



Heartland
Alberta
Retired
Teachers'
Association

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

Publisher: Ron Thompson

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December 2025

A Branch of ARTA



HARTA's Program Schedule 2025 – 26

- **HARTA February Luncheon**, Thursday, February 19, 2026. St. David's United Church, Leduc, Program: My Retirement Living Journey, Presenter: Steven Krahn
- **March Luncheon**, Thursday, March 19 First United Church in Wetaskiwin: Program TBA.
- **HARTA's Mini - Conference** in Leduc, Thursday, May 14, 2026. at St. David's United Church.
- **The HARTA AGM** is tentatively scheduled for Friday, September 18, 2026, unless the date needs to be changed by unforeseen events.
- **ARTA's Heart & Sole Walks** – June 1st to 5th, 2026

From the President

HARTA held its first branch executive meeting after the HARTA AGM. Results of the

meeting will be given in the article on the executive Meeting. HARTA's second event took place on Thursday, November 20th. More details on this event will follow later in this newsletter.

This newsletter is being published after the ARTA's board of directors' meeting. At the end of the meeting, the branches each received their subsidy cheques, as well as the number ARTA retired teachers in each branch. More details are available in the articles which follow.

HARTA's November Event

On Thursday, November 20, 2025, the November HARTA event was held at St. David's United Church in Leduc. Laurie Bauer from Orbit Insurance gave a comprehensive session on the changing face of insurance. She covered the following three areas of insurance: 1. Alberta Auto Insurance Updates, 2. Property Insurance, and 3. Insurance Trends.

Alberta's Auto Insurance Update Key Changes in Recovery Benefits

Medical and rehabilitation benefits:

Unlimited coverage for all reasonable and necessary expenses, until maximum medical recovery.

Permanent impairment benefit:

Eligible for a lump sum amount up to \$189,055.00 maximum based on the specific nature of the non-catastrophic injury.

Personal care assistance:

Eligible for up to \$5,671.00 a month for non-catastrophic injuries to perform daily activities during recovery.

Catastrophic benefits

up to \$6,781.00 a month for personal care assistance and lump sum payments for permanent impairment up to \$298,520.00 maximum.

Suspension/Termination of Compensation

Compensation will be suspended or terminated if the insured:

- Is charged with or convicted of murder relating to the accident, or a theft-related offence relating to the vehicle.
- Willfully caused the accident or their own injuries; or
- Knowingly provides false or inaccurate information to the insurer that is material to a benefit being claimed.

When Can An Injured Person Sue?

In certain situations where a person at fault causes damages to the victim of an accident, the victim may be able to sue driver at fault. The injured party would need to seek appropriate advice for the situation they find themselves in. **The information in this newsletter is not intended as advice but only as general information.**

Property Insurance Updates

National Flood Insurance Program

- Introduced in the **March 2023 Federal Budget**
- Managed through **Canda Re**, a subsidiary of the Canada Mortgage and Housing Corporation (CMHC)
- Governments are still working together to finalize **cost-sharing program details**.

About 10% of all Canadian households are highly exposed to flooding but lack access to flood insurance.

Wildfire Defence Systems

- **Extra protection in high-risk areas** through third-party coverage
- **No added cost** for policyholders
- Includes **preventative steps** similar to **FireSmart** program

Cyber Fraud Examples

- **Phishing Emails:** Fake messages pretending to be from your bank, asking for login details.
- **Online Shopping Scams:** Fraudulent websites selling products that never arrive
- **Social Media Hacks:** Accounts compromised and used to trick friends into sending money

Insurance Trends

- **Used Car Prices Are Climbing:** Higher repair and replacement costs impact claims.
- **Auto Theft on the Rise:** Organized crime targeting high-value vehicles
- **Focus on Loss Prevention:** Insurers promoting anti-theft technology and driver awareness.

The above article is an abbreviated version of the whole presentation of Laurie's presentation. If you would like a copy Laurie's complete presentation, please email me at:

r_n_thompson102@shaw.ca. Thank you Laurie for your very complete presentation on various forms of insurance.

