

PostScript

SUMMER 2018



THE MAGAZINE FOR RETIRED EDUCATORS



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PostScript

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This month's cover: Chesterman Beach on the west coast of Vancouver Island. (istockphoto)

PostScript welcomes photography submissions from members for our cover and for articles. Printing requires high resolution images at least 300 pixels per inch in printed format (approx. 3000 pixels wide by 3600 pixels high).

Submission guidelines at bcrta.ca/postscript-submissions

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This magazine is printed on paper with recycled content and that comes from a well managed, renewable resource.

This issue of PostScript has a distinctly Latin American flavour, with a series of travel adventures shared by BCRTA members. Get on some sunscreen and get ready to see the monkeys of Costa Rica, hear the Spanish of Guatemala and to cycle the coastal highways of Cuba. *Ariba!*

We're excited to introduce a new feature columnist - an expert on the money matters that affect our members. Mike Berton is a Financial Planner with a BC practice that focuses on the needs of retired people. Make note of that specialization - not just retirement *planning*, but the needs of those who are *already* retired. Mike is well-respected in the financial planning community, both as an instructor of future planners and as an accomplished author. We know you will appreciate his practical insights. Welcome aboard, Mike! Our readers can also look forward to more topic experts joining our columnist ranks in forthcoming issues.

Speaking of regulars, past editor of PostScript Magazine Sheila Gair returns in her new role as columnist as she celebrates "Life in the Slow Lane." If you aren't hungry now, you will be after you read her notes on food.

The BCRTA is a beehive of literary activity, and Books of Note gives you the latest buzz.

The BCRTA AGM is coming up in September, and we have some notices for you, and some coaching on how to get involved from Past President Bob Taverner.

Make note, too, of the expanded puzzle section (we're looking for feedback on what you find entertaining) and the offers in our classified section. Did you know that classified listings are free for members? It's a benefit of being part of the BCRTA.

So brew a cup of tea, sit back and enjoy this issue of PostScript. It's your magazine!

Yours truly,

The Editors

postscript@bcrta.ca





A FAREWELL FROM *patricia*

As her term as BCRTA draws to a close, Patricia Clough shares her thoughts on the teaching life and the significance of the BCRTA.

My term as president of the BCRTA is coming to a close and that fills me with a sense of completion because I have been to so many branches and met so many members.

What has my service in the BCRTA meant to me? It has meant listening to members and making changes that will give them the best service possible.

Education was always important to me. I started school when I was 5 in small town Saskatchewan. How small? We were north of North Battleford.

My high school experience was marked by the upheaval of moving to B.C. and being 2 years younger than anyone else in my classes. It may sound fun to be ahead a grade or two, but for me it was frightening and depressing. The first day at my new high school a classmate ran out at recess and

announced to everyone outside: "We have a 12 year-old in our Grade 9 class!"

When it came to higher education, my parents felt that it was the only way to have a future. But when I took that route it was not an easy reality for them. On the day I left for university, I remember my parents were terrified. Not only was I leaving home for university at age 16, but I was doing so via Greyhound Bus. I traveled from the Interior to the coast and on the ferry to Victoria. UVic was to be my home for the next three years.

SOMETHING WONDERFUL

It was at the University of Victoria that something wonderful happened. I felt that I had found somewhere that I FIT. There was no shortage of work to do - I lived off campus and worked off my room and board by cleaning house. I did not experience any dorm life until summer school.

I certainly remember my first day of teaching. It was 1963. Lester B. Pearson was Prime Minister and John F. Kennedy had just averted the Cuban Missile Crisis. I was 19 years young and some of my Grade 7 students were 14 and 15 years old. A question you might ask is how I had any classroom authority, being just four or five years older than some of the kids. I can tell you that there was no issue with that. The students did not know my age,



The 16 year-old graduate.



"Are you going to stay in this pit of grief or are you going to get out and start helping people again?"



and in those days students were taught at home to respect and "mind" their teachers.

The subjects I enjoyed teaching most were English and History.

After those long days of work I'd come home and put on albums by Elvis and the Beatles. My Prince George basement apartment was shared with a roommate. Even my living arrangements had been guided by the school board office, which matched new teachers who needed roommates for cost reasons.

AFTER THE FIRE

One of the stranger classroom experiences I had was when my school burned down in my first year of teaching. The classes in our school were sent out to various schools all over the district – wherever the district found a room, we went. I had to arrive at the burned-out school very early every morning, assemble the students in my class and then ride the bus for 22 miles (yes miles, it was before metric). Then I'd teach them all day (without supplies for the first while) and at the end of the day, get back on the bus and ride the 22 miles back to the burn site, waiting until every child was collected by parents. I had 48 students at the time. How did the kids not go crazy? In fact there was no fussing. They were a close group because they did not know anyone else in the other school.

Later, I got involved with the BCTF and spent my time as chair of Professional Specialist Association

Council (33 PSAs) and later on the BCTF Executive Committee. I made many friends in those years, people I see every year at BCTF and BCRTA gatherings.

THE BCRTA

I joined the BCRTA because like all teachers I wanted to continue teaching and helping. After 39 years of teaching, that was what I knew, and I have always enjoyed working with and for my peers. That's the simple answer as to why the BCRTA. The more complete reason is that when my husband died, I had lost so much. My oldest daughter, who was teaching in China, saw how I was doing and came home to be with me. After 6 months, she said to me "Are you going to stay in this pit of grief or are you going to get out and start helping people again?"

She knew what I needed. (This daughter now teaches in Prague, Czech Republic. I think we raised her right.)

So I joined the Retired teachers and Pat Brady (a past BCRTA President) convinced me to run as a Director. I am now completing my term as President.

Thank you for believing in and belonging to the BCRTA.

Patricia Clough
President



SHEILA GAIR

LIFE IN THE *slow lane*



I was fixing myself some dinner last night and got to thinking about food and meals. If there is one thing about retirement it's the fact that there are hours in the day when we oldies fall into thinking – and for me, thinking is remembering. You noticed I said fixing dinner, not cooking dinner and we all know the difference!

I thought back to my earliest memory of cooking. I was about fourteen and in grammar school and had reached the level where we split into four areas – sciences, languages, domestic science and general studies. Not one with an urge to spend time in the lab, or feeling the need to brush up on Latin and Greek, I had the other two options. I went for the cooking and the needlework.

The first item in the needlework class was an apron, to wear for the cooking class. My first dish was macaroni and cheese – not the vivid orange creation that our kids live to eat and my grandson took with him when he headed for Australia last week! This was pasta soaked first and then cooked, and a sauce made from a roux of butter and flour, with milk and grated cheese added. I

had a small oblong metal pie dish, and carried it home on the bus with me, and sat down and ate it for my 'tea'. I still can remember that feeling of pride in cooking something from scratch – and that's the way I still make it today!

When I attended school the cafeterias were introduced and I ate at school for eight years. Apart from 'spotted dick', suet pudding with raisins, I have no recollection of what we ate. At home Saturday dinner, served at lunchtime as "dinner" always was then, was liver – every Saturday, liver. We thought nothing of it and never complained. I found some the other day at Safeway and bought it and it tasted so good. I know my kids would run, rather than eat it – and we won't mention beef heart or faggots – other favourites!

Marriage came up, babies came up and my family became six individuals and we moved from the city to the suburbs. I was at home until my youngest went into kindergarten and I had the time to prepare food from scratch – I knew no other way to keep everyone fed. We planted a huge garden and took advantage of all the local farms and markets to buy fruit and vegetables in bulk which I froze or canned every fall. We picked our own strawberries and raspberries, and raided the blackberry bushes along the back roads for jam making. We bought a chest freezer and nothing was wasted. And then I went to school and after a couple of years found myself teaching.

We had one car which I commandeered on a Saturday morning and headed to the local grocery chain, list in hand. I pushed one buggy and pulled another and averaged \$250 a week on food – and always bought six five-cent chocolate bars for treats! Sunday was the day I put together the meals for the week, making casseroles and roasting meat, simmering soups and making lasagnes – not to mention all the fruit pies, cakes, cookies and muffins for the week's lunches. By this time we were 'Canadian' in that we had lunch at noon and dinner at six, and the children all had lunch boxes then.

And where am I today on this domestic ramble you might ask? Well flabbergasted is the word I would use for the latest news about 'apps' which will help you plan your meals, and list the ingredients you need and the method to put them together.

I don't own a smart phone, so that is out, and then of course all these restaurants are popping up where you just phone and they deliver a hot cooked meal to your doorstep. "Skip the Dishes" is one of the catch phrases I have heard but have not bothered to look further. I know one can order in a huge variety of meals, but I have never done that either. A young man on the doorstep about a month ago was almost as shocked as I was – he held a pizza destined for my grandson who had failed to let his grandma know of his order!

I am a single and with fridge, freezer and the local supermarkets I do very well, often cooking meals that do me for two evenings. In fact I had some slices of tenderloin last night cooked last week and on special at the market. I ate one third of a rice dish and one third of a can of beans, each of them purchased on a dollar day at the local supermarket. The last third of each I will eat tonight with a slice of chicken pie baked and divvied up a month ago. Growing up I had 'waste not want not' dinned into me by my mother, who salted beans into stone crocks and kept a pail of 'waterglass' where we stored eggs.

I believe my upbringing through the war years has stood me in good stead for looking at food today, when my appetite is probably the smallest it has ever been, and I pride myself on making ends meet. When my hairdresser said all leftovers from their meals go into the bin I nearly had a fit. If there are leftovers here, I use them up somehow in something next day. So when I say I will 'fix' something for supper I root through the freezers, and the cupboards and put something together to fill the plate I sit down to at my table – no plates on knees for me.

I remember some of those rather scathing comments I have heard over the years about seniors living on toast and tea. Well sometimes, that's what I would like and don't need anything more – and so I brew the pot and pop the bread into the toaster and enjoy my meal, my choice.

Bon appetit!

Sheila Gair is past editor of PostScript.



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SPLIT PENSIONS WITH CARE

B.C. retirees, Ralph and Sonia Jones, wanted to find ways to reduce their income taxes as a family. They had a family income of \$118,215, but with significantly different income levels. Ralph's total income was \$87,165 from while Sonia's was \$31,050. This placed Ralph in the 31% marginal tax rate while Sonia topped out in the 20.06% bracket. As a successful executive, his pension paid a generous income of \$80,822 while Sonia's on and off employment as a teacher over the years had provided a pension of only \$12,347. They heard about pension income splitting and were wondering about splitting Ralph's pension income with Sonia.

Since 2007 the federal government has permitted Canadians to shift qualified pension income from one spouse to another. The rules allow a transfer of up to 50% of eligible pension income to a Canadian resident, cohabitating, spouse or common law spouse. For many pensioners this allows substantial tax savings and sometimes a further opportunity to preserve OAS benefits from the OAS Pension Recovery Tax, dubiously known as the "clawback".

If you have a spouse, or common law spouse living with you, this is almost a no-brainer. Rather than actually transferring assets, the whole exercise is simply computed on both tax returns using form T1032 Joint Election to Split Pension Income form. Of course, both spouses must agree to the election.

WHAT INCOME CAN BE SPLIT?

Only qualified pension income can be split. This can be any type of annuity type pension payments from pension plans regardless of age. Additionally, at age 65, withdrawals from Registered Retirement Income Funds (RRIFs), Life Income Funds (LIFs),

Deferred Profit Sharing Plans (DPSPs) and certain types of registered life annuities also can be split. Essentially, any income that qualifies for the \$2,000 federal pension income credit can be split.

