



## **PARKSVILLE QUALICUM RETIRED TEACHERS' ASSOCIATION NEWSLETTER #10 – October 2017**

### **PRESIDENT'S GREETING** from Cathy Van Herwaarden:

Can you believe that it's October already??? The past month seems to have gone by so quickly. I guess that I've been having too much fun with lots of "goings and doings"!!!

Last month, our PQRTA treasurer Ellen Coates and I travelled to Richmond for the BC Retired Teachers Conference and annual general meeting. It was great to see faces from all over the province and learn about "things".

On the theme of well-being, these were the highlights of the presentations:

### **BCRTA Conference: NUTRITION FOR ACTIVE LIVING**

by Diana Steele of "Eating for Energy"

- Suggests the 80/20 rule: make healthy choices 80% of the time and for 20% make it not so healthy with the Pleasure Maximization Principle! (ie. Go for the quality chocolate!)
- Stabilize your blood sugar: eat every 3 to 4 hours, eat breakfast on time (not late morning, as takes from muscle mass) and have snacks (mid-morning & mid-afternoon)
- Fruits and vegetables fill you UP, not OUT!
- Cover your dinner plate with half fruits and vegetables, one quarter protein (meat, fish, poultry), and one quarter potatoes, rice or pasta
- Visually account for food and pay attention to your hunger and fullness cues
- **Top Ten Super Foods:** wild salmon/halibut, kale/broccoli/chard, blueberries/raspberries, walnuts/almonds, Quinoa, oats/barley, probiotic yogurt, pulses/legumes, and green tea
- Have fish twice a week, red meat once a week, poultry a couple times and once a week have a plant based protein (pulses or legumes) lentils, kidney beans, chick peas, split peas, etc.
- Eat nutrient dense carbohydrates – not just whole wheat, but whole grain
- Add fiber to your diet, as it acts like a brush in our intestines and helps flush toxins and acts as a fuel for good "gut" bacteria – 70% of the immune system is in gastro-intestinal tract
- Eat mindfully: why are you eating? Sit down, eat from a plate, don't eat in front of the TV or computer, slow down, CHEW and enjoy!
- Gluten free items can be twice as high in calories
- Refined sugar and refined carbohydrates increase bad cholesterol (LDL)
- Carbohydrates are needed for energy with protein for staying power
- Calcium (regulates blood pressure) and Magnesium (helps lower blood pressure)
- Get vitamin D from sunshine – 15 minutes without sunscreen on your hands and face is enough – 1,000 i.u. supplement recommended (fat soluble and stays in the body) – helps to absorb calcium into your body
- Include good fats – reduce saturated fat from animals, replace with Omega 3 (olive, avocado, walnuts, fish)
- Reduce Omega 6 (corn, safflower and sunflower oil)
- Cook with flaxseed oil – don't burn olive oil (only heat to 300 or 325 degrees)
- Avoid trans-fat (eg. deep fried or pastries)
- Sea salt is not fortified with iodine (and may contain micro-plastics)
- Reduce processed deli meats (bacon, weiners, summer sausage), as contains salt, fats, and carcinogens!
- Drink water – check the toilet bowl - urine should be colour of lemonade, not apple juice!

## **BCRTA Conference: PROTECTING YOURSELF FROM ELDER ABUSE**

by Hilda Duprez

- Need to protect yourself through estate planning (avoid probate) and personal planning (care and housing)
- Probate is a mandatory administrative process whereby executor accounts for all assets and executes your will accordingly, in order to protect beneficiaries and third parties – all assets are frozen for a while (couple of months) which helps prevent making hasty decisions – probate fees are tiered (1.4% on estate value which is small compared to other countries)
- Many people try to avoid probate by adding children to their real estate, then opening asset to the life of children (eg. What if troubled relationship in future?) to become part of divorce negotiation or debts with credits or liens – could lose financial independence, as can't list property for sale without approval and can't get line of credit or reverse mortgage without all signatures – this makes it easier for the child to implement what they think is better for you (shift of control and power to children) – parents retreat, in order to keep peace: give up independence, expose assets to children and if not children's principal residence, then capital gains!
- What will happen in the end? Will your assets be there to pay for your care or will it be tied up in real estate with family living on the property?
- Be transparent with all family members!
- Dare to ask "what if" questions!
- No point to "gift" your property, as there is no inheritance tax in Canada (only capital gains, probate fee, and income tax)
- Deemed Disposition = capital gains when die
- Be cautionary – don't give money to children with expectations of getting money returned if underestimate the cost of care – given is given!
- Banks are not interested in your house, so not give loan; but reverse mortgage business is booming!
- Siblings – always one child doing "heavy lifting" – complications when divorce in children – life is never as expected, things change!
- Will does not control all assets that are in joint names – not his/hers, but ours, if joint (right of survivorship) – if niece added to joint bank account, then hers and not part of estate for all division
- **Power of Attorney** – unconditional trust in assigned person to act in best interest while alive! (eg. temporarily indisposed in hospital) – 3 kinds:
  - a) Enduring Power of Attorney – who knows when/what happens from here on, until I pass away
  - b) Specific Power of Attorney – if away on holiday for two months
  - c) General Power of Attorney – expires after three years
- Representation Agreement – unconditional trust to help make care, health, and personal well-being (housing)
- No longer have Living Wills because of complexity of medical care and families
- Forms and information available on government websites or NIDUS <http://www.nidus.ca/>

## **BCRTA Conference: STAYING ACTIVE EXERCISES** by Lydia Francescutti

- Posture, balance, functional range of motion, and strength exercises will be passed along, at a later date

## **BCRTA Conference: TECHNOLOGY OLDER ADULTS SHOULD EMBRACE**

by Linda Fawcus of "Gluu Technology Society" <http://gluusociety.org/>

Amazing devices are being created that will help us age in our homes. Mobile technology promises to keep us connected to family and friends. Hundreds of apps and gizmos are available – almost too much choice is out there! Yet, embracing technology to some degree is important for all older adults.

### **Texting**

- Most popular way to communicate, so embrace it! – ask the kids!
- Fastest way to communicate, especially with anyone under age of 30
- 96% of smartphone uses text
- 8.3 trillion text messages will be sent this year – that's 23 billion text messages per day, almost 16 million messages per minute
- 98% of text messages are opened compared to only 20% of emails
- 90% of all text messages are read in under 3 minutes

### **Apps**

- Short for Applications – small programs that live on smartphones and tablets
- Help you to continue old hobbies and interests and find new ones
- Text and camera are apps
- 86% of time in Apps
- Popular apps: weather, maps, games (solitaire, chess, Sudoku, crosswords)
- Reading: books, newspapers, magazines
- Health tracking
- Finders – an app that helps you find things (trackers)
- Learn how to find apps and to safely download them from the App Store
- And learn how to delete them!