HARTA's Executive Meeting Review

HARTA held its November executive meeting just before the November luncheon. The main topics dealt with were the Mini-Conference in May and membership concerns.

The executive approved the conference budget. Ron told the meeting that all the presenters have been confirmed. Details for this event will start being released in January.

Ron expressed his concern that the number of HARTA members who are retired Alberta teachers could fall below 25. A branch needs to keep its number of ARTA retired teacher members above 25 members in order to keep its certificate.

The executive decided to hold a special meeting to explore ways to boost the branch's membership. Robin Stuart has agreed to facilitate a brain storming event to help in exploring ways to improve HARTA's membership.

At the ARTA Board of Directors' Meeting the following week the branches were given their cheques and their number of ARTA members. HARTA received a subsidy cheque for \$680.00. Our ARTA retired teachers' membership is 34 members. Our membership has not changed since 2024.

My Retirement Living Journey

On Thursday, February 19th, 2026, Join Steven Krahn, Business Development Manager at Chartwell Retirement Residences, at St. David's United Church, for an informative and engaging seminar titled "My Retirement Living Journey."

Steven, a former educator with GSACRD #29, (Greater St. Albert Catholic Schools) brings both professional expertise and a compassionate approach to helping individuals and families navigate retirement living options. In this session, he will walk you through the different levels of living and care available in retirement residences in Alberta—helping you understand what's available, what to expect, and how to make informed decisions.

Additionally, Steven will introduce **FitMinds**, a complimentary 8-week course designed to help combat memory loss and dementia. This program is ideal for anyone looking to maintain cognitive health and stay mentally active.

Don't miss this opportunity to learn more about retirement living and proactive brain health.

Is Your HARTA Membership Up To Date

In late November of each year, HARTA receives a subsidy cheque from ARTA, based on the number of paid-up ARTA members that are also Alberta retired teachers with 5 years or more of teaching experience for a board in Alberta as well as being a HARTA member as of

September 1st of that year. Each branch president is required to send their list of current members to the ARTA office. HARTA's yearly subsidy is based on the number of paid-up ARTA members who are retired Alberta teachers who are eligible for an Alberta teachers' pension and who are members of ARTA.

If your membership is due for renewal, you can renew it at a regular HARTA meeting, by sending an e-transfer to: rnthompson@shaw.ca, or by a cheque, or money order payable to HARTA, care of Ron Thompson, 4020 - 37th Avenue, Leduc, Alberta T9E 6C9. Please make out the cheque, money order, or e-transfer for \$10.00 for each year you would like to renew or, for \$25.00 you can renew your membership for three years.

If you are 80 years of age or older and your HARTA membership is paid up, you are considered a lifetime member. You no longer need to pay membership fees. Please let us know when you celebrate your 80th birthday so we can change your membership status to lifetime. Please also confirm your ARTA status with ARTA. (if you have an ARTA Benefit Plan, you do not need to verify your membership. Your yearly membership fee is included in your ARTA Plan.)

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: A provider of Health Care Benefits:

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

ARTA 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>

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

I hope the previous information makes the retirement information world easier to navigate. I hope the previous 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 so much sickness around us, this might 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. HARTA's editor can be reached at:

r_n_thompson102@shaw.ca

Public Interest Alberta

If you would like to keep abreast of the various emerging issues in Alberta such as Health Care, Education, and Long Term Care,

please go to <https://www.pialberta.org> up to the election and beyond for more information on these and other topics. This website will also tell you more about other organizations that are part of Public Interest Alberta. Maj-Britt Bigotti has been appointed ARTA's representative on this organization.

HARTA's Mini-Conference

HARTA's Mini-Conference will take place on Thursday, May 14th at St. David's United Church. There will be a Keynote speaker and three sessions on various topics. Please watch for more articles on the presenters in January 2026.

Humour Corner

The following jokes are mostly from the Coffee News and the internet.

