

PostScript

WINTER 2019



THE MAGAZINE FOR RETIRED EDUCATORS



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As the temperatures get chilly, there's nothing better than curling up with a warm mug in hand, perhaps in front of a fire, and settling in for a good read. That's what we're bringing you in this Winter issue of PostScript.

Our columnist **Sheila Gair** shares some evocative memories of her childhood and the shadows of wartime that fell across the time-worn traditions of the Isle of Wight. **Gerry Tiede** reflects on a giving spirit and the experiences it brings. The memories we build with friends are featured in **"Finding the Fourth,"** which also manages to demonstrate the way men grow their friendships through jousting. When you lose a friend who has wrestled you in this way, it leaves a space that cannot be filled.

Financial planning expert **Mike Berton** shares useful information about planning for family RESPs to get their full effect. **Lyn Tretiak** shares her wonderful paintings of life in the Ukraine. We also have book previews from BCRTA authors and a thoughtful book review, too.

Pulling on sweaters, especially home-made ones, brings on all sorts of nostalgia. But even that simple act can be at risk in a care home. Guest author **Dierdre Kelley** outlines the costs to seniors' identity when they lose the ability to manage their own wardrobe in her insightful piece **"Clothes Call."**

We have a few puzzles to scratch away at, and our letters section prompts a rather fun examination of how to use asparagus in graphs.

Crowning all these, we look ahead to spring, in the form of a pilgrimage through the French countryside by **Christine Sanders**. At the higher elevations she still needs a fleece, but for her it is a greening season; a time of simplifying so as to encounter new spaces and new people in a humble way.

With her story as inspiration, we at PostScript embrace you, our fellow travelers, with the traditional **bise** and offer a Christmas blessing to you and yours.

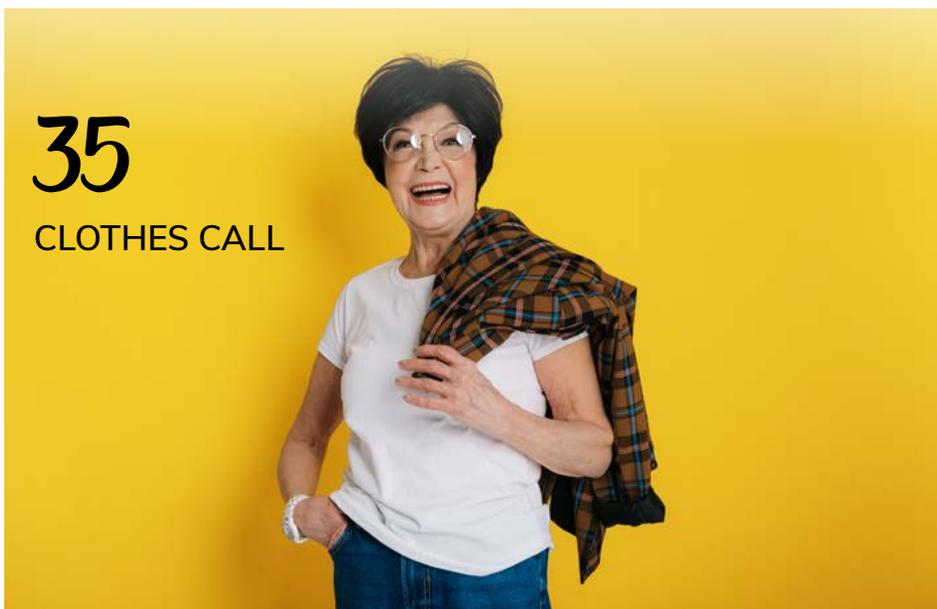
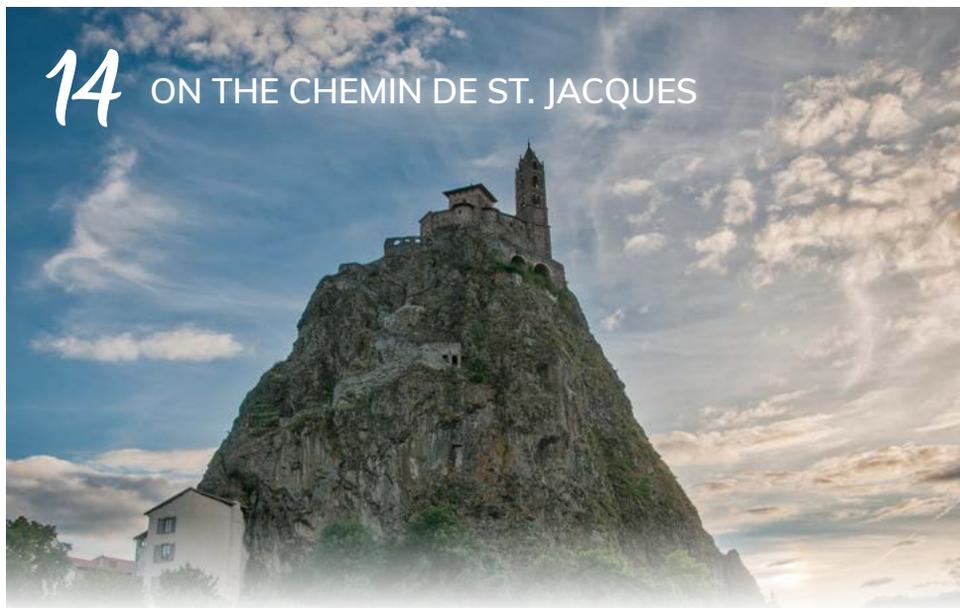
Enjoy, and we will see you again soon in a brand new year...

Yours truly,

The Editors
postscript@bcрта.ca

contents

POSTSCRIPT MAGAZINE | WINTER 2019



04 EDITOR'S NOTE: DISCOVERY

06 PRESIDENT'S MESSAGE

07 LIFE IN THE SLOW LANE - SHEILA GAIR

09 MONEY TALK

13 ON THE BOOKSHELF

14 ON THE CHEMIN DE ST. JACQUES

20 LETTERS

23 PAINTINGS BY LYN TRETIK

26 FINDING THE FOURTH

28 TIME FOR UKE

30 BOOKS OF NOTE

32 BCRTA AGM NEWS

35 CLOTHES CALL

39 DENTAL CHECKUPS

40 HEALTHY LIVING - DR. ROGER WONG

41 A PATIENT PORTAL

42 CLASSIFIEDS

44 SUDOKU

45 CROSSWORD

46 IN MEMORIAM



In 2009 I led a group of ten people to a small town in the south of Chile. While Chile has modern cities, there are many small towns with high unemployment, a low standard of living and little hope for a better future.

We taught the youth how to play baseball and left them with the equipment; this new sport kept the kids busy and out of mischief. We took supplies and tools and taught a group of women how to make jewellery; this gave the women a needed source of income and something they could do at home while tending their children. Their first 'sale' sold out in 2 hours.

We taught English classes; even a little knowledge of English would give people a hand-up when looking for work. And we helped build a room that was used to provide breakfast to hungry children on their way to school. It was an exhausting two weeks that left us all with an incredible sense of gratitude, satisfaction and value. And wanting to do it again!

Our recent survey of BCRTA members reminded us once again that teachers have big hearts. Most of us chose teaching as a career for all the right reasons: a desire to give of ourselves in the service of our family, friends, community, and all those less fortunate.

That desire continues in retirement. Our recent survey shows that 30% of our members volunteer over 20 hours a month, and 7% of our members give more than 40 hours! A further 38% report that they do a modest amount of volunteering each month. From that data we estimate that BCRTA members give their communities an

astonishing 238,260 hours every month. That caring service is priceless, but even using the BC minimum wage of just \$20 per hour it has a value of more than \$4.75 million every month!

How is that volunteer time spent? Many of our members lead local community groups and non-profits. They offer unpaid tutoring to students or teach English to newcomers. Our survey showed that 36% of our members provide personal care to a spouse. Another 14% care for a child. Some 52% have the joy of tending a grandchild. An amazing 37% care for a friend or neighbour and I know I'm not the only BCRTA member that has volunteered in a third-world country.

We neglected to include 'caring for a parent' in our survey. Last year my father, my mother-in-law and my father-in-law all passed away within a seven month period. Tending to their needs took a tremendous amount of time for my wife and I during the last few years. I imagine that all our members have had, or will have, a similar experience.

We often complain that government doesn't do enough to support our seniors. It's probably true—I'd like to see at least an income tax deduction that recognizes the value of volunteer hours. But our glass is more than half full. We won the lottery of life by living in Canada, a place with incredible wealth, freedom and opportunities. We have the security of our pensions and the time to help others. It's our gift to share.



Gerry helps build wheel-chair access to a diabetic clinic in Haiti. 2012

Gerry Tiede is President of the BCRTA

SHEILA GAIR

LIFE IN THE *slow lane*



I lay awake the other night wondering how long it would take me to fall asleep, and decided that counting sheep was out. Why not go on a walking trip down memory lane and visit my old home in Bonchurch on the Isle of Wight? That's the little diamond shaped island right on the south coast of the UK.

Our family lived in a tiny house called Spring Vale. It was only while thinking about it that evening that I realised the house's name was derived from a tiny freshwater spring that flowed out of a small cave-like depression in the cliff at the end of our property. Who knew? To one side of the house the yard was replete with vegetables, fruit trees and chickens. The other side featured a long stretch of lawn where my dad would lie full length and shoot longarms at a target pinned to a huge yew tree at the end. The three of us young ones lay alongside him and took on the task of collecting the warm bullet casings. My father ran the local army cadets and we had ARP (Air Raid Precaution) buckets of sand and water on the front porch.

Turning down our narrow road westward we pass several small homes which had concrete

barriers built in front of them for protection from bombing. At the centre of the village was a lone petrol pump, which stood in the forecourt of a small general store opposite the village pond. The pond was a natural stop for the three of us girls, and we watched the moorhens with their trail of tiny swimming chicks and hoped to see frogs in spring.

Walking the other way we came to some kind of natural cavern which was called Undermount. When the air-raid sirens sounded we usually stayed put, but under some circumstances we hurried to Undermount to shelter until the all-clear sounded. I remember cots and blankets and large posters on the walls urging us to eat more carrots to see better in the dark! We had blackout in those days, which meant no car lights after dark, and I rode in a darkened ambulance one night to the hospital in Ryde when my asthma was giving me problems. That trip was almost as scary as seeing (and feeling) a large tank rumble past our little house one day.

Next to Undermount was a convent and between it and the sea was a tiny little stone chapel known as the Smugglers' Church. I cherish a photo I have of myself holding my newest baby sister as I stand between my two other sisters on the stone porch of that little church. It must have been her christening. I do recall that she was quite heavy!

Behind the village were the great curving hills of the downs, with the odd cow and many rabbits. On one occasion one of the neighbours dropped in on us, and slung over his shoulder was a bag that had a lively ferret inside. In his other hand were three or four rabbits. We loved rabbit, and the fur made us warm mittens for winter. How surprised I was when I found rabbit in the supermarket a few years back – but I digress! Back to my soporific memories!

Walking up the hill we came to St. Boniface Church where we loved to explore the graveyard. We often walked there with my grandparents, who came to stay with us twice a year, three weeks in summer and three over Christmas. (Looking back, I wonder—how did my mother stay sane?) I think of how my grandma walked with us each day, and how we thought that graveyard was a delight.

There were all sorts of tombstones and carved figures and our favourite feature was a glass dome that encased flowers that had been carved from some white stone.