Bear in mind that payments from the Canada Pension Plan (CPP), the Québec Pension Plan (QPP), Old Age Security (OAS), any withdrawals from an RRSP (other than annuity payments) and a few others will not qualify for this election. Note, however, that the CPP has a separate election for sharing of credits earned during a marriage.

DO THE MATH FOR THE OPTIMAL SPLIT

While it may seem obvious for the spouse with a larger income to split pension income to a lower income spouse, one must do the math. In many cases, the maximum 50% split may not provide the best family tax savings. The transfer of pension income to a lower income spouse may trigger a loss of income-tested benefits and credits on their return; things like OAS benefits, the age amount, spousal amount, the medical expense tax credit and any other income-based credits.

According to the rules, Ralph could split a maximum \$40,411, or 50%, of his pension income to Sonia, however, after doing the math, the optimal split turned out to be only \$21,256. This more optimal split saved them \$2,239 compared to \$1,359 had they employed a maximum split. The \$880 savings may not sound significant, however the split also lowered Ralph's net income enough to save him another \$1,856 that would have been clawed back in the coming year from his OAS pension.

Most of us hate doing math like this. The good news is that modern tax software programs are becoming better at optimizing the split. These are not perfect yet, so carefully review the results of what you have done before finalizing. If you are in doubt, use a professional tax preparer.

For further information, read Income Tax Act s. 60(c), 60.03, 56(1)(a.2), 220(3.201)

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¡Vámonos!

A journey to Guatemala for a taste of Spanish uncovers urban treasures and wilderness adventure.

My husband and I have been retired for over three years and previously traveled to Panama and Argentina, where we enjoyed Spanish classes. In January 2017, we continued our studies at several language schools in Antigua, Guatemala. Named a UNESCO Heritage site in 1979, Antigua's colonial architecture and cobblestone streets add to its charm.

At the Guatemala City airport our ride was waiting and what joy to see our name on a card amongst the throngs of people vying for our attention. Fredrico, with a smile and a jovial "Hola!" took our bags and led us to his vehicle to drive the forty kilometers to Antigua. The capital was streaming with traffic and our eyes were glued especially to the fortified and outrageously painted "chicken buses".

Our ride south took but 40 minutes. The gated villa was nicely laid out, and the owner, a woman with her child, was waiting for us. It was a nice and gentle scene after the noisy chaos of the airport. The units had brightly colored stucco exteriors surrounded by luscious greenery. The villa was spacious and had everything we could possibly need including Internet. Along with a bedroom and bathroom there was a kitchenette, a small eating area and a comfortable sitting (and study!) area. The quiet patios and lanais invited us to sit back and admire the flowers, plants and trees. To my delight there was an outdoor swimming pool and I knew I was going to enjoy my "home" for the next three weeks. For about \$65.00 a day, along with housekeeping services, it was a real steal.



The Villas

Photo by Bev Hiscock

On Monday we excitedly left our condo at 8am to walk the two kilometers to our school. It was a delight to head downtown amidst the hustle and bustle of the tuk-tuks, cars, taxis, chicken buses, bicycles and even horse and buggies. Pedestrians jostled along the narrow sidewalks on the shaded side of the road, dodging holes and cracks in the concrete. It was not a place for high heels! We enjoyed a dramatic view of the enormous Volcan de Agua which seemed to be just at the end of the road, though of course was quite a bit further. There are those who dare to climb it but it is not advisable. There is a very pleasant walk to the Cerro de la Cruz which gives an excellent view of Volcan de Agua – at a safe distance.

We were warmly welcomed in the small foyer of Tecun Uman School. Those who spoke English put us immediately at ease, informing us of activities and introducing us to teachers. Our week in Spanish began.

We had been at schools elsewhere where we were part of a class, but here we each had our own teacher. Four hours of one-on-one instruction from 8 to noon at first seemed too intense, but once the lesson began time went fast. We enjoyed a mid-lesson break and chatted with other students. This was a very agreeable time as we exchanged stories, and



of course travelers have many. Quite a few were brushing up on their Spanish to travel further and to volunteer in different areas of Guatemala. We met one woman from Nova Scotia who was teaching English to the firemen in Antigua and receiving language instruction in return.

One afternoon we had a cooking class where we prepared Guatemalan-style dumplings. Another day we took a chicken bus to a small town a half hour away where we participated in a traditional meal and took part by dressing up for a traditional wedding ceremony. This was a delightful afternoon, far beyond our expectations, and we came away with new friends. One evening the school's director gave a talk on grain which wasn't as dry as you would think! He was funny, there was lots to eat and drink, nice pictures to admire, enriching us with the history of grain and the vital role it plays in Guatemalan life.

When we left the school that evening we saw the volcano Fuego against the black sky, sputtering fire and smoke. By morning Fuego had calmed. My teacher said Antiguans put scarves over their faces from time to time due to the flurries of ash in the air. Otherwise they are not too bothered by the volcanic giants that surround them.

The second and third week we studied in another school where language instruction was more varied. My husband went with his instructor to tour the enchanting open market and to the colorful cemetery. I was happy practicing my verbs, gaining confidence in speaking and playing vocabulary games. It was fun to visit local cafés, taste the wonderful coffee and other drinks and dare to practice our budding Spanish with the locals.

We arranged a week-end to Lake Atitlan and thoroughly enjoyed ourselves. Touring in Guatemala is an adventure but cannot be taken on lightly. By reading, researching and talking with others you will become more aware of what is appropriate and safe for you. Don't go off hiking anywhere without one of the local guides, who offer safe adventures.

It can be daunting to explore a developing country when the language is different, so immersing oneself while attending a language school is ideal. Under the guidance of the school and fellow students one can have the experience of a lifetime.

We did.

Bev Hiscock lives in Ladysmith, BC



MY CUBAN-STYLE CYCLE TOUR

In November 2016 I had the wonderful experience of cycling southeastern Cuba with Cuba1tours (see classifieds ad). Our cycle group included two Realtors, a retired bank manager, a CUSO volunteer, an accountant, a French teacher, a longshoreman, a lawyer, two federal government chemists, a Sailing Canada rep, a BC hydro electrician, and a retired navy sergeant.

After leaving the cool fall weather of the Central Okanagan we landed in Holguin, Cuba and the warm humid air of south central Cuba. Here our bus driver Angel and Erik our Cuban guide enthusiastically welcomed us as we loaded our bike boxes on the trailer, exchanged our Canadian dollars for Cuban CUC's and sampled our first Cuban beers, Cristal, and some of our group purchased their first Santiago de Cuba rum.

Once our crew was assembled in our air-conditioned bus we met Tom, the tour leader and headed to our hotel. Here we unpacked and

began to assemble our bicycles, then met for happy hour and received details about our next days' ride. An excellent supper followed. This Happy hour/supper routine occurred each night of our 15 day cycle tour.

Heading to our hotel we saw Cubans transporting their goods via various means of transportation; trucks, buses, cars, tractors, bicycles, ox or donkey carts and of course on foot. Quite a change from our Canadian transportation systems.

We began our tour with a scenic 35k ride to Gibara, a fishing port on the Atlantic coast. The next day we biked to Caeto then by bus to Cayo Saetia, an island animal sanctuary. After swimming in very warm, blue waters of the Atlantic we had a supper of antelope or chicken as well as fries, rice and veggies. After a very pleasant night hearing the waves we left for Baracoa, Cuba's oldest city.

We stayed in Baracoa for 2 days, touring the city and the Yumuri River area before tackling



photos by Harold Derksen

the Farola Viaduct connecting the Atlantic coast with the Caribbean. A typical supper in Baracoa was conch with rice, soup, salad and the local delicacy of chocolate pudding for dessert accompanied of course, with copious amounts of Cristal. The second night we had a BBQ with a spit BBQ pig accompanied with rice, beans, salads, and various fruit puddings including many chocolate dishes at a local farm. During and after supper we were treated to 5-member band playing local Cuban music, with much dancing.

Once on the Caribbean we had an incredible lunch of snapper, fries, veggie salads, and cold Cristal on the beach under palm branches, all served by a local family. The next 3 nights we stayed in a luxurious Melia 5 star all-inclusive hotel in downtown Santiago de Cuba. The hotel was designed to resemble the sugar factory it had replaced.

We toured the town by bus and on foot visiting the famous cemetery where Castro is now buried. Lunch was in Casa Grande, across from the square where Castro announced his victory in 1959. We also toured Castillo El Morro, a Spanish castle dating from the 1600's which protected Santiago de Cuba from pirates and raiding fleets of French and American troops.

From Santiago de Cuba we cycled along the Caribbean coast to Sierra Mar. The mostly flat roads offered breath-taking vistas of the ocean, forests, farms of avocados, bananas, mangoes, papaya and numerous small villages and roadside markets. After one night there we cycled to Maria de Portillo. The next day we fought a head wind most of the day with cooler

temperatures in the lower 20's C to Manzanillo. It is a very poor town but our supper was excellent; grilled fish, veggies, fruit and mango dessert.

Our next town was Bayamo, Cuba's cleanest, and after a swim, shower and a nap, had a tour. The highlight of our stay was twofold: the artwork along the pedestrian walkway and a very entertaining baseball game, a Cuban passion. Supper was good with beef and beans in sauce, with fresh green salad.

Our final destination was an all-inclusive resort, Costa Verde on the Atlantic coast. For two days we enjoyed the warm Atlantic, incredible varieties of food and drink, the pools, and rest. We began to pack our bicycles and catch up on email.

The next day, our last, some of us cycled one more short tour to Guardalavaca, the site of some of the Russian missiles from 1962 Cuban missile crisis.

That evening we gathered for our final happy hour, a time with many jokes as we recalled our Cuban experiences. The evening concluded with a fine Japanese dinner. I left my many new-found friends behind as we landed in Toronto to -5 C and snow. A welcome home nonetheless.

I highly recommend this tour and have the utmost respect for Tom and his crew from Cuba1tours.

Harold Derksen retired from Vernon SD in 2012 and writes from the Okanagan.



ONE HAND on the wall

How did I get here? I ask myself... 66 years old and playing Doctor Dodgeball with a bunch of adolescent boys and pre-teen girls. I have been living with Parkinson's disease for almost a decade and home is a small town where there is no Parkinson's Disease exercise program. There are however karate classes at the local rec center and the Sensei (that's karate talk for "coach") was encouraging when I asked him what he thought about taking on an aging Parkie-woman.

"We won't know unless you try," he said.

Dr. Dodgeball is the warm-up activity for my first class and I don't have the nerve to say, "no thanks." I feel fish-out-of-water-ish and it just gets worse when the Sensei suggests that I take off my glasses for the game. Now everyone and everything is blurry and doubled. (Double-vision is a Parkinson's thing.) I get hit, a lot. The balls are foam and don't hurt. The kids remind me of the rules and say things like "good try!" It is a complete role reversal and I don't like it.

At the second class, one I am thinking might be my last, I meet an older woman, another student. Her name is Sharon and she will soon celebrate her 80th birthday. She holds a double black belt. She is a force of nature and my salvation. Sharon adopts me and my wobbles, patiently coaching me through the beginner skills, repeating and repeating, always cheerfully, always with encouraging words, the same instructions. She is a good teacher. Thanks to her, I go to the next class and the next. I spend what feels like 1000 hours learning my first Kata while the young girl who started with me learned it and earned her yellow belt months ago. I will be 90 before I get my yellow belt. Or, rather, I have about as much chance of wearing a yellow belt as I do of seeing 90. That's the truth of my disease but it doesn't make me sad. It makes me determined to live this day as well as I can. It's not always easy but who gets always easy? No one I know.

