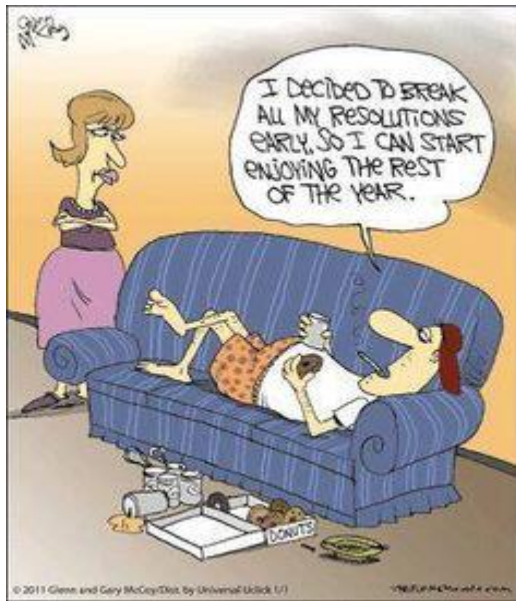
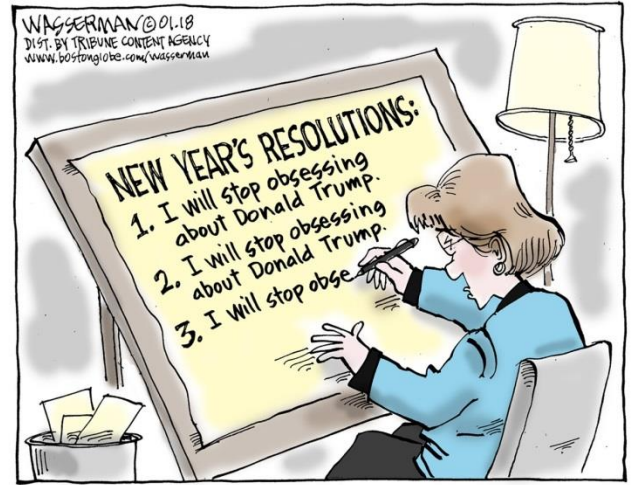




PARKSVILLE QUALICUM RETIRED TEACHERS' ASSOCIATION NEWSLETTER #20 – January 2019

PRESIDENT'S GREETING from Cathy Van Herwaarden:



2019
Happy New Year



If Animals Had New Year's Resolutions...

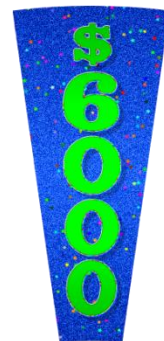


Tax Free Savings Account (TFSA) Limit Rises to \$6,000 for 2019

http://goodtimes.ca/tfsa-limit-rises-to-6000-for-2019/?utm_source=infolettre_contenu&utm_medium=contenu&utm_campaign=infolettre_contenu&utm_content=contenu&mc_cid=970c7574ad&mc_eid=b622814974

With the recently announced increase, anyone who's never had a Tax-Free Savings Account before will be able to contribute up to \$63,500 this year.

The Canada Revenue Agency has announced that the annual limit for Tax-Free Savings Account contributions will be raised to \$6,000 for the year 2019. It's been 10 years since the TFSA was first introduced in 2008 (becoming available in 2009), and the contribution limit was intended to rise to adjust for inflation. Every fall, the CRA assesses the effects of inflation and announces next year's contribution limit.



The maximum someone can contribute is cumulative, so, as long as you were a Canadian resident and over the age of 18 in 2009, if you've never opened a TFSA, you can contribute the full amount, which today totals \$57,500 and as of January 1, 2019, will be \$63,500.

As the name indicates, TFSAs are tax free. The funds you contribute are after-tax money, but you're not taxed on the interest the account accumulates, and any TFSA withdrawals aren't considered income at tax time. You can dip into your TFSA at any time without fear of reducing the funds you may receive from benefits programs such as Old Age Security or the Guaranteed Income Supplement.

Unlike investments such as an RRSP, contributions don't need to be made from "earned income" and you can deposit money into your TFSA at any time as long as there's room in the account. You're also able to re-contribute any withdrawals in full (including any interest accrued) without it counting against your limit.

Unlike other investment programs, there's no age limit on TFSA contributions.

By contrast, you're no longer able to contribute funds to an RRSP account after age 71 and must convert your RRSP to a RRIF at that age, and at 72, you're required to begin making withdrawals from your RRIF. Those withdrawals are taxable income; however, any part of your withdrawal that you can afford to reinvest can—as long you have the contribution room—go straight into your TFSA, where it will go on accumulating tax-free interest as long as it's there.

14 Financial Words You Need to Understand

Some definitions may surprise you!

Thanks to PQRTA
Member, Val Dyer,
for this article.

<https://www.moneytalksnews.com/author/marilynlewis/>

You hear money jargon everywhere — whether in conversation, online or blaring from the TV and radio. Yet, how many of us know what terms such as APR, expense ratio and ETF actually mean?

If confusion over money talk makes you feel dumb, we have got a way to get over it. Following is a detailed look at 14 money terms and what they mean. Your financial health depends on understanding this lingo.

1. Compound Interest

Compound interest is interest that's earned and added to an account balance so that the interest, too, then earns interest. Compounding speeds up your earnings because, as your account balance grows, each new interest payment is based on a larger amount.



2. APR

APR stands for "annual percentage rate" and is often confused with "interest rate." They are related, but not the same.

Think of interest as the cost of borrowing money. Interest and APR both are shown as a percentage of the loan amount. But APR includes interest and other fees and costs, so APR is always higher.

A mortgage APR, for instance, includes closing costs, origination fees and discount points. The federal Truth in Lending Act requires lenders to tell you the APR when offering a loan. Compare APRs, not interest rates, when you shop for a loan.

3. APY

Here is another commonly misunderstood term: "Annual Percentage Yield," or APY, is the yearly amount you earn on savings — or that you pay to borrow. It includes compounded interest.

APR doesn't include compounded interest, but APY does.

Compare APYs when you are shopping for savings accounts, investment products, credit cards and loans.

4. Mutual Fund

A mutual fund is a basket of different stocks or bonds. A fund offers the chance to make smaller investments in many companies, making it less risky than investing in individual stocks.



5. ETF

ETFs, or "exchange-traded funds," are traded like stocks on a stock exchange. Like an index mutual fund, an ETF often follows the performance of a particular index: the Standard & Poor's 500 Index, for example.

It is worth noting that some ETFs do not track an index, so know what you are getting into before you invest.

6. Diversification

Diversifying is a way to minimize risk by putting your cash eggs in many different baskets. Investors do this by mixing different investments within a portfolio.

If all of your money was invested in real estate during the last housing crash, for example, you probably fared very poorly. You likely would have fared better if your investments were diversified and included stocks, bonds and cash.

7. Asset Allocation

If spreading your investment risk by diversifying is the goal, asset allocation is how to get there. You divide (allocate) your portfolio among different classes of assets. Stocks, bonds, real estate and cash are common ones.

Another example is allocating certain percentages of your stock market investments to a mix of investment types, such as large-cap, small-cap, international and technology mutual funds.

8. Expense Ratio

An expense ratio is the cost of owning a mutual fund — the operating expenses. If you have mutual funds in your 401(k), look for the expense ratio on the fund's disclosure statement, listed as a percentage. Expense ratios look small, but they can add up to lots of money over time.

9. Rebalancing

As investments grow or shrink in a portfolio, the allocations change. At the end of a good year in stocks, for example, you may have more stocks and fewer bonds than your asset allocation plan intends.

So, you can buy or sell shares (or rebalance) to get investments back in line with your plan.

10. Credit Score

A credit score is a three-digit number assigned by credit-reporting agencies for predicting the likelihood you will repay a loan or credit card charge. It represents your "creditworthiness." A score is different from a credit report, which is a detailed record of your credit history.

There are many types of credit scores with varying ranges, but the most widely used are FICO scores, which range from 300 to 850. They are based on information about your credit history collected by the three national credit reporting agencies: Equifax, TransUnion and Experian.

Lenders use credit scores to decide whether to lend money or extend credit, and at what interest rate.

11. Net Worth

Your net worth is all of your assets minus your liabilities. In other words, it is the value of everything you own after subtracting what you owe.



