



Edmonton Retired Teachers' Association Christmas Newsletter

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December 2009



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CHRISTMAS LUNCHEON

Join us for our Christmas luncheon at the

Chateau Louis

11727 Kingsway Avenue

Date: December 9, 2009

Please note venue change
The luncheon is being served in the
Grand Ballroom on the main floor.

Lunch: 11:45 a.m.

Menu: Roast turkey dinner

Cost: \$20 per person (includes GST and gratuity)

Entertainment: Music by the ESSOTONES

Door Prize: Everyone is eligible for a door prize.

PLEASE NOTE

A member of the Telephone Committee will be contacting you prior to December 2nd so that we can have an accurate count for our caterer.

ERTA has to pay for lunches that have been booked even if the individuals do not attend.

Donations to the Youth Emergency Shelter Society are appreciated.

THE EXECUTIVE

President:

Vi Oka, (780) 459-8013

1st Vice-Pres:

Joan Harrison, (780) 467-3885

Treasurer:

Bernie Lemay, (780) 469-5031

Membership:

Maurine Maslen, (780) 418-8032

PRESIDENT'S MESSAGE

What a difference a year makes! The stock market is up over 1100 again, the dollar is hovering around 95¢ US and the price of a barrel of oil is fluctuating above \$75.00 US. Is the growth bubble that has occurred in the economy since mid March due to the infusion of government spending? Economists continue to speculate if there is enough confidence in the recovery to sustain the growth that has transpired since the turnaround.

Rebalancing the global economy has proven to be elusive. Banks have posted profits; however, many businesses and corporations have not. Ford is making money, while the future of General Motors is bleak. Bonuses paid by recalcitrant banks are soaring again; meanwhile, trust in all levels of government is at low ebb. Significant efforts are being made to diversify Canadian commerce through expansion into the Asiatic and South American markets as a result of the decrease in the volume of trade with our nearest neighbor, United States. According to the latest numbers from Statistics Canada, the unemployment rate in Alberta is up and consequently consumer spending, especially on clothing and entertainment, is down. Recent housing data indicates resurgence in home sales at the same time that stock on the shelves at the food banks has diminished. Concerns about the current state of health care in Alberta are up; on the other hand, the incidence of new cases of H1N1 is down. Yet, new developments occur: Alberta trees went up into space as water droplets settled back down on the surface of the moon.

During the season of dark nights brightened by radiant lights when tidings of great joy and wishes for peace on earth are gloriously proclaimed, we are especially aware of the innumerable conflicts that people all over this planet are engaged in daily. It is only when the preservation of the dignity of each individual in all societies and cultures is enshrined in the reconciliation of conflict issues that true peace can be achieved. World peace is possible!

On a more cheery note, our luncheon will be served in the Grand Ballroom located on the main floor of the Chateau Louis Conference Centre again this year. Although construction continues on the façade of the Conference

Centre, the front door is now accessible from the spacious parking lot behind the hotel. Because the ballroom can comfortably accommodate more people, members are encouraged to bring one or more guests. The program will be a musical tribute to the festive season.

The Youth Emergency Shelter Society is the charity of choice of the Edmonton Retired Teachers' Association (ERTA) this Christmas. In the spirit of the season ERTA members are asked to consider making a monetary donation. The Society will issue receipts for taxation purposes for all donations over \$10.00. When hands reach out in friendship, hearts are touched with joy.

May your hearts and homes be filled with peace, warmth and contentment this Christmas season.

SUMMARY OF EXECUTIVE MEETING

The following items were discussed and decisions made at the ERTA executive meeting held on November 4, 2009 at Barnett House:

- Ed Friss explained that the ARTA Health and Wellness Benefits Committee is conducting a survey seeking membership opinion and feedback on the extent to which the Benefit Plan meets their needs, how it can be improved and how it can adapt to the change in the Alberta Seniors Drug Plan that is to come into effect on July 1, 2010.
- ERTA will sponsor a Health and Wellness Workshop conducted by Judy Steiert in April.
- The nanofabrication tour is planned for the latter part of April.
- Arrangements will be made for a tour of the Hutterite colony in May.
- A motion authorizing the donation of \$500.00 to the ARTA University of Alberta Endowment Award was passed.
- An attempt will be made to share a booth with ARTA and the Edmonton locals of the ATA at the Greater Edmonton Teachers' Convention.