But not all the flowers at St. Boniface were in stone. I vividly recall the Harvest Festival held at the church with the mountains of fresh flowers, baskets heaped with fruits and vegetables and the freshly-cut wheat sheaves that adorned the pews. The words of the harvest hymns echoed in my head just like Christmas carols did, and I can recall most of the words today.

The manse sat just a few yards north of the church and that was where we went to Sunday school each week. After, Dad would come to collect us and would march us up the hill to

the high road where he headed into one of his favorite watering holes, and we sat outside on the wooden steps and amused ourselves.

I have been back several times in the last few decades and the village is the same and the house and churches are still there though of course they are all much, much smaller than I remember them! How lovely it is that memory keeps those times and places alive to me.

And then I wonder what my own children recall from their first five years here in Canada – and guess I will probably never know. As for me, sleep comes fairly quickly and those lovely memories fade into the dark.

Sheila Gair is past editor of *PostScript*.

Below: St. Boniface Church, Isle of Wight, dates from the 11th Century





As grandparents, we may see that our adult children are not in a financial position to contribute to an education savings plan. A recent report suggests that while 63% of families with children 12 and under have RESPs, 25% contribute \$200 or less per year. While better than nothing, this will not meet the future costs of education. A recent estimate from the Office of the Superintendent of Financial Institutions Canada estimates that by 2036 the cost for four years in college could top \$138,400. With such shortfalls, student debt is a likely outcome. The Becketts are among a growing number of grandparents taking matters into their own hands by funding Registered Education Savings Plans (RESPs) for their grandchildren.

RESPS CAN BE FOR GRANDPARENTS TOO

Now retired, Arthur and Sandy Beckett take special pleasure in watching the growth of their grandchildren Sarah and Nathaniel. Grandparenting gives the Becketts many of the joys of parenthood without the responsibilities of being parents. They worry, however, about their own children's ability to save for the grandchildren's education. "Our children are heavily burdened with a mortgage, car payments and face continuing increases in the cost of living. No matter how well-intentioned, we can see that they simply don't have the resources," says Sandy. It's true. Young families find it difficult to pay the bills and at the same time secure their retirement and save for their children's education.

Retirees often have non-registered money that is being taxed on dividends, interest and capital gains. The Becketts have thought about their own resources and believe they can afford to make contributions to a Family RESP for Sarah and Nathaniel. The plan is to take some of the money that was being taxed for the retiree and put it into an account that is tax sheltered and also attracts a 20% government grant. "Why pay tax on savings that we will likely outlive and give to our children and grandchildren anyway," says Arthur. "Not only will the savings grow tax free in the RESP, but the government will kick in too."

Arthur refers to the federal Canada Education Savings Grant (CESG), which the federal government pays when an RESP contribution is made. The CESG matches 20% of contributions made to an RESP up to maximum annual grant of \$500 per plan beneficiary. Contributions of \$2,500 each year will attract the maximum CESG. RESP rules allow more to be contributed but will not attract further grants in the same year.

While RESPs can earn substantial returns, grandparents should be mindful of the plan's limitations and their own family dynamics.

What are the options? First of all, there are both Individual RESPs and Family RESPs.

1. **Individual RESPs** are ideal if you only have one grandchild. An Individual RESP can be used to save for a grandchild or for a child who is or is not related to you by blood or adoption (nieces, nephews, cousins). This plan is also ideal for families with large age differences



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another financial planner, has three children and lives in North Vancouver. Mike Berton is a Senior Financial Planner with Assante Financial Management Ltd. (604) 678-3096. Always discuss your particular circumstances with a financial planner prior to acting on the information above.

between children, or for stepchildren or step grandchildren.

2. **A Family RESP plan** can have more than one beneficiary. The beneficiaries of this type of plan have to be under 21 and connected to the subscriber of the plan by either blood or adoption. It can be children or grandchildren. If more than one beneficiary is appointed, then you can allocate the contributions to each beneficiary.

Plan holders, called “Subscribers,” should be aware that RESPs are limited to a lifetime maximum contribution of \$50,000 per beneficiary. This should not be confused with the \$7,500 lifetime contribution cap on the CESG.

While the government limits its annual CESG contribution to an RESP to \$500 per year, the eligibility for CESG grant money starts at birth. Many potential beneficiaries have already accumulated considerable grant room by the time an RESP is considered. In these cases, contributors can maximize the current year’s grant, then make additional contributions to

maximize one more missed year. In this way, a contribution of \$5,000 earns a CESG of \$1000.

Subscribers should be wary of overcontributing to an RESP and incurring the overcontribution penalty of 1% per month on the excess contribution. It may be a while before the error is noticed, by which time the penalty has grown to an ugly number. Check to see if there is already an RESP in place elsewhere within the family and whether there are any on-going contributions. If there is more than one plan, or if there are multiple contributors to a single plan, mistakes can happen. Often enough, kitchen table accounting between family members can lead to misunderstandings.

In most cases, children will use the RESP funds for post-secondary education costs. Subscriber contributions flow tax free while CESG and growth are taxable. Any taxation on the withdrawals is taxable to the beneficiary. As most students have modest earned income, taxation, if any, is very low.

RESPs can remain open for 35 years, so if a child does not initially use the funds, they can be kept in place should they change their mind a few years

A Retirees’ Primer for RESPs

THINK ABOUT YOUR ABILITY TO CONTRIBUTE

Do you have a considerable non-registered investment that are being taxed? Based on your financial plans, are these more than you anticipate needing for your own support? Do you plan to make a gift of these savings to your grandchildren? If so, then you should talk with a financial planner to set up an RESP.

TIME MATTERS

Start early to allow time for the plan’s investments to compound. As the plan has 20 years to grow, Grandparents should not be too conservative with the investment strategy.

DETERMINE WHO’S CONTRIBUTING

If multiple grandparents and parents will be contributing to an RESP, determine how much each party plans to pay. This will avoid unintentional overcontribution penalties.

NAME A SUCCESSOR-SUBSCRIBER

There is a chance that grandparents may pass away during the life of the RESP before the child starts university or college. Some RESPs allow you to name a successor subscriber, or such a provision can be added to a will. A trusted person can be named or a testamentary trust. There are benefits and risks to either solution, so proper financial and estate planning advice is critical.



later. In the worst case, if a child does not end up pursuing post-secondary education, you can transfer their amount to another sibling under the age of 21 within a Family RESP.

If no change of beneficiary can be made, the funds in the RESP must be redistributed. The subscriber's contributions are returned to the subscriber, tax free. Similarly, the government takes back its CESG contributions. The remaining accumulated growth in the plan can be transferred tax-free to the subscriber's RRSP. That said, by the time the child is college age, the grandparent subscriber may be over age 71 and unable to contribute to an RRSP or the subscriber may have no remaining contribution room. If an RRSP transfer is not available to the subscriber, the growth is taxed at his/her marginal income tax rate plus a supplementary tax of 20%. Depending on the subscriber's income, the tax rate could be as high as 69.8% in BC.

Consider also what will happen if you pass away during the life of the RESP before your grandchild starts university or college. This may create a problem if the RESP is not addressed appropriately in your will. An RESP is not a trust, like an RRSP, but instead a contractual arrangement between a subscriber and a promoter (usually a financial institution). If there is no surviving joint-subscriber, the RESP

becomes part of your estate. If there has been no proper estate planning, the RESP's value will belong to, and most likely paid out to, the residuary beneficiaries of your estate, subject to taxes. This is an unintended outcome.

Some RESPs allow you to name a successor subscriber, or such a provision can be added to your will. A trusted person can be named or a testamentary trust created. There are benefits and risks to either solution, so proper financial and estate planning advice is critical.

To simplify matters, grandparents could make a gift of money to the parents and let the parents act as the subscribers to the plan. If the grandparent has the account number of the plan and written permission from the subscriber-parent, they can make contributions directly to the plan. In this way, coordination issues and complications described above may be avoided.

But if grandparents hand money over to a parent they may worry that they may lose control of the money intended for their grandchild's education. This could be a concern if their adult child is divorced and the grandchild resides with a son or daughter-in-law who is estranged.

Finally, RESPs are intended to allow time for growth within the plan. Grandparents need to

not be too conservative with the investment strategy as the plan will be around for 20 years.

RESPs are a very useful investment to help your grandchildren navigate their future, but it is important to understand the regulations around RESPs to maximize the benefit.

Familiarize yourself with RESP terms:

RESP TERMINOLOGY

As with most registered government plans, RESPs have a confusing array of definitions and terms.

EDUCATIONAL ASSISTANCE PAYMENT (EAP)

Money paid from the RESP to the student to help fund post-secondary education. EAPs are considered income and are taxable to the student. This does not include a subscriber's refund of contributions from the RESP.

ACCUMULATED INCOME PAYMENT (AIP)

Money paid to the subscriber out of the plan's earnings, including earnings on the Canada Education Savings Grant (CESG) amount. With only a few exceptions, AIPs, which are made only if the child does not attend college or university, have the following conditions:

- The plan has been in place for 10 years
- No beneficiary is in school
- Beneficiary is 21 years old or older
- The subscriber is a Canadian resident

BRITISH COLUMBIA TRAINING AND EDUCATION SAVINGS PLAN (BCTESP)

The BC Training and Education Savings Plan grant is designed to help families start planning and saving early for their children's education after high school. When a B.C. resident child turns six years old, the Province of British Columbia will put \$1,200 into the child's RESP. The BCTESP grant is a one-time grant that requires no matching or additional contributions.

There are 3 basic criteria to receive the grant:

- The child must be born in January 2006 or later.

- The child must be the beneficiary of an RESP.
- The child and parent/guardian must be resident of BC at the time of the application.

FAMILY RESP

An RESP that can have more than one beneficiary. The beneficiaries must be connected by blood or by adoption and must be under the age of 21. A family RESP allows a younger sibling to use the funds should the oldest child decide not to go to university or college.

INDIVIDUAL RESP

An RESP with one beneficiary. This beneficiary does not have to be related and can be over 21, making this an ideal plan for an older student and one that is suitable for a non-family subscriber to set up.

SUBSCRIBER

The subscriber is the individual who contributes to an RESP. Depending on the type of RESP, the subscriber can be a parent, grandparent, aunt, uncle, sibling or friend of the beneficiary. Joint subscribers must be spouses or common-law partners according to Canada Revenue Agency (CRA).

BENEFICIARY

This is the person who has been designated to receive the benefit of the RESP. It is important to note that to receive the CESG, this beneficiary must be a resident of Canada and must have a Social Insurance Number.

ASSISTED CONTRIBUTIONS

Contributions to an RESP made after 1997, for which CESG money was or will be paid.

UNASSISTED CONTRIBUTIONS

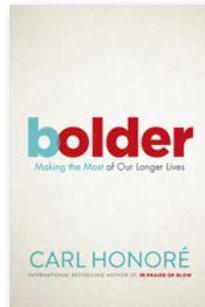
Contributions to an RESP for which no CESG was or will be paid.

LYNDA GRACE PHILIPPSSEN

ON THE *bookshelf*

Bolder: Making the Most of Our Longer Lives

by Carl Honoré
Knopf Canada, 304 pp,
Hardcover \$32.00



In his book *Bolder: Making the Most of Our Longer Lives*, Carl Honoré, thoroughly examines ageist assumptions about life beyond our fifties.

Honoré points out that there is no word for a happy older person. This deficiency in language is disturbing. As teachers we understood well the significance of descriptors as they pertained to students. Over time our perceptions shifted, and we did away with the improper language once applied to learners with differing abilities.

Unlike current vigilance against sexism or racism there are no prohibitions concerning ageism. Yale researchers have discovered that an increasingly negative view of aging has been entrenched in literature, the media and society since the 1880s. Today ageism is normalized, condoned and perpetuated with impunity.