1. Q: What is a better name for a fly swatter? A: A fly splatter.
2. Q: What do you call an over weight cat? A: A flabby tabby.
3. The bear went over the mountain to see what was bruin.
4. I can't believe I got laid off from the calendar factory. All I did was take a day off.
5. Q: Which part of school is a farmer's favourite? A: Field trips.
6. The judge couldn't be disturbed at dinner because His Honour was at steak.
7. I didn't think I would like fencing until I took a stab at it.
8. Patient: "Doctor, I keep thinking I am a bell."
Doctor: "Take these tablets and if they don't work, give me a ring."
9. Q: Why did the tree go to the barber? A: It needed a trim.
10. Q: What is an elf's favourite musical genre? A: Wrap music.

If you have jokes, you'd like to share in the HARTA newsletter, please send them to the editor at r_n_thompson102@shaw.ca.

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. Contact Ron T. or any other member of HARTA's Executive to let us know that you'd like to help.

If you'd like to provide stories and other news for our newsletter, you could submit to your contribution to: The Editor at:

r_n_thompson102@shaw.ca. It would be great to get more submissions from 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. The ARTA branches in Calgary and Edmonton host conferences once a year. At the end of April, the Calgary Retired Teachers hold the Steppin' Out Conference. You can go to the Calgary Retired Teachers' Association website to view the Steppin' Out Conference details for this year. At the beginning of September the Edmonton Retired Teachers host the Second Wind Conference. Look for these announcements as the next year progresses. If you would like to find other Branch events, this website can help you. www.artabranches.net.

- Ron Thompson, HARTA President

ARTCF Updates

Partnership Updates

There are 2 new grant recipients:

NorQuest College was awarded \$8,000. The Calgary Chinese Elderly Citizens' Association was awarded \$13,000.

Bethany Care Foundation was awarded \$25,000. Karen Wilson will serve as the ARTCF representative for Operation Friendship Seniors Society and NorQuest College. Donna Crawford will serve as the ARTCF representative for the Calgary Chinese Elderly Citizens' Association.

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

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

Bethany Care Centre - Grant to support a Music Therapy Program.

Jewish Family Services of Calgary - Grant to support their programs

NorQuest College - Grant in 2025

The Calgary Chinese Elderly Citizens' Assn - Grant in 2025

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. Online 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 Contacts for the 2024-25 Program Year

Ron Thompson: President & ARTA Branch Rep

(780) 986-8349 rnthompson@shaw.ca

(r n thompson) r_n_thompson102@shaw.ca

(HARTA correspondence)

Vice President Leduc Vacant

Bob Silverthorne: Vice President Wetaskiwin & ATA Liaison—Wetaskiwin and Timberline Locals

(780) 387-6676

rsilverthorne.peachills@gmail.com

Drayton Valley Contacts. Ron Thompson is the temporary contact.

Janice Storeshaw: Secretary & ARTA

Branch Rep. (780) 986-0056 jes90@telus.net

Connie Dublenko: Treasurer (587) 783-8588

ccdublenko@gmail.com

Lawrence Dublenko: Membership Co-ordinator

(587) 783-8588 mayoprospector@gmail.com

HARTA's Goals

- 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.

HARTA's Website

www.artabranches.net/harta

For Drayton Valley, please go to
the Facebook page:

Drayton Valley Retired School Staff



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 February
Luncheon, Thursday,
Feb. 19, 2026**

**St. David's United
Church in Leduc**

**An Information
Session on
Seniors' Living**

Presenter:

**Steven Krahn
from Chartwell**



email:

rnthompson@shaw.ca

phone:

(780) 986-8349

Ron Thompson

Thursday, February 19th, 2026

Membership \$10.00 Per Year,

New members free,

Doors open: 11:00 AM, Lunch at 11:30 AM

Lunch is \$15.00 per person, free for guests.



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HARTA Mini-Conference **Confirmed Sessions**

- **Ray Hoyer (ARTA President) - Keynote**
- **Susan Carter- Comedienne**
- **Ross D MacGregor - All About Locks**
- **Carolynne Melnyk - Qqong**

Thursday, May 14, 2026

9:30 AM to 2:45 PM

More info available early January 2026

Save the Date

For more info as available phone [\(780\) 986-8349](tel:7809868349)

or email: rnthompson@shaw.ca (r n thompson)