I go to karate class twice a week and I must talk myself into it every single time and, every single time, when I come home, I don't know

whether to laugh or cry... so I pour myself a glass of wine and I think of all those kids I taught who struggled with the tasks I assigned. I hope I was kind enough. I hope I was patient and encouraging. I hope they felt safe with me.

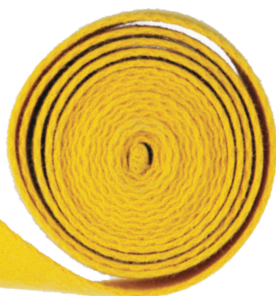
I watch Sharon and Sensei and the kids in the class. They move with power and grace and focus and they are beautiful and I am in awe. I don't move with power and grace... I have to keep one hand on the wall in order to complete a back kick without falling over. I drift sideways and I shake and sometimes I can't even make a fist.

I know karate is good for me, for my brain and my body, though my ego is taking one heck of a beating. I know exercise is my best choice for keeping my symptoms under control so I practice yoga, I walk, and I muck about on snowshoes. I skate and swim and now I am punching and kicking imaginary assailants. It's a funny, big life.

The yellow belt doesn't matter. Nor does that hand on the wall. It would be so easy to quit but I have a new friend, one who has given hugely of herself to help me. Because of her, I can't quit. The lesson is one of humility and persistence — as much as it is of a physical discipline. And it is about generosity and gratitude.

Mostly, it's about gratitude.

Leslie A Davidson is a retired teacher who is re-incarnating as a writer. Her first children's book ***In The Red Canoe*** was published in 2016 by Orca Press and that same year she won the CBC Canada Writes Creative Nonfiction Prize for her personal essay "Adaptation."



R.R. SMITH MEMORIAL FUND FOUNDATION

The R.R. Smith membership fee of \$2.00 provides support to organizations in BC and around the world. Grants totalled \$30,000.00 this year.

1. For the Love of Africa

Bursary funds for poor students to attend Dodoma Technical Institute in Tanzania.

2. Vancouver Opera Guild

Bursaries for Summer Opera camp for three disadvantaged students.

3. One Girl Can

Funds four high school scholarships for girls in sub-Saharan Africa.

4. North Shore Crisis Society

Funds for the Adolescent and Children's Empowerment Program.

5. Canadian Women for Women in Afghanistan

Funds for upgrading a library in a Teachers' Training College.

6. Decoda Literacy Foundation

Resources for Science, Technology, Engineering, Arts and Math.

7. Families for Children

Funds school materials for students in the Dhaka School in Bangladesh.

8. Canadian Harambee Education Society

Funds for school supplies and mosquito nets for girls going to Secondary School.

9. Multi-National Missionary Foundation

Library books for Little Belize Christian Fellowship School Library.

10. Love Guatemala Canada

New books for nine libraries already established.

11. Betty Huff Theatre Company

Funds to purchase microphones and curtains.

12. Bright Beginnings Foundation

Subsidizes the tuition fee to fund one needy student in Surrey for one year.

13. Umoja Operation Compassion Society

Books and bursaries for high school students

14. African Canadian Continuing Education Society

Funds for post-secondary scholarships for two students in Kenya.

15. Kenya Education Endowment Foundation

Tuition fees and library books.

16. BC Learning Centres for Children with Dyslexia

Funds the cost of a projector and screen.

17. Good Cents for Change

Sewing equipment and exam fees for girls in Zambia.

18. Children's Care International

Purchases school supplies for ten girls liberated from slavery in India.



TAKE A *breath*

September 7, 1976, Hazelton, British Columbia, Gitxsan Traditional Territory

Take a deep breath. You can make it through the next two hours.

The self-talk does little to unravel the knot in my stomach. I sit at a worn oak desk, in a silent classroom, waiting for the first homeroom period of my teaching career. Crisp new posters hang on beige walls. In one, a First Nations fisherman stands, spear in hand, in another John A. MacDonald poses in front of a Union Jack. Hundreds of textbooks are stacked on shelves or on the floor. Five rows of desks stand empty.

I reread a stenciled sheet titled “Opening Day Procedures” and glance at the stacks of forms on my desk. *Do I send the registration forms to the office along with attendance or can that wait until after homeroom? Is the money collected for pictures supposed to go with student fees or is it turned in separately? How can anyone keep all this straight?* I don’t want to look like a fool. I need time to make sense of all these instructions.

Shouting and teenage laughter jars me from my thoughts. The buses have arrived. Students stream past my classroom. Three girls, each with dark complexions and flowing black hair, crane their necks around the door and peer at

me. I look up. They giggle and dart away like sparrows. A boy strides into the classroom, wearing faded jeans, a white T-shirt and a jean jacket. His dark hair sweeps down one side of his face, partly hiding his eyes. He studies the rows of empty desks and chooses a seat at the rear. I say, “good morning,” but he avoids eye contact and sits without responding. A few minutes later the classroom begins to fill. Students scrutinize me, then turn to whisper with friends. Some smile, others stare. *What am I doing here, twelve hundred kilometers from home in this unfamiliar town with students whose backgrounds are so different from mine?*

The knot in my stomach tightens as I rise to address the class.

My first day of school at Hazelton Secondary in Northern British Columbia began at 7:30 AM with a staff meeting in the school library. Sleep the night before had been fitful, adding fatigue to the cocktail of anxiety and excitement. The principal addressed teachers on how to conduct homeroom period on opening day. He began by listing all the tasks and forms that needed to be completed. “There’s a lot of stuff to get through in one and a half hours. The first thing to do is take attendance and send that to

“At that moment, I realized that as a raw recruit I would not receive respect until I had a few years of teaching under my belt.”

the office with a runner.” Gary rushed through the instructions giving the impression that this information was familiar to everyone. I could see ample opportunity to make a mess of things. Experienced teachers appeared to half listen and sift through forms while I desperately focused all my attention on each instruction. Gary waved a manila envelope in the air. “It’s very important to tally the money you collect and turn in this fee envelope to Isabelle at the office right after homeroom.” This struck fear in my heart.

Isabelle had been the school secretary for decades and ran the office like a command headquarters. Teachers came and went but Isabelle remained, making sure the school ran smoothly. I had reported to her in August, two weeks before opening day, expecting acknowledgment for showing initiative and starting preparation early. Isabelle stopped her work, forced a half smile and said, “Oh yeah, MacLeod,” then was back to her tasks, leaving me standing at the counter. At that moment, I realized that as a raw recruit I would not receive respect until I had a few years of teaching under my belt. Isabelle would not suffer a rookie teacher with an inaccurate fee tally sheet.

When the principal finished, he turned to the vice principal, who shared information on textbook distribution. As he reviewed this whole new set of worries, I struggled to keep my confidence from collapsing.

After the staff meeting, I hustled to my classroom and dumped the bundles of forms on my desk. If I had enough time to organize the material and study all the instructions before the students arrived, I might make it through the day. There would be no grace period for me that day however. Students streamed into the classroom shortly after the first boy arrived. I felt panic rising my throat. *I’m not ready. I need to organize all this paperwork.* After nodding “good

morning” to the class, I lowered my eyes and focused my attention on the stacks of forms.

“Hey, do you want some help?” A slim sixteen-year-old girl with short, curly, brown hair stood in front of my desk. She looked self-assured in her immaculate fitting green sweater and jeans. “I’ve done stuff in homeroom before.” Her offer was delivered boldly, and I sensed that, in her view, turning down the offer would be stupid.

I hesitated for a moment and said, “Sure, thank you.” She began to distribute forms, leaving me free to concentrate on serious jobs like collecting fees. She seemed to enjoy taking responsibility and students appeared to accept her leadership. With her help homeroom took on an organized appearance and I began to relax. After handing out forms, my new assistant stood beside my desk and in a business-like manner, pointed to documents as she offered suggestions. I was still a little guarded because I wanted to project an image of control, but her helpfulness was genuine, and we developed a partnership.

I remained tense during the entire homeroom period. There were questions on registration, problems with student timetables and fee payments, including cheques, bills and piles of loose change. After a summer in small villages or on isolated farms, students were hungry to socialize. At times the noise level crept decibels above my comfort level and I had to quash several over exuberant conversations. Aware that some students thought it was good sport to give a new teacher a hard time, I was determined to maintain control. Though I was anxious, homeroom rolled along without any major incidents and most students willingly worked through tasks. I lost track of time and towards the end of the period I needed to push myself and the students to complete everything. At 11:30 the bell sounded, indicating that homeroom was over. Some students acted as

though they had been shocked with electricity and sprung out of their desks to dash into the hallway for more socializing. Others ambled out of the classroom, chatting with friends. One or two smiled at me as they left. I began to relax, but one hurdle remained. I needed to take the fee envelope to Isabelle in the office.

I approached her with trepidation, terrified that I had not added the tally sheet correctly. "Just put that here with the others," she directed without looking up. There were about two dozen envelopes on her desk. It would take hours to work through them, so I needed to wait until late in the afternoon to see if I had passed this final test.

At 12:00 buses departed, and the school fell silent. I sat alone and exhausted in my

classroom. Homeroom wasn't the fuss I thought it would be, though I wouldn't have survived without the help and cooperation of my students. I didn't understand then, but came to realize later, that each day would bring me fresh learning experiences. I survived the first morning of my new career and even Isabelle could not find fault with my fee tally sheet. Real teaching was to begin the next day with the start of classes.

I took a breath and began to prepare the lessons.

Doug Macleod *lives and writes in North Vancouver. He is a member of the North Shore Writers' Association and has published in the Globe and Mail.*

PostScript Letters

Congrats to PostScript

Please pass on my thanks and congratulations for sending such an outstanding publication. What a rich variety of articles, facts and interest stories. It is so professionally done. I was startled by the piece on child poverty and love stories like the ones on John Calam and Bird House - and the well-written information on such important topics like wills, scams, Pharmacare, and eye wellness. Just super.

Brian Kenny
President, ACER-CART – Canadian
Association of Retired Teachers

A Yes to Humour

JoAnn, Kristi, and Tim - many congratulations for the recent PostScript. I found it to be colourful, informative, including a variety of topics, opinions and also directions for more information from the BCRTA and TPP. I enjoyed the humour at the end.

As a teacher I gained a slight reputation as having a sense of humour. Years later some of "my grads" would ask me if I had any more jokes - few could remember how they were attached to the topic that I was teaching! Looking forward to more PostScripts.

Denis O.

John Calam Has Fans

I recently saw the article about John Calam in the latest edition of Postscript. He was my practicum supervisor in the early eighties. He was an absolute delight! I was so lucky!

Sandy K.

Thanks for the Postscript. Interesting to read. I was delighted to read John Calam's reflection on his teaching experience in Forest Grove. I must thank him for the inspiration.

Bill G.



WE ARE *Ollie's* FRIENDS

A COSTA RICAN ADVENTURE

Photo credit: www.hotelcolinasdelsol.com

Nearly twenty years ago, a retired BC teacher started an annual tradition - a welcoming circle of friends traveled each year to Costa Rica for an "Eco-Cultural Experience" in the beautiful Central Valley of Costa Rica (see classifieds). That dynamic connector was Ollie Whitcutt, who passed away in January 2018. In tribute to her, friends will continue the tradition.

National Geographic says that the Central Valley has "the best climate in the world" - and it does. Even when it is hot, there is always a breeze to cool you off. The town of Atenas has several super markets, drug stores, two dollar stores, ice cream shops, three banks, dress shops and a farmers' market every Friday - all within walking distance from the hotel or via a dollar cab ride.



