

# PostScript

SUMMER 2021



THE MAGAZINE FOR RETIRED EDUCATORS

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SUMMER 2021



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Ice cream, anyone?

If there has ever been a time we all need a "summer break" to re-connect and relax, it's right now. In that spirit, this issue of PostScript serves up some tasty treats and thoughtful conversation.

Is there anything more fun than hearing about the escapades of days gone by? Especially when we laugh at ourselves a little, too. **Betty Taylor** takes us there as she recounts her search for a perfect job.

More poignantly, **Eileen Hayes** unfolds a lyrical love letter to a lost mother in "Silk Sisters". Another kind of fabric is on display in **Colleen Lucas'** story about her class sewing their first quilt - a tribute to the traditional lives of the Inuit.

We embark on an exciting new series of articles: **Teaching Across Borders**. There are so many borders separating people in our world: political, economic, linguistic, cultural. **Helene McGall** and **Nancy Carson** get us started with their experiences in China and Africa. Perhaps you have an experience to share, too.

There are some great recommendations for things to read this summer, terrific input on finances, and a few travel dreams, too.

But perhaps the most important content in this issue will be the opportunity for you to share about your real-world experience with **Extended Health Care Insurance**. It may sound like a dry topic, but for some time a "hot button" issue for BCRTA members has been their satisfaction (or lack of satisfaction) with EHC coverage. We get a LOT of feedback on this, in person from members, and by contact with our office as members look for support to solve their EHC frustrations. Ironically, almost all the feedback is about plans we do not run! Our mission is to set our members on a course for proper, fair and reliable coverage. Our **EHC Satisfaction Survey** will help BCRTA demonstrate once and for all what is good or not so good about the EHC plans our members pay for.

**SO SPEAK UP!** Go to page 34 in this issue to get started. We want to hear from you on this very important dimension of retired life.

Have a super summer, friends - you deserve it!

Yours truly,

*The Editor*  
[postscript@bcрта.ca](mailto:postscript@bcрта.ca)

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The “Roots and Branches” articles in the Spring PostScript sparked both memories and reflection. Most of us have a desire to know our history. Through generational searches, I have pieced together dates and locations in my own family history. Finding the stories that weave together the tapestry of my history, however presents a bigger challenge. My family, as most, is complicated and sometimes I’ve uncovered the unexpected. But in the absence of story, imagination takes over. What I want to know usually can’t be found in database searches. What were the circumstances that shaped decisions and what were the personal characteristics that influenced outcomes? I lack many of those stories, with the exception of my maternal grandmother.

She grew up in a small community on the prairies. Her family only spoke low German so that by age 16 she was married to my then 30 year-old grandfather, because, as she told me, “he was the only one that I knew outside of my family that spoke low German.” It wasn’t long before she bore her first son. She had no knowledge or understanding of the implications of German measles during pregnancy. It was only following the birth of a second son that she realized how developmentally delayed her firstborn was. A stillborn and two daughters were to follow. The community was small and people were dependent on their neighbours. My grandmother was the midwife, usually attending in the absence of a doctor. At the other end of life, she prepared bodies for funerals, and upon completion of that task, she would visit the home of the bereaved, stand outside in the early evening and sing a hymn. Grandpa sold

large farm machinery that farmers were dependent upon for working their crops. Life was good until the depression hit and Grandpa refused to re-possess machinery from farmers who could no longer make loan payments. He was relieved of his job and my grandmother then became a seamstress to “hold the family together.” She turned suits, coats and collars and cuffs on shirts to extend their wearing life for another season or two. Letters from her brothers, filled with promises of rich soil and a wonderful climate in BC persuaded her family to pack their worldly goods and move. The family purchased a small acreage on Brown Road outside of Langley and became strawberry farmers. Once again life was good until my grandfather unexpectedly died. These were her stories.

All these stories shaped the grandmother that I came to know. She still lived in the small house on Brown Road where she continued to care for her firstborn. Her tidy and ever-welcoming house became my refuge - a home sealed with unconditional love, laughter and comfort food. She was still farming strawberries and I would hear her fuss about the weather, getting enough pickers and what price the cannery would pay for her crop. She did worry but I never heard her complain. She had taught herself how to read and write in English, she had strong political views, and she maintained a vibrant and abiding faith.

We cannot be separated from the background of circumstances that shape our own life story. The 75th Anniversary of the BCRTA reminds us how many individual stories there are to hear. These are stories of a group of educators, who with a fixed determination, resolved to change their circumstances. They knew it would not be a short-term project to fulfill their vision of respect for retirees including better pensions. These are the individuals that we remember and honour. Their commitment and example has changed circumstances for us all.

To honour the past we must collectively commit to protect our legacy of hard-earned gains as we strive towards a continuing vision of a better future for seniors.

**GRACE WILSON** is President of the BCRTA

# PostScript Letters

## EHC Concerns and Options

It was only when I read my recent Postscript that I realized there was an alternate EHC Plan recommended to our BCRTA members, a “plan that was created by BCRTA to suit the needs of our members” and that all members were encouraged “to consider this alternative.” (p.8, Spring 2021) This was written by our Editor after one of our members complained about reduced coverage under Green Shield Canada.

My husband and I had also noticed reductions, including only one dental cleaning per year (Basic Plan), forcing us to pay for a mid-year cleaning ourselves.

As strength for change comes from numbers of members who want it, perhaps the TPP should consider switching the membership EHC plan to Johnson? If it is that good, why wouldn't they? At the very least, can Postscript publish a comparative chart for all the members to consider?

If Johnson is so much better than GSC, if it has “extremely high levels of satisfaction”, then let's suggest the whole group of TPP switch to Johnson. There is safety and advantage in numbers; I am afraid to move to Johnson without the whole group behind me because I do not know the consequences. Please know that as members, we depend on your critical over-sight.

Deberah Shears  
Vancouver

**Editor's reply:** Thanks for your thoughts, Deberah. You need not be apprehensive about checking out Johnson, they insure thousands of our members with great success. You are also correct that for each person a good comparison of the plans is necessary before making a choice. We recommend a consultation with a Johnson rep for “Best Friend's Advice” where each plan can be assessed in light of your needs.

BCRTA has at the heart of its mission a responsibility for the well-being of our members. BCRTA has been gathering lots of anecdotes of people who are happy with the Johnson plan, and concerns our members have about other EHC coverage. But anecdotes are not conclusive data. That's why we've launched a comprehensive **EHC Satisfaction Survey** so that we can quantify how well our members are being served by each of the plans. Readers are encouraged to fill out the survey on Page 35 in this issue or online at

<https://bcрта.ca/EHCsurvey>

## For the Aw Shucks File

Editor – PostScript

Kudos on a fine publication. I read it from cover to cover. Keep up the fine work.

Guy Le Comte  
Chilliwack

## Dramatic Memories

Hi to Phil Foster! I really enjoyed Phil's essay about the Speech Festival.

From the 70's to 90's, I was very involved in community theatre in Fernie. I got to know Phil through regional drama workshops and festivals in the East Kootenays.

I, too, acted in and directed many productions. We called ourselves Tunnel Theatre and in the 90's changed our name to Station Players.

I, too, taught grade four and five through most of my career. I used drama as a medium to teach my students about the history of Canada in Social Studies as well for various themes in Language Arts.

I never entered the speech competitions with my class, but I did do units in Language Arts on poetry and readers' theatre. I encouraged my students to learn to recite, speak clearly with good intonation and expression as well as enough volume to be understood. I believe being able to speak or read in a public setting helps instill confidence and poise.

I have now been retired for almost thirteen years. Since 2009, I have acted in five productions.

Phil, I hope you are still involved with theatre in some way. All my best to you,

Lynda Bird  
Fernie B.C.

Let us know what you think!

Write us at [postscript@bcрта.ca](mailto:postscript@bcрта.ca)

# IN THE *News*



## **\$1000 JOHNSON SCHOLARSHIP 2021**

This fall, Johnson will award 50 scholarships of \$1,000 each to students attending a post-secondary educational institution in Canada.

Children and grandchildren of BCRTA members can apply for a \$1,000 scholarship. Deadline is July 15th. Share this news with your family!

For more information: <https://www.johnson.ca/scholarship>  
Toll free: 1-844-567-1237 or email [scholarshipfund@johnson.ca](mailto:scholarshipfund@johnson.ca)



**BILL C-253** - An Act to amend the Bankruptcy and Insolvency Act and the Companies' Creditors Arrangement Act is currently before the House. It is sponsored by Marilène Gill (MP, Manicouagan) with an aim to safeguard defined benefit pensions by addressing the unfairness of current bankruptcy laws.

Canadian Federation of Pensioners is asking Canadians to sign this petition which will send a pre-written email to their MP and encourage them to vote in support of Bill C-253.

To see the petition email letter, visit:

<https://cfp-fcr.org>

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## IS A REVERSE MORTGAGE FOR YOU?

At first, Karl and Jan\* chuckled at a TV ad showing an arm reaching virtually into the living-room wall and pulling out cash! But then they thought again. Their home had been ascending in value far beyond anything they would have thought possible, so it occurred to them that maybe they could enhance their retirement income by tapping into some of the value trapped in this asset.

As retired teachers they felt quite financially secure, benefitting from a defined-benefit pension plan that ensured a stable pension income. They really were not struggling financially; however, they were intrigued to look at ways they might further supplement their income.

The ad was referring to what is known as a Reverse Mortgage, and like Karl and Jan, you may also have

.....



**Michael Berton**, CFP®, RFP®, CLU®, CHS, FMA is a Senior Financial Planner with Assante Financial Management Ltd. In Vancouver, (604) 678-3096. Michael has taught Financial Planning courses at BCIT and TWU. He has written for *Advisor's Edge*, *Advocis FORUM*, and *Advisor.ca*. He is married to

another financial planner, has three children and lives in North Vancouver. Always discuss your particular circumstances with a financial planner prior to acting on the information above.

\* Names have been changed.

seen these slick campaigns that make it sound like you can get free non-taxable income based on the equity you have in your home, and that you will not be required to make any payments or pay back the money until you either leave or sell your home. However, as always, if it sounds like it is too good to be true, it usually is. Not surprisingly, there are real costs to reverse mortgages, and in many cases, there are better ways to supplement retirement income.

Always cautious with their money, Karl and Jan did a little research. As they were both over the age of 55, they could qualify for a reverse mortgage that would allow them to borrow up to 55% of the current value of their primary residence. The maximum amount of money they could borrow would be based on their age, the value of their home, its location, and the mortgage provider. They were both named on their home's title, so they understood they would both be bound on the mortgage contract.

To qualify, they had to pay off any outstanding loans or lines of credit that were secured by their home. In their case, these included an existing mortgage on their recreation property in Qualicum Beach and a small Home Equity Line of Credit (HELOC). They learned that they could use some of the proceeds of the mortgage to discharge these. They had many ideas about what they might use the remainder of the loan for: home improvements, assistance with a few regular bills, repayment of an old family debt, a planned kitchen renovation, and a long-deferred trip to Greece.

They knew that the mortgage, including the accumulated interest, would have to be repaid once the last of them died. However, they noticed that this was also the case if they moved out of their home, sold it, or defaulted on their loan. Given that the loan was secured against their home, Jan wondered how they could possibly default. Surprisingly, mortgagees can be found in default if the money is used for anything illegal, if the owners are found to have been dishonest in the application process, if they fail to maintain their home and the value decreases, or for breach of any of the other conditions of the reverse mortgage contract.

“ Surprisingly, mortgagees can be found in default if the money is used for anything illegal, if the owners are found to have been dishonest in the application process, if they fail to maintain their home and the value decreases, or for breach of any of the other conditions of the reverse mortgage contract. ”



In the normal course of things however, their reverse mortgage would be repaid and discharged when the last surviving owner died or sold the home. There would be a time stipulation for paying back the loan plus interest, anywhere from six months to a year. The interest rate would also be higher than a traditional mortgage, and there would be other costs, including a home appraisal fee, an account set-up fee, a potential interest-rate penalty fee on early repayment, and normal legal costs for closing the mortgage or seeking independent legal advice. In Canada, only some mortgage brokers and two financial institutions provide reverse mortgages: HomeEquity Bank (Canadian Home Income Plan or CHIP) and Equitable Bank.

As with most financial instruments, there are pros and cons:

### THE PROS OF A REVERSE MORTGAGE

- No regular loan payments.
- Can cash in on some value of your home without selling.
- Loan income is not taxable.
- Loan does not affect Old Age Security (OAS) or Guaranteed Income Supplement (GIS) benefits.
- You continue to own your home.
- Lump sum or periodic payment options on receiving the money.

### THE CONS OF A REVERSE MORTGAGE

- Higher interest rates are usually charged on principal.
- The accumulating interest charges gradually erode the owner's equity in their home.
- The borrower's estate must repay the mortgage with interest at death.
- There could be conflict between time needed to settle an estate and the time given to repay the loan.
- There may be less money in the borrower's estate to leave to their beneficiaries, or far less than they may expect to receive. Depending on the client's estate planning, this may also result in an unintended and inequitable estate division.
- Costs associated with a reverse mortgage are likely higher than a regular mortgage or other credit products.

### QUESTIONS AND CAUTIONS

Before entering into a reverse mortgage agreement make sure you ask your lender about:

- How will you get the money from a reverse mortgage?
- All the fees and supplementary costs to the reverse mortgage.
- The interest rate(s) you will be paying.

“ If it sounds like it is too good to be true, it usually is. ”



- What can cause you to default on the loan?
- What penalties you must pay if you sell your home.
- How long do you have to pay off the loan if you move?
- How long does your estate have to pay off the loan if you die?
- What happens if it takes your estate longer than the stated time to fully repay the loan when you die?
- What happens if the amount of the loan ends up being higher than your home's value when it's time to pay back the loan?

### GETTING GOOD ADVICE

Karl and Jan decided advice was essential, so they talked to their financial planner. They also ran the idea past their estate lawyer to see how it might impact the provisions in their wills. Finally, they discussed it with their adult children.

Their financial planner warned them that the contract limited their ability to deal with their home

should they unexpectedly need to sell it to move into care. She helped them consider some alternate solutions, such as:

- another type of loan,
- a line of credit or credit card,
- downsizing: selling their home and buying a smaller home or renting an apartment while investing the proceeds for income,
- downsizing: selling their home and moving into assisted living or other alternative housing arrangements, while investing the proceeds for income.

Their estate lawyer was able to help them fully understand how the loss of equity in their home would affect their testamentary intentions, requiring new drafting.

If you are considering a reverse mortgage, get proper advice first. Don't be fooled by slick advertising that almost seems to make you think you are getting "something for nothing"!

### FOR MORE INFO

**Government of Canada: Reverse Mortgages**  
<https://www.canada.ca/en/financial-consumer-agency/services/mortgages/reverse-mortgages.html>

*Editor's Note: Thanks also to BCRTA Director Terry Green for his contributions to this article.*



# JOURNEY to a PERFECT JOB

BY BETTY TAYLOR

My teaching degree was done, and I had just completed a UBC summer course, “How to Teach English as a Second Language”, taught by a noted Professor from London University. I was on top of the world, going to interview as an ESL teacher, ready to begin my journey to the PERFECT JOB.