Again and again Honoré shows that what is widely believed to be true about aging is not supported by facts. Pitiable, grumpy old men, old bats, geezers, has-beens, and old fogeys—the list of derogatory descriptors goes on—are not a drain on the medical system or limited resources, nor have they outlived their usefulness to society. Such widely-held views about ageing are false.

New research demonstrates that among people living long lives there is a wide range of diversity. Many are active and independent well into their eighties and nineties. People creatively engage in new entrepreneurial ventures, develop personal interests in a variety of ways, and serve society through organizations at home and abroad.

Chapters address topics such as brain science, exercise, work, creativity, new-learning, happiness, romance and more. Honoré underscores that an expectation of decline currently normalized as a natural part of ageing is a false perception. Rather, people can and do engage to prevent, delay or reverse limiting conditions through lifestyle choices. Clearly, reframing the rhetoric around age and the prejudice that rhetoric promotes is both sorely needed and long overdue.

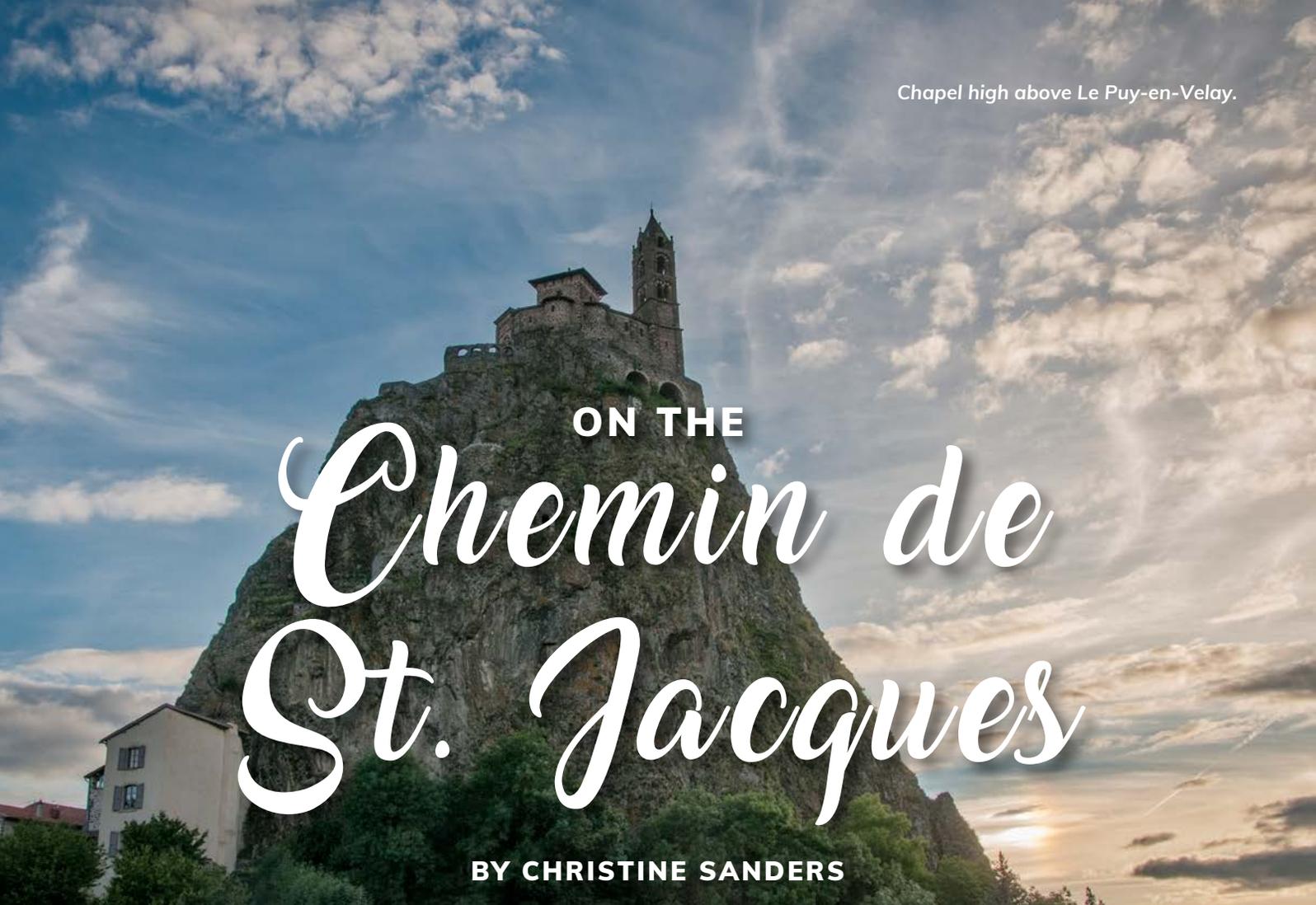
Certainly, as people transition through diseases or the stages of death, physical and mental abilities do decline. No one disputes that or that intervention and appropriate care might become necessary. However, until such a point is reached, the traits routinely attributed to aging and accepted as normal are negative stereotypes without basis in fact.

Therefore, Honoré says, people who live long lives need to properly understand aging in a new way based on science. This understanding could enhance or save their lives. Alarming, studies reveal that people who dismiss health conditions as linked solely to their age run the risk of not reporting treatable illnesses. Worse, health professionals routinely may dismiss symptoms they attribute solely to age.

In addition, researchers find that negative labels are self-fulfilling prophecies which adversely affect self-esteem, accelerate deterioration and hasten incompetence in individuals. The good news, however, is that the majority of individuals, even those with serious conditions, perceive themselves as younger than their numbers and as exceptions to the norm. Honoré shows readers how to strengthen that position.

Those who are experts in the field claim that chronological age has had its day. Attitude is more important than a number. How we think about ourselves, what we believe we can do, and how willing we are to change our perception of aging are key factors to unleashing our full potential at any age.

A freelancer since 2001, **Lynda Grace Philippsen** writes about people, places and issues which catch her imagination. You can find her online at www.thewayofwords.com. After reading *Bolder*, Lynda no longer requests a “senior’s discount.” Instead, she asks whether an establishment offers a rewards program for people who’ve lived long lives.



ON THE
*Chemin de
St. Jacques*

BY CHRISTINE SANDERS

Teaching was a great job for me, but after 32 years I was ready for the next big thing. Even so, the idea of retirement scared me: I was only 58 and it sounded like the end. I needed a new beginning, something to launch me into retirement. A kind of “I’m-not dead-yet” project.

I saw the movie “The Way”, a film set on the Camino, the 800 km pilgrimage trail in Spain from the Pyrenees Mountains to Santiago de Compostella and the tomb of St. James. It was the impetus I needed.

“I’m going to walk the Camino,” I told my husband. “Do you want to do it with me?”

Jim is not a keen walker, so I wasn’t surprised when, barely looking up from his newspaper, he replied, “I’d rather have surgery.”

A friend told me about walking the Chemin de Saint Jacques in France, from Le Puy en Velay in the Massif Central to St-Jean Pied du Port at the foot of the Pyrenees. “There is a network of paths

all over Europe, and they converge in St-Jean,” Karen explained. “The Camino in Spain is only the last part of the pilgrimage.” After a personal tragedy, Karen walked the Chemin de Saint-Jacques alone, carrying her backpack and staying at the communal *gîtes d’étape*. She found the experience healing and enriching.

Now for the logistics. I spoke French, was fit and loved walking. But I didn’t have a walking companion. Karen convinced me to go it alone. “It’s an easy trail to follow, there are lots of places to stay, you’ll meet people as you go, and you’ll be happy to do it your own way.” I took the plunge. I would do the first 340 km of the trail, as far as Cahors. I would not book ahead, I would carry my own pack, and I would trust that the trail would provide.

In early June I found myself amongst a throng of other walkers spilling out of the cathedral and down the stairs in Le Puy-en-Velay after the traditional blessing of the pilgrims. Had I ordered

the weather for my first day out, I would have asked for a day like this. The sun was shining, the blue sky was tufted with a few white clouds, there was a light breeze and the day was warm. The walkers soon broke into little groups, and as we climbed out of the valley, I was alone on the path. The views were spectacular. Le Puy is built in a volcanic crater in which cones of basalt thrust up to the sky. Perched on top of these pinnacles, chapels and massive statues have been raised, further increasing the dramatic impact. The countryside was green after a wet, cool spring and the grassy path was lined with wildflowers.

The countryside varied as I went on: wooded hills in the distance, rocky roads cut through forests, newly turned fields and stone farm buildings. In a café in Montbonnet, I ran into Roger and Patricia, a Belgian couple that I had met the previous evening. We had lunch looking back over the valley, and then, while Roger went on ahead, I continued with Patricia. We arrived in St-Privat d'Allier late in the afternoon. I had not reserved a room, so decided to go with Patricia to the *gîte* where she had arranged to meet Roger. This was an *accueil bénévole des pèlerins* run by a Christian couple who welcomed walkers into their own home, providing beds and meals. Guests



Above: Church in in Come d'Olt.

are asked to give what they can, but nobody is turned away if they don't have the means to pay. That evening, we were twelve to sit down around the long wooden table in the dining room: three Belgians, seven French, one German, and me, the lone Canadian.

After a short blessing by our host, we began the meal with a hearty salad of tomatoes, endive, corn and olives, followed by spaghetti Bolognese, then a platter of cheeses and fresh fruit, served with rye bread and red wine. The conversation around the dinner table was animated, focusing mainly on our experiences on the trail.

Pierre, a fit-looking Breton, recently retired, had walked the trail before, and was hooked. He was walking to Santiago, and because it is so hard to return to the shock of real life afterwards, he would return to Brittany on foot, in order to come down slowly. "You will find it difficult to leave the chemin at Cahors," he warned. "For me, it was always so hard to have to leave midway." Phillippe, also retired, agreed. After his first time on the trail, he had ended his marriage, sold his house, changed the way he ate, the way he lived. Walter had left Nuremberg in late April. He would walk to Santiago and beyond to the sea, then return home on the trail. His goal was to become a more spiritual human being.

After dinner, I wondered how I'd ever sleep with all these strangers in the room. I climbed into my *sac à viande* (a sheet bag I had brought with me, as sheets are rarely provided in these *gîtes d'étape*) and pulled the blanket over me. The day's exertions had exhausted me, and I was soon asleep.



Scenes from the Aubrec plateau and trail.



In the morning our host stamped my Pilgrim's passport with the *créanciale*, proving my passage. I paid him 35 euros, the going rate for a bed, evening meal and breakfast. He enfolded me in his arms, gave me the traditional *bise*, the kiss on both cheeks, and asked that God bless me on my way. Then, I was out, relishing the cool air of the early morning, excited to be back on the trail. The countryside had been beautiful and I'd thoroughly enjoyed my solitary walk, but now the serious climb began. Every time I thought I was coming to the top, more of the hill unrolled until the trail finally started to descend into the town of Saugues. My walking sticks proved their value. They took the pressure off my knees and hips, steadied me on steep descents, and provided leverage in the ascents.

The next day it was cooler, quite a relief after the previous day's pounding sun. However, by late afternoon a persistent drizzle was falling and the wind had whipped up. I was very grateful to arrive at my night's stop, le Domaine du Sauvage, a haven lost in the middle of nowhere. Ten days earlier there had been a half metre of snow on the ground here and the *gendarmes* had been warning pilgrims that the walk was dangerous. Le Sauvage is well-named: at 1,300 metres above sea level, the plateau is a mix of forest, marshes and grasslands. The old farm buildings of the *gîte d'étape* are the only man-made structures to be seen. A big barn serves as dining room. My room, in one of the outbuildings, had six beds, and I was sharing it with three men and one other woman. After a warming shower, I lay on my bed reading until dinner time, then returned to the main lodge where I joined a French traveler named Michèle and Philippe at one of the communal tables.