Ollie Whitcutt
(photo by Tom Lownie)

Tours are directed by Ollie's longtime friend Sheila Fonseca, a local Costa Rican tour guide. Sheila's tours are planned for up to 20 retired people who are transported by air-conditioned bus. Outings are planned every other day to allow for some down-time between activities. The tour visits local amenities and cultural and natural

highlights. The tours are not difficult walking, but some stamina is required to get the most out of the beach, mountains and wetlands locations.

The tour aims at an overall quality of experience and not luxury. Rich with local food and culture, it's a trip that is affordable, adventurous and relaxing.

This easy mix of exploration and sociability was developed by tour guide Sheila and the Canadian teacher.

Danae Peaker's voice brightens as she recalls the energy of her friend, Ollie Whitcutt.

"Oh she had all sorts of energy, and she loved to stay in touch. She'd call her friends several times a day to chat about things." She chuckles. "But everyone knew not to call her back between 4 and 4:30, because that was when Judge Judy was on."

Ollie was known as a vibrant connector by the many BCRTA members who recall her inviting them to join the BCRTA, her walking and book clubs, and of course her Costa Rica tour. She had experienced great losses in her life, however. Over the years she was pre-deceased by two of her four children.

"But she kept going," says Danae, "and would have traveled last year except her health was failing."

Her friendships, however, remained strong, and now Ollie's circle remains open for anyone who wants to join in and experience the beauty of Costa Rica.

After all, what are friends for?

Serving the BCRTA at the Provincial Level

Bob Taverner outlines several ways the BCRTA members can contribute.

On a committee:

The BCRTA has several standing committees that meet up to six times a year on the two days prior to the six Directors' meetings. Members generally serve on only one committee for a two-year term, and for a maximum of four years on any one committee. BCRTA Active and Life members may serve on the following committees:

- **The Pensions and Benefits Committee** keeps a watch on the workings of the Teachers' Pension Plan, and on insurance and other benefit plans enrolling BCRTA members; and organizes workshops for soon-to-be-retired educators. You must have had some experience on a BCTF or local association P&B committee to be eligible.
- **The Membership Committee** promotes membership in the BCRTA, oversees the Members' Advantage program and assists in the formation of new branches.
- **The Heritage Committee** encourages branches to develop local education heritage projects, maintains a registry of existing heritage publications and collections, and annually adjudicates the BCRTA Heritage Grant applications.
- **The Member Well-being Committee** works for the mental, physical and economic well-being of BCRTA members by addressing relevant issues. This includes advocacy for change in policies, regulations or legislation.
- **The Excellence in Public Education Committee** identifies and publicizes excellent programs and practice in the

K-12 education system through the Golden Star Awards program.

- **The Communications Committee** made up of the IT, PostScript and BCRTA Connections subcommittees, makes recommendations to the Board regarding communication with members.

A BCRTA Committees Application Form is included in this issue of Postscript, will be in the Summary of Reports booklet, and is accessible via the BCRTA website (bcrta.ca).

As a Director:

The Board of Directors consists of the President, 1st and 2nd Vice-Presidents, the Past President, 4 Lower Mainland Directors, 4 Directors from outside the Lower Mainland, and an ACER-CART Representative. A BCRTA member who is a member of the ACER-CART Executive is automatically a BCRTA Director.

The "Directors Nomination Form" is included in this issue of Postscript and is available via our website (bcrta.ca).

As a BCRTA Delegate to the BCTF Annual General Meeting:

The BCTF sets aside time on its AGM agenda (during the Spring Break) for the discussion and debate of pension issues. The BCRTA is entitled to send delegates to participate. Our delegation consists of a mixture of directors and regular members elected at our BCRTA AGM in September of each year. Delegates must have had some BCTF or local association pensions committee experience.

A BCRTA "Delegates to the BCTF AGM Nomination Form" will be included in the Summary of Reports booklet, and on our website (bcrta.ca).

NOTICE OF 2018 AGM

73rd Annual BCRTA Annual General Meeting (9:30am)
called for Saturday, September 22nd, 2018
BCRTA Positions for Election

President - 1 year term
1st VP - 1 year term
2nd VP - 1 year term
ACER-CART Rep - 2 Year Term
2 Directors (2 yrs) from outside the Lower Mainland & Fraser Valley Regions
2 Directors (2 yrs) from inside the Lower Mainland & Fraser Valley Regions

17th Annual General Meeting of the RR Smith Memorial Fund Foundation (9:00am)
called for Saturday, September 22nd, 2018
RR Smith Positions for Election

5 Directors - 1 year terms
at the Vancouver Hilton Airport Hotel
5911 Minoru Blvd, Richmond, BC

BCRTA BYLAWS & THE SOCIETIES ACT

BY BOB TAVERNER, BCRTA PAST PRESIDENT

The new Societies Act led to changes in our by-laws at the last AGM. Here is what you need to know:

First: In 2016 the new Societies Act gave societies until November 2018 to “transition” into compliance with the new Act. The Directors started work immediately, asking me to take the lead. The revised Bylaws do revise “intents” in our old Bylaws, but add detail in areas, as required by the new Act. In a few cases, for example limits on a director’s term in office, something new was added, mostly in response to criticisms heard at previous AGMs.

Second: Under the Act (both the old and the new) only an AGM can change a society’s bylaws, and any change being proposed must be sent to the membership with the notice of the AGM. That’s why ‘substantive’ amendments cannot be introduced at the AGM. Only wordings that have been notified to the entire membership before the AGM, can be voted on at the AGM (Societies Act sections 17, 78 and 241). ‘Substantive’ amendments proposed by a motion from the floor of the AGM without notice are out of order unless they are notices of amendments to be placed before the following year’s AGM.

Third: Because we had just two years in which to complete the transition process, the Board agreed that we should bring newly drafted Bylaws to the 2017 AGM for approval. If AGM 2017 did not approve, we would then have the 2017-2018 year in which to make further changes. Waiting until our AGM in September

of 2018 would have proved disastrous if that AGM did not approve the proposed Bylaws. There would have remained two months, with no AGM, in which to comply with the new Act. Fortunately, the 2017 AGM did pass the Bylaw package, and we now meet the requirements of the Act.

Fourth: We were greatly helped by lawyer Margaret Mason, an acknowledged “non-profit-organizations” specialist. Ms. Mason previously helped us understand laws that prohibit the BCRTA from being involved in fund-raising and charitable giving. Her advice has been invaluable. Contrary to some opinions, it was not our lawyer that forced us to update our rules and procedures, but changes made to law by governments. Our auditors and Ms. Mason helped us comply with the law, to avoid loss of our tax-free NPO status, fines, or worse.

A society’s bylaws are not chiseled in stone. Any AGM can alter those bylaws, so long as a proposed change is sent out to the membership along with the notice of the meeting and adopted by at least a 2/3 vote at the AGM. Any members who seek changes to our Bylaws should send in their proposed changes to the BCRTA office in time to be sent out to the membership for their consideration before AGM 2018. Our Bylaws are in the Member Handbook: go to our new, improved website, bcrt.ca, and click on About Us and then on Handbook.

NOMINATION FORM FOR 2018-2019 BCRTA DIRECTOR POSITIONS (SEPTEMBER 22ND, 2018 AGM ELECTIONS)

Note that the President and the two Vice-President positions have one-year terms. All other directors have two-year terms.

Information about directors' nomination and election procedures is summarized on the back of this form, along with a guide to related information contained in the BCRTA Handbook (www.bcrta.ca) - look under the "About Us" heading.

Nominators: (Two required. Must be Active or Life BCRTA members in good standing.)

Name: _____ Sign: _____ Phone: _____

Name: _____ Sign: _____ Phone: _____

We nominate (please print clearly): _____

(Nominee must be an Active or Life BCRTA member in good standing)
for the position of (circle):

President 1st Vice-President 2nd Vice-President

Director (Lower Mainland) Director (outside Lower Mainland) ACER-CART Representative

By signing here I affirm that I accept this nomination: _____

Nominee, please fill in the blanks below and **attach item #4** to this form.

1. Address: _____

2. Phone: _____ Email: _____
3. Branch membership (if applicable): _____
4. A curriculum vitae, preferably in item form - not to exceed 200 words - for publication in the Summary of Reports booklet (**publication deadline July 15th**).
Summarize educator positions held, experience on executive and other committees, and why you would like to serve on the BCRTA Board of Directors.

Please note: Candidates do not have their expenses paid to attend the AGM unless they are elected by their branches as delegates. There are not usually any candidates' speeches at the AGM. You will be asked to stand so that members can match vitae with faces.

Acknowledgment of receipt of your nomination will be forwarded to you as soon as possible.

Return this form by July 15th to:

Bob Taverner, Nominations Chair,
c/- BCRTA, 100-550 W. 6th Avenue, Vancouver, B.C. V5Z 4P2,
or fax to (604) 871-2265, or email a scanned attachment to <kristi@bcrta.ca>

NOMINATION AND ELECTION RULES AND PROCEDURES FOR BCRTA DIRECTOR POSITIONS

There are usually six 3-day (Mon.-Wed.) meetings of the Board of Directors each year. Most directors are asked to chair a BCRTA committee, and there is usually homework. Travel, accommodation and meal expenses are reimbursed by the BCRTA.

In summary, you may be nominated:

- a. by completing the nomination form and your c.v., and submitting them to the office by July 15th. Your c.v. will be published in the Summary of Reports booklet; **OR**
- b. by completing the nomination form and your c.v., and submitting them to BCRTA staff after July 15th but before the day of the AGM. Your c.v. will then be distributed by hand to the AGM delegates; **OR**
- c. by being nominated from the floor of the AGM -- whereupon you and all the other candidates for that particular position will be given two minutes to introduce yourselves.

The following refer to sections in the BCRTA Handbook, located on the BCRTA website at www.bcrta.ca

Handbook Section B. Bylaws:

- 2.16 Member not in good standing
- 2.12 Branch delegates
- 6.1 Number of directors
- 6.2 Eligibility to become a director
- 6.3 Election of directors
- 6.9 Limits on directors' terms in office
- 6.10 Board of Directors Meetings
- 6.11 Powers and Responsibilities of Directors

Handbook Section C. Procedures:

- 4.6.2 Pre-AGM nomination procedures for Director positions
- 5. Duties of Directors

Handbook Section E. Rules of Order:

- 8.4 Nominations from the floor
- 8.5.3 Voting in elections
- 8.5.4 Order of the elections
- 8.5.5 Balloting rules

BCRTA DELEGATES TO THE 2019 BCTF ANNUAL GENERAL MEETING NOMINATION FORM

The BC Teachers' Federation holds its AGM each year during the March spring break. A block of time during the AGM is normally set aside for debating recommendations and resolutions relating to pensions. The BCRTA sends a number of delegates to participate and vote in the "in-committee" consideration of those motions. Our delegation consists of BCRTA directors and BCRTA members elected at the BCRTA Annual General Meeting—to be held this year at the Hilton Vancouver Airport Hotel in Richmond on September 22nd, 2018.

To be elected as a BCRTA delegate to the BCTF AGM, you must be an active or life member of the BCRTA, and a member or honorary associate member of the BCTF. If you were a BCTF member when you retired, you are almost certainly an honorary associate BCTF member now. If you are unsure, you should contact the BCTF to check. (Google "BCTF" to get phone nos. etc.)

A background of past membership on a BCTF or local association Pensions Committee is a requirement, and experience on BCRTA or Branch executive or other committees would also be helpful. If elected, you may be asked to attend a pre-AGM session to become familiar with the issues. You should be prepared to go to a microphone at the BCTF AGM, to speak for or against a motion if the opportunity presents itself, and to stay until the end of the Pensions section of the BCTF AGM agenda.

