**THE GOOD LIFE**

**The Newsletter of the Nanaimo-Ladysmith Retired Teachers’ Association Nov. 2024**

2024 – 2025 NLRTA Executive

President – Sylvia Malthouse

Vice-President – Suzanne Yost

Secretary – Geri Sumner

Treasurer – Mike Ireland

Past President – Les Ellis

Committee Chairs

Catering – Tricia Barnes

Heritage - Janet Christianson-Watt

Membership – Ellen Ellis

Newsletter/Email – Les Ellis

Programs – Jacque Thompson

Sunshine – Cheryl Sosnowski

Website – Mike Ireland

Well Being – Carol Baird Posthuma

**Starting a New Year**

With the end of COVID restrictions, To Hell With the Bell returned to past practice with a full hot breakfast indoors at the Nanaimo Curling Club. It was well attended. As well as many “old timers” 10 new retirees came. Our first lunch of the year, in early October, was also well received. Members had a choice of salmon or chicken (although leftovers allowed for both), salads, hot vegetables and dessert. The entertainer, who sang and accompanied himself on piano, was thoroughly appreciated. We hope to see even more members out for our December lunch. Remember that most of your lunch cost will be donated to the Retired Teachers’ Scholarship fund and a tax receipt will be issued.

**Date Change**

Due to a scheduling conflict with the BCRTA our AGM will now be on Tuesday June 10, 2025. Doors open at 11:30 at the Nanaimo Curling Club.

**2024 Provincial AGM Summary**

The following is a summary from our delegates to this year’s provincial conference: Sylvia Malthouse, Mike Ireland and Shannon Iverson.

**Speakers**

The first speaker, Gale Pirie, spoke about getting your possessions appraised. This is especially true if you are considering downsizing. There are several types of appraisals: the actual cash value, the replacement value and fair market value.

As at all times, certain items are in demand and others are not. At the moment there is lots of interest in decorative art trends and demographics, art deco, mid-century modern, textiles, vintage jewelry, automobilia, Chinese antiques and vinyl records. There is little demand for most furniture, dinner sets and other china pieces.

Gold jewelry can always be melted down and new pieces can be created but if you go through a dealer, you will only receive 20% of actual value.

Factors affecting value include quality and condition, rarity and age, current

market value, trends and fads.

At the end she said, “Get it appraised, it’s worth it.”

Hilda Deprez spoke extensively about estate planning and the need for people to do this. The four topics she mentioned were:

1. Power of Attorney
2. Health and Care
3. Wills
4. Cautionary Care

There are 4 types of POA – General POA, Specific POA, Enduring POA, and Springing POA.

There are several things to consider under Power of Attorney. First, it is a legal requirement. If you do not have one, the government will appoint a stranger to make decisions for you. So, who do you appoint? Having more than one is good (as there are 4 types) but they must put in order of priority. Where is the residency of the appointee? Local or close is best.

In the area of Health Care, only when a patient can’t advocate for themselves can the appointed person direct the care to be provided. The appointed person cannot do DNR or MAiD. What if you didn’t plan? Again, there is a default system in place for a substitute decision maker: a public guardian or trustee of BC.

Your will should have clarity and certainty. It should cover any immediate actions required. When appointing your executor make sure that they are capable. They must step into your shoes immediately. They should be a good communicator. They are not necessarily entitled to any certain compensation. Your will should be reviewed (and changed if necessary) every 7-10 years

The last speaker was David Falconer, the founder and director of Classrooms Without Walls. Most of you will have read his article in the last Postscript. This project is running 3 programmes (Ukraine, Myanmar and Afghanistan). Volunteer teachers use Zoom to connect with students who are otherwise unable to attend school in these embattled countries. More volunteers are needed to teach students in each of the three programs offered. The presentation ended with two volunteer teachers sharing their experiences via Zoom and then 3 female students, one each from Ukraine, Afghanistan and Myanmar also sharing their experiences via Zoom.

**Pensions**

Our pension plan is the best in Canada. Since 2012 it has increased 36%. The September Cost of Living Index rose by 1.6%. This is the number our January increase is based on. Members are encouraged to sign up for MyAccount at the Pension Plan website, if you have not already done so. The BCRTA fee for next year will be $58.

**Insurance update**

Johnsons has been bought out. The Johnson name will disappear this year and become belairdirect.com. The Medoc and Prestige programs will be renamed plus the travel insurance. In an attempt to improve, Greenshield is also changing shortly. Members should receive these updates in the near future.

**The Issue**

All members of the BCRTA are members of the Canadian Association of Retired Teachers ACER-CART). The Retired Teachers of Ontario (RTONERO) have dropped out of ACER-CART which lowered their membership membership from 167,852 to 88,234. The RTONERO association is attempting to entice retired teachers from other provinces/territories to join it by having them join their health insurance plan. You would definitely have to check their coverage before change from any plan you have now. It appears that RTONERO goal is to become the national voice of teachers.

**Sunshine Coordinator**

Greetings to all,  This is just a friendly reminder to email me at cherylso@telus.net or give me a phone call at 250-390-5083if a teacher you know is unwell, or has had an unfortunate accident so that we may contact them. Sometimes knowing that others are concerned about you is comforting.  Also please remember to let our President know if a spouse of a teacher or teacher is deceased.  We really need that information to keep our records up to date.  I would also like to recommend the website that we share with the British Columbia Retired Teachers Association.  You can find it at  <https://bcrta.ca/branches/nanaimo-ladysmith>**.** There are some excellent photos and interviews with older retired teachers. I hope to see you all at our wonderful Christmas luncheon on Tuesday December 3.  Take Care.  Cheryle Sosnowski

**Word Play**

Venison for dinner again?   Oh deer!

How does Moses make tea?   Hebrews it.

England has no kidney bank, but it does have a Liverpool.

I tried to catch some fog, but I mist.

They told me I had type-A blood, but it was a Typo.

I changed my iPod's name to Titanic.  It's syncing now.

Jokes about German sausage are the wurst.

I know a guy who's addicted to brake fluid, but he says he can stop any time.

I stayed up all night to see where the sun went and then it dawned on me.

This girl said she recognized me from the vegetarian club, but I'd never met herbivore.

When chemists die, they barium.

I'm reading a book about anti-gravity.   I just can't put it down.

I did a theatrical performance about puns.   It was a play on words.

Did you hear about the cross-eyed teacher who lost her job because she couldn't control her pupils?

When you get a bladder infection, urine trouble.

Broken pencils are pointless.

What do you call a dinosaur with an extensive vocabulary?  A thesaurus.

I dropped out of communism class because of lousy Marx.

I got a job at a bakery because I kneaded dough.

Velcro - what a rip off!

Don’t worry about old age; it doesn’t last.