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PostScript

FALL 2021



Cover: "Newcastle Island Autumn Walk" - Diana Dugas

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Turning points: we look forward to them if we seek improvement. For those of us who are concerned about helping retirees build their best life, circumstances are lining up to produce a few turning points, which we dare to hope will be positive.

Of course our first shared concern is for improvement in the current health crisis. We've come this far, and hope to get a better "new normal" soon. In the meantime, we are bringing **BCRTA's 2021 Conference** to all of you, online, at no cost. Read more about it on page 51.

We are into an early **Federal Election**, and in this issue of PostScript we once again join our **ACER-CART** colleagues to lead out on the discussion with a special 7 page insert featuring key issues that relate to seniors, starting on page 41. More information on how you can make an impact is on our website.

We also present a very substantial information feature: our **Extended Health Insurance Satisfaction Survey**. With the participation of more than 1,000 BCRTA members, it presents a clear picture of what is working (or not) in extended health coverage. We hope this in-depth report will be a turning point for many who are unhappy with their present situation and are looking for options.

Also in this issue: Martin Conder's Ascent with Hamish will have you gasping for air and chuckling, too. Patti Lefkos-Shales is back with another glimpse into her adventures in Nepal. We also introduce a new theme: Tech for Retirees, thanks to Linda Fawcus of GLUU, who will be a keynote speaker at BCRTA's fall conference.

You will also find our usual diversions and intriguing articles. We are especially pleased to share the inspiring stories of our **2021 Golden Star** winners, programs in public education that forge meaningful connections across generations.

So grab your favourite sweater and curl up with this issue. The seasons are turning - here's to our future!

Yours truly,



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Our first big overseas trip was a visit to our daughter who was teaching in China. We landed in Beijing with a list of "must see" places, anticipating that our itinerary was in order. After all, the response we had received about details was, "Don't worry, Dad. Everything is fine."

Once on the ground, we had to work to contain our concern when we realized that in fact no details had been confirmed. There was just the casual approach of, "Let's see your list." Kids! But then, over time, it became clear that we would in fact reach all of our "must see destinations." And while I could tell you about the marvels of those places we had planned to see, the things I will remember forever are the surprise experiences of that journey.

Seventeen months ago, there were many "must do" items on the list for the BCRTA. Plans and procedures were in place and we knew that setting those plans in motion would help ensure the continued growth and strengthening of our Association. But all our operations and plans were upended by the onset of the pandemic.

Fortunately for BCRTA and our members, this cascade of changing challenges was mitigated by our staff's willingness and ability to work from home, and by our Executive Director's experience with technology. We are grateful for our staff's commitment to the organization and their willingness to adapt to a different way of doing business, ensuring that all our legal and procedural commitments have been met. We have not missed a day in delivering service to our members.

Like the unexpected turns in that overseas trip, our "forever memories" of the last year and a half have been coloured by the unexpected events in our journey. It is a journey that is still in progress. Now, as we look ahead to the future and a "new normal" there is a desire to revive some past practices and blend them with strengths acquired this past year. That new mix of in-person meetings and technology will take into consideration our continued organizational priorities, time management, member comfort levels, and our desire and need for social interaction. By combining all that we have learned in the past year with the great experiences of the past we will strengthen and enrich our Association.

Over the coming year BCRTA will advocate for the improvement of working and living conditions in seniors' residences. We witnessed the heart-rending isolation, loneliness and poor conditions endured by seniors in residential homes during the pandemic. This must move us to action. The BCRTA along with our national body of retired educators, ACERCART, is calling for a National Seniors' Strategy. After you read about the elements of this strategy in this issue of PostScript, I urge you to visit the "Calling for Action" link located at the close of the article. Your voice can make a difference for those seniors who require care.

This year we are choosing to celebrate the consistent, caring advocacy for the well-being of seniors that has marked the past 75 years of BCRTA. The need for this work is as great now as it has ever been. We have well-established ways of advancing this cause, and over the past year we have aquired some new skills, too. My hope for the legacy of our association is that future generations of seniors will look back at the actions we take at this time and say of us, "those were people who cared enough to speak up and take action." •

GRACE WILSON is President of the BCRTA

6 POSTSCRIPT COLUMN

PostScript Letters

EHC Concerns and Options

Thank you for conducting the survey on EHC - I just recently retired along with some friends and this has been the topic of our conversations lately. Many of us are feeling very frustrated with Green Shield and often wonder why the TPP made the switch from Blue Cross. I agree with Deberah Shears, in her letter to PostScript Letters in the Summer 2021 issue - I look forward to reading about your findings and hope for some direction and guidance for our future.

We all really do value your recommendations. Thank you for all you do. Keep safe and well.

Sharon Tanabe

The questions on the survey were limiting in that my complaints were not all covered. Apart from the fact that I didn't finish paying the deductible the last two years (I know, my good fortune) my wife and I were unable to go to the dentist for the cleaning and scaling of the teeth due to the risk of catching COVID-19 infection. Green Shield did not offer to refund the cost or part of the visits as Medoc did.

lack Greenwell

Ed. Note - BCRTA's Pension and Benefit Chair Gerry Tiede responds: Green Shield did in fact reduce their dental premiums for the months of July, August and September of 2020. In my case, for a couple, it went from \$56.92/month to \$14.23 for those 3 months.

For the Aw Shucks File

Thanks for such a great magazine! Love it.

Wendy Clark Vernon

Thank you for tackling this issue of dissatisfaction with EHC coverage. It is wonderful to know that we retirees have an advocate in our corner.

Wonderful publication - I appreciated the information and advice on reverse mortgages - an important issue, too.

You are certainly hitting the "right buttons" in your articles. Much appreciated.