My hair was long and shiny, I had on a cute green mini-dress, and I was sure I was going to get this position. I would go to Fort McMurray to teach Cree Indian women English, basic Home Economics, and beginner’s Arithmetic. The District Superintendent had encouraged me, as had the school Principal in Fort McMurray.

When I was introduced to the teacher in charge, his first question was “Why are you divorced?”

I told him. I did not get the job.

**BETTY TAYLOR** taught the first ESL class in the Richmond School District. This programme set the parameters for subsequent ESL classes in schools. She started the class in 1973 at Cambie Jr. Secondary School in Richmond and continued to teach there until she retired at the age of 66 in 1994.

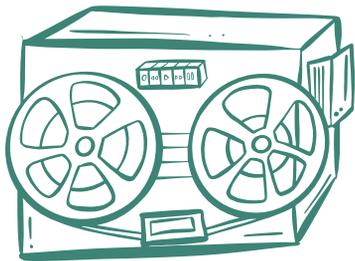
Some time later, my sister phoned me, “I saw an ad for a teacher in Richmond; it sounds just like you!” I phoned the Richmond School District immediately and told them they already had my resume. I got a call the next day to go for an interview right away. Though I told them I was sick and not at my best, I went anyway and got the job on the spot!

On my first day, I was given *carte blanche* to order anything I deemed necessary for my new classroom. I made a long list including two study carrels, one reel-to-reel tape recorder, two listening posts, workbooks, etc. The principal looked at my list, laughed, then said, “Betty, you forgot to order desks and chairs for yourself and the students!”

My first teaching task, self-assigned, was actually to educate the rest of the teaching staff at Cambie Junior Secondary School. A friend offered a lesson in spoken Mandarin. After just twenty-five minutes spent concentrating on listening, repeating, and listening, again and again, they were exhausted. They now realized how much more difficult it was to speak another language than it was to learn to read and write one.

It’s even harder to speak a new language over the phone than face-to-face. I obtained two old telephones to practice making phone calls, and asked two English-speaking Grade Ten’s to show the ESL Grade Ten’s how to make a date. That presented a problem: “Mrs. Taylor, what is this ‘Gunna’?” This in turn led to a lesson in the vernacular we all actually speak: “I am going to see you at noon, I’m going to see you at noon, I’m gonna see you at noon, I’m gunna see you at noon.”

MRS. TAYLOR,  
WHAT IS THIS  
'GUNNA'?



My teaching model was to integrate the students into as many regular classes as possible, including the hands-on courses. Math is Math no matter what language is spoken. It was hard, however, to convince the Home Economics and Woodwork teachers that there would be no accidents in their classes. But the ESL students watched the Canadians closely and mimicked them very carefully, so all went well.

Another integrating scheme involved getting the students to cook something their mothers might make. One of the Punjabi-speaking girls volunteered to make her mother’s chai. I borrowed a kettle for her from the staff room. Into it, she put two teaspoons of loose black tea, a tin of evaporated milk, a few black peppercorns, a cardamom pod, and three teaspoons of sugar. She boiled it all up and then poured us some through a strainer. It was certainly different, thick and spicy. Only one problem—I had to buy a new electric kettle for the staff room!



I was also given an allowance for out-of-classroom trips. That first class had a mixture of those who spoke Punjabi, Mandarin, Cantonese, Greek, and Canadian French. On our trip to Stanley Park Zoo, the French Canadian child got quite excited over the seals—“The *phoque!* Look at the *phoque!*”—causing raised eyebrows and scathing looks from some passing elderly women.

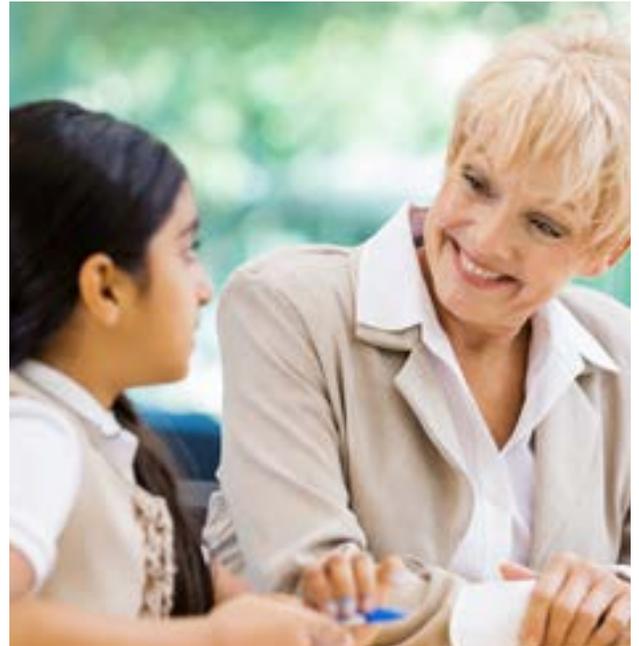
These were just a few of my experiences while guiding Richmond School District through their first ESL programme, my truly rewarding and satisfying PERFECT JOB.

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HAVE YOU MET

*Miss  
Libby?*



BY PAT THIESEN

I am sure you've heard that she is not like any other cat.

I've had cats in my homes since I was about 14. They came one at a time, and as kittens. Usually they joined one or two others already in residence, though for some reason, my sons and I never had more than four at a time.

A small clowder of three had kept me company since a little before my retirement. Two had come, a year apart, from our summer retreat at Canim Lake. Though they had the same mother, they had little else in common. Bowie (officially Peka's Rainbow) was a tortoiseshell and Hale, pronounced Holly (Haleakaila's Silver Dawn), was gray. One was lean, the other stocky. They were great pals.

Then, just before retiring, I acquired a gorgeous ginger girl gifted to me from a school Educational Assistant whose son had brought a litter of eight-week-old kittens down to the coast from Merritt. I probably should have been more selective; Tyka (Teeka) turned out to have had close-to-feral barn-cat parents. Amongst her other charms, she liked to attack the dry-wall in the hall as the sun flitted across, ripping off the paper, eventually exposing the previously hidden wall studs.

I've been lucky, though; each of my girls lived for more than 17 years. As each passed on, I thought about getting another, but I knew I wasn't ready to deal with a kitten, so I held off. Then the day came when Tyka developed a serious inoperable cancer and I was left alone in my house. For more than a year, I managed, coming home from meetings or shopping to the emptiness, but I missed the routines and companionship of a cat.

Then a local lady had to leave her home due to encroaching dementia, and her friends put an ad on Facebook begging for someone to take on her cat, who couldn't go with her. Apparently, placing the cat with the pound was not an option, so Elizabeth came to live with me. As you can see, I don't use run-of-the-mill monikers. I couldn't abide having an Elizabeth, especially as I reserve that name for Her Majesty the Queen. How to find some name that hinted at the original, yet kept with my tradition? Eventually she became Miss Libby. Not that she answers to it. Oh no, not her.

She came with the caution that she was an indoors-only cat. For the first week or so, she mostly held true to promise, although every nook, cranny, bag, or box, was investigated or inhabited. Then she discovered the back deck's sliding door. It seemed to open now and again delivering new sounds and smells as she peeked from behind the curtain. In less than a day, she was proudly sitting outside on the mat. She's not an in-door cat anymore; four or five times each day, out she goes to who-knows-where and demands to come in when she's satisfied all is well out there.

Unfortunately, she won't tolerate being picked up for a cuddle or even sitting on my lap. You might ask, "Why keep her if she isn't as affectionate as the others used to be?" Well, there is that time each night when the lights are off and I'm in bed. She hops up and begins a nightly ritual of purring, rubbing, and kneading, telling me in just the right way, "Thanks, Lady."

You are most welcome, Miss Libby.

**PAT THIESEN** lives in the Delta home of Miss Libby. She is also a member of the BCRTA Well-being Committee. (Pat, that is.)





# Bruges

VENICE OF  
NORTHERN EUROPE

PHOTOS AND TEXT BY GORD YAKIMOW

## SUPPOSE YOU HAD A COUSIN

I approached the young desk clerk at my Brussels hotel.

“If your Canadian cousin were coming to visit you here in Belgium, and he had a free day on his own, where is it that you would recommend that he go?”

“Bruges, of course,” was his instant reply, “the Venice of Northern Europe. It is an absolutely beautiful city.”



I'd already had a few days in Brussels, which at the time was delirious with joy because the national team was doing exceedingly well in the FIFA World Cup 2018.



*Brussels is famous for its peeing Manneken Pis statue (inset) and its main square (Grote Markt in Flemish—a UNESCO World Heritage site). Brussels is also the home of the European Parliament.*

## BRUGES: CITY OF CANALS

The train ride to Bruges did not take long; I arrived at the station just as the Tourist Information office at the *gare* was opening its doors. Shortly thereafter, map in hand and camera strung over my shoulder, I commenced my walking tour.

Bruges: a small city intertwined with canals and lined with shaded walking trails.

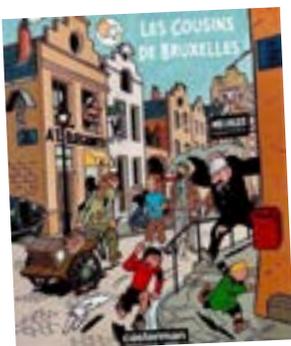
Bruges: home to old historical buildings, including the *Ten Wijngaerde Beguinage* (a monastery for lay women (Beguines) seeking spiritual peace and a UNESCO World Heritage site), and narrow cobbled side-streets, small stone bridges, eccentric erotic street-art, ancient churches with brick towers, and exquisite stained-glass windows. One such church houses paintings by several Flemish masters such as van Eyck and Memling, its prized possession being the mesmerizing *Madonna and Child* by Michelangelo (below, right).

Bruges: where shawled, wrinkled grandmothers sit nestled in doorways crocheting lace table-dressings.

Bruges: where tourists in canal-boats wave to tourists in horse-carriages which skim by tourists seated outdoors at sidewalk restaurants.

As I strolled back into my hotel in Brussels after a wonderful day of meandering about Bruges, I spotted the young hotel desk clerk.

“Good advice!” I extolled. “Bruges is indeed a beautiful city. Your Canadian cousin will be impressed!”



*Herge, creator of the Tintin comics had a French-speaking father (Walloon) and Flemish-speaking mother – like Tintin, a completely Belgian creation.*

**GORD YAKIMOW** had teaching stints in Manitoba, Ontario, Great Britain, the Yukon Territory, and Chilliwack SD33.

# Why Cuba?

BY RUTH CASPELL

*Vinales, Cuba (istockphoto)*

It was 2007 when I first booked a trip to Cuba, traveling with academics from Canada and the US. Those memories and those friends are still with me.

In April last year I realized that we would have to spend winter in Canada. I resolved to look forward to the change – to accept and enjoy the cold and bright whiteness. I would forego the privilege to be in the warm, and choose COVID caution for ourselves and others.

Here is the story of our last trip to Cuba.

We planned to arrive in Havana a few days in advance of the tour we had booked. We stayed in a *casa particular*, which has been our accommodation of choice for most of our trips to Cuba. A taxi driver helped us to find it in the dark, there being few street signs and no street lights.

This casa had a lovely big garden and the hostess was a friend of a Canadian, Susana, who has lived in Havana for over 30 years. All the neighborhood cats know Susana and she has a few precious companions who live with her. We brought some cat-food which is unavailable to Susana in Havana. I know, it should be in a song!

We arrived early to spend time with Susana and to visit the *Cementerio de Colón*. We had wanted to go there on previous visits. The cemetery is a miniature city dazzling with sunlit marble, bronze, polished granite, monolith angels, and rich symbolism. Our guide told us intriguing stories about the people and incredibly ornate statues that went with the burial places and crypts. The tallest statue is dedicated to firefighters, *Bomberos* – an angel holds a firefighter. Cubans revere their first responders. Today, the ashes of firefighters can be interred there.

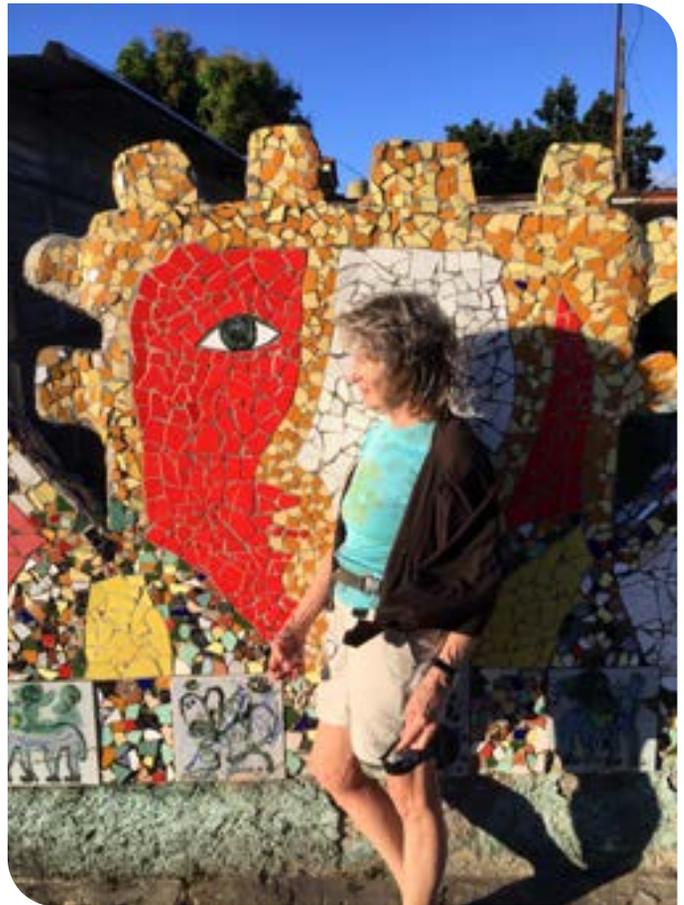
We then joined the tour group at the *Copacabana Hotel*. The Copacabana is famous for its two pools: one above ocean level, the other an ocean enclosure where sea life come and go and shelter from crashing waves. My husband, Gary, and another fellow were snorkeling in that pool as soon as they could get their suits and goggles on. The sea life colors and shapes were mesmerizing.

A woman on our flight to Havana had told us about a world renowned jazz festival happening in many venues around Havana; her German husband would be playing his saxophone. So some of us on the tour went off in the evenings to find jazz music from other countries, and the famous *Copelia* ice cream. The most amazing jazz venue was *Fabrica de Arte Cubano*. It is a multi-room concert building with incredible and varied art displays. Some quite rude, enjoyably so.

One of our Havana tours was to the international medical school ELAM (Latin American School of Medicine) to learn of their program.

*Right: José Fuster's tile collages.*

*Below: Bomberos Monument. Photos by Ruth Caspell.*



The mission of ELAM is to educate students to be competent doctors with a Doctor of Medicine degree in about six years. The Latin American School of Medicine is officially recognized by the World Health Organization. Students from 83 countries worldwide have become doctors. It is preferred that ELAM students come from the poorest communities with the intent of returning to practice in those areas in their countries. Initially enrolling only students from Latin America and the Caribbean, the school has opened to applicants from impoverished or medically underserved areas in the United States and Africa. ELAM is fully accredited by the Medical Board of California, which has the strictest US standards. Apparently the American students do very well on the medical licensing exam.

