

Vancouver Retired Teachers' Association AUGUST 2023 Newsletter

# COME TO OUR WELCOME BACK LUNCH



**ENJOY** the atmosphere of the Trocadero Restaurant , 2411 Nanaimo Street at Broadway on Monday September 11 in person. Limited Street parking is available yet it's transit friendly with just a 10 minute walk from Broadway Skytrain Station at Commercial Drive. Speaker *Lisa Hansen from Johnson In*-

Parungao will show slides on the new Museum of Migration. Menu is below. Registration required, preferably by Tue Sept 5.

Our **BOOK** 

turns: Bring

a book and

take a book

SWAP re-

## BOOKSWAP



or just take a book. There will be a Door Prize!

surance. Member Pat

WELCOME LUNCHEON MONDAY SEPT. 11—11 AM Register by Tue. Sept. 5 and Pay \$40 PAY BY CHEQUE - Registration form ON BACK PAGE Dave Ellis, 2086 Newport Avenue, Vancouver, BC. V5P 2H8 P:604 327-7734 or email dellis7734@gmail.com

OR

#### PAY ONLINE

https://www.eventbrite.ca/e/vrta-lunch-tickets-698790771007 NOTE: online payment includes processing fee

MENU: Appetizer, Chicken Souvlaki with Moussaka, rice,

potatoes, Greek salad and Surprise Dessert

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## Inside The Housing Crisis

As retirees many of us have our own homes but our youth are being forced to move away or pay huge amounts for rent or a mortgage to have a home. **The Affordability Gap** between average incomes and housing prices is substantial, let alone qualifying for a mortgage. For some advice and hope see page 4 and 5



### **INSIDE** this issue...

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## **President's Greetings**

Welcome to our new retirees as well as returning members. We would love to meet you at our lunches, walking and strollers groups or another book club. We would especially like to welcome new executive members Suzie Mah, Lee Green, Karin Bernauer Johnson Insurance. I changed to and David H. Smith. We have already set up an ad hoc committee for recruiting new members.

We had an outstanding lunch and AGM at Royal Vancouver Yacht Club in June and increased our executive to 16 members-we are making plans for the year. Thus our Welcome Back lunch in Sept. will be at a

new venue. The Trocadero Pizza and Steak house in east Vancouver. It's easy to get to via public transit with some street parking. We have good reviews about the food there. The speaker will be Lisa Hansen from Johnson home insurance once I found it was less than half the price I had been paying. Please join us to reconnect with friends as well as meet new ones.

We welcome any suggestions for activities and trips that you might be interested in. New ideas are always valuable. We hope you can stay cool during these hot summer days! - Edie Wood



Members of 2023-24 executive: from left: Lee Green. Norma Westrom. Ros Kellett, Lizette Pappas, Dave Ellis, Edie Wood (front), Denis Ottewell, Diane Smith, David H. Smith (back) Suzie Mah, Karin Bernauer, Monique Wong (volunteer) Missing: Barb Mikulec, Ali Pollard, Les Rowe, Marilyn Rushton.

EDITORIAL ERROR—Lunch attendee Laara Ynea was misnamed Lan Bor Fan in the MAY TABLOID photo on Page 3. Sorry, Laara!

#### **LEADERS** for Activities

VIRTUAL BOOK CLUB: Diane Smith frandia@shaw.ca—3rd Wed at 2 pm -\*Contact vrta.president@gmail.com to start Second Book Club STROLLERS: Norma Westrom normawestrom@hotmail.com-Wed 10:45 am

WALKERS: Margaret Yoshida margyoshi@gmail.com—Wed 10:00 am



A publication of the Vancouver Branch of the British Columbia **Retired Teachers' Association** #100, 550 West 6th Ave, Vancouver, BC, V5Z 4P2 **Executive Director** Tim Anderson (tim@bcrta.ca) Office Administrator Kristi Josephson (kristi@bcrta.ca) Administrative Assistant Laurie Boyd (laurie@bcrta.ca) WEBSITE: www.bcrta.ca

VRTA EXECUTIVE 2023-24 **President** - Edie Wood Vrtapresident.e@gmail.com 604 228-0830 Past Past President Winola Chu First VP - Rosalind Kellett Second VP - Lizette Pappas Treasurer - Dave Ellis 604 327-7734 dellis7734@gmail.com Secretary - Denis Ottewell 604 526-7561 dennyottewell@outlook.com Temp. Editor-Tabloid - Ros 604 873-0568 Kellett editortabloid@gmail.com Assist. Ojassvi Jolly: Kate Scott **TABLOID e-Distribution**— Membership-Vancouvertabloid@gmail.com

