports were adopted as presented. This year's Activity Schedule will be mainly on line until the Pandemic has past. When luncheons can again be booked in person the schedule will be adjusted and the new schedule will be circulated.

Next year's AGM will be held at St. David's United Church if in person meetings are allowed, otherwise the AGM will be on Zoom on Friday, September 10th at 10:30 AM. There was a notice of Motion that the bylaws would be reviewed and revisions would be presented at the next AGM.

The meeting ended at 11:05 AM followed by an update by Gary Hansen in which he gave several websites for more information on government actions. These websites were emailed to all HARTA members after the AGM on Friday. Please let me know if you did not receive them. After the AGM Gary Sawatzky gave an up-date on the ARTA benefit plans and how the change in provider would af-

fect the plan. As indicated earlier in this newsletter, Gary could do another information in early February if HARTA Members have concerns re: the changeover.

Gary Sawatzky's Presentation 2021

As part of HARTA's AGM, Gary Sawatzky gives a presentation on ARTA's Benefit Plan updates. Every year there are changes to the plan. One major change this year is the ARTA Rx Program. This program will allow ARTA Benefit Plan members to order their maintenance medications directly from ARTA and have them delivered to their homes. If you have questions about the plans, or if you have concerns, please use this chance to talk to Gary during this presentation.

Our Zoom Scholarship Presentation—2021

On Monday, July 12th, 2021 HARTA hosted a presentation on ARTA's Scholarship Program. Governance Chair, Maria Lentz and fellow Governance Committee member Gordon Cumming presented the session on Zoom to clarify the application procedure. The final date for applying each year is July 31st. HARTA plans to offer this presentation in June of the next year.

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. 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. **AIMCO** (Alberta Investment Management Corporation) is the Alberta Government's umbrella Investment Organization which also manages various Government Pensions)

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.artabranched.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>

AIMCO: Alberta Investment Management Corporation at: <https://www.aimco.ca>

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

Member Welfare

If you know of anyone needing our support, please let the editor know. With COVID-19 having been with us for a while, this would be a good time to reach out to someone you haven't heard from or seen in a while. Please keep well and keep safe.

Humour Corner

Here are a few more humorous signs from Indian Hills courtesy of Robin Stuart. Enjoy!

1. Never iron a four leaf clover. You don't want to press your luck.
2. Good moms let you lick the beaters. Great moms turn them off first.
3. Lego store re-opened after lockdown! Folks lined up for blocks.
4. Am I getting older or is the supermarket finally playing great music.
5. When you teach a wolf to meditate, he becomes aware wolf.
6. Before the crowbar was invented, crows had to drink at home.
7. I didn't mean to push all of your buttons. I was just trying to hit mute.
8. A few puns make me numb. Math puns make me number.
9. When algebra teachers retire, how do they deal with aftermath?
10. Remember! If the world didn't suck, we'd all fall off.

Thanks to Robin Stuart

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 Susan or Joan, In Leduc, Elaine or Ron T. and in Wetaskiwin either Bob or Ron T. Another way to contribute is to provide stories and other news for our newsletter. You can submit to: The Editor:

r_n_thompson102@shaw.ca. It would be great to get more submissions for our readers.

Ron Thompson, HARTA President

Other Branch Activities

ARTA has a 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

Cycling Trip Episode - Thought that You Should Know

The following article resulted after I shared a wellness issue I was working through with Stan Gerber. In this article, Stan tells us his experience with another person's wellness.

On Thursday, October 20, I joined up with two of my cycling buddies and we went cycling in the Edmonton River Valley. We decided to do the part of the River Valley that I had not done. It was the part that I was really looking forward to. It is also the part of the valley that Elaine has not cycled.

The day was cool and a bit rainy when we loaded up our bikes in Beaumont. The sun came out and it was quite nice when we took off on our bikes in the River Valley.

About 11 km into our trip, and after several long hill climbs, one of my buddies started showing signs of a medical problem. We had climbed several hills and I, because of my eAssist, left the two younger cyclists (in their 60's) behind. He thought that he had just overdone things and wanted to continue on. We did backtrack to where help could get

to us and I stayed with my buddy while the third party of our group went back to pickup the van with intentions of coming to pick us up.