Lucinda Hendren Qualicum Beach

In Praise of RR Smith

I was very pleased to see in the last Postcript a list of the grants for 2021 that had been approved from the RR Smith Memorial Foundation. The majority of the grants were given to so-called third world countries in which there are basic needs for various educational and other programs. Having given annually myself to international organizations that contribute particularly to educational needs abroad, I was pleased to see that BC retired educators also demonstrate their support in a practical manner. Keep it going!

Colleen Kouwenberg Abbotsford

Bravo, Bob

Bob Bastian had many admirers over his lifetime as teacher, principal and voluntary community builder. As an educator and fellow human, Bob set high standards and was a consistently strong encourager of the skills and talents of his staff, the children under his care, as well as the wider communities that he cherished. Bob made this world a much better place and his receiving two Citizen of the Year awards from two different communities acknowledges his worth and dedication to his fellow man.

I am filled with thankfulness for having walked part of my initial educational journey with this inspiring educator. His example has influenced greatly my 33.5 years of teaching in the BC educational system. Bob's life has created a powerful, ongoing ripple effect!

Bravo, Bob Bastian. We need more just like you.

Diane Archer
Past teaching member of
"The Carlson Clan"
G W Carlson Elementary
School, Fort Nelson, B.C.

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Let us know what you think!

Write us at postscript@bcrta.ca

LETTERS POSTSCRIPT





BCRTA 2021 CONFERENCE AVAILABLE TO ALL

On September 30, BCRTA will kick off our two-day 2021 conference, and you are invited! We will stream the event live with no registration required.

Keynote speakers:

- Linda Fawcus, Technology Trainer
- James McCormack, UBC
- Brian Minter, Master Gardener

For more details see the feature on page 51 of this issue of PostScript.



COSCO BC CONFERENCE

Living in the 21st Century: A Seniors' Strategy is now open for registration.

Registration fee: \$25.00 per person

Online Monday, September 27, 2021 – 8:30 am – 3:05 pm and Tuesday, September 28, 2021 – 9 am to 1 pm (approx.)

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POSTSCRIPT NEWS

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THE ASCENT

With

Hamish

BY MARTIN CONDER

PART ONE: WEEKEND ASCENT, FALL 1975

You could tell Hamish was planning a weekend ascent because his heavyweight piton hammer was out on the porch in a bucket of water on Thursday night. That slayer of rock monsters had a wooden handle and a head the size of a sledge, kept attached by various wedges. He wet the apparatus so that the handle would swell up enough to prevent the two pieces flying apart at his first attempt to replicate Thor on the mountain.

Hamish had a little black book with info on peaks in the BC Interior as yet unclimbed. It was these objectives that stirred his sense of competition. Most of the time the mountains went down to defeat and another check mark was entered in the book. Me? I was the designated belay slave and greenhorn.

On Friday night we set off to who-knows-where near Riondel. Weather reports promised idyllic conditions. After a couple of hours of bumpy logging roads we set up a campsite, overshadowed by the dark and hulking shapes of twin mountains.

Try to sleep.

Hate these crack-of-dawn starts. I can't stomach food and manage to burn my lips while drinking tea. Gear for the project has been stuffed into backpacks. Hamish brings out a rope which is about two-thirds the length of a fresh article. It is in this state because Hamish habitually performs surgery on the cord when it wears through the top layer. Did you really think that a devout Scot would throw away rope remnants that were "perfectly good"?

1 1

MARTIN CONDER retired from SD 62, where he developed programs for gifted students and taught Grade Four. He surrendered to Father Time and gave up technical climbing when he turned 70.

ASCENT WITH HAMISH POSTSCRIPT

We wade through an ankle-deep creek before donning boots, gaiters and harnesses to begin the long slog up the snowfield that leads to the major rock faces. Hamish dictates that we kick steps for about an hour before taking a five-minute rest with a change of leading climber. Breaking trail through knee deep semi-frozen bits is far more tiring than following in the other person's imprints.

Sweat stings my eyes and my legs beg for mercy. We approach the final feature on the snowfield - a boulder - which Hamish immediately claims as a seat, leaving me to continue standing in the white and wet. After a brief halt to refuel with nuts and water, we set off across the *bergschrund* and on to the rock wall.

The air begins to feel a bit damp. Clouds drift in below us as we scramble towards the saddle between the peaks. The blocky nature of the rock makes the climbing straightforward, though the sense of exposure causes me to stop on every minor ledge, close my eyes and take a few deep breaths before proceeding. All the while the sky darkens and a cold whisper in the air bites into my bones. Then a sigh of relief - I spy Hamish astride the narrow ridge.

At this moment there is a blinding flash of lightning and a concussive blast of displaced air. Hail begins to batter us. The sky curtain has become a mass of boiling black clouds punctuated by electrical discharges and winds that threaten to remove us from our perches. Hamish dictates that we strip off all metallic objects. The next strike is so close that I am blinded and rocked by the air blast. It has exploded only about ten meters further along the narrow ridge.

It takes the best part of an hour for the electrical storm to subside enough for us to judge it safe to move again but now we are confronted by another of Ma Nature's blessings.

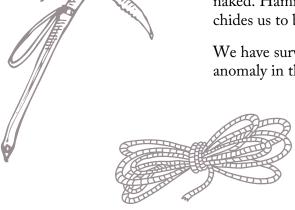
The continuous snowfall is causing avalanches that block a return by our original route. The only escape is directly down a gulley we find on the backside, to be followed by a circumnavigation of the double peaks. Heel-plunging down the steep and narrow chute leads us to a five-meter bluff where I learn a body-wrap rappel in time to avoid a deluge of wet white sludge.

By late afternoon the heavy snowfall means taking five or six struggling motions followed by a period of sucking wind. I try not to look at how far we have yet to go while pausing to massage my cramping legs. Hamish and I do not share a word for three or four hours. We each suffer a private hell.

