

BRTA MATTERS

Volume 66 Newsletter of the Burnaby Retired Teachers' Association December 2023

President's Message • • • Christmas Luncheon • • •

We are pleased to announce that our Christmas luncheon will be held at the Burnaby golf course restaurant on Thursday, December 7th. Doors will open at 11 and lunch will be served at 12:00. You're invited to come early and visit with friends. The price for this luncheon will be \$35. The price for non-members is \$50. The luncheon buffet promises to be a spectacular feast!

It's important to know if you will be joining us for lunch. We would appreciate getting an email as soon as possible. Please email me at rmaierle@telus.net or Ilse Armanini at ilse_armanini@telus.net. We look forward to seeing you!

*Please take the opportunity to invite some retirees to join you for the luncheon.
The more the merrier!*



**Driving it shouldn't be a problem,
but climbing in and out will be!**



EXECUTIVE MEETINGS-Nov 16 (2024) Feb. 8, April 4, September 19, November 14

LUNCHEON DATES- Dec 7 (Xmas Luncheon) (2024) February 29, April 25, October 10, December 5

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Merv Magus	Cartoon and Artwork		

No Longer With Us-Jacqueline Fischer, Albert Park, Harry Pride, Lois Neild, Marietta Ketchum, Johanna Rodgers Marie Singh and Dennis Fridulin.

Christmas Luncheon Menu Assorted Dinner Rolls with Butter
mesclun greens, mandarin orange, grape, pecan, cranberry vinaigrette
Romaine lettuce, parmesan, focaccia crouton, garlic Caesar dressing
Potatoes Rice Pilaf with butternut squash, raisins and cranberries
Roasted Root & Seasonal Vegetables Honey Mustard Glazed Ham Carving of Roasted
Christmas Turkey with Riesling Gravy & Mushroom Stuffing Starbucks Coffee and Tazo
Tea Assorted Desserts Tuscan Green Salad kale -
Traditional Caesar Salad -
Roasted Yukon Gold Mashed
Vegetarian Lasagna Over

Burnaby Retired Teachers' Association-Treasurer's Report-November, 2023

Balance as of November, 2023 \$6 653.64

Income-Luncheons \$2 635.00

Expenses-Burnaby Mountain Golf Club \$4 151.26 Stamps and Envelopes \$101.06

Newsletter-Printing \$70.17 Honorarium \$100.00

Total \$4 422.49 Balance as of November, 2023 \$4 866.15

Burnaby Retired Teachers' Scholarship and Bursary Foundation

c/o Burnaby School District, 4054 Norfolk St, Burnaby, B.C, V5G 0C3

Yes, I would like to support the Burnaby Retired Teachers' Scholarship and Bursary Foundation. I understand the money will be used to support graduating students in their future studies.

Enclosed is my cheque for \$25 \$50 \$100 other (A tax receipt will be issued)

Signature

Address

Name (Please Print)

City Province Postal Code

BRTA Scholarships and Bursaries-Jennifer Murn-Chair of Scholarship Committee

School leaving ceremonies for Burnaby grads were held at SFU again this year. Even though the year brought some financial challenges for all, the scholarship committee was still able to grant 8 students a scholarship of \$1000 each, and 8 students a bursary of \$3000 each.

Congratulations go to Phoenix Apperloo, Aleksandra Radoja, Roman Dela Rosa, Sophia Torrenueva, Daniel Friedman, Siobhan McClean, Sarveen Rao, Megan Chan, Riley Le, Marcus Leung, Barbara Mudrovcic, Leanne Soo, Maya Mah, Olivia Liao, Isabella Bolognese and Fiona Hng.

These awards make a significant difference for students as they move into their post-secondary education so if you can, please consider making a donation to the scholarship and bursary fund. Your donation is tax deductible.

Special thanks go to Jim Reid, Janet White and Elizabeth Wilson who represented the Burnaby Retired Teachers' Association at some of the school leaving ceremonies.

Green Shield vs Johnson-Jim Reid-Vice President

In Gerry Tiede's presentation at the BRTA luncheon, "Making Sense of Group Benefits", he outlined the Government Benefits (BC Medical & Pharmacare) and the Voluntary Benefits (Extended Health Care, Dental & Travel Medical). His Power Point which has been sent to all BRTA members contains detailed information but not financial advice as each of us is different as are our insurance needs.