12. Cash Flow

"Cash flow" is an accounting term. It defines how much cash comes into a business and is used in a certain time period.

In essence, it is used in financial conversation to mean "money available." You might say, "I can't go with you to the movies tonight. My cash flow is low."

13. Opportunity Cost

You often have to give up something to get something you want. The value of what you give up is the opportunity cost.

For example, if you quit a \$100,000-a-year job to go back to school, your opportunity cost is the money you would have made if you had kept working.

14. Realtor

Real estate agents who belong to the National Association of Realtors can call themselves Realtors (with a capital R). The NAR owns the Realtor trademark.

However, the word often is used generically — and incorrectly — as a synonym for “real estate agent.”

Top 10 “911” doozies in 2018:

E-Comm, British Columbia's largest emergency call centre, has released its annual Top 10 list of calls that don't require a 911 response.



The list is a reminder to the public that 911 is for police, fire or medical emergencies and not a sounding board for personal problems.

The top 10 “doozies” that dispatchers dealt with in 2018 include callers who were:

1. Upset that a local fast food restaurant wasn't open 24 hours a day, as advertised.
2. Complaining that a store won't take shoes back without the original box.
3. Concerned that a gas station attendant put the wrong type of gas in their car.
4. Reporting a rental company that provided the wrong-sized vehicle for a customer's reservation.
5. Complaining a restaurant wouldn't redeem a customer's coupon.
6. Asking for help turning off their car lights.
7. Complaining their vehicle's windshield wipers had stopped working.
8. Asking where their car had been towed.
9. Reporting a lost jacket.
10. Asking if the clocks move forward or backward during the spring time change.

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 we can arrange pick-up or drop off. Thanks from Cathy Van!



Recycle stamps!

cathyvanh@gmail.com or phone: 250.248.0412

January 25th – Robbie Burns' Night

<https://www.officeholidays.com/holidays/united-kingdom/scotland/burns-night>

Burns Night is a cultural event that takes place on 25 January in Scotland. It celebrates the life and work of Robert Burns, a Scottish poet who is widely seen as the national poet of Scotland.

While Burns Night is not a national holiday, it is arguably more widely celebrated than St. Andrew's Day, Scotland's national day.

History of Burns Night

Robert Burns was born on 25 January 1759 in Alloway, Scotland. Robert was born into a poor family, but his father ensured that he received a good education and Robert's interest in reading fuelled his poetic output.



While earning a living as a farm worker, he started composing poetry as he worked. His first collection was published in 1786 and became an instant success, and Burns was seen as a leading light in the Romantic Movement.

Only 37, Robert Burns died from a rheumatic condition on 21 July 1796.

Did You Know?

Robert Burns' funeral took place on 25 July 1796, the day that his son Maxwell was born.

The tradition of a Burns night (Burns supper) began shortly after the poet's death, when some of his friends gathered to remember Robert and his poetry on the anniversary of his birth.

As Robert Burns gained prominence as the greatest of Scottish poets, so the tradition of honouring his work on Burns night grew in popularity. Though they may differ in formality, Burns evenings generally follow a similar pattern. A meal with haggis is served.

What is Haggis?

Haggis is a Scottish dish made from Sheep's heart, liver, and lungs minced with onion oatmeal, suet and spices. It was traditionally encased in the animal's stomach, though artificial casings are now more common.

A second key element is the drinking of a good Scottish single malt whiskey in honour of the poet.

Finally, the activities of the evening are framed within his poetry. When the haggis is carved, 'To a Haggis' is recited, with its famous line, "Great chieftain o' the pudding race". Before the meal another of Burns' poems, the Selkirk Grace is read.

The evening ends aptly with "Auld Lang Syne". Robert Burns was the first to write down this old Scottish folk song, and its popularity is now global as no New Year's Eve party is complete without its rendition.

BCTF News:

February 13, 2019 – Moose Hide Campaign Provincial Gathering and Day of Fasting in Victoria



The Moose Hide Campaign is a grassroots movement of Indigenous and non-Indigenous men and boys who are standing up against violence towards women and children.

Wearing the moose hide signifies your commitment to honour, respect, and protect the women and children in your life and to work together to end violence against women and children.

Indigenous women are three times more likely to experience domestic violence than non-Indigenous women, and three times more likely than non-Indigenous women to be killed by someone they know. Too many of our wives, daughters, sisters, aunties, mothers, grandmothers are not safe in their own home. Too many have been murdered or are missing. It is time for us to change this.

This cycle of violence came from residential schools, racism against our Peoples, and colonization. It was never in our culture to do violence to the women and children in our families and communities, it was always our responsibility to protect them.

Many efforts, projects, and strategies are now under-way throughout the country to change this reality, but we can and need to do more. Silence is not good enough, and simply being a non-abuser is not good enough. We must speak up and take action, and we need to support each other as Indigenous and non-Indigenous men.

The Story Begins...

On an early 2011 August morning, an Indigenous man named Paul Lacerte and his daughter Raven were hunting moose near the infamous Highway of Tears, a section of highway between Prince George and Prince Rupert, BC, where dozens of women have gone missing or been found murdered. They had brought down a moose that would help feed the family for the winter and provide a moose hide for cultural purposes. As the daughter was skinning the moose her father started thinking...They were so near the highway that has brought so much sorrow to the communities along its endless miles, here with his young daughter who deserved a life free of violence...



That's when the idea sprang to life! What if they used the moose hide to inspire men to become involved in the movement to end violence towards women and children?

Together with family and friends they cut up the moose hide into small squares and started the Moose Hide Campaign.

Where We Are Now....

Now, seven years later, more than 1,000,000 squares of moose hide have been distributed and the Moose Hide Campaign has spread to communities and organizations across Canada. Local campaigns have started in government offices, in colleges and universities, on First Nations reserves, in Friendship Centres, in community organizations, and within individual families.

Our Mission

Our Goal is to end violence towards women and children. To help achieve this, the Moose Hide Campaign will distribute 10 Million Moose Hide squares across Canada.

- We will stand up with women and children and we will speak out against violence towards them.
- We will support each other as men and we will hold each other accountable.
- We will teach our young boys about the true meaning of love and respect, and we will be healthy role models for them.
- We will heal ourselves as men and we will support our brothers on their healing journey.
- We encourage you to Take Action, Make the pledge, and Stand up to end violence towards women and children.

FREQUENTLY ASKED QUESTIONS

Below are answers to some of the most frequently asked questions.



Q. What is the Moose Hide Campaign?

The Moose Hide Campaign is a grassroots movement of Indigenous and non-Indigenous men and boys who are standing up against violence towards women and children. Over the years it has grown into a national campaign to engage all Canadians, with over 1,000 participating communities and organizations across the country. In addition to distributing the Moose Hide pins, the Campaign hosts both Regional and National Gatherings which include a Day of Fasting. People of all ages, backgrounds, and gender identities are welcome to attend Moose Hide Campaign events.

Q: Where did the inspiration for the Moose Hide Campaign come from?

The idea for the Moose Hide Campaign came to the founders Paul Lacerte and his daughter Raven during a hunting trip on their traditional territory along the "Highway of Tears", a stretch of highway in northern B.C. where many women have been murdered or gone missing. As they harvested a moose, they had a moment of inspiration: to tan the moose hide and cut it into squares to engage men in efforts to end violence against women and children. Since then over one million squares have been distributed. The inspiration came from the land, from the loving relationship between a father and daughter, from the stretch of highway where violence has taken so many loved ones, and from the spirit of the moose.

Q: Why is the Moose Hide Campaign targeting men and boys specifically?

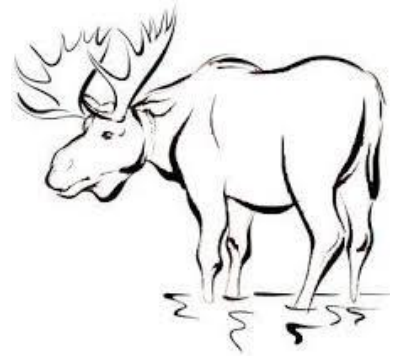
While the campaign agrees that all forms of violence are unacceptable regardless of gender, we are keenly aware that violence against women and children has been an unacceptable reality for generations. Women have been at the forefront of efforts to end domestic violence, gender-based violence, and inequality, and men have largely been absent in these efforts. It is time for men to join these efforts and work together to encourage a culture of healthy masculinity.