DATES TO REMEMBER

Christmas Luncheon	December 9, 2009
Greater Edmonton Teachers' Convention	February 25 & 26, 2010
Executive Meeting	February 24, 2010
Spring Luncheon	March 24, 2010
Retiree Brunch	April 17, 2010

MEMBERSHIP REPORT

ERTA has 140 paid members, 1 lifetime member, and 4 members with complimentary memberships receiving the newsletter by email. There are 208 paid members, 4 lifetime members, and 6 members with complimentary memberships who receive the newsletter by regular mail.

Anyone who knows of a new retiree is asked to inform them about ERTA. A complimentary membership is given to each new retiree but only for their first year of retirement.

A special thank you is extended to members of our Telephone Committee. Their calls help us to ascertain how many people plan to attend our luncheons. They also help keep our database up-to-date since they are the ones who discover that a phone number is no longer connected or are notified about a change of address.

A variety of reasons prevent some of our members from ever attending the luncheons. If you are never able to attend and wish to be removed from the phoning list, please let the contact person know. As a member, you will continue to receive newsletters and can contact us in the event you are able to attend a particular luncheon.

We are delighted that a number of retirees maintain their ERTA membership despite the fact they live elsewhere. We have members who live in Montreal, Regina, Medicine Hat, Hairy Hills, Innisfail, Lindbergh, Whitecourt, Westbank, Surrey, Penticton, Salt Spring Island, Cowichan Bay, Gabriola Island and Victoria. Although we usually do not make long distance calls, all members are welcome to join us at a luncheon whenever they are in the Edmonton area. Joan Harrison, however, would appreciate a telephone call to that effect.

Maurine Maslen

ARTA AGM REPORT

- Branch representatives met at Barnett House on October 7, 2009 for the Alberta Retired Teachers' Association (ARTA) Annual General Meeting (AGM).
- Dean McMullen, ARTA Past President, has undertaken a vigorous marketing campaign this year travelling to six regions of Alberta

where there are a significant number of ARTA members but no branch. As a result, a new branch has been granted a charter (as of the September board meeting). Members of the Stettler and District branch attended the AGM as voting delegates for the first time. The possibility of forming a branch or sub-branch in four other areas has been pursued. Visits to other areas are planned for this fall.

- In June, Dean was elected Regional Representative West at the AGM of the Canadian Association of Retired Teachers held in Ottawa. The organization has been actively lobbying the federal government regarding health care and investment issues.
- Don Mock, ARTA Executive Secretary, reported that ARTA now has 8,503 active members and 978 affiliate members, 659 who were members of the Alberta public service. A new database, with an encrypted system, will enable ARTA members to pay registrations online with a credit card.
- An office plan that should make office operations run more smoothly is currently being developed as well as a staff handbook that outlines procedures, lines of communication, and a salary grid.
- The ARTA Health and Wellness Benefits Committee reported that the benefit plan is now offered to three sectors – education, public and private. The retiring ARTA Vice-President, Ralph Levinson, has accepted a position with Johnson Inc. where he will be in a position to recruit new affiliate members in the public and private sectors. The Committee ensured that a change-over of insurer from Manulife to Desjardins Financial Services was done with due diligence. A Visioning Task Force has been formed to develop a significantly changed extended health care plan in response to the Alberta Government's new pharmaceutical proposal.
- The ARTA Health and Wellness Benefit Trust reported assets of about \$2 million, which were invested after the economic downturn.
- The Finance Committee presented an operational budget totalling \$746,393.00 for 2009 – 2010.

- Bylaw revisions were presented for approval.
- ARTA, in cooperation with fourteen other organizations in Alberta, has been involved in political action regarding the proposed changes to the pharmaceutical plan for seniors. Plans are being made for further action regarding the reduction of acute care beds, long-term care facilities and the closure of beds at Alberta Hospital.
- Emilian Groch, Alberta Teachers' Retirement Fund CEO, reported that pension payments amounting to approximately \$570 million were paid to 20,796 recipients as of August 31, 2009. As of the end of August, post-August 1992 benefit period assets were \$4.929 billion, which included the accumulated \$1.185 billion loan to the Government of Alberta. Although the pension fund suffered an 8.5% loss in the last fiscal year, it is well diversified and retiree pensions are secure. Loans from the post-August 1992 fund totalling \$1.2 billion are expected to be paid in January 2010. Assets can be expected to grow more slowly since a revised risk structure, funding objective and policy asset mix was established. Funding for pre-1993 service is guaranteed; however, funding for post-1992 service will have to be funded by increased contributions to the plan by active teachers effective September 1, 2010. No bonuses are paid to Pension Fund managers.
- ERTA members are very active on a number of ARTA committees. Ed Friss is currently performing the duties of chair of the Health and Wellness Benefits Committee. Irl Miller chairs the Health and Wellness Benefit Trust. He is also serving his second year of a two-year term on the Strategic Planning Committee. Esther Oaks, who functions as the chair of that committee, is in her second year of a three-year term. Sherry Robbins, a new retiree, was elected to the Pension Committee at this year's AGM. Frances Tallon was elected to the Governance Committee last year.