On the 5th day, we travelled away from Havana to the province of *Piñar del Rio* northwest of Havana. If you were going to Cuba for the first time and were not staying in an all-inclusive, I would recommend going in that direction first



Above: Exotic biosphere. Below: Vinales Valley waterfall. Photos by istock.

– specifically the *Viñales Valley*. The climate is pleasant and the soil is the most fertile in Cuba. We were taken to a lush tobacco farm where farmers were proud to show us the process of picking, drying, and rolling cigars. Some of us even gave the rolling a try.

Near the *Orquideario of Soroa* we accessed the bottom of a waterfall from a steep but easy winding trail. A swim at the bottom and even under the waterfall proved refreshing. We were offered a piña colada in a coconut shell on the way. But then, you will be offered that in most tourists venues. Delish - even without the rum. We wandered by a hot spring spa with masseuse. A few of us went on a birding expedition looking for the elusive tocororo.

Other adventures in the Viñales Valley included spelunking in the many and varied caves. One took us to an underground river where a boat met us and ferried us out. Another gave us a fire dance show depicting symbology from the slave trade.

On to the small terraced sustainable community and nature reserve, *Las Terrazas*. It offered stunning vistas of lakes, rivers, and waterfalls to enjoy if only we had more time. The old hotel surprised us with a bidet and an incredible view. A favored gathering spot was a short walk away - a tiny cafe on a cliff



with ‘the best coffee in all of Cuba’, in flavors from ginger to cacao mint.

*Maria la Gorda* (the robust one) which is at the far end of the Island has the most amazing snorkeling I have ever experienced. It is located in another nature reserve, the *Guanahacabibes Biosphere*. There were opportunities to hike in landscapes that seemed as if from another planet, with guides who knew the 172 species of birds and where to find turtles. We found orchids growing in squat trees and we walked on ancient coral seabeds.

We were privileged to visit many children’s programs: music, dance, drumming, pottery, and a drop-in at a local organic garden where teens were drawing and making crafts. The young people were always confident and appreciative and pleased to talk with us.

We returned to Havana and after one more swim in the salty pool at the Hotel Copacabana, we said goodbye to our new and now close friends.



*Above: Cuban teens at a drop-in event. Photo by Ruth Caspell.*

*Below: Organic garden in Pinar del Rio. Photo by Ruth Caspell.*



Gary and I then flew to the other end of the island to spend another couple of weeks in Santiago de Cuba. We have friends there who are like family. We brought suitcases full of shoes, educational and electrical supplies they could distribute to folks in most need.

On that part of the journey we noticed the long lineups for food and the difficulty getting fuel for transportation. Sanctions imposed by the USA were making life more difficult for Cuba’s citizens.

When I want my tourist dollars to go to the education of children and the care of elders, I choose Cuba. When we are ready to once again travel to ‘the warm’ in a safe and welcoming country, I will be sure to choose Cuba again.

**RUTH CASPELL** taught briefly in Toronto, London, England, and for 30 years in Surrey. She is pleased to talk about Cuba and can be reached at [ruthcaspell@gmail.com](mailto:ruthcaspell@gmail.com).

# THE FIRST

# Quilt

BY COLLEEN LUCAS

All the hard work has been done.

Now I am about to step into uncharted territory, but the plan is meticulous and we are all ready. Anticipation and excitement buzz around the room.

The desks are now clustered together out of the way; the rows and groups are gone. Twenty-eight little souls sit around the room in six groups. They are cross-legged, on their knees, or have their lithe limbs pressed into their chests waiting. All are smiling, even David, who never smiles.

Six helpers come, once again bringing back the bags they collect at the end of each day's work, and the room moves quickly into action. All are focused, all are present, and their voices, raised an octave higher now, give away their excitement. Three moms, two dads, and I each sit with a group and wait as the bags are gently unpacked and the work begins.

Inside each bag is a square of beige fabric and a selection of other colours. Browns, yellows, white, blues, reds—whatever each child has chosen for their piece. Each receives a needle, scissors, and their pattern. They know exactly what to do. They

have drawn their patterns themselves and the pride in their faces is palpable. We've spent lots of time researching, acting out, drawing, and writing about the caribou hunt, so they not only know what their piece represents, but could tell you the story of every other piece if you asked.

I don't need to speak. We all know the routine. Trace. Cut. Glue. Stitch. Tie Off. Repeat until the square is done. We expect some needle stabs; we have Band-Aids ready. But we've had lots of practice and they know the only rule: *Don't bleed on the quilt!*

I have David in my group. Days are often hard for him. He is different from the others. Sometimes he cries with frustration when he can't make himself understood. But today, his eyes are shining as he looks up at his aide, Karen, who is helping him. He has already traced the first piece of his *inukshuk* and has glued it in place. "Here you go David," she says softly as she hands him his needle already threaded. He settles in and sews the piece down with his big irregular stitches. It is beautiful to watch and Karen and I sneak a smile at each other.

The class is now alive with activity. Moms and dads help thread needles, students check in with each other to make sure their pieces will match up.

**COLLEEN LUCAS** retired in 2010 after teaching in SD 67 and SD 69.



Megan and Jenna work quietly constructing a tent with intricate pieces of felt and even more intricate stitches. Here and there children sit and sew, some chatting, others totally engrossed in their work.

I am and will continue to be enthralled by this. Twenty-eight students—the ones who find it hard to settle, the ones who find it hard to engage, the ones who find it hard to belong—are loving this. They work side by side to complete this one project.

Over the next five days I stand back and watch with wonder as caribou begin to take form, moving through the inukshuks towards the river in search of food. They enter the river at the *nardluk*—a narrow place—where they cross to get to the tundra on the other side. Kayaks race through the water, to where the caribou are hunted, then towed to the river's edge, where every piece of them will be used. Skins are spread out to dry to become tents, clothes, shoes, bags, and even toys. The meat is harvested, some to be eaten now, most to be dried and put away for the winter. Bones destined to be tools are laid out in the sun to dry and the coveted antlers are laid aside to re-emerge as works of art, buttons, and jewelry. Nothing is ever wasted.

Finally, the desks are moved back into place and the bags taken away for a final time.

Three days later, Danica's mom brings our finished quilt back to us, each square united with its partners to create a beautiful story of the *before-times* of Inuit life.

This quilt, a work of love and cooperation, now unfolds as a symbol not only of the effort of these twenty-eight but of a culture that has survived and thrived for thousands of years, wasting nothing, sharing resources, and honouring all life.

At first, the faces of my kids are full of delight as they point and smile at their own pieces. Then they become quiet and look with wonder as each one sees how their piece fits into the whole story.

I hope this moment will stay with these Grade Four students as they move through their lives. I hope they will come to see that each one of them belongs to the collective whole, that each one of them brings a gift to be celebrated and honored.

Like the Inuit.

Like our quilt.

# MY CHINA

## TEACHING AND FRIENDSHIP IN ANOTHER CULTURE

In 2012, I was hired by the Fujian Agricultural and Forestry University, in Fujian, Fuzhou, to teach oral English to freshmen and sophomores majoring in English. In addition, I was invited to lecture PhD students on the culture of Canada. Over the next eight years, I also worked with students at Jinshan College, Anxi Tea College, and Dong Fang College (now the Fuzhou Technology Business College).

Learning that I had experience leading a school district music program on educational television, Chinese colleagues encouraged me to do the same for the children of the university teachers in China. Thus began my ongoing relationship with a number of children from the age of 3, teaching English through music, nursery rhymes, poems, speech arts, singing, and dancing. We also organized several English immersion camps including one for orphans in the mountains of Nanping.

Being the foreigner in a country of 1,439,323,776 can be daunting. The campus at Fafu had 48,000 students and teachers, more people than the Comox Valley where I now live. At certain times of the day, you could think there was a mass migration going on!

With no Mandarin, the simplest task of going to the grocery store could turn into a nightmare. It was well-

nigh impossible to ask where anything was. And then to pay! How much did it cost? Was I paying too much? I was an illiterate, unable to read street signs, words, or names on buses.

The university did assign us student helpers who were excellent English speakers to help us. For example, to get my annual medical check-up, the student helper would meet me at my home and take me by bus or private car to the medical clinic. Even with advances in technology, systems in China could be very complicated since many things were still “paper and pen”. There were usually about 10 clerks sitting behind desks; you had to go through each person filling out paper forms. The student would do all of that for me because I had no idea of how to read Mandarin characters.

These students received no pay; our exchange was totally on the honour system. We treated the students to dinners out and engaged them in discussions of what living in the West was like. The two rules were: no religion, and no politics; these topics were forbidden. Our helpers became friends, and I am still in contact with many them. One of them, Howard, was a big athletic young man I met in a freshmen class. He was so hungry to learn English and the Western ways, he often came to visit even when there were no chores to do. He just wanted to practice his English. He had a winning personality and was a lot of fun. He’s now a teacher at a private English School.

**HELENE MCGALL** is a BCRTA director who lives in the Comox Valley on Vancouver Island.

The kindness of the people was endless. When my brother came to visit, we got lost, and I did not know where to get a bus. A complete stranger came over and asked if he could help. Within minutes, we were in a taxi on the way back to the campus. Whenever it rained, which was often, people would rush over with their umbrellas and insist that you take them. Crossing streets in China is taking a chance on your life, but complete strangers would gently take your arm and guide you through the maze and craziness to the other side.

Nevertheless, I felt myself losing my independence. How could I not just survive, but thrive? Put on my best manners, smile, use sign language, make friends with Chinese people, and learn a few words as quickly as I could. Basic communication became the most important thing to me as I struggled through my first year. This was a tough but good struggle, as I was also learning something else - humility. How many times as a teacher at Cunningham Elementary School, in East Vancouver, had I been impatient with the many immigrant children who crowded my classroom? How many times did I dismiss the immigrant families as being "less than"? Now I knew what it was like to be a foreigner. There is a saying: "Walk a mile in my shoes." I got the message.

How did you teach oral English with class sizes that varied from twenty to one hundred? You just did it; you figured it out. The students were shy, quiet, and almost childlike. They were so afraid of making mistakes. I made a point of always being at the door to welcome each person, and say something in my broken Chinese, which made them laugh, and to ask them something in English. That simple act helped to create a safe and robust learning environment

where students thrived, and where I learned more Mandarin.

I put students into groups of four or six, depending on the size of the class. I introduced topics and lessons from their textbooks, from life, and from the British Council website. Each assignment included student presentations, PowerPoints, and ongoing formative assessments. The students worked extremely hard. I never once had to "manage" any situation in classes. If you walked by my room, you would see students working in groups, chatting, and asking for assistance. Walking by other classrooms, you would see the teacher in front of the class, lecturing. After my first term at Jinshan College, my Chinese colleagues began coming to class to observe and participate in the "Western Way".

The Chinese system is all about exam scores. Children take the Yingyu Kaoshi test of their English skills at age eight. A poor score means the child is not permitted to continue studying English, and their place in the school is reviewed. English majors take Test 3 in year two. If they don't pass it, they can take it again the next year. They must have it to graduate. They also take Test 4 in their last year. They can graduate without Test 4, but this severely limits their opportunities. To get into university, students are then required to take the Gaokao (gow cow) National College Entrance Exam, for grade twelve students. Usually students who fail this test retake it, even after graduation. The exam is 9 hours long and administered over 3 days. Even some students who pass take it again for a better score, because that piece of paper opens up the kind of job that they can take via their educational success. A good score means a good

**I WAS ALSO LEARNING SOMETHING ELSE - HUMILITY.  
HOW MANY TIMES AS A TEACHER HAD I BEEN IMPATIENT  
WITH THE MANY IMMIGRANT CHILDREN WHO CROWDED  
MY CLASSROOM?**

placement at a high-level university. A poor score means a placement at a lower-level university, or no university at all. In 2019, 10,310,00 students took this exam. 8,200,000 (79.53 %) were successful.

Hence, over time, I came to appreciate why everyone works so hard. The parents know that their children's ability to speak English will open doors for them, so you can imagine the pressure on the children. I grew to understand that the parents only want the best opportunities for their children, so that the family unit can fulfil the universal desires of security, health, and happiness.

Students who achieve the highest scores get jobs in companies that do foreign trade. They tend to rise through the ranks very quickly. One student of mine who graduated four years ago got a job as the representative for English-speaking countries in a computer game business with 300 employees. Today, that company employs around 5,000 people and he is the manager of a very large department. A young woman I coached started work as a foreign translator in a firm. She is now the head of the employees.

I am very proud of the work of all of these amazing young people. They were born to poor families, have come from homes in the countryside, with dirt for floors and not much to eat. Today these graduates live in brand new condos, drive cars, and enjoy the middle-class life.



Being in China was probably the happiest time of my life. As hard as it is to believe, especially in the current political climate, some of my closest friends now are communists. My father would be rolling in his grave! My absolute best friend was the Party Secretary of the University, the most powerful position of all, even more powerful than the University President. He was most protective of me, showed me around, and shared so much of the Chinese culture. The people I know there are sweet, hard-working, respectful, and look out for the betterment of their family. They treated me, and continue to treat me as a member of their families.

To this day, I continue to work with young Chinese children and teenagers on Zoom, and I continue to hone my teaching and communication skills, my sense of humor, my humility, and grow my respect for the Chinese culture.

*Below: Helene with her Chinese students. (supplied by H. McGall) Above: one of Fuzhou's busy markets (istock)*



# 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

#### 2021

- June 28
- July 28
- August 27
- September 28
- October 27
- November 26
- December 22

## Teachers' Pension Plan

Here are upcoming dates that pension payments are directly deposited to accounts.

### Upcoming payment dates

#### 2021

- June 29
- July 29
- August 30
- September 29
- October 28
- November 29
- December 23

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# Red Pencils



When I think of Heather, I think of pencils. Red pencils. This may sound odd, but anyone who knew her would recognize how deeply committed she was to the education of young people, how she was always thinking of yet another creative thing she could do for those in her care at Carlin Elementary in the Shuswap School District.

In 2001, I was about to begin my first overseas volunteer work as a retired teacher, a year with the Canadian Harambee Education Society as a field officer in Kakamega, Kenya. I decided to visit Heather's Kindergarten class before flying off. We spent a delightful hour talking about a day in school in Africa, explaining how life was both the same and quite different there. Heather's students even tried carrying a partially filled pail of water on their heads.

Before I left, Heather said, "Here, take these," and thrust into my hand a package of thick red pencils. "We use these when the children are just beginning to print."

I packed them into one of my suitcases, having no idea where or how I would use them given that I was only choosing young women for sponsorship to secondary schools. For months afterwards, every time I opened the top drawer of my dresser as the first light was breaking over the banana tree outside my window, that bundle of fat, shiny red pencils would lie in the corner of the drawer, begging to be released.

The third leg of our 39 hour marathon trip from Vancouver to Kakamega in the Western Province of Kenya actually touched down in Nairobi in the early morning of September 11, 2001, a day which would change all our lives and thereafter be referred to as "9/11". My seatmate and I huddled numbly in front of a TV after landing, watching the now too-familiar images of the crumbling twin towers as we waited for a taxi to take us on the last leg. We broke the news to the Canadians we were replacing. Without TV or internet, and with only erratic radio reception, they were unaware of the tragedy.