### **Mobile Devices**

- You will need a mobile device to be able to text or use apps
- A mobile device is handheld technology that you interact with by swiping or tapping its screen
- SmartPhones and tablets are the most popular types
- SmartPhones have smaller screens and can make cellular phone calls
- Tablets have larger screens and typically cannot make outgoing calls
- The most important thing is that you can easily see the screen of your mobile device and use its onscreen keyboard

### **WiFi**

- WiFi is a wireless connection to the internet through radio waves
- It's real name is IEEE 802.11, so you can see why it changed to WiFi
- There is one wifi spot for every 150 people
- You need WiFi, if you want to use a mobile device in your home
- Your internet provider (ie. Bell, Telus, Shaw, etc.) can set up a wireless internet connection in your home – some buildings provide WiFi
- Thanks to Hedy Lamarr, we have WiFi and GPS – check it out!  
<https://www.pri.org/stories/2017-06-25/how-actress-hedy-lamarr-became-mother-wi-fi>

## Highlights from the BCRTA Annual General Meeting: September 2017

### Teachers' Pension Plan (TPP)

- 94,000 members with 36,510 pension in pay = 1.2 active teacher to 1 retiree
- funded at greater than 100% with a surplus, so it's sustainable into the future
- plan asset = \$25.5 billion with investment returns = 6.0%
- TPP is a defined benefit plan with a shared risk model – both employers and employees contribute to any shortfall so that the earned pension benefits can be guaranteed. Anything less than a guaranteed pension plan threatens the employee with a reduced standard of living and possible poverty during the later years of life

### Bill C-27:

- the Federal Liberal government Minister of Finance introduced Bill C-27 to allow defined benefit plans (like the Teachers' Pension Plan) to be converted to Target Benefit Plans
- Target Benefit Plans replace a guaranteed pension promise with a target
- If the target isn't hit, the pension benefits can be reduced going-forward, retroactively, and even for pensions already-in-pay to retirees
- All companies and governments have an interest in reducing their responsibility for pension plans, and this bill does that by unfairly shifting the risk of future underfunding from the employer to the employer and retiree
- at the moment, the bill has gone through first reading and is just "sitting there", but will it quietly get pushed through?
- Bill C-27 affects only federally administrated pension plans, but if passed it will form a foothold to start weakening all provincially regulated pension plans
- assured that not hurt anybody, but WRONG!!!
- In New Brunswick with targeted benefit plans, retired teachers lost cost of living and working teachers got future pensions reduced
- Targeted Benefit means that the
- "Sticks" = agree to convert contribution by the employer is fixed and will never have to pay extra to reduce any shortfall., or threats of job losses or bankruptcy
- "Carrots" = salary increases or job promotions
- These pressures may convince some employees to sacrifice their long-term financial security (their future pension) for a short-term gain. First year teachers do not have the same appreciation for pensions, as retirees.
- We need to talk to our MP's!!!
- If you talk (personal visits are best) with our government, then let Laurie know at BCRTA, as keeping track of number of contacts – hoping to get 25 contacts per MP
- More detailed information coming in a separate document



### BCRTA STRATEGIC PLAN: 3 year plan for growth and revitalization, as follows:

- increase membership by adding services with a focus on wellness
- develop a unified communications strategy that includes print, web & social media
- control our own insurance plans
- update our processes including committee structures
- increase staff including an Executive Director

### NEW BCRTA WEBSITE: <http://bcrt.ca/>

- Alphabet Communication has been hired to create a new website. It's in the initial stages with more to come (eg. personal logins), but check it out!!!

# BCTF News Release: September 11, 2017

## **BCTF Applauds New Funding For Students, Schools, and Vulnerable Children**

The new government's update to Budget 2017 includes significant new investments that are going to make a very positive difference for students, schools, and vulnerable children across BC, said BCTF First Vice-President Teri Mooring.

"With hundreds of millions of dollars in new funding for public education, children in care, and mental health, the government has moved quickly to make good on their promises to BC students, parents, and teachers," said Mooring. "With this budget, the government is fulfilling its commitment to fund the thousands of new teaching positions that flow from our Supreme Court of Canada win. The budget also includes new funding for immediate space needs in schools and a plan to inject even more funds into public education as enrolment increases.

"For too long, BC schools struggled under the weight of a BC Liberal government that underfunded rising costs and never met the financial obligations they downloaded onto school districts. After 16 years of cuts and conflict, BC teachers will be heartened to finally see a budget that makes public education a priority."

Mooring added that this budget is an important shift towards a more balanced economy and fairer taxes.

"With small tax increases for the wealthy and big corporations, the government is taking a long-overdue step towards making BC's strong economy work for everyone. These changes will help improve funding for public services like health care and education that all people in BC rely on."

Other highlights of the Budget 2017 update include new spending for important services for children in care, poverty reduction, and mental health and addictions.

"BC teachers see the impacts of poverty, mental health challenges, and inadequate access to social services in our classrooms every day," said Mooring. "It is a relief to see this government make significant new investments in poverty reduction strategies, child protection, and mental health and addictions."

Mooring also pointed to two small, but important investments that will make a real difference and speak to the character of this new government. "Restoring funding for adult education and providing free post-secondary tuition for former children in care will help our economy and provide meaningful opportunities for some of the most vulnerable people in BC."

Looking forward to the full budget in February 2018, Mooring said the BCTF will continue working with government to ensure BC has a robust teacher recruitment and retention strategy and adequate funding to properly implement the revised curriculum and new Aboriginal education initiatives.



## News from COSCO (Council of Senior Citizens' Organizations)

### Highlights of Statistics Canada's 2016 Census: July 2017

By Barb Mikulec (BCRTA Director and COSCO General Vice-President)

In the latest Statistics released by the federal government, it is noted that BC has five communities in the list of the ten communities with the highest proportions percentages of the population aged 65+ in Canada. These 'age friendly' communities with their percentage of seniors include:



- Parksville at 43%,
- Penticton 29%,
- Salmon Arm 27.5%,
- Courtenay 27.3% and
- Powell River 27.2%.



For the first time in Canada, the proportion of seniors at 16.9% exceeded that of children at 16.6%. Seniors in Canada number 5,935,635 people, now account for a record-high 19% of the population.

For the first time ever, there are now more people in Canada age 65 and over than there are under age 15. The median age of Canadians is 41.2 years compared to 40.6 years in 2011. There are more seniors (5.9 million) than children (5.8 million), the first time that has happened. By 2061, it is projected there will be 12 million seniors to 8 million children.

