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Jim Nielsen	403-289-3185
Ron Nikiforuk	403-271-2854
Kay Samphire	403-242-0189
Barb Smith	403-286-1605
Lorna Solacek	403-255-6016
Ji m Weed	403-239-4564

**OCTOBER LUNCHEON
AND
GENERAL MEETING**

Wednesday, October 15, 2008

*Dalton's Convention Centre
3515-26 Street NE*

*Doors open at 11:00 AM
Lunch at 12:00 PM*

Cost \$25.00 incl. gratuities

No Host Bar

**A COLLECTION BIN WILL BE
PRESENT ON BEHALF OF THE
VETERAN'S FOODBANK**

*After the luncheon there will be a
presentation by Ralph Levinson re-
garding ARTA insurance plans and
a new benefit available to members*

Luncheon confirmation on page 2

PRESIDENT'S MESSAGE

On August 27th I had the good fortune to accompany fifty-four of CRTA's best to the Rosebud Theater to see a presentation of "Fiddler on the Roof". Thanks to Ralph Levinson for having the idea to book a bus and special thanks to Marg Brucker for coordinating all the reservations. The outstanding lunch, which was part of the \$60 package, was followed by an excellent production.

Two nights later I watched as Barack Obama accepted the U.S. Presidential Nomination for the Democratic Party. Again, an excellent production, although I had to make my own meal.

So how these two events relate to the 2008-2009 Calgary Retired Teacher's Association membership year? Although we treasure "Tradition" when necessary, we need to be ready to "Change". And just like the two afore-mentioned events, CRTA has a great cast that has an eye on the future.

Just like the other two, we are a grass roots organization. Your involvement, and that of your colleagues, defines our success. It allows us to seek out new and exciting programs as well as advocate for you, knowing that we represent the voice of hundreds of retired teachers.

On July 2, I had the privilege to join our CRTA Pension Committee in meeting with the Minister of Education. Chuck Rose, Jean Crawford and Jim Weed were outstanding advocates on your behalf. Blending fact with tenacity, they presented your issues to an attentive Minister. This will be an ongoing priority for the association this year.

Later in July the Steering committee for our "New Dimensions in retirement" Program met to plan for the new year. As you can read further in the Newsletter, or on the Website, you will be excited by the range of activities and programs that will be offered this year . . . Art Show, Travel Sessions, Mini Courses, Music, and more. Of course "Steppin' Out" will be back as a symposium concluding the coming year's offerings.

Other priorities: Ensuring effective communication, Growing our liaison with Collette Travel and Johnson Inc. Creating a member Benefits Committee who will seek out opportunities and discounts that can be part of our membership in CRTA. We will continue our commitment to make sure members are well informed on new ARTA Health and Insurance initiatives. As well, we will continue our representation in ensuring the return of Demutualization Funds from the CBE.

Thanks to all those members who have agreed to be executive members for the coming year. We welcome Terry Allen, Meryl Arnott, Jim Nielsen and Barb Smith as new members around the table. Jim Jarrell had to resign his position as our Vice President for now, due to health concerns. We wish Jim a full recovery and wish for his return to the Executive of CRTA. Elections will take place at our fall luncheon where you will have a chance to 'give your blessing' to this keen and committed group.

Thanks to our 'Tradition' of being ready for 'Change' and the future, the CRTA of 2008-2009 will be a vital and dedicated organization. Thanks for being a part of it.

Luncheon Confirmation by Telephone.

Use your last name to confirm attendance with your contact person.

A,B	Bernice Gaetz	403-252-5781
C,D	Earl Larden	403-281-5722
E,F,G	Tanis Lefroy	403-251-6214
H,I,J,K	Mimi Hogaboam	403-288-2792
L,M,N,	Gloria Rasmussen	403-271-3579
S	Marg Brucker	403-241-0244
O,P,Q,R	Kay Samphire	403-242-0189
T,U,V	Dave Thomson	403-249-9086
W,X,Y,Z	Jeannie McCauley	403-275-8025

For All Luncheon Attendees

Indicate any dietary restrictions and let your server know of your special order. A reminder that after the confirmation cut off date you are responsible for the cost of the luncheon.