When my daughter Nila came to visit in July 2002, we were fortunate to be invited to an elementary school where a young Canadian woman had been volunteering. The students were preparing to go to the capital city of Nairobi to perform some of their traditional dances, dances which had won them first place at the big music festival several weeks previously. Their hand-washed clothing for the performances was hanging everywhere on the wire fences along the walkways between the school buildings. The students had been sent home to “find money”, returning with a few shillings to contribute to their field trip expenses.

We returned later in the week and spent part of the morning in a Grade 1 class. The children sang and danced a traditional Luhya song of welcome and those red pencils were presented to their teacher, Brenda, who explained their origin to her young charges. No one could have known the impact that each of those pencils would have on those boys and girls! They printed with the pencils, then drew pictures which I would carry back to Canada along with photographs of the children so that Heather’s students, now in Grade 1, could enjoy seeing that little bit of Canada in a Kenyan classroom.

Red for Canada, red for the Maple Leaf on the small flags we gave them.

That afternoon all the winning traditional dances were performed in our honour. We were also expected to get up and dance while the senior students drummed. When teacher Brenda saw



*Above: The author’s daughter Nila visits with a student in Kakamega, Kenya.*

*Top: School uniforms (photos by N. Carson)*



my look of shock, she whispered, “Don’t worry, Grandmother. I will help you!”

We were a source of entertainment, without a doubt, but we gamely rose to the occasion. Kenyans love speeches, so we also had to say a few words while the children giggled, looked politely away, or shyly leaned into a friend’s shoulder in the squirming crowd of excited spectators.

Shortly after I returned to my home in Salmon Arm, Heather told me that her cancer had returned. She was very open about how she was feeling and how ill she was. With great courage she expressed to me what was happening and what she hoped to do about it. In the following week, when she’d had enough, she left. Still in charge, still doing things her way.

Heather’s husband and daughters placed the photos I brought to them, along with my Red Pencils story, into their Book of Memories.

When I think of Heather, I smile, for her and for her quiet courage. And I smile when I think of those little faces, their blue uniforms and their own smiles of delight and determination as their tiny hands encircled those fat new pencils.

A small thing? Perhaps.

But Mother Teresa expressed it best,

“We can do no great things.  
Only small things with great love.”

With red pencils, then? Yes, Red Pencils!



**NANCY CARSON** is a retired teacher and BCRTA member.

# IT IS TIME FOR BETTER EXTENDED HEALTH CARE INSURANCE

Group benefit plans harness the strength of thousands to provide security and benefits to individuals in the plan. As a teacher you enjoyed better benefits than most, with up to 80% of the costs paid by your employer.

EHC coverage changes in retirement. Everyone in the group is older, sometimes with higher claims, and there is no employer to share the cost. So EHC for retirees tend to offer lower benefit levels. But it is still better to be in an EHC group plan than to sign up for an individual plan directly with the insurance company – costs in such plans are often much higher.

EHC coverage should be clear, easy to use, reliable, fair, and treat subscribers with respect and compassion. A bad EHC experience might include confusing or conflicting guidelines, needless disputes, excessive paperwork and indifference toward you as a person.

## POSSIBILITIES OF CHOICE

The right choice in EHC plans is very important for peace of mind and security. The points at which you rely on coverage are often the most stressful times of your life. A caring, responsive insurer will make for much happier outcomes. You may realize just how bad your coverage is at your moment of greatest need.

Many retirees do not realize they have a choice of plans. For BC's retired teachers, a "default" plan is the Green Shield coverage publicized by the TPP. The TPP does not own or run the plan, it simply licenses to Green Shield the right to be the default choice for new retirees. *All residual funds of the Green Shield EHC plan stay with GSC.* Many teachers are not aware of other options when they sign up. A common misunderstanding is that BCRTA is connected to the Green Shield plan. *That is not the case.*

For over 20 years, BCRTA has grown an alternative benefits plan, crafted in response to member needs. Our partner is Johnson Insurance, who bring a focus on personal service and "Best Friend Advice." *A portion of the Johnson Prestige EHC premiums paid by BCRTA members go back into supporting the work of our association.* We think of it as a "virtuous circle": our members benefit from the bargaining power of our group, in a plan that builds the strength of our association to serve retirees.

## ADVOCACY AND COMPLAINTS

BCRTA's mission is the well-being of our members. That means we spend a lot of time listening to and advocating for retirees. What we have been hearing for some time is great frustration with EHC coverage. When the TPP switched providers from Blue Cross to Green Shield there was a marked increase in dissatisfaction. Members told us of difficulty in making claims, changing interpretations of coverage, and unresponsive or unsympathetic service agents. We heard it in person at branch meetings, in conversation, and by mail.

To gauge the size of the problem, over fifteen months we tracked every interaction our service desk had with members, making a note of the character of each of those conversations. We recorded dozens of complaints about EHC plans. Just 10.7% of those were about the BCRTA-Johnson EHC plan. A whopping 89.3% of complaints were about the Green Shield plan. Also note: this time period was well *after* the initial deluge of complaints about Green Shield coverage.

We expect to hear about any issues with the Johnson plan – after all, they are our partner, and we can follow up to resolve issues because we have direct access to the plan partners, and *thousands of BCRTA members use it.*

It is no small irony that the vast majority of complaints BCRTA receives are for the plan we do not sponsor. We provide information and any support we can regarding complaints about Green Shield EHC. People contact us because they have exhausted all other routes, or sometimes do not understand who offered the plan.

## A BETTER FUTURE FOR EHC

It is time to get this situation fixed. Our EHC survey will give us a statistically significant profile of how YOU feel about your EHC coverage. This confidential information will help BCRTA ensure that our EHC plan is the best it can be. The survey will also display for all retirees just what their peers think about each of the EHC plans.

We think the best approach to caring for people is to have open, informed conversation about facts. So here is your chance to share your stories, good or bad, and register your voice. *We are listening to YOU.*

# EXTENDED HEALTH CARE INSURANCE SURVEY

Do the survey in five minutes online at [bcрта.ca/EHCsurvey](http://bcрта.ca/EHCsurvey)

or fill in these pages and mail them to the address shown at the end of the survey.

## Tell Us About Your EHC Experience

**\*Required**

1. Are you currently a BCRTA Member? \*

Yes

No

2. Are you retired? \*

Yes - for less than 3 years

Yes - for three to five years

Yes - for more than five years

No - I am not yet retired

### Your Plan

3. Which EHC plan do you use? \*

Green Shield Canada EHC plan sponsored by TPP Skip to question 8

Johnson Prestige plan sponsored by BCRTA Skip to question 8

Both Green Shield and Johnson Skip to question 6

Another plan not shown above Skip to question 7

I do not have an EHC plan

### If you do not have EHC Coverage

4. Can you tell us why you have not chosen EHC coverage? \*

Check all that apply.

My partner has a plan that gives me coverage

I never thought about it

I researched one or more plans but was not convinced it was worth it

I had a plan but did not like the experience

5. Other comments on why you did not choose EHC coverage.

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If you do not have EHC coverage you can skip to question 44

### If you have both Green Shield and Johnson EHC Coverage

6. This survey is about Extended Health Care only, NOT TRAVEL INS.

Who provides your primary EHC coverage? \*

Green Shield Skip to question 8

Johnson Skip to question 8

### Other Plan Details

7. If you have EHC but are not subscribed to either of Green Shield or Johnson, who is your EHC provider?
- 

### EHC Choice

8. When did you choose your EHC plan? \*

Before I retired

As I retired

After I retired

After trying another plan I switched to this one

9. Did you ever switch plans? \*

Yes, from Green Shield to Johnson

Yes, from Blue Cross to Johnson

Yes, from Johnson to Green Shield

I have never switched plans

Not sure

### Prescription Coverage

10. Do you claim prescription costs? \*
- Yes
- No *IF NO Skip to question 16*

### Your Prescription Claim Experience

11. Was submitting your prescription claim easy? \*
- Yes
- No

12. How happy are you with the claims process?
- 1      2      3      4      5
- 
- Unhappy      Happy

13. Have you had problems claiming prescription costs? \*
- Yes
- No *Skip to question 16*

### Resolving Prescription Claims

If you have indicated that there have been some issues with making claims on prescriptions.

14. Were you satisfied with the explanation of why your claim was rejected?
- Yes
- No

15. We welcome your comments on your experience with your prescription claims.

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### Paramedical Coverage

16. Do you claim paramedical costs? (massage, other therapies)
- Yes
- No *IF NO skip to question 22*

### Your Paramedical Claim Experience

17. Was submitting your paramedical claim easy?
- Yes
- No

18. How happy are you with the paramedical claims process?
- 1      2      3      4      5
- 
- Unhappy      Happy

19. Have you had problems claiming paramedical costs? \*
- Yes
- No *IF NO skip to question 22*

### Resolving Paramedical Claims

If you have indicated that there have been issues with making claims on prescriptions .

20. Were you satisfied with the explanation of why your paramedical claim was rejected?
- Yes
- No

21. We welcome comments on your experience with paramedical claims.

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## Vision, Hearing and Medical Equipment Coverage

22. Do you claim vision, hearing or medical equipment costs? \*
- Yes
- No *IF NO skip to question 29*

23. Please indicate which type of claims you have made on this EHC plan.

Check all that apply.

- Vision
- Hearing
- Medical Equipment

## Your Vision, Hearing or Equipment Claim Experience

24. Was submitting your Vision, Hearing or Equipment claim easy?
- Yes
- No

25. How happy are you with the vision, hearing or equipment claims process?

1 2 3 4 5

---

Unhappy      Happy

26. Have you had problems claiming vision, hearing or equipment costs?
- Yes
- No *If NO skip to question 35*

## Resolving Vision, Hearing or Equipment Claims

27. Were you satisfied with the explanation of why your vision, hearing or equipment claim was rejected?

- Yes
- No

28. We welcome comments on your experience with your vision, hearing or equipment claims.

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## Dental Coverage

29. Do you have dental coverage? \*
- Yes
- No *If NO skip to question 35*

## Your Dental Claim Experience

30. Was submitting your dental claim easy?

- Yes
- No

31. How happy are you with the dental claims process?

1 2 3 4 5

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Unhappy      Happy

32. Have you had problems claiming dental costs? \*

Mark only one oval.

- Yes
- No *If NO skip to question 35*

## Resolving Dental Claims

33. Were you satisfied with the explanation of why your dental claim was rejected?

- Yes
- No

34. We welcome your comments on your experience with your dental claim not being covered.

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## EHC Support

35. Have you asked for support or service from your EHC provider?

Yes

No If NO skip to question 41

## EHC Support Experience

36. How did you interact with the EHC provider?

Check all that apply.

Telephone

Email

Text message

In person

In writing

37. Was it easy to get through to a live person by telephone?  
(Higher score is easiest)

1 2 3 4 5

Difficult      Easy

38. How happy were you with the quality of support?

1 2 3 4 5

Unhappy      Happy

39. Overall how would you rate the responsiveness of the EHC provider to your needs? (higher is better)

1 2 3 4 5

Poor      Excellent

40. Other comments about your EHC plan support.

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## Overall satisfaction

41. Overall, how satisfied are you with your present EHC coverage? \*  
Higher scores indicate more satisfaction.

1 2 3 4 5

Not satisfied      Very satisfied

42. Would you recommend your current EHC plan to friends?

Yes

No

43. Would you like a personalized discussion about EHC alternatives?

Yes

Not at this time

44. Please contact me

By telephone

By email

45. My name

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46. My phone number and/or email

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BCRTA members may receive "Best Friend Advice" from our insurance partner Johnson. Select this option to get a private consultation with no obligation.

## PRIZE DRAW ENTRY (OPTIONAL)

47. Name (optional)

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48. Your contact info if you win (PHONE OR EMAIL)

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MAIL YOUR SURVEY TO :

BCRTA EHC SURVEY  
100 - 550 WEST 6TH AVENUE  
VANCOUVER, BC  
V5Z 4P2

**SUBMISSIONS WILL BE KEPT IN CONFIDENCE AND NOT ASSOCIATED WITH YOUR PERSONAL INFORMATION, NOR SHARED NOR SOLD. THANK YOU.**

# Silk Sisters

## FIVE AND SIX

BY EILEEN HAYES



*Left, my Aunt, Ah Ng, (Number Five)  
Right, My Mother, Ah Look (Number Six)*

I scarcely remember my Mother.

She died in 1953 at thirty-seven years of age when I was five years old. I have little recollection of her personality, nor of any warm bond between us. I neither hear her voice nor do I feel her touch. I have none of her handwriting, or her handiwork, or even her favourite recipes to cherish.

In my mind's eye, I have just three brief glimpses of her: I am passing clothes pegs to her as she hangs the laundry on the outdoor clothesline, we are admiring a whole pumpkin freshly-baked in the coal-range oven, and we are crouching, with her beside me. I treasure many sweet photographs taken of us with her new gadget of the day, a Kodak Brownie box camera.

For many years, I wanted to know so much about her. Where did she grow up? What did her family home look like? How did she spend her childhood?

Did she have hobbies? Was she musical? What brought her happiness? Would she approve of who I am today? Would I be different had she been able to guide me? What would she look like today?

My mother Chen Fongwen and her female twin Chen Kin-Ma were born in Ma'an, Guangzhou, a small, rural village in China. Their family names, Ah Look (literally "Number Six") and Ah Ng ("Number Five"), showed their birth order within the family. Their parents died when they were in their early teens and custom dictated that their uncle Chen-see (literally "Chen-Four"), who resided in Australia, should assume responsibility for them.

At age fifteen, my mother's twin Ah Ng, the first-born of the two, was betrothed and married and returned to live near the ancestral village. The

following year, in 1932, Uncle arranged for my mother Ah Look (Number Six) to travel to Hong Kong. A marriage was arranged between Ah Look and my father, Gordon Lowe, a twenty-one-year-old New Zealand-born Chinese man whose parents had been early Chinese immigrants to New Zealand.

My Chinese grandfather had left China in the late 1800s, to live in Australia. He became a lay preacher there and was eventually invited by the Bishop of Wellington, NZ, to be a lay preacher to the Chinese. There he met and married my Chinese-born grandmother who had been brought to New Zealand by a wealthy Chinese family as a maid. Gordon was the oldest of their four children. They had returned to Hong Kong to find my father a wife; there a lavish wedding ceremony was held.

After several years, my parents set off for the small town of Morrinsville, New Zealand, where, in 1942, Gordon, along with his brother and father established a fruit and vegetable business. (An aside: New Zealand's current Prime Minister, Jacinda Ardern, attended my old high school and worked at the fish and chip shop next to our store!)

When I close my eyes, my Mother remains the lady in a photograph taken when she was in her mid-thirties and I was a toddler. She is dressed in a floral frock and wears a cardigan: wire-rimmed glasses trim her full smiling face and her braided hair is looped atop her head. She is far from her native village; she is in the land of opportunity with a New Zealand-born Chinese husband. Standing behind me, she radiates a certain contentment.

But the twins were never to see one another again.

