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President's Message

Gordon Cumming

As we approach Spring, your executive members find themselves getting invited to Pre-Retirement Seminars to wax eloquently on the 'Joys of Retirement' and to introduce your association and its services to those considering retirement. So in the spirit of the retirement season I would like to share my thoughts. Perhaps you can pass them on to past colleagues or friends who are also contemplating the leap.

The 'Joys of Retirement' I'm sure you can handle, but there are reasons why retirees should take advantage of membership in CRTA (and ARTA) We are the only associations that are working solely on behalf of retired teachers. Our collective voice becomes more powerful with every additional member.

CRTA has moved a long way from a four times a year get-together to share 'war stories' and travel tales. With a supportive membership and a dynamic executive, we have moved into a whole new set of "ABC's"

"A" is for Advocacy . . . At the local and provincial scene. Locally our efforts were critical to the resolution of the "Long Term Disability" dispute with the CBE. Our presence at the discussion table and in the court-

Upcoming Events

Art Opens Minds

March 28, 2009

10:00 till 4:00

*St. Andrews United Church Hall
924 Heritage Drive SW*

Steppin'Out Conference

Dalton Conference Center

(Greenwood Inn, 3515-26 Street NE)

Pre-Conference Banquet

April 21, 2009

6:30 PM

Dress: semi-formal requested

Conference

April 22, 2009

Detailed information on the website

room had a great bearing on the favourable conclusion of the case. Looking ahead we anticipate a similar outcome for the Demutualization of Insurance Funds court case.

Provincially our committees continue to monitor the implementation of the “Unfunded Liability” resolution, while seeking representation and a larger voice in tackling other pension issues (Bridge Benefits, COLA and the 5% Rollback) Our greatest recent success is the pressure we, together with other senior’s groups, have brought to bear on the Alberta Government to back off on the proposed changes to the Senior’s Pharmaceutical coverage.

“B” is for Benefits The Alberta Retired Teachers Association Benefit Plan, administered by Johnson Inc., is the envy of retiree groups across the province and the country. Established by retired teachers who understood the needs of their present and future colleagues, it provides the best coverage with the easiest qualification and least restriction. **All retired teachers** should be knowledgeable about the ARTA Plan and the need to access it within 60 days of leaving their current group plan. Our Benefits Representatives are available to counsel those who need to make decisions.

ARTA and CRTA also keep adding to their “Affinity Programs” with members able to get discounts on an extensive range of services within the city and across the country. The last issue of the ARTA’s News and Views had multiple pages of discount opportunities

and, of course, CRTA has many more of its own, including discounted Dental Services and Travel Discounts with ‘Collette Vacations’ and ‘Cruise Plus’.

“C” is for Commitment We are committed to creating exciting and intriguing opportunities for our members and other seniors. We continue to have great Social Functions and this year, thanks to a New Horizon’s Grant from the Federal government, we initiated New Dimensions in Retirement, an outstanding series of sessions, seminars and programs, utilizing the talents of our members to facilitate and often present areas of interest. There has been a wide range of topics including Travel, Car Care, Scrapbooking, Card-Making, Music, Wine-Making, Gardening, Computers and visits to Rosebud Theatre. (Check out the pictures on our website <http://www.calgaryretiredteachers.ca>)

This coming April we present this year’s ‘Piece de Resistance’, “Steppin’ Out 2009” . . . a symposium of 24 sessions focusing on member interests. All of this is possible because of very special people, a keen and invigorated committee that put in hundreds of hours to create opportunities for the CRTA membership. We’ll see you there!

So why should retirees take out a membership in CRTA and/or ARTA? It is as easy as “ABC” We need each other to have a strong and credible voice and an association that is capable of meeting the needs and wishes of us all.

RECENT RETIREES RECEIVING T4’s

CBE retirees under the age of sixty-five have suddenly received T-4’s this year for small amounts ranging up to approximately \$27. Although we have no written explanation, following is our best understanding of the circumstance.

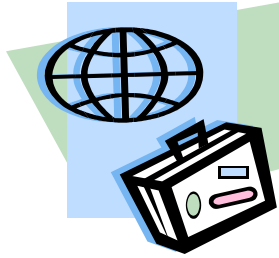
When a teacher retires the Board continues a \$5000 Life Insurance Policy for him/her. When the teacher reaches the age of 65 the paid-up policy is given to the retiree, who has then to pay income tax over the full amount of the Board’s contribution, as it is a Taxable Benefit.

In the past the CBE has not issued T-4’s for the annual premium prior to the age of 65. The software program that Payroll used could not generate that data. To satisfy Revenue Canada, affected retirees now have this issuance of T-4’s. The amount of the T-4 depends on the Board’s contribution to the policy, which depends on length of service etc. at the time of retirement.

