

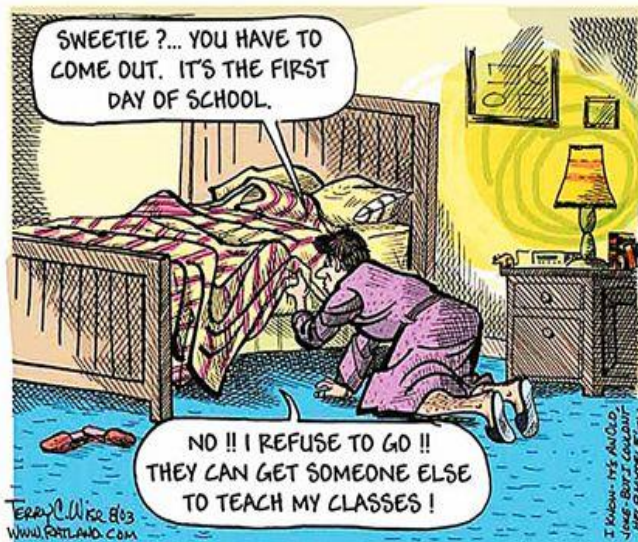
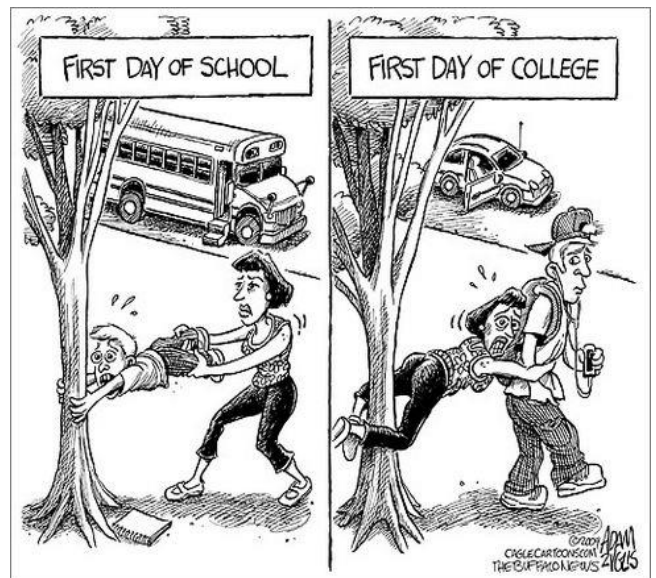
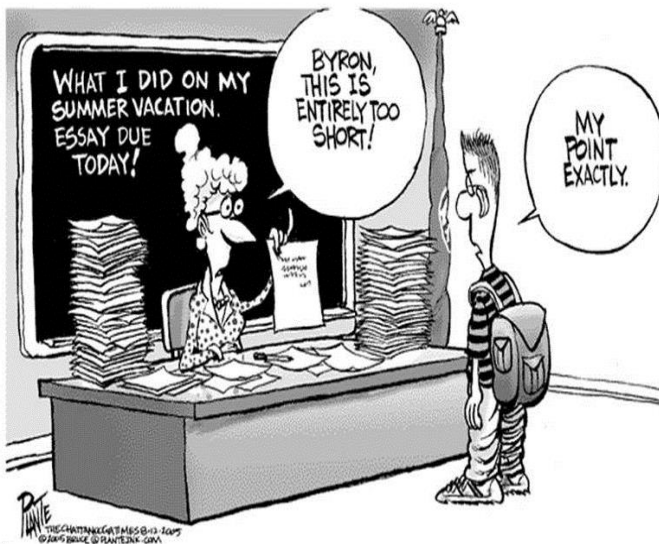


PARKSVILLE QUALICUM RETIRED TEACHERS' ASSOCIATION NEWSLETTER # 26 – September, 2019

PRESIDENT'S GREETING from Cathy Van Herwaarden:

First day of school quiz...(match the faces)

- a. Teacher
- b. Principal
- c. Janitor
- d. Student
- e. Mom
- f. Bus driver



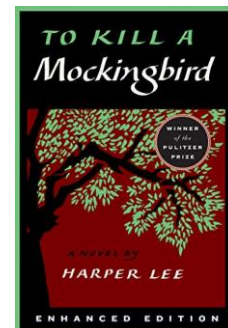
International Literacy Day - Sept. 8th

Top 100 Books to Read – How many have you read?

<https://www.pbs.org/the-great-american-read/results/>

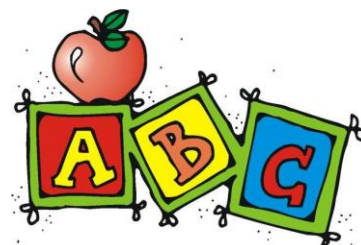
To Kill a Mockingbird was voted by viewers as #1 best loved novel in The Great American Read.

One of the best-loved stories of all time, *To Kill a Mockingbird* has been translated into more than forty languages, sold more than forty million copies worldwide, served as the basis for an enormously popular motion picture, and voted one of the best novels of the twentieth century by librarians across the country. A gripping, heart-wrenching, and wholly remarkable tale of coming-of-age in a South poisoned by virulent prejudice, it views a world of great beauty and savage inequities through the eyes of a young girl, as her father—a crusading local lawyer—risks everything to defend a black man unjustly accused of a terrible crime.



1. *To Kill a Mockingbird* – Harper Lee
2. *Outlander* (Series) – Diana Gabaldon
3. *Harry Potter* (Series) – J.K. Rowling
4. *Pride and Prejudice* – Jane Austen
5. *Lord of the Rings* – J.R.R. Tolkien
6. *Gone with the Wind* – Margaret Mitchell
7. *Charlotte's Web* – E.B. White
8. *Little Women* – Louisa May Alcott
9. *Chronicles of Narnia* – C.S. Lewis
10. *Jane Eyre* – Charlotte Bronte
11. *Anne of Green Gables* – Lucy Maud Montgomery
12. *Grapes of Wrath* – John Steinbeck
13. *A Tree Grows in Brooklyn* – Betty Smith
14. *The Book Thief* – Markus Zusak
15. *The Great Gatsby* – F. Scott Fitzgerald
16. *The Help* – Kathryn Stockett
17. *The Adventures of Tom Sawyer* – Mark Twain
18. *1984* – George Orwell
19. *And Then There Were None* – Agatha Christie
20. *Atlas Shrugged* – Ayn Rand
21. *Wuthering Heights* – Emily Bronte
22. *Lonesome Dove* – Larry McMurtry
23. *The Pillars of the Earth* – Ken Follett
24. *The Stand* – Stephen King
25. *Rebecca* – Daphne du Maurier
26. *A Prayer for Owen Meany* – John Irving
27. *The Color Purple* – Alice Walker
28. *Alice's Adventures in Wonderland* – Lewis Carroll

For 2019, International Literacy's focus on multilingualism is especially relevant to Canadians because it's also the International Year of Indigenous Languages.



Today, along with reading, writing and numeracy, literacy also includes social communication skills in the areas of family, finances, workplace and health.

750 million adults around the world cannot read or write, and about two-thirds of those are women.

29. Great Expectations – Charles Dickens
30. The Catcher in the Rye – J.D. Salinger
31. Where the Red Fern Grows – Wilson Rawls
32. The Outsiders – S.E. Hinton
33. The Da Vinci Code – Dan Brown
34. The Handmaid's Tale – Margaret Atwood
35. Dune – Frank Herbert
36. The Little Prince – Antoine de Saint-Exupery
37. The Call of the Wild – Jack London
38. The Clan of the Cave Bear – Jean M. Auel
39. The Hitchhiker's Guide to The Galaxy – Douglas Adams
40. The Hunger Games (series) – Suzanne Collins
41. The Count of Monte Cristo – Alexandre Dumas
42. The Joy Luck Club – Amy Tan
43. Frankenstein – Mary Shelley
44. The Giver – Lois Lowry
45. Memoirs of a Geisha – Arthur Golden
46. Moby Dick – Herman Melville
47. Catch 22 – Joseph Heller
48. A Game of Thrones (series) – George R.R. Martin
49. Foundation (series) – Isaac Asimov
50. War and Peace – Leo Tolstoy
51. Their Eyes Were Watching God – Zora Neale Hurston
52. Jurassic Park – Michael Crichton
53. The Godfather – Mario Puzo
54. One Hundred Years of Solitude – Gabriel Garcia Marquez
55. The Picture of Dorian Gray – Oscar Wilde
56. The Notebook – Nicholas Sparks
57. The Shack – William P. Young
58. A Confederacy of Dunces – John Kennedy Toole
59. The Hunt for Red October – Tom Clancy
60. Beloved – Toni Morrison
61. The Martian – Andy Weir
62. The Wheel of Time (series) – Robert Jordan and Brandon Sanderson
63. Siddhartha – Hermann Hesse
64. Crime and Punishment – Fyodor Dostoyevsky
65. The Sun Also Rises – Ernest Hemingway
66. The Curious Incident of the Dog in the Nighttime – Mark Haddon
67. A Separate Peace – John Knowles
68. Don Quixote – Miguel de Cervantes
69. The Lovely Bones – Alice Sebold
70. The Alchemist – Paulo Coelho
71. Hatchet (series) – Gary Paulsen

Are you interested to help improve our local literacy? Check out the website for Parksville Qualicum Adult Literacy Society:

<https://parksvilleadultliteracy.ca/>



"Let us remember: one book, one pen, one child, and one teacher can change the world."

Malala Yousafzei



"Literacy is the most basic currency of the knowledge economy."

Barack Obama

72. Invisible Man – Ralph Ellison
73. The Twilight Saga (series) – Stephenie Meyer
74. Tales of the City (series) – Armistead Maupin
75. Gulliver's Travels – Jonathan Swift
76. Ready Player One – Ernest Cline
77. Left Behind (series) – Tim LaHaye and Jerry B. Jenkins
78. Gone Girl – Gillian Flynn
79. Watchers – Dean Koontz
80. The Pilgrim's Progress – John Bunyan
81. Alex Cross Mysteries (series) – James Patterson
82. Things Fall Apart – Chinua Achebe
83. Heart of Darkness – Joseph Conrad
84. Gilead – Marilynne Robinson
85. Flowers in the Attic – V.C. Andrews
86. Fifty Shades of Grey (series) – E.L. James
87. The Sirens of Titan – Kurt Vonnegut
88. This Present Darkness – Frank E. Peretti
89. Americanah – Chimamanda Ngozi Adichie
90. Another Country – James Baldwin
91. Bless Me, Ultima – Rudolfo Anaya
92. Looking for Alaska – John Green
93. The Brief Wondrous Life of Oscar Wao – Junot Diaz
94. Swan Song – Robert R. McCammon
95. Mind Invaders – Dave Hunt
96. White Teeth – Zadie Smith
97. Ghost – Jason Reynolds
98. The Coldest Winter Ever – Sister Souljah
99. The Intuitionist – Colson Whitehead
100. Doña Bárbara – Romulo Gallegos

"There is more treasure in books than in all the pirate's loot on Treasure Island."
Walt Disney



"The more that you read, the more things you will know.
The more you learn, the more places you'll go."
Dr. Seuss

**How many of the
Top 100 books
have you read?**

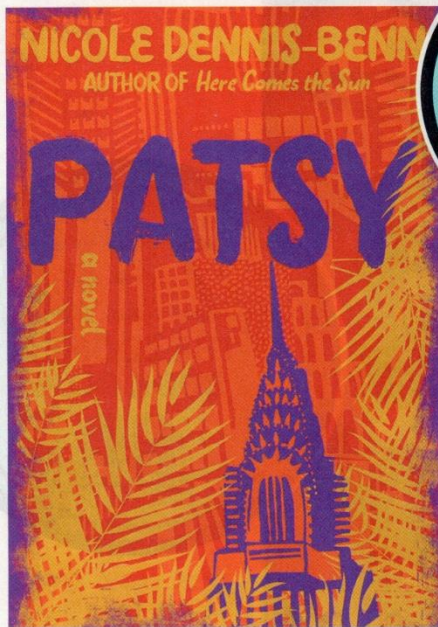
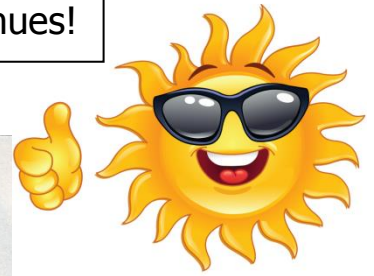
Summer of '69 (50 years ago)

- **Woodstock**
- **Man on the Moon**
- **Manson Murders**
- **Stonewall Riots**

Eight books that shed light on that momentous time: From the pop-culture influence of Woodstock to NASA putting a man on the moon to the abiding horror and fascination of the Manson murders to the meaningful legacy of the Stonewall riots, the summer of 1969 was a tumultuous and consequential season.