It is pitch-black when we reach the sluggish stream we had crossed that morning. It is now a raging torrent - carrying along tree branches. Exhaustion disappears as we confront this final challenge. Hamish declares that he will follow the stream bank to try and find a shallower place. I decide to use a partially lodged branch to assist my inching out into the channel. Halfway across, the desperate idiocy of my plan becomes obvious as the tree limb and I part company.

Partially submerging in the river feels as if I have fallen into a vat of warm treacle. I am so hypothermic that my body can not interpret reality. Returning to the car, I arrive to find Hamish removing his sodden clothes while the heater in the car begins to work. I strip down to my briefs and am overwhelmed by the physical joy of being warm again. We wonder how the citizens of Creston will react as two local teachers return together halfnaked. Hamish's wife feeds us mushroom soup and chides us to be manly.

We have survived the worst unpredicted weather anomaly in the history of the Southern Interior.





"As a rookie teacher, there was no way that I could afford to miss a workday..."

PART TWO: AFTERMATH AND AN ASSESSMENT

(Advice: Don't tan your retinas)

Climbing through the storm left me weary but content after being tested physically and mentally. We did not gain a summit but the new sensations I noticed inspired me to think that I was ready for additional intense experiences. I expected to spend the next day marking children's assignments with one eye while watching football with the other. Alcohol consumption would begin in the PM.

Instead I woke early Sunday with excruciating pain in my eyes. Furnace-hot sand ground into my visual receptors. It was necessary to turn off all the lights, close the curtains and begin swallowing double doses of pain killers. Damp cold cloths stretched across my brow made little difference.

I was snow-blind.

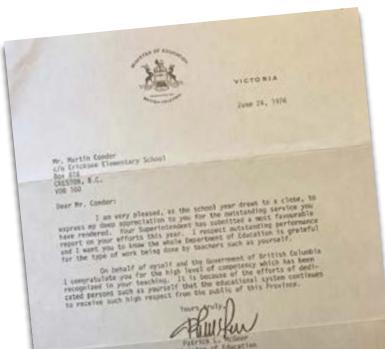
Hey, I never claimed to be an experienced mountaineer. I don't think that I had even read beyond Chapter One in "Freedom of the Hills", that Bible of climbing. No vision meant no Sunday football. No marking. Lots of whining. Not much sleep. I didn't even check my hung-up clothing for ticks.

Stumbling around, using primitive hand movements to find my way, I discovered that my feet were large, unmanageable lumps and apparently not attached to my legs. The boots I had borrowed had been a size too large. The loose boots and the ankle-gaiters designed only for hiking had worked together to compact ice and snow around my Achilles tendons for the entire climb. The nerve damage left no feeling below my ankles.

As a rookie teacher, there was no way that I could afford to miss a workday. My professional reputation was at stake. On Monday morning I re-organized my classroom by closing the drapes, turning off the lights and placing some sunglasses on my lobster-coloured face. At the sounding of the morning bell, children entered the room with curiosity and amazement. I did my best to explain the circumstances.

Moments later they were followed by a tall, suited man who I had not seen before. It was the District Superintendent showing up to write an initial report on the abilities of a first-year teacher who was trying to instruct a Grade Four group in the dark.

The children were amazing. They behaved as if nothing unusual was going on. At recess, when the DS talked with me, I was surprised by his assessment. He was amazed and impressed how student participation had continued without a hitch. Later that year I received a written commendation from the Minister of Education for excellence. I think the award should have been shared with those twenty-four delightful angels.•



Chat's in a Name?

In December of 2018, our long-time friend Warren Bond died unexpectedly. The short time between his diagnosis and passing was shocking and our emotions reeled. There would be a celebration of his life in Trail but not until May of 2019. In pre-COVID times, that seemed like an eternity.

And so, hearts bruised, we left Canada in February to make our way to New Zealand, our winter refuge for several years. We were greeted by summer and the prospect of several weeks of memorable snowbird experiences. But something was missing this time and we felt unsettled. We knew that when we returned home in April, our springtime visit from Warren and Joanne would not happen. As a foursome we had enjoyed forty-nine years of heartwarming friendship that took us from newlyweds to grandparents, with many milestones in between. How to move forward?

We set out one morning along the eastern side of Lake Road in Devonport, a Victorian community located in greater Auckland. We eventually came to a special section of the road called Memorial Drive, lined on the east side by majestic Norfolk Island pines and on the west by beautiful Pohutukawa trees. We noticed plaques placed at regular intervals beneath the trees along both sides of the road.

We later learned that
the trees had been
planted years ago to
commemorate soldiers
from Devonport who
were killed during
WWII, one tree and one
engraved plaque for each
soldier, sixty-seven in
all. One plaque on the

west side of the road had two red flowers placed in the left hand corner, the only plaque adorned with blossoms. This caught our attention and we crossed over to investigate.

What we discovered took my breath away: the inscription read, "Warren Bond". What a poignant coincidence: of all the plaques, only Warren Bond's displayed poppies, inviting us to take a closer look. In this serene place of commemoration, I felt comforted. Far from our home, New Zealanders honoured their Warren Bond while we honoured ours.

What's in a name? Sweet remembrance. •

CAROLINE MALM is President of the Coquitlam Retired Teachers' Association and 2nd Vice President of BCRTA.

14 POSTSCRIPT WHAT'S IN A NAME?



JOYS, CHALLENGES, AND LESSONS LEARNED AT BHAIRABI PRIMARY SCHOOL, RATMATE VILLAGE, GORKHA, NEPAL



The first lesson began well enough with a review of the English alphabet, though it was with some trepidation that I turned my back on the children each time I printed another letter on the peeling, pockmarked whiteboard. I feared they would finish quickly and be ready for more before I was ready, and then get antsy. They didn't yet know me and my discipline expectations, and I couldn't speak to them or reason with them in Nepali.