For a retired teacher, he spoke primarily about the EHC options provided by Green Shield (TPP) and Johnson Insurance (BCRTA). Gerry cautioned that there is usually a "60-day window" involved in changing plans so don't let go of one before you have the other. Transfers can usually be made without a medical qualification.

So, what does each plan cover: Both plans cover Extended Health Care, Dental and Travel. However, Johnson (BCRTA only) has 2 Travel plans each with trip cancellation as well as offering a "stand alone" Trip cancellation, Home Insurance and Life Insurance.

Extended Health Care Comparison This comprehensive comparison can be found from pgs 12-25 of the Power Point presentation.

Rates Johnson has **two**, monthly prescription drug rate plans noted earlier for the under 85-year-old; a \$2,000 max/family and a \$4,000 max/family. Begin with the lower rate plan, move to the higher if needed. Must stay with the \$4,000 plan for 2 years. A comparison of the **yearly** EHC plans using the \$2,000 maximum drug plan can be found in the Power Point page 29. Very much worth a look.

Travel Insurance Both companies offer T.I. but Johnson offers **two** plans for BCRTA members only with trip cancellation included or as a stand-alone. Green Shield T.I. is offered, without trip cancellation, to T.P.P. members who have an EHC or Dental policy. Johnson's two plans, Medoc and Prestige, are benefit loaded covering many concerns of travellers. Both plans offer longer trip coverage than Green Shield. The rates for all options and conditions and reimbursements can be seen in the examples in the power point. They are worth a look!!

Dental Insurance The Johnson dental plan appears to be more favourable but the plans vary in coverages and dollar value covered. It will depend upon the work to be done and what may yet need to be done as part of a dental plan. One caution, if you **leave** the Green Shield plan you **cannot** go back.

Home Insurance

BCRTA preferred rates are offered as are interest free monthly payments, no service charges, 24/7 claims, 50+ benefits, a 5% discount for policy holders and much more.

In Summation The breadth and depth of Johnson's coverage would appear to surpass the coverage supplied by Green Shield but as noted in the opening paragraph "each of us is different as are our insurance needs". **Check out the Power Point.**

Contact information for Johnson, Medoc, Prestige travel and Express Scripts Canada Pharmacy are at the end of the Power Point presentation. Note: Johnson is in the process of changing its name to "belairdirect.

Christmas Trivia For Retired Burnaby Teachers Who Still Believe in Santa

1. Which country started the Christmas tradition of exchanging gifts?
2. Which country leads the world in the export of Christmas trees?
3. What is the name of the candle that is used to count down the days until Christmas?
4. What is the name of the character in Germany and Austria who punishes children who are naughty on Christmas?
5. In what Christmas song do the lyrics "City sidewalks, busy sidewalks, dressed in holiday style" appear?
6. On the fourth day of Christmas, what is given by my "true love"?
7. Who released a Christmas album called "White Christmas/Black Christmas" in 1978?
8. Famine relief for what country was the theme of "Do They Know It's Christmas"?
9. What Christmas movie features the character John McClane fighting terrorists in a Los Angeles skyscraper on Christmas Eve?
10. What company makes the **largest** gingerbread men?
11. What country is known for its Feast of the Seven Fishes on Christmas Day or Christmas Eve?
12. Who wrote the story, "A Christmas Carol"?
13. What is the name of the Christmas-themed ballet that features a character who can only dance at night?
14. What country celebrates Christmas on January 7th?
15. In a traditional bread sauce recipe, what do you put into an onion?
16. Who was the inventor of Christmas lights?
17. How many ghosts were there in a "Christmas Carol"?
18. Christmas took the place of what pagan holiday?
19. What sport was traditionally played on Boxing Day before it was banned?
20. Boxing Day falls on the Feast of Saint Stephens and which other holiday?



• • • *I Love-Love Tennis* • • • by Barb Stolicker

I must open by admitting that I have a bit of an addiction. Not alcohol, tobacco, drugs or shopping as you might guess. **My addiction is tennis.** Anything tennis related and I am in!