So it appears that the small T-4’s will continue to come as a ‘seasonal’ greeting with a larger one at the age of 65 when you are given the paid-up policy

SQUARE DANCING ANYONE?

Many members enjoyed expanding their horizons during our fall and winter New Dimensions programs. Here is another opportunity to keep body and mind actively engaged. Ted Kornak, ted@kornak.net, a retired teacher would like to organize a group of new/beginner square dancers He would like to start in the fall of 2009. Pairs can be made up of gentleman/lady or two ladies. He is willing to give an introductory lesson. Times may be arranged to suit the people that would like to give this activity a try: morning, afternoon or evening. Phone Ted 403-282-3047



ARTA TRAVEL PLAN CHANGES

ARTA's Plan Administrator, Johnson's Inc., is mailing all Travel Plan members the following notification, along with a new Travel Plan identification card and as well as Travel Claim guidelines. Updated Certificates of Insurance will be posted on the website www.johnson.ca/arta.

“Effective April 1, 2009 ARTA approved the change in travel assistance provider and underwriter. Desjardins Financial Security (DFS) is the new underwriter and Sigma Assistel is the travel assistance provider contracted by DFS. Your benefits and rates remain the same.

For emergency services occurring prior to April 1, 2009 continue to contact Mondial Assistance For emergency services occurring ON April 1, 2009 or later contact Sigma Assistel, any time, day or night at

1-800-465-6390 (toll free) from Canada or the United States. When overseas use code of county you are in followed by 800 - 2948 5399 (toll free). From other locations (excluding North and South America) -514-875-9170 (collect) or 514-875-7729 fax.

CHRISTMAS LUNCHEON DOOR PRIZE WINNERS

CRTA Door and Free Luncheon
Sharon Holcek

Calgary Honda First Aid Kit
Jean Crawford

Rosso café \$20 Gift Certificate
Fred Kahut

Johnson's Inc. Wine Basket
Gloria Filyk

One Year CRTA Membership
Glenda Nixon

Oliver's Hot Chocolate Gift Basket
Marian Woodward

BITE—\$25 Gift Certificate and Olive Oil
Susan Chivers

Handmade Christmas Cards by Ev Keddy
Barbara Hongisto

Calgary Honda Oil Change
Janice Ogilvie

Javino Coffee Assortment
Cecily Bornemisza

Olivier's Chocolates
Marlene Marchand

Stride Printing—Table Center
Marg Befus

Johnson Inc. Emergency Kit
Betty Rose

Galeria Gift Basket
Shirley Girling

Jacqueline Suzanne's Bistro \$25 Gift Certificate
Marilyn Stewart

Collette Vacations—Hot Chocolate Kit
Donald Young

Carriage House Sunday Brunch for Two
Gloria Posnick
Shirley Parize

VALENTINE TEA AND TRAVEL EVENT DOOR PRIZE WINNERS

Chocolate Hearts: Elaine Downard, Marlene Marchand, Bob Pettifer.
Plants: Julita Kilank, Bob McIntosh, Donna Parsons, Myrna Reeves and Linda Repp

The Calgary Retired Teacher's Association Presents:

"ART OPENS MINDS"

An Art Show and Sale
Featuring the Art of Retired Teachers
(Cheques and Cash only, please)

Saturday, March 28th, 2009

St Andrew United Church Hall
924 Heritage Drive SW
10:00 a.m.—4:00 p.m.

Carol Banderoff	Margaret Hudson	Glen Olson
Ken Brown	Isabelle Hunt Johnson	Sandy Orsten
Marie Burton-Roche	Carmel Klassen	Pat Penne;;
Evelyn Chouinard	Kathy Knight	Stan Phelps
Lorraine Cokcle	Carolyn Koltutsky	Connie Ptasinski
Bonnie Curran	Natalie Kurzuk	Maria Seiler-Huizing
Mary Djurfors	Katherine Lakeman	Dianne Stewart
Helen Ellitt	Gail Langly	Len Thompson
Anne Gatha	Barry Marks	Eileen Thurlow
John Gyorgy	Glen McCullough	Ingrid Vincent
Dianne Gilies	(deceased)	Joe Wandler
Christina Gooding	Rob Moore	Roy Warren
Thomas Harcsa	Rod Morgan	Elizabeth Watson
Dave Harrison	Lilian Munz	Joni Winter
Ruth Hill	Irene Naested	Michael Wright
Marian Hood	Maxine Ouellet	

ARTA JOHNSON SCHOLARSHIPS

ARTA Johnson scholarship are available to undergraduate students who are related to an ARTA MEMBERS (children, grandchildren, nieces and nephews). The scholarships are limited to applicants who have completed the first, second or third year of an undergraduate or **transfer** program leading to a first degree.