PENSION UPDATE

The Government of Alberta is expected to repay the \$1.2 billion accrued interest-free loan from the post-August 1992 fund in January 2010. As a

result of Bill 25 which includes legislative changes that put this new funding structure and splitting of the fund into effect, the government has assumed full responsibility, effective September 1, 2009, for funding the pre-September 1992 benefits on a pay-as-you-go basis. A monetary transfer is simply made every month. Consequently, the pension fund will not receive any money owed for reinvestment.

Proposed changes to the Canada Pension Plan will not affect retired teachers in any way.

A priority of the ARTA Pension Committee is ARTA representation at the negotiating table whenever pension matters are discussed. There appears to be very little that the Committee can achieve on behalf of retired teachers whose pensions are affected by the 5% rollbacks of the mid 1990s.

FRAUD PREVENTION

The Alberta Council on Aging offers seniors the following strategies for making sound and safe decisions regarding various kinds of scams and frauds. A scam is a false promise; fraud is theft!

All too often seniors suffer financial abuse in silence. They do not file complaints with the police because they are ashamed of being taken and embarrassed at not being able to handle the situation themselves: they do not want to be viewed as incompetent. They are afraid of being alone or living in a nursing home. The thief may even be a family member.

Seniors are most often a target of telemarketing fraud, identity theft, Internet scams and power of attorney fraud.

Telemarketing scams all have their own twist, but in the end the intent is to separate people from their money. If a contest was not entered, a prize cannot be won. If it is too good to be true, it probably is. Nothing is free, so **HANG UP THE TELEPHONE!**

Identity theft is a very unique crime in that most victims have no contact with the perpetrator. Usually they do not even know that their identity has been stolen. An individual's personal information is everywhere! Questions need to be asked regarding why the information is required, what is going to be done with it and how it will be stored.

Most people think that their personal information is safe in their wallets or purses; therefore, they cannot possibly be at risk for identity theft. Identity theft occurs as a result of theft from purses and wallets, dumpster diving for copies of receipts that reveal the credit card number, retrieval of pre-approved credit card applications from household garbage cans, shoulder surfing for PINs at ATM terminals, credit card skimming at retail outlets, phishing (pronounced 'fishing') for personal identification via emails over the Internet, and hacking of company or government databases.

Most Internet scams begin with an email in which the sender is not identified.

To ensure that purchases over the Internet are being made from a secure website look for two features that indicate that an encryption program is in place – a closed padlock in the lower right-hand corner and an “s” inserted in the website address at the top of the page.

Power of attorney fraud is fast becoming an enormous problem in Canada. Anyone who has the legal authority to act on behalf of a senior is expected to act as though they are the senior in matters concerning finances. They cannot steal money for their own use.

Every power of attorney document should be prepared by a lawyer. The document should include a requirement for dual signatures on all cheques and an accountability clause specifying dates for the filing of financial records with a designated third party. The accountability clause allows for early intervention by family members and the removal of a person holding a power of attorney who is a thief. Financial abuse is a criminal matter!

Great care must be taken regarding what is written on *Facebook* or *MySpace*. Crooks cruise these sites.

Use common sense and be safe!

National Do Not Call List 1-866-580-3625

Edmonton Police Service (780) 423-4567

Royal Canadian Mounted Police K Division (780) 412-5424

MAYFIELD DINNER THEATRE

Attendees at the dinner theatre presentation of *The Super Groovy 70s* on November 18, 2009, enjoyed the atmosphere, the buffet, the music and the fellowship. Following the darkening of the stage lights, several ERTA members indicated their desire to participate in yet another group outing at the Mayfield.