This enduring interest in the time is reflected in the bumper crop of books around its pivotal events on the occasion of their 50th anniversary. More details: Ctrl + Click to follow link <https://www.everythingzoomer.com/arts-entertainment/2019/07/24/the-summer-of-1969-eight-books-that-shed-light-on-that-momentous-time/>

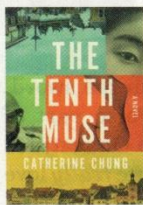
A month late; but we're retired, so summer vacation continues!



PATSY

by Nicole Dennis-Benn

A Jamaican mother abandons her child to move to America, reunite with an old flame and, finally, share the life and love they never could back home. But the American dream can become a nightmare fast, while in Jamaica a daughter struggles with the fallout of her mother's abandonment.



THE TENTH MUSE

by Catherine Chung

In her quest to solve a famed mathematical equation, a mathematician winds up cracking the code of her own identity as well as her ties to the Second World War and pioneering female mathematicians in one of summer's most talked-about books.

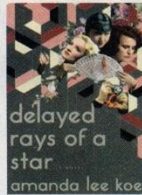


SONG FOR THE UNRAVELING OF THE WORLD

by Brian Evenson

This genre-crossing collection of bizarre, captivating and unsettling short stories proves why Evenson has nabbed three O. Henry Prizes, among multiple other literary accolades.

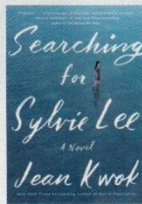
TOP 10: SUMMER FICTION



DELAYED RAYS OF A STAR

by Amanda Lee Koe

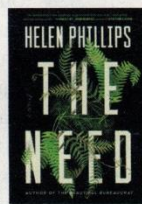
Screen star Marlene Dietrich, the first Chinese-American Hollywood star Anna May Wong and Nazi filmmaker Leni Riefenstahl: an unlikely trio photographed during a party in 1928 and whose individual lives, loves and legacies – and the trajectory each took – form the heart of this engrossing debut novel.



SEARCHING FOR SYLVIE LEE

by Jean Kwok

Bestselling *Girl in Translation* author Kwok turns in one of the most anticipated novels of 2019, chronicling the struggles and secrets of a Chinese immigrant family after a daughter leaves her mother to search for her missing sister and ends up unearthing the truth about their family's painful past.



THE NEED

by Helen Phillips

The celebrated scribe behind *The Beautiful Bureaucrat* presents a psychological, genre-defying tale about a mother who encounters an intruder in her home who, frighteningly, knows everything about her family.

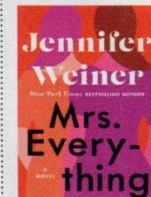


THE ORGANS OF SENSE

by Adam Ehrlich Sachs

A story steeped in science, faith, history and philosophy begins with a blind 17th-century astronomer's pre-

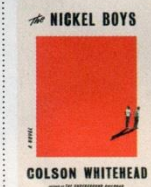
diction of a European eclipse and unfolds with the absurd and fascinating tale of how he came to predict it.



MRS. EVERYTHING

by Jennifer Weiner

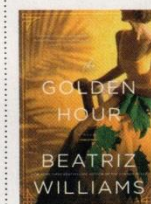
Two sisters growing up in 1950s America have their whole futures ahead of them – until they don't. Charting the course of the sisters' lives through the personal and cultural upheaval in the decades that follow, Weiner paints a portrait of derailed dreams and the difficult task of getting them back on track later in life.



THE NICKEL BOYS

by Colson Whitehead

From the Pulitzer Prize-winning author of *The Underground Railroad* comes a based-on-real-events Civil Rights-era tale of two African-American boys clinging to different racial ideologies while trapped in a Florida "reform" school where students are routinely physically and mentally abused.



THE GOLDEN HOUR

by Beatriz Williams

Williams crafts a tale of murder, espionage, passion and palace intrigue that transcends generations, beginning when an American journalist travels to Nassau, Bahamas, in 1941 to chronicle the couple that governs the island – the Duke of Windsor, Edward VIII, and his Duchess, the notorious Wallis Simpson.

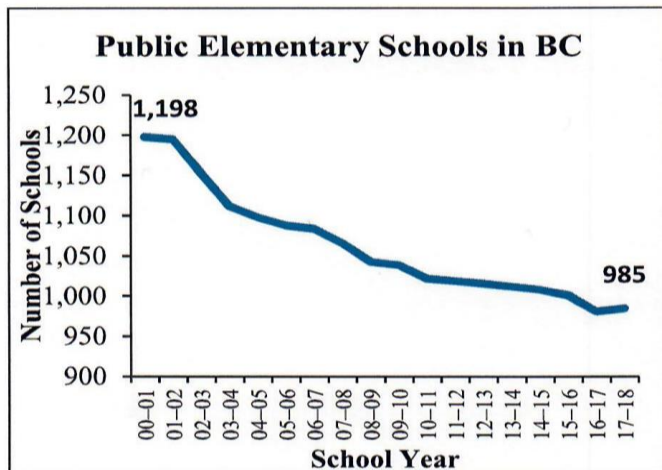
For more of Zoomer's top summer reading picks, go to everythingzoomer.com/summer-reads.



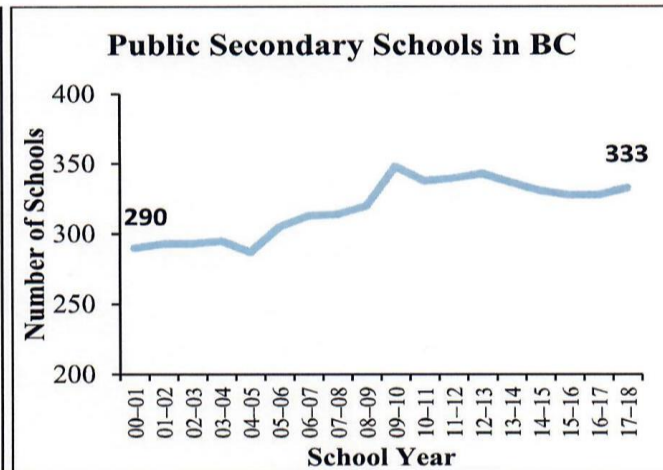
Public Schools, Class Sizes, and Composition

Over the past two decades, the number of public schools in British Columbia has dropped by over 200.¹

Between 2000–01 and 2017–18, the number of elementary schools fell by 213, while secondary schools rose by only 43. The total number of other types of schools declined by 36.



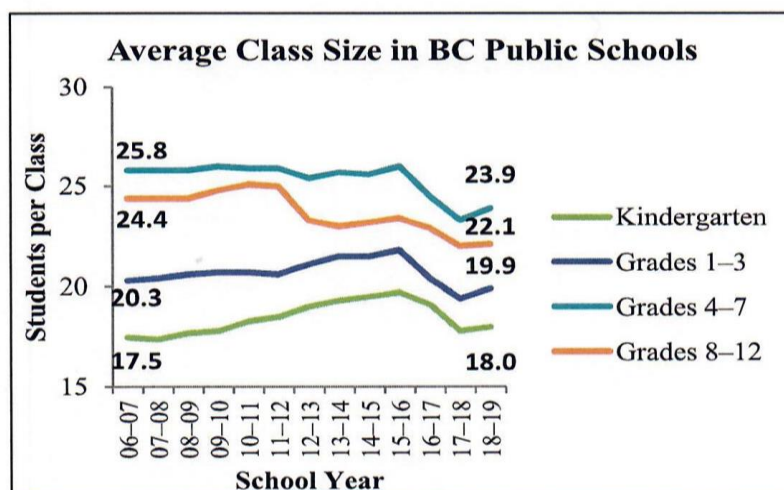
Source: Ministry of Education. (2019). Headcount and School Count by Grade Range.



Source: Ministry of Education. (2019). Headcount and School Count by Grade Range.

Thanks to restoration of collective agreement language, class sizes decreased in all grades after 2016–17. However, in 2018–19 class sizes are once again increasing.²

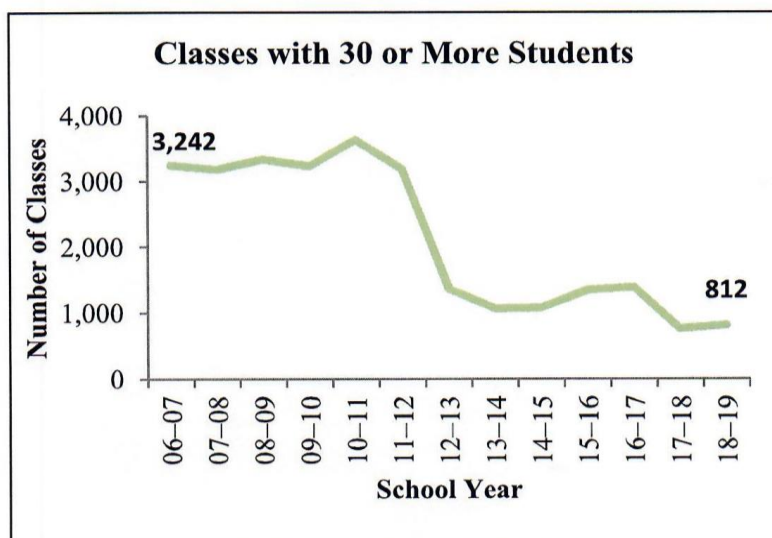
As a result of increased funding due to the Supreme Court of Canada decision to restore teacher bargaining rights and class size languages, class sizes fell in all grades in 2016–17 and 2017–18. However, due to increase in student enrolment, class sizes increased again in 2018–19. More staffing is needed to ensure that class sizes remain within restored collective agreement requirements.



Source: Ministry of Education. (2019). BC Schools - Class Size. Values are rounded to the nearest tenth.

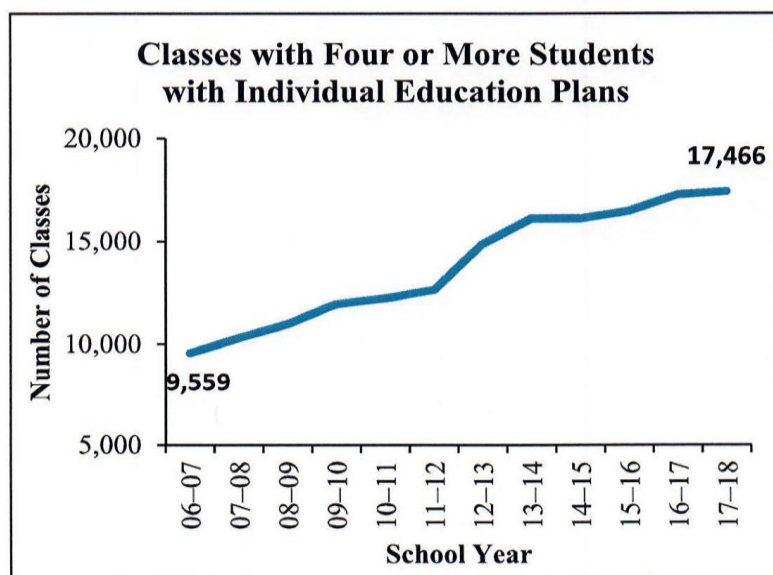
The number of classes with over 30 students decreased significantly thanks to Bill 22 and restoration of collective agreement language in 2016.

Bill 22, introduced in July 1, 2012, provides compensation to teachers of classes that exceed 30 students in Grades 4 to 12.³ Previously, there were approximately 3,300 classes with more than 30 students. After the bill's introduction, that number plummeted, and further decreased after the BCTF's Supreme Court of Canada victory. There were 812 classes with more than 30 students in 2018–19.⁴



Source: Ministry of Education. (2019). BC Schools - Class Size.

The number of classes with four or more students with special needs designations has continued to increase.



Source: Ministry of Education. (2019). Class size by Composition.

The number of classes with four or more students with Individual Education Plans (IEP). in BC public schools increased by 83%. In 2006–07, less than 14% of classrooms had four or more children with special needs. In 2017–18, close to one in four did.⁵

¹ Ministry of Education. (2019). Headcount and School Count by Grade Range.

² Ministry of Education. (2019). BC Schools - Class Size.

³ BC Confederation of Parent Advisory Councils. Bill 22: The Education Improvement Act Information Sheet.

⁴ Ministry of Education. (2019). BC Schools - Class Size.

⁵ Ministry of Education. (2019). Class size by Composition.



BCRTA Advocates to Protect Class Size and Composition

Experienced educators understand the critical importance of maintaining healthy class size in schools, and the significance of understanding the needs of each child. After a long struggle to restore negotiated language on class size and competition was resolved by the Supreme Court of Canada, these standards are once again at risk.

On behalf of members of the BC Retired Teachers' Association, President Gerry Tiede recently wrote the following letter to BC Premier John Horgan, and addressed this issue. As part of our mandate to champion the cause of public education, the BC Retired Teachers' Association strongly supports active teachers in their need to maintain workable class sizes with proper support for the needs of students.

June 19, 2019

The Honourable John Horgan, M.L.A.,
Premier of British Columbia
PO BOX 9041 STN PROV GOVT
VICTORIA, BC
V8W 9E1

**To Premier John Horgan
From BCRTA President
Gerry Tiede**

Dear Premier,

I am writing to you today as President of the BC Retired Teachers' Association, representing over 17,000 retired educators who have spent a lifetime in public education. We understand as well as anyone the conditions in which kids learn and thrive. Our association is working wherever we can to be champions of public education in British Columbia.

So as informed observers, parents and grandparents we are reaching out to you today to express our concern regarding a critical issue that once again seems to be at play in your talks with active teachers: class size and composition.

Class size and composition is not just another line item to discuss – it is the balancing point for all our hopes for effective teaching.

Because we have lived through the changes in public education in recent years, we are especially keen to not see mistakes revisited and to preserve the high goals that we sought in the classroom. In the last quarter century, some important and ambitious standards have been set, including:

- More personalized learning for students
- Greatly expanded PLOs
- Emphasis on better graduation rates, especially for marginalized populations
- Adapting to the changing needs of students in a digital-speed environment
- Integration of students with special needs into classrooms

We worked hard to make all these improvements possible, and the results have been remarkable. What is the common factor required to effectively address all the trends noted here? Attention. To give quality attention to the needs of students, teachers should not be rushed for prep time, divided in their goals, stressed by the uncertainty of support, or forced to choose which students to neglect.

Please also remember it is public schools where children with the greatest challenges come to learn. Private schools accept public funds much more quickly than they accept students with special needs.

You have been a close observer of the previous government and the real headwinds facing public education over the past few years. Stability and respect for education was in short supply for over a decade. The faulty thinking of that regime was repudiated in fifteen minutes by the Supreme Court of Canada, but the injustice visited upon teachers and students lasted for fifteen years.

Premier, degrading BC's standards for classroom size and composition would not just be a disservice to teachers but would strike at the hopes for meaningful learning for the children of our province. It seems surreal that we are revisiting this issue. If there is any infrastructure that our society must build and preserve, surely it is the hearts and minds of our young. Like you, we have set our identity on standing up for the needs of our society. For us, that meant serving those who turned to us for the most essential help there is – an education. BC's teachers and students have endured uncertainty and mismanagement for decades. What happens next will be pivotal for the next generation of BC students.

Please, don't fail them now.

Sincerely,

Gerry Tiede

President

BC Retired Teachers' Association

Well said, Gerry!



BCRTA AFFINITY PARTNER – Get the APP for iOS devices only



SHOP ON THE GO

From home, work or when in transit, you can now shop anytime, anywhere at your own convenience!

PERKS IN YOUR POCKET

Explore over 500 Exclusive Perks, from movies, theater and attractions, to fashion, electronics and travel!



CHECKOUT WITH EASE

Keep track of your purchases and enjoy a simplified checkout process from your phone.

Download the App, Ctrl and Click on link:

https://apps.apple.com/ca/app/perkopolis/id1469557947?_bta_tid=04632209605476432296315171095103840923612349389034322778362445288860747663087393340264071835213364573194

As you know, BCRTA has an Advantage Program Partner that provides evaluation and products for people with hearing loss. HearingLife offers BCRTA members a free hearing test and a price match guarantee for any written quote (same product comparison) where HearingLife offers to beat the other offer by \$50.00 while still extending their usual high level of service to our members. And BCRTA members are always entitled to an additional 10% off any limited time promotion of HearingLife as a benefit of belonging to our association.

BCRTA Activity on the Bill C-27 Written Petition Campaign

JoAnn Lauber - May 16, 2019

The BCRTA paper petition campaign opposing Bill C-27 has been most successful. As with most effective advocacy activities, it was the work of the branches that made the campaign.

Thirty-six BCRTA branches have now completed fifty-one written petitions which have been forwarded to BC Members of Parliament for presentation to the House of Commons.

Thirty-two branches have had forty-two petitions read out by an MP. Many branches had collected far more than twenty-five signatures, sometimes more than a hundred. In those cases, for every twenty-five signatures, their MP could elect to rise in the House to present their petition again. The local Langley MP, for example, chose to read the Langley Branch petition twice because it was endorsed by more than fifty signatures.

In addition to the branches that have had their petitions presented to the House, five branches have submitted ten more petitions to their local MPs, and these are awaiting presentation to the House of Commons. We continue to monitor the Bill C-27 Open Parliament website to find evidence of action by those MPs.

Sometimes when branches approached their MPs, they received no response, or even a refusal to present the petition. In those cases, the branches sent their petition(s) to another MP - to MP Peter Julian or to MP Jenny Kwan - who graciously agreed to ensure their presentation to the House.

Congratulations, BCRTA branches, you rock!

Respectfully submitted,
JoAnn Lauber and Dale Lauber,
BCRTA Bill C-27 Written Petition Work Group

*To date, no BCRTA Bill C-27 petitions have been presented to the House by Liberal MPs.



ASSOCIATION CANADIENNE DES ENSEIGNANTES ET DES ENSEIGNANTS RETRAITÉS
CANADIAN ASSOCIATION OF RETIRED TEACHERS

The **Canadian Association of Retired Teachers** (ACER-CART) posted an e-petition on the House of Commons petition site to encourage government to increase the security of retirement income. The petition closed for signatures on Tues., April 9, 2019.

Thank you to all who participated.

- Over 13,000 people concerned about the security of pensions for Canada's seniors made their voices heard.
- The number of defined benefit pension plans in Canada has declined, even though they are the most efficient and secure way to fund retirement income.
- The introduction of Target Benefit plans, whereby members surrender their secure defined pension benefits, would transfer the risk to plan members, which inevitably reduces pension payments to vulnerable seniors.
- Private sector pension plan members, like Sears Canada employees, suffer when a business closes because the pension plan promises are at the lowest priority, behind investors, management bonuses and corporate profits.
- This petition asks government to affirm the principle that pension promises cannot be broken for any service that has already been earned. It also asks government to protect the pensions of retirees by providing an insurance plan, paid for by pension plans that would guarantee the benefits of retirees if their plan closes.

Facebook: "Like" the BCRTA page: www.facebook.com/BCRTA and find stories like this:



May 8, 2019 – FACEBOOK posting

BCRTA Director Stefan Cieslik reports on the harrowing and heart-warming rescue of a family of Canada Geese - at the BCRTA office!

Stefan writes:

At the BCRTA office on the ground floor of the BCTF building, there was a Canada Goose family with 5 baby goslings who had just finished nesting on the outside of the first floor, up above the BCTF entrance, this afternoon (May 8th).

The father Canada Goose flew down and sat outside the front entrance of the BCTF building at around noon today, May 8. The father goose stood there and honked for four hours. A small group of BCTF building staffers watched and waited to see what would happen.

As I exited the BCTF Building at 4 p.m., I saw the mother Canada Goose fly down and land on the roadway of 6th Avenue. She was almost hit by a car travelling at the front of a cluster of cars making their way west on 6th Avenue. Fortunately, she made it, unharmed, to the sidewalk.

Both the parent geese sat on the sidewalk (in front of the BCTF Building entrance) and loudly honked instructions to the five baby goslings to fly down and join them. Three of the baby goslings flew/fell down and landed on the sidewalk. The remaining two babies up on the first floor were too scared or unable to join them.

A Federation building custodian(?) went up to the first floor with a small cardboard box. Somehow, he managed to get out onto the first floor ledge and managed to place the two remaining goslings into the cardboard box. He emptied the contents onto the sidewalk with the parent Canada Geese and their siblings.

Phone calls to Wildlife officials didn't produce any help. I worked with 3 other people (who work in the BCTF Building (I think?)) to stop four lanes of traffic on 6th Avenue, whilst we herded the family of geese across the 4 lanes of roadway that make up 6th Avenue. It wasn't easy, because the geese wanted to go every which way. The baby goslings had never been for a walk before

On the way across the 4 lanes of roadway on 6th Avenue we decided to make things work by placing the five baby goslings inside the cardboard box and placed a lid on top of the box to stop them getting away.

Once across 6th, we managed to persuade the parent geese that we weren't going to hurt them and then herded/guided them for approximately 1/2 km..... on pathways, roadways and parking lots until we reached the sea-wall and then a small pond/lake just east of the seawall.

The cheeping from the baby goslings coming from inside the cardboard box (held in front of the parent geese) helped keep parent geese going in the right direction. The goose family made it to the pond safely and were last seen resting beside the water, with the parent geese fending off curious, resident Canada geese who had already established ownership of the peaceful lake.

Much better result than what we had feared was going to happen to the goose family who had to cross a busy four-lane 6th Avenue and more to get from the BCTF Building to False Creek!

Honking Regards, Stefan
[#bctf](#) [#bcrt](#) [#honkingheroes](#)

DR. DAY - CAMBIE CASE UPDATE - July 11, 2019



The BC Health Coalition's work to defend our public health care system from legal attack by Dr. Brian Day and private clinic Cambie Surgeries has seen a flurry of activity in recent weeks. Here is a recap of what we have been up to, both inside and outside the courtroom.

1. Health policy expert testifies in defence of public health care in Cambie case

Public health expert Dr. David Himmelstein, M.D. took the stand in the Cambie case to offer a comparative analysis of the US and Canadian health care systems. Dr. Himmelstein, the second expert witness brought by our intervenor group, is a well-respected health policy professor at City University of New York School of Public Health and lecturer in medicine at Harvard Medical School. Dr. Himmelstein has studied the impacts of for-profit healthcare and private insurance in the U.S. for decades.

Dr. Himmelstein's evidence went to the heart of Cambie Surgeries' central claims, and refuted the deceptions relied on by Cambie in an attempt to prove their case. He testified to the overall societal costs to health care if Cambie Surgeries' legal attack against the public health care system were to be successful. Dr. Himmelstein gave evidence on the dangers of introducing private insurance into single-payer health care systems such as Canada's, and the risks of allowing for-profit healthcare organizations to operate.

2. BC Health Coalition experts debunk myth that private clinics and for-profit health care decrease wait times

We hosted an in-depth conversation with Dr. Steffi Woolhandler and Dr. Himmelstein, two of our experts in the Cambie case. They drew on their expertise in the American private health care system, where access to and quality of health care is greatly unequal, and wait times can be very long.

The experts' knowledge provided critical insights debunking the claims made by Dr. Day and Cambie Surgeries that allowing private clinics and for-profit health care reduces wait times. As both doctors explained, introducing private health care options into single-payer systems like Canada's does not decrease wait times for medical procedures. Rather, research shows that:

- The two-tier health care system has substantial wait times, especially for those who are unable to pay extra;
- Doctors work the same number of hours regardless of whether it is in the private or public health care system;
- Private health care results in unequal and insufficient care because the decisions to schedule patients are based on potential profits over need.

Closing arguments are scheduled through the Fall with the case expected to wrap up by the end of the year. We'll keep you posted with updates and invitations to attend court. Thank you for your continued support and attention to this case that has such profound impact on one of our most cherished public services.

In solidarity, Edith MacHattie,
Co-Chair of the BC Health Coalition

All Canadians should receive health care based on what they need, not what they can pay.

Council of Canadians:

The Council of Canadians is Canada's leading grassroots social action group that has remained 100 percent independent with donations from individuals and no corporate or government funding.

The Council of Canadians calls for a ban on bottled water products where potable water exists. There are routinely over 100 drinking water advisories in First Nations where bottled water is used as an unsustainable, short-term solution. The Council of Canadians calls on the Trudeau government to allocate the funding needed to end these drinking water advisories.

Take the Boycott Nestlé pledge - Several parts of Canada have faced long periods of drought in recent years, due to climate change. Yet Nestlé, a giant bottled water corporation, continues to pump hundreds of millions of litres of groundwater every year from aquifers in Ontario and British Columbia. In Ontario, Nestlé pays less than one-twentieth of a penny per litre of water and then resells it for up to \$2 per bottle. Every year, Nestlé ships hundreds of millions of single-use plastic bottles out of the community for sale all over North America for huge profits.



BACKGROUND

In 2016, Nestlé bought the Middlebrook well in Elora, Ontario – despite the local municipality's attempt to purchase it, to safeguard their municipal water supply. Nestlé is already allowed to pump up to 4.7 million litres of groundwater every day from two nearby wells on expired permits.

Downstream from Nestlé's operations, many people from Six Nations of the Grand River do not have clean, running water. Under the UN Declaration on the Rights of Indigenous Peoples, governments are required to obtain free, prior and informed consent from Indigenous peoples for water projects like this.

Nestlé has been making profit by pumping groundwater all over the world. Communities are standing up and saying "no" to Nestlé's water grabs and profit making from a shared community resource.

Nestlé's operations in British Columbia have also stirred up opposition from communities trying to protect their water. Despite the 2015 drought, Nestlé continues to extract 300 million litres per year from a well in Hope, BC located in Sto lo Territory. The well connects to an aquifer that approximately 6,000 nearby residents in Hope rely on.

Groundwater resources are finite. Droughts, climate change and over-extraction continue to impact our limited water sources. At this pace, we will not have enough for our future needs. Wasting limited groundwater on frivolous and consumptive uses such as bottled water is irresponsible. We must not allow water supplies to be depleted for corporate profit.

Take the Boycott Nestlé pledge to protect water for current and future generations.

Nestlé Products to Boycott in Canada – until government allocates funding needed to end drinking water advisories in First Nations communities

These are Nestlé's main brand names. Some of their products have different individual names but most of them fall under these brand categories. The company is constantly buying and selling brands, however, so when in doubt, simply check the product's label. Often, the Nestlé logo will not appear, but usually the Nestlé name can be found in the fine print.

Coffee:

Nescafé, Taster's Choice, Ricore, Ricoffy, Nespresso, Bonka, Zoégas, Loumidis.

Water:

Nestlé PURE LIFE, Nestlé Aquarel, Perrier, Evian, Montclair, Vittel, Contrex, S. Pellegrino, Acqua Panna, Levissima, Vera, Viladrau, Arrowhead, Poland Spring, Santa Maria, La Vie, Deer Park, Al Manhal, Ozarka, Hepar, Aberfoyle, Gerber, Gerber Graduates.

Other Beverages:

Nestea, Nesquik, Nescau, Milo, Carnation, Libby's, Caro, Gerber, Gerber Graduates.

Breakfast Cereals:

Nestlé, Nestlé Quik

Shelf Stable Dairy Products:

Nestlé, Nido, Nespray, Ninho, Carnation, Milkmaid, La Lechera, Moca, Klim, Gloria, Svelty, Molico, Nestle Omega Plus, Bear Brand, Coffee-mate, LC1, Chmyto La Laitiere, Sveltesse, Yoco.

Infant Foods:

Nestlé (this includes Good Start, SMA, Follow-Up, Follow-Up Soy, Alsoy, Nursoy, Nestlé Baby Cereal), Nan, Lactogen, Beba, Nestogen, Cérélac, Neslac, Nestum, Guigoz, Gerber, Gerber Graduates

Performance Nutrition:

PowerBar

HealthCare Nutrition:

Nutren, Peptamen, Modulen

Culinary Products:

Maggi, Buitoni, Thomy, Winiary

Frozen Foods:

Maggi, Buitoni, Stouffer's, Hot Pockets

Ice Cream:

Nestlé, Frisco, Motta, Camy, Savory, Peters, Haagen Dasz, Movenpick

Refrigerated Products:

Nestlé, Buitoni, Herta, Toll House

Chocolate, Confectionary, and Biscuits:

Nestlé, Crunch, Cailler, Galak/Milkybar, KitKat, Quality Street, Smarties, Baci, After Eight, Baby Ruth, Butterfinger, Lion, Aero, Polo, Frutips

Local communities have water restrictions during a very dry summer, yet Nestlé continues to pump millions of litres every day - *on an expired permit*.

4.7 million litres of fresh water per day. That's how much Nestlé has been pumping out of a small community in Ontario every day for the last three years -- **without a permit**.

Local Indigenous communities have demanded Nestlé stop operations on their territory, while their residents lack clean water, and yet the mega-corporation keeps greedily pumping the water out.

**No more Nestlé
for me!**

Food Services and Professional Products:

Chef, Davigel, Minor's, Santa Rica

Pet Care:

Friskies, Fancy Feast, Alpo, Mighty Dog, Gourmet, Mon Petit, Felix, Purina Dog Chow, Pro Plan, ONE, Beneful, Tidy Cats

Pharmaceutical Products:

Alcon, Galderma

Cosmetics:

L'Oreal, Laboratoires Innéov, Maybelline, Garnier, Lancome, Biotherm, Ralph, Lauren, Giorgio Armani, Guy Laroche, Matrix, Redken

Children's Clothing, Towels and Bedding:

Gerber Childrenswear

Insurance

Gerber Life Insurance Company

**I never knew!
Did you?**

Join the boycott
to stop Nestlé's
bottled water
grab! Don't buy
Nestlé products!

POINTS TO PONDER:

To read more about the article, place mouse cursor over the blue underlined link, press "ctrl" key (lower left keyboard) and click on the link.

**Atlantic Canada has a Problem (but it's good) – drop, in youth incarceration!**

The four long-term youth jails in the region are holding fewer than 30 people. In, P.E.I. just one bed of 16 is being used. Young people are receiving more restorative justice sentences, but they're also committing fewer crimes. Now, it raises questions about the buildings.

<https://www.cbc.ca/news/canada/nova-scotia/youth-jails-vacant-atlantic-canada-1.5207035?cmp=newsletter-Morning+Brief+July+17+2019>

Link Between Gut Bacteria and Fibromyalgia

https://www.ctvnews.ca/mobile/health/canadian-researchers-find-link-between-gut-bacteria-and-fibromyalgia-1.4473914?cid=sm%3Atrueanthem%3Actvancouverisland%3Apost&utm_campaign=trueAnthem%3A+Trending+Content&utm_content=5d0e18dae84fc20001cf3b6a&utm_medium=trueAnthem&utm_source=facebook&fbclid=IwAR1839dfzVPc9vhrE6fbXH66CUv1ibxQjpMLzEcDIlzaKcdjarjtWsORQas

NASA discovers an intriguing planet that's about the same size as Earth

It's a rocky world orbiting a relatively cool, red dwarf star about 48 light-years from here. It carries the charismatic name of LHS 3844b. But researchers say it's unlikely to support life, as the planet probably has no atmosphere and is constantly bombarded with ultraviolet radiation

<https://www.cbc.ca/news/technology/space-exoplanet-nasa-space-telescope-1.5252838?cmp=newsletter-Morning%20Brief%20August%2020%202019>

CPP no Longer Invests in US Detention Facilities that Hold Migrants

<https://www.theguardian.com/world/2019/jul/05/canada-pension-fund-divests-us-migrant-detention-firms>

After Death of Spouse, CPP Survivor's Benefits Can Be A Shock!

<https://www.cbc.ca/news/business/cpp-survivor-benefit-shock-1.5170879>

Your clothes aren't a good look for the planet. A study in the journal Nature Climate Change says fast fashion — inexpensive, trendy clothes that copy the latest catwalk designs — has caused a spike in clothing consumption and waste over the last two decades. The consultancy McKinsey reports that consumers, on average, are buying 60 per cent more clothing textiles compared to 2000, but keeping clothes for only half as long. Textile production primarily uses non-renewable resources, and it's common for fast fashion textiles to be made from blends of different fabrics, which makes recycling garments more difficult. The Ellen MacArthur Foundation reports that, in 2015, the fashion industry produced 1.2 billion tonnes of greenhouse gases.

Never Buy Mylar Balloons that Never Break Down – Here's Some Alternatives!

<https://returntonow.net/2019/04/19/study-balloons-are-the-most-deadly-plastic-for-seabirds-here-are-some-eco-friendly-alternatives/?fbclid=IwAR1serHuwZbagRNrbTKE4IqsEuWmZ-Y9I6CdUjObQCPgPoavF-tLgCB9iKo>

CLIMATE CHANGE IS MAKING SOME HOMES TOO RISKY TO INSURE

Buying a home in Canada comes with risks that didn't exist a decade or two ago. Climate change is transforming entire parts of the country. Some areas are now far more likely to flood. Others are so dry; they are susceptible to forest fires like never before. Insurance companies say that in the riskiest areas, they will simply stop insuring homes.

The changing climate is catching people off guard. Even people who live far from lakes or rivers are finding the flood risk has risen dramatically. Mike Mattos bought his Toronto-area home in the 1970s, when there was no flood risk. It's 27 kilometres from Lake Ontario. But in 2013, a nearby culvert overflowed during a storm and filled his basement with water. He has since made improvements, but if another flood happens, he says his insurance company will cancel his policy.

Intact Insurance estimates that in the coming years, eastern parts of the country will be 20 per cent wetter, and western parts will be 20 to 25 per cent drier. Company CEO Charles Brindamour calls climate change an "existential" threat, not just to his industry, which is paying out far more in claims than it used to, but to all Canadians. "For every dollar of protection we provide, there's three to four dollars of cost on society." In other words, consumers and businesses are on the hook for way more than the billions paid out to cover losses.

Canadians will get a more vivid picture next year, when the federal government releases new flood maps. People who live far from water sources may be in for some disturbing news. As many as five per cent of homes will be deemed uninsurable, Brindamour warns "if you're in a zone that gets flooded repeatedly, or where the odds of being flooded has increased meaningfully, it'll be hard to find insurance from private capital."

Fighting Climate Change More Beneficial Than We Might Think

Governments aren't calculating the true cost of the battle when they don't take into account positives like fewer deaths from air pollution that make the net cost of climate action as low as zero, growing evidence shows. Research finds the health co-benefits of reducing greenhouse gas emissions could be worth \$100 US per tonne of CO₂ in high-income countries like Canada and \$50 US per tonne in middle-income countries like China.

<https://www.cbc.ca/news/technology/climate-change-mitigation-co-benefits-1.5205552?cmp=newsletter-Morning+Brief+July+10+2019>

Andrew Scheer's Climate Plan Leaves a Lot to Imagination:

<https://www.cbc.ca/news/politics/andrew-scheer-climate-change-carbon-emissions-1.5181744?cmp=newsletter-Morning%20Brief%20June%2020%202019>

'Clean' Natural Gas is Actually the New Coal

<https://www.cbc.ca/news/business/lng-climate-investment-1.5192148?cmp=newsletter-Morning%20Brief%20July%202%202019>

Methane pollution from B.C.'s oil and gas industry is at least 2.5 times higher than reported by industry and government.

<http://community.davidsuzuki.org/index.php/email/emailWebview>

Nature Emergency: Canada Needs to Triple the Amount of Protected Land

<https://www.cbc.ca/news/politics/tasker-nature-emergency-triple-protected-land-1.5213650?cmp=newsletter-Morning+Brief+July+17+2019>

Forests being Flushed

Our desire for super-soft multi-ply toilet paper could be worse for the environment than driving a Hummer. Not all toilet paper is equally damaging and many manufacturers are already making more environmentally friendly products using recycled materials. It's mostly the big brands of quilted paper that score badly in environmental impact:

"F" Grade (contain little or no recycled material):

- Charmin Ultra Soft,
- Kirkland Signature (aka. COSTCO)
- Angel Soft

"A" Grade (use recycled paper):

- Seventh Generation
- Natural Value



<https://www.theguardian.com/world/2019/mar/01/canada-boreal-forest-toilet-paper-us-climate-change-impact-report>

Phoenix – "Cook" Plastic into Fuel

<https://www.cbc.ca/news/canada/toronto/from-dumpster-to-diesel-1.5242407?cmp=newsletter-Morning+Brief+August+13+2019>

Pollution Solution – Enzyme Eats Plastic Waste

https://www.weforum.org/agenda/2018/04/this-enzyme-eats-plastic-waste?utm_source=Facebook%20Videos&utm_medium=Facebook%20Videos&utm_campaign=Facebook%20Video%20Blogs&fbclid=IwAR19CckFSmMxA0BBrkQZ8ioIBbkiXDdIxrRboz4nL LRS9vQ2vRtT9sVbM1Y

Dryer Sheets are Toxic!

https://draxe.com/health/detox/dryer-sheets/?utm_campaign=dryer-sheets&utm_medium=social&utm_source=facebook&utm_content=draxe&fbclid=IwAR1ith8KsevbUNjW i2cwi 8NzoSKZ7AdIETZ97XIqLyi0hBTCcDPcjJ7TA

Sheep and Solar Power Make Good Partnership

<https://www.cbc.ca/news/canada/ottawa/solar-energy-panels-weeds-sheep-lambs-farming-grazing-1.5190376?cmp=newsletter-Morning%20Brief%20July%202%202019>

What Individual Lifestyle Choices Have The Highest Impact On Climate Change?



A 2017 study by University of British Columbia environmental geographer Seth Wynes showed that the four most impactful actions that individuals can take to lighten their carbon footprint are (in order of impact):

1. Have Fewer Children
2. Live Car Free
3. Reduce Air Travel
4. Switch to a Plant-Based Diet

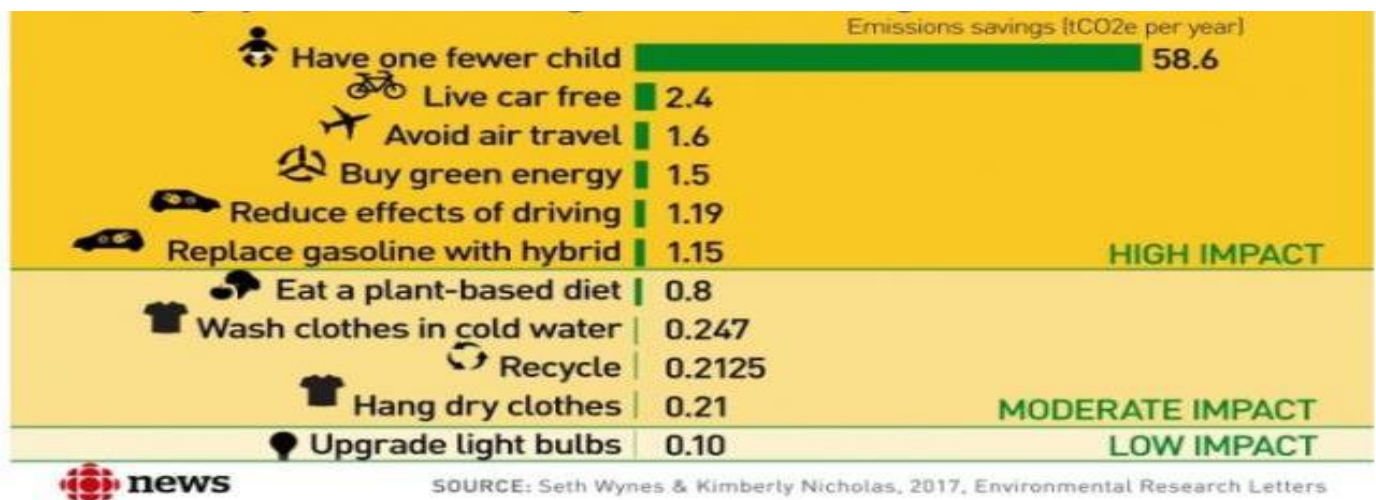
Source: TREK magazine
(Alumni UBC) – Spring 2019

If those findings surprise you, it might be because they're not strategies most commonly promoted by governments, educators and the media. In fact, when Wynes analyzed a representative sample of education materials (including 10 Canadian high school textbooks), as well as government resources on climate change from the EU, US, Canada and Australia, he found they largely fail to mention these actions. Instead, they focus on things like recycling, switching light bulbs or using cloth shopping bags – actions that have a relatively minor impact on emissions.

Wynes, a former high-school science teacher, was puzzled by this. After all, avoiding just one roundtrip transatlantic flight per year reduces more emissions than switching to green energy. Adopting a plant-based lifestyle is four times more impactful than comprehensive recycling and aligns with health care advice. And a US family choosing to have one less child would result in the same level of emission reductions as 684 teenagers adopting comprehensive recycling for the rest of their lives. So, why are governments telling people to switch their light bulbs instead of encouraging them to fly less and reduce their meat intake?

Wynes suggests the messaging may have been designed with a "foot in the door" approach. "If you start people on small actions that are easily achievable, then they can be scaled up later," he says. "But it's time to move onto the next stage." He says it's critical to revamp our educational materials to promote high-impact strategies, especially those targeted at young people who are establishing lifelong patterns.

Wynes says that we are in a crucial window of time where we can decide what kind of future that we will live in, and it's important that we choose one where the atmosphere is compatible with human well-being. My number one recommendation to individuals would be to go big. So many of the actions that are suggested by the media are chosen because they're small and they're easy; but this problem is not small and it's not easy. Take trains, not planes, eat a plant-based diet and live car free! Go BIG!!!



The Green New Deal

Source

Since The Pact for a Green New Deal launched on May 6, 2019, organizations in the coalition have set off with the goal of listening to people from coast to coast to coast in the ambitious project of defining what a Green New Deal looks like for their community. In less than a month, more than 7,000 people joined Green New Deal 150+ town halls. This infographic represents a summary of some of the ideas people shared at these town halls. They were attended by people from environmental groups, labour unions, faith groups, political parties, city councils, community and neighbourhood associations, Indigenous organizations, women's organizations, the Fight for \$15 and Fairness, student unions, local media, and more.

These are some of the exciting and inspiring ideas that came out of the town halls.

GREENPEACE

June 2019 was the hottest June in recorded history! It's clear we're in a state of a climate emergency.

Meanwhile, **things are moving fast in the campaign for a Green New Deal in Canada.** Last month, volunteers organized an amazing **150+ town halls** that took place in every single province and territory. **So far more than 7,000 people have showed up** to share their solutions and ideas for what a Green New Deal could look like in their communities.

Here are a few of the things we heard across the country, over and over again, that a Green New Deal must include:

- Leaders need to set a legally binding climate target for Canada, in line with the science of keeping global warming to 1.5 degrees Celsius.
- It's also time to end fossil fuel subsidies.
- In a climate and economic crisis, workers' rights matter: people called for increasing unionization, a \$15 minimum wage and implementing workers' rights and protections.
- Citizens from all walks of life want to see Indigenous rights enshrined. This means fully implementing the UN Declaration on the Rights of Indigenous Peoples; ensuring Free, Prior and Informed Consent; the 94 Calls to Action of the Truth and Reconciliation Commission; and the Calls for Justice in the Final Report of the National Inquiry into Missing and Murdered Indigenous Women and Girls.



WHAT IS THE GREEN NEW DEAL?

SOLUTIONS FOR A 100% RENEWABLE AND JUST FUTURE



MISH-MASH of MEDICAL NEWS:



Hepatitis Awareness – Why you should consider getting tested for Hep C
It's recommended that anyone born between 1945 and 1965 talk to their health provider about getting a blood test to [screen for HCV](#).

<https://www.everythingzoomer.com/health/2019/07/26/why-boomers-should-consider-getting-tested-for-hepatitis-c/>

Microplastics found in Canadian bottled water:

<https://www.cbc.ca/news/technology/marketplace-canadian-bottled-water-microplastics-1.4606182>

A new study has tried to estimate just how much microplastics people are consuming— and one researcher says more work needs to be done to understand how the tiny particles might impact human health. The study found a person's average microplastic consumption, based on food items analyzed in previous studies, would likely fall between 70,000 and 121,000 particles per year. The study analyzed the amount of microplastics found in fish, shellfish, sugars, salts, alcohol, water and air. Garth Covernton, a PhD candidate at University of Victoria's department of biology, compared the study to early understandings of cigarettes and tobacco. While the numbers they came up with seem large, they don't know what level of consumption is dangerous. "We're at the point where we know microplastics at some dose could be harmful, but we're not at the point where we can say whether what the average person is encountering is the equivalent of one cigarette in a lifetime, or that chronic exposure, like a pack a day."

<https://www.cbc.ca/news/canada/british-columbia/study-sheds-light-on-human-consumption-of-microplastics-1.5162753?cmp=newsletter-Morning+Brief+June+6+2019>

Turmeric and Honey – health benefits:

<https://www.healthyandnaturalworld.com/turmeric-and-honey-golden-honey/>

Extra Virgin Olive Oil – multiple health benefits

<https://www.healthyandnaturalworld.com/health-benefits-of-olive-oil/>

14 Cooking Oils – the best and worst for cooking

<https://www.healthyandnaturalworld.com/types-of-cooking-oils/>

Apple Cider Vinegar – Uses and Benefits

https://draxe.com/nutrition/article/apple-cider-vinegar-uses/?utm_campaign=applecidervinegaruses&utm_medium=social&utm_source=facebook&utm_content=draxe



13 Natural Antibiotics

<https://www.healthyandnaturalworld.com/powerful-antibiotics-that-dont-require-prescription/>

23 Types of Berries and Their Benefits

<https://www.healthyandnaturalworld.com/types-of-berries/>

Immune Boosters – Top 10

https://draxe.com/health/cold-and-flu/how-to-boost-your-immune-system/?utm_campaign=boostimmunesystem&utm_medium=social&utm_source=facebook&utm_content=draxe

5 Things you need to know about National Pharmacare:

https://thetyee.ca/News/2019/06/14/Five-Things-National-Pharmacare/?fbclid=IwAR1u0iJSi_dkCo_m-aDMptRqFIdvIhDTouzUS-7HoHxy7suUNZAX-NBWB2s

Paleo Diet May Be Bad for Heart Health

https://www.medicalnewstoday.com/articles/325832.php?utm_source=newsletter&utm_medium=email&utm_country=CA&utm_hcp=no&utm_campaign=MNT%20Weekly%20%28non-HCP%20non-US%29%20-%20OLD%20STYLE%202019-07-24&utm_term=MNT%20Weekly%20News%20%28non-HCP%20non-US%29

Plant Based Diet Reduces Diabetes Risk

https://www.medicalnewstoday.com/articles/325826.php?utm_source=newsletter&utm_medium=email&utm_country=CA&utm_hcp=no&utm_campaign=MNT%20Weekly%20%28non-HCP%20non-US%29%20-%20OLD%20STYLE%202019-07-24&utm_term=MNT%20Weekly%20News%20%28non-HCP%20non-US%29

“Beyond Meat” Burgers – Are they really healthier for you than lean beef?

Nutrition experts say there is no research showing a Beyond Burger is a healthier food choice compared to eating beef. The Beyond Burger contains close to 20 ingredients, including refined coconut oil, pea protein isolate and flavouring, so it qualifies as a highly processed food — something that Canadians are advised to limit in their diet.

<https://www.cbc.ca/news/business/beyond-meat-burger-beef-health-risks-1.5220777?cmp=newsletter-Morning+Brief+July+24+2019>

Magnesium – Signs of Deficiency and What to do about it!

<https://www.healthyandnaturalworld.com/top-signs-that-you-have-magnesium-deficiency/>

Glyphosate in Cereal: Monsanto’s Weedkiller Detected at Alarming Levels

https://draxe.com/nutrition/article/glyphosate-in-cereal/?utm_campaign=glyphosateincerealupdate&utm_medium=social&utm_source=facebook&utm_content=draxe

Danger of Energy Drinks (Red Bull) AND 10 Worst Fake Foods:

<https://www.healthyandnaturalworld.com/top-10-worst-fake-foods/>

Top 5 Cancer Causing Foods

<https://www.healthyandnaturalworld.com/cancer-causing-foods-to-avoid/>

Natural Remedies for Upset Stomach

<https://www.healthyandnaturalworld.com/upset-stomach-home-remedies/>

Nature Prescription = 120 minutes per week, doctors say

<https://www.nytimes.com/2019/06/13/health/nature-outdoors-health.html>

Gardens Make You Happier, Healthier and Less Stressed

<https://www.irishtimes.com/life-and-style/homes-and-property/interiors/get-into-your-garden-it-makes-you-happier-healthier-and-less-stressed-1.3907178>

Fermented Beets - how to make and why eat every day

<https://77recipes.com/how-to-make-fermented-beets-and-why-you-should-eat-them-every-day/>



As of Sept. 1st, ICBC Insurance Renewals More Complicated

Reference: <https://www.vernonmorningstar.com/business/icbc-insurance-renewals-get-more-complicated-this-year/>

ICBC estimates that when all of its risk adjustments are in place, they will reduce premiums for about three quarters of drivers.



Crash history, driver risk prompt more reporting requirements

B.C. vehicle owners are beginning to be notified of insurance changes taking effect this fall, with extra information and in some cases extra fees required to renew.

The changes are part of an effort to control ballooning claim costs and deficits at the Insurance Corp. of B.C., by shifting costs away from vehicle owners and onto high-risk drivers. At-fault accident claims after June 10 are being calculated to set the new optional insurance rates that take effect with renewals from Sept. 1 forward.

Driver infractions have always been a factor in insurance rates, with penalty points incurred, but the new rules add to that. If there are two minor infractions such as speeding or running a stop sign during a record scan period of up to three years, the optional insurance premium increases. Any serious infraction, including impaired driving, excessive speeding or distracted driving, also triggers an optional insurance rate increase.

ICBC estimates that when all of its risk adjustments are in place, they will reduce premiums for about three quarters of drivers. The existing system spread costs across all drivers, leaving some with recent at-fault crashes paying the same as those with crash-free driving records.

Registered owners will still be on the hook for speeding tickets that will soon be issued by 35 cameras at high-crash intersections in B.C. urban areas. The cameras have been upgraded to operate 24 hours a day and some equipped to issue speeding tickets when a vehicle exceeds an undisclosed margin above the speed limit is exceeded. ICBC is coping with more than 900 accidents per day, the majority of them at intersections.

The speed cameras are being activated this summer at major intersections in Kelowna, Abbotsford, Nanaimo and various locations in Metro Vancouver. There are a total of 140 intersection cameras in the province, with most still issuing tickets by mail only when a vehicle runs a red light.

BCAA - A new era for car insurance in BC starts Sept. 1

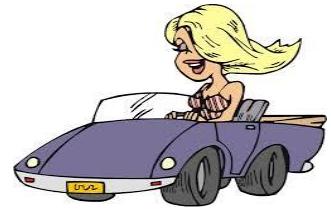
What drivers need to know and tips for a smooth renewal

Reference: https://www.bcaa.com/blog/2019/auto/icbc-changes?utm_source=SilverpopMailing&utm_medium=email&utm_campaign=C000001220_000059267_2298-C02%20Families%202298%20E-letter%20Member%20Aug-2019%2008/21/2019%2004:56

Starting September 1, crashes will be tied to the at-fault driver, not the vehicle to help make sure drivers are more accountable for their behaviours on the road. For some, this is great news, while for others it's a reminder (with financial consequences) to practice safe driving behaviours. The changes also mean being more responsible about who we allow to drive our vehicle.

THE NEW CAR INSURANCE MODEL

Under the new model, crashes will follow the at-fault driver, not the vehicle owner. So, if someone causes a crash while borrowing your vehicle, the claim will be counted on **their** driving record and no longer on yours. Seems reasonable, right?



But right now, with the current model, any crash involving your vehicle follows your driving record even if you weren't the one driving or in the car at the time of the crash. This is what ICBC's new car insurance model will change. After September 1, it's all about the driver, not just the car.

THE WAY PREMIUMS ARE SET

Each driver's experience and crash history will now play a bigger role in determining premiums to better ensure that the risk involved in insuring a vehicle is more accurately assessed. In general, the more crashes a driver causes, the more they will pay in insurance. The more years of driving experience a driver accumulates, the more discounts they can earn. At the same time, this also means allowing a driver who has a history of causing multiple crashes to use your vehicle may impact your insurance rate.

Here's the breakdown of how insurance premiums will be calculated:

- 75%** Will be based on the principal driver's experience and crash history, along with Other factors including where they live and the type of vehicle. The principal driver is the person who drives the vehicle the most.
- 25%** Will be based on other listed drivers and the one with the highest level of risk will Make up the remaining portion of the premium.

LISTING DRIVERS OF YOUR CAR

Vehicle owners will now be asked to list those who regularly drive their vehicle, such as household members, friends, employees and learners. Listing those who drive the vehicle will help make sure the right person is held accountable for any crash they cause, and that the risk involved in insuring your vehicle is more accurately assessed. You can add or remove drivers any time without a transaction fee.

With such significant changes to our province's car insurance model, premiums will likely change as well. But, let's not assume what exactly will happen with premiums under the new model. Remember, each listed driver's experience and crash history will vary, so listing drivers may or may not increase your premium. Since your premium will be 75% based on the principal driver and 25% based on the listed driver with the highest level of risk, this could help lower your premium depending on the listed driver's experience and crash history.

While listing drivers on your policy may be a new step, it's important to know that there's a possibility of a penalty of up to \$5,000 for failing to list a driver who then causes a crash using your vehicle. The potential one-time financial consequence will depend on the driving experience and crash history of the at-fault driver and is separate from your insurance premium (the claim will be covered in the event of an unlisted driver crash).

Of course, we can't always predict who will use our vehicle and when. That's why ICBC has put into place a new protection called **"Unlisted Driver Protection"** (UDP) to allow vehicle owners the flexibility to be able to occasionally lend their vehicle to non-household, non-employee drivers who are not listed on their policy, such as a visiting friend or relative.

CHANGES TO THE RENEWAL PROCESS:



What to bring to your insurance broker

From September 1, 2019, when you purchase or renew your insurance bring:

- The driver's licence number and date of birth for each driver you want to list on your policy
- Of the listed drivers, who is the principal driver
- If your car is driven less than 5,000 km in a year, a photo of your current odometer reading (a potential discount may apply at your next renewal).

Why do you need to know who drives my car?

You'll be asked to list anyone who drives your car such as household members, employees, learners and others who use your car. If one of the listed drivers causes a crash in your car, the at-fault driver will be held accountable for the crash.

You can add or remove drivers any time and it doesn't cost anything. Adding drivers won't necessarily change your premium – it will depend on many factors including the driving experience and crash history of all the listed drivers.

Under the current model, at-fault crashes follow the vehicle owner, rather than the driver. For example, if your friend borrows your vehicle and causes a crash, the claim applies to your record, not theirs, even though you didn't cause the crash.

Under the new model, at-fault crashes will follow the driver, not the vehicle owner. So if your friend causes a crash using your vehicle, the claim is counted on *their* driving record, not yours.

Listing those who drive your car helps to make sure the right person is held accountable for the crash, and the risk involved in insuring your car is more accurately assessed.

What is "the principal driver"?

You'll be asked to declare the principal driver – the person who drives the car the most. The majority of the premium (75%) will be based on the principal driver.

The majority (75%) of your Basic insurance premium will be based on the principal driver (the person who will drive the vehicle the most). Of the other listed drivers, the one with the highest level of risk will make up the remaining 25%.

However, if the listed driver is lower-risk than the principal driver, there will only be a reduction in the premium if that listed driver is a household member or employee. This will help prevent people from adding lower-risk drivers to their policies simply to artificially reduce their premiums. Adding drivers won't necessarily increase your premium. It will depend on various factors, such as each listed driver's experience and crash history.

What if I want to be able to lend my car to anyone?

If you would like the flexibility to be able to lend your car occasionally to a driver not listed on your policy, **Unlisted Driver Protection** can provide peace of mind. This new protection allows for unanticipated drivers to drive your vehicle occasionally. Occasional use is defined as up to 12 days in a year, per driver.

Previously it had been announced that this protection would start at \$50 per year. Now, this additional protection won't have to be purchased.*

* If an unlisted driver causes a crash in your car, Unlisted Driver Protection will then cost \$50 annually (one fee, not per driver) and will increase, if there are more crashes by unlisted drivers.

What if an unlisted driver causes a crash in my car?

If you don't have Unlisted Driver Protection or if it doesn't apply (for example, the unlisted driver is a household member), you may face a one-time financial consequence.

There will be exemptions for extraordinary situations, such as when an unlisted driver uses your vehicle for a medical emergency. Mechanics and valets who may drive your car are covered by their own policy.



Although the Unlisted Driver Protection won't need to be purchased, once an unlisted driver causes a crash in your car, this protection will cost \$50 annually. If there are more crashes by unlisted drivers using your car, the cost of the protection will increase.

Watch ICBC's Video On "How To List Other Drivers" (Ctrl + Click to follow link)

https://www.youtube.com/watch?time_continue=49&v=lu84rpp0d7c

Will you be introducing crash forgiveness?

Yes, we know that crashes do happen so we will forgive one crash after 20 years of driving experience, provided you have been crash-free for the last 10.

Can I still repay a claim to protect my premium?

Currently, if you've been found responsible (at fault) for a crash that doesn't involve injuries or costly vehicle damage, you could repay the cost of the claim to ICBC so it won't affect your insurance premium. However, this allows some drivers to mask the true risk they represent.

Starting September 1, claim repayment is only possible if the claim amount is \$2,000 or less.

How will driving experience be recognized?

Generally, drivers with more years of driving experience and no at-fault crashes will see greater discounts. You will be able to receive Basic insurance discounts for up to 40 years of driving experience, up from the current nine years of crash-free driving.

As for inexperienced drivers, currently their Basic insurance premiums are significantly discounted. We will continue to offer them discounted premiums, however, these discounts will be reduced if they cause a crash, and eliminated if they cause a second one within the five-year scan period.

Should I list learner drivers? How does that impact my premium?

Yes, if a learner driver will be using your car, you should list them and a new additional premium will apply. The learner premium recognizes the risk that a learner driver represents and helps cover the costs of crashes caused by learners. The learner premium will range from \$130 to \$230 per year, depending on where you live. You don't need to pay the premium for *each* learner – it is one cost to cover all learners using your car.

Are you changing the seniors' or disability discounts?

There are no changes to the current discount for qualifying persons with disabilities. Seniors will continue to receive a Basic insurance discount and will now benefit from more years of driving experience being considered – up to 40 years from the current nine years of crash-free driving. However, their discount will be reduced if they cause a crash and eliminated if they cause a second crash within the ten-year scan period.

NEW DISCOUNTS

We are also introducing two new vehicle-related discounts:

- Vehicles with original, manufacturer-installed autonomous emergency braking will be recognized with a 10 per cent discount.
- Vehicles that are driven less than 5,000 km in a year will be eligible for a 10 per cent discount.



Why do you want to know how much my car is driven in a year?

A new discount is available for vehicles that are driven less than 5,000 km in a year.

If you think you may qualify for this discount, your broker can record your odometer reading.

At your next policy renewal, if the mileage is less than 5,000 km, a 10 per cent discount will apply to your insurance.

The way ICBC sets insurance premiums

As of Sept 1, 2019 - Driving experience and crash history will play a bigger role in determining premiums. Other factors, like where you live and how you use your car, are also being updated.

How exactly will premiums be calculated?

Each insurance policy will start with a base premium. (The base premium for Basic insurance as of April 1, 2019, is \$1,063). The premium then increases or decreases depending on each individual's factors that fall under the driver and vehicle categories.

Experience and crash history affect what you pay

The first part of your Basic insurance premium looks at driving experience and crash history.

These two factors already affect your premium today, but from September 1, 2019, they will have a greater impact. In general, the more crashes you cause, the more you will pay in insurance. The more years of driving experience you accumulate, the more discounts you'll earn.

We will also ask that you list who drives your car so they can be noted on your policy.

Household members, employees and regular drivers should be listed if they're going to use your car. If a learner will be driving your car, a new additional premium will also apply.

Learner drivers must be listed for each vehicle, and a learner premium of between \$130 and \$230 per year applies, depending on the region. Urban areas generally have higher accident rates and regional rates for all drivers are adjusted to reflect the risk.

This is the area that will be changing the most for B.C. drivers – find out all the details below or watch our video to learn more: <https://www.youtube.com/watch?v=VJDNXLTDN9k&feature=youtu.be>

WHAT'S CHANGED?

There's now more money available for your **medical care and treatment**, doubling from \$150,000 to \$300,000 as of January 2018.

As of April 1, 2019:

- More types of treatments are covered, including acupuncture, chiropractic care, kinesiology and more.
- More money is available for individual treatments - so you shouldn't be out of pocket.

Other benefits to help while you recover such as: wage loss, homemaking benefits and many more have increased substantially for crashes that occurred on or after April 1.

A limit on pain and suffering payouts for minor injuries

To allow more money for recovery and treatment, a limit (of up to \$5,500) on pain and suffering payouts for minor injuries is in effect as of April 1, 2019. This limit:

- does not apply to major and catastrophic injuries
- is separate from the money available for any medical treatment or benefits for recovery.

This limit only applies to your compensation for pain and suffering - the term for the discomfort, inconvenience and emotional distress of being in a crash – when you've had a minor injury (such as a sprain or strain). It's just one part of your claim and is totally separate from your benefits for recovery.

What is considered a minor injury?

B.C.'s minor injury definition includes sprains, strains, general aches and pains, cuts, bruises, road rash, minor whiplash, temporomandibular joint disorder (TMJ, or pain in your jaw joint and muscles), mild concussions, and short term mental health conditions.

These injuries are considered treatable in a relatively short period of time, with no lasting impact on your quality of life. Each injury will be assessed based on your personal circumstances and health history.

Who determines if the injury is minor or not?

A medical professional – not ICBC – will diagnose your injury and this will be used to assess whether it is minor or not, based on the minor injury definition found in the regulations.

A new process to resolve disputes

If you have concerns about your injury claim, there is a new, independent dispute resolution option (for crashes that occurred on or after April 1, 2019). The Civil Resolution Tribunal (CRT) will make decisions on matters such as benefit entitlements and who is responsible for the crash, where there is disagreement between the customer and ICBC. The CRT is completely independent from ICBC and provides accessible, fast and cost-efficient dispute resolution services without the need for legal representation. This dispute resolution process helps to reduce legal costs and reliance on the courts.

What kind of disputes is the CRT involved in?

The Civil Resolution Tribunal (CRT) can make decisions on:

- The classification of an injury as minor
- The entitlement to receive accident benefits claimed
- Who is responsible for the crash
- Settlement amounts for all injury claims below \$50,000.

Can I still hire a lawyer?

Yes, you can still hire a lawyer. Decisions made by the CRT can also be reviewed by the Supreme Court of B.C.



Why do we need to reduce legal costs?

Today, approximately half of all ICBC's injury claims have legal representation. Claims with legal representation cost more, take longer to process and need more expert reports, medical resources and services. Often, up to a third of the settlement isn't even going to the injured person, but towards legal costs and lawyer fees. By reducing legal costs, we'll be able to invest in care for injured customers.

New Technology Increases Cost of Collision Repairs

The cost of getting in a car crash has been going up. Vehicles are much safer today, but the components that make them that way are key reason insurance rates haven't dropped, CBC's Pete Evans reports. Take headlights. In the past, they were just a bright light that cost several dollars to replace. Now they often dim themselves in response to light conditions, or move into a turn so drivers can better see dangers — and they cost well over \$1,000. On top of that, the frequency of crashes has risen markedly this decade, with this year's \$12 billion in claims just shy of 2017's record levels. "You may be in a safer car that may lead to a reduction in the number of injuries or extent of injuries, and that's a good thing," Peter Karageorgos of the Insurance Board of Canada says. "But we are seeing repairs and frequency going up, and the ... cost is also going up." For more details:

<https://www.cbc.ca/news/business/insurance-costs-smart-technology-1.4067661?cmp=newsletter-Morning+Brief+July+15+2019>

The Renewal Process

When you receive your ICBC renewal notice in the mail, it will not include an estimated premium. For the first renewal under the new model, vehicle owners will need to visit their insurance broker. ICBC has been working closely with insurance brokers, including BCAA to help vehicle owners navigate through the new system and renewal process.

Changes to the insurance system will take some getting used to and the renewal process may take a bit longer than usual. So, we've put together the following tips to help you prepare and ensure you bring the appropriate information needed to renew.

BCAA CAR INSURANCE TIPS FOR A SMOOTHER RENEWAL

1. Gather your information ahead of time

This year, you may need to bring new information when you renew.

Here's what you'll need to provide your insurance broker:

- The driver's licence number and date of birth for each driver you want to list on your policy.
- Of the listed drivers, who is the principal driver?
- If your car is driven less than 5,000 km in a year, a photo of your current odometer reading to see if you qualify for a new low kilometres discount at your next renewal.
- Does your car still have its original, manufacturer-installed autonomous emergency braking (AEB)? If yes, this can qualify for a discount. Check your owner's manual or with your dealership.



2. Set aside more time

With all of these changes, you may have more questions and may need to provide more information than before, so it may take longer than usual to renew. As Autoplan brokers and drivers across the province become familiar with the changes, you may experience longer than normal transaction and wait times.

3. Expect your rate to change from last year

While you won't know what your rate is until you speak to your insurance broker, it helps to be prepared for your premium to be different compared to last year.

4. Feel free to ask questions when it's time to renew

BC's new insurance model is a significant change and it's natural to have questions. Speak to an insurance expert about BCAA's or ICBC's optional car insurance which provides more coverage and ways to save.



Vera Lorraine Ross

Travelled to North Dakota and Winnipeg where she saw a two ended FULL rainbow. Have you ever seen one?

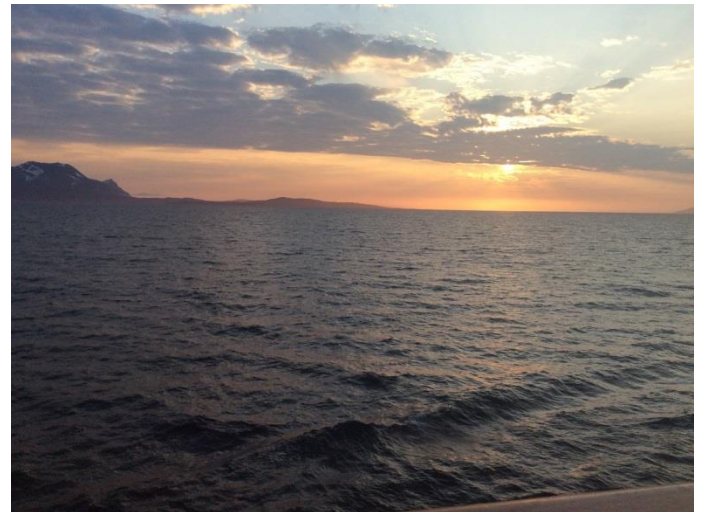
Janice Whaley – An Arctic Circle Adventure - Another one off the BUCKET LIST!!!

In July, 2019, I journeyed by cruise ship north of Norway into the Arctic Circle. This is the "Land of the Midnight Sun".

Because we were there in July, we experienced no darkness the entire time inside the circle (for 72 consecutive hours). What a neat experience to wake up at 3am, peak out from the room darkening drapes in our stateroom and see the sun shining. It was amazing! (See picture). The only issue was suddenly realizing it was after 11pm and time to go to bed (in total daylight, of course!). Easy to stay up half the night!

I joined the "Order Of The Blue Nose". Once you are inside the Arctic Circle, you jump into a just filled tub full of ice water with lots ice cubes still floating in it. You totally submerge your entire body in the ice (in my case, for about 1 second). After exiting, a shot of Aqua Vitae is consumed and then the ship's captain paints your nose BLUE. And you are a member for life!

It was an awesome, unique experience that I would recommend for everyone. And - if you go from November to February, you have an excellent chance to see the Northern Lights - apparently the best place in the world to witness them.



Janice is a Vacation Travel Consultant for Uniglobe LGI Travel Ltd in Qualicum Beach. (250)752-6471 or janicew@uniglobelgi.com

WELCOME to NEW PQRTA MEMBERS!

- Ann Barber
- Gayle Bertrand
- Faye Carmody
- Maggie Carr
- Antonia Caruso
- Jean Ferguson
- Ray Jezersek
- Jutta L'Hirondelle
- Bruce Richman
- Linda Rockhill
- Don Standing
- John Tucker
- Lynne Murray
- David Welsh
- Kenneth Wur



ORES - OCEANSIDE RETIRED EDUCATORS' SCHOLARSHIP



PQRTA Member Nancy Whelan presented our \$1000 ORES scholarship to Lauren Proctor of Kwalikum Secondary for her study as a teacher at Vancouver Island University.

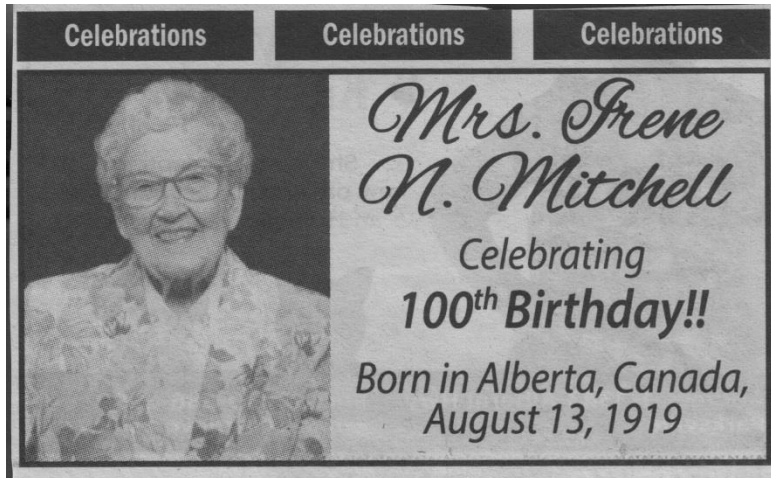
Soon, we will be collecting your tax deductible funds for ORES and CHES (Canadians Harembree Education Society)



For more info, contact Elaine Young
Email: reyis3@shaw.ca
Phone: 250.927.0375

Thank you for your continued support of our students!

PQRTA Member in the PQB NEWS



- Irene was born 100 years ago in Lamont hospital, Alberta on August 13, 1919
- She went to school for grades 1 to 8 in Chipman and attended St. Mary's High School in Edmonton for grades 9 to 12
- Irene received her Bachelor of Education and Arts from the University of Alberta
- In 1941, she started her teaching career in a two room country school house where she lived in the teacherage. She taught grades 8 to 11 and immediately became the principal. For \$100 a month: Irene taught school, stoked the school's furnace and shoveled a snowy path to the outhouse. Irene still has her bell from those school room days.
- After two years of teaching, Irene returned to the University of Alberta for a degree in Home Economics
- Irene skied, but she never learned to swim. Irene met James Alexander Waller Mitchell at a box social for skiers in Banff and got married at the end of June in 1950. The newly married couple took Jim's 1950 MG on their weeklong honeymoon in a cabin at Jasper.
- Sadly, they were only married 20 years, when Jim died from melanoma cancer at age 51. They had two daughters: Ambernadine (Amby) a pharmacist and Debbie Lee an artist.
- In Banff and Jasper, Irene taught high school subjects (History, English, Art) in the mornings and Home-Ec in the afternoon. As well, she taught Phys. Ed. because she was the youngest on staff. Mrs. Mitchell loved teaching Home Ec to girls, especially etiquette in all walks of life. Irene didn't realize how hard she worked until she stopped teaching!
- When husband Jim transferred to Newfoundland with Parks Canada, Irene taught cooking to the wives and got the women to remove their corselets to learn exercises, too. No one had locks on their doors and sometimes Irene returned home to find 3 or 4 women in her house. At first, Irene could not understand the Newfies, but she soon learned lots of new terminology. For example: A "wonderful" headache is actually a BAD headache!
- Irene's pets were toy Pomeranians (Teddy and Penny) and a golden lab Mitch
- Irene loved to dance and she took dancing lessons at the Banff hotel. In Newfoundland, she introduced square dancing to people with her records brought from Alberta.
- **Advice to a Beginning Teacher** – Be fair in whatever you do! Remember that everyone has a reason for their behaviour. (Irene never used her strap.)
- **Advice for Aging** – Keep moving as you get older, you have to be on your toes. Don't just sit – move those toes! If you don't use it, you will lose it! Every once in a while, give your brain a jolt. You have to keep working at it!
- **What have you learned in your life?** Be fair and honest! Never hold a grudge!



PQRTA's Most Senior Life
Member: Irene Mitchell



June 1950 - Irene's Wedding
to James Alexander Waller



University of Alberta Graduate



School Bell from Irene's
First Year of Teaching

PQRTA PROGRAM – AGM Barbecue Shoreline Clubhouse - June 17, 2019



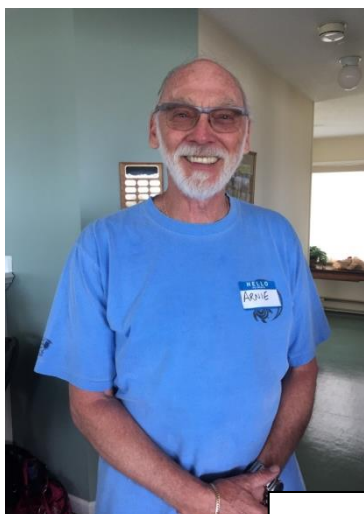
35 PQRTA members enjoyed this beautiful view for our year end barbecue at the Shoreline Clubhouse in Parksville.



Life Members:
Eva Hilborn & Betty Harrower



Past President: Kay Howard



New Members: (left to right)
Arnie Lambert, Maggie Carr and Linda Hoem



Door Prize Winners:
Nancy Whelan, Stephanie Koropatnick, and Elaine Young

Many, Many Thanks To Val Dyer!
PQRTA President Cathy Van Herwaarden (on left) presented flowers to Val Dyer (on right) for her countless years of service on the PQRTA executive, as well as being a Director and a member of assorted committees for BCRTA. Happy travels in your new motorhome, Val!



Josie Zbitnew, Sally Hemingson, and Teri Hitch

Keep on Smiling!



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

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**



September Events - Parksville and Qualicum Beach Area

<https://www.visitparksvillequalicumbeach.com/events-2019-9/>

What's On Digest – Events in Parksville Qualicum Beach & Area

<https://whatsondigest.com/pqb/>

Eyes on BC – Life on the West Edge

<https://issuu.com/beaconmagazine>

Vancouver Island Free Daily News:

<https://www.vancouverislandfreedaily.com/>



UPCOMING EVENTS and REMINDERS:

For Programs, Contact Chair Suzanne Rush: suzanne.c.rush@gmail.com or 250.468.5445

Sept. 2 – Labour Day

Sept. 3 – To Hell with the Bell – 10:00 - Smoke 'n Water (Pacific Shores) – Nanoose Bay

Sept. 8 – International Literacy Day

Sept. 23 – First Day of Autumn

Sept. 26 – Teacher Pension Plan payment

Sept. 27 – Canada Pension Plan and Old Age Security payment



PQRTA EXECUTIVE and CONTACTS for 2018/2019:

President – Cathy Van Herwaarden

Vice-President – Stephanie Koropatnick

Past-President – Kay Howard

Treasurer – Ellen Coates

Secretary – Barb Brett (**New for 2019/2020**)

Programs – Suzanne Rush

Membership – Diane Williams

Communication – **VACANT**

Heritage – Sharon Cox-Gustavson

Historian – **VACANT**

Phoning Contacts – Jan Graham, Nancy Whelan & Marg Hoverman

Well Being Contact – Barb Brett

WE NEED YOU!



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