BC also had the lowest proportion of children 14 and younger in Western Canada. The gender ratio changes, the older you get. At 85 and older, women outnumber men nearly two to one. At 100 and up, it's five women to one man. A total of 770,780 people reached the age of 85 and older, according to the census. That group grew 19.4% since 2011. The census found that centenarians were the fastest-growing population from 2010 to 2016 41.3%. There were 8,230 Canadians over the age of 100 in 2016.

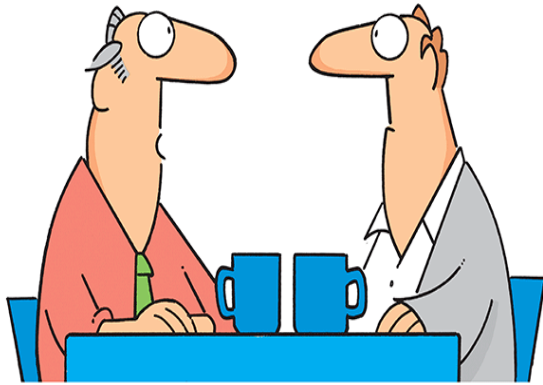
Canada is one of the youngest countries in the G7. Having the second-lowest proportion of seniors aged 65+ out of the G7 countries. Higher proportions of seniors are in Japan, Germany, Italy, France, and UK. There are more people approaching retirement (4.9 million) than beginning to enter the work force (4.3 million).

These statistics from the last census bring into focus the trends of our population in Canada. The senior population will increase, and our focus needs to be on wellbeing in our senior years.

# Inequity Affects Seniors in BC

By Barb Mikulec (BCRTA Director and COSCO General Vice-President)

Recent BC Statistics from the Labour Force Statistics Data 2016 suggest that there are regional disparities in jobs across the province.



“At age 65, I’m having my age legally changed to 22 so I can start saving for my retirement.”

Outside Metro Vancouver and Greater Victoria, the jobs story is grim. Job creation had negative figures for the province except in the broad Lower Mainland, and Vancouver Island/ Coast. The Thompson-Okanagan, Kootenay, Cariboo, North Coast/Nechako and Northeast saw net job losses last year.

**Half of BC seniors live on less than \$25,000 a year** says the Seniors Advocate, Isobel Mackenzie. The Canadian Centre for Policy Alternatives (CCPA) report states that senior’s poverty rose from 2.2% in 1996 to 12.7% in 2014.

Many BC seniors live below the poverty line. The CCPA report ‘Poverty and Inequality among BC’s Seniors’ concludes that single women are at highest risk, as 28% of seniors now live alone, with one in three BC senior women poor and living alone compared with 22.5% for senior men. The higher risk of poverty for women is driven by gender inequality in the job market which translates into unequal pension income in old age.

Statistics Canada data reports that **the typical senior woman receives 21% less income** by Barb Mikulec from CPP, than the typical man and women are less likely to have access to private retirement income, employer sponsored pensions and RRSPs. CCPA’s researcher Iglia Ivanova says BC seniors have a growing gap between rich and poor that shows up across generations. The poorest 20% of senior households in Canada had a median wealth of only \$15,000 in 2012 but the top 20% had over \$1.6 million.

Solutions to this economic inequality may include establishing a poverty reduction plan, increasing public investment in home and community care, further expanding CPP and addressing the gender wage gap.

[www.coscobc.org](http://www.coscobc.org)



“My teacher says little girls can grow up to be anything they choose! Why did you choose to be an old lady?”

# QUALICUM BEACH - Quality Of Life Survey

## A. QUALICUM BEACH TODAY:

When asked to choose up to five words or phrases that describe the character and image of Qualicum Beach, residents are most inclined to choose

- small town/village feeling
- seaside location
- retirement town
- natural beauty of the area
- friendly
- mild climate, and
- safety

Residents were provided the opportunity to choose up to five features that they felt would most improve the character and enjoyment of the Uptown in Qualicum Beach. At the top of the list:

- Outdoor seating for restaurants
- Underground hydro wires
- Benches and sitting areas
- More public washrooms
- Free Wi-Fi
- Parking
- Small parks and public spaces

## B. Planning for the Future

The sustainability goals that are viewed as the highest priority are:

- Ensuring the quality and quantity of water;
- Protecting/restoring the natural environment;
- Strengthening the local economy;
- Improving physical and mental health; and
- Providing/encouraging affordable housing.

## 2. Development and Growth

- On the issue of short term rentals, residents tend to be opposed.
- On the former elementary school site on Primrose Street, residents place highest priority on improving the greenspace, using the space for community use and services, and for supporting social vibrancy while maintaining site for a future school.
- Developing a safe, continuous walkway on the waterfront has highest priority in the 2016 Waterfront Master Plan.
- Looking ahead to the future, residents place most importance on maintaining a small town/village feeling.

### Full Report:

<https://qualicumbeach.civicweb.net/filepro/document/6936/B847%20Town%20of%20Qualicum%20Beach%20-%20Quality%20of%20Life%20Research%20Report%20Aug%202017%20Final.pdf>



## **MISH-MASH of MEDICAL NEWS:**



### **COCONUT WATER: Health Benefits**

[https://www.medicalnewstoday.com/articles/318394.php?utm\\_source=newsletter&utm\\_medium=email&utm\\_campaign=weekly](https://www.medicalnewstoday.com/articles/318394.php?utm_source=newsletter&utm_medium=email&utm_campaign=weekly)

### **COFFEE: The Science behind the Health Claims**

[https://www.medicalnewstoday.com/articles/318350.php?utm\\_source=newsletter&utm\\_medium=email&utm\\_campaign=weekly](https://www.medicalnewstoday.com/articles/318350.php?utm_source=newsletter&utm_medium=email&utm_campaign=weekly)

### **PEANUT ALLERGY: Could be cured with Antibiotics**

[https://www.medicalnewstoday.com/articles/319038.php?utm\\_campaign=trueAnthem%253A+Trending+Content&utm\\_content=599757a904d30132993fc8d8&utm\\_medium=trueAnthem&utm\\_source=facebook](https://www.medicalnewstoday.com/articles/319038.php?utm_campaign=trueAnthem%253A+Trending+Content&utm_content=599757a904d30132993fc8d8&utm_medium=trueAnthem&utm_source=facebook)

### **SALT: The Good and Bad**

<https://www.davidwolfe.com/seasoning-linked-stroke-kidney-stones/>

### **SEA SALT: Around the World, Contaminated By Plastic**

<https://www.theguardian.com/environment/2017/sep/08/sea-salt-around-world-contaminated-by-plastic-studies>