Tickets have been purchased in the Broadway section for the brunch performance of *Buddy*, the *Buddy Holly* story on Wednesday, May 19, 2010.

Buddy Holly, a rising rock and roll star, was tragically killed at age twenty-two leaving behind a legacy of over thirty timeless hits. This irresistible tribute will feature a number of his hit tunes.

Join us at the Mayfield by entrusting Vi Oko with a cheque for \$49.97, made payable to the Edmonton Retired Teachers' Association, at the Christmas luncheon. Your reservation can also be secured by mailing your cheque to Vi Oko at 20 Glenhaven Crescent, St. Albert, Alberta, T8N 1A5.

MARIGOLD WINTER FESTIVAL

Although 2010 is not an Alberta 55 Plus Winter Games year, the Marigold 55 Plus Recreation Association has organized competitions in both the usual Winter and Summer Games activities in the off year in order to retain their membership and maintain interest in the Games.

Competitions are scheduled to be held from November 13, 2009 to February 20, 2010, in order to encourage the Zone 6 membership to participate in more than one activity. The age categories vary with the activity; however, all participants must be at least fifty-five years of age and be a member of the provincial association. Contact Derry Ingram (Zone 6 Membership Co-ordinator) at (780) 466-1731 or ingram@interbaun.com for membership information.

If you are interested in participating in any of the following activities, please telephone the contact person well in advance of the competition date for further information or to register for the event.

Activity	Date	Contact Number
Badminton	February 20	Jimmy Choo

		(780) 456-5405
Carpet Bowling	February 16	Marjorie Ferguson (780) 469-2215
Cross-Country Skiing Workshop	December 12	Marshall Yarencio (780) 434-1754
Duplicate Bridge	February 9	Don Holtom (780) 475-8252
Euchre	February 19	Lyle Waun (780) 475-2166
Five-Pin Bowling	February 8	Mike Dolynny (780) 457-5036
Hockey (HOPE Challenge)	January 29	Gord Severin (780) 430-6827
Ice Curling	January 16/17	Rollie Ulmer (780) 466-4221
Scrabble	*November 13	Lola McNeil (780) 452-1513
Snooker	January ??	Walt Mollenkoph (780) 469-0844
Table Shuffleboard	TBA	Lillian Matthews (780) 455-4447
Table Tennis	January ??	Joe Zombor (780) 476-8145

Competitions in activities that are currently part of the Alberta 55 Plus Summer Games will be held sometime in May, June or early July, 2010.

For further information about any Zone 6 activities, please contact Vic Larson (Zone 6 Activity Director) at (780) 475-5022.

TEMPORARY JOB OPPORTUNITY

Executrade is recruiting individuals to process student exams for Alberta Education. Applicants require basic computer skills, keen attention to detail, enthusiasm while completing repetitive tasks and the ability to lift up to 30 lbs. A security/criminal check is required.

DATES:

Late November until mid December 2009
Mid January 2010 for 2 to 3 weeks

RATE: \$13.25/hour

LOCATIONS:

November/December 2009 session
– West Edmonton
January/February 2010 session
– Downtown Edmonton

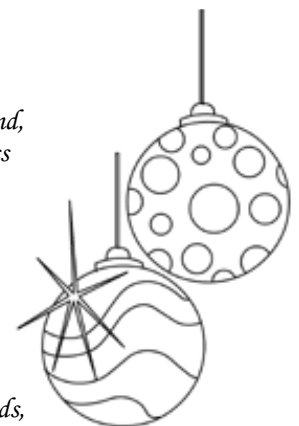
For further information, applicants may contact Marilyn Chorney at (780) 944-0023 or email your résumé to marilyn.chorney@executrade.com.

It's Christmas Time Again

*Put your problems on probation
Run your troubles off the track,
Throw your worries out the window
Get the monkeys off your back,
Silence all your inner critics
With your conscience make amends,
And allow yourself some happiness
It's Christmas time again!*

*Call a truce with those who bother you
Let all the fighting cease,
Give your differences a breather
And declare a time of peace,
Don't let angry feelings taint
The precious time you have to spend,
And allow yourself some happiness
It's Christmas time again!*

*Like some cool refreshing water
Or a gentle summer breeze,
Like a fresh bouquet of flowers
Or the smell of autumn leaves,
It's a banquet for the spirit
Filled with family, food and friends,
So allow yourself some happiness
It's Christmas time again!*



Bob Lazzar-Atwood