MEMBERSHIP IN CRTA

Membership in CRTA is FREE during the first year of retirement. Far fewer free memberships were extended this year to new retirees than in the past, according to Garry Jeffrey our Director of Membership. If you know of newly retired teachers, please ask them to contact Garry, gjeffrey@shaw.ca or 403-289-2807. Read Chuck Rose's article in this newsletter to become aware of the importance of belonging to CRTA. No longer being members of ATA, retired teachers need a VOICE through CRTA-ARTA

CRTA PENSION COMMITTEE MEETS MINISTER OF EDUCATION

MINISTER TO INVESTIGATE

From the desk of Chuck Rose

On Wednesday, July 2, 2008, members of the CRTA Pension committee and President Gordon Cumming, traveled to Edmonton to meet with Education minister, Mr. Dave Hancock. The Honorable Mr. Hancock was affable and very much a good listener. In a meeting that lasted a bit longer than the hour allotted, we were able to inform Mr. Hancock as to the areas of our concern with the pension plan and to offer our thoughts on several major issues. We are looking forward to hearing back from him.

Many events and actions have transpired since our last major meeting with the membership on the matter of pensions. We wrote former Premier Ralph Klein and subsequently met twice with his Executive Assistant, after which a meeting was arranged with the, then new Minister of Education, Mr. Gene Zwozdesky. Interested in the issues we raised, Mr. Zwozdesky determined that we needed a second meeting and undertook to examine several of the matters raised in preparation for that event.

Before the second meeting was confirmed, however, Mr. Klein's retirement and the subsequent leadership race found us at the door of another minister who was not inclined to the commitment of his predecessor, nor met with us personally. Although we were assured that our position would be forwarded to the newly established Minister's Task force on the Alberta Teachers' pension Plan, we were not invited to those hearings.

As you may have expected, we made our own arrangements to meet with the Task force and, although not listed in the final report, we presented the position and the policies of the CRTA and advised the Task force members of the folly of attempting to address only one of the failings of the plan (the unfunded liability).

Then came one more "historic" agreement on pensions, one more election and one more set of new Ministers. Given the lack of positive response from the last Minister of Education and Minister of Seniors & Community supports, we wondered about premier Stelmach's assurance that our concerns and views would be heard.

The manner in which retired teachers are now positioned in relation to the plan, intensifies our concern. First, we are told that the assets that were supposed to cover our pensions for service prior to 1992 have been

depleted. Second, the ATRF has clearly stated that it neither agrees with our perspective nor feels obligated to represent us. Third, as part of the terms of what they call an "historic agreement", the ATA will seek no improvement in benefits for service prior to 1992, not will it address issues that pertain to those with service during that time.

Finally, the Alberta Government accepted responsibility for the portion of the unfunded liability dealing with service prior to 1992. However, the government has yet to put forward any funds or a plan as to how this will be done. Clearly, there is little support for retired teachers and the pre-'92 liability consists of the funds that were to have been wisely invested to ensure our livelihood for the future.

As a result, your CRTA Pension Committee felt the need to ask the Honorable Minister Hancock where our money went and where the money is now, that portion that is to cover our pensions for the remainder of our lives. We took the position that instead of the government continuing the "pay as you go" thinking that got us into this situation, the money needs to be put up front and invested to ensure that our pensions continue.

We believe that with the pre '92 portion of the unfunded liability invested now, full cost of living adjustment of the pre '92 group is possible and we also believe that it is possible to address the error by which teachers, who retired with full index but were not yet 65 years of age, found themselves with less than the 2% per year pension promised. Wise investment should enable that to happen.