By the early 1950s, after much hard work, the groundwork was laid. The family fruit and vegetable



*Above: Keys to the family home in the village of Ma'an, Guangzhou.*

*Below: Bedroom in the grand home of Chen-See.*

business was established, a solid three-bedroom brick home was completed, and a fourth child was born. Life was good. But such good fortune was short-lived; 1953 was a grim year for us. Within a period of ten months, both my paternal grandparents, who lived in the same town, died, and then my Mother. Her death was a long and painful one of cancer of the nose, sinuses and throat.

Fractured and fragile, we silently and individually resolved our grief by coping as best we could. We soldiered on. We rarely reminisced or talked of the heavy blow dealt us, for that was not the Chinese way. We put the past behind us and became engrossed in the day to day concerns of our small world.

So consumed were we in our daily life that we rarely thought of my mother's twin in China. Given the political climate of the day, with Mao Ze Dong and Communism in full fervour, and the inability of my family to communicate well in Chinese, and New Zealand's geographical isolation, the separation became complete. Eventually, comments by elders in the family suggested that my mother's twin Ah Ng had likely died, a victim of the hardship and political upheaval in her country.

In 1972, I left New Zealand. During the intervening twenty-plus years, while living in Europe and the Middle East, my attempts to verify the existence of my mother's twin were unsuccessful. Yet in spite of my disappointment, I



remained fascinated at the possibility of finding her alive. The most concrete data I gleaned was from an aging relative who provided the name of the twins' ancestral village, Ma'an.

Upon my arrival in Canada in 1993, I recommenced my search in earnest, for if Auntie were alive, she would be in her late eighties. This time, I sought the assistance of the Embassy of the People's Republic of China in Ottawa, but given the paucity of details, they were none too optimistic.

Six months passed, then one day I received a letter from the Embassy informing me that they had a letter from the Chinese Provincial Authorities. They had found a lady who could well be my aunt! I was ecstatic and thrilled, for included in the letter was a photo-copy of a very small photo which the lady had treasured. The image looked very familiar.

A few family members were wary and rather skeptical, claiming quite correctly that there were many eighty-year-old ladies in China. One aunt warned against "opening the door"; she'd been obliged to continue sending money to her husband's family even after his death. But I was optimistic.

I needed confirmation from my New Zealand family that an elegant photograph of the twins which once graced the walls of our home in New Zealand was the same image as the small black and

*Left: Eileen at the door of her mother's childhood home.*

*Right: Some household items remain in the abandoned house.*



white photo-copied picture sent by the Chinese authorities. They needed my New Zealand family to fax a copy of that coloured photograph.

The fax arrived and inch by inch the identical image was revealed!

Etched in my mind since my childhood had been this large, colour-tinted studio portrait of two beautiful young ladies. They are seated in an informal pose on a studio bench, wearing the traditional slim, high-collared Chinese *cheong-sam*. Their soft silk dresses, one in a diamond pattern, the other in pale aqua, drape elegantly, flowing over their knees. Their legs are gently crossed and they are wearing ankle-strapped shoes in the same style. Their arms are relaxed and draped comfortably and their almost identical faces, wide-eyed and serene, are framed within different hairstyles.

At the first opportunity, I set out to visit my new family in China. Auntie Ah Ng, an alert, diminutive, delightful lady, was waiting for me. She was living with her married son in a tiny hamlet of brick houses, located just five kilometres or so from the twins' birth village. On the wall of their little home was a black-and-white image of the very photo which her sister had taken to New Zealand some sixty-five years earlier.

Upon my arrival, she declared in her calm and surprisingly deep voice that the gods had been good to her, and that just before the authorities approached her with my letter, she'd had a dream that my mother, dressed in a red silk dress, was returning to visit her.

Within walking distance was the neighbourhood of her married daughter Ping Ying and her family of five children, owners of clothing stores, a tea shop, and several prime pieces of real estate. They welcomed me with open arms! We feasted on fat buns, lusted over tasty dishes, ate succulent platters of fruit, and drank copious cups of tea. We walked around nearby lakes and mountains, prayed at temples, and visited the ancestral village of Ma'an where unoccupied family homes stood as a reminder of the family's prominence and success.



*Above: With my Aunt, wearing our Pacific Trekking polar fleece vests.*

*Left: Uncle Chen-See's yellow house.*

After succeeding in Australia, my Uncle Chen-See returned to live in Hong Kong. He then constructed a three-story home in his rural birth village in Ma'an, Guangzhou, China as a symbol of his success. The big yellow house is built of concrete and painted a noble yellow. Surrounded by rice fields and farmland, it would have been used for family visits. It makes a statement!

Without running water, toilets, and indoor electricity, it was nevertheless filled with furniture, embroidered silk pictures, iron bed frames, old bicycles, steamer trunks, and a kitchen set up for multiple woks. The original kerosene lamps are still suspended from the ceiling.

My sweet Auntie and cousin Ping Ying never left my side, in fact they even moved into my hotel room during my first stay. Thanks to Auntie, I learned that my mother loved to sing music from Chinese opera, she enjoyed sewing, her favourite colour was pink, that they unsurprisingly were the best of friends. My mother and Auntie had often walked arm-in-arm, just as we did some sixty-four years later.

I revelled in those sweet moments. With Auntie's hand in mine, I imagined myself as close to my mother, Ah Look, as ever I could be. Auntie also rejoiced in our reunion and at the chance to be with her sister's child. What a thrill it was to learn about my Mother from the very person who had shared her childhood, her identical twin. I did not wear a red silk dress as in Auntie's dream but rather, a red Canadian polar fleece vest, and proudly in her new clothing, so too did my aunt.

I had two wonderful opportunities to visit with my dear aunt while she was alive. After my retirement in 2012, I took a teaching position at a university in ChongQing, a city of 27 million people! From there, I was able to visit my family twice. It was wonderful. This time, I took them Costco macadamias and containers of mixed nuts. They loved them!

Now when I return to China, my first cousin Ping Ying and I always pay homage to our mothers, visiting the abandoned, locked homes where the twin sisters passed their childhood and in which still lie the bowls, platters, and pickling jars.

# Intergenerational Day



“Excuse me, is your name Paul?” a young mother asked me a couple of years ago in the grocery store. In another aisle, her son Dylan had just told her that I was his favourite senior!

Dylan was in the kindergarten class of Peachland Elementary School where, pre-pandemic, I participated in an Intergenerational Choir. Each Thursday morning several seniors gathered with the

children to sing songs like “How Much is that Doggy in the Window?” We found it remarkable that the children learned the words by heart while we seniors had to refer to song sheets. Annual family concerts were held at Christmas and the end of the school year.

The community rewards of this experience were easy to measure; parents, children, and seniors all left with smiles on their faces and a song in their hearts.



**PAUL DESJARDINS** taught English and French for 34 years. Retired since 2006, he lives in West Kelowna.



# A CHILDHOOD DREAM

ART AND TEXT BY BRIAN BARNES

**THE DREAM.** For children growing up in the '50s, the world was inflected by a fantasyland of animated characters dancing and chasing each other across screens: Snow White and the Seven Dwarfs, Dumbo, Pinocchio, Bambi, Cinderella, Alice in Wonderland, Peter Pan in the theatre, or Bugs Bunny, Porky Pig, and Yosemite Sam on television, just to name a few. On the many rainy days, I'd open my colouring books and carefully fill those same characters with colour, meanwhile recollecting their adventures. I dreamed of a day when I too could invent my own characters, then make them jump off the paper and speak to me. Sadly, the time came to say good-bye to those colouring books and crayons, and the dream faded away along with them.

**FAST-FORWARD TO RETIREMENT FROM TEACHING.** What a great opportunity to learn something new! College art classes. Painting workshops. Online art sharing and discussion groups. As time passed, my drawings and paintings evolved to draw more and more from my imagination. The collection grew to a size where I needed to digitize and organize it on the computer with the goal of displaying it all in one location online. My aging computer eventually died, so I headed out and bought an iMac computer.

**DREAM A POSSIBILITY.** I had heard that some artists were creating slide-shows of their paintings and showing them through an online site called YouTube. My new iMac came loaded with a program called iMovie and investigation revealed the ability to create slide-shows. Furthermore I could control the time for each image, with a minimum duration of 0.1 seconds. Ah ha! That's ten frames per second...which meant I could animate motion! My childhood dream was about to be realized.

*Above: "Chicken Noodle"  
Below: Benny from "That Rainy Day"*



**FAST-FORWARD TO TODAY.** I find myself surrounded by an ever-growing cast of characters pulled from my imagination: frogs, bears, beavers, horses, chickens, dogs, parrots, and even a lake-monster. Most have some form of musical talent because I love using music as background or as part of the storyline. Once they spring to visual life, I have even more fun giving each a personality.

Several episodes star T.P. the Frog, a pathetic, misunderstood barfly. I've recently added cartoon people, including a struggling stand-up comedian caveman. There's also Sheldon, a young boy with a wild imagination. And who hasn't met a delightful boomer like Miss Petal, with her high musical aspirations.



*Above: "Dear Ogopogo"*

*Right, from top to bottom: "Miss Petal's Audition", "Delivery", "Bearly Coping", "Comedy Milestone"*



**THE MESSAGE.** Animation is a rewarding retirement pastime. It's entirely possible at home on your desktop computer. You can start easy with a slide-show of family photos, or shots from a vacation, or your collection of artwork. Add music, voice-overs, and captioning texts. Your musical friends may even want to join in on the fun by providing the musical sound tracks. Graduate to more complex productions as you learn and grow. There is plenty of expert help available online in the form of video tutorials and discussion forums. The policy, "Where there's a will there's a way," has always helped me overcome the many challenges.

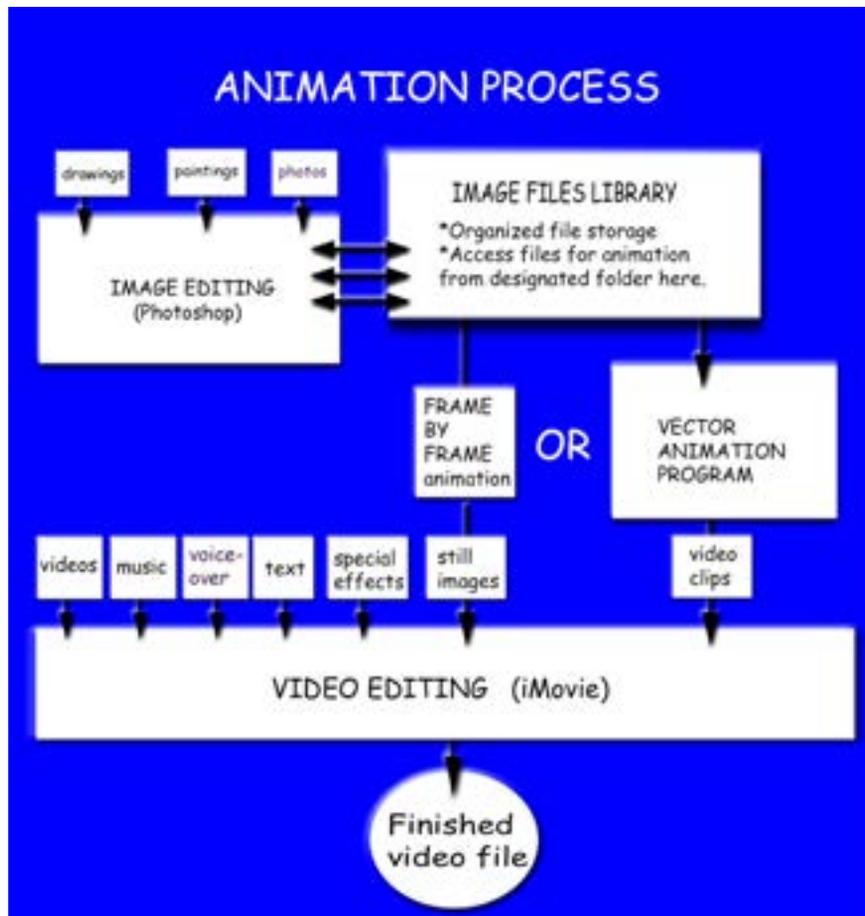
**HOW IT'S DONE.** I've tried to keep any technical explanations as simple as possible by using the accompanying animation process flow-chart. I use two types of 2D animation: frame-by-frame, and vector. The first takes more time, but is best for a beginner. The second is more complex but saves time and labour. There are several apps on the market for vector animation, and some are free.

Please note that both types require the images to be prepped in an image-editing program, such as Photoshop, before they proceed to the video-editing program, such as iMovie. If you're not using an iMac, there are similar editing programs available for other makes of computers.

**CHILDHOOD DREAM FULFILLED.** Although the dream lives on I should end my tale at this point. I think I hear a new character knocking on the door.



*Sheldon from "Chicken Fingers"*





*"The Carousel"*

YouTube is the online location of Brian's complete animation collection,  
accessible through a special link at [bcrta.ca/barnzart](https://www.bcrta.ca/barnzart)

When you visit you can see many animations, including:

#### **FRAME-BY-FRAME ANIMATION**

- "Watercolour Fish Gallery" (2010)
- "Dear Ogopogo" (2017)
- "Does Anybody Really Care" (2017)
- "Sincerely, Ogopogo" (2017)
- "Plato's Watercolour Adventure" (2012 revised in 2017)
- "Smile" (2016)
- "My Watercolour Gallery" (2010)

#### **VECTOR ANIMATION**

- "That Rainy Day" (2019)
- "Miss Petal's Audition" (2021) "Delivery" (2021)
- "Comedy Milestone" (2020)
- "Chicken Noodle" (2020)
- "When Gizmo Met Xena" (2020) "Bearly Coping" (2019)
- "The Carousel" (2019)
- "If Only I Could Fly" (2019)
- "Frogtowne Gigolo" (2012 revised in 2021)



**BRIAN BARNES** taught high school  
mathematics in Kelowna from 1970 to 1997.

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## SUMMER READING

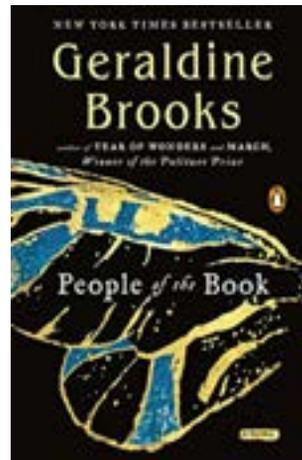
# Spotlight

### CAROL RECOMMENDS

#### PEOPLE OF THE BOOK BY GERALDINE BROOKS

This fictional account is based on a true story about one of the oldest surviving illuminated texts. Hanna Heath, a somewhat abrasive rare book expert from Australia, is offered the opportunity to study and hopefully restore the Sarajevo Haggadah, a 14th-century manuscript that originated in Barcelona. As she studies the book, Hanna is left with more questions than answers. Thus begins an intriguing tale of discovery. The story alternates between the past and the present as Hanna, in the course of restoration, finds disparate and unexplainable things: fragments of a butterfly's wing stuck in the spine, the long hair of a cat tangled in the binding, a wine stain mixed with blood, and metal clasps that don't fit with the age of manuscript. There's also the larger question of how the Haggadah got from Spain to Sarajevo and survived two wars when certain factions wanted anything Jewish destroyed. Arranging for forensic analysis and searching for pertinent information in various archives, Hanna follows the Haggadah over its 500-year history. Fictional explanations, some of which have an intriguing element of historical truth, are revealed.