### **GUT MICROBES: Health Closely Linked To Diversity**

[https://www.medicalnewstoday.com/articles/319161.php?utm\\_source=fb\\_mnt\\_chatbot&utm\\_medium=fb\\_messenger&utm\\_campaign=NONHCP\\_20170827](https://www.medicalnewstoday.com/articles/319161.php?utm_source=fb_mnt_chatbot&utm_medium=fb_messenger&utm_campaign=NONHCP_20170827)

### **TOMATOES: May Protect Against Skin Cancer**

[https://www.medicalnewstoday.com/articles/318452.php?utm\\_campaign=trueAnthem%253A+Trending+Content&utm\\_content=596d0b8904d3012794d25acf&utm\\_medium=trueAnthem&utm\\_source=facebook](https://www.medicalnewstoday.com/articles/318452.php?utm_campaign=trueAnthem%253A+Trending+Content&utm_content=596d0b8904d3012794d25acf&utm_medium=trueAnthem&utm_source=facebook)

### **Brain May "Tell Us" To Keep Eating, Even When Full**

[https://www.medicalnewstoday.com/articles/319104.php?utm\\_campaign=trueAnthem%253A+Trending+Content&utm\\_content=599dd30904d3010e39f7e6c2&utm\\_medium=trueAnthem&utm\\_source=facebook](https://www.medicalnewstoday.com/articles/319104.php?utm_campaign=trueAnthem%253A+Trending+Content&utm_content=599dd30904d3010e39f7e6c2&utm_medium=trueAnthem&utm_source=facebook)

# Health Benefits of Celery

Organic  Facts

Manages diabetic symptoms

Promotes cardiovascular health

Gives relief from migraine and asthma

Prevents cancer and improves immunity

Reduces blood pressure and cholesterol

Prevents urinary tract infections in women

Helps reduce swelling and pain around the joints



**Nutrients\***  
Dietary Fiber 6%  
Protein 1%  
Calories 1%

**Vitamins\***  
Vitamin K 37%  
Vitamin A 9%  
Folate 9%

**Minerals\***  
Potassium 7%  
Manganese 5%  
Calcium 4%



Caution: Avoid use during pregnancy

Improves eye health and prevents macular degeneration

\*% Daily Value per 100g. For e.g. 100g of celery provides 37% of daily requirement of vitamin K.

[www.organicfacts.net](http://www.organicfacts.net)

<http://buzz.auntyacid.com/happens-eat-celery-every-day-week-no-idea/>

## Vitamin A

Celery is jam packed full of vitamin A and just one large stalk of celery can deliver up to 10 percent of your daily need for Vitamin A. This is the group of nutrients that protects the eyes and prevents age-related degeneration of vision.

Studies show that eating celery every day will in fact give you whiter, brighter eye and even accelerate your vision!

So why not give it a go? Celery also has lots more health benefits you probably aren't aware of too.



For example, Celery can help with bloating; it can reduce blood pressure and detox your whole body. Not only that but it is seriously low in calories with just 10 per stick!

And more health benefits of celery...

**- TREATS BAD CHOLESTEROL**  
THE TASTE AND AROMA OF CELERY ARE DUE TO AN INGREDIENT KNOWN AS BUTYLPHTHALIDE, WHICH REDUCES LDL, BAD CHOLESTEROL, WHICH CAUSES HIGH BLOOD PRESSURE. NAMELY, THE CONSUMPTION OF ONLY 2 STALKS OF CELERY A DAY CAN REDUCE LDL BY UP TO 7%!



I don't know about you but the thought of just two stalks reducing your cholesterol by up to 7% is making me think about changing my ways.

**- CELERY HELPS DIGESTION**  
CELERY IS ABUNDANT IN WATER AND INSOLUBLE FIBER AND IT EFFECTIVELY REGULATES YOUR STOOL. ITS CLEANSING PROPERTIES MAKE IT A PERFECT DIURETIC.

Celery is basically the food version of water, and everybody knows how good water is for you in every way imaginable. Helping your digestive system is just one of many advantages of including celery into your diet.

**- REDUCES HIGH BLOOD PRESSURE**  
CELERY IS A RICH SOURCE OF ACTIVE COMPOUNDS KNOWN AS PHTHALIDES, WHICH BOOST THE CIRCULATION BY AT LEAST 14% AND REDUCE THE AMOUNT OF STRESS HORMONES IN THE BLOOD.

Having high or heightened blood pressure can be very dangerous so the fact that by just eating celery in your diet can help bring this down is something very useful to know.

**- SUPPORTS EYE HEALTH**  
A CELERY STALK PROVIDES 10% OF DAILY VITAMIN A, WHICH PREVENTS VISION DEGENERATION DUE TO AGING, AND PROTECTS THE EYES. THIS VEGETABLE IS ALSO HIGH IN POLYPHENOL PHYTONUTRIENTS WHICH KEEP YOUR VISION AT 20/20.

20/20 Vision is something we could only dream about, until now! It's simple, just eat more celery and your eye health would never be at risk.

**- HELPS YOU LOSE WEIGHT**  
A FULL STALK OF CELERY INCLUDES ONLY 10 CALORIES AND PLENTY OF WATER, SO ITS CONSUMPTION WILL KEEP YOU FULL AND HELP YOU LOSE EXTRA POUNDS.

PERFECT! This is probably the main reason as to why people eat healthy foods. It is all about weight loss. So the fact that celery is proven to keep you fuller for longer due to its water content, meaning you binge less on fattier foods is ideal.

And even more health benefits of celery...

**- ALLEVIATES AND RELIEVES INFLAMMATION**  
THIS VEGETABLE SUCCESSFULLY TREATS INFLAMMATION, AND RELIEVES JOINT PAIN, AS IT IS RICH IN ANTIOXIDANTS AND POLYPHENOLS. ALSO, IT PROVIDES GREAT BENEFITS IN THE CASE OF ASTHMA, AND TREATS ACNE, AS IT CONTAINS SALICYLIC ACID WHICH ELIMINATES FOLLICULAR CLOG.

Celery even makes you more mobile. Sports people and athletes eat plenty of celery to give them energy and help with water retention.

**- REDUCES STRESS**  
CELERY IS RICH IN MAGNESIUM, AS MUCH AS 11MG PER 100MG, AND THIS MINERAL IS A KNOWN STRESS RELIEVER. ADDITIONALLY, IT IS HIGH IN ESSENTIAL OILS AS WELL. THE CONSUMPTION OF THIS VEGETABLE WILL SOOTHE THE NERVOUS SYSTEM AND WILL ALSO HELP YOU FALL ASLEEP EASILY.

Nobody enjoys being stressed. Is there anything that celery doesn't do? If your having a bad day, just get a couple of celery sticks down you and it will all be fine. It will also help you sleep at night!