Q: Why should governments and other organizations participate in the campaign?

Engaging with the MHC helps raise awareness of the issues of domestic and gender-based violence and demonstrates organizational commitments to safe, healthy and inclusive work spaces. Organizations and governments across Canada looking for practical and impactful ways to support reconciliation can also join the movement, which supports implementation of the Truth and Reconciliation Commission of Canada Calls to Action and the United Nations Declaration on the Rights of Indigenous Peoples (UNDRIP). Participating in the non-profit society campaign also supports professional development since it promotes cross-cultural understanding and reconciliation through relationship building with community partners.

Q: How are moose hides sourced and produced?

All moose hide squares come from traditional hunters who hunt moose for food and ceremonial purposes, or from animals who have died in road accidents. No animals are hunted specifically to supply hides for the Moose Hide Campaign. The patches are produced with care by Indigenous women who are deeply committed to the protection of women and children and who value the living origins of the patches. Making the patches provides a valuable source of income for the women involved.

**Q: Are there synthetic, animal-free versions of the moose hide?**

Yes, the Moose Hide Campaign honours the beliefs of those that do not agree with hunting and who choose not to wear moose hide. For individuals who support the Campaign's efforts to end violence against women and children but would prefer not to wear moose hide, the campaign produces animal-free naugahyde (synthetic) patches. Some individuals also create their own cloth squares in solidarity with the goal of ending violence against women and children. Moose hide and synthetic pins and cards can be ordered here and delivered free of charge anywhere in Canada.

Q: How is using moose hide connected to Indigenous cultures?

Indigenous peoples have had a deep and sacred connection with the natural world since time immemorial. This relationship has always included harvesting practices such as hunting, fishing, plant gathering, and berry picking. Many protocols and teachings have been passed down through the generations to guide these harvesting practices and ensure that principles of respect, gratitude, sustainability, and reciprocity are honoured. In this context, Moose have always represented an important source of food and clothing for Indigenous communities and for many non-Indigenous communities. For many generations, moose hide was used for ceremonial purposes and for making moccasins, jackets, gloves, rope, etc. It is associated with gentleness, warmth, comfort, hope, and love. The use of the moose hide for this campaign honours this sacred relationship and keeps the traditional protocols and teachings of our Elders alive.

Q: What is the role of women in the Moose Hide Campaign?

The Moose Hide Campaign was created as a way to engage men and boys in efforts to end violence against Indigenous women and girls. As men took up the challenge to wear the moose hide and participate in ceremonial fasting events, so too did many women become involved. As a result, both the campaign and the role of women in the campaign have evolved. While the campaign still focuses on engaging men and boys, it has grown to engage all Canadians in ending domestic and gender-based violence against women and children.

Q: Should women also wear the Moose Hide Square?

Yes. Women and girls are encouraged to wear the moose hide. We invite all people who care about this issue to wear the moose hide pins in their day-to-day lives and be open to sharing about the campaign when asked about them. The moose hide is intended to be a conversation starter, and women wearing the hide often spark powerful conversations about the change we are all working towards. We have given out over 1 million moose hide pins. If for each pin worn, only one conversation is sparked, that means that Canadians have now had over 1 million conversations about ending violence that would otherwise not have happened. Our goal is to distribute 10 million moose hide pins, in the coming years.

Q: How do women participate in Moose Hide Campaign events?

The Moose Hide Campaign has always benefited from strong female Indigenous guidance and leadership, having been co-founded by Raven Lacerte, a young Indigenous woman whose traditional First Nations territory is crossed by the infamous Highway of Tears. Her vision and spirit continue to guide the campaign and its efforts. Other women also play important roles in the campaign, including as ceremonial witnesses for events, keynote speakers, and cultural leaders and advisors. Campaign events now include women's circles which run alongside men's circles and workshops specifically for women; these will be ongoing features of Moose Hide Campaign events in the future.

Q: How does MHC ensure that it does not reinforce and/or perpetuate patriarchy and gender inequality?

Moose Hide Campaign representatives participated in a retreat with Indigenous female leaders and matriarchs and explored strategies to address this challenge. The guidance from the women leaders at that retreat was for the Moose Hide Campaign to establish a "Wise Aunties Council" of women leaders from across the country. The role of the Wise Aunties Council is to oversee and guide the work of the Moose Hide Campaign and to ensure its integrity. Several women also sit on the board of the non-profit society, which guides the campaign. The campaign continues to reach out to women leaders for guidance, encouragement, and to offer whatever we can in the way of support to the broad movement to end gender-based and domestic violence.

Q: Why are men invited to fast?

Most ancient cultures from around the world fast when there are important matters at hand. Here's what some of the male organizers of the Moose Hide Campaign have shared: "Men are invited to fast for three reasons. First, it is to humble ourselves. If our society is going to shift away from patriarchy and gender inequality, then we as men will need to humble ourselves. Refraining from eating and drinking for a day is one way to embrace and practice humility. Second, Fasting is a ceremony that leads to healing. Many men are in pain and trapped in a society with few options and limited supports to help them heal. Fasting is a pathway to healing, and we believe that healing amongst men will reduce instances of violence against women and children. Third, Fasting is a sign that men are serious about making this change. It is more than words; it is a personal commitment to change as an individual and to effect change as a collective." And while a central goal of the campaign is to encourage men and boys to fast, all people are welcome to fast as well. The campaign is not intended to be exclusive or divisive. Those interested in fasting are invited to review the Fasting Guide:

<https://www.moosehidecampaign.ca/documents-and-faqs/guide-to-fasting>

Q: Who should attend Moose Hide Campaign Gatherings?

Everyone who supports efforts to end domestic and gender-based violence in all sectors of Canadian society or who would like to learn more about them are encouraged to attend. Attending events is also a great way to learn about Indigenous cultures and meet new people. Those who cannot attend an event in person can organize their own event or participate remotely in various ways, including wearing the moose hide pin and in some cases watching livestreams of the events. It is not necessary to fast to attend an event. Those interested in attending a national or provincial gathering are asked to register online.

Q: What about trans people and the LGBTQ2S community?

As an organization, the Moose Hide Campaign focuses on engaging men and boys to end violence against woman and children. In pursuing this we respect the dignity and gender identity of all peoples and aim to create inclusive and safe spaces for participants at campaign events. We believe all LGBTQ2S+ are sacred and we support any effort to raise awareness and bring an end to gender-based and domestic violence across all sectors of society.

Q: What can participants expect to get out of the experience?

The event is an opportunity to experience Indigenous cultures, develop healthy approaches to addressing gender-based and domestic violence, and is a practical means of supporting reconciliation. Participants will have a chance to learn about Indigenous peoples and share in traditional practices of engagement and sharing. Participants will walk away with a deeper understanding and appreciation for Indigenous protocols, increased knowledge about a variety of relevant issues, and strengthened relationships. Participants can participate in any or all of the day's events (free of charge) which often include keynote speakers, workshops, a fast-breaking ceremony and community feast. This is an evolving journey of learning and growth. If you have any further questions or suggestions, please feel free to e-mail us at: info@moosehidecampaign.ca

What Can You Do?

One of the most important things that you can do to help end violence against Women and Children is to promote gender equity, healthy relationships, and positive ideas of masculinity by speaking out against gender-based violence.

Join us in our journey to distribute 10 million moose hide pins across Canada and the world to raise awareness and action to end violence against all woman and children in Canada.



Share our vision of 1 million people in Canada fasting for a day in solidarity to show their commitments to creating a society free of violence against women and children.

Register for the event and/or order your moose hide pins:

<https://www.moosehidecampaign.ca/>

VIDEO (2:31 min.) – Moose Hide Gathering from 2018 in Victoria

<https://www.youtube.com/watch?v=C9UDN6NiPhc>

BCRTA Zone Report Highlights – Nov. 2018

The BCRTA Board of Directors held meetings Nov 26-28. Here are some points of interest.