The moment each child finished the alphabet they held out their scribbler, both hands outstretched, "Take it, teacher. Take it." Thankfully, my trekking guide Rajendra Neupane had morphed into a classroom assistant. He wandered around the class putting stickers on the completed pages.

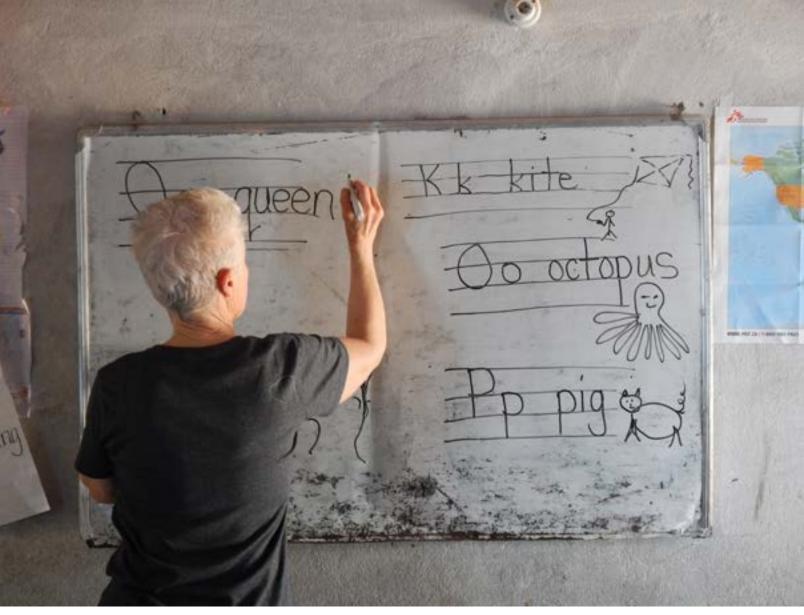
Rookie mistake. Canadian children are blasé about stickers. These kids went ballistic. "Sticker, sticker!" they chanted.

One girl was instantly given to hoarding. In this humid climate, she could secretly remove the sticker she had just received, move it to a previous page, say she hadn't gotten one, and whine for another. But at least they'd learned a new English word.

I stood on the cold, hard floor surrounded by rough cement walls. My mind wandered back to the richness of my first grade two classroom in a tony Toronto neighbourhood. The classroom walls were festooned with vibrantly trimmed bulletin boards displaying children's stories and artwork. Word lists

15

LEARNING IN NEPAL POSTSCRIPT



Patti teaching the English alphabet at Bhairabi Primary School, Ratmate Village, Gorkha, Nepal.

and language charts hung everywhere. Steep piles of readers and classroom library books jammed the shelves.

Here, fat drops of sweat poured from my forehead. The clean T-shirt I'd saved for the day looked as wilted and tired as I felt.

"Teacher. Teacher!"

A call from an assertive seven-year-old jolted me from my reverie.

"Eraser," demanded another. Sadly, I was the only teacher and there was but one rubber eraser for the entire class. When I had planned for this volunteer gig, I'd had no idea how few school supplies the children would have. I should have bought more supplies in Kathmandu when I had the chance.

"Eraser. Eraser," chimed another insistent voice. In the back row a girl clutched the single eraser in her sweaty grip. She was disheveled, with fearful eyes and ill-kempt hair, perhaps indicating a difficult time at home. She lent the eraser to others stingily, seeming to want the attention this gave her from me and from the other children.

A blur of grade two faces swam before me, three to a wooden bench. Tattered scribblers and grubby backpacks were crushed across the narrow desks. I was adrift, paralyzed in a sea of twenty-two smiles, most missing their two front teeth, all demanding my immediate attention.

16 POSTSCRIPT LEARNING IN NEPAL

Clearly the year two class at Bhairabi Primary School was not at all what I had expected. I had been out of the classroom for twenty years as a principal and was out of practice teaching grade twos. For the first time in my life I knew what it was like to be not just a beginning teacher, but struggling for my life. I began to question my teaching ability. Maybe I'd lost my touch. Now what? They needed a break and a stretch. Hell, I needed a break and a stretch.

Right. Time for a song.

I taped up the chart I had printed of a simple song called "Open. Shut Them", meant to teach the concept of opposites. In an earlier email to Canada, Prem K. Khatry, the director of the NGO Sambhav Nepal, had explained that most teachers in Nepal used rote learning. He encouraged me to demonstrate more varied learning techniques for the other teachers.

Raj assists in Grade 2 classroom.





"Open, shut them. Open, shut them. Give a little clap," they repeated after me. We clapped together at the end of the line. While I reviewed the lyrics, Raj plugged in the boom box and loaded the CD. The kids were jittery, ready for action. I felt ready to chance singing.

"OK. Press play." Raj pressed the start button. Nothing happened.

"I'll get an extension cord and try the outlet next door," he said. I fought the instinct to escape with him. While he searched for a more reliable source of electricity, I sang the song. They stood, followed my actions, and tried to repeat the words with me. Then they started to move to the beat of the song. The second time through the song, a bell clanged. I had no idea what it meant. Foolishly I didn't ask.

Suddenly mobs of kids and teachers were peeking through the doorway and window shutters. The kids laughed; the teachers did not. Looks of disbelief clouded their faces. Singing and dancing during class time? Their wide-eyed expressions indicated this was a teaching method they'd never witnessed. Their frowns verged on disapproval. The mood of the classroom rapidly disintegrated from focused fun to unrestrained chaos.

A second bell rang. The spectators dispersed. If that was recess, I'd missed it. Sadly, so had the rambunctious grade twos. What made me think I could teach in a culture so different from my own? So what if I had once been a confident, awardwinning student teacher? That was Canada, forty-five years ago. This was Nepal. I wasn't twenty-two any more.

After school I lay in my tent in a pool of self-pity.