**- REGULATES ALKALINE BALANCE**  
CELERY PREVENTS THE ACIDIC STATE IN THE BODY, SO ITS REGULAR CONSUMPTION WILL MAINTAIN A BALANCE OF THE PH LEVELS IN THE BODY.

It is so important to have regular PH levels in order to avoid acidic build up. A couple of sticks a day can ensure this alongside a nutritional balance diet.

**- IMPROVES YOUR SEX LIFE**  
THIS VEGETABLE IS HIGH IN TWO SEX PHEROMONES, ANDROSTENONE AND ANDROSTENOL, WHICH ARE RELEASED WHILE CHEWING. THIS WILL SIGNIFICANTLY BOOST THE AROUSAL LEVELS.

Well then. Just when you thought you had heard it all. This green stick of pleasure will also improve your love life. Get yourself to the grocery store immediately!

**- FIGHTS CANCER**  
CELERY HAS A FLAVONOID KNOWN AS LUTEOLIN WHICH DELAYS THE FORMATION OF BREAST CANCER CELLS, AND INHIBITS THE GROWTH OF CANCER CELLS, ESPECIALLY IN THE CASE OF THE PANCREAS AND COLORECTAL CANCER.

We hear a lot in the press about what helps fight cancer and what you should stop doing in order to reduce the risk of cancer. But celery is one proven food which does delay the risk. So introduce it into your own diet and your families diet as soon as possible.

Still more health benefits of celery...

**ALSO, YOU SHOULD KNOW THAT THE DARKER THE COLOR OF THE CELERY, THE STRONGER THE TASTE.**

So if you are choosing to only eat celery because of the healthy benefits it brings and you are not actually too keen on the flavour, then buy it lighter.

**NOTE THAT YOU SHOULD STEAM THE CELERY FOR BEST EFFECTS, AS IN THIS WAY, YOU WILL MANAGE TO PRESERVE ITS ORIGINAL TASTE AND UP TO 99% OF ITS NUTRIENTS. THE NUTRIENTS WILL BE ALSO BETTER PRESERVED IF YOU CHOP IT WHILE FRESH AND STORE THEM IN THE FRIDGE.**

This is one way to make celery. Another effective way to bring it in to your diet is to blend it down into a juice.



### Save Your Postage Stamps!

Did you know that "The Order of the Eastern Star" sells used postage stamps and makes personalized bandages for local cancer patients? As you get "real" mail, cut off the stamps; but leave some of the envelope around each stamp. When you have a collection, let me know and I will arrange pick-up or drop off: [cathyvanh@gmail.com](mailto:cathyvanh@gmail.com)

**Recycle stamps!**



Teachers' Pension Plan	Canada Pension Plan
October 30	October 27
November 29	November 28
December 21	December 20
January 30	January 27
February 27	February 24
March 30	March 29
April 27	April 26
May 30	May 29
June 29	June 28



# PQRTA EXECUTIVE – 2017/2018

**BACK ROW:** Cathy Van Herwaarden (President), Kay Howard (Past President), Elaine Young (Vice-President), Ellen Coates (Treasurer)

**FRONT ROW:** Suzanne Rush (Program), Colleen Craig (Sunshine), Val Dyer (Communication)

**MISSING:** Sharon Cox-Gustavson (Heritage), Diane Williams (Membership)

**VACANT:** Secretary and Historian

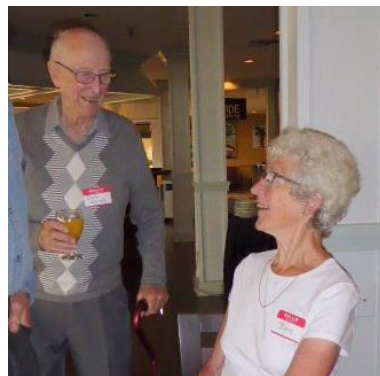


## WELCOME to NEW MEMBERS:

Suzanne Rush and  
Jean Pennington



**"To Hell with the Bell": So Many Smiling Faces, So Much To Smile About!**



# LIFE MEMBERS at "To Hell with the Bell"



Eva Hilborn

Lovely



Betty Harrower



and Yolande Catalan

BEAUTIFUL





To **Diane Williams** for volunteering for the Membership Chair position!

## **EXECUTIVE 2017/2018 – calling new members!!!**

We are searching two willing members to serve on this year's Executive

### **Secretary:**

- keep minutes of Executive Committee and General Meetings of the branch, and present such minutes to a subsequent meeting for adoption;
- keep a current version of the branch's Bylaws and Policies & Procedures for perusal by any member; and
- send or cause to be sent to the BCRTA, each July, a report on the branch's activities over the past year, along with a list of the upcoming year's Executive Committee members' names and addresses



### **Historian:**

- update the manager of PQRTA website with items for posting: photographs, short descriptions, facts/figures re significant events, names of elected officers, records of campaigns, monthly newsletters, etc.
- store archived materials (eg. photo albums, old meeting minutes for the past seven years)

## **BC Retired Teacher Association Membership Committee:**

The BCRTA Board endorsed **FREE membership** for any eligible new comers to the BCRTA and its branches to begin at any sign-up time after January 1, 2017 and extending to the end of the next membership year, July 31, 2018.

Anyone joining since January 1, 2017 is eligible to apply for a refund as part of this free membership offer.

Let's see how many **new members** we can get to **join for FREE!!!**



Join BCRTA - Free 1st year = **\$50 value!!!**  
Chance to **Win 1 of 10 iPad Mini4's** (register before Oct. 31<sup>st</sup>)

**Ask your friends** and any others that you know are retired teachers  
From here, there, or anywhere!!! Have them try it **FREE for one year!!!**  
They can always opt out, but we hope they stay with us!

**Get them to contact BCRTA!**

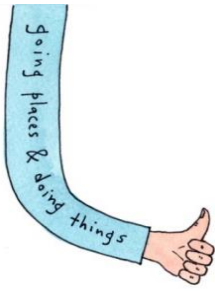
**Email:** [laurie@bcrtca.com](mailto:laurie@bcrtca.com) or **Toll Free: 1-877-683-2243**

**BCRTA Membership Application Brochure:**

[http://bcrtca.ca/images/BCRTA-Application\\_Brochure\\_Only\\_2017.pdf](http://bcrtca.ca/images/BCRTA-Application_Brochure_Only_2017.pdf)

**BCRTA Membership Application Form:**

[http://bcrtca.ca/images/BCRTA\\_Membership\\_DOWNLOAD\\_to\\_Print\\_2017.pdf](http://bcrtca.ca/images/BCRTA_Membership_DOWNLOAD_to_Print_2017.pdf)



## GOINGS AND DOINGS:

Parksville Qualicum Retired Teachers are busy in the business of retirement!!!