#### Members at Large

Karin Bernauer, Lee Green, Suzie Mah, Barb Mikulec, Ali Pollard, Les Rowe, Marilyn Rushton, David H. Smith Diane Smith, Norma Westrom **Volunteers** Ora Fraser, Lois Paterson, Monique

#### WEBSITE: WWW.Vrta.ca

### Calendar

\*Please feel free to join us -\*Notify vrta.president.e@gmail.com

NOTE: Most events start 10 AM

Sept. 11 Mon. Welcome Back Lunch Oct. 2 Mon. Exec Mtg Online Oct. Workshop (TBC) Dec. 5 Tue—December Lunch (TBC)

# 2023 AGM Highlights

## JUNE AGM and Lunch

A good turnout of members and their guests came for lunch and the two AGMs this organization supports on Thursday June 22 in the elegant dining room of the Royal Vancouver Yacht Club. This was a chance to make new friends and reconnect with others before the generous buffet lunch was all set out. The AGM for the FOVRTA (Friends of the VRTA) AGM took place before lunch; their report is on our website. The AGM for the VRTA took place after lunch and was completed by 1:40 pm. Most participants then stayed to watch the powerpoint Ros Kellett showed of her BCRTA organized trip to EGYPT in November 2022. (see page 6) This popular trip continues to be offered by **TRIP MERCHANT** in association with the BCRTA - see the BCR-TA website's travel section.



Richard Dopson (left) hugs centenarian-plus-one Margery Kellett.



Some members of 2023-24 executive (from left): Ali Pollard, Karin Bernauer, Lizette Pappas, Ros Kellett, Edie Wood, Denis Ottewell, Lois Paterson (volunteer), Norma Westrom and Barb Mikulec. Missing: Winola Chu, Lee Green, Marilyn Rushton, David H. Smith, Diane Smith, Dave Ellis, Suzie Mah, Les Rowe.



Walter Shynkaryk (standing) shares a joke with Denis (left), Lizette and Brenda Mackenzie.

Thirty-six members stayed to attend the VRTA AGM after lunch to review and discuss the reports and financial statements, available in the MAY TABLOID. The annual fee of \$12 was approved, staying at this same level for two decades. Secretary Denis Ottewell presented a slew of changes to the Policies and Procedures of this organization, mostly tidying up certain procedures - for example, how to add an executive member to a position left vacant after the AGM and revising names, such as the new name for VESTA which now becomes the VEAES- Van-



President Edie Wood (left) confers with colleagues Barb Mikulec and Les Rowe prior to the AGM.

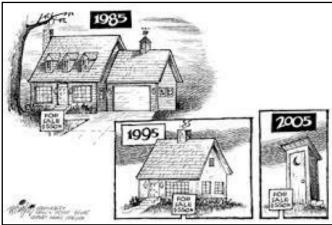
couver Elementary and Adult Educators' Society. The full updated Policies and Procedures are on our website: http://vrta.ca/about-us/ policies-and-procedures.



#### The housing crisis

has evolved over the years, egged on by high building costs, low supply of houses, limited land space, strict zoning laws and foreign investment and speculation. Yet Vancouver remains attractive due to its quality of life, economic opportunities and beautiful location between mountains and the sea. But how can we afford to purchase a home?

Read below how some members of VRTA share stories on how they obtained their home. .



Credit: 60 Plus Australia

#### Building a home with intergenerational support

I lived with my parents in my early teaching days in Vancouver and did not pay room nor board. Once married, we lived in a rental home then purchased our first house – a two bedroom – along East 31 st Avenue in 1979. We paid \$67,000 and had a mortgage of \$33,000 to pay over the next few years. Then in 1985, with a third child on the way, we bought a 5 bedroom home in south east Vancouver for \$158,000. This time the mortgage was \$60,000 and we needed help from both of our parents to help pay that down. However, we sold our 1985 2 bedroom home for \$98,000 so gained \$31,000 from that sale. Now our 5 bedroom home is appraised at \$1.8 million but nearby houses in this area are selling for much more than that.