For further detailed information visit the ARTA website at www.albertarta.org.

CELEBRATION

Friends of *Margaret Saunders* are organizing a **90th Birthday Party** for this long retired teacher at the Wild Rose United Church on May 5th. For further information see www.calgaryretiredteachers.ca or contact Marg Brucker at 403-241-0244

JOB-VOLUNTEER OPPORTUNITIES

We receive numerous request to publish places where retired teacher can serve their community. Check out our website: www.calgaryretiredteachers.ca

The Calgary Stampede has a paid part-time position available at the Stampede School. All particulars are available on the website.

COMING UP BARBECUE LUNCHEON JUNE 11 VARSITY COMMUNITY HALL

Let's take a Moment to Remember those Colleagues who passed away recently

2008

Linda Hovdedo

July 12,

Catherine June Ellen Ferguson Hives

December 28,

Ruth Donalds-Fisher

December 28,

Henry Smith

December 28,

2009

Peter Arthur (Rick) Theriault

January 4,

James Thorburn Ballantyne

January 8,

Inger Lis Gordon (nee Dam)

January 9

Patricia Lorraine Ward

January 14

Geraldine Carter (nee Drake)

January 19

Lorraine Weich (nee Benson)

January 25

Georgina May Holloway (formerly Martin)

February 4

Laurie Stackhouse (nee Brown)

February 16

Barbara Ann Ward

March 3

Gina Rea-Curti

March 7

To our Members:

Your newsletter editor finds the obituary information in one of Calgary's daily newspapers. Not every family enters the name of a dear one in the obituary column and sometimes the profession is omitted. CRTA would like to honour our former colleagues. If you know of someone who taught in the Calgary Public or Separate system and who was missed, please do not hesitate to send the name and day of passing to calgaryretiredteachers.ca or to cbeunder@shaw.ca

Newsletter Helper(s) needed.

Is there someone amongst our membership who could check the obit's in the Herald and /or the Sun and pass the info on to me either by e-mail (preferred) or phone? It would be much appreciated. Ena Beunder.

KERBY CENTER—SEE NEXT PAGE

**Calgary Retired Teachers Executive
and Directors**

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Chuck Rose 403-288-5266

Vice President

Marg Brucker 403-241-0244

Erich Berndt 403-286-2240

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Kathy Newman 403-288-4542

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Paul Demers 403-286-8338

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Meryl Arnott 403-283-5306

David Baker 403-242-6046

Sheena Banks 403-251-0172

Ena Beunder 403-288-3895

Erich Berndt 403 286-2240

Elizabeth Bourges 403-245-2035

Irene Bruzga 403-255-4395

Greg Chitrenky 403-256-9364

Jean Crawford 403-247-3664

Juliette Hachey 403-279-7640

Shirley Holmlund 403-271-5310

Garry Jeffrey 403-289-2807

Ralph Levinson 403-948-3691

Jeannie McCauley 403-275-8025

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

Jim Weed 403-239-4564

**Demutualization of Insurance funds for
teachers employed by the Calgary
Catholic School District.**

Over the course of the last few months the above mentioned Board tried to get into contact with as many of their retirees as possible to allow them to claim over-payment of insurance contributions during their working years. CRTA, an organization that works on behalf of ALL retired teachers sent out many e-mails to former 'Cal-Sep' staff. Many of the e-mails bounced back. We ask our members to spread the word amongst all teachers, public and catholic, that CRTA and ARTA are organizations that will keep them in touch with local and provincial developments through an effective communications system for a small yearly membership fee. Cal-Sep. retirees whose e-mail address has changed, please contact Mike Allen 403-281-4081 to make his list current.

For CRTA membership contact Gary Jeffrey, gjeffrey@shaw.ca or 403-289-2807. The membership runs from July 1 till June 30 of the following year.

For an ARTA membership go to the ARTA website www.albertarta.org. An ARTA membership is required to take advantage of the outstanding insurance plans.

**FOR YOUR NEXT VACATION EXPLORE THE
OFFERINGS OF OUR PARTNERS;**

COLLETTE VACATIONS

CRUISE PLUS

**FUND-RAISER IN SUPPORT OF THE KERBY CENTER'S
SENIOR GROCERY DELIVERY PROGRAM**

'BACK TO THE 80's

TICKETS \$60

SATURDAY, APRIL 18, 2009

DOORS OPEN AT 7:30 P.M.

We are having a dress-up event that will bring back all the great things from the 80's—the music, the décor and oh yes—the big hair!! FREE PARKING. Info/tickets 403-244-9017

Dust off your skinny ties and acid washed jeans and help us support The Kerby Center.