As we all know, in 1994, the Premier of Alberta rolled back teacher salaries in order to help extract the province from debt. He did so with a clear and public commitment to restore said monies once the provincial debt was cleared and times changed for the better. Sure enough, salaries for practicing teachers did rise and the government considered the promise fulfilled. But that was not so for those whose highest five years of salary were affected by the rollback. The effects of the rollback continue for life. The Alberta Government's promise to retirees needs to be honored by recalculating the pensions of those affected. This was clearly communicated to Minister Hancock.

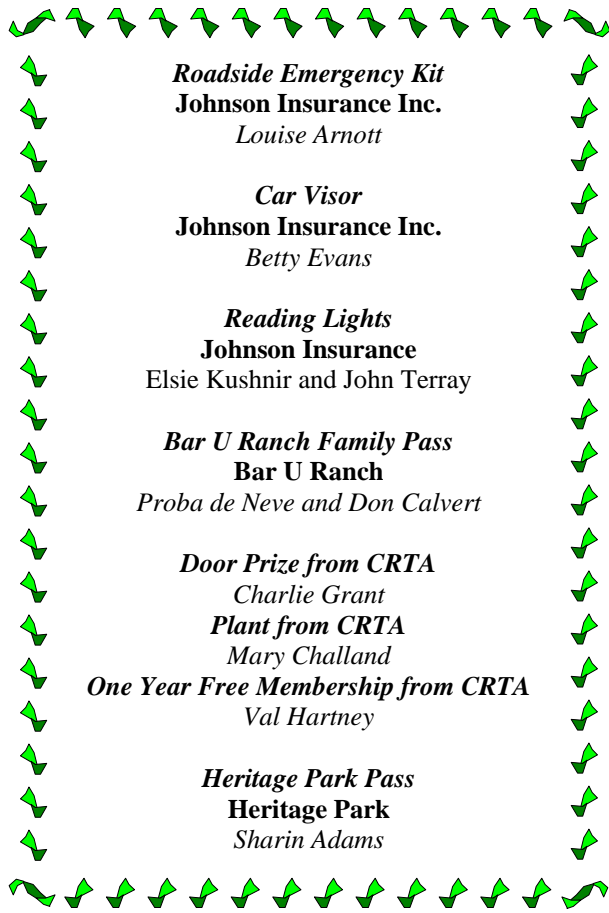
Initially, Mr. Hancock expressed little sympathy for those who opted for the Loan/Advance option and found

that it was not to their advantage. Our position was that if there is an indignity that needs to be exposed for what it is, the Loan/Advance on CCP and OAS is it. Many retirees are finding that they are paying more than twice what was advanced and that for their lifetime, they will continue to pay at rates they deem to be usury. We offered some examples to illustrate.

We advised the Honorable minister that some of our more senior members were counseled to accept this so-called benefit and we questioned the propriety of offering such advice. We also questioned how, under the current consumer legislation, anyone can be required to take a loan for life, without possibility of paying it off. We question whether such a contract reduces seniors to anything more than indentured chattel.

Mr. Hancock was presented with documents illustrating how, recently, some of those contracts appear to have been unilaterally altered to apply the same percentage of COLA to the reduction/payback as to the advance. The Honorable Minister has promised to investigate.

As you committee breaks for the summer, it is with the realization that when we resume our efforts in the fall, we will abandon our efforts to address the failings of the Alberta Teachers' Plan per se, in order to focus on what was promised and what is owed to retired teachers by a government that guaranteed the plan.



Roadside Emergency Kit
Johnson Insurance Inc.
Louise Arnott

Car Visor
Johnson Insurance Inc.
Betty Evans

Reading Lights
Johnson Insurance
Elsie Kushnir and John Terray

Bar U Ranch Family Pass
Bar U Ranch
Proba de Neve and Don Calvert

Door Prize from CRTA
Charlie Grant

Plant from CRTA
Mary Challand

One Year Free Membership from CRTA
Val Hartney

Heritage Park Pass
Heritage Park
Sharin Adams

BARBECUE LUNCHEON JUNE 12, 2008
VARSITY COMMUNITY ASSOCIATION

Gordon Cumming, the President, welcomed 100 members and guests to the western themed barbecue at the Varsity Community Hall on June 12. Following grace by Charlie Grant, a delicious steak buffet was enjoyed by all.

A short business meeting followed. Chuck Rose, Chair of the New dimensions in retirement Committee, updated the group on the successful workshops held in the Spring and discussed the upcoming Fall courses. Paul Demers presented the Treasurer's Report. A motion was moved by Ralph Levinson, seconded by Sheena Banks that CRTA communicate to the Staff Association of the CBE, the support of our organization in their labour dispute with the CBE. This was carried.

Joe Smith and his Chinook Country line dancers performed two line dances and then invited people from the audience to participate. Door prizes were handed out by Irene Bruzga and Sheena Banks. Little plants were placed on each table which one lucky recipient took home.

Let's Take a Moment to Remember those
Colleagues Who Passed Away Recently

Lorne Munro	June 19
Gordon Palmer Jackson	June 26
Elizabeth Ann (Liz) Lemire	July 7
Elaine Kiester	July 26
Juris Godlevskis	July 31
Douglas Whitelaw	August 3
Warren Douglas McCuaig	August 8
Patricia Clifford	August 12
Penny Allen	August 27
Sister Leonie Charlebois FCJ	August 22
Harold Winlaw	September 5
Lois Margaret Christina Cavanagh	September 11
Lysie Doreen(Mnty) Smith	September 14
Frank Hoskyn	September 15
Patricia Gail Hagg	September 21

We also remember Dr. Robert Franken, Professor of Education, who passed away on September 3

ANNOUNCEMENTS

HEALTH AND BENEFITS

Ralph Levinson

Following the October 15th Luncheon at the Dalton Conference Center there will be a session on the ARTA Extended Health care and Dental Insurance Plans. The recently expanded Plan will be discussed. Shannon Patershuk, regional Manager for Johnson Inc. will highlight the Plan's coverage and Tracey Lavis, Regional Director of Best Doctors Canada will explain the benefits available to ARTA members under this new benefit option. Afterwards the presenters will be available to answer questions. Those attending the luncheon are invited to stay for the presentation; members who are not attending the luncheon are invited to come to the presentation at 1:15 PM

ZOOMERS ART SHOW

Irene Bruzga

The Calgary Retired Teachers Association would like to host an ART Show and Sale to showcase the many talented retired teachers and friends who are visual artists. We are in the early stages of planning for this event to be held in the spring of 2009. To make this show possible we are presently searching for retired teachers who are visual artists. If you are interested in being a participant as an artist in this first ever CRTA Zoomers Art Show and Sale, please contact Dave Harrison by e-mail at theartcoach@shaw.ca or Irene Bruzga at bruzgav@hotmail.com or by phone 403-255-4395. We are looking forward to hear from you.

SINGING FOR FUN WITH CRTA

Gordon Cumming

The interest survey for the fall session of our "**New Dimensions in Retirement**" program indicates a significant interest in a "fun singing group" or "song circle". We can arrange for a facility for this opportunity. A few members have already indicated that they would offer their services as a piano player. We need several, for seniors are notorious for taking off on jaunts down south or to visit family and friends outside Calgary. Singers and/or a piano person could bring music . . . And folks will just spend a few hours singing. Old fashioned? May be. But we have been asked for it and it would be a great event if we could find someone(s) to be the leader/facilitator. This could be an afternoon or evening activity.

Interested? Contact me and I'll pass the information on to the organizing committee.
cummingg@shaw.ca or 403-288-5731

CURLING ANYONE?

Karen Anderson

I represent a group of female curlers—the Garrison Curling Club Day League. We are looking for new members. Many of our present members are retired teachers. The emphasis is on fun and friendship and all levels of curlers are welcome. Times are Monday at 1:00 PM and/or Thursday at 9:00 am. Curl one or two days a week. Interested? Call Karen Anderson at 403-286-7700.

DELTA KAPA GAMMA SOCIETY

The Society invites currently employed and recently retired educators to a special presentation:

The Heroes Program and Character Development

Somerset School—150 Somerset Manor SW

Thursday, October 23, 2008—4:30 PM

Presentation at 5.00 PM

Light Refreshments—\$5.00

The presenter, Alison Springer, has taught the **Heroes** Program in a number of Calgary schools—Jack James High School, T.B. Riley, Langevin and the Science School to name a few. She uses an interactive, relational approach with a strength-based perspective to uncover students' gifts and abilities. The **Heroes** Program focuses on building confidence, character and integrity.

For information and RSVP: Marilyn—403-278-7916 or marwurz@shaw.ca, Janet—403-278-2978 or jemakohoniuk@cbe.ab.ca.

REA-CBE "OKTOBER-FEST" LUNCHEON OCTOBER 16

Here is a reminder from Jeannie McCauley that Parking Space is VERY limited. Please try to carpool, if you plan to attend

CALGARY CATHOLIC SCHOOL BOARD

The Board invites all teachers who worked between the years 1979 and 2000 for at least 6 months to register BEFORE October 15, 2008, with their former employer as they are entitled to a refund of insurance monies collected on their behalf and that have now been refunded to CCBS.

A message containing this information appeared in the Calgary Herald on September 19.

Editorial comment: What a civilized way of letting past employees know of their entitlement!

Colette Vacations Presents Oberammergau 2010

The Origins of the Oberammergau Passion Play

Seeking reprieve from the Bubonic Plague, the inhabitants of the village of Oberammergau vowed that if God were to spare them from the plague, they would perform a play every ten years depicting the life and death of Jesus. No one else died from the Bubonic Plague . . .and that first performance in 1634 spurred a heartfelt tradition that still lives on today. Two thousand residents from the village come together to create this powerful story and with open arms welcome you to be part of the truly unforgettable experience. The performance blends dramatic text, beautiful music and carol accompaniment as scenes from both the Old and New Testament are depicted for the audience. The seven hour event includes a meal during intermission.

The Passion Play is held every 10 years (in years ending with '0'. People from all over the world travel to Oberammergau to experience this event. As we get closer to the time of the play flights, accommodation and tickets will be hard to arrange. CRTA in partnership with Colette Vacations is investigating our members' interest in getting a group together to go to Europe for the Passion Play. Colette Vacations has 7 tours that include attendance at the Play. They are:

Switzerland, Italy, Imperial Cities, Alpine Countries, Alpine Explorer with Glacier Express, Croatia and France & Bavaria

You are invited to attend to an information meeting to find out more about the play and the tours. CRTA members and friends are welcome to attend an information meeting on **October 7, 2008 at 2:00 PM** at

The Danish Canadian Club
727—11 Avenue SW
Calgary Alberta
Phone 403-261-9774

If you plan to attend, please call Ralph at 403-948-3691 to reserve a seat. (This will help us select the best sized room for the meeting). For more information about the meeting or tours or if you are interest but cannot attend you call Ralph as well or e-mail him at r45@shaw.ca

On June 9 an upbeat group of members parked their cars at the Deerfoot Mall and mounted a bus for a trip to Olds Agricultural College. This was the first of a series of bus trips organized under the umbrella of the New Dimensions Program. The weather was wonderful, probably the only rainless day in June and the trip was very well organized by Ralph Levinson. Coffee and cake on arrival with an introduction to Olds College, a walk-through through the gardens, which because of the late spring still lacked some colour, a lecture on how to use micro-climates effectively and restrict the use of water by using more drought resistant plant and local species. A lunch, followed by a free roaming around the campus and then the bus took us back to Calgary. Shortly after arrival the rains started again.

On this tri[the idea was born to organize other outings under the New Horizon umbrella; hence Rosebud