Shortly before he arrived to pick us up Craig went into what we now know was some sort of a cardiac episode. I phoned for an ambulance and fortunately help came quickly. First it was a fire truck with two medics followed up with an ambulance. All within 15 minutes at most.

They took Craig to the Mazinkowski hospital where he still is. He is being held until they can get an angiogram and other procedures done. Craig's situation has stabilized and he is where he needs to be right now.

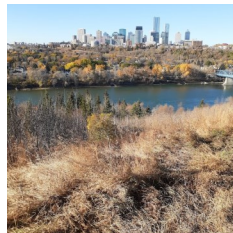
The River Valley is a beautiful place to cycle, walk, etc. but for the most part not readily available to support if there is a health issue. I almost backed out that morning and am now glad that I didn't as there were two of us to support Craig.

Craig is one who takes charge of the ride and he always is in a Go Go mode. Now that I have had time to reflect, there were early signs of a problem. He does not like to stop and that day he wanted to stop for longer sessions after a hill climb.

This trip was a lesson for Stan. He now knows for sure that things can happen and maybe it is time to cycle where help is more available.

As per usual I take photos when out.

Submitted by Stan Gerber



Alberta Retired Teachers Charitable Foundation

Charitable Foundation Details

Our Mission:

“From classrooms and beyond, the Alberta Retired Teachers Charitable Foundation and its members are linked by one common purpose: to support Alberta Seniors in pursuit of Appropriate Housing, Health Services and English as a Second Language, to improve their lives!”

ARTCF supports the following Charities:

Parkinson's Association of Alberta - three ARTCF Tele-Support Groups

Alzheimer Society of Calgary - Funding for their Learning and Support Services

Alzheimer Society of Alberta / NWT - “Minds in Motion”, which is a fitness and social program.

CNIB - Community Education & Outreach Program

Operation Friendship Seniors' Society – Grant to support equipment for the facility

ARTCF, with your support, will make a difference. We have provincial status as an Alberta Society, as well Charitable Status (ability to give Tax Receipts) from Canada Revenue Agency. Join us in expanding our impact. Honor or Memorial gifts will be recognized, and all gifts will be Income Tax receipted. On-line donations, may be made at www.arta.net/cf-give

Cheques may be made out to **ARTCF** and mailed to:

ARTCF Office

15505 - 137 Avenue NW

Edmonton AB

T5V 1R9

Executive and Contact Info for the 2022-23 Program Year

Ron Thompson: President & ARTA Rep
(780) 986-8349 rnthompson102@gmail.com
(HARTA correspondence) (r n thompson) and
r_n_thompson102@shaw.ca (Newsletters)

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Bob Silverthorne: Vice President Wetaskiwin
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Susan Schwindt: Drayton Valley Rep..
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Janice Storeshaw: Secretary (780) 986-0056
jes90@telus.net

Connie Dublenko: Treasurer (587) 783-8588
ccdublenko@gmail.com

Lawrence Dublenko: Membership Co-ordinator
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Walley Porter: ATA Liaison—Wetaskiwin and Tim-
berline Locals (780) 388-3849
walleyp@telusplanet.net

Gary Hansen: ATA Liaison—Black Gold and St.
Thomas Aquinas Locals (780) 986-1745
gbhanson@telus.net

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.***



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**You're Invited
to HARTA's Leduc
Luncheon & Zoom
Presentation @
St. David's United
Church, 4614 - 48 St.
in Leduc,
Linda Mak
from Money
Mentors
will be our guest
speaker**



email:
rnthompson102@gmail.com
phone:
(780) 909-8347
Ron Thompson

**Tuesday, November 15th, 2022 11:30 AM
Doors open at 11:00 AM
Lunch & Beverage \$10.00
Membership \$10.00 Per Year
New retirees \$10.00 for the Two Years
Zoom Presentation at 12:30 PM
The presentation is free on Zoom**



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Luncheon &
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Workshop
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Stan Gerber
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**HARTA's Wetaskiwin
Luncheon at Wetaskiwin
First United Church
5115 - 51st Ave.
Wetaskiwin
Program:
Emergent Issues
Re: Education,
Speaker:
Dennis Theobald,
ATA Executive
Secretary**



email:
rnthompson102@gmail.com
(r n thompson) phone:
(780) 909-8347

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