"Patti. Are you awake?" A familiar set of knees appeared in the doorway of my tent. "You look like you need a beer. I called down to Dharapani village. They have electricity this afternoon." At this point any diversion that included beer was welcome.

LEARNING IN NEPAL POSTSCRIPT 17

The fifteen-minute downhill scramble cleared my head. We didn't talk, instead falling into the companionable silence of friends who had trekked together for months. Raj stopped at a simple wooden home. Part of the covered porch had been converted into a store. Raj peered into the darkness at the miniscule refrigerator on the back wall and placed his order. From the cool interior of the fridge the proprietor produced an extra-large brown bottle of Tuborg, glistening with condensation.

We settled cross-legged on a hand-woven grass mat on the stamped mud surface of the shady back porch. Raj poured. We sipped in silence while I mentally reviewed the litany of my teaching mistakes.

With my glass half empty, desperate for advice on how to adapt my teaching techniques for Nepali children, I spoke first, peppering Raj for information. "What did all those bells mean? Why are the classroom walls so bare?"

Unable to contain my impatience, my voice filled the void. "Why did they get so crazy when I got them up to sing an action song?"

Raj exhaled and turned to me. "Well, usually the kids have a new teacher every forty-five minutes.

The kids stay in the same class and teachers go to them. That's the way it works in Nepal." My ignorance of even the basic timetable must have messed up the day for the other teachers. Ignoring the bells had been unwise. Feeling inept and insecure I hung my head.

"Every forty-five minutes as a new teacher enters; students stand and greet them. All the students practiced the English version for you. Then they are supposed to sit down and must stay seated." By insisting on staying with the grade twos I had not only thrown off the timetable but deprived the other classes the chance to show off their practiced greeting.

"That's your first lesson in Nepali education." Raj stood and drained his mug. "Let's go." As we left, I spotted some pencils and erasers for sale. I bought two dozen of each and stuffed them in my pack. I planned to distribute them and collect them in each class. What a bargain: Peace of mind for only 200 Nepali rupees, about \$2.30 Canadian. Two glasses of beer and a backpack full of supplies and I was ready for another day.

From then on I resolved to watch, listen and learn from my new Nepali teaching colleagues. •

Our campsite below the playground.



PATTI SHALES LEFKOS is a former teacher, consultant and administrator from the Vancouver School Board.

18 POSTSCRIPT LEARNING IN NEPAL

Interested in Tutoring?

Join Teachers' Tutoring Service.

We are a non-profit society established over 30 years ago by teachers, for teachers. We are a Society of over 200 BC licensed teachers that offer tutoring services across the greater Vancouver area.

We are looking for qualified applicants with teaching experience and qualifications. *Retired teachers make terrific tutors!*

At Teachers' Tutoring Service, we offer great flexibility to our tutors: you decide how much you wish to tutor, when, where and in what subjects. We pride ourselves on being easy to work with and committed to excellent customer service to both our tutors and our clients.











Often provoked, she cried at deaths, tragic losses, joy at the birth of babies. But this was different. She was alone, most of the time. The rest of the kids were out playing somewhere, but I surprised her when I came home early, unexpected, from my bike ride to the lake with friends.

It was a quiet cry that I almost missed because of her quick movement from a kitchen chair to the sink. She busied herself there, my mom, with some feigned chore. Her face was turned, but I heard the deep exhale of the controlled breath that in some moments stifles sorrow.

It was her fortieth birthday, and (as I learned later) she was responding to the belief that her life was over. There would be cake after supper and a modest gift exchange, but nothing much in her life would change for her. Five kids and a husband who often worked out of town and who left her car-less and bus-less at home to manage everything: bills, groceries, flooded basements. And chickens!

The year was 1958, before women of her era believed the axiom: "Life begins at forty". And things didn't change much for her for the better, though still to come were the long-overdue upheaval of her marriage, older children who managed pretty much on their own, and a brief interlude finding work again as an R.N. Her life went on until it didn't anymore when she was sixty.

I turned forty in 1986, but I didn't cry. I wasn't alone, most of the time. Born in a very different era, I was convinced that life did indeed begin at forty. I was busy with indulgences I could enjoy: gratitude for a career that I Ioved, a stable marriage, two sons, many friends, and leisure time.

Now seventy-five and widowed, much has changed for me in the last decade; I see many similarities between my life now and hers then. When I sold the family home in 2019, I sold a lifetime. "Pops" had died in 2015. The houseful of boys had long since departed. The "posse" had families of their own by then. Gone were the camping-in-the-yard weekends, the fire pit, and birthday barbeques. Picture albums stirred memories of holiday celebrations, of anniversaries and engagements, and of a backyard nuptial or two.

The dwindling numbers in my extended family make me anxious—deaths, tragic losses, and the birth of only a few babies—my family is diminishing. I don't want to spend the next years of my life alone. I want neighbours to laugh with. I want to go to the pool in the morning, come back, trap someone into a conversation and share a cup of coffee in the Common House. I want to plan a social event and learn how to refinish a cabinet. I know I can cook a community meal, babysit a preschooler, walk a dog, organize a work bee. Just ask me.

But even these wants and can-do's are muted amidst the cacophony that children will bring. I look forward to the daily chaos of kids who will live in my cohousing community. I will be uplifted by their impromptu antics. I will catch Barbie (in her pink convertible) at the bottom of the slide, right an upended toddler, unjam a wagon, play a board game. I will watch them grow and experiment and overcome challenges and mature into confident, caring young adults. I will applaud at their productions, recitals, and celebrations in the Common House.

Four or five nights a week, I will share a community dinner with my friends and their families cooked by

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the evening's "chefs". It will be my turn one night a month. The other nights I will cook in my own condo, or maybe not. A senior's life in cohousing is busy with choices.