Meanwhile, none of our children have managed to purchase a house in Vancouver. Two live in Burnaby where two have managed to purchase a house while one lives in rental accommodation with a partner in downtown Vancouver. -**Peter X (pseudonym)** 

#### Helping the younger generation get a start

#### After renting two houses,

my wife and I bought and moved into our home in May 1968. We were assisted by my parents for a second mortgage. At that time the full price was just over three times my teacher's salary. We lived in this home, with two sons for over 55 years. With the recent death of my wife of sixty years, I have put the property up for sale. I expect to receive about \$2 million. I will keep a "small cash cushion" and plan to divide the net proceeds between my sons as specified in the Will. Without financial assistance from family most people would not be able to afford owning a home and property.

Denis O.

#### Sharing the family

home, I now live in my parents' home after 23 years away in Calgary. My brother and I went to UBC from this home, our 2 daughters too and now my granddaughter, who lives in our basement suite. We rent out this suite when no relative needs to use the space. The rent has helped us pay for our grandsons' schooling. *Edie W.* 

# **Housing Crisis**



Marc Lee CCPA www.policynote.ca/build-non-profit/

### Young people are all affected!

The housing crisis particularly concerns Generation Z. The Affordability Gap between average incomes and housing prices is substantial, let alone qualifying for a mortgage.

Many young adults need to lean

on their families for financial support to enter the housing market. Without this support, they must give up dreaming of home ownership in metro Vancouver. Housing costs interfere with life goals, such as further education,

career advancement and family planning.

This housing crisis is taking a toll on the mental well being of many young adults. All Gen Z ers can hope for is that the Market collaps--Ojassvi J. es!

# SOME POSSIBLE SOLUTIONS

### **Rent like the Senag First Nation Housing**

No one owns a house, all residents will be renters. This is the traditional First Nations way. The land is shared and residents rent their homes on it at rates controlled by the housing authority. Houses are not to be treated like stocks and bonds! -Ros K..

#### Try Cooperative Housing

Co-ops are like villages, they are communities. The upside of them is that you know all your neighbours, the downside is that you know all your neighbours!

This is a great alternative to renting. All members have a say in how



www.summittinyhome.com

the co-op is run. To keep costs down, co-ops ask members to volunteer with the management and upkeep.

Many levels of Government are involved in developing co-ops. At the end of the mortgage co-ops



Lu'ma Native Housing Society

become self-sufficient relying on their housing charges to effectively manage the property.

For more information about co-ops and where to find them visit CHF BC website: https://www.chf.bc.ca/

-Kate S.

### Accept a Mobile or Tiny Home

Purchasing or renting a mobile home can be less expensive than traditional housing. Tiny homes are becoming popular in many countries including the US, Australia, New Zealand, Europe, and even Terrace BC.

The square footage can be comparable to the convenience of a condominium or town house yet cost much less, especially as most mobile home park pads allow patios and gardens.

# TRAVELS in EGYPT





A tourist boat cruises down the river Nile in central Cairo.



These colourful hieroglyphics were well preserved inside the walls of this temple.

On November 14, 2022 Ros Kellett and her husband Neale Adams flew to Cairo, Egypt for the start of a 17 day guided tour, sponsored by BCRTA Trip Merchant travel partner. Retired teacher Gerry Tiede along with local expert, Ahmed, led the group through Giza pyramids, reknown museums and historic ruins, up the Nile to Aswan and down by boat to Luxor, with a final trip across the desert to the Red Sea for some snorkeling and swimming fun. This trip was so popular that it is being offered again in 2024 - check BCRTA website for more details.



Ros looking back down the narrow steep stairway inside the Great Pyramid, Cheops, in Giza, Cairo.



Tourists on camels and merchants stride across the Giza plain as the sun starts to set in Egypt.



Send letters, advice, photos or news to editortabloid@gmail.com

Add name, email address & phone number. Keep under 150 words; they may be edited for length and clarity.

# Live Stage Offerings

## September to November 2023

The Arts Club's Stanley Theatre presents the sci-fi musical thriller. The Little Shop of Horrors.

Memorable lyrics from it include "Somewhere That's Green". "Dentist", "Suddenly Seymour" and "Little Shop of Horrors". It runs from Sept.7th to Oct.8th. The opener for the Newmont Stage at the BMO Theatre Centre is Someone Like You, a millennial take on the Cyrano de Bergerac theme. It runs from Oct. 5th until Oct. 29th. Contact info@artsclub.com or phone 604-687-5315.

The Cultch celebrates its 50th Anniversary opening with *Fairview*, a Pulitzer Prize-winning play that exams power and race notions in theatre, from Sept. 27th to Oct.8th. For tickets and times go to sexual politics and women's rights. thecultch.com or 604-251-1363. Several PWYC (pay what you can) shows are available.