*People of the Book* is a brilliantly crafted if somewhat slow-paced story. You are pulled along by the thread of a human story, as the author weaves facts about the creation of this priceless and incredibly beautiful text, with real and imagined events combining with all too human emotions that transcend the centuries.



Geraldine Brooks is a Pulitzer Prize winning author, who was a correspondent for the Wall Street Journal in Bosnia, the Middle East, and Somalia.

For more information about the Sarajevo Haggadah and its story, you might want to check one or both of the following links:

[https://en.wikipedia.org/wiki/Sarajevo\\_Haggadah](https://en.wikipedia.org/wiki/Sarajevo_Haggadah)

<http://www.unesco.org/new/en/communication-and-information/memory-of-the-world/register/full-list-of-registered-heritage/registered-heritage-page-8/the-sarajevo-haggadah-manuscript/>

CAROL BAIRD-KRUL is a member of BCRTA's Communication Committee

**CAROL RECOMMENDS**

**WHERE THE CRAWDADS SING**

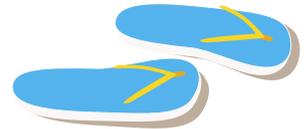
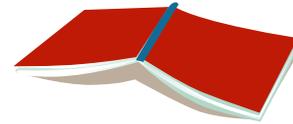
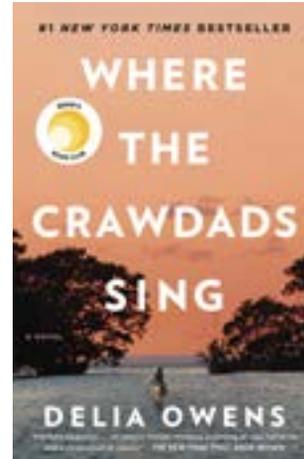
BY DELIA OWENS

In the village of Barkley Cove, near the tidal marshlands of the North Carolina coast, Kya Clark is known as the 'Marsh Girl'. She faces prejudice and is made fun of by the locals, who consider her stupid and dirty. In fact, Kya is intelligent, creative, and a born survivor, a skill she had to learn at an early age when her father's drinking and abuse drove away first her mother and, in turn, each of her older siblings. Unable to read or write, Kya finds solace in painting using her mother's old watercolours. Though her father stops drinking long enough to teach her some survival skills such as fishing, it's her innate common sense and what she herself learns about her environment that allow her to survive from the age of six.

We are introduced to one of the main characters in October of 1969, when the body of a young local playboy is discovered near where Kya lives. Immediately, the locals suspect the 'Marsh Girl' and so begins an intriguing murder mystery interspersed with facts about the North Carolina tidal marshes, that leads to a marvellously simple denouement.

As finely as an artisan, the author weaves two narrative strands. The first is the riveting story of how Kya, over time, becomes self-reliant, while the second shows us how isolation and loneliness lead to her eventual involvement with two young local men.

In many ways it is the proverbial 'coming of age'-survival-quest story, yet it is so much more. The plot is spine-tingling. As the layers of the story are revealed, the reader is driven to keep turning pages to find out what the answers are to the many questions that unfold: 'Who done it?' 'How does one survive against all odds?' As the book answers these questions, it also teaches us about the natural



world of the marshlands, about what happens when people leave or stay in a small community, and most importantly, about what isolation can and will do if not dealt with in a positive way.

AND to find out what the title means, you must read the book!

Delia Owens is first and foremost a zoologist who has written three internationally renowned non-fiction books about wildlife in Africa. This book is her first attempt at fiction and what a novel it is!

To learn more about the North Carolina wetlands and its history you might want to check out the following links:

<http://www.ncwetlands.org>

[https://en.wikipedia.org/wiki/Great\\_Dismal\\_Swamp\\_maroons](https://en.wikipedia.org/wiki/Great_Dismal_Swamp_maroons)

**CAROL BAIRD-KRUL** is a member of BCRTA's Communication Committee

**ROBERT RECOMMENDS**

**CHRYSALIS**

BY JOAN ELLIS

Joan Ellis lost both her daughter and husband within 6 months. *CHRYSALIS* is her personal accounting of life, parenting a child on the Autism Spectrum, loss and renewal. The book focuses on personal and family difficulties that arise in the eventual process of diagnosing her daughter, Sonja, with Autism Spectrum Disorder (ASD).

In this easily understood memoir Joan comes to terms with her losses and provides insight for those presently experiencing loss, personal tragedy or anyone who works in the area of Mental Health.

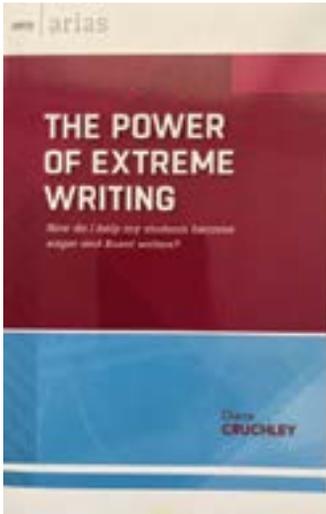
**ROBERT LEWIS** is a BCRTA member who writes from Delta.



**WWW.BCRTA.CA**

- INSURANCE OPTIONS
- TAX UPDATES
- HEALTH NEWS
- BCRTA NEWS
- BRANCH PAGES
- PENSION INFO
- ADVANTAGE PARTNERS
- HELP WHEN YOU NEED IT

# books OF NOTE

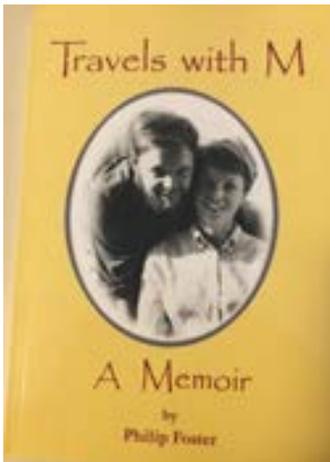


## The Power of Extreme Writing by Diana Cruchley

Students who write too slowly, and can't "ideate" quickly fall further and further behind as subjects become more demanding. **Extreme Writing** is a totally new variation on journaling that involves a prompt and 3 choices of topics.

The program is in addition to the regular full writing-process and is designed to build fluency. It's also fun – students love it. The prompts chosen are unique and interesting.

Try it for yourself at [extreme-writing.com](http://extreme-writing.com)



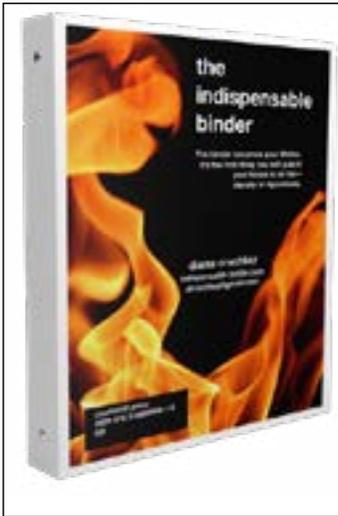
## Travels with M by Phil Foster

In 1968, newly married, Philip and Meg left England in a Land Rover to travel around the world. Two years later, without the Land Rover, they arrived in Vancouver as Phil and Maggie to start their new life in Canada. This is the story of their epic adventure and the people they encountered along the way. These included lunch in the British Embassy in Kabul, being arrested in Goa, unwittingly staying in a brothel in Bangkok, playing the lead in a Gilbert and Sullivan opera and working on a sheep farm in New Zealand. The journey took place with the backdrop of one of the most tumultuous years of the mid-twentieth century – the Vietnam War, protests, student uprisings and assassinations – all of which they missed.

Phil Foster's hilarious article "Speech Festival" was featured in the Spring 2021 issue of PostScript Magazine.

To purchase a copy contact [fpfoster@shaw.ca](mailto:fpfoster@shaw.ca). The cost is \$20 plus postage. All proceeds will be donated to Rett Syndrome research and family support.

# books OF NOTE



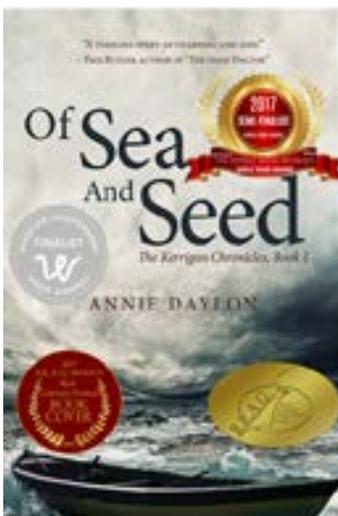
## The Indispensable Binder by Diana Cruchley

Have you thought – it's time to get all my documents together? What if my house burns down, I'm sick or injured and need someone to manage, or there is a death?

The **Indispensable Binder** has 58 pages in sleeves describing what should be included in that sleeve. It has 8 section dividers for topics such as You and Your Family, Your Friends, Home, Finances, Travel, Medical, Legal Agreements for Care (including will, power of attorney, representation agreement, advance care directive, and more), On-Line Life, and even a section for unique documents.

The cost is \$30 in person, or \$45 if it is mailed.

[indispensablebinder.com](http://indispensablebinder.com)



## Of Sea and Seed by Annie Daylon (pen name of Burnaby retiree Angela Day)

In Book I of the Kerrigan Chronicles, **Of Sea and Seed**, a ghostly family matriarch chronicles the lives of three generations of the Kerrigan family as they struggle to survive devastating tsunami, toxic secrets, and shocking betrayal in 1920s Newfoundland.

Kathleen Kerrigan is condemned to an afterlife of atonement for the depth of her crimes in life. But what possible mortal sin could cause heaven to banish this loving mother, grandmother, and storyteller?

A poetic, literary masterpiece, this first book of The Kerrigan Chronicles illuminates the depths of the human heart as it follows three generations suffering from the harsh everyday reality that accompanies a life entangled with the sea. As stunningly lovely as it is devastatingly heartbreaking.

[www.anniedaylon.com](http://www.anniedaylon.com)

Available on Amazon.

BCRTA members who have authored a book are featured in Books of Note.

To be included, send your book details to [postscript@bcrt.ca](mailto:postscript@bcrt.ca)



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Dr. Jennie Mickelson, Urologist, UBC, Vancouver

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**JOHNSON**

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# light

## IN THE EYE OF THE BEHOLDER

### SOME TIPS FOR SENIORS



Everybody loves it when summer comes. Nothing beats that warm, bright, sunny time of the year, T-shirts and shorts, sipping frosty cool beverages, and activities and joy in the great outdoors. But people, particularly seniors, should be wary; too much of a good thing can be harmful. This is especially true of our eye health in this season.

#### ULTRAVIOLET LIGHT

Exposure to too much of the UV light emitted by the sun raises the chances of serious diseases such as cataracts, retina damage, and even cancer. During the spring and summer, the intense production of light combined with thinner ozone layers, and our exposure to direct sunlight should be moderate and tempered by mitigation factors. The following suggestions can help:

Always wear sunglasses, transition prescription glasses, or contact lenses that block sunlight's UVA and UVB rays. Most sunglasses do both, but be sure to check the labels to ensure UVA and UVB light protection.

#### UV LIGHT BLOCKING

Our IRIS Advantage partner offers UV light blocking contact lenses and prescription transition glasses. These should be worn even on cloudy days as the clouds do little to block UV light. Keep

wearing them even at dawn and dusk, since at those times our eyes are exposed to more UV light because of the angle of the sun.

#### DIRECT AND INDIRECT LIGHT

Keep in mind that UV light will also reflect off water, sand, concrete surfaces, increasing your exposure to the harsh light. UV radiation at half a metre deep in water is still 40% as intense as on the surface. Snow is so reflective, that sunglasses are recommended even in winter when on snow.

Never look directly at the sun even if you are wearing sunglasses. Looking directly at the sun can cause temporary or permanent eye damage and blindness.

Always look for areas of shade when outdoors for long periods of time and limit the amount of time you are in direct sunlight. This is true even indoors if you are near windows that face out to direct sunlight. 75% of UV light passes through regular glass windows.

#### CHECK IN FOR A CHECK UP

Have regular check-ups with your optician or eye doctor and follow the advice they give you regarding good eye health for seniors.

**TERRY GREEN** is Chair of the BCRTA Well-being Committee.

# Taking Care

These past 15 months have been a very worrying time for all of us. As part of the most vulnerable group to be potentially infected by the Coronavirus [COVID-19] and the more virulent mutations, maintaining our health and staying safe, even thriving during this period in our lives, is very important.

There are six areas about our well-being we should focus on. Let's begin by looking at our healthy diet. The new *Canada Food Guide* (2018) shifted its focus from animal-based proteins to more plant-based ones like dried beans, lentils and nuts. It also advised that they should only take up a quarter of your plate. Half of our plates should be covered by colourful vegetables; especially dark green ones and the rest of the plate consist of whole grain foods like whole-wheat pastas and breads. Water should be our beverage of choice. We've now had fewer opportunities to dine-out, so, we're cooking at home more regularly and often, we make enough for leftovers. The growth of food delivery services offering healthy options has been well received by all generations, and has helped to introduce previously untried vegetable options and new recipes to young and old. Tempting sweet desserts, snacks and alcoholic beverages shouldn't be a menu choice, but we sometimes choose the comfort items, even when we really do know better.

During COVID so many of us are now going for daily walks with our dogs and/or friends. Exercising with stretch bands or practicing Tai-Chi, even solo Zumba to our favourite golden-oldies, are among the ways we found to help maintain a fitness regimen. These activities proved to be great stress relievers so needed during these anxiety-raising times.

Re-establishing good sleep habits is what many of us have been able to achieve. Sleep refreshes both our minds and our bodies.

Many more of us began looking at our spiritual health. Some of us chose to de-stress with a luxuriating bath in a room adorned with fragrant candles and herbs. We gave ourselves to the quiet times needed to connect with our inner self, to practice deep breathing, and for meditation and mindfulness.

Dealing with the difficulties brought on by COVID was not something we could easily deal with alone. Keeping in touch with friends and family took on new dimensions and was more valued during times of isolation. "Social distancing" and "bubble" became by-words heard everywhere which made in-person contact initially frustrating and later impossible. For those of us with computers, the introduction of ZOOM was a life-line we had never explored before. Connecting on-line for conversations or meetings became routine.

Finding ways to keep our gray cells tuned up and add humour to our days was definitely more difficult as news of the spread of the virus and the deaths of so many became a daily news item. Again, e-mail comes as a relief when we receive comical videos of animals or cleverly captioned photos. Who thinks up these quirky comments? Television networks began re-runs of old comedy series and game shows all help us laugh and chuckle. Challenging puzzles (jig-saw, Sudoku) and games (chess, Trivial Pursuit) were brought out of storage to challenge and amuse us all. Taking on-line courses or viewing webinars on our interests became very popular.

Even if we aren't all getting A's in our trip through the pandemic, knowing that we are doing our best will provide some peace of mind with the possibility that we can, and will, come out of this whole and proud of our efforts.