What are you up to? Please let me know for the next newsletter: [cathyvanh@gmail.com](mailto:cathyvanh@gmail.com)

### Val Dyer:

In September, rode my bicycle in the Courtenay Royal LePage Petit Fondo to raise money for transition houses; approx. \$12,500.00 was raised to help support Lily House in Courtenay, as well as other shelters across the country.

### Sharon Cox-Gustavson:



Our nephew is staying with us, attending Vancouver Island University, working weekends at the Coombs' Goats on Roof Market, and sharing my car. Yikes! Seems like September has been as busy as the "old teaching September days" were.....as I also have organized a special celebration party for our eldest living member of the original Coombs' Salvation Colony...Bert Topliffe, whose 100th Birthday is this month. ....I guess keeping busy keeps us all happy.



### Cathy Van Herwaarden:

I've been having too much fun, fun, fun! This retirement gig is awesome!!!

For the first week of September, my husband and I camped at Stamp River near Port Alberni where we saw lots of bears capturing fish (on the other side of the swiftly running river, thank goodness!) For September 5<sup>th</sup>, I travelled into Parksville for the "To Hell with the Bell" breakfast which was fun, fun, fun!

The next weekend, my husband and I went to Whistler with one of my sisters to see one of my brothers who has a townhouse on the golf course there. We visited the Audain Art museum and rode on the Peek to Peek gondola which was fun, fun, fun!



One Sunday afternoon, a girlfriend and I went to the first in the series of the Fringe Flick movies at Avalon Theatre in Nanaimo. It was a very powerful film called Maudie that was based on the life of Maud Lewis, an amazing Canadian woman, who overcame health challenges and became a famous folk artist. The film was followed by supper out. It was fun, fun, fun!

Maudie Lewis on the front step of her home.

At the end of September, three girlfriends and I spent a night at Kingfisher resort for the "Sip, Savour, Spa" package. A beautiful resort, on a beautiful beach with an amazing hydrophath treatment. And yes, it was...

# FUNFUNFUN

BEAUTIFUL MUSIC  
FOR A CRAZY WORLD

*Timeless Hits*

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THE FREE APP**

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## GOOD READS OR A FAVOURITE AUTHOR?

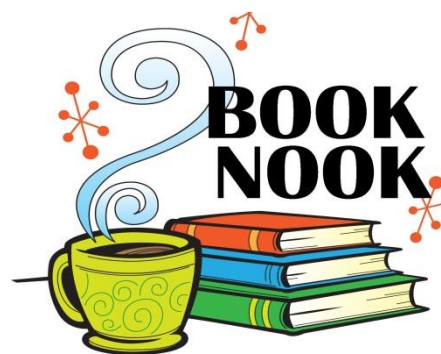
Sharon Cox-Gustavson says:

***INDIAN SUMMER* by Alex Von Tunzelmann**

I came across this book at the SOS and was immediately interested to learn more about the Brits in India as many of my older friends were actually born in India. This female author is a wonderful historian and also a writer with wit making the characters truly come alive for the reader.....in this secret history of the end of an Empire.

Cathy Van Herwaarden says:

**Harlan Coben** is my favourite author for mystery stories. He hooks you on the first page and then the ride begins!!!



## AUTUMN READS

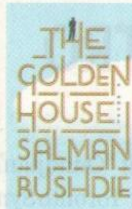
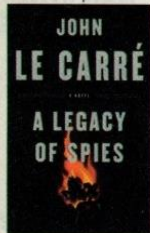
One night in 1879, famed author Mark Twain tucked his young daughters into bed and regaled them with a fairy tale of his own creation. Now, 138 years later, the notes he composed about that



story, discovered among his writings, form the basis of a new Twain tome **The Purloining of Prince**

**Oleomargarine** – the tale of a boy who talks to animals and sets out to save an endangered prince – expanded and illustrated by the husband and wife team of Philip C. Stead and Erin Stead.

While the grandkiddies cosy up with Twain, you can dig into John Le Carré's latest, **A Legacy of Spies**, in which the 85-year-old author calls back to classics *The Spy Who Came in From the Cold* and *Tinker Tailor Soldier*



**Spy** by bringing back famed spy George Smiley after a quarter century, along with his pal Peter Guillam, whose retirement is interrupted by Cold War complications. Salman Rushdie, meanwhile, weaves a tale of sex, money and mystique against the backdrop of Obama-era America in **The Golden House**.

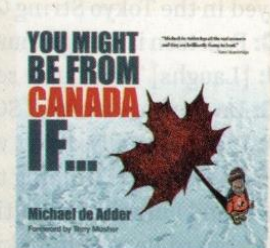
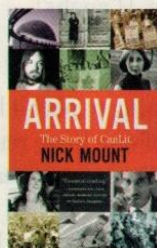
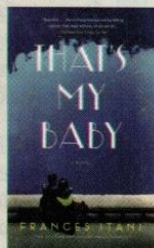
Both film and *Feud* buffs will love **Miss D and Me: Life with the**

**Invincible Bette Davis**, a first-hand glimpse into the Hollywood legend's unique life and personality courtesy of Kathryn Sermak, one of her closest confidants. And from Tinseltown to the art and society scene of



1980s New York, best-selling author and *New Yorker* scribe Adam

Gopnik recounts his move from Montreal to the Big Apple in the memoir **At the Strangers' Gate**. —MC



## CANADIAN SIX-PACK

After a summer of beach reads, this seasonal six-pack allows readers to add a little Canada 150 spirit to their bookshelves. Acclaimed Canadian music historian Nicholas Jennings presents the definitive biography of a national musical treasure with **Lightfoot**, crafting a portrait of Gordon Lightfoot's life through interviews with friends, musicians and the singer himself. Meanwhile, former *Walrus* fiction editor Nick Mount chronicles the stories and scribes who fuelled the rise of Canadian literature in the last century, from Atwood to Richler, in **Arrival: The Story of CanLit**. Speaking of CanLit, three huge fiction titles arrive this month: **That's My Baby**, Frances Itani's story of identity and

belonging amid the ravages of the Second World War that serves as a sequel to her Giller-nominated novel *Tell*; Linda Spalding's **A Reckoning**, a Civil War-era slavery tale of freedom and familial strife that echoes her 2012 Governor General's Literary Award-winning *The Purchase*; and Wayne Johnston's **First Snow, Last Light**, about a Newfoundland teen's life and struggles following the disappearance of his family, which features the return of the memorable Sheilagh Fielding, who first appeared in his hugely popular *The Colony of Unrequited Dreams*. To cap the six-pack, Moncton-born cartoonist Michael de Adder offers an illustrated exploration of the nation itself in **You Might Be From Canada If...** —MC

# ARTHRITIS

## Education Events | Parksville

### 1 Understanding Arthritis

Knowledge is power! Find out what is really happening in your body when we talk about arthritis.