Filling in and submitting this form will result in your name being added to the list of candidates on the BCRTA Delegates to the BCTF AGM ballot, used in the elections at our BCRTA AGM, scheduled for September 22nd, 2018. Nominees do not have their expenses paid to attend our BCRTA AGM unless they are delegates. You will be notified after our AGM if you are elected. If elected, your expenses will be paid to attend the BCTF AGM.



BCRTA DELEGATES TO THE MARCH 2019 BCTF ANNUAL GENERAL MEETING NOMINATION FORM

Must be in the hands of BCRTA staff by 5 p.m. on September 21st, 2018.

Name (please print clearly): _____ Phone: _____

Address: _____

City: _____ Postal Code: _____ Email: _____

Branch (if any): _____

Signed: _____

Nominated by 2 BCRTA members:

Nominator (please print): _____ Signed: _____

Nominator (please print): _____ Signed: _____

Outline positions held and/or the work you have done in the BCTF and/or the BCRTA, with emphasis on your Pensions Committee experience:

Mail to: BCRTA, 100 – 550 W 6th Ave., Vancouver, BC, V5Z 4P2, or email scanned copy to kristi@bcrtc.ca

2018-2019 BCRTA COMMITTEES - APPLICATION FORM

DEADLINE for receipt of Applications: September 22nd, 2018

BCRTA committees usually meet 6 times a year during a 2-day period prior to each Board of Directors meeting. Meetings are held in the BCTF Building, at 100-West 6th Avenue, Vancouver. Appointments are made at the post-AGM Board of Directors meeting, and terms are generally for 2 years. Members may serve on any one committee for up to a maximum of 4 consecutive years (i.e. two 2-year terms). Travel, accommodation and meal expenses are reimbursed.

Members are no longer expected to sit on two committees. For further information see the **Handbook** on our website (www.bcrta.ca), and look in "Section C-Procedures", parts 7 and 8.

Name: _____ Phone: _____

Address: _____

City: _____ Postal Code: _____ Email: _____

Branch, if any: _____ Signed: _____

Nominated by two BCRTA members in good standing:

Nominator (please print): _____ Signed: _____

Nominator (please print): _____ Signed: _____

The BCRTA Committees are:

COMMUNICATIONS EXCELLENCE IN PUBLIC EDUCATION HERITAGE MEMBERSHIP

PENSIONS & BENEFITS (A pensions background, e.g. in the BCTF or a local, is **required**.)

WELLBEING [The FINANCE and PERSONNEL Committees are Directors only]

Please list in order of preference:

Committee Applying for: #1 _____

Why would you be a good choice for this committee? _____

Committee Applying for: #2 _____

Why would you be a good choice for this committee? _____

Committee Applying for: #3 _____

Why would you be a good choice for this committee? _____

Outline positions held and/or the work you have done in your branch: _____

Note: Applicants will all be informed of the Directors' decisions concerning appointments.

Mail to BCRTA, 100 – 550 W 6th Ave., Vancouver, BC, V5Z 4P2, or email to kristi@bcrta.ca

Estate Planning for DIGITAL ASSETS



You may know who will inherit your property, your jewellery and the family heirlooms, but not many of us think about or even plan what will happen to our digital estate. After we've passed away, our computer files and email and social media accounts will still be here. Ask yourself "Will my family will be able to figure out how to deactivate my digital accounts?" Not sure?

Here's what you need to know.

What are digital assets?

Almost everyone has an email account, but many of us have more digital assets - photos, music-storage accounts (iTunes), various online accounts, email, social media sites and cloud accounts. Most of us have a computer, Internet service and a smartphone but we don't think twice about what will happen to them if we were to die.

How can you protect your family?

The most basic advice is to ensure that those who survive have awareness of the deceased's passwords. Such a list should be updated regularly, kept in a safety deposit box or in a secure place at home. They'll need to know the various data and online accounts related to the passwords.

What info should you list on paper?

Here are some basic account assets to keep in mind :

- Social media accounts (Facebook, LinkedIn, Twitter, Google+, Instagram, Pinterest, Tumblr), their handles or account names and passwords
- Email accounts and their respective

passwords, including email accounts you don't use very often

- iTunes and Google Play
- Online banking
- Retail websites and sites where you're a seller, such as eBay and Craigslist
- Where photographs, video and other digital files are - and how to access them.

Should your will include digital-estate details?

Yes, because a lack of detail can cause difficulties for those left behind. Don't gloss over how you want your digital assets to pass on when you die, since much of your financial and personal information is found online - and not anywhere else - so it's best to be as detailed as you can.

What happens with Facebook, Twitter and LinkedIn?

Once you're gone, you won't be posting, tweeting or updating your own feeds, but others can still post to your walls and tweet at you. No agency automatically steps in to deactivate or memorialize your accounts.

Facebook will allow an account to be memorialized. Twitter allows for deactivation by an authorized person. LinkedIn will remove the profile of a deceased person if you get in touch with the company.

Can you rely on online advice?

Don't believe everything you read online. Keep in mind that what you learn online about digital-estate planning might be intended for an audience in the United States or another country, so it may not apply to you. Canada has yet to enact specific laws with respect to digital assets and wills. The best way around this is to seek a professional opinion from a lawyer or an estate planner.

Vaughn Wadelius is Past President of the Retired Teachers of Manitoba (RTAM) and Past President of the Canadian Association of Retired Teachers (ACER-CART).

Do the Math

National Pharmacare for Canada Makes Sense

by Caroline Malm
President, Coquitlam RTA



In September 2017 two publications¹ reported on the cost savings and costs that would result from the implementation of a national pharmacare program in Canada. These papers indicated that there would be multi-billion financial savings and improved health outcomes for Canadians if a single-payer national pharmacare plan were in place. With as many as one in five Canadian families unable to afford the medications they are prescribed, and approximately 6% of hospital beds occupied by patients whose admissions were the result of their failing to take prescribed medications, the lack of access to prescription medications is an important health concern.

The CCPA (Canadian Centre for Policy Alternatives) /CDM (Canadian Doctors for Medicare) paper stated that in 2016, Canadians spent \$31.8 billion on prescription medications through public and private means. The paper showed that \$30 billion of this expenditure would have been eliminated by the implementation of a universal pharmacare system in 2016 by eliminating the need for current government programs, and spending by employers and individuals on drug plans, as well as increasing overall system efficiency. These savings demonstrate the high costs, administrative complexity and poor coverage of Canada's current patchwork of prescription drug plans.

With as many as one in five Canadian families unable to afford the medications they are prescribed, the lack of access to prescription medications is a serious health concern.

The PBO (Office of the Parliamentary Budget Officer) paper also used 2016 figures to derive the cost of a national pharmacare program. The PBO factored in the cost of drugs currently recognized for coverage, an expected increase in consumption because drugs would be accessible, increased market share of generic drugs, and the potential savings from price negotiation. The PBO estimated that a national pharmacare program with a nominal fee of \$5 per prescription would have cost the federal government \$20.4 billion if it had been implemented in 2015-16, or 83 per cent of actual 2015-16 drug expenditure for accepted pharmaceuticals. The PBO also estimated that administrative costs for a public program would be 1.7% of drug costs.

Do the math: the CCPA/CDM paper found cost savings of approximately \$750 per Canadian; the PBO paper found costs of approximately \$633 per Canadian. It is clear that appropriate collection and allocation of monies saved would more than offset the costs of program implementation. Canada is the only OECD (Organisation for Economic Co-operation and Development) country with a universal health care system that does not include universal prescription drug coverage. In recent polls, 88% of Canadians supported the creation of a national pharmacare system, and Canadian businesses also favoured investing in such a program.

It is time to demand that federal, provincial and territorial governments work together to implement a national Pharmacare plan. Canadians deserve nothing less.

¹ CCPA/ CDM: Cost Savings Resulting from a National Pharmacare Program: https://www.policyalternatives.ca/sites/default/files/uploads/publications/National%20Office/2017/09/Cost_Savings_Resulting_from_Pharmacare.pdf

PBO: Federal Cost of a National Pharmacare Program: http://www.pbo-dpb.gc.ca/web/default/files/Documents/Reports/2017/Pharmacare/Pharmacare_EN_2017_11_07.pdf

For More Brain Power, Use Your Feet!



What's the easiest, quickest way to increase your brainpower?

Stand up right now and go for a walk. But read this first.

A new study recently found that going for a 30 minute walk every day can cut your risk of memory loss and Alzheimer's by a whopping 50 percent!

How come? Walking maintains your brain size. Increased blood flow and oxygen supply to your neurons prevents brain shrinkage that can occur as you age.

Consider these facts:

- Walking is free.
- Walking does not stress your joints.
- When you travel, walking is the best way to explore.
- Regular walking lessens your chances of diabetes.
- Walking perks up your mood and adds energy.
- Walking is good for your heart, and what's good for the heart is good for the brain.
- Regular walkers have fewer strokes than their sedentary peers.

The relationship between walking and brain health is clear. So here's what I did:

I read numerous times that 10,000 steps are needed every day for basic brain and heart health. I wasn't really sure how many daily steps I was getting. So, I got a pedometer. My pedometer cost \$35.00. It has a motion detector, and I just put it in my front pocket and off I go. Here's the interesting part. The first few days I got in around 10,000 steps. I was quite pleased when I hit 12,000 one day.

Then the number started heading up, and it kept going up. It is rare now that I don't get in 20,000 daily steps. And, it doesn't seem like I'm doing anything different. Just having the pedometer in my pocket seems to nudge my lobes to get up and move more.

Remember, speed matters when you're walking. Pick up the pace a little.....

Even simply standing up is good for your brain: Stand up for your brain!

Terry Small
"The Brain Guy"
Brain Bulletin # 84
www.terrysmall.com

books OF NOTE

The Resilience of Hope

Beauty and Ashes explores the psychological survival of refugees. Eleni, a determined and resourceful woman, flees from her Mennonite village in the Ukraine with her family, just ahead of the Russian Army. As their world is torn apart, a sense of belonging is taken from those who resist and physically fight against evil, from those who perpetuate evil, and from those who simply struggle to survive. "In writing this novel," says novelist **Susan Jones**, "I learned many things. My ultimate reaction to the terror of the past was to discover that there exists an abyss in my being so silent that not even tears can reach it. Although this novel is set primarily during the World War II years, the loss of even one person has such far-reaching sad consequences and affects many people. I believe the opposite is also true: that the survival of one person and the telling and receiving of their stories can begin to heal us."



Beauty and Ashes is available from Amazon and the author's website susananitajones.com.

The Long Path to Here



Kay Knox's Gentle Journey: Memoir of a Travelling Gal is an easy-read memoir written with playful humour. At the heart of this global adventure is Kay's desire for independence from her over-bearing Australian father and her enjoyment of connecting with her mother's family in the North America.

Available as an e-book from Kobo, Kindle and iBooks.