**PAT THIESEN** is a member of the BCRTA Well-being Committee.





## DATES OF NOTE

1945/49	BCRTA Established: Average pension is \$44.50/monthly A retiree added to BCTF Pension Committee
1949/51	BCRTA has 300 members BCRTA purchases Victory House for pensioners First Cost of Living Bonus given to pensioners
1959/61	BCRTA membership 750 Pensions increased to \$75/month
1965	Canada Pension Plan becomes Legislation
1965/67	BCRTA membership: 1600 Book of Memories Created to acknowledge teachers who have passed. R.R. Smith Fund established/real estate holding sold.
1959/71	Negotiations result in pension minimums of \$50 per year of service
1971/73	BCRTA Membership 2400 BCTF adds another retiree to Pensions Committee One-Day Teacher's Strike & demonstrations by retiree for pensions
1975	Bill 29 increases pensions by 6% & Pharmacare is introduced
1978	BCRTA Membership 2900 Pensions increase up to \$13 400
1985/87	Membership 3800 Teachers' Investment and Housing Co-op collapses Local RTA Branches are invited to join BCRTA
1989/90	BCRTA membership 4600 Canadian Association of Retired Teachers (CART) established
1991/92	Retiring School Administrators invited to join the BCRTA TIHC legal battle is finally resolved with a \$25000 settlement.
1993/94	BCRTA moves with BCTF to new building Medical and Dental Plan now paid by Pension Plan
1995/96	50th Anniversary of BCRTA celebrated Average pension \$1500/month
1997/98	Travel insurance contract negotiated
2001/2002	Teachers' Pension Plan switched from statutory plan to jointly trusteeed between BCTF & BCGov. with one BCRTA appointee.



## NOTICE OF 2021 AGM

76th Annual BCRTA Annual General Meeting (9:30am)  
called for Saturday, October 2, 2021

### BCRTA Positions for Election

President - 1 year term  
1st VP - 1 year term  
2nd VP - 1 year term

ACER-CART Representative - 2 year term

2 Directors (2 yrs) from outside the Lower Mainland & Fraser Valley Regions  
1 Director (1 year only to complete a term) from outside LM and FV  
2 Directors (2 yrs) from inside the Lower Mainland & Fraser Valley Regions

19th Annual General Meeting of the RR Smith Memorial Fund Foundation  
(9:00am) called for Saturday, October 2, 2021  
RR Smith Positions for Election  
8 Directors - 1 year terms

**This meeting will be held online. Details to follow.**

# BCRTA CONNECTIONS



### Keep up your Connections!

- BCRTA's email newsletter
- BCRTA and advocacy news
- Useful links and articles
- Special member offers
- Download as PDF magazine

View online and subscribe at  
[www.bcrta.ca/connections](http://www.bcrta.ca/connections)

# NOMINATION FORM FOR 2021-2022 BCRTA DIRECTOR POSITIONS (OCTOBER 2, 2021 AGM ELECTIONS)

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

Information about directors' nomination and election procedures is summarized below, along with a guide to related information contained in the BCRTA Handbook ([www.bcrta.ca](http://www.bcrta.ca)) - look under the "About Us" heading.

Nominators: (Two required. Must be Active or Life BCRTA members in good standing. Signatures on the same form are not necessary - it is acceptable for nominators to endorse the nomination of a candidate by email to [kristi@bcrta.ca](mailto:kristi@bcrta.ca))

Name: \_\_\_\_\_ Sign: \_\_\_\_\_ Phone: \_\_\_\_\_

Name: \_\_\_\_\_ Sign: \_\_\_\_\_ Phone: \_\_\_\_\_

We nominate (please print clearly): \_\_\_\_\_

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

President      1st Vice-President      2nd Vice-President

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

By signing here I affirm that I accept this nomination: \_\_\_\_\_

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

1. Address: \_\_\_\_\_

2. Phone: \_\_\_\_\_ Email: \_\_\_\_\_

3. Branch membership (if applicable): \_\_\_\_\_

4. A curriculum vitae, preferably in item form - not to exceed 200 words - for publication in the Summary of Reports booklet (**publication submission deadline July 15th**).

**Summarize** educator positions held, experience on executive and other committees, and why you would like to serve on the BCRTA Board of Directors.

**Please note:** Candidates do not have their expenses paid to attend the AGM unless they are elected by their branches as delegates. There are not usually any candidates' speeches at the AGM.

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

## **Return this form by July 15th to:**

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

## **NOMINATION AND ELECTION RULES AND PROCEDURES FOR BCRTA DIRECTOR POSITIONS**

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

In summary, you may be nominated:

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

The following refer to sections in the BCRTA Handbook, located on the BCRTA website at [www.bcrta.ca](http://www.bcrta.ca)

### Handbook Section B. Bylaws:

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

### Handbook Section C. Procedures:

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

### Handbook Section E. Rules of Order:

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

# BCRTA DELEGATES TO THE 2022 BCTF ANNUAL GENERAL MEETING NOMINATION FORM

The BC Teachers' Federation holds its AGM each year during the March spring break. A block of time during the AGM is normally set aside for debating recommendations and resolutions relating to pensions. The BCRTA sends a number of delegates to participate and vote in the "in-committee" consideration of those motions. Our delegation consists of BCRTA directors and BCRTA members elected at the BCRTA Annual General Meeting—to be held online on October 2, 2021.

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

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

Filling in and submitting this form will result in your name being added to the list of candidates on the **BCRTA Delegates to the BCTF AGM ballot**, used in the elections at our BCRTA AGM, scheduled for October 2, 2021. Nominees do not have their expenses paid to attend our BCRTA AGM unless they are delegates. You will be notified after our AGM if you are elected. If elected, your expenses will be paid to attend the **BCTF AGM**.



# BCRTA DELEGATES TO THE MARCH 2022 BCTF ANNUAL GENERAL MEETING NOMINATION FORM

Must be in the hands of BCRTA staff by 5 p.m. on September 30, 2021.

Name (please print clearly): \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ Postal Code: \_\_\_\_\_ Email: \_\_\_\_\_

Branch (if any): \_\_\_\_\_

Signed: \_\_\_\_\_

Nominated by 2 BCRTA members (email notice of your nomination from nominator to kristi@bcrtc.ca is also acceptable):

Nominator (please print): \_\_\_\_\_ Signed: \_\_\_\_\_

Nominator (please print): \_\_\_\_\_ Signed: \_\_\_\_\_

If you are applying see note above and outline your pensions experience through positions you have held and/or work you have done in the BCTF and/or BCRTA:

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

# 2021-2022 BCRTA COMMITTEES - APPLICATION FORM

DEADLINE for receipt of applications: October 1, 2021

BCRTA committees meet 5 times a year during a 2-day period prior to each Board of Directors meeting. Some meetings are held electronically and in-person meetings are held in the BCTF Building at 100-West 6th Avenue, Vancouver. Appointments are made at a post-AGM Board of Directors meeting, and terms are two years. Members may serve on any one committee for up to a maximum of 4 consecutive years (i.e., two 2-year terms). Travel, accommodation and meal expenses are reimbursed.

**Members are expected to sit on one or two committees, as selected by committee chair.** For further information see the **Handbook** on our website ([www.bcrta.ca](http://www.bcrta.ca)), and look in "Section C-Procedures", parts 7 and 8.

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ Postal Code: \_\_\_\_\_ Email: \_\_\_\_\_

Branch, if any: \_\_\_\_\_ Signed: \_\_\_\_\_

**Nominated by two BCRTA members in good standing:** (email notice from nominator to [kristi@bcrta.ca](mailto:kristi@bcrta.ca) is acceptable)

Nominator (please print): \_\_\_\_\_ Signed: \_\_\_\_\_

Nominator (please print): \_\_\_\_\_ Signed: \_\_\_\_\_

The BCRTA Committees are:

COMMUNICATIONS    EXCELLENCE IN PUBLIC EDUCATION    HERITAGE    MEMBERSHIP

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

WELL-BEING    [The FINANCE, ADVOCACY and PERSONNEL Committees are Directors only]

**Please list in order of preference:**

Committee Applying for: #1 \_\_\_\_\_

Why would you be a good choice for this committee? \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

Committee Applying for: #2 \_\_\_\_\_

Why would you be a good choice for this committee? \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

Committee Applying for: #3 \_\_\_\_\_

Why would you be a good choice for this committee? \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

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

\_\_\_\_\_  
\_\_\_\_\_

**Note: All applicants will be informed of the Directors' decisions concerning appointments.**

# CLASSIFIEDS

## TRAVEL

### DISCOVER CUBA - 2021/2022

When travel restarts and it will, CUBA1TOURS (since - 1995) will continue to offer the best guided tours to the most intriguing parts of Cuba with a personal touch and excellent guides.

All tours operate through Square1travel of Courtenay, BC, a licensed travel agency.

All tour details are at [www.cuba1tours.com](http://www.cuba1tours.com) (NEW dates).

As office hours and personnel have been affected by COVID-19 you should contact Tom Robertson at: [tom@cuba1tours.com](mailto:tom@cuba1tours.com). We are just taking names at the moment and will 'PENCIL YOU IN' for future tours and keep you updated.

Cuba is now in the final stages of their domestic vaccines and they all look promising.

My name is Alex Campbell and I retired from Richmond in 2010. I have been taking student volunteer groups to COSTA RICA for years and still do. People always ask me "why don't you organize an adult trip to that beautiful little tropical country.?" So, I'm going to in early 2022 (Jan.18 - Feb.1). I've been 14 times and will organize and will travel with this group. We'll visit the jungle on the Caribbean (east) coast, the beaches on the west coast, volcano country in between, among other stops of interest. I have partnered with long established I.A.T.A. travel agency, Captain Cook Travel (Vancouver). If you'd like a (no obligation) copy of the full itinerary, please email me: [alex@captaincooktravel.com](mailto:alex@captaincooktravel.com) The chosen dates are a great time to 'escape' the B.C. winter for warm sunshine and a tropical adventure. *Saludos mis amigas y amigos.*

## FOR SALE

Waterfront home in the Comox Valley overlooking the Coastal Mountains, Savoury Island and Powell River. Five bedrooms, four full bathrooms plus one powder room. For more information call 250.339.5656

## ACCOMMODATION OFFERED

SUNSHINE COAST Our 3 bedroom waterfront cottage over looking beautiful Howe Sound, is located at Hopkins Landing, 1 km from the Langdale Ferry Terminal (a lovely 40 minute ferry ride from Horseshoe Bay) and 3 km from Gibsons. It is available for rent during the 'shoulder' season [April May, June, Sept Oct]. Check out: [www.seascapecottage.com](http://www.seascapecottage.com) or contact Barry at [bwrolston@telus.net](mailto:bwrolston@telus.net).

WAIKIKI - Ocean View 1 bedroom condo located in the heart of Waikiki, one block from the Waikiki beach. King size bed; queen sofa-bed; full kitchen; wi-fi; cable; swimming pool; two hot-tubs; tennis court; barbecues; free parking; for more detail [kenpaterson0@gmail.com](mailto:kenpaterson0@gmail.com)

France - Heritage house in Alsace-France, Vosges Mountains, three bedrooms, modern kitchen, wifi, located on wine route, close to Germany (Freiburg) and Switzerland (Basel). Cleaning included, CA\$700 per week. [mano936@gmail.com](mailto:mano936@gmail.com)

## VOLUNTEER POSITIONS

The Seniors Health and Wellness Institute (COSCO) [www.seniorshelpingseniors.ca](http://www.seniorshelpingseniors.ca) has free workshops geared to senior issues such as Care for the Caregiver, Mental Health, Technology and Aging, Sleep, Personal Planning Overview, Pensions and Tax Options, Palliative Care, Navigating the Health Care System and more. We are seeking retired teachers as facilitators to present the prepared workshop materials.

Contact [mikulec@telus.net](mailto:mikulec@telus.net)

## MEDIA

Want a new, almost-daily, uplifting blog on Baby Boomer life? A BC retired teacher writes energizing articles on travel, food, and lifestyle.

[todayisyourdayboomer.blogspot.com](http://todayisyourdayboomer.blogspot.com)

# crossword

## Who's in charge?

By David Squance, Victoria

Send your compliments and quibbles to [crossword@bcrrta.ca](mailto:crossword@bcrrta.ca)

### ACROSS

1. As well
5. Kind of fibre
9. Jean-Paul \_\_\_\_\_, French Revolution figure
14. Game played on horseback
15. Smell
16. Large company operating private seniors' residences
17. \_\_\_\_\_ O'Toole, CPC leader
18. \_\_\_\_\_-dump, a campground fixture
19. See 8 down
20. Semi-administrative position, usually in secondary schools
23. Oven; kiln
24. Kin (abbr.)
25. Tropical fruit (alternate pl.)
29. Disallow
30. Nickname of mid-20th C. U.S. president

33. Spanish goodbye
34. One part of Freud's model of the psyche
35. Suffix meaning one who makes or operates
36. Very important position in any school
39. Common adult position in a school
41. Allow entry
42. Just \_\_\_\_\_ Stories (Kipling)
43. MacBeth was to be \_\_\_\_\_ of Cawdor
44. Turning direction (abbr., pl.)
45. Alcoholic beverage
46. Swore (colloq.)
47. "So \_\_\_\_\_ me!", brush off a complaint
48. Brown, as meat
50. Top district educational position
57. People from Denmark
58. "I don't think so." (slang, pl.)
59. Finished
60. Refrained from something (contraction)
61. Big home furnishings store
62. Unit of distance
63. Gambling machine (colloq., pl.)
64. North-West \_\_\_\_\_ (abbr.)
65. Troubles, as of society

1	2	3	4		5	6	7	8		9	10	11	12	13
14					15					16				
17					18					19				
20				21					22					
				23					24					
25	26	27	28					29			30	31	32	
33								34			35			
36					37	38		39		40				
41					42					43				
44				45					46					
			47				48	49						
	50	51				52					53	54	55	56
57						58					59			
60						61					62			
63						64					65			

### DOWN

1. Copied
2. Common knowledge, often of the natural world
3. Lose footing
4. \_\_\_\_\_ Chaplin (Charlie's granddaughter)
5. Perennial garden flower (pl.)
6. Dutch cheese (pl.)
7. French painter "Water Lilies", et. al.
8. 1st syllable of important position in a school, with 19 across
9. To do (Ger.)
10. Barbara \_\_\_\_\_, Lady Black
11. Kelly \_\_\_\_\_, actress ("All My Children")
12. School, often used for independent institutions (abbr.)
13. Mikhail \_\_\_\_\_, Soviet chess champion
21. Chicken's perch
22. Exchange
25. Army officer's rank
26. Adjust to a situation
27. Single digit number (pl.)
28. Enter (2 wds.)
29. A small piece of something
30. "\_\_\_\_\_ come to my attention", perhaps words from 8 down

31. Generic author of the Nancy Drew books
32. Made a mistake
35. Elem. and sec. institutions (abbr., pl.)
37. Willow twig
38. \_\_\_\_\_ Weasley, Harry Potter's friend
40. To "Take \_\_\_\_\_ for the worse", become sicker
45. Visitors in one's home, perhaps (pl.)
46. Julius or Augustus
47. Put out money
48. Scoundrel; nasty person
49. One time anesthetic
50. Move by wind power
51. Retract, as an action on a computer
52. "Put a sock \_\_\_\_\_", a request to refrain from speaking
53. Tai or Max, pro-hockey players
54. Very bad, horrid
55. Protagonist of The Old Curiosity Shop
56. Very (Fr.)
57. What likely follows your dentist's name (initials)

# Sudoku

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

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

**TO SOLVE SUDOKU PUZZLES:**

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

**SEND COMPLETED PUZZLES TO:**

100 – 550 West 6<sup>th</sup> Avenue,  
Vancouver BC V5Z 4P2

**FOR MORE ONLINE SUDOKU PUZZLES:**

[www.fiendishsudoku.com](http://www.fiendishsudoku.com)

**DEADLINE FOR SUDOKU AND CROSSWORD SUBMISSION IS:**

July 15, 2021

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

**Crossword:**

Leanne McKerlich, Williams Lake  
Marlene Gustafson, Nanaimo  
Margaret Kylo, Hudson's Hope

**Sudoku:**

Bill Kenedy, Campbell River  
David Bellis, Duncan  
Rosemary McDowell, Dawson Creek

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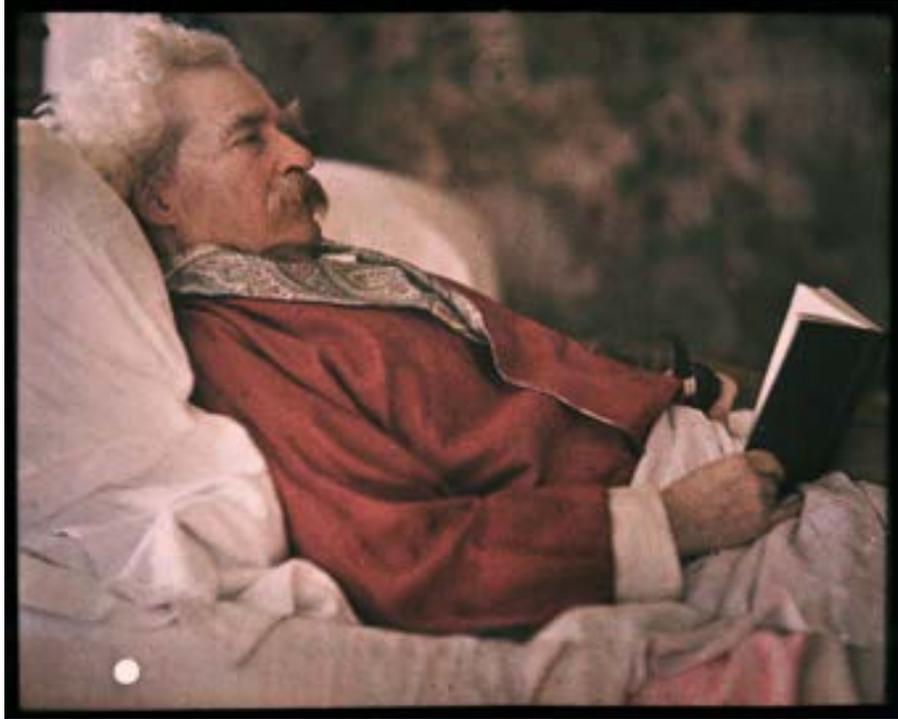


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**SPRING 2021 CROSSWORD SOLUTION**

1	C	L	A	S	S		S	P	A	N		B	A	S	S				
14	A	I	M	A	T			T	U	B	A		O	B	O	E			
17	P	L	E	X	I			A	L	B	S		A	A	R	P			
20	S	T	R	O	L	L		L	E	T		S	T	E	T				
23								P	E	O	N		S	I	S	T	E	R	S
26	H	A	S	H				C	O	S	S	E	T						
29	A	L	T	O	H	O	R	N		R	E	T	R	A	P				
32	S	T	I	N	E			M	U	S		E	R	A	S	E			
35	P	A	R	E	N	T			C	L	A	R	I	N	E	T			
38								K	R	A	K	O	W		A	T	T	A	
41	A	M	A	D	E	U	S			W	A	R	N						
44	P	I	L	E				M	S	P		Y	O	G	U	R	T		
47	A	N	T	E				P	U	R	E		A	L	S	O	P		
50	R	O	A	D				E	R	A	S		S	E	D	A	N		
53	T	A	R	S				T	E	M	P		T	S	A	R	S		

# Inspiration



*Autochrome photograph of Mark Twain,  
by Alvin Langdon Coburn, 1908.  
(In the public domain, via Wikimedia)*

“The two most important days  
in your life  
are the day you are born  
and the day you find out why.”

Not one to shy away from work in his senior years, Mark Twain’s final work was an autobiography that did not unfold sequentially, but in the order things occurred to him. Attempts by editors to rearrange the material into a logical form only disturbed the humour and narrative force. Not one to decline an opportunity to share his views, the first volume of his autobiography was nearly 750 pages long. He demanded that it not be published for 100 years after his death. He would have been satisfied with this marketing move. The book surged on to the bestseller lists, meaning that Twain had the remarkable feat of publishing *new* best-selling volumes in each of the 19th, 20th, and 21st centuries.

How’s that for a last chapter?

# Obituaries

Location listed is the area given as "last taught"



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Alexander, Evelyn	Vancouver	Cuthbert, Charles	Langley
Anderson, Kenneth	Vancouver	Cuthbertson, John	West Vancouver
Anderson, Helen	Surrey	Dallin, Judy	Langley
Atkinson, William	Okanagan-Skaha	Davies, Ivor	West Vancouver
Backer, Arnie	Delta	Dempster, Lavern	Cowichan Valley
Beauregard, Sheila	Coquitlam	Dvorak, Mary	Peace River South
Beesley, Janice Marilyn	North Vancouver	Fleming, Ann	Central Okanagan
Behennah, Ivor	Sooke	Fraser, Lorraine	Vancouver
Bisbee, V. Irene	Delta	French, Carol	Okanagan-Skaha
Black, William	Campbell River	Gardner, Lyn	Creston Valley
Bradley, Jean	Gulf Islands	Hardy, Donald	Vancouver
Burrow, Margeret	Burnaby	Harrower, Hazel	Langley
Campbell, A. Claude	Saanich	Heyman, Frank	Vancouver
Caufield, Peter	Fernie	Holloway, Roy	Vancouver Island North
Christie, William	Coquitlam	Holmes, Judith	Coquitlam
Cliff, Anne	Vancouver	Horlacher, Margaret	Burnaby
Crowley, Alberta	Qualicum	Hunter, Dorothy	Vernon

Joseph, Winston	Alberni	Rose, Jane	Greater Victoria
Kuwica, Elaine	Merritt	Rossi, Frank	Vancouver
Louw, Peter	Chilliwack	Sansom, Lloyd	Prince George
MacLachlan, Roderick	Abbotsford	Saunders, Valerie	Surrey
MacMaster, John	Kootenay-Columbia	Sordi, Deanna	Kamloops
Martinson, Lorna	Prince Rupert	Southern, Diane	Courtenay
McMillan, Pat	Surrey	Stankiewicz, Barbara	Kamloops
Moseley, Alan	Surrey	Szabo, Edith	Penticton
Nicholson, Jefferson	Revelstoke	Tambellini, David	Burnaby
Partridge, Fred	Greater Victoria	Telford, Andrea Gayle	Sooke
Pelly, Patricia Lynne	West Vancouver	Temlett, Gary	Vancouver
Pyrch, Orest	Langley	Wallace, Don	Nanaimo
Ramsay, Robert	Howe Sound	Whaites, Donald	Surrey
Rivers, Phyllis	Nanaimo	Wilken, Vivian	Kitimat
Rivers, Don	Southeast Kootenay	Williams, Edward	Shuswap
Rodney, Dianne	Prince George	Wurz, Paul	Campbell River
Roots, Walter	Greater Victoria	Yurichuk, Marlene	Richmond



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

# Grants for 2021

*Where all your \$2.00 donations went*

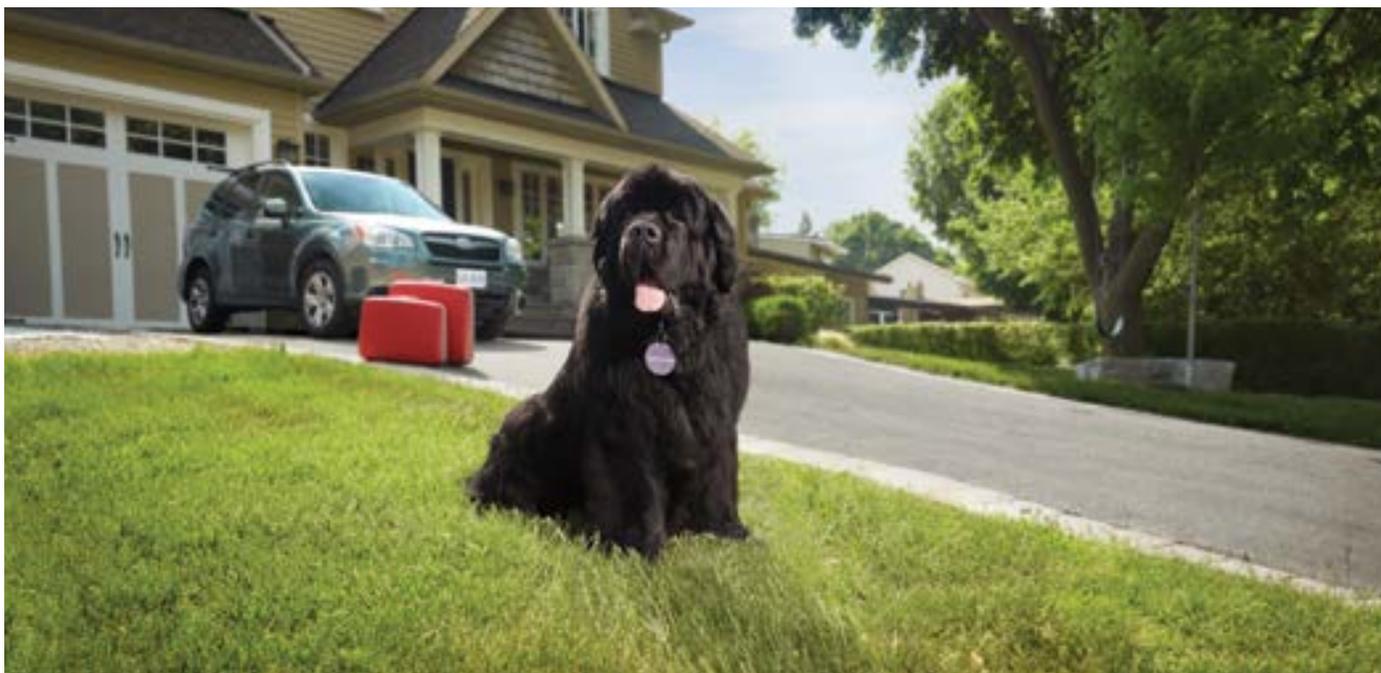
This year the R.R. Smith Board of Directors approved over \$35,000 in grants to the following organizations. Every cent of R.R. Smith Memorial Fund fees collected were spent funding these educational projects.

1. DEDICATED ACTION FOR SCHOOL HEALTH - for B.C. youth to teach their peers about risks of vaping and nicotine addiction.
2. ARMENIAN CULTURAL ASSOCIATION OF B.C. - To provide financial assistance to B.C students to pursue higher education.
3. ONE PROSPER INTERNATIONAL - To provide bicycles and school supplies to girls in the Thar Desert of Rajasthan, India to enable them to attend school.
4. STEP: IMAGINE SCHOOL - To purchase books and teaching aids for 100 pre-school to grade three students in Odisha, India.
5. TUMAINI FUND CANADA - To fund 16 HIV/AIDS orphan students to attend a two year college in Tanzania, Africa.
6. CANADIAN HARAMBEE EDUCATION SOCIETY - To provide school supplies, uniforms and five required face masks in school colours to high school girls in Kenya and Tanzania.
7. DAYS FOR GIRLS CANADA - To purchase materials needed to provide reusable personal hygiene kits to girls in various countries in order for them to attend school.
8. KENYA EDUCATION ENDOWMENT FUND - To provide support for two students currently sponsored by R. R. Smith to continue to grade 10 at Lubino Secondary School in Kenya.
9. DECODA LITERACY FOUNDATION - To provide materials for the community based literacy programs in BC.



10. AFRICAN CONTINUING EDUCATION SOCIETY (ACCES)  
- To provide post-secondary scholarships to gifted and impoverished youth in Kakamega, Kenya, enabling them to pursue a degree or diploma course.
11. GIBSONS MARINE EDUCATION SOCIETY - To provide materials for their marine programs in Sunshine Coast to help learners transition through awareness to knowing to caring to action.
12. BETTY HUFF THEATRE COMPANY - To purchase supplies for the theatre program in Surrey, BC.
13. CO-DEVELOPMENT CANADA - To contribute funds to the project with the Columbian Teachers' Federation to build peace education in Columbia.
14. CHRISTIAN MISSIONARY ALLIANCE IN CANADA - To fund the drop-in program teaching English to up to 18 year old Rohingya boys living in refugee camps.
15. UMOJA OPERATION COMPASSION SOCIETY - To support grade 6 and 7 students and to equip the library with science and geography books.
16. FOR THE LOVE OF AFRICA - To supply more books for students due to the doubling of the student population living in the nearby Maasai village.
17. LOVE GUATAMALA - To provide students materials to assist in their on-line learning due to COVID 19.
18. CANADIAN WOMEN FOR WOMEN IN AFGHANISTAN  
- To support female education through small grants to students to cover their post secondary educational expenses.
19. CHECK YOUR HEAD - YOUTH GLOBAL EDUCATION NETWORK - To purchase materials needed to help the Democracy Support workshops.
20. BRIGHT BEGINNINGS - To provide part of the post secondary tuition needed to fund promising students in Surrey, B.C.
21. FAMILIES FOR CHILDREN, DHAKA - To provide educational support to 75 children in Dhaka while school is not in session due to COVID 19.
22. KIDS INTERNATIONAL DEVELOPMENT SOCIETY  
- To fund basic school supplies (pens, pencils, notebooks etc.) to two schools in Cambodia.
23. VICTORIA TAIAMA PARTNERSHIP SOCIETY - To provide scholarships to young women in Sierra Leone to enable them to attend post secondary educational institutions.

To learn more about the work of the R.R. Smith Memorial Fund Foundation, visit  
[www.rrsmith.ca](http://www.rrsmith.ca)



## Voluntary Benefits for BCRTA Members.

BCRTA's goal is to provide the best voluntary benefits at a competitive price to meet the insurance needs of the majority of retired teachers. Since 1998, we achieved this through BCRTA's sponsorship of an increasing range of voluntary insurance options.

A variety of voluntary insurance options are available to BCRTA members and their eligible dependents including:

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- **Dental Care**
- Prestige Travel with Trip Cancellation
- Additional Stand Alone Trip Cancellation
- Guaranteed Issue Life Insurance
- MEDOC® Travel Insurance
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