**DATE:** Thursday, October 5, 2017 | **TIME:** 12:30 to 2:30 pm

### 2 Managing Chronic Pain

Learn how to take an active role in managing your own chronic pain!

**DATE:** Thursday, October 12, 2017 | **TIME:** 12:30 to 2:30 pm

### 3 Exercising Control over Arthritis

Motion is lotion! It may be cheeky but it's true - staying physically active is a vital part of managing arthritis and the maintenance of joint mobility, muscle strength and cardiovascular health.

**DATE:** Thursday, October 19, 2017 | **TIME:** 12:30 to 2:30 pm

### 4 Tips, Tricks and Tools to Manage Your Joints

You may have arthritis, but it doesn't have YOU! While arthritis can make daily activities challenging and painful, this interactive workshop will provide information about the many tools, gadgets and techniques to help make daily tasks easier.

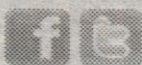
**DATE:** Thursday, October 26, 2017 | **TIME:** 12:30 to 2:30 pm

**All four programs are FREE and take place at:  
Parksville Community & Conference Centre 132 E. Jensen Ave**

**To register please call toll-free 1.866.414.7766**

We acknowledge the financial assistance of the Province of British Columbia

[arthritis.ca/bc](http://arthritis.ca/bc)





### **READY? SET? TAKE ACTION!**

Getting your affairs in order gives you peace of mind and takes the burden off family and friends. It's easy when you know the steps to take. Attend a FREE presentation, find out about Nidus' free forms to make YOUR own Representation Agreement.

Nidus is an independent, non-profit, charitable organization that was set up by seniors and disability groups. Nidus is the Centre for Excellence on Representation Agreements and personal planning.

*Mark your calendar now with dates/times and locations for Personal Planning Month (PPM 2017). If you register and then need to cancel be sure to follow-up in case space is limited.*

The BCRTA has been an important voice in the development and support of Representation Agreements. Nidus (a non-profit, charity) is the 'go-to-resource' but our limited funds do not allow us to respond to every request for presentations. This is why we created Personal Planning Month!

It is our way to devote time and energy to raising awareness and sharing our expertise about planning for incapacity, end-of-life and after death. We are providing special topics through webinars and presentations in public libraries in various communities around BC. Each topic is offered twice – daytime and evening. These will not be recorded. We are also offering some in-person presentations in the Metro-Vancouver area.

### **PLEASE JOIN US!**

Nidus is holding Personal Planning Month in October for 2017. We have special topics available all over the province. This is held once per year – don't miss it – they're FREE!

Click for a complete list of PPM topics and locations on the website (most up-to-date list) – [http://www.nidus.ca/?page\\_id=9894](http://www.nidus.ca/?page_id=9894)



**The Coats for Kids campaign is starting up in Parksville Qualicum Beach, with various spots for people to drop off new and gently used kids' winter clothing.**

FILE PHOTO

# Coats for Kids campaign begins

## Various places to drop off new, gently used kids' winter clothing

Well before the chill sets in this winter, local clubs are hoping community members will donate to keep needy kids warm this winter.

The Rotary Club of Parksville AM, the Rotary Club of Qualicum Beach Sunrise and the Ballenas Rotary Interact Club are kicking off their annual Coats for Kids community project this week.

Starting immediately, people can donate new or gently used coats, as well as winter accessories such as scarves and gloves, for use by kids who need them.

Under the program, which began

in the community in 1996, coats and other items are collected, sorted, laundered and distributed to various organizations in need of kids' winter wear.

That follows donations by the community, made to various drop-off locations.

Through Oct. 25 during normal business hours, these items can be dropped off at any District 69 (Qualicum) school, as well as many other places including the Vancouver Island Regional Library, Parksville branch; Thrifty Foods, Parksville branch; Quality/Qualicum Foods; Qualicum Commons and more.

For a full list, go to [www.pqb-news.com](http://www.pqb-news.com).

For more information, call Cara MacDonald in Parksville at 250-927-3781, or Doug Arbo in Qualicum Beach at 250-752-6753. You can also go to [parksvilleamrotary.org](http://parksvilleamrotary.org).  
— Rotary submission



**Saturday, October 7<sup>th</sup>** – Milner Gardens and Woodland

- 6<sup>th</sup> Annual Mad Hatter Tea Party
- Enjoy games along with a special full afternoon high tea lunch
- Reservations required at a cost of \$24.95 (pre-payment)
- Wear your best Mad Hat or Alice in Wonderland costume for a chance to win one of four prizes (wackiest, most elegant, etc.)
- Games start at 12:30pm. Prizes awarded at 2:00pm
- Garden admission is free for children under 12 accompanied by an adult, \$8.25 for adults, and \$4.25 for students.
- For more info, call 250.752.8573 ext.224 or [carol.milnergardens@shaw.ca](mailto:carol.milnergardens@shaw.ca)

**FREE Food Skills for Active Seniors** – October 3<sup>rd</sup> to Nov.14<sup>th</sup>

- Six session program - Tuesdays from 10:30 to 1:30
- Arrowsmith Hall Kitchen on Coombs Fairgrounds
- Strengthen cooking confidence and skills to make sound meal, snack and beverage choices
- Learn safe food handling and storage, meal planning and healthy snacks
- Each session addresses a different topic
- Sponsored by Arrowsmith Community Recreation Assoc.
- To register: Kim Longmuir at 250.248.8515 [kimlongmuir@telus.net](mailto:kimlongmuir@telus.net) or Kristine Stephenson at 250.927.3985 [stephenson@live.ca](mailto:stephenson@live.ca)



**SENIORS ART AND AGING ARTFULLY EXHIBITION**

- Starts Sunday, October 1<sup>st</sup> (National Seniors Day)
- Parksville Community and Conference Centre
- Opening reception from 1:00 to 3:00
- Exhibition continues throughout the month





**Autumnal Equinox**, two moments in the year when the Sun is exactly above the Equator and day and night are of equal length. In the Northern Hemisphere the autumnal equinox falls about September 22 or 23, as the Sun crosses the celestial equator going south.

<https://www.britannica.com/topic/autumnal-equinox>



### **Good-Bye Summer And Hello Fall!**

<https://www.treehugger.com/natural-sciences/11-facts-about-autumnal-equinox.html>

Even though it happens year after year, the arrival of autumn is always a little surprising. Almost as if on a switch, one day late in the summer you feel it – a subtle crispness in the air. And before you know it, we are suddenly swathed in sweaters and wearing boots and bombarded by shades of orange.