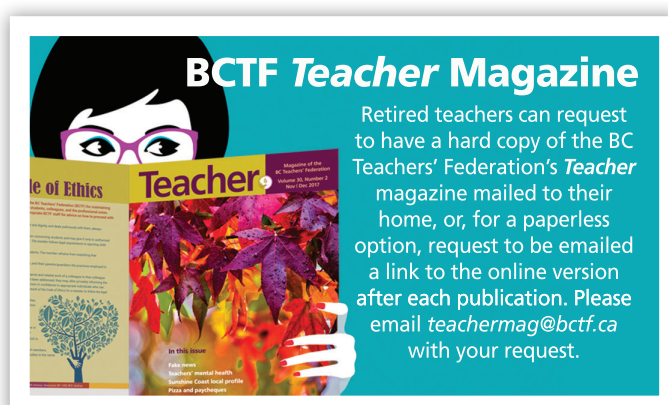
The Ghost, His Music, His Scandals



Giovanni Punto ascends from abject serfdom to fame in Paris as the 18th century's greatest horn virtuoso. His ghost appears two hundred years after his death to help a young girl learn the instrument. His annoying presence and tangled personal biography are mysteries the girl is determined to solve. **Richard Walker's** novel **Punto and Me** is available from Kobobooks.com.

Defiant Dad

Suzy Ridolls says that her father did not take to life in a nursing home. Hence the title of her book, **Rebel in the 'Home'**. Suzy traces the life that made him the rebel he was, including his own accounts of the trenches of WW1, and the struggles that began when he entered the "system". Available from Amazon and from "The Bookman" and "Nuggets" bookstores in Chilliwack.

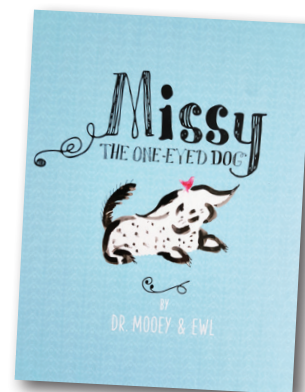


Retired teachers can request to have a hard copy of the BC Teachers' Federation's **Teacher** magazine mailed to their home, or, for a paperless option, request to be emailed a link to the online version after each publication. Please email teachermag@bctf.ca with your request.

Books by Mother-Daughter Team

Suzanne Windsor-Liscombe has released a trio of **Missy the One-eyed Dog** books illustrated by her daughter Emma. The first book tells the story of Missy being adopted from an animal shelter and moving from a small town to downtown Vancouver. The second book continues with Missy adjusting to life in the big city - **All the Feet on the Street!** The third book, **Missy the one-eyed dog - Coast to Coast** has just been released on May 19th and relates the story of Missy's first time on an airplane - from Vancouver to Halifax.

Missy books are available at most Indigo stores, Redfish Children's Clothing (Vancouver), and online at www.rarebitpress.com.



member stats

Active: 14,844

Life: 766

Total: 15,610

important dates

Canada Pension Plan and Old Age Security

Includes the Canada Pension Plan (CPP) retirement pension and disability, children's and survivor benefits.

January 29, 2018	July 27, 2018
February 26, 2018	August 29, 2018
March 27, 2018	September 26, 2018
April 26, 2018	October 29, 2018
May 29, 2018	November 28, 2018
June 27, 2018	December 20, 2018

Teachers' Pension Plan

Here are the dates in 2018 that pension payments are directly deposited to accounts.

January 30, 2018	July 30, 2018
February 27, 2018	August 30, 2018
March 28, 2018	September 27, 2018
April 27, 2018	October 30, 2018
May 30, 2018	November 29, 2018
June 28, 2018	December 21, 2018

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♦ **\$5,045*** p.p.

9 nights

Departs Vancouver:
Oct. 18, 2018

Group size: 24 maximum

HOST: LIDIA SERRAS
Portuguese Food & Wine Expert

PORTUGAL CULINARY TOUR

Round-trip by land: Lisbon

As part of our culinary series, our Porto to Lisbon tour is not to be missed. This tour is a week full of Portuguese treats and traditional cuisine to learn about, taste and enjoy.

In addition to feasting on local specialties, we will also travel through the peaceful and quaint countryside passing olive groves and vineyards famous for wine and of course, port.

The Douro Valley, home to Port wine production, will be a key feature of the tour, incorporating tastings of both ports and wines of the region.

Visits to:

Lisbon - Porto - Douro Valley - Pinhao - Lamego - Viseu - Coimbra - Obidos - Sintra - Cascais - Estoril



What's included:

- **round-trip airfare**
- Plaza Premium airport lounge pass
- 4-star accommodation
- breakfast and dinner with wine daily
- private motor coach transportation
- local English-speaking tour guide
- Merit Travel tour host**
- all taxes and gratuities



♦ **\$5,045*** p.p.

8 nights

Departs Vancouver:
Sept. 29, 2018

Group size: 24 maximum

TUSCANY CULINARY TOUR

Round-trip by land: Rome

Pass through the kitchens and vineyards of beautiful Tuscany. Learn and indulge in the delicious culinary traditions of Italy on this unique hosted tour. Visit the world-renowned wine region of Chianti and sample fine wines and cuisine and then enjoy the fabulous art and architecture of Florence as well as Siena and Pisa. Have fun in a cooking class in San Gimignano and then reach Rome for a tour of the Vatican! Come with us as we explore the towns, streets and countryside of this picturesque region, rich in fresh produce and hearty cuisine. A luscious feast for all your senses!

Visits to:

Rome - Tuscany - Florence - Pisa - Chianti Wine Tasting - San Gimignano - Siena

What's included:

- **round-trip airfare**
- Plaza Premium airport lounge pass
- 4-star accommodation
- 16 meals: eight breakfasts, one cooking class with lunch, one wine tasting with lunch and six dinners with wine
- wine tastings and excursions as per the itinerary
- private motor coach transportation
- professional local tour manager
- Merit Travel tour host**
- all taxes and gratuities



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28
nights

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Enjoy a stunning cliff-top location overlooking the sea and just a five minute drive from Areias de São João's shopping and entertainment areas.

The Alfagar Village offers spacious one-bedroom apartments with amenities included for comfort such as: kitchen, balcony or terrace, free WiFi in the bar, main reception area, with direct access to Santa Eulália beach via private steps, restaurant and mini supermarket. Guests of Alfagar Village can use the facilities of the Alfagar hotel next door.

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Calgary - **\$3,495*** p.p.

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Medicare on Trial in British Columbia

Through the years Canadians have expressed strong support for our country's single-payer, public health care system. Medicare is a cherished feature of Canadian life and is considered a mark of a caring, compassionate society in which all citizens have equal access to health care—access based on medical need, not the ability to pay.

Today Medicare is on trial. Dr. Brian Day, President and CEO of Cambie Surgeries Corporation, along with several patients, has filed a Charter challenge to BC's ban on private health care. Arguing before the province's Supreme Court, Dr. Day asserts that specific provisions of the BC Medicare Protection Act, which restrict charging patients privately, infringe upon the rights of patients to life, liberty, and security of the person under Section 7 of the Canadian Charter of Rights and Freedoms.

The case was launched by Dr. Brian Day in 2009 when he learned that his clinics were going to be audited by the BC Government. Dozens of patients had complained that they had been illegally overbilled at Cambie's clinics. The BC Medical Services Commission audit was released in 2012; it found that Cambie Surgeries and another private clinic had billed patients more than is permitted by law for health services covered by Medicare. For one 30-day sample, the amount of over-billing was almost half a million dollars. The audit also found instances of double billing: patients in that same period had been billed directly in the amount of more than \$66,000 while the taxpayer-funded provincial plan had also been billed the same amount for the same services.

The trial began in the British Columbia Supreme Court on September 6, 2016. Between that time and March 17, 2017, the plaintiffs had presented

the testimony of 42 witnesses. On April 10th, 2017, Day 83 of trial, the parties appeared before Mr. Justice Steeves with a joint application seeking an adjournment. The trial resumed on April 9, 2018.

The Trial Issues

Dr. Day and Cambie Surgeries argue that there should be no limits on extra billing for medical services. They say also that private health insurance to cover medically necessary care should be freely available and lawful, and that there should be no prohibition against doctors working privately and in the public health care system at the same time.

They argue further that since some patients in the public system must wait for elective surgery and non-urgent specialist appointments, they should have the right to obtain medical services more quickly by paying privately, either out-of-pocket or through private insurance. They maintain that a parallel private option would not only increase reasonable access to health services but also improve quality of care and reduce costs.

The Defendants and Their Arguments

The Attorney General of BC (the Province, the Minister of Health) and B.C.'s Medical Services Commission, who are the defendants in this case, will likely argue that a parallel private system will not necessarily reduce wait times, but rather create a health system preferring those who can afford to pay. Profits would be prioritized as private system practitioners set their own fees, making money off publicly covered care, and profiting insurance companies. Physicians will be lured by financial gain out of the public system into private

In a two-tiered system, where physicians could work in both systems, doctors could drive traffic to their more lucrative private practice. They could select the “best” patients – the healthiest and the wealthiest, the medically low-risk patients who can be treated quickly with straightforward medical interventions. Serious, chronic or complex cases would be left to the public system.

Intervenors are apparently quite rare at the trial level. In this case, however, there are three distinct groups of intervenors: first are the BC Health Coalition, the Canadian Doctors for Medicare, two patients and two doctors; second, a group of patients who say they were unlawfully billed at Dr. Day's clinics and who, supported by the BC Nurses' Union, brought the original legal petition forward to compel the province to act. They are intervenors who are protecting public health care, representing health professionals and Canadians who believe in the value of our Medicare system – and that, as surveys consistently show, is the great majority

"The evidence and facts provided at the trial stage in BC will be the record upon which a Supreme Court of Canada decision, if necessary, will be made," says Adam Lynes-Ford of the BC Health Coalition. "Our direct participation as intervenors is essential."

In addition to the plaintiffs and defendants, the Attorney General of Canada is a party in the litigation to protect the Canada Health Act and to respond to the constitutional questions raised by the plaintiffs.

At stake is Medicare as it is here for us today.

JoAnn Lauber is a BCRTA Director.



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www.bcrta.ca/connections

All Pain, No Gain?

Financial and Knowledge Barriers Limit the Use of Alternative Therapies

A Chiropractor's Viewpoint

A new report commissioned by the Canadian and Provincial Chiropractic Associations, titled “All pain, No Gain: Shining a Light on Canada’s Back Pain and Opioid Crisis”, suggests that healthcare “teams” must become more integrated into Canada’s healthcare system.

The report found that 90% of adult Canadians suffered from muscle or joint (musculoskeletal) pain in the last 12 months, including low back pain, headaches, knee pain, shoulder pain and neck pain.

Musculoskeletal pain impacts most aspects of daily life; from work and hobbies to sleep and mood. The report says that 11% of Canadians have still never sought any kind of professional help. This creates the risk of the pain becoming chronic, and more complicated to treat.

Historically, Canadians have turned to medications, such as muscle relaxers, painkillers and anti-inflammatories as a first step to treating their discomfort. There may be long-term negative effects of these medications, and it has been suggested that medications should actually be the last resort for musculoskeletal pain. A recent warning from the American College of Physicians has stated that for back pain specifically, non-medical treatments (such as Chiropractic, Acupuncture, Massage or Heat therapy) should be the patient’s first choice of care, while medications should be the last.

According to the CPCA report, 90% of Canadians who have used a chiropractor for muscle and joint pain have found it helpful and believe that it improved their overall quality of life more than other methods.

However, the CPCA report also found that a lack of knowledge about chiropractors, as well as medical doctors not recommending non-pharmacological options, continue to be a major hurdle for patients receiving the right type of care. The idea of a healthcare “team” of practitioners, working together for the best interest of the patient instead of competing against one another, still seems foreign in many parts of our country.

80% of Canadians have taken medication this year in hopes of managing their pain. As many as one in eight Canadians taking an opioid for chronic pain will become addicted. Canada is the second-highest consumer of prescription opioids in the world, with more than 2,800 opioid-related deaths reported last year alone.

Alternative therapies are not usually subsidized by provincial health care systems. As a result, some patients cannot afford these therapies and opt-out for cheaper options such as medications.