Free Membership Offers and Branch Membership

Responding to inquiries from branches, the Board affirmed that a brand new BCRTA member can join multiple branches when signing up, and the first year for BCRTA and branch membership(s) will be free. As to an existing member choosing to switch branches or add a branch, the board agrees that branches may waive the first payment of fees to join the branch. The easiest way for us to administer this is to allow the first payment to occur in the September following the join date, when deductions are automatically taken from the TPP payment, or paid directly by the member. Branches should notify the office when they sign up a new member directly. When new members sign up and select a branch membership, the BCRTA office includes the branch in the confirmation email, so that the branch is aware of their new member.

The Board also affirmed their belief that the best experience for BCRTA members includes branch membership and will be examining our sign-up process with a view to encouraging branch membership.

Pension and Benefits Committee COLA Report

The Pension and Benefits Committee has been working on a report addressing questions raised at the 2018 AGM concerning the annual inflation adjustment to Teachers' Pension Plan payments. The question concerns the suitability of using the Canadian Consumer Price Index for the calculation versus using a local index (such as BC or Victoria).

Led by Al Cornes, the committee has prepared a detailed background report and a shorter overview. A draft version of the report was presented to the Board, which endorsed its findings.

The full report is likely to be included in the next issue of the BCRTA Connections Newsletter later this month.

Communications

We encourage members who use Facebook to like our page: www.facebook.com/BCRTA

More branches are establishing their own simple websites on the BCRTA system. Support is given in the setup of these sites. Wine Country RTA's website is an example:

www.bcrta.ca/wine-country

In the near future, there will also be a secondary website to serve the needs of soon-to-retire teachers. The Pension Workshop website will feature much of the material offered to attendees of the BCRTA pension workshops. The online resources will be offered as an additional resource to all workshop attendees and will also be available by sign up to teachers around the province. More details to follow.

National Partnerships

BCRTA President Gerry Tiede attended the Vibrant Voices conference in Ottawa, where representatives of ACER-CART (Canadian Association of Retired Teachers) and provincial RTAs participated in discussions about best strategies to advocate for seniors. The three priorities that emerged were pension security, Pharmacare and a national seniors strategy.

Election 2019

The Board endorsed a plan to create a printed guide to foster discussion on issues relevant to our members for the upcoming federal election. Previous publications on provincial and federal elections have been very positively received by our membership and have been used by other organizations as a helpful resource.

C27 and Pension Security

The efforts of BCRTA branches to defend pension security are bearing fruit. As of November 2018, at least eight petitions have been formally presented in the House of Commons and recorded in Hansard. A number of other petitions from branches have been submitted with a commitment from local MPs to present the petition in the House.

The BCRTA Board of Directors also recognize that even if the present government allows the C-27 bill to lapse with the upcoming election, a similar bill is likely to be re-introduced in the future. For that reason the Board passed a motion to support initiatives by ACER-CART on a further petition that addresses pension security more generally. This national petition is likely to be an online petition registered with the House of Commons which will defend against attempts to cause pensioners to surrender their rights to the deferred earned wages guaranteed in defined benefit plans. More information will be in the next BCRTA Connections.

Spring 2019 PostScript Deadline Jan 31

The Winter 2018 edition of PostScript is on its way to members.

The submissions deadline for the next issue of PostScript is January 31. We welcome article ideas and submissions from members. For more information go to www.bcrta.ca and view the guidelines under the tab "Publications".

BCRTA - POSTSCRIPT MAGAZINE

BCRTA encourages branch members to submit suggestions, Articles, or Letters to the Editor via email: postscript@bcrt.ca



The editorial team is looking for articles on:

- Moving house: downsizing, changing cities, moving up-country, planning for care
- Travel experiences – recommendations, adventures
- Post-retirement work: do you still work? What are your reasons and its benefits?
- Volunteerism: How are you involved and why?
- Local history or particularly interesting characters and episodes in BC's education system
- Stories of active retired teachers, especially stories of creative endeavors, community service, personal re-invention, areas of growth and celebration



See submission guidelines at <http://bcrt.ca/postscript-submissions/>
Deadline for next issue is **January 31**.

PHOTOS

Photographs are welcome with articles or as separate submissions. We use photos for covers, article illustration or as content for its own sake. See above link for more info.



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POINTS TO PONDER:



Food production is responsible for up to a third of greenhouse gas emissions around the world. For example, a breakfast sandwich with bacon, sausage and egg that you picked up on the way to work would have generated the equivalent of about 1,441 grams of carbon dioxide, a recent study reports. That's about the same as a Honda Civic sedan driving nine kilometres.

What's the issue? Everything from feeding the pigs and harvesting the wheat to refrigerating the finished product adds up in terms of greenhouse gas emissions. Even eating more locally produced and organic foods — advice given by some environmental groups — won't necessarily make a difference, studies indicate.

But here's the good news: it's easy to eat more sustainably. Science shows there are lots of ways to reduce your dietary carbon footprint without going vegan — or even giving up any foods you enjoy. As a bonus, they'll probably save you money, too. Wasting less food and preparing more meals at home are helpful, along with avoiding greenhouse-grown vegetables.

"It doesn't always have to be a full switch to a completely new diet," one expert says. Anastasia Veeramani, who conducted a food waste study as a grad student and now runs a zero-waste grocery store, says people can make a difference by eating smaller portions, fewer meat-based meals, or even switching from beef to other meats like pork or chicken.

Your meals are speeding up climate change, but there's a way to eat sustainably

<https://www.cbc.ca/news/technology/food-climate-change-carbon-footprint-1.4930062?cid=Morning%20Brief%20TUE%20DEC%204%202018>

5 Tips To Trim Your Culinary Carbon Footprint That Don't Involve Going Vegan

Many everyday foods generate a surprising quantity of greenhouse gas emissions.

Your supper last night may have generated as many greenhouse gas emissions as driving to the next town in your car. At best, it was probably the equivalent of a couple of kilometres.

The good news is that it's quite easy to eat more sustainably. Science shows there are lots of ways to reduce your dietary carbon footprint without going vegan — or even giving up any foods you enjoy.



Bonus: You'll probably save you money, too.

Food production is responsible for up to a third of greenhouse gas emissions around the world. A recent blog post from the World Resources Institute, a global sustainability think-tank, warns that agriculture alone could raise the Earth's average temperature more than 1.5 C above that in pre-industrial times if we don't change our eating habits.

Many everyday foods generate a surprising quantity of greenhouse gas emissions. For example, a breakfast sandwich with bacon, sausage and egg that you picked up on the way to work would have generated the equivalent of about 1,441 grams of carbon dioxide, reports a recent study by University of Manchester researchers. That's about the same as a Honda Civic sedan driving nine kilometres.

Food production is behind up to a third of greenhouse gas emissions around the world.

You see, a lot of energy went into making that sandwich, from feeding the pigs and harvesting the wheat to refrigerating the finished product until you can buy it.

"It all adds up, little by little, in terms of greenhouse gas emissions," said a professor of sustainable chemical engineering. "So that when you put a sandwich together, with all the ingredients, plus the packaging, plus the transport, plus the preparation of the sandwiches, of course, then you get a relatively high carbon footprint."

Things get worse if your meal contains red meat — a seven-ounce steak is equivalent to driving 50 kilometres, based on calculations by the non-profit Environmental Working Group. And it adds up.

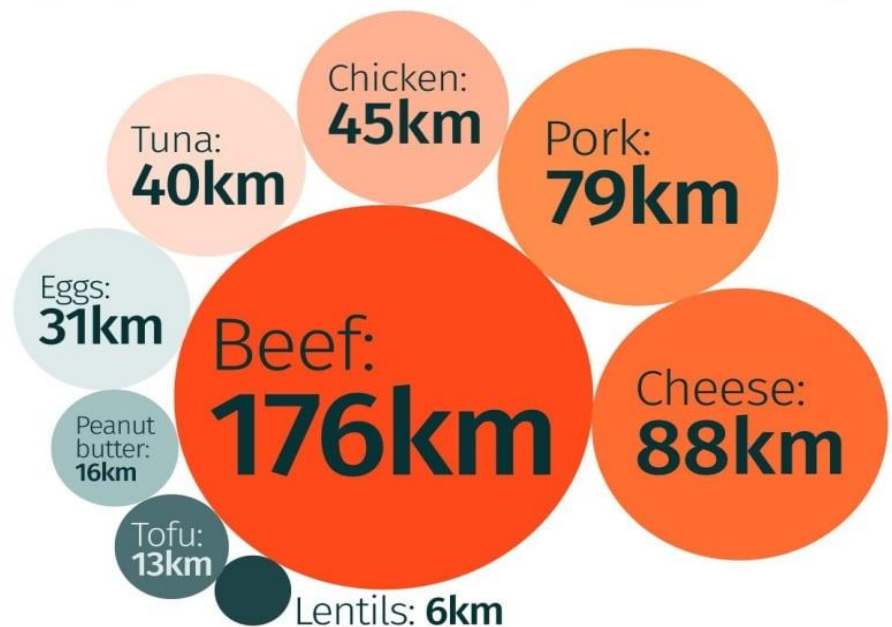
Using 2004 Canadian Community Health Survey data from more than 10,000 people in Ontario, a recent University of Waterloo study looked at the "global warming potential" of different types of diets.