Metro Theatre's season opens with The MouseTrap by Agatha Christie. It runs Sept.16th to Oct.7th at 8:00 p.m. with 2 pm matinees Sept.17th, 24th and Oct 1st For more info metrotheatre.com or

> THEME & DEADLINE for the **NEXT ISSUE - Friday OCTOBER 13 2023**

> What was the Best book you read this summer and WHY do you say that?!

> Keep this to about 100 words.

phone 604-266-7191.

Studio 58 at Langara celebrates 58th season with Shakespeare's The Tempest, a tale which explores the themes of power, love and betraval. Previews run from Oct.5th and 6th with doors opening at 7:00p.m. and the show starting at 7:30 p.m. Opening night is Oct.7th with the play running until Oct.21st. Google Studio 58 or phone 604-270-1812.

#### **United Players at the Jericho**

Arts Centre (Locarno park) opens their 64th season with The Last Wife, a modern retelling of the relationship between Katherine Parr and Henry VIII. This is a funny, powerful examination of patriarchy, The play runs from Sept. 8th to Oct. 1st. Times are Thurs. to Sat. at 8:00p.m. and Sunday matinees at 2:00 p.m. A preview is offered on Thursday Sept. 7th for a bargain price of \$15.00. For tickets, contact unitedplayers.com or phone 604-224-8007.

- Ora Fraser

## JOKES

-from the Internet

Prepared by Winola Chu

1. What dress does a housewear?

2. Why can't you sell an open floor plan to zombies?

3. What is homesickness?

4 What room has no walls?

5. Why is an affordable contractor like an UFO?

6. Why go for a listing with finished basements?

7. When will Millennials and Gen-Z own a house?

8. How do you warm up the room after it's been painted?

\*\*\*\*\*\*\*\*\*\*\*\*Answers\*\*\*\*\*\*\*\*\*\*

- 1. An Address
- 2. They hate seeing the living room.
- 3. The feeling you get when your taxes are due!
- 4. A mushroom.
- 5. You never see them again!
- 6. They're the best "cellars."
- 7. When the housing market collapses!
- 8. Give it a second coat.

## What is the best book you read

this summer? We are looking for more writers to help put together this—your newsletter—and wonder if one of you avid readers would be willing to help with this next THEME assignment. We want you to gather the submissions sent to the TABLOID and present the findings in an interesting way. If you love reading and are willing to take this on, then please contact the Editor <editortabloid@gmail.com> by Friday Sept. 15 and tell us why you love reading and will take on this assignment. A small honorarium is involved. - Ros Kellett, Editor

## **VRTA MEMBERS ON SUMMER BREAK!**



Above: Lee Green and Dave Ellis relax under shade of patio swing.

Above: New executive enjoy potluck lunch at home of Lizette Pappas in July.

**Right:**Wednesday VRTA Walking group descend the ravine in Burnaby under some welcome rain in August.



#### REGISTRATION FOR SEPT 11 –11:00 AM -LUNCH the TROCADERO PIZZA & STEAK HOUSE

Name(s):\_\_\_\_\_

Ph: \_\_\_\_\_ Email: \_\_\_\_\_

Enclose cheque for \_\_\_\_\_ attendee(s) @ \$40 Cheque payable to: Vancouver Branch—BCRTA Or Pay ONLINE—see details on front page Those wishing vegetarian entrée/special diet, check here \_\_\_\_\_ See Page 1 for where to send. Register by Tuesday Sept. 5 TO AVOID DISAPPOINTMENT

#### ANNOUNCEMENTS



#### BCRTA Conference—

-Thur, Fri Sept 28, 29

BCRTA AGM—Sat Sept 30

-\*All at the Hilton Airport Hotel, Richmond

\* **NEWSFLASH**—due to a labour dispute, this conference & AGM may switch to ONLINE only.

\*\*\*\*\*

The National Pensioners Federation (NPF ) Conference & AGM —

Sept. 26, 27 Tue, Wed. in Ottawa, Ontario

### HAS YOUR POSTAL OR EMAIL ADDRESS CHANGED?

Laurie Boyd of the BCRTA prefers that you contact her at 604 871-2260 directly or using the ONLINE Form. https:// bcrta.ca/update-member-info/

Please also NOTIFY VRTA membership . Contact Vrtapresident.e@gmail.com