The ‘All Pain, No Gain’ report urges all doctors to start prescribing manual therapies (e.g., chiropractic, massage) or rehab exercises instead of medications. It is one aspect of Canada’s health care that needs to catch up with the research. This will allow our patients to lead more active, healthy lives at ANY age.

1. Qaseem et al. Noninvasive Treatments for Acute, Subacute, and Chronic Low Back Pain: A Clinical Practice Guideline from the American College of Physicians. *Annals of Internal Medicine*. 2017; 166(7):514-530.

Dr Gary Squires BSc DC
South Peace Chiropractic



New Westminister Plaque Unveiled

A special ceremony in New Westminister commemorated the 1921 strike for full collective bargaining rights. The New Westminister Teachers' Union held a reception to unveil a bronze plaque to remember the strike which led to the school board recognizing the New Westminister Teachers' Association as the teachers' legitimate bargaining agent. This early action was an important step for all BC teachers. The ceremony was held at the secondary school and featured a video clip of the last teacher involved in the strike, Marjorie Watts. 104 year-old Margaret Brunette also gave recollections as a child during this strike, when her father was a New Westminister teacher. The BC Labour Heritage Centre was instrumental in arranging the plaque event, with funding from the BCRTA.

In 1921 there was no formal right for teachers to strike. Boards unilaterally set salary rates for teachers without reference to education or experience. The teachers sought a pay hike to be negotiated on an incremental salary grid, not individually. With a low offer from the school board, and negotiations stalled, the teachers asked for arbitration. When the board refused, only two teachers showed up for school, the others on strike.

Students from a high school formed a parade and headed downtown announcing they

were on a 'sympathy strike' with teachers. The school board sent letters to each teacher saying if they did not report for work by Thursday, it meant they had resigned and the trustees would fill the vacancy. However teachers across Canada were made aware of the matter; they would not apply for positions during a labour dispute. Trade unions sent message of encouragement to the teachers. The Mayor offered his services in negotiations, although the board declined the offer.

After school had been out for a week, public pressure had an impact and the board met with three teachers and three ratepayers, with the outcome of a decision to use arbitration. They agreed that a fired teacher had the right to a hearing before the board. No punitive action was taken against the striking teachers, but the board requested 15 minutes be added to each school day to make up for the lost week of instruction. However negotiations struggled as funds needed to be found and the trustees did not pay the agreed increased salaries. Once the next election of trustees was held in 1922, the new board agreed with the award and honoured salary commitments.

This five day teacher walk-out led to improved salaries, and the Board agreed to recognize the association as the legitimate bargaining agent for teachers. Two of the striking teachers, Ernest Lock, and George Ford, were future presidents of the BCTF. Both were also awarded the G.A Fergusson Memorial Award, the BCTF's highest honour. Most of the money donated to the New Westminister teachers' struggle was given to the BCTF, as a fund for future teacher action.

Thanks to Lynne Farquharson, Barb Mikulec and JoAnn Lauber for attending this plaque unveiling.

Barb Mikulec is chair of the BCRTA Heritage Committee

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WATERFRONT 2-bdrm cottage at Deep Bay (north of Qualicum on Vancouver Isl.) overlooking Denman and Hornby Islands. Quiet, relaxing and private. Sleeps up to 6 people, n/s, internet, cable TV. Retired Teacher special rate for May, June, September and October: \$735/wk, with limited time available in July and August at \$1085/wk. E-mail joyce.buckham@shaw.ca, or phone 604-939-0121 for pictures and details. Teacher owned.

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Big Island Hawaii accommodation(s) available for 2018/19 season. Properties are Kona Coast Resort Phase II in Kona, Hawaii and The Greens at Paniolo in Waikoloa, Hawaii. 7 night stay, at either resort, is \$1,350 US funds. Contact sbava@shaw.ca for availability.

Palm Springs – November 1 to December 21 2018 - \$1,600 US per month. Two golf courses, swimming pools, hot tubs, tennis, shuffleboard, games room, restaurant and bar, great area for hiking and biking. Our modular home has 2 bedrooms and 2 bathrooms and is very clean and well maintained. Our unit is non-smoking but we will consider a small pet. Rental includes television, free phoning to Canada and internet. A golf cart is provided. Call or email Gary Vossen 604.345.4766 or gary_vossen@yahoo.com

TRAVEL

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TRAVEL

COSTA RICA (as featured in this issue of PostScript) Three weeks in February or two weeks in March in the town of Atenas, in the Central Valley. See accommodation at www.hotelcolinasdelsol.com. Special room rates for our group. Beautiful grounds with flowers and plants of every colour, large pool and birds, too many to describe. Bed/breakfast, dining room with bar and extensive menu - all reasonably priced. A "Costa Rican Eco-Cultural Experience." Tours are not difficult walking, but you need to have good health in order to enjoy the different areas we visit (beach, mountains, wetlands, etc.) Nothing spreads like good news - make new friends and come back again. Contact Danae Peaker 604-939-3932 or email danae57@telus.net

VOLUNTEER OPPORTUNITIES

DR. SUN YAT-SEN CLASSICAL CHINESE GARDEN – VANCOUVER. The Garden Society is a non-profit organization that connects cultures and communities. As a cultural hub, the garden-museum is passionate about connecting people through educational tours, exhibitions, community outreach, and festival celebration events.

The garden-museum is seeking volunteers for the Guides and Cultural Interpreters positions. Guides and Cultural Interpreters convey information to visitors through interpretive tours and informal question periods. Flexible scheduling is based on your availability. To apply, please contact the volunteer team with a short paragraph about yourself: beVolunteer@vancouverchinesegarden.com

.....

Ronald McDonald House provides accommodation for families with a seriously ill child who need to come to Vancouver for treatment. Our house has 73 rooms and we have many preschool age kids staying with us. We are looking for volunteers who have experience working with young children. Ideally, activity in the morning once a week, but the time is flexible. Contact Johanka Macekova 604-736-2957 Ext. 6125, jmacekova@rmhbc.ca

.....

CUSO International is seeking Education Assistants for the year 2018-19 who will be placed in various schools in the Northwest territories with the objective to improve education outcomes for Indigenous children and youth. We cover the costs of flights, accommodation, medical, training, and provide a monthly stipend. See details at bcrt.ca/cuso-international/

VOLUNTEER OPPORTUNITIES

Become a volunteer literacy mentor for inner-city kids - Do you love reading and writing and want to pass on your passion to the next generation? The Writers' Exchange is looking for volunteer literacy mentors to get inner-city kids excited about reading, writing, and their own potential. Programs run in a variety of locations in East Vancouver during the day in teachers' classrooms, after school and during the summer. Please visit www.vancouverwe.com/more-info to learn more.

CULTURE

The **Vancouver Opera Guild** invites you to join the following opera tour:

San Francisco September 12 - 15, 2018

Enjoy two wonderful evenings at the opera : *Cavaleria Rusticana* / *I Pagliacci* (Mascagni / Leoncavallo) and *Roberto Devereux* (Donizetti) with Sondra Radvanovsky, Russell Thomas and Jamie Barton. and a night at the **San Francisco Symphony** with Yuja Wang playing *Ravel's Piano Concerto* for the left hand and Copeland's complete ballet, *Appalachian Spring*.

Please contact Great Expeditions at 604 257 2040 or 1 800 663 3364 (toll free) or www.vancouveroperaguild.com for more information.

EVENTS

Calling all former EMPLOYEES of G.P. Vanier Sr. Sec. in Courtenay B.C. We will be holding a reunion on October 20, 2018 for all of the grown-ups who worked at the school as STAFF MEMBERS over the last 50 years. Not only does the school turn 50 this year, we will also be celebrating \$33.8 million worth of renovations. We are offered tours in the afternoon and we'll spend the evening together. Please visit our website, vanierturns50.ca or contact Alison rimmeralison@gmail.com about attending the event.

PLEASE NOTE: BCRTA provides classified listings as a service and does not endorse or verify advertisers. Readers are encouraged to do due diligence on all offers.

Sudoku

	4						1	
			6	1				
	7	2						5
			4	3	7			1
	8						7	9
		6	8				5	
							8	7
	1		2		6			

	1						3	
7		3			5	8	4	6
	4	2						
			1					
			7	3	6			
				8			5	2
		5			4			
	9		2			4		
		8						7

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Congratulations to the winners of the last issue. Your cheques are in the mail!

Crossword:

Shirley P. Smith (North Vancouver)
Mary Cullen (Surrey)
Ross Pearce (Prince George)

Sudoku:

Lorraine Cornish (Maple Ridge)
Doug Hillson (Abbotsford)
Brenda Gaskell (Victoria)

(The submissions are all completely randomly picked while still in the envelopes)

PostScript

The PostScript editorial team is looking for articles on:

Moving house: downsizing, changing cities, moving up-country, planning for care

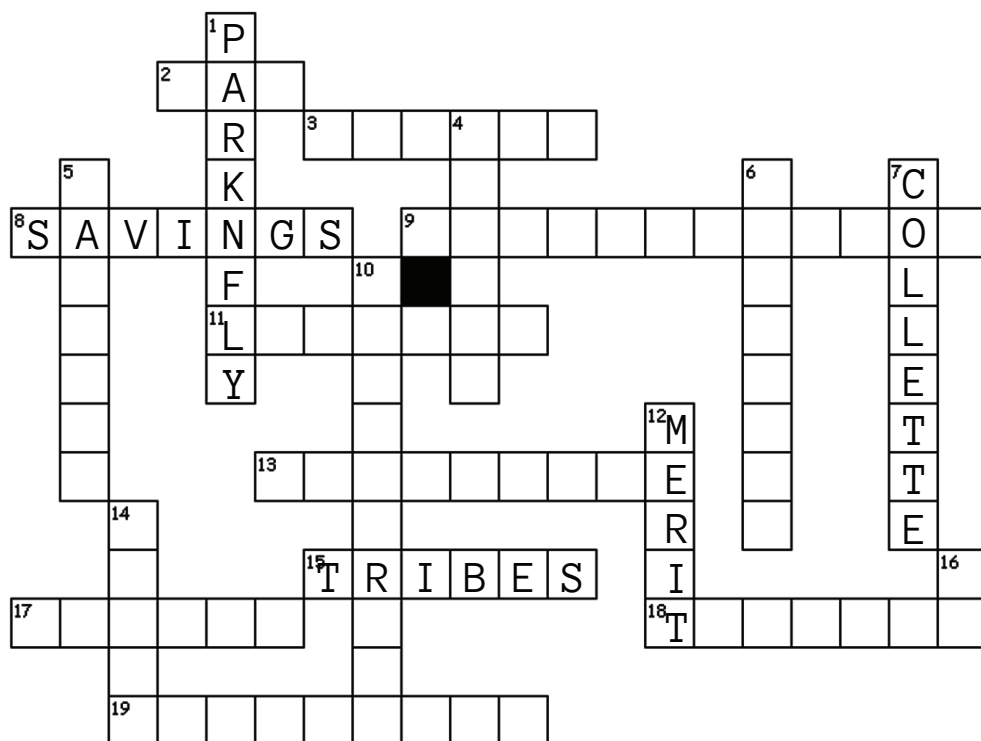
Post-retirement work: do you still work? What are your reasons and its benefits?

Volunteerism: How are you involved and why?

Interesting characters and episodes in BC's education history.

Stories of active retired teachers, creative endeavors, community service, personal re-invention, areas of growth and celebration.

See our submission guidelines at
www.bcrta.ca/postscript-submissions



BCRTA members have distinct Advantages for TRAVEL!