“Equinox” comes from the Latin words “equi” meaning “equal” and “nox” meaning “night.” This implies that there will be equal amounts of daylight and darkness, however such is not exactly the case.

For the astrology-minded, the morning of the autumnal equinox is when the sun enters Libra ... the sign of balanced scales. Equal day and night, balanced scales, seeing a connection here...

As for the other celestial orb we obsess on, the full moon near the autumnal equinox is called the Harvest Moon for the luminosity that affords farmers the ability to work late. It's also been called the Full Corn Moon. The Harvest Moon is usually associated with the September full moon, but this year, the September full moon occurred September 5-6. Since the October full moon does her magic on October 5, it will be closer to the equinox and thus officially takes the Harvest Moon title.

In China, the September equinox is celebrated during the Mid-Autumn Festival, also known as the Moon Festival. The bounty of summer's harvest is celebrated and the festivities are rampant with moon cakes, round pastries made from bean paste and other sweet and/or savory ingredients.

This year on the equinox, as happens every year, the sun will rise precisely due East and will set precisely due West. Everywhere on Earth, except at the North and South Poles, there is a due east and due west point on the horizon; by observing the sun as it travels along this path on Sept. 22, no matter where you are, you can see where that point is for your location. Pick a landmark, make a mental note, and enjoy the knowledge that while so much in this world is in flux, the sun is constant and will return to its perfect East and West on the days of equinox.



**QUESTION OF THE MONTH:** What do you like about autumn?

**Sharon Cox-Gustavson:**



I so enjoy the Indian Summer aspect of autumn: the aroma of tree ripened apples sitting in my back porch, the leaves in our back woods changing colour and being rustled by gentle breezes.....always coming to mind a poem I learned here in Coombs with my brother so long ago while attending French Creek School.....



Along the line of smoky hills,  
The crimson forest stands.  
And all day long, the blue jay calls  
Throughout the autumn lands.

Now, by the brook, the maple leans  
With all its glory spread.  
And all the sumacs on the hills  
Have turned their green to red.

And by great marshes wrapped in mist,  
Or past some river's mouth,  
Throughout the long still autumn days,  
Wild birds are flying south.



I always had a poem of the month posted in my classroom and we would all read it in unison morning and afternoon with the challenge out there, that as soon as one was ready they could turn their back to the words and recite it instead of reading it....from the old school, I believed memory work a good brain training exercise. I wonder how many of my students, of the 33 years that I was in a classroom, recall fondly this wonderful description of September?

**Donna Chatten:**

After this summer of no rain, I like that I do not have "watering" as a constant chore; and I'm happy to have these light, lovely showers that I have enjoyed this past week.

**Val Dyer:**

Beautiful Autumn colours; resumption of "normal" activities such as curling; cooler nights for sleeping; the harvest from the garden.



**Eugenia Taggart:**

Autumn is my favorite time of the year! The leaf colours are surprisingly beautiful. The bugs are gone. The days are not too hot. There is crispness in the air. One fall, we travelled to the Maritimes and Vermont, but we found the most colourful foliage in Northern British Columbia.

**Laurel Johannson:**

I like the low, slanting, golden light of Autumn.

**Yolande Catalan:**

I like the tastes of autumn. Mmm...

**Nancy Whelan (on a European river cruise)**

I like the sound of the Rhine River water slapping the hull of "Scenic Jade" near Wurzburg (Germany)!

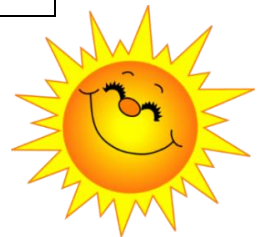
**Cathy Van Herwaarden:**

My favourite thing about autumn is walking along our colourful forest trails covered with crispy fallen leaves that crunch beneath my feet.



Have you moved or changed your contact information?  
Remember to let us know!  
Communication Chair: **Val Dyer**  
[tvdyer@shaw.ca](mailto:tvdyer@shaw.ca) or **250.752.8824**

Do you know of a PQRTA member who needs some sunshine in their life, due to illness or a loss in their family? Please, let us know!  
Sunshine Chair: **Colleen Craig**  
[cocraig@shaw.ca](mailto:cocraig@shaw.ca) or **250.752.3762**



**WELCOME TO NEW MEMBERS:**

**John and Katherine Eades:**

We moved from Terrace, to Parksville in November 2016. John retired in 2009, as Coordinator of Special Education, working with students requiring intensive behaviour intervention. I retired in 2016, as Literacy Coordinator. The move to Parksville has brought us closer to our son and family who live on Gabriola Island.

- **Eileen Edwards**
- **Marion Hopkins**
- **Maureen Lafleche**
- **Robert Rennie**



**October Events** - Parksville and Qualicum Beach Area  
<http://www.visitparksvillequalicumbeach.com/events-2017-10/>

**What's On Digest** – Events in Parksville Qualicum Beach & Area  
<http://parksvillequalicum.whatsondigest.com/next-month>

**Eyes on BC** – Life on the West Edge  
<http://www.eyesonbc.com/>

**Vancouver Island Free Daily News:**  
<http://live.vancouverislandfreedaily.com/>



## **UPCOMING EVENTS and REMINDERS:**

For Programs, Contact Chair Suzanne Rush:  
[suzanne.c.rush@gmail.com](mailto:suzanne.c.rush@gmail.com) or 250.468.5445

**October 5** – World Teacher Day

**October 9** – Thanksgiving Day

**October 11** – Paradise Mini-Golf – 11:00am for 18 holes of mini-golf and/or Chinese Food buffet at Tan's Kitchen (across the street) at 12:00pm

**October 8 to 14** – Fire Prevention Week: October 15 Fire Hall Open House from 10:00 to 2:00 (160 Jensen Ave. W in Parksville)

**October 31** – Hallowe'en – Trick or Treat!

**November** – to be arranged

**December** – Seasonal Lunch – Fairwinds Restaurant



## **PQRTA EXECUTIVE (2017/2018) and CONTACTS:**

**President** – Cathy Van Herwaarden

**Vice-President** – Elaine Young

**Past-President** – Kay Howard

**Treasurer** – Ellen Coates

**Secretary** – VACANT – **We NEED you!!!**

**Programs** – Suzanne Rush

**Membership** – Diane Williams

**Heritage** – Sharon Cox-Gustavson

**Communication** – Val Dyer

**Phoning Contacts** – Jan Graham and Nancy Whelan

**Social Concerns Contact** – Barb Brett

**Historian** – Vacant, but thanks to Jim Swanson for updating our website:

<http://pqрта.blogspot.ca/> or <http://bcрта.ca/branches/>



**HAPPY FALL TO ONE AND ALL!!!**