Based on what respondents said they ate in a day, it found that in a year, omnivores generate emissions equivalent to driving nearly 15,000 kilometres (that's more than three times the distance between Vancouver and Montreal). That's more than double the amount generated by vegetarians or vegans.



Carbon emissions from food

Equivalent kilometres driven per kilogram of food*



*Assuming a Honda Civic sedan
CBC NEWS

Source: Environmental Working Group

Eating more locally produced and organic foods — advice given by some environmental groups — won't necessarily make a difference, studies show. But here are five simple things that research shows can reduce your carbon footprint from food.

1. Waste Less Food

That's right — you don't even have to change what or how much you eat to make a difference. Just throw less away.

According to the UN Food and Agriculture Organization, food waste is responsible for about eight per cent of total human-caused greenhouse gas emissions — almost as much as road transportation.

Not only are emissions generated from growing, processing and distributing food, but when it decomposes, food generates methane, a greenhouse gas that's 25 times more potent than carbon dioxide in terms of trapping heat in the atmosphere.

The recent University of Waterloo study found that avoidable household food waste was responsible for 9.5 to 15 per cent of greenhouse gas emissions from food. Lead author Anastasia Veeramani, who conducted the study while she was a graduate student, said she was astonished by the amount of food waste. She comes from Siberia, where food is relatively scarce, and said seeing how food waste affects the environment "was quite a revelation."

Reducing food waste wouldn't just help the environment. It could also save money. The average Canadian household wastes about \$1,100 worth of food (about 140 kilograms) per year, according to 2017 research by the National Zero Waste Council.

Veeramani, who now runs Nu Grocery (a zero waste grocery store in Ottawa) recommends being more aware of what you consume, only buying what you need and using up the leftovers. Careful meal planning can help, as can freezing food such as bread, sliced fruit or meat, if you know you won't be able to eat it before it spoils.

2. Prepare Your Own Meals At Home

Not all sandwiches are made equal, and the ones you grab from the fridge at the corner store may be significantly increasing your emissions. If you make a sandwich at home, you will normally halve the carbon footprint of your sandwich!

A prepared sandwich has about double the carbon footprint of a sandwich prepared at home. That's largely because of increased food waste. Twenty per cent more food is thrown out in the preparation of a commercial sandwich. And then there's the energy needed to refrigerate the ingredients and the finished sandwich, along with operating the sandwich assembly line. If you don't have time to prepare your own food all the time, go to the deli counter and buy a freshly prepared sandwich.



3. Eat Less

Many Canadians eat more than they need to. In 2014, 20.2 per cent of Canadian adults were obese, and 40 per cent of men and 27.4 per cent of women were overweight, Statistics Canada reports.

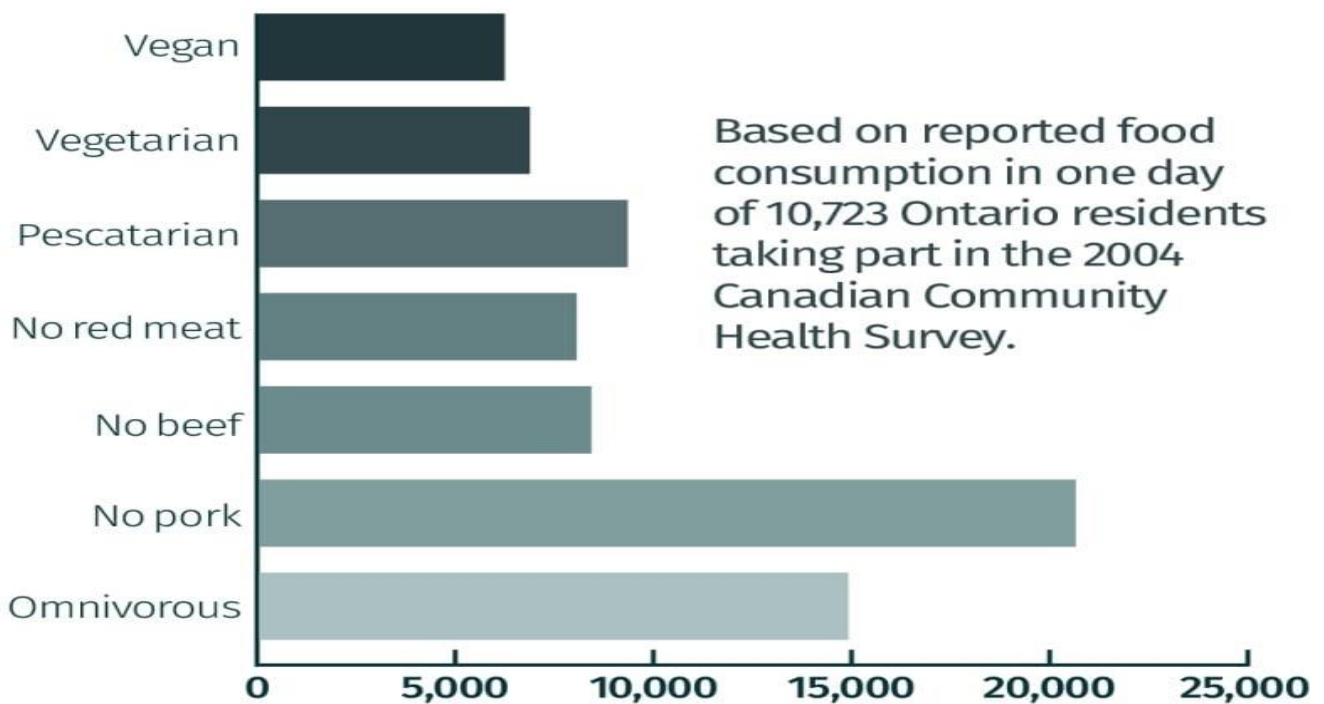
Many people are eating more food than they need. (Trent Penny/The Anniston Star/Canadian Press)

Veeramani found that omnivores, who made up 30 per cent of the population in her study, ate 20 per cent more calories on average than the amount considered "optimal" by Health Canada. Eat the amount that you need, rather than the amount you want. It's better for health and environment



Carbon footprint of diets

Equivalent kilometres driven per person per year*



Based on reported food consumption in one day of 10,723 Ontario residents taking part in the 2004 Canadian Community Health Survey.

*Assuming a Honda Civic sedan

CBC NEWS

Source: A. Veeramani et al. (2017)

4. Eat less meat, dairy and eggs

Worried you're not getting enough protein? You're probably worrying unnecessarily.

Veeramani's research found that people eating all non-vegan diets in the study — including vegetarians — were consuming 150 per cent to 250 per cent of the recommended level of protein, and 60 to 80 per cent of it was dairy, eggs, fish and meat.

The emissions per person per year generated by people eating these different diets are equivalent to emissions from this many kilometres driven in a Honda Civic, a University of Waterloo study found.

That's been backed up by other studies. According to the World Resources Institute, the average person in more than 90 per cent of the world was eating more protein than they needed in 2009, and the proportion of animal-based protein in people's diets has been growing dramatically.

This is a problem, because animal-based proteins — especially red meat — consume more resources and generate more greenhouse gases than beans, nuts and other plant-based proteins. Producing beef uses 20 times the land and generates 20 times the emissions as producing beans, per gram of protein, the World Resources Institute reports.

In fact, the University of Waterloo study found that people eating a "no pork diet" have a higher carbon footprint, on average, than omnivores, because they tend to replace pork with beef, and end up eating more of it than omnivores do.

Producing beef uses 20 times the land and generates 20 times the emissions as producing beans, per gram of protein, according to the World Resources Institute.



Veeramani said you can make a difference by eating smaller portions, fewer meat-based meals per day or week, or even switching from beef to other meats like pork or chicken. "Any reduction will improve your carbon footprint," she said. "It doesn't always have to be a full switch to a completely new diet."

5. Avoid Greenhouse-Grown Veggies

While meat and cheese might be bad for the environment, veggies aren't totally off the hook, either. The sandwich study found that whether or not you include tomatoes between your bread slices can have a big impact on emissions. That's because most tomatoes grown in the UK, where the study was done, are grown in greenhouses that use lots of energy for heating and lighting.

Locally grown greenhouse tomatoes generally have a much higher carbon footprint than imported field tomatoes.



In the UK case, one kilogram of tomatoes generates 10 times its own weight in emissions. Canadian tomatoes are typically greenhouse-grown as well.

That's one reason buying local isn't necessarily better for the environment — imported field tomatoes have a much lower carbon footprint, even when transportation is included.

But tomatoes aren't the only questionable vegetable. US food writer Tamar Haspel recently argued that we should be rethinking how much lettuce we eat. That's because it has almost no nutritional value, but requires lots of energy to be grown, shipped and refrigerated. "I think maybe we should start thinking about it as a resource-intensive, and maybe a luxury food."



Veeramani's study also flagged greenhouse-grown lettuce as having a big carbon footprint, not just from the way it's grown, but also because it spoils easily. Based on waste amounts in Canada, the study reports, well over half a kilogram of lettuce is thrown out for every kilogram we eat.

Veeramani said "there's no universal solution" to lower your carbon footprint from food, but her top recommendation is just being conscious of what you consume.

Ways to eat sustainably without changing your life:

WATCH VIDEO (5 minutes): <http://www.cbc.ca/player/play/1388860995930/>

MORE RESOURCES:

We can't fight climate change without tackling agriculture emissions

<https://www.cbc.ca/news/technology/bob-macdonald-agriculture-emissions-1.3591177>

Without Changing Diets, Agriculture Alone Could Produce Enough Emissions to Surpass 1.5°C of Global Warming

<https://www.wri.org/blog/2018/10/we-cant-limit-global-warming-15c-without-changing-diets>

Bad News: Eating local, organic won't shrink your carbon footprint

<https://www.cbc.ca/news/technology/local-organic-carbon-footprint-1.4389910>

Re-think the amount of lettuce that we eat:

<https://www.cbc.ca/radio/thecurrent/the-current-for-november-22-2018-1.4915910/is-salad-a-luxury-food-one-writer-argues-it-s-time-to-rethink-leafy-greens-1.4916002>

Help End Food Waste:

https://davidsuzuki.org/queen-of-green/help-end-food-waste/?utm_campaign=queenOfGreen-digestDecember-en-20dec2018-helpEndFoodWaste&utm_source=mkto-none-qogSubscribers-button-body&utm_medium=email&mkt_tok=eyJpIjoiWXpnMU5qVTBpV0ZqT0RKaiIsInQiOiJydHd3UFwvSCs4cFc3VWNvTlUQrUVZGaWZaOUFYcGZkRXBITnhtbEdSYkVvMmpMRUo2aGpzRm9FOFpyNFJqbThCUm02d0F5TEVRcnhBdUw4V3ZRVHJoRCsya2ZrTzICMER4aXcwMEJzRzM1NEVsak9qZ3dqVDBFSGUrS0VHNGF1OVIifQ%3D%3D



MEATLESS MONDAY RECIPES:

Hearty and healthy bean recipes here:

<http://www.everythingzoomer.com/food/recipes/2018/11/24/hearty-bean-recipes-we-love/>

Pharmacare FOR EVERYONE



It's time for decisive action

THIS SPRING, the federal government's Advisory Council on the Implementation of National Pharmacare will deliver its report.

Everything hangs in the balance.

- Dr. Eric Hoskins, who chairs the council, is on record as saying that Canadians spend too much on prescription drugs. He compared the current situation to “paying \$60 for a cup of coffee at Tim Horton’s.”
- On the other hand, federal finance minister Bill Morneau – who has ties to the stunningly inefficient private for-profit health benefits industry – has stated that a national pharmacare program should just “fill the gaps.”

If Hoskins’ council decides to recommend the second option, we will be no closer to securing the enormous health, social and

financial benefits that would flow to all Canadians through a comprehensive national prescription drug program.

A diverse coalition of 80 organizations representing health care providers, workers, seniors, patients and academics – including BC FORUM – says pharmacare must be a seamless extension of the existing universal health care system in Canada.

The coalition says pharmacare should be governed by five principles:

- **Universal coverage** for all residents of Canada on equal terms and conditions.
- **A single-payer, publicly administered** and delivered program that is integrated with Medicare, directly accountable to the public it serves, and leverages single-payer procurement to maximize

purchasing power for the entire Canadian population.

- **Access** to covered medications without financial barriers or other impediments.
- **Comprehensive coverage** for as many medications as judged safe and effective by scientific evidence and based on the best value for money.
- **Portable**, continuous and consistent coverage for residents who move within Canada.

In addition to these five principles, the coalition says the federal government must offer the leadership that’s needed to finally achieve national pharmacare.

This must include substantial funding commitments, sufficient to induce provincial and territorial governments to opt-in to the national program, says the coalition.

It's time for pharmacare

And it must be universal, covering all Canadians

By Don Davies

IN CANADA, if you cut your finger, you go to a doctor and get treated with stitches. When it's done, you walk out and never see a bill.

But if you walk into a doctor's office and get diagnosed with an ailment that requires prescription medication, you're at the mercy of your ability to pay.

Tommy Douglas, the father of medicare, never intended to create such an incongruous gap in Canadian health care coverage. Prescription drugs and other services were always meant to be integrated into a system of comprehensive public coverage, along with hospitals and physician services.

Nevertheless, despite repeated studies, proposals, and pledges, Canada remains the only major country that offers universal health care without a national drug plan.

This is perplexing from both a health and fiscal perspective.

Evidence has been clear for decades that universal pharmacare would expand coverage and improve outcomes, while reducing costs for Canadians. Estimated savings from universal drug coverage for Canadians is measured in the billions, and every health practitioner knows well the negative health impacts on patients who skip medicine because of cost.

In public life, it's rare to find such an obvious and effective policy innovation staring us in the face. But successive federal governments have failed to muster the political will to advance this file.

That failure means that 20 percent of Canadians—some 7.5 million



people—don't get the medicine they need, when they need it. One in five Canadians report that either they or a family member neglects to fill prescriptions due to cost. And Canadians pay among the highest prescription drug prices in the industrialized world, second only to the United States.

It's time we addressed this serious deficiency.

Canada has the second-highest rate of skipped prescriptions due to cost among comparable countries. According to a recent study, one in 12 Canadians aged 55 and older skip prescriptions due to cost.

It also found that those without insurance were twice as likely to skip prescriptions due to cost and low-income Canadians were three times more likely to report financial barriers to accessing essential medications.

Despite the absence of federal leadership on pharmacare, public opinion research has consistently found a strong consensus among Canadians on the need to move toward universal drug coverage.

A survey by the Angus Reid Institute found that more than 90

percent of Canadians support the concept of universal pharmacare.

It's time their elected representatives got on board.

Canada's New Democrats are leading the way—as we did on Medicare.

We were the only party to include universal pharmacare in our platform in the last election.

That's why the very first motion I moved at the standing committee on health was to study how best to establish universal pharmacare for all Canadians.

And that's why we asked the parliamentary budget officer to take the unprecedented step of preparing a full costing analysis for a single-payer, universal drug plan.

Establishing universal hospital and physician care took leadership.

It's time for leadership from all levels of government to further Tommy's dream and ensure that every Canadian has access to the health care they need, when they need it.

Don Davies is the NDP's health critic and Member of Parliament for Vancouver Kingsway.

MISH-MASH of MEDICAL NEWS:



Flu VS Cold:

<https://www.medicalnewstoday.com/articles/5161.php>

The Relationship between Catching the Flu and Losing Your Independence:

http://www.everythingzoomer.com/featured/sponsored-content/2018/11/21/relationship-catching-flu-losing-independence/?ZTM_c=zm-14308&ZTM_m=Email-Newsletter&ZTM_s=Advertorial&ZTM_i=Losing Your Independence&utm_source=SilverpopMailing&utm_medium=email&utm_campaign=Zoomer%20Wellness%20Newsletter%20-%20December%2011%202018&utm_content=&spMailingID=14776695&spUserID=MTc0OTQ1MTE3MjEyS0&spJobID=1540931980&spReportId=MTU0MDkzMTk4MAS2

5 ways Meditation benefits seniors:

https://blog.everythingretirement.com/5-ways-meditation-benefits-seniors?utm_campaign=Newsletter&utm_source=hs_email&utm_medium=email&utm_content=68639289&hsenc=p2ANqtz-8cS_YQ-R1TImUi-D2uIh1N00NGIW3fYDhyLjbnUbKJhUPVd41wug_Uu3dBhITTLyVWD9bbnVzU7QxJtduIK9rrACAy4g&_hs_mi=68639289

7 foods for bone health:

http://www.everythingzoomer.com/health/2018/11/01/foods-for-bone-health/?utm_source=SilverpopMailing&utm_medium=email&utm_campaign=Zoomer%20Wellness%20Newsletter%20-%20November%2013%202018&utm_content=&spMailingID=14613325&spUserID=MTc0OTQ1MTE3MjEyS0&spJobID=1521035483&spReportId=MTUyMTAzNTQ4MwS2

7 Foods to fight Diabetes

<http://www.everythingzoomer.com/health/2018/11/01/foods-for-diabetes/>

Talcum Powder May Cause Ovarian Cancer and Lung Damage

http://www.everythingzoomer.com/health/2018/12/06/health-canada-talcum-powder/?utm_source=SilverpopMailing&utm_medium=email&utm_campaign=Zoomer%20Magazine%20Newsletter%20-%20December%206%202018&utm_content=&spMailingID=14749449&spUserID=MTc0OTQ1MTE3MjEyS0&spJobID=1540528538&spReportId=MTU0MDUyODUzOAS2

Seasonal Depression and Senior Living

http://www.everythingzoomer.com/featured/sponsored-content/2018/12/06/seasonal-depression-senior-living/?ZTM_c=zm-14623&ZTM_m=Email-Newsletter&ZTM_s=Advertorial&ZTM_i=Seasonal Depression&utm_source=SilverpopMailing&utm_medium=email&utm_campaign=Zoomer%20Wellness%20Newsletter%20-%20December%2011%202018&utm_content=&spMailingID=14776695&spUserID=MTc0OTQ1MTE3MjEyS0&spJobID=1540931980&spReportId=MTU0MDkzMTk4MAS2

Boosting "Longevity Protein" Enhances Muscle Repair in Older Adults, Study Says

http://www.everythingzoomer.com/health/2018/11/27/longevity-protein-study/?utm_source=SilverpopMailing&utm_medium=email&utm_campaign=Zoomer%20Wellness%20Newsletter%20-%20December%2011%202018&utm_content=&spMailingID=14776695&spUserID=MTc0OTQ1MTE3MjEyS0&spJobID=1540931980&spReportId=MTU0MDkzMTk4MAS2

Inconsolable Crying Is Normal: BC Program Reduces Shaken Baby Syndrome By 35 Per Cent

<https://www.cbc.ca/news/canada/british-columbia/purple-crying-reduces-shaken-baby-1.4784737>

'Purple' is an acronym for the characteristics of normal crying in babies:

An inconsolable crying baby can be very frustrating, but new research shows that helping parents understand why infants cry so much has reduced cases of shaken baby syndrome in the province by more than a third.

Purple crying is an acronym that describes the characteristics of normal developmental crying in babies:

P = PEAK OF CRYING

Your baby may cry more each week, the most in month 2, then less in months 3-5.

U = UNEXPECTED

Crying can come and go and you don't know why.

R = RESISTS SOOTHING

Your baby may not stop crying no matter what you try.

P = PAIN-LIKE FACE

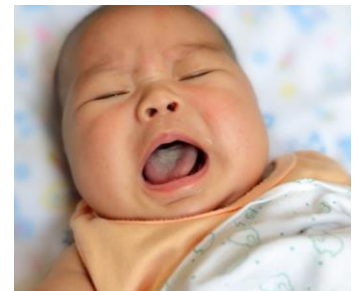
A crying baby may look like they are in pain, even when they are not.

L = LONG LASTING

Crying can last as much as 5 hours a day, or more.

E = EVENING

Your baby may cry more in the late afternoon and evening.



A new study by BC Children's Hospital and the University of British Columbia looked at the effectiveness of a public education initiative called "Period of PURPLE Crying" to teach parents that crying is a normal development phase — even if there's no obvious reason why.

"New parents often don't have a good idea of what is coming up in the first two or three or five months of life," said Dr. Ron Barr, developmental pediatrician and a professor emeritus of UBC's Faculty of Medicine. "Some [babies] cry more and some cry less but they all have this pattern of crying in the early months and so if parents are not ready for it, it can be extremely frustrating," Barr said. "No matter what the parents do — they can be perfect parents and excellent at soothing their babies — but there is a certain amount of crying that they do that is inconsolable."

Shaken Babies

Being unable to soothe a screaming infant can "drive parents nuts" and is one of the triggers that leads to shaking the child, causing what is known as shaken baby syndrome, which can result in death or serious injuries.

Barr helped develop the public education program that launched in BC in 2009, compiling educational material and reaching out to new parents in maternity wards and during postpartum care.

Since then, it's been associated with a 35 per cent reduction in the number of children under two admitted to B.C. hospitals with shaking-related injuries — down from about 10 or 11 cases a year in B.C. to six or seven.

Shaken Baby Syndrome: <https://dontshake.ca/what-is-shaken-baby-syndrome/>

Shaken Baby Syndrome (SBS) is the name given to the collection of signs and symptoms resulting from violently shaking an infant, with or without impact to the head.

During a shaking episode, an infant's head moves back and forth in a figure of eight motion. The rapid acceleration-deceleration of the brain causes the brain and skull to move at different speeds in different locations. As the shaking continues, veins begin to break causing bleeding in and around the brain and eyes. Injuries to the bones may occur from pressure on the ribs. Factors that contribute to an infant's vulnerability include weak neck muscles, a relatively large head size and the fact that the person doing the shaking is much more powerful than the infant.

Approximately 20% to 25% of babies subjected to shaking will die. Of those who survive, as many as 80% have permanent brain damage.

Each and every day, infants across North America are shaken and abused because the person caring for them became frustrated with their crying. Many times the abuse could have been prevented had the person caring for the infant only known that early infant crying may be normal.

"Period of PURPLE Crying" Caps – Get Creating!



It's time for you or someone you know, to get clicking those knitting needles! Or, crochet hooks get chaining!!! Create some purple caps, to help educate and/or raise awareness of the prevention of Shaken Baby Syndrome. Have caps ready by the end of September 2019.

The 'rule' is that **each cap should be at least 50% (or more) of any shade of PURPLE** to support the program's linking of the colour purple to the normal period of crying in newborns. Purchase

any shade of soft-to-the-touch, baby-friendly **purple** yarn that is washable. "Value" yarns are sometimes scratchy and tend not to be selected by new parents. Test softness on your cheek, if you're unsure! Other colors of yarn can also be used in your cap, but be sure that the cap is at least 50% purple in colour.

Infants' heads come in a variety of sizes. These hats will be worn by 1 or 2 day old babies. As a general rule, caps should have a circumference of 14 inches (13 to 15 inches) and a height of 4 to 6 inches. Remember that knits will give, so a **7 inch circumference usually stretches to 14 inches**. "Try on" your finished caps using any spherical object that measures 14" around: inflated balloon, ball, bowl, jar, doll's head, stuffed animal head, etc.

Parents select their favourite hat from dozens that are on display in their birth centers.

Please help us meet families' requests for more **"BOY FRIENDLY" hats** by using yarns with **darker purple, and stripes of blue, orange or gray**.

Use gender-neutral (unisex) styles and colours OR an equal number of "Girl-Friendly" and "Boy-Friendly" Styles and colours.

In order to keep babies safe from choking or strangulation, **do NOT attach decorations:** bows, pom-poms, tassels, straps, ribbons, buttons, etc.

These hats keep babies' heads warm outdoors during the colder winter months. Smaller stitches result in a warmer hat. The large, loose stitches (typically made by looms) tend not to provide enough warmth.

Check out the website: <https://www.clickforbabies.org/partners/british-columbia.php>

"Click for Babies" is a North American initiative to help educate caregivers about normal infant crying, how to cope with crying and the dangers of reacting to crying in frustration by shaking or harming an infant.

Purple Cap Sizing Guide:

https://www.clickforbabies.org/pdf/18_click_sizing_guide.pdf

Knit Patterns for Girls:

<https://www.clickforbabies.org/stitchers-club/knit-girls.php>

Knit Patterns for Boys:

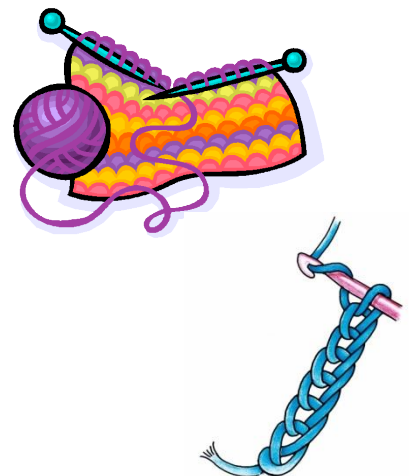
<https://www.clickforbabies.org/stitchers-club/knit-boys.php>

Crochet Patterns for Girls:

<https://www.clickforbabies.org/stitchers-club/crochet-girls.php>

Crochet Patterns for Boys:

<https://www.clickforbabies.org/stitchers-club/crochet-boys.php>



A few days before the end of September, the collection of purple caps are delivered to the Nanaimo Health Unit near Nanaimo Regional General Hospital. All of the caps collected on the Island, stay on the Island for distribution to mothers delivering babies, as part of the education package that they receive about Shaken Baby Syndrome.

Deliver your completed caps **to Val Dyer by September 15, 2019**
tvdyer@shaw.ca or 250.752.8824

WELCOME to NEW PQRTA MEMBERS!

Linda Budzak

Janice Whaley

Tom McGregor

Julie Wallace



ORES - OCEANSIDE RETIRED EDUCATORS' SCHOLARSHIP

Your tax deductible donation helps worthy students in Qualicum School District 69 to continue their education at the Post-Secondary level.

ORES helps current students from Ballenas Secondary, Kwalikum Secondary, and PASS (Parksville's Alternate Secondary School).

Make cheques payable to **School District 69** to be held in trust.

Send your scholarship donations to the following:

R. Elaine Young
255 – 330 Dogwood St.
Parksville, BC
V9P 1P8

Or phone 250-927-0375 for pick up.

In order to get your income tax receipt for this calendar year, remember to send your donation soon.



A good idea...



This January start the year with an empty jar. Each week add a note with a good thing that happened.

On New Year's Eve empty the jar and read about the amazing year you had.



5 Hands of Giving

1. Hand Made
2. Second Hand
3. Hand Me Down
4. Hand in Hand (doing something together)
5. Hand It On (paying forward)



Support for Our PQRTA Colleagues:

Helping Hands

More and more, we are becoming aware of members that could use a little extra support. As we age, or as we recover from a sickness, simple chores become more difficult and days may get a little lonelier.

Here are some ideas where support might be required:

- ride to appointments or PQRTA events
- ride to an out of town visit
- help to get groceries
- chat over coffee or tea
- play a game of cards
- visit for companionship
- walk a dog
- friendly telephone call
- help in the yard
- help to put together your Ikea purchase
- other: _____???



We know that it's difficult for an independent person to ask for help, but we also know that it feels good to help someone. So...

Do you need help or a little extra support???

We won't know unless you ask!

Or, can you help or give a little support???

We won't know unless you offer!

Please contact me!

Cathy Van Herwaarden

cathyvanh@gmail.com

250.248.0412



PQRTA PROGRAM – December 17, 2018

Lots of new members...



Julie Wallace



Tom
McGregor



Sam Frketich

Sam Frketich told us about his experience with the Parkville Qualicum Adult Literacy Society, if you're interested to volunteer.



We hope that Peter Staton and John Tucker be joining the PQRTA



Donna Connolly & Richard Wageman





Poinsettias for our life members:
Art Skipsey, Betty Harrower,
and Eva Hilborn with ten other
poinsettias delivered to homes.



Lots of smiles...





Good Food...



Good Friends...

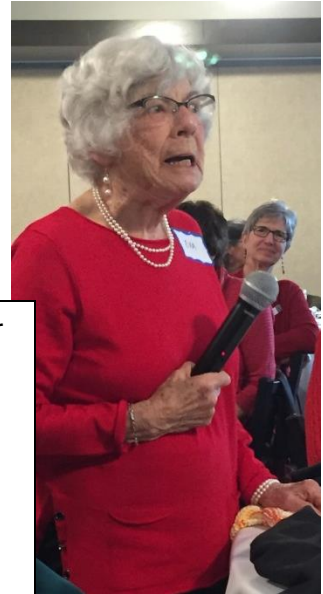


Elaine Young reminded us to send in our scholarship cheques to support our local students.





Show and Tell with
Gerry Gale: the
new \$10 bill with
Viola Desmond



Eva Hilborn told us about her
knitting projects:

1. New washcloths for Social Housing. Save your soaps & toothbrushes/toothpaste
2. Purple Caps for Babies
3. Five Inch Knit Squares to make into blankets to keep AIDS orphans warm in Africa



Wreath to Marlene Stahley



Box of Purdy's chocolates to Bill Cave



Beautiful carol singing with wonderful piano playing by Bill Cave



HELP THE HOMELESS

Community Times & Places with MANNA: <http://www.mannahomelessociety.com/>

Wednesdays: 11 am to 1 pm at the Salvation Army Church and soup kitchen (187 Alberni Hwy.), with the care mobile

Thursdays: 9 am to 10:15 am at the Errington General Store (1544 Grafton Ave), with the care mobile

Saturdays: 9 am to 10:15 am in the Parksville legion parking lot (146 Hirst Ave. West) near Arbutus Grove Church, with the care mobile and limited emergency food and clothing

Saturdays: 10:45 am to Noon at Oceanside Community Church (1420 Alberni Hwy) near Church Road, with the care mobile, limited emergency food and more clothing

SOS NEEDS SHOWER SUPPLIES FOR LOCAL RESIDENTS

Did you know that SOS (Society of Organized Services) offers showers to local homeless people? We all know how good a hot shower feels, particularly when we are cold and wet.



For many years, SOS has been providing free showers to residents, helping people to feel their best. It also helps them look and feel prepared when going to work or for job interviews. This makes all the difference to someone's day.



This service is well-used, and we are looking for donations of new, travel size shampoo/conditioner and body wash, as well as new razors, socks and underwear.



We will gratefully accept these items at our Community Services Centre in Parksville, 245 West Hirst Ave, Monday-Friday, from 8:30 am to 4:30 pm.

Thank you for your support of our region's most vulnerable.





Have you moved or changed your contact information?
Remember to let us know!
Communication Chair: **Val Dyer**
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 or **250.752.3762**



January Events - Parksville and Qualicum Beach Area
<https://www.visitparkvillequalicumbeach.com/events-2019-1/>

What's On Digest – Events in Parksville Qualicum Beach & Area
<http://parkvillequalicum.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 or 250.468.5445

Jan. 1 – New Year's Day
Jan. 8 – Camino De Santiago – Presentation – 1:00 to 2:00 – Bradley Centre, Coombs
Jan. 21 – Martin Luther King Day
Jan. 25 – Robert Burns' Night
Jan. 26 – Australia Day

PQRTA EXECUTIVE and CONTACTS for 2018/2019:

President – Cathy Van Herwaarden
Vice-President – Stephanie Koropatnick
Past-President – Kay Howard
Treasurer – Ellen Coates
Secretary – Stephanie Koropatnick
Programs – Suzanne Rush
Membership – Diane Williams
Communication – Val Dyer
Heritage – Sharon Cox-Gustavson
Historian – VACANT
Phoning Contacts – Jan Graham, Nancy Whelan and Marg Hoverman
Well Being Contact – Barb Brett



BCRTA Website - <https://bcrt.ca/>