Find these words:

advantage	parknfly
bag	PostScript
BCRTA	rental
border	savings
cancellation	tickets
Collette	travel
insurance	Tribes
layover	US
Merit	vacation
packing	

Puzzled Readers Write

Thanks for the challenging puzzle. "Lazy-walked" [21 Across] really stumped me. AT

Please publish the answers to [the Spring 2018] puzzle. Even with research it was "crazy" difficult. SC

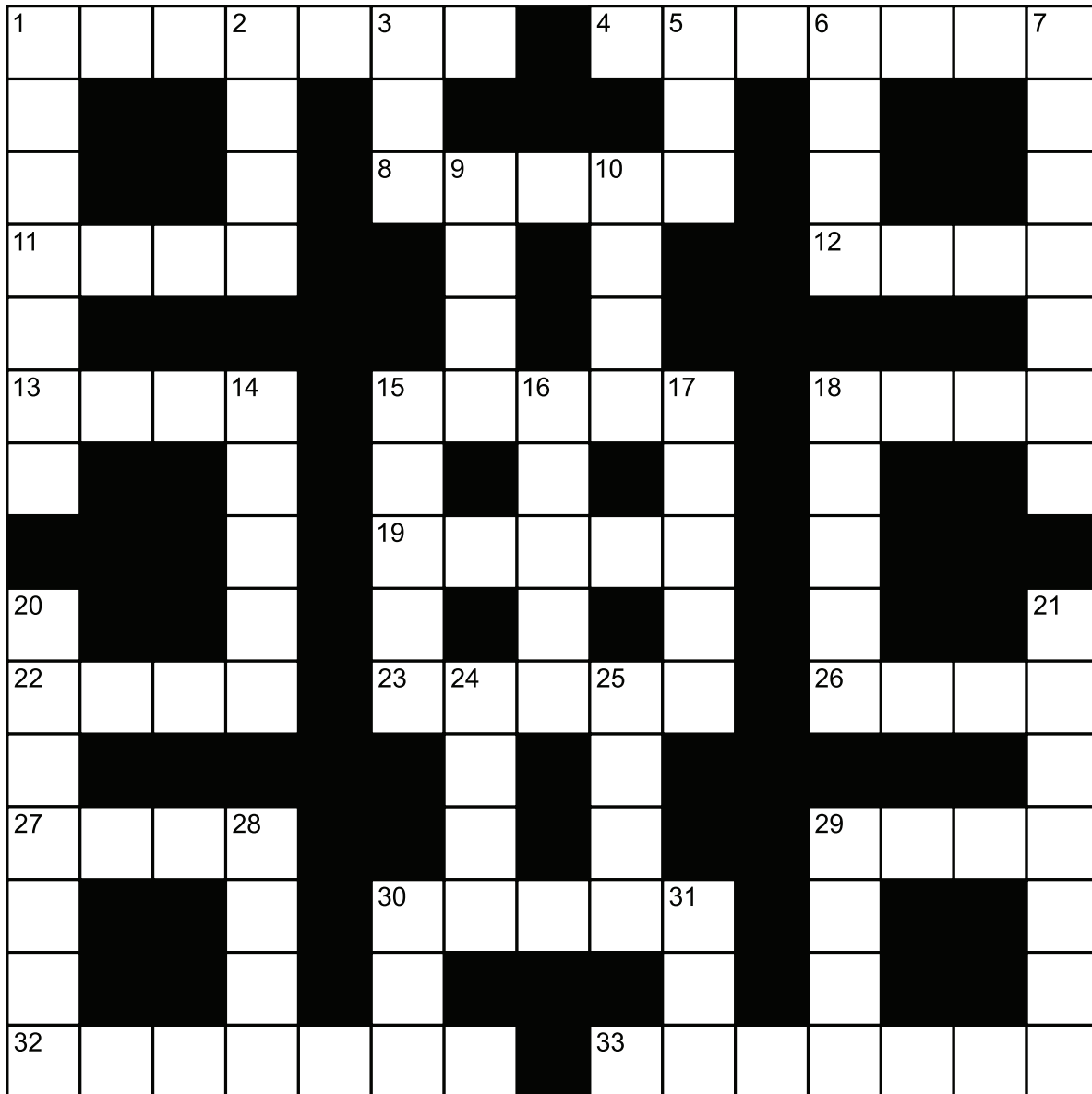
The editors write:

What do you think? Are PostScript crosswords easy/hard/just right? Let us know: postscript@bcrt.ca

Spring 2018 Crossword Solution



crossword



ACROSS

- 1 Yes, we have none
- 4 Run like the 19th C novelist
- 8 Punched out everybody
- 11 Modern day Roman sign-off
- 12 Mid-east magnate
- 13 Napoleon's mandatory vacay
- 15 Stop paddling! You're a _____
- 18 Grandpappy of strings
- 19 They hug at the end of the year
- 22 Chanel No. 5 for your printer
- 23 Sones for sky surfers
- 26 At the end of 18 across, don't lose it
- 27 Strayhorn's kind of Life

- 29 Walk to Mecca

- 30 Arabic friend
- 32 Temple child of yore
- 33 Percy Bysshe had a girly name

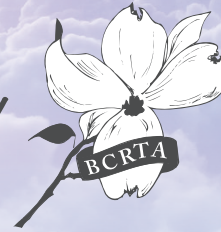
DOWN

- 1 A playoff set
- 2 Non-squeaky female chorister
- 3 Welding, not floating
- 5 Fairly fairyish
- 6 Leathery green fare
- 7 Sweet chew to unlock kid smiles
- 9 Luminescent holy head gear
- 10 Small-eyed truth-telling insider

- 14 The spaces for Eddie's TV Green
- 15 Copy that, old boy
- 16 What he did before she agreed
- 17 Guy who throws 18 across
- 18 Cattle house dressing
- 20 What K Grahame's Wind is in
- 21 Misdirective testimony
- 24 Ikea parking, Volvo radio, this is on
- 25 Father's sister against everything
- 28 Four letter frost
- 29 Follow me, you dog!
- 30 Female lawyer name and activity
- 31 Humbug warmup

Obituaries

Location listed is the area given as "last taught"



Andrews, Muriel, Victoria

Ashwell, Frances Heath, Victoria

Barrett, Peter R., Burnaby

Bozek, Leona E., Castlegar

Bellas, Michael John, Alberni

Barclay, E. Craig, Chilliwack

Berting, Alfred, Central Okanagan

Campbell, Suzanne

Day, Michael A.J., North Vancouver

Homen, Ronald C., New Westminster

Dyck, Rudolph, Abbotsford

Gairdner, Mary J., Kitimat

Greenwood, Patricia June, Surrey

Hoverman, Wm H., North Vancouver

Oriente, Virgil, Armstrong

Guza, Darryl, Okanagan Skaha

Kaczor, Richard Walter, Richmond

Lepsoe, Pamela, Kamloops

Loney, Muriel P. K., Victoria

Ross, James D. L., Victoria

McKenzie, Clara, Surrey

Nelligan, Reginald, Maple Ridge/Pitt Meadows

Olson, A. Joyce, Surrey

Perry, A. Keith, Vernon

Picton, Anne, Rocky Mountain

Sharma, Manorma, Central Okanagan

St. Hilaire, Barbara, Langley

Walls, John C., Burnaby

Williams, John (Jack), Victoria

Wiltse, Byron, Okanagan College

Wilschek, Ronald, New Westminster

HAVE A *laugh!*



*"And the award for 'Most Outlandish Soap Opera' goes to...
The Parliamentary News Channel!"*

Retired Teacher Quiz

The TV show title that best describes my classroom experiences:

- a) Get Smart
- b) The Young and the Restless
- c) Jeopardy
- d) Mission Impossible

Since retiring, the thing I miss most about getting up early is:

- a) The majestic sunrise
- b) Looking for my keys
- c) Doing a lesson plan at red lights
- d) What? Am I late?

The one thing I left behind at the school:

- a) My innocence
- b) A number of unmarked tests
- c) My favourite mug
- d) My favourite mug but it was dirty so who cares

My recurring teacher nightmare is:

- a) I'm late for school and can't get in
- b) There is a test and I have to take it
- c) Impromptu request that I sing at the school assembly
- d) That I'm not actually retired

A Matter of Taste

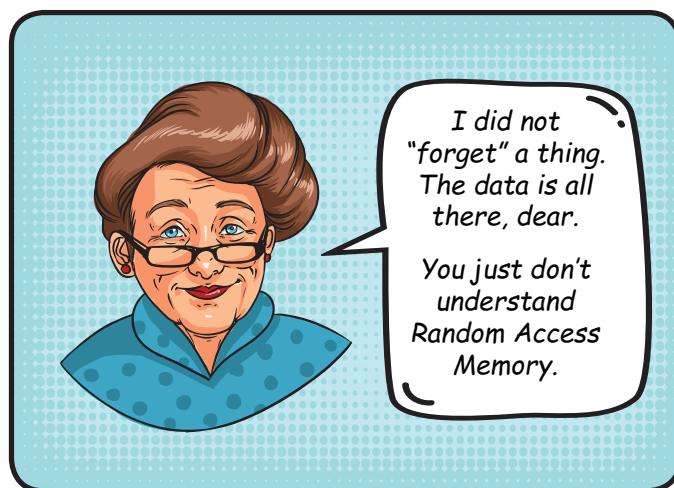
A prim lady came into the pharmacy, took out a little brown bottle and a teaspoon and set them on the high counter. The pharmacist asked if he could be of help. She replied, "Yes! Will you please taste this for me?"

He took a spoonful, put it on his tongue and swilled it around. A look of revulsion came to his face and he spat on the floor.

When he finished spluttering, the lady asked, "Does that taste sweet to you?"

"Heck, no!"

"Oh, that's a relief. The doctor told me to have a pharmacist test my urine for sugar!"



Enjoy Tour and Travel has made the following offer to our members:

Each time a BCTRA / R.R. Smith member attends a day tour, multi day tour, or vacation the members name will be included in a year end draw for a \$100 Enjoy Tour and Travel gift certificate. Mention BCTRA or RR Smith when booking to donate 10% for Day Tours, 5% for Multi Day Tours and \$100 for Vacations in support of the RR Smith Memorial Fund.

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R.R. Smith has booked exclusive trips for members.

WEDNESDAY JUNE 20

Royal BC Museum - Egypt: The Time of Pharaohs
\$149 | Activity Level: Easy

Be among the first in North America to see this staggering exhibition's priceless ancient artifacts some an astounding 4,500 years old. Additional \$20 ferry fee for 64 years and under.

THURSDAY JULY 5

Salt Spring Island's Best
\$129 | Activity Level: Easy

Sightsee and taste the best Salt Spring has to offer with a mix of nature, creativity and fresh food on the island's best of the best! Additional \$20 ferry fee for 64 years and under.

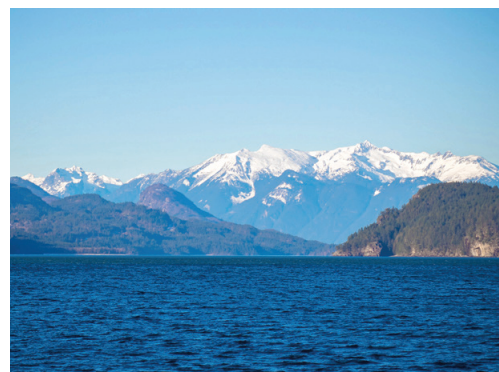
MONDAY SEPTEMBER 17

Harrison Lake Cruise
\$139 | Activity Level: Easy

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