I love to play tennis, watch tennis, teach tennis, referee tennis and just hang out at the courts! A few years ago, my friend had volunteered at the BNP Paribas tennis tournament in Palm Springs, California and that made my ears perk up. It is held mid-March every year and is a first-class event in what is known in the tennis world as 'Tennis Paradise'. I was all over it! VOLUNTOURISM sounded like a great way to spend the better part of two weeks attending this event for free! I went on-line and applied to be an usher in the stadium and my husband got dragged into this little adventure as a chauffeur. VOLUN-TOLD is how he describes it! He drove officials, players, media and even stringers around in the air-conditioned comfort of a high-end limousine. I wanted to see the matches so I braved both cooler temperatures at night and some blazing heat during the daytime in the stadiums. One evening while ushering I even recognized our own Tennis Canada Referee in Chief Tony Cho in the stands along with

international referee Kasha Radwan-Cho, both of whom have taught us refereeing clinics back home. They were working the BNP event! Being on site is exciting and fun to spot fan favourites on the grounds. I was courtside when 'bad boy' Nick Kyrgios was misbehaving while playing Rafael Nadal. I saw Serena Williams shortly after both her and Victoria Azarenka had their first babies and returned 'to work' on the court in Palm Springs. I was up cheering from the gate and waving my flag for our Canadians: Leyla Annie Fernandez, Milos Raonic, Denis Shapovalov, Felix Auger Aliassime, Rebecca Moreno and Vasik Pospisil. So, if you have ever wanted to see a big event VOLUNTOURING is a great way to do it! My husband has been driving the players as they are knocked out of this tournament leaving for the airport. It is quite a grind as they travel from one tournament to another. Next up is Miami. I must admit that we considered following them to Miami. My husband was even offered a paid job driving and touring with the entourage that helps run these big tournaments. It was tempting but I think we will have to get our next tennis fix Fed Cup at home in Vancouver!



Answers to Christmas Trivia-2023 Newsletter

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|-------------------------|------------|------------|--------------------------|-----------------|-----------------------|-----------------|-------------|-------------|----------|---------------------|-----------|
| 1. Italy (Ancient Rome) | 2. Canada | 3. Advent | 4. Krampus | 5. Silver Bells | 6. Four Calling Birds | 7. Yoko Ono | 8. Ethiopia | 9. Die Hard | 10. Ikea | 11. Charles Dickens | 12. Italy |
| 13. The Nutcracker | 14. Russia | 15. Cloves | 16. Thomas Edison (1880) | 17. 4 | 18. Yule or Yuletide | 19. Fox Hunting | 20. Kwanzaa | | | | |

R.R. Smith Committee

The R. R. Smith Committee held an on-line AGM and elected their Board members for the coming year. Elected are Kerry Babiuk-New Westminster, Steve Bailey-Sunshine Coast, Dave Carter-Burnaby, Gail Chaddock-Costello-Langley, Laurence Greeff-Surrey, Sarah Joyce-Burnaby, Barb Mikulec-Vancouver and Jim Reid-Burnaby. Appointed from the BCRTA are Caroline Malm and Linda Watson.

We continue to hear stories of the impact of your support for the literacy programs which are funded by the R. R. Smith Memorial Foundation such as the Families for Children which accepts all who need their services especially handicapped young people who need care and schooling. Another group is Victoria -Taimana which teaches sewing classes, and upon completion, the students get their own sewing machine to take home.

We will be updating our by-laws this year due to the motion at the AGM increasing the fee from \$2 to \$5 yearly beginning next year. Yes, \$5 once a year to make a difference in the outcome of students who come from developing countries or projects in BC including one area where the pre-school youngsters are given age appropriate books delivered to their homes to encourage early literacy. Successes abound and the R. R. Smith Memorial Foundation also offers charitable tax receipts. If you wish to google www.rrsmith.ca you may donate which promptly results in a charitable tax receipt, through Vancity Community/R. R. Smith Fund. What a worthwhile way to remember someone or a special occasion.

More Luncheon Information

The BRTA executive has decided to focus on particular schools as part of our regular luncheon meetings so that we can contact former colleagues and organize a get together .

The BSB's district zones will be used as the framework for school selection starting with Caribou Lougheed and alternating between elementary and secondary schools. Our Feb. 29 2024 meeting will focus on Armstrong, Cameron, Edmonds, Forest Grove, Lyndhurst, Seaforth, Second Street, Stoney Creek, Twelfth Avenue and University Highlands. If you taught at any of these schools phone your former colleagues and encourage them to attend. If you have questions or comments please contact Leslie Lennox at 604-298-3776.

Grandparent Quotes

"Blessed are those who spoil and snuggle, hug and hope, pray and pamper for they shall be called grandparents." "Grandparents hold our hands for just a little while, but our hearts forever." "Grandparents are like magicians. They can create wonderful memories for their grandchildren out of thin air."

“Grandfathers are just antique little boys.”

“If Mom says no, ask Grandma. If Grandma says no... Who are we kidding? Grandma never says no.”

“On the seventh day God rested. His grandchildren must have been out of town.”

"What a bargain grandchildren are! I give them my loose change, and they give me a million dollars' worth of pleasure."

“My grandmother is over eighty and still doesn't need glasses. Drinks right out of the bottle.”

“Grandma always made you feel she had been waiting to see just you all day and now the day was complete.”

Elder Financial Abuse

It takes courage to speak up about elder financial abuse. It's not always easy to recognize, and people subjected to abuse are often fearful, humiliated, or ashamed. These factors can make elder financial abuse difficult to talk about.

Elder Financial Abuse Defined Elder financial abuse is defined as the unlawful or unauthorized use of an older person's finances. It is also the act of pressuring an older person to authorize consent or use of their financial assets. It's the most common form of elder abuse, and there are common warning signs to look out for. Unfortunately, it can still go unreported. In many cases, elder financial abuse may go on until a large portion of an older person's savings are gone. That's why it's important to have conversations with your loved ones about financial abuse, so that together you can recognize, reject, and report it. **How to Support Someone Who May Be a Victim of Elder Financial Abuse** Conversations can be a powerful vehicle for change. If you think an older adult in your life may be experiencing financial abuse, it's time to start talking about it. **What to Do If You Suspect Someone is Experiencing Elder Financial Abuse** Elder financial abuse can be a sensitive topic to approach. Sometimes, it's inflicted on older adults by the people closest to them, including family members, caregivers, or friends. When you suspect abuse and want to offer support, ask questions that prompt conversation and help identify the abuse. For example, you could ask:

- Have you been offered an investment that offers high returns, with little or no risk?
- Have you ever felt pressured to purchase an investment or lend money?
- Have you been forced to share your personal banking information?
- Have you been pressured into changing your will, or power of attorney?

Remember to be sensitive while asking questions, and to be aware that they may not be willing to open up about these topics, especially if the situation involves family. It's important that your conversation doesn't just stop there. An older adult may need your help to report financial abuse to the relevant authorities, or they may need help finding confidential resources, like an elder abuse hotline.

What to Do If Someone Has Reached Out to You for Support Reaching out about abuse can be emotional and can make a person feel fearful. As their supporter or advocate, you can take steps to help them feel more at ease and safe talking about elder financial abuse.

- **Find a safe space to talk.** Whether it's in person or on the phone, ensure that the older adult feels comfortable sharing a deeply personal experience. That could mean ensuring the environment is quiet and private, and that you will keep the conversation confidential.
- **Ask how the situation makes them feel.** Understanding the emotions that come up for an older adult experiencing financial abuse can help you establish a more trusting relationship. This is especially important if the person is experiencing financial abuse at the hands of someone they trust.
- **Ask what kind of support they need from you.** The person may not be ready or willing to report financial abuse right away. They may not even know that they are being abused. Listen and ask about what they need in order to identify the right support and resources for them.
- **Work together to report it.** Reporting financial abuse is important to help prevent it. If an older adult has been victimized by investment fraud, the BC Securities Commission (BCSC) may investigate. If it doesn't involve an investment, you can refer to the BC Government's [online resource](#) for information on how to proceed.
- **Spend time together learning about investment fraud.** Investment fraud can have devastating impacts on a person's finances. Learn more about the [investment fraud warning signs](#), and how to the spot common investment scams by visiting our [Fraud Awareness](#) section.