



# ST. ALBERT AND AREA RETIRED TEACHERS' ASSOCIATION BULLETIN

February 25, 2019

## *March 1, 2019 Breakfast*

At Sturgeon Valley Golf and Country Club

8:30 am: Doors Open (*Please do not arrive early!*)

9:00 am: Breakfast

Cost: \$22 STARTA members & \$27 for non-members

Membership - \$10 (available at the door)

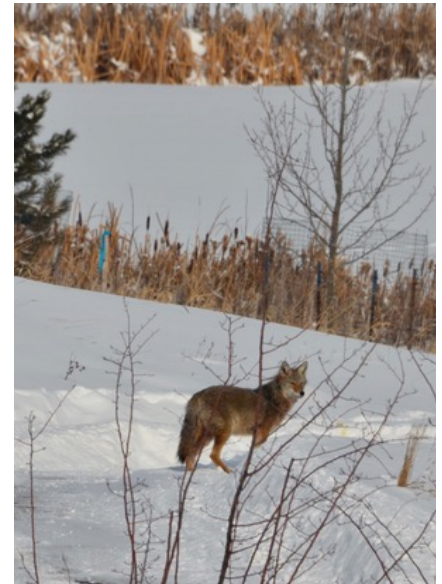
*Please bring correct change if possible.*

10:00 am: Two RCMP officers will speak on safety and security for seniors, covering topics such as ID Theft, Scams, and tips for Travelling Safely and Home Safety, followed by a Q and A session.

Constable Trung Tran, an 18-year member, served postings in Stony Plain, Spruce Grove, Cochrane, and presently St. Albert. He has been on general duty, traffic services and community policing and enjoys the outdoors, playing hockey and golf.

Shelly Ullery been in the axillary RCMP in Community Policing since 2011, first in Northern BC and in St Albert since 2014. She spent 14 years in the military, doing a couple of tours. Her passion is researching trending scams and frauds as well as presenting information in the community.

### **Upcoming programs:**



*While out for a walk around Lacombe Park, you might meet this neighbour with the beautiful coat, hunting for his supper.  
Thanks Joyce!*



**April 5, 2019:** 9:00 am – 11: 00 am Guest speaker Heidi Fedorak, the owner of Leading Edge Physiotherapy in St Albert, is an expert on strengthening, treatments, and injury/fall prevention. She is also involved in much volunteer and community work.

NOTE: This is also the date of our BOOK EXCHANGE. Please bring your relatively new books and magazines to donate... AND bring a bag and some cash to pick up some new reading material for yourself. (we suggest \$1.00/book)

**May 9, 2019:** 5:30 pm – 8:00 pm Annual Barbecue and Annual General Meeting  
Mark the date on your calendar. In order to have an accurate count for our caterers, we plan to pre-sell tickets. Watch and listen for upcoming information regarding the cost, both for members and non-members.



**WANTED:** A volunteer who can present a reading with an Irish accent. Contact Debbie Kelley at 780 481 1142 before March 1.

### **Lost and Found**

A handful of papers with what appears to be personal notes was left behind on one of the tables at the February breakfast. If you are missing some papers, please see Peggy Bergmann at the March breakfast.



*Thanks again to Joyce for these stunning pictures, taken right here in St. Albert!*

### **What's a Successor Holder?**

Recently we happened to read one of those brochures which accompanies financial statements and discovered the term “successor holder”, as applied to a TFSA (Tax-Free Savings account). The bank which issued my TFSA investments had already designated my husband as the successor holder, (unobserved by me!) but my husband’s bank had not. If you are not familiar with the term, here’s the CRA explanation:

**Successor holder** - in provinces or territories that permit the TFSA beneficiary designation, a successor holder is a spouse or common-law partner of the holder at the time of death, named by the deceased as the successor holder of the TFSA, who acquires all of the rights of the holder under the arrangement including the right to revoke any beneficiary designation. This spouse or common-law partner becomes the new account holder. (taken from CRA's "Tax-Free Savings Account (TFSA), Guide for Individuals)

The designation as successor holder can be made when the TFSA is purchased, or in a will but it should be done when the original holder is alive. The advantage is that the TFSA can be passed directly to the successor holder at the time of death of the original holder without adversely affecting the recipient's TFSA accounts or the estate. The funds retain their tax-free status throughout the process.

If you have a TFSA and a spouse and are not familiar with this designation my advice is to check with the Canada Revenue Agency website and with your financial advisor. (By Marian Oberg)

### **From David Flower: Questions to ponder...**

1. How important does a person have to be before they are considered assassinated instead of just murdered?
2. Why do you have to "put your two cents in"... but it's only a "penny for your thoughts"? Where's that extra penny going to?
3. What disease did cured ham actually have?
4. How is it that we put man on the moon before we figured out it would be a good idea to put wheels on luggage?
5. If a deaf person has to go to court, is it still called a hearing?
6. Why do people pay to go up tall buildings and then put money in binoculars to look at things on the ground?
7. Why do doctors leave the room while you change? They are going to see you naked anyway.
8. Can a hearse carrying a corpse drive in the carpool lane?

(Contributors to this Bulletin: Peggy Bergmann, David Flower, Mike Dickinson, Marian Oberg)  
Joyce Keltie