I am hopeful that my 7-year-old grandson will love cohousing, too. Born in Alberta, he has been to BC only twice. When he was 2 years old and his Grampa was lingering in the hospital, I wrangled him up and down the halls of that hard, grey, granite space— "QUIET PLEASE!"—while my son and many loved ones shared Pops' last days. My grandson doesn't remember his West Coast family. Because his first cousins are many years older than he is, he will never know them as peers. It's all so complicated.

But he will have a cohousing family: seniors who will indulge him, adults who will support him, and friends who will welcome him. And they will always be there for him—Cohen, Brett, Jordan—when he comes to visit Gramma. We will still do the Gramma-together-stuff, of course: visit the aquarium, Stanley Park, the beach. We will probably take 2 or 3 other cohousing friends with

us on an outing, and he may join a friend's family when they have an adventure of their own. So I know when he is old enough to come alone, he will be excited to come to Gramma's house.

Research shows that seniors in cohousing live about ten years longer outside of senior care than do their cohorts. If my life expectancy is ninety-two, I'm banking on sharing many of those years with my grandson when he comes to visit me and his cohousing forever-friends.

If you are thinking about transitioning into a "village" of authentic living wherever it may be, visit the Canadian Cohousing Network at: https://cohousing.ca/

VERLA WALLACE loves the water and enjoys being in it, or on it as an avid voyageur/dragon boater since 2000. She is also involved with Compass Co-housing. Learn more at: compasscohousing.com.

22 POSTSCRIPT A PLACE FOR ALL OF US

RED CROSS HELP DEPOTS

THE COVID-19 IMPACT

HELP is the Red Cross Health Equipment Loan Program operated by the Canadian Red Cross. It provides a variety of health equipment loan services across Canada. HELP in BC and Yukon is a community-based service made possible with the support of health authorities, donations of funds and used equipment, and the commitment of hundreds of local volunteers and professional staff. HELP is an integral part of the British Columbia health care system and the health and safety of clients and volunteers is a top priority.

HELP is a short term loan program to assist events such as injury, illness, mobility issues, palliative care at home. HELP Depots provide aids with referrals from Health Authorities, and private community care providers such as family physicians, chiropractors, and physiotherapists.

Items such as walkers, bathtub and shower grab bars, commodes, IV poles, and raised toilets seats are available at Red Cross HELP depots in British Columbia and the Yukon.

COVID-19 has stressed Red Cross HELP services in multiple ways. Most people presenting HELP requisitions for equipment on a short term basis are seniors. Most HELP volunteers are seniors, and many of them have required isolation and been unable to carry on with their HELP commitment.

The most devastating effects of COVID-19 have been on seniors. But with the mixture of Red Cross staff, Health Authority staff, HELP



and other volunteers, the system has managed to maintain the HELP service at an impressive level. Some depots have had to close their doors. Some have provided service at reduced hours or at other venues. Spacing, cleansing, maintaining, tending to computer requirements in the system, record keeping, finding and providing specialised equipment, communicating with staff, patients and volunteers have been ongoing throughout the viral drama.

As we in British Columbia get our vaccinations and the restrictions of COVID-19 are reduced, we will see opportunities for seniors and others to once more volunteer to support this program as these critical Red Cross HELP depots get back to normal operations. •

D.N. CASKEY is a member of BCRTA's Well-being Committee.

Learn more about the Red Cross Health Equipment Loan Program in BC

visit **https://www.redcross.ca** and search for health equipment loan program bc

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

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

Teachers' Pension Plan

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

Upcoming payment dates

2021

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



24 POSTSCRIPT IMPORTANT DATES

SPECIAL REPORT

BCRTA MEMBERS' EXTENDED HEALTH CARE INSURANCE

II b



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OUR EHC SATISFACTION SURVEY

In the Summer 2021 issue of PostScript magazine we put out a call to members to let us know about your experience with Extended Health Insurance, and you made your opinions known. We received 1,117 valid entries, about 75% of them online. Steps were taken to screen out multiple submissions. All respondents were asked standard questions in several categories.

While the survey was comprehensive, the comments were also helpful in understanding what our members' experience has been. This report offers some brief examples and a link to the complete comment data. The survey gives us head-to-head comparison of 21 factors. As part of this report we've added one more category we missed, and pronounced a winner.

If you do not have EHC coverage you can skip to question4 4

STATISTICAL SIGNIFICANCE

The excellent response to our survey means we far surpassed the number of submissions needed to ensure that the survey results accurately reflect the experience of our members. Our overall statistical significance is calculated to be within 4%, 99 times out of 100. Where we use smaller subsets of data we note statistical significance. The bottom line is that these results present a fair and reliable picture.

A handful of paper entries (five) were unable to be processed because the questions were not answered. Written surveys were transcribed into a common database with the online submissions for analysis. No submissions have been altered.

EHC SURVEY POSTSCRIPT 25

RESULTS



VS







OVERALL SATISFACTION RATING



2.97

OVERALL SATISFACTION RATING



4.12

GSC STRENGTHS

WIDELY USED COVERS SOME UNIQUE MEDS PHONE APP

GSC WEAKNESSES

\$200 PER PERSON DEDUCTIBLE HIGH % OF CLAIMS DENIED, AUDITED EXCESSIVE, CONFUSING PAPERWORK

NET PROMOTER SCORE

% PROMOTERS MINUS % DETRACTORS
GLOBAL AVERAGE IS PLUS 32

-28.6

JOHNSON STRENGTHS

PERSONAL SUPPORT FAST REIMBURSEMENT SMOOTH CLAIMS AND RESOLUTIONS

JOHNSON WEAKNESSES

FOLLOWS BC FORMULARY NEW TO SOME PHARMACISTS NO APP TECHNOLOGY

NET PROMOTER SCORE

% PROMOTERS MINUS % DETRACTORS
GLOBAL AVERAGE IS PLUS 32

+ 60.9

STATISTICAL VALIDITY (GSC CLIENTS ONLY)

+/- 5%, 99 TIMES OUT OF 100

STATISTICAL VALIDITY (JOHNSON CLIENTS ONLY)

+/- 9%, 95 TIMES OUT OF 100

26 POSTSCRIPT EHC SURVEY

BY CATEGORY

PRESCRIPTIONS

Virtually all respondents claim prescriptions. Both GSC and Johnson offer instant claims at the counter, a feature appreciated by users. However GSC's payments don't kick in until claims meet a \$200 deductible threshold, and many found that they did not get much benefit.