Dinner started with a creamy leek soup, and then veal, moist and tender, served with a rich, buttery potato dish. If only I could forget the touching vignette I'd seen earlier that day – a calf nursing as the soft-eyed cow stood patiently.

I slept well in spite of a chorus of snoring coming from the three men. I was back on the path before 8 AM, falling into easy company with Michèle. A light rain began. We ate our picnic lunch in a stone bus shelter, then hurried on, as the sky looked increasingly threatening. A steady rain started and we were soon soaked through.

As we trudged along the roadside, a woman in a passing car gave us a pitying look. I knew I'd have had the same reaction in her place. Who could guess that in spite of this awful weather, I felt alive and excited, and happy to be doing exactly this?

We came to a *gîte* that promised *boissons chaudes*. Pascale, the owner, welcomed us in. Not only could he offer warm drinks, but also beds and a hot meal. I had planned to go to Aumont-Aubrec, 7 km further on, but the rain persisted, and Michèle and I decided to go no further. The *gîte* was soon full, a fire was burning in the common room, and the mood was festive, so grateful were we all to be out of the weather. We sat down to a simple dinner of lentils, pasta and salad that night, with much laughter and Pascale generously refilling the carafes of red wine. He was a wonderful host, a tease and an entertainer, and he seemed to enjoy the company. But when I suggested he do the trail himself one day, he replied: "*Le Chemin de St-Jacques. J'en ai marre!*" (I've had enough of it!) He had taken over

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the *gîte* from his mother, but it wasn't his dream and the walkers were sometimes difficult. His dream, he confided, was to go to Vancouver, rent a camper and drive to the Yukon and Alaska.

Now the trail crossed the Aubrac plateau. After the rain it was muddy in places, and I had to step carefully. High on the nearly treeless plain, the only inhabitants seemed to be cows, and odd stone houses, often in ruins, dotted the landscape. Stone walls divided the fields. The landscape became ever more savage, and the sky seemed larger and closer at these altitudes. The fields were ablaze with wild narcissi and spotted with rocks dropped by retreating glaciers. As I neared Montgros, the sun came filtering through the clouds and cast a celestial light on the barren landscape.

The path came down from the Aubrac plateau and followed the Upper Lot River through a succession of picture-perfect villages: St. Come d'Olt, Estaing, Espalion, Entraygues. As I left Espalion in the early morning, a veil of fog hung over the old stone houses, the bridge and the landscape, giving all an ethereal quality. The birds were in full chorus and it was cool enough to need my fleece jacket. I stopped at the church of Saint-Pierre de Bessuejous; a little gem with an 11th century chapel in the bell tower. The next stop was for water in a hamlet consisting of nothing but a church and the cemetery. Yet there was the inevitable war monument with at least 12 names, 3 with the same surname. War memorials feature in every hamlet, village, town

and city across France. It is staggering to think of the toll the First World War took on the French population, an entire generation of young men.

The days began to have a familiar rhythm. I was up before 7 AM every day to set out for something new and as yet undiscovered. I usually walked alone at my own pace, with just the countryside and my own thoughts. Arriving at my destination, I would stop at a bar for a *panaché* (a mix of lager and lemonade), refreshing at the end of a long day. Next, a shower, a change of clothes, and the evening meal. As much as I liked the solitude of the trail, I relished the companionship of my fellow *randonneurs* in the evening. Meals were surprisingly good at the simple *gîtes d'étape*, and wine was invariably included. We would tell stories of the day's adventures and there was an instant rapport.

One particularly warm day, I stepped off the trail for a break. Beside a small abandoned house with tattered sheer curtains still at the windows, I pulled off my shoes and socks, ate an orange, then stretched out in the shade. It was peaceful and I wondered about the people who had lived there once, and what had been in their hearts when they left, with the curtains still fluttering at the windows.

I stopped at l'Orée du Chemin, a traditional stone farmhouse with massive wooden beams, and wood floors. This *gîte* is special, belonging to an Association called *Les Haltes Vers Compostelle*.

The village of Conques





The 13th Century Pont Valente crosses the River Lot

Gîte owners in the association have agreed to certain conditions, the goal being to receive pilgrims in the proper spirit of the trail. The owners' son was the cook and what a meal he made; beautifully presented, the first course a work of art with ingredients forming a wide swath on the platter. Then a stew of veal, carrots and chestnuts served with pasta, and for dessert an apple tart drizzled with sauce, accompanied by a flavourful soft cheese. We felt like honoured guests. I didn't know any of my fellow sojourners when we sat down, but over dinner we began to talk and soon my roommates no longer seemed like strangers.

I stretched out on my back in a farmer's field, where the grass had recently been cut and watched the tiny planes fly high above, their vapour trails like heavenly writing. How very far away the people aboard were from me, in every sense. Watching the clouds scudding by, I felt like I could feel the world turning. It was magical.

Conques was magic too, one of the most beautiful villages I'd ever seen. An important pilgrimage destination, it is the resting place for the relics of the martyred young Sainte-Foy. Built on a hillside, its narrow Medieval streets in the *centre-ville* are shut to vehicular traffic. I had gone back in time. My room in the old abbey looked out on the back of the magnificent cathedral and a row of weather-worn stone sarcophagi.

I was coming to the end of my trek. I was to leave the trail in Cahors and take a train to Paris to meet my daughter. My last day was a long one: the countryside was changing again—easy walking, but monotonous—endless rocky roads cut through stunted oak forests, miles of low stone walls and few buildings. The trail was nearly deserted; the numbers had dropped off since Conques. I ate my lunch sitting on a stone wall high above a toll highway. The people in cars speeding along the autoroute seemed to be in a parallel world, and I wasn't sure I wanted to go back to that place. Soon, I was down into the valley and could see the 13th century Pont Valentré across the River Lot, and then I was into the bustling city. I spent the last evening with people who had become friends. We had dinner at the Auberge, and then walked through the rain to a bar in the old town for a last drink.

The next day I crossed the Pont Valentré and followed the blazes where the trail led up to the top of the cliff. This would be my departure point next year, and a part of me wished I could continue on. But rain was falling again, and Anna would be waiting for me in Paris.

Next year.

Christine Sanders is a retired teacher and lives in Victoria.

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PostScript Letters

Learning from Greta

I listened with amazement and huge respect to Greta Thunberg represent, at the UN, as well as at many other functions, what many youths feel. I have followed the strike for climate action around the world, where millions are participating.

I pledged, a year or so ago, no longer to fly except in emergencies. And all my family lives overseas, so this is not an empty or easy pledge. But I heard Greta's powerful words, "We are watching you!" I know the ads for flying make money to publish the magazine. But I hope PostScript will start focusing more on what we can do to stop the destruction of our earth. More than just changing our light bulbs and hanging our clothes on the line. It won't be easy, but a bit of our foregoing will still be easier than what life will bring for those we say we love.

Ann A.
Beasley, BC

Let us know what you think!
Write us at postscript@bcrrta.ca

Veg Math

As a retired math teacher, I must take issue with your pictogram on page 41 of the 2019 Fall issue. The pictogram in question purports to represent the increase in the number of Canadian vegetarians from 900,000 in 2003 to 2,300,000 in 2018 - an increase of approximately 250%. The picture representing this increase has been increased by 250% in each dimension, with the volume of the bundle of asparagus increased by 2.5 cubed or almost 16 fold. To truly represent the increase, the linear dimensions of the picture should be increased by the cube root of 250%, i.e., only 137% not the 250% as in the illustration.

David L.
Quesnel

Editor's note: Thank you for pointing this out, David. A reduction of this amount will come as a special relief for those of us who do not warm to the prospect of increasing our asparagus intake 16-fold. But isn't the value of the vegetarian increase equal to 150% in order to reach a second value which is 250% of the first? You are right that in 3 dimensions that would imply asparagus that is approximately 137% larger each way, but our illustration is in two dimensions. Oh dear. We may have to strike a committee to figure this one out...

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AT THE Gallery

PAINTINGS BY LYN TRETIAK

When I retired from my career in schools In 2006, colleagues gave me oils and watercolours to start painting again. I did not start right away. Then as I was cleaning the basement I found my old art box, untouched for 35 years. There were paint tubes, some still usable, and a small unfinished canvas of my 40 year old son as a baby. In February 2008 I decided that there would always be an excuse as to why today was not a good one to paint. I combined the old and the new colour tubes, and started again.

A colleague in the Garibaldi Art Club told me that my style is so varied that it does not look like the same artist at work. I think back to my earliest teacher, and realize that my father's work also was varied in style and subject: surrealist daffodils, realistic portraits, dramatic landscapes, not to mention his trademark life-size pastel nudes!

Since 2000 I have travelled eight times to Ukraine. The Ukrainian landscape, people, architecture and culture are an endless source of delight for the eye, the ear, the paintbrush and the heart.



HANNA MAKING PEROGIES



REENACTING TARAS BULBA

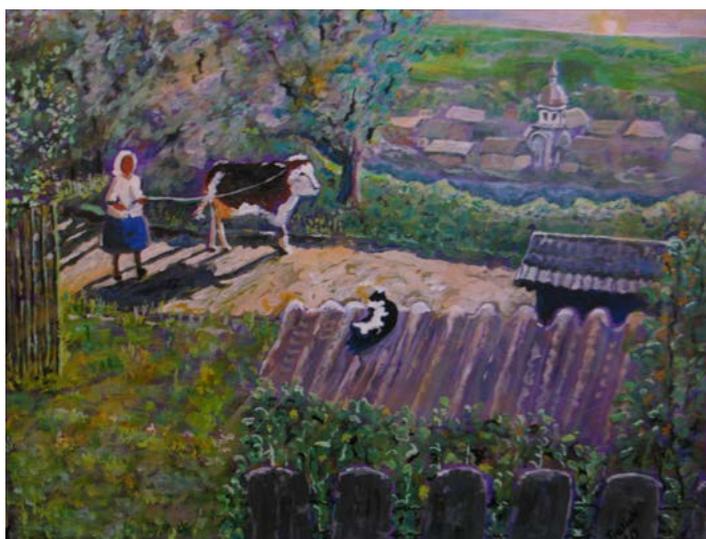
I paint because life is full of moments, glances, vistas, faces and objects of such iconic power or beauty they simply ask to be recorded.



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As seen in





Finding the Fourth

“See you, old boy”

“Rest in peace, buddy”

“We’re going to miss you, man”

These were the farewells we gave our longtime colleague, friend, and golfing buddy as we sat in a small boat and sprinkled some of his ashes into a lake we used to frequent on our golf outings. Of course we toasted our friend and recalled many fun and outrageous moments we had shared – the wedding crashers incident, the giant tent sale story, and the American tavern tales. We laughed ourselves to tears.

When someone passes away, of course it is the immediate family who suffers the most, the spouse, children, siblings, but the resultant ripples spread out to affect many more people. We, as a golf foursome, are an example of that. Derek’s death greatly affected our lives.

One issue that arises is how to deal with it over the long term. Do you continue to acknowledge the anniversary of your friend’s death? Do you send a message to the spouse or children?

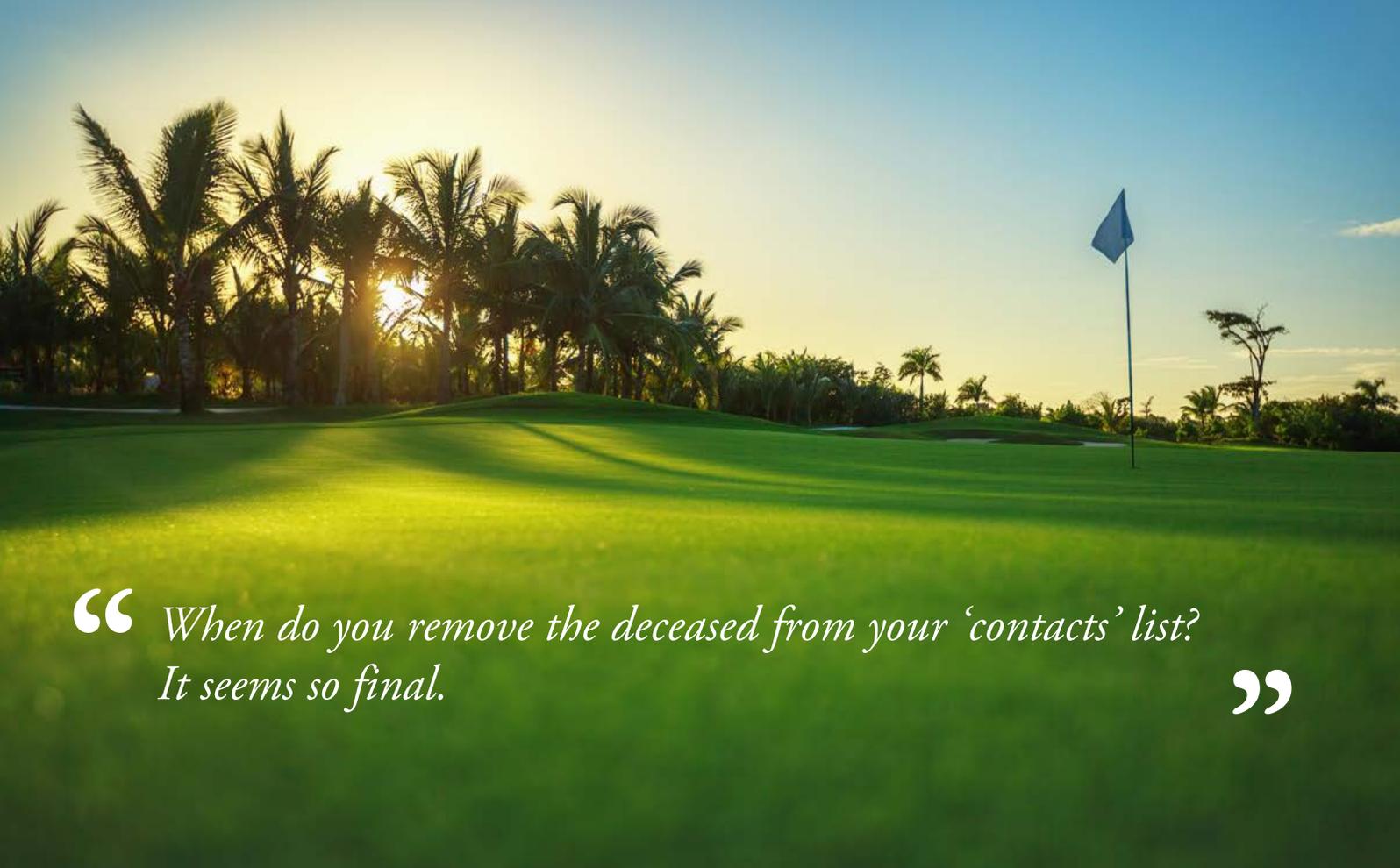
Hallmark doesn’t make a card for that.

And if so, for how long – one year, two years? And when do you remove the deceased from your ‘contacts’ list? It seems so final. These are just a few of the situations for which we do not have a play book.

What now, boys? Do we try to replace Derek or just go it as a threesome? We had taught at the same school for over 20 years, and had been golfing together for over 30 years as we gradually retired one by one. This was our dilemma. I’m sure the same situation arises among many groups of retired friends – whether it be a golf group, curling, bridge, bowling, or a book club.

It is hard enough losing a friend, but when you lose a part of your social activity group, it is even more of a loss. So here are the three of us, almost two years out, and we still haven’t found our fourth.

How do you replace someone who called you “dunce” when there is a history there and the four of us would always laugh as we recalled



“ *When do you remove the deceased from your ‘contacts’ list?
It seems so final.* ”

how and where the nickname started. How do you replace someone who, in the middle of our legendary “discussions” would say sarcastically, “You’re probably right, Dave” as only he could.

The bond, the love, the ease with which we carried on is far beyond just plugging in another golfer. As anyone who has been part of such a group knows, it is nearly impossible to think about replacing someone, let alone actually doing so.

Of course we went through some names as possible replacements. We were realistic enough

to know we couldn’t replace what Derek brought to the group, but we considered it as a hiring exercise.

One question we asked ourselves was whether we could work with this person or not. Would they ease in without any effort on our part? The answers varied – too good a golfer, not a good enough golfer, too serious, not serious enough, doesn’t drink, drinks too much.

So we are still a confirmed, old threesome. We’ve dabbled with others, seen what they can bring to the table (one of them even has a time-share in Cabo).

But we have not let anyone into that “inner circle” where we really live, and where Derek secretly resides with us.

Rest in peace, old buddy. (Tight lies.)

David Sackville is a retired teacher who taught in SD 35, including for more than 20 years at DW Poppy Secondary alongside his friend, Derek Bennett.





Time for Uke

*Music gives a soul to the universe, wings to the mind,
flight to the imagination and life to everything.*

Plato

Plato knew what he was talking about. As an elementary music teacher, I had the joy of music every day in my career. When I retired, I knew that music needed to be a part of my life, and my colleagues felt the same way.

In the fall of 2010, just a few months before my own retirement, two friends (Linda Safford and Donna Griffiths) and I got together to play our ukuleles, hoping to improve on our personal skills. We had taught 'ukes' for years to grade 4-6 students and thus already had a repertoire of songs. We wanted to challenge ourselves and work on our playing skills (strumming and picking) and singing harmonies.

With the Christmas season approaching, we were singing and playing a variety of seasonal songs and carols and the pastor at our local hospital asked us to entertain for a staff appreciation luncheon. We knew that any uke performance needs a bass player, so we asked Al West to join us. We called ourselves 'The Ukulele Ladies and a Guy'.

Over the next few years, other local retired elementary music teachers found out about our group and asked to join us (or we begged them to join). Beth Hopkins, Gladys Schmidt and Vince Sequiera all joined in 2011, Susan Archibald came in 2012 and Charlene Sequiera

“ *We are ‘music with friends’ or is it ‘friends with music’?* ”

eventually retired in 2016 and was able to come play. Today we are a group of nine friends, seven of us from the Comox Valley and two from Campbell River. We are called ‘Time For Uke’, because we now have time to play our ukuleles and share our love of music.

‘Time For Uke’ (time4uke.weebly.com) practices weekly. We enjoy both old and new music, and we work out our arrangements together. As we get songs ready for performance we make a lot of vocal and instrumental choices. We are not just a strum and sing-along group. We play 4-part renditions of some Classical composers like Vivaldi, Hayden and Mozart. We love jazz standards and their challenging chord structures. We add percussion, banjo, recorder and accordion to some pieces. We have a repertoire that includes Canadian Folk songs, real Hawaiian specialties, Irish medleys, and more.

‘Time For Uke’ gets invitations to play 45-60 minute concerts at various venues. We play at retirement homes, extended care facilities, and soup kitchens. We play for funerals, weddings, and birthdays. Since we began, we have performed over 130 concerts.

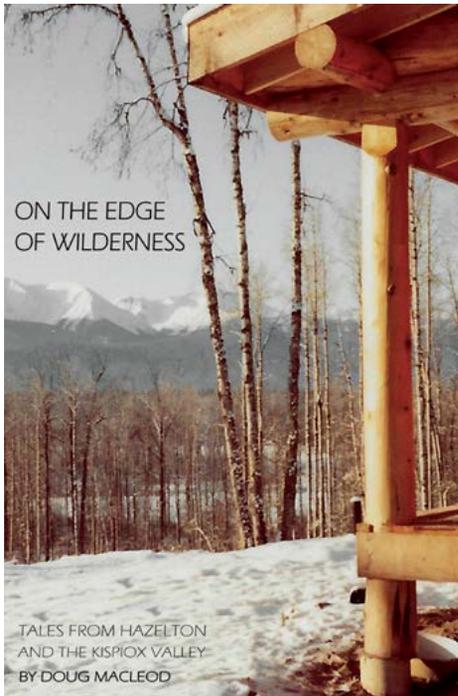
We took the trip of a lifetime in September 2017 when all 9 of us had 10 wonderful days in Hawaii (Kona). Our holiday included workshops, performances, and a connection with a local ukulele teacher and her students. Our favorite compliment was when a local listener asked us which island we were from!

We are so fortunate to have each other and have been loving our retirement years together. We are ‘music with friends’ or is it ‘friends with music’? Either way, we continue to play, continue to share and continue to challenge ourselves.

Lynn Hodge is a musician, retired teacher and BCRTA member from Vancouver Island.



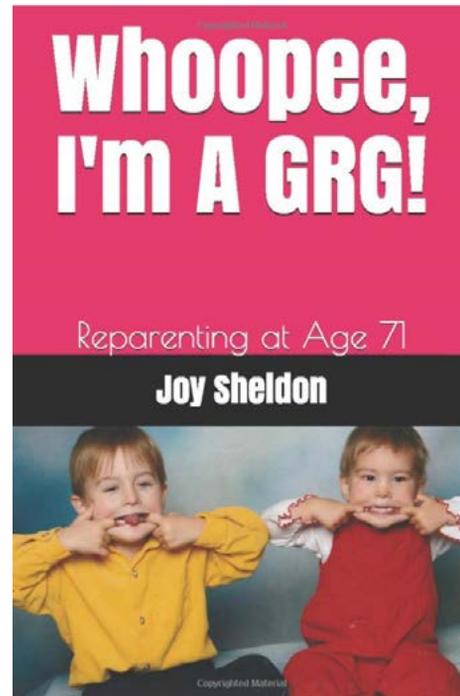
books OF NOTE



On The Edge of Wilderness: Tales From Hazelton and the Kispiox Valley by Doug MacLeod

In 1976, young and enthusiastic new teachers, Doug and Mariette MacLeod, move to Hazelton in the mountains of northern British Columbia. Doug arrives in this isolated town ready to teach but discovers instead that he has much to learn from his students and neighbours. The lure of the North is irresistible, and the couple settle in the beautiful Kispiox Valley, where they create a small farm with a log home. The people and the land capture Doug and Mariette's hearts and change them forever.

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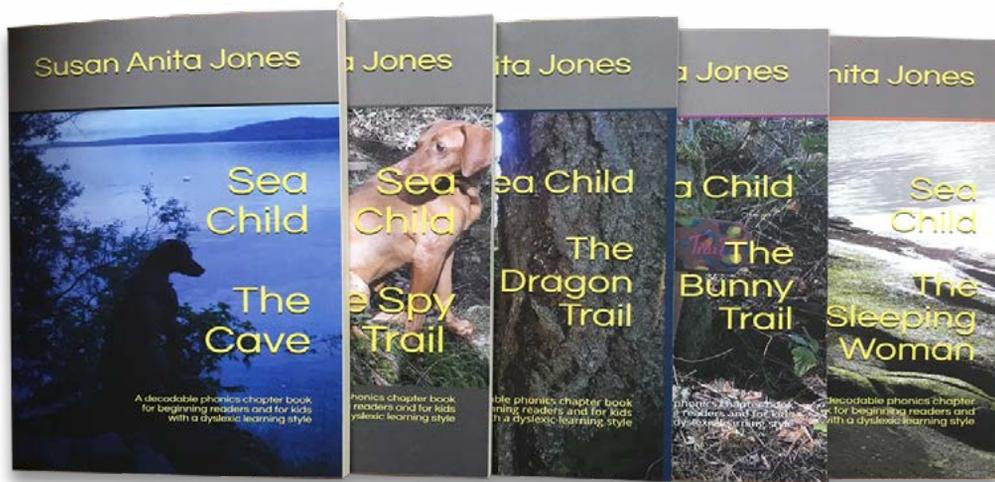


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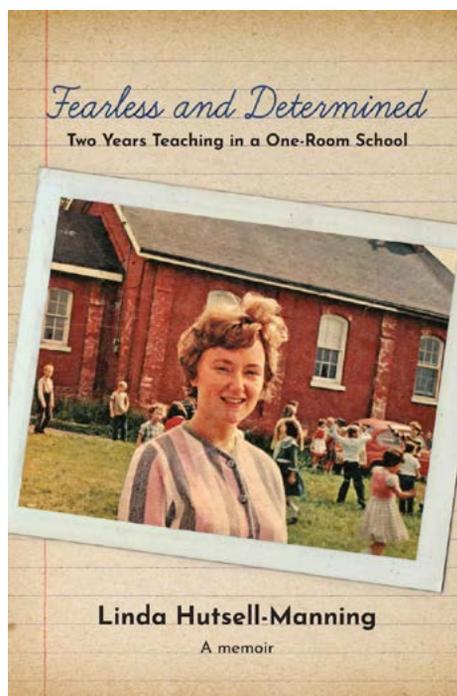
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by Linda Hutsell-Manning

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Dale Lauber Awarded BCRTA's Highest Honour

A highlight of the 2019 BCRTA AGM was the recognition of Dale Lauber for his many years of service to the association. Lauber was named a Life Member by the assembly, the highest honour conferred upon BCRTA members.

BCRTA President Gerry Tiede noted that Dale served on the Teacher Pension Plan Board of Trustees for some 18 years, first in his role as a pensions specialist with the BC Teachers Federation, and later as a retiree himself. All this experience proved invaluable for Dale's service on the BCRTA Pensions and Benefits committee for many years.

More recently, Dale served as BCRTA's representative on the board of the Canadian Association of Retired Teachers (ACER-CART).

Dale also teamed up with JoAnn Lauber to champion an intense lobbying action to protest the federal government's introduction of Bill C-27 which would erode the security of defined benefit pension plans. The campaign resulted in over fifty petitions being presented in the House of Commons, and Ottawa insiders reported that the

constant attention to the issue was a factor in the government not pressing forward on their plans. The bill died on the order paper with the dissolution of Parliament, but Lauber warned the BCRTA that renewed attempts to undermine pension security are likely to be made in the coming years.

Dale's acuity for policy and numbers is complemented by a spirit of bonhomie, a ready laugh, and a wide network of contacts developed over the years.

Delegates stood and applauded as Dale walked to the platform and received a certificate. In his comments, Lauber remarked that now his home office will be "balanced" with a Life Membership certificate on the wall over his desk that will match the Life Member award over his wife JoAnn's desk, an honour conferred upon JoAnn just last year.

Among Dale's plans for the coming year are joining the BCRTA group departure to Morocco and Portugal in February 2020.

Thank you, Dale, for your outstanding service to our organization and to retirees across Canada!

BCRTA 2019 AGM HIGHLIGHTS

The BCRTA held its Annual General Meeting and Conference Oct 3-5 in Richmond.

Here are some highlights

:



KEYNOTE SPEAKER DRAWS LAUGHS

The 2019 Conference Keynote Address was given by Dr. Art Hister, who had the delegates “in stitches” with his humorous health advice. Amongst his many bon mots was an injunction to be careful with medical advice that applies to “the average person.” After all, Hister quipped, “the average person has one testicle and one ovary.”

Following Hister’s talk there was a time for delegates to engage in some physical activity and a presentation on de-cluttering your home.

STRATEGIC INITIATIVES CONTINUE

President Gerry Tiede updated the delegates on the association’s progress in pursuit of its strategic plan, and gave some further insights into current news in pensions.

SURVEY SHOWS MEMBER SATISFACTION

A survey of members made available online and in PostScript magazine drew a large response of over 1,500 submissions.

Members expressed a strong desire for BCRTA to continue to focus on defending pension security for members and seniors, and a strong satisfaction with the job BCRTA is doing in that area. Areas that could use growth include branch engagement and use of BCRTA Advantage programs.

MEMBERSHIP AWARDS

As part of the 2019 AGM membership awards were given to branches with the most member growth:

- | | |
|------------------------|-------------------------|
| Fewer than 200 members | Wine Country RTA |
| 200 - 500 members | Parksville Qualicum RTA |
| over 500 members | Surrey RTA |



POSTSCRIPT EXCELLENCE AWARDS

The Friday evening banquet included the inaugural PostScript Excellence Awards, an event celebrating the contributions of members to BCRTA’s flagship publication.

SHEILA GAIR AWARD for best Personal Experience Article:

Pat Thiesen, Delta (presented by Editor Tim Anderson)

BEST PHOTO AWARD:

David Wei, Vancouver (presented by Charan Gill)

BEST TRAVEL ARTICLE AWARD:

Garry Litke, Penticton (presented by JoAnn Lauber)





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Clothes Call

DIGNITY AND IDENTITY FOR ELDERLY IN CARE

AT FIRST GLANCE, a pile of dirty laundry might not look like a source of fresh ideas for an academic with a deep-rooted interest in social justice. But when Pat Armstrong started rummaging through sacks of sweaters, socks and silken nothings awaiting washing in nursing homes scattered across six western world countries, the Distinguished Research Professor in the Department of Sociology at York University uncovered layers upon layers of hidden sociological meaning behind garments belonging to their elderly residents.

“Clothes are important to creating a sense of self, and a sense of dignity, and so how you care for them matters,” says Armstrong, who has published a book on the topic following eight years of international research into the importance of laundry.

Co-authored with York PhD graduate Suzanne Day, **Wash, Wear, and Care** (McGill-Queen’s University Press) argues that clothing is more than just fashion. It exerts a critical influence on the morale and health of senior citizens living in institutional residences.

For the occupants of old people’s homes, clothes often represent the last shreds of self-respect to which the elderly cling after everything else in their lives has shrivelled and died. Clothes express not just ideas about identity, but often existence itself. Armstrong learned this firsthand while leading an international team of

ethnographic researchers into nursing homes across Canada, Sweden, Norway, Germany, the U.S. and the U.K.

Even an old sweater is precious in the context of an assisted living facility where a resident’s autonomy becomes as stripped down as their bedding.

Far from observing their subjects from the comfort of the ivory tower, Armstrong and her fellow scholars divided themselves into groups of between 12 and 16 members who took turns doing shift work inside the facilities within their purview. They did domestic labour, sweeping floors and serving meals, while keeping their eyes glued on the ever-pervasive piles of laundry that constituted the bulk of their primary research. The researchers didn’t just observe; they interviewed staff as well as residents and their family members about the handling of clothing within an institutional setting. They wanted to understand how a seemingly mundane task as doing the laundry can profoundly affect the physical and psychological makeup of the elderly in care.

“It starts when we tell them we have to label their clothes once they enter a long-term care facility, and then it escalates when we tell them that only certain kinds of clothes will be allowed in, those made of synthetic and made to withstand the boiling temperatures of industrialized laundry,” Armstrong says. “It’s usually the first time a person who has entered a home feels a loss of identity, and the affects can be devastating.”

Even an old sweater is precious in the context of an assisted living facility where a resident’s

.....
Dierdre Kelley is an arts writer and critic, investigative report and editor. This article is reprinted with the kind permission of York University Magazine.



“ When you’ve lost your clothes, you’ve lost your sense of self... ”

autonomy becomes as stripped down as their bedding. Parting with a cherished article of clothing, even for such a routine task as laundry, can be emotionally fraught, with an elderly person growing increasingly anxious while waiting for the garment to be returned to them, safe and sound. Their fears are usually justified. “We heard about lost sweaters everywhere we went,” says Armstrong, dressed in one today, along with jeans and a sensible pair of shoes, while sitting inside her Kaneff Tower office at York University. “And when you’ve lost your clothes, you’ve lost your sense of self, and everything of meaning to you.”

Miranda Ferrier, president of the Canadian Support Workers Association, knows firsthand the importance of clothing to senior residents of long-term care facilities. “I took care of one lady who knitted a red sweater for herself before she went arthritic and it was her crowning achievement and then the sweater went missing and she fell into a deep depression. Yes, over a sweater. But the point is it had incredible value to her,” says Ferrier who, while not a part of Armstrong’s study, agrees with its findings.



“Clothing might seem like a little thing to a personal support worker, especially when the PSW has 15 residents to take care of, but the little things are important,” Ferrier continues. “It all plays to quality of care. You’ve got to look at the big picture.”

Nathan Herrmann, the Richard Lewar Chair in Geriatric Psychiatry at Sunnybrook Health Sciences Centre and the University of Toronto, agrees. “I am the psychiatric consultant for the Veterans Centre at Sunnybrook, a long-term care facility, and there is no question about how important clothing is to the residents. There are many examples of 90-year-old male residents who must be dressed in a jacket and tie on a daily basis, even if they are in a wheelchair, and that’s because it is very important for their self-esteem and self-identity to have their appearance and their clothing look good and be reflective of their previous accomplishments and cultural background,” Dr. Herrmann says.

“They want this sense of self through clothing so as not to look like patients. These long-term care facilities are their homes, where they hope to have a good quality of life. Clothes really do make the man or woman.”

Given this expert perspective, it would stand to reason that laundry would rate high on a list of priorities for those working in long-term care facilities. But Armstrong, cross-appointed to the departments of Global Political Studies and Gender and Women’s Studies at York, says that is simply not the case.

Her research found that most long-term care facilities, with few exceptions, tend to overlook the profound impact laundry has on the lives of senior citizens living in their care. As she writes

in her book, “Dirty, wrinkled, lost or shrunken clothing can undermine both health and self-respect, not to mention upset both the resident and their family.” As well, the handling of laundry affects the overall experience of a home for workers and residents alike. “Hallways crammed with carts of soiled linens look institutional and emit odours that permeate every room.”

Additional problems can occur when laundry is contracted out. Who takes clothes out of the cupboards and who puts them back? It’s an open question.

Armstrong and her team observed many instances where clothes were taken in bulk from people’s rooms and returned in a similar anonymous manner, hung on racks in communal hallways for anyone and everyone to handle. “You have to remember there’s often cases of dementia in these homes and some residents will treat it like Walmart and just pull clothes off the rack, regardless of who they belong to. A big difference would be to organize it in such a way that people feel their privacy is respected. But in Canada, as we found, this often doesn’t happen.”

And why is that?

“Not much has been written on the subject before,” says Armstrong, explaining why she felt a need to devote the past eight years of her academic career to scrubbing away at the ignorance that has allowed the grim conditions in nursing homes to fester.



“I think there has been a tendency to treat these places as medical institutions, and so the focus has tended to be on measuring falls and the number of meds. The quality of life stuff just doesn’t get attention,” she adds. “But clothes and all that go with them are critical to quality of life. Our objective is to put life into years, and not years into life.”

Guided by feminist political economy, and informed by theories of care, Armstrong hopes her jointly authored book will effect real change. The future, she says, depends on it.

“If we can’t treat the most vulnerable with dignity then what good is our society?”

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THE IMPORTANCE OF REGULAR DENTAL APPOINTMENTS

How many realize that making regular dental appointments are critical to our overall health? Regular appointments are also important if you wear dentures or have implants.

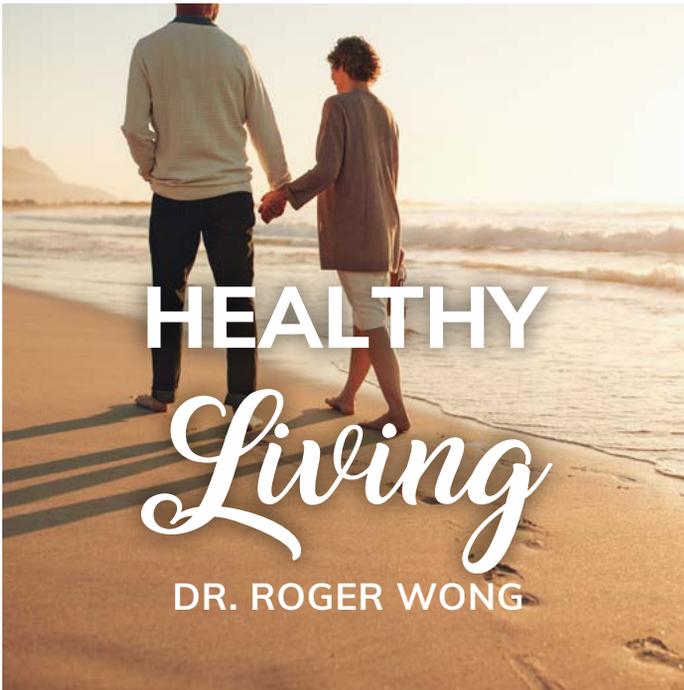
During an exam the dentist or hygienist will:

- clean your teeth, check for cavities and potential gum disease
- check your risk of developing potential oral issues
- check your face, mouth and neck for possible medical issues such as rheumatoid arthritis, lupus, diabetes or even oral cancer that may show up in our mouth first
- may take -x-rays
- show you how to do proper brushing and flossing with both natural teeth, dentures, and implants
- discuss medications that you may be on that may cause dry mouth that may put you at risk for dental decay

- evaluate risk for potential tooth decay, root decay, and gum or bone disease
- if you wear prosthetic replacements, (dentures, bridges or implants) discuss proper cleaning procedures and check for fit and potential need for adjustment
- check your bite and jaw for potential issues
- discuss possible lifestyle choices that may affect oral health

Remember that you are your own best advocate. If you have questions or concerns discuss them with your hygienist and dentist during your appointment.

Elaine Thompson is a BCRTA Director, a member of the BCRTA Well-being Committee and President of the Bulkley Valley RTA.



The Most Common Question

Like most doctors I get questions all the time. You can be sure there is one question that I will be asked during gatherings this holiday season.

“So Roger, what can I do to stay vibrant and healthy after retirement?”

The answer for you will depend on your baseline health conditions and unique circumstances, such as where you live and life circumstances, also known as “social determinants of health” according to the World Health Organization.

But for all of us there are three principles that can help us age in a healthy way.

Let us take a look into these principles.

1. Keep moving. Physical activity is important to help us stay vibrant. There is plenty of evidence that exercise will maintain health of the heart, lungs, muscles, and interestingly, the brain. We often contrast physical work with brain work, but what is good for the body is also good for the brain. Healthy blood vessels deliver the oxygen your brain needs. Any form of exercise is acceptable, although a balance of aerobic training (such as cycling, jogging, swimming) and weight/resistance training is a good approach. The type of exercise and intensity can be adjusted if you have underlying health conditions, such as heart disease or arthritis. The important thing is to make exercise a part of your daily routine.

2. Keep in touch. Socialization can help improve mental health and therefore your overall health. A recent study showed a reduction of life expectancy for up to 8 years among those who experience loneliness most or all of the time. Regular interaction with others can help to overcome loneliness. Group-based activities like dance, discussion groups, walking clubs and creative hobbies done with others can be just the thing. Events like class reunions, or simply a few friends getting together for a good time, provide an excellent opportunity to socialize. To maximize effectiveness, gatherings that include some components of physical activity give the benefits of both exercise and socialization.

3. Keep up to date. Technology can help keep track of the information we need for healthy aging. A recent survey conducted by The Economist focused on the *Fourth Industrial Revolution*, and noted that health care is the most likely sector to benefit from the digital era amongst a potpourri of sectors including education, finance, infrastructure, and energy. Now is the time to learn how to use apps on smart phones, tablet devices and wearable devices. It is much easier to learn and use new technology while we still have normal memory and brain function. These apps and devices provide not only a convenience factor for improving health (for instance, medication reminder or accidental fall monitor), but they can also collect real-time data that can predict future health outcomes (such as abnormal heart rhythm) by deploying cloud technology, artificial intelligence and machine learning.

So this holiday season I hope you are able to answer this common question in the way that is just right for you. I encourage you to stay vibrant and healthy during your golden years with regular exercise, contact with friends and family, and take charge of technology to fill the gaps.

Dr. Roger Wong is Executive Associate Dean (Education) in the Faculty of Medicine, University of British Columbia, a geriatrics specialist doctor, clinical professor of geriatric medicine, the 13th President of the Canadian Geriatrics Society, and a TEDx speaker. He tweets at @RogerWong10.

The content of this article is not intended to be a substitute for professional medical advice, diagnosis, or treatment. Always seek the advice of your doctor or other qualified health provider with any questions you may have regarding a medical condition.

A Patient Portal

INTERIOR HEALTH OFFERS ONLINE INNOVATION



As users of a public health system, we are entitled to view and possess our health care documents and records.

BC organization HiM, (Health information Management) defines the online records resources available to patients this way:

“A patient portal is a secure online website that gives patients convenient 24-hour access to personal health information from anywhere with an Internet connection. Using a secure username and password, patients can view health information such as: Recent doctor visits; Discharge Summaries; and, Medications.”

MHP is MyHealthPortal, a service provided by Interior Health Authority. According to the Provincial Health Services Authority, Interior Health is the first in British Columbia to provide this portal to all patients served by the Authority. However there are also other sites in British Columbia that use a Health Portal, such as BC Cancer Agency, and BC Children’s and Women’s Hospital.

Patients may access lab reports, many medical imaging reports (but not the actual images), visit history, some appointment details, reports from physicians, and nurse practitioners.

Medical image reports done by Interior Health since May 2016 are available to view, as well as some appointments, clinical reports, and your hospital visit history.

Information from doctor’s offices and lab tests done privately are not included. A recent brochure from Interior Health (April 5, 2019) says that X-Ray, Scan or Ultrasound reports are available to view seven days after the radiologist reviews and finalizes the Report.

Interior Health lab test results are posted as soon as the tests are completed. Some tests do take several days to complete.

Enrolment onto MyHealthPortal involves a secure computer connection and involves a few steps. Of course, trying to understand what information is on a Lab Report can be an additional challenge! But once registered these records can be downloaded and printed should the patient wish to share.

For those who prefer to use mobile devices, Interior Health now also offers a MyHealthPortal App. Technology is now providing better access to our own health records. Interior Health encourages us to “Be Informed” and “Be Engaged”

Further information and contacts with Interior Health are available at:

<http://www.interiorhealth.ca/myhealthportal>

D.N. Caskey is a member of the BCRTA Well-being Committee.

CLASSIFIEDS

CULTURE TOURS

Vancouver Opera Guild invites you to join these tours:

New York March 23-29, 2020 (Bryn Terfel, Joyce DiDonato, Javier Camarena, Anna Netrebko)

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EXPERIENCES

Women's Art Retreat, May 4 to 6, 2020. Loon Lake Lodge and Retreat Centre, Maple Ridge. Art for the Soul Retreat includes accommodation, all meals, art materials, and creative art experiences. No art experience required. Join us to relax, create and rejuvenate. More information at

www.marionmccrystalstudio.com

www.loonlake.ubc.ca

Email: artforthesoulworkshops@gmail.com

ACCOMMODATION OFFERED

France - Heritage house in Alsace-France, Vosges Mountains, three bedrooms, modern kitchen, located on wine route, close to Germany (Freiburg) and Switzerland (Basel). Cleaning included, CA\$600 per week, CA\$650 for more than 4 occupants. mano936@gmail.com

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Irene.roland@gmail.com

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important dates

Canada Pension Plan and Old Age Security

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

Upcoming payment dates

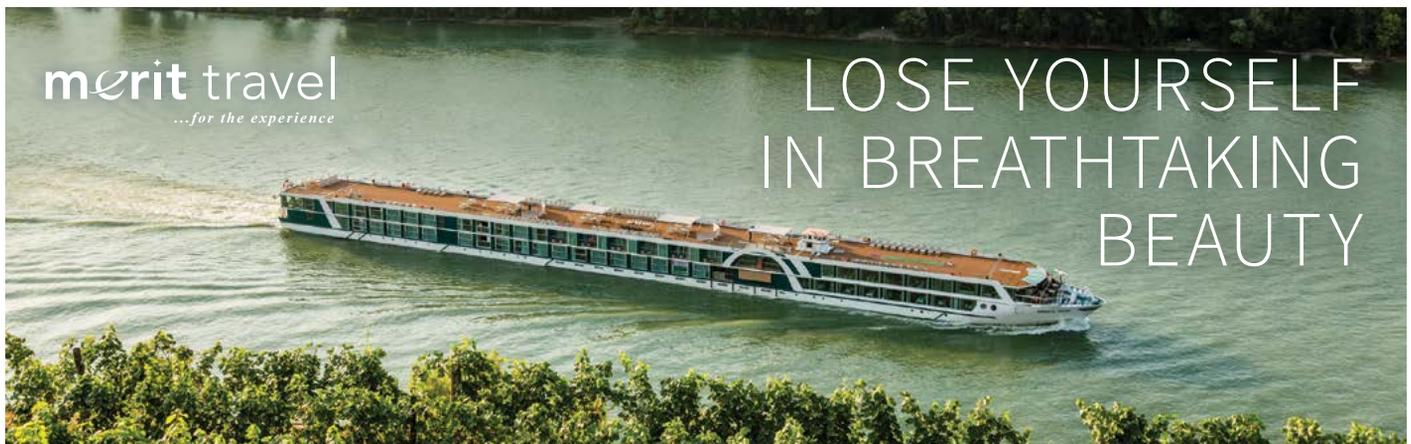
- December 20, 2019
- January 29, 2020
- February 26, 2020
- March 27, 2020
- April 28, 2020
- May 27, 2020
- June 26, 2020
- July 29, 2020
- August 27, 2020
- September 28, 2020
- October 28, 2020
- November 26, 2020

Teachers' Pension Plan

Here are the dates in 2020 that pension payments are directly deposited to accounts.

2019 payment dates

- January 30, 2020
- February 27, 2020
- March 30, 2020
- April 29, 2020
- May 28, 2020
- June 29, 2020
- July 30, 2020
- August 28, 2020
- September 29, 2020
- October 29, 2020
- November 27, 2020
- December 23, 2020



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Sudoku

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

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

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Fill in the grid so that every row, every column and every 3 x 3 box contains the digits 1 through 9.

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DEADLINE FOR SUDOKU AND CROSSWORD SUBMISSION IS:

Jan 31st, 2020

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

Crossword:

Tom McCubbin (Prince George)

Linda Lehr (Vancouver)

Ann Lauderdale (Bulkley Valley)

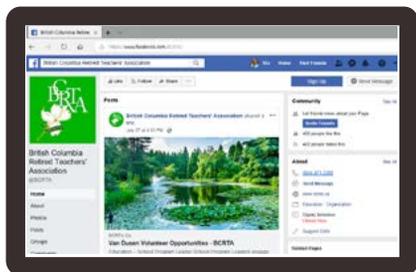
Sudoku:

Gordon Chamberlin (Kamloops)

Ron Shulhan (Oliver)

Adelin Beaujot (Abbotsford)

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FALL 2019 CROSSWORD SOLUTION

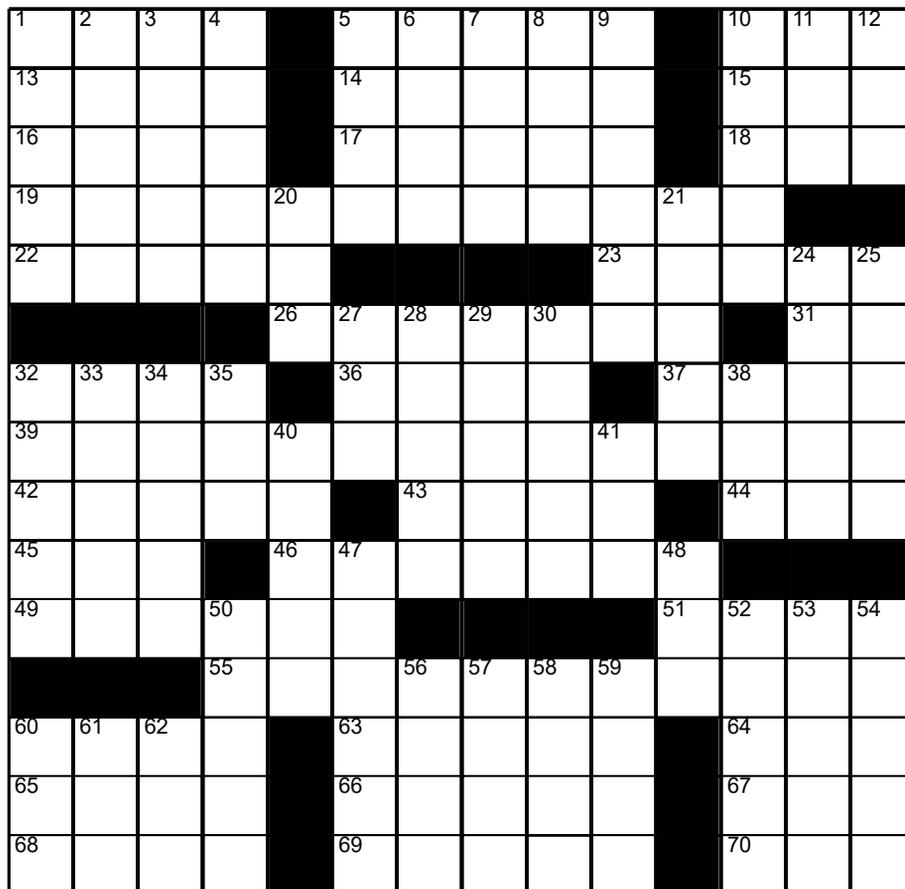
1	A	C	T	S		5	I	S	L	E	T		10	S	A	N	D		
14	C	H	E	T		15	P	H	A	S	E		16	O	L	E	O		
17	T	A	N	A		18	H	I	V	E	R		19	R	E	A	L		
20	O	V	E	R		21	O	V	A			22	R	O	B	E	R	T	
24	R	A	T	I	O	N	A	L		25	I	R	E						
					27	N	N	E		28	E	B	B	T		29	I	D	E
32	A	D	A	G	E		35	A	R	A	L		37	L	E	D			
38	R	I	G			39	B	R	A	V	E		40	E	C	G			
41	T	A	O			42	A	I	D	E		43	R	I	S	K	Y		
45	A	L	G	E		46	B	R	A			48	I	O	N				
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55	O	R	A	C	L	E		58	A	N	C		59	E	M	C	O		
60	D	E	L	L		61	L	U	N	C	H		63	G	A	T	O		
64	D	E	L	I		65	E	N	G	L	E		66	E	D	E	N		
67	S	L	E	D		68	D	O	S	E	D		69	R	E	T	S		

crossword

By David Squance, Victoria

ACROSS

1. Actual
5. Many inhabitants of the middle east
10. ___ Lanka
13. Defunct airline's catchphrase, "the ___ way to fly"
14. A girl's name, diminutive form
15. "Brer Rabbit and the ___ Baby"
- 16 Norse god
17. ___ House of Dreams
18. Once common on students' desks
19. One level of schooling
22. Porterhouse is a good one
23. What we hoped our students were
26. Hard work (pl.)
31. "... that I may cease to ___" (Keats)
32. One currency abroad
36. Clare Boothe ___
37. Fancy school in England
39. A novel many of us taught or were taught
42. Four (comb. form)
43. Hardwood tree (pl.)
44. Library book designation (abbr.)
45. Segregated investment funds acquired by Manulife in 2009
46. Clear wood finish
49. Where we all worked once
51. Honour bestowed by the Queen (abbr., pl.)
55. Another level of schooling
60. Type of ski lift
63. Second generation Japanese Canadian
64. The granddaddy of English dictionaries (abbr.)
65. A form of learning
66. Aquatic animal
67. Abbr. found at the end of some website URLs
68. Mealy vegetables
69. Indigent
70. Last word in the title of a widely-read coming of age novel



DOWN

1. Chess piece (pl.)
2. "___ all", suicide euphemism (2 wds)
3. Mme. Chretien
4. Girl's name (var.)
5. Slightly open
6. Called up
7. ___ and the King of Siam (1940s novel and film)
8. Fancy coffin
9. Group of musicians, for example
10. "Oh Death, where is thy ___" (1 Cor. 15)
11. Participated in an election
12. Irritate
20. Get with considerable effort
21. Painting prop
24. Black
25. Tears
27. Short form of a big problem in 1919
28. Big fuss
29. Large quantity
30. Sort of non-contact massage
32. ___ James, singer (pluralized)
33. Pertaining to that which contributes to gout

34. Vomit
35. Row boat necessity
38. Cap
40. Enjoy a taste (US)
41. One of the congruent triangles designations
47. Support group for families of AA members
48. Garden tool
50. Fairy tale monsters
52. A main street in Toronto
53. "Let ___ eye negotiate for itself" (Much Ado About Nothing)
54. Kind of grass
56. So-called (Fr.)
57. Italian noble family
58. Placed a ball in readiness
59. Lean and sinewy
60. Rugby score
61. Feathery scarf
62. Cash source (abbr.)

Obituaries

Location listed is the area given as "last taught"



Alden, Dena	Burnaby	Meausette, Bryce	Vernon
Bates, Rae	Vancouver	Morton, Brenda	Greater Victoria
Blackman, Mel	Nanaimo	Mottle, Denise	Alberni
Brownlie, Denise	Central Okanagan	Muller, Julia	Shuswap
Buckingham, M. Joyce	Chilliwack	Nyvall, Barbara	Powell River
Buttar, Bachan	Delta	O'Brien, Sheila Grace	Greater Victoria
Carter, Gary	Vancouver	Olson, Donna	Victoria (Ben.)
Cox, Margaret	Nanaimo	Pagdin, Thomas	Courtenay
Cummings, Dave	Vancouver	Parker, Glen	Prince George
Dee, Helen	Vancouver	Pharis, Loise	Cowichan
Delaney, Patricia	Vancouver	Prentice, D. Bruce	Chilliwack
Dobie, James	Cariboo-Chilcotin	Roberts, James Andrew	Campbell River
Doyle, Judith	Burnaby	Rohloff, Peter	Vancouver
Eldred, David E.A.	Campbell River	Scully, Ronald J.	Surrey
Fermill, Lydia	Prince Rupert	Shaw, Vera	Vernon
Fisher, Mildred	Nanaimo	Stevens, Pamela	Okanagan Skaha
Fryer, Elaine	Burnaby	Stibbs, L. George	Langley
Geiger, Leroy	Surrey	Tarbet, Barbara	Greater Victoria
Gentile, Louis	Southeast Kootenay	Thompson, Sheila	North Vancouver
Gilbert, Clive	Central Okanagan	Ulmer, Arno L.	Vancouver
Harris, B. Gregg	Delta	Ungless, Brian	Coquitlam
James, Darlene	Burnaby	Vesely, Marilyn	North Vancouver
Jamieson, Dawn	Shuswap	Walker, Donna	Campbell River
Jones, Kathleen M.	Vancouver	Walters, C. Tom	Campbell River
Kirkwood, Sheila M.	Vancouver	Waterhouse, James	Kimberley
Loadman, Brian	Kamloops	Waters, Margueritte	Central Okanagan
Lumsden, Laretta	Chilliwack	Wedel, Albert	Courtenay
MacMillen, Christine	Surrey	Worley, Sharon	West Vancouver
Makepeace, Jean E.	Richmond	Yelland, M. Peter	Central Okanagan
Martino, Michael	Kamloops	Yerbury, Thomas	Shuswap
Mason, David	Richmond		
McMann, Elvin	Vancouver Island		
McMullen, Ron	Central Okanagan		



**R.R. Smith
Memorial Fund
Foundation**

At the annual General Meeting of the R. R. Smith Memorial Fund Foundation on October 5, 2019 the following directors were elected for 2019-2020: Steve Bailey, Dave Carter, Gail Chaddock-Costello, Andy Hattrick, Sarah Joyce, Karen Kilbride, Barb Mikulec, and Sheila Pither. The year end report for 2019 was received and the budget for 2019-2020 was approved. A presentation was made to Judy de Vries in recognition of her many years of dedicated service as director of R.R. Smith-the last eight years as president.

Each delegate to the BCRTA Conference and Annual General Meeting was given a ticket for each of the R.R.Smith daily door prizes. Delegates were asked to consider making a donation to R. R. Smith and responded generously.

The winners of the door prizes were:

Thursday October 3

One night stay and breakfast for two
donated by Holiday Inn
NOELEEN BUNNEY

Painting donated by Glen Pinch
BRUCE CUMMINGS

Friday October 4

Utility wagon *donated by Johnson*
LES ELLIS

Hamper basket *donated by BCRTA*
ORRIE BABIUK

Painting donated by Glen Pinch
FRED DATTOLO

Saturday October 5

Toshiba 43 Inch color television
donated by Johnson
CATHY VAN HERWAARDEN

One night stay with breakfast for two
donated by Hillton
BONNI ROSET

Hamper *donated by Hilton* and
painting *donated by Glen Pinch*
BRUCE CUMMINGS

The directors wish to thank those who donated the door prizes and congratulate the winners. The directors also wish to express their gratitude to the delegates for the many contributions made to R. R. Smith during the Conference and AGM.

A reminder that requests for grants must be received on or before March 1, 2020.

Application Forms may be obtained at:

www.rrsmith.ca

or via the BCRTA Office at 604-871-2260
Toll Free 1-877-683-2243 or by fax 604-871-2265

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- Baggage & Personal Effects (\$1,500 per insured / \$3,000 per family)
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