A frequent complaint about GSC was that it rejected claims previously covered by Blue Cross, such as pharmacist-prepared compounds. Johnson's policy is that if a medication is covered on its own, compounds that contain it will be covered also.

Nearly half of Green Shield clients reported problems with prescription claims and a theme was the need for annual doctor's notes, even for chronic conditions like diabetes. Johnson users and their pharmacists had far fewer complaints about paperwork for claims. Johnson only covers drugs on the BC formulary, however.

,		
Green Shield	Johnson	
WAS SUBMITTING A PRESCRIPTION EASY?		
81.2%	93.9%	
HOW HAPPY ARE YOU WITH THE CLAIMS PROCESS?		
3.5	4.3	
***	****	
HAVE YOU HAD PROBLEMS CLAIMING PRESRIPTION COSTS? (LOWER SCORE IS BETTER)		
45.1%	33.3%	
WERE YOU SATISFIED WITH THE EXPLANATION OF WHY YOUR CLAIM WAS REJECTED?		
16.8%	37.8%	

For *PRESCRIPTIONS*, Johnson received a higher rating on 4 out of 4 factors.



PARAMEDICAL COVERAGE

Just over 75% of respondents claim paramedical costs such as physiotherapy. A few Johnson clients reported some issues getting set up with their provider, who may not have been familiar with the Johnson brand. Once set up, Johnson users experienced a significantly lower number of problems in having claims approved.

Results in the ease of claims with paramedical providers vary widely - the process seems less standardized than pharmacies. A recurring theme with GSC clients was that their paramedical provider did not like the level of paperwork required by Green Shield, with some refusing to process claims, insisting on payment up front and leaving the user to make the claim.

Some GSC clients were surprised that a doctor's note was now required to have massage covered. Users on both plans wish that claim limits were higher.

Green Shield	Johnson	
WAS SUBMITTING YOUR PARAMEDICAL CLAIM EASY?		
83.8%	92.79%	
HOW HAPPY ARE YOU WITH THE CLAIMS PROCESS?		
3.7	4.4	
***	****	
HAVE YOU HAD PROBLEMS CLAIMING PARAMEDICAL COSTS? (LOWER SCORE IS BETTER)		
24.1%	14.9%	
WERE YOU SATISFIED WITH THE EXPLANATION OF WHY YOUR CLAIM WAS REJECTED?		
22.2%	52.9%	

For *PARAMEDICAL*, Johnson received a higher rating on 4 out of 4 factors.



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POSTSCRIPT

VISION, HEARING AND MEDICAL EQUIPMENT COVERAGE

For the most part, clients of both Green Shield and Johnson find submitting vision claims to be easy. There were fewer problems in this category than any other, though a recurring theme for users of both plans was that coverage for glasses and hearing aids was not as generous as users would like.

For Green Shield users, those who have CPAP found it strange that new equipment might be covered but a less expensive replacement part was not. Some GS users found that multi-year eligibility was calculated starting at date of last claim, versus Johnson who use calendar years. Starting the clock at the date of the last claim significantly delays eligibility for the next claim.

Some GS members who were waiting for hip replacement surgery found it frustrating that crutches would be covered after the procedure but not before. Green Shield also requires doctors' notes annually for coverage of equipment, even for lifetime conditions.

Green Shield	Johnson	
WAS SUBMITTING A VISION, HEARING OR MEDICAL EQUIPMENT CLAIM EASY?		
85.8%	92.4%	
HOW HAPPY ARE YOU WITH THE CLAIMS PROCESS?		
3.7	4.3	
***	****	
HAVE YOU HAD PROBLEMS CLAIMING VISION, HEARING OR MEDICAL EQUIPMENT COSTS? (LOWER SCORE IS BETTER)		
21.5%	11.5%	
WERE YOU SATISFIED WITH THE EXPLANATION OF WHY YOUR CLAIM WAS REJECTED?		
19.6%	42.9%	

For VISION, HEARING & MEDICAL EQUIPMENT, Johnson received a higher rating on 4 out of 4 factors.



DENTAL COVERAGE

About a third of survey respondents have dental coverage. It is widely acknowledged that basic dental coverage is not the best value in voluntary benefits plans. That's because most people's annual dental costs can be budgeted for through savings which will likely not exceed the annual premiums. Green Shield users don't like the limits on dental claims, which provide for only one cleaning per year when they have in the past been able to visit the dentist twice a year.

Of interest is the fact that the filing of claims was rated easier than any other category for both GS and Johnson clients. At the same time the overall rating for dental coverage was relatively low for both providers, likely reflecting dissatisfaction with the claim limits.

Some dental clinics tell respondents that Green Shield's demands for paperwork are cumbersome, and as a result some dentists decline to file claims, leaving clients to submit the claims themselves. Coverage for advanced dental work is also limited.

Green Shield	Johnson	
WAS SUBMITTING YOUR DENTAL CLAIM EASY?		
88.5%	96.4%	
HOW HAPPY ARE YOU WITH THE CLAIMS PROCESS?		
3.5	4.0	
$\star\star\star\star$	***	
HAVE YOU HAD PROBLEMS CLAIMING DENTAL COSTS?		
(LOWER SCORE IS BETTER)		
34.6%	21.4%	
WERE YOU SATISFIED WITH THE EXPLANATION OF WHY YOUR CLAIM WAS REJECTED?		
19.0%	33.3%	

For *DENTAL COVERAGE*, Johnson received a higher rating on 4 out of 4 factors.



EHC SUPPORT

Does your EHC provider complicate life or make it easier? Member ratings show a sharp divide between the two plans. Of those who sought support, nearly 90% used the telephone - a strength for Johnson, who rated very highly in all support categories. Just 2% of members used text messaging for support and 39% used email.

One indicator that automated systems are working is that support is not required. Only 45.3% of all respondents indicated that they had ever asked for support. Excellent support seems to bolster good experiences, while unhappiness with support seems to amplify dissatisfaction. Johnson users who had received support were slightly happier than those who had not needed support (4.14 vs. 4.10 overall satisfaction rating). But for Green Shield users, the GS support experience left most of them *less* satisfied, producing a 2.81 overall satisfaction rating versus the 3.08 rating given by GS users who had not required help.

In comments about support, Johnson users offered few comments, mostly positive, while Green Shield garnered a number of passionate complaints. In general, the comments and ratings for support show a significant gap between the plans in perceived goodwill.



For *EHC SUPPORT*, members gave Johnson a higher rating on 3 out of 3 factors.



COMMON EHC ISSUES

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.

Just as importantly, for a good result it is essential that you take the time to understand what your coverage is before you sign up and before you claim. During their careers, teachers enjoy some of the best EHC coverage available. Many have not adjusted to the fact that in retirement there is no employer to subsidize generous benefits. A lack of awareness of process and limits may amplify the distress one feels.

Reading the comments submitted moves us beyond numerical data and into the sitting rooms of retirees who are struggling to sort out these issues. A sad comment from some GS users was that they had stopped fighting about rejected claims or even submitting new claims because the process has become too stressful. One earnest soul indicated that she strategically never makes claims in order to preserve her \$200,000 overall claim limit with Green Shield. What she has not worked out is that with the annual or bi-annual limits on many categories it is extremely unlikely that she would ever hit that limit. Indeed, of over 1,100 respondents to our survey, only one person mentioned issues with the maximum lifetime claim limit, which is set at \$200,000 by Green Shield and \$250,000 by Johnson.

And what do we make of the 95 year-old who said she does "not like upheaval" and wondered why the switch from Blue Cross was made. How was it that BCRTA could allow this to happen? (It isn't our plan.) But in the end she could not offer an evaluation of the plan she paid for (GSC) because she had never made a claim.

THINGS WE MISSED

Considerable effort went into preparing the EHC Survey questions, the methodology of compiling data, and reporting results. Even so, we missed a couple things.

The first misstep was in the general questions, where we asked respondents to indicate if they had switched plans. We included one option "I have never switched plans" thinking that would cover all those who signed up for the TPP-sponsored EHC, formerly provided by Blue Cross, now by Green Shield. A large number of people protested on the written forms that we had not given a proper accounting of the switch from Blue Cross to Green Shield. Many of them were quite passionate

EHC SURVEY POSTSCRIPT 29

that this had been a bad decision, and a few of them blamed the BCRTA for making this move, or at least for allowing it to happen. These comments show that many still do not understand that TPP sponsors the GS program, and BCRTA's alternative is through Johnson.

We should also note, in defence of the leadership of TPP, that they contracted Green Shield to provide the same coverage as Blue Cross, but with lower premiums. At the time the TPP Trustees had no reason to believe that members' experience would change significantly.

A significant percentage of respondents indicated that during their retirement process and afterward they had no awareness that there was a choice of EHC plans. BCRTA will continue to advocate for the right to give all retirees full awareness of their options.

Another area that should have been included in the survey is technology. Green Shield has a smart phone app available, which they champion in recent marketing. While most survey respondents have not turned to hand-held devices to manage their EHC (only 2% use text for support) this may develop in the future. Johnson does not at this time offer a smart phone app. So in the interests of fairness, we have chosen to retrospectively add one more category to the survey, *Handheld Technology*, and crown Green Shield the winner.

THE MOST IMPORTANT QUESTION

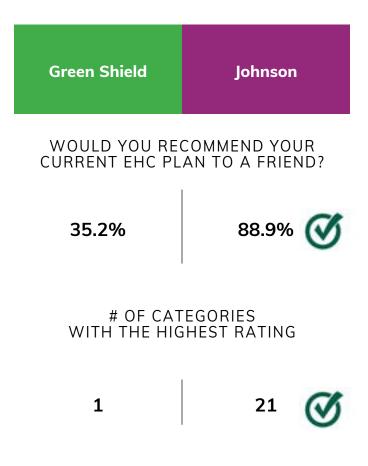
Would you want someone you care about to have this experience? That's the gist of the question at the end of the survey. Your answer here says more than any numerical rating. The difference in recommendation levels from Green Shield and Johnson users is, to our mind, the single most telling indicator of this survey.

Nearly 9 out of 10 Johnson users would be happy to recommend the experience to family and friends. But most Green Shield users would not recommend GS.

THE FINAL COUNT AND YOUR CHOICE

The final score of the survey? Johnson comes out on top in every one of the 21 measurable categories covered in our survey. We have, as a matter of good manners, awarded Green Shield a nod for technology.

So what is the right plan for you? You might be surprised to hear us say: we're not sure. Why? Because there are some unique coverages in Green Shield that might suit you better - usually around specific prescription drugs they cover that Johnson does not. So in the final analysis, it truly is up to you. See which plan meets your particular needs. It's your choice, and that's the way it should be.



MORE DATA, COMMENTS AND RESOURCES

We've prepared a summary report with the complete results of every survey question, more background data, and access to the complete set of comments from survey respondents. See what your colleagues are saying and get the complete context of these results.

Visit https://bcrta.ca/ehcsurvey

YOUR EHC OPTIONS: TAKE ACTION TODAY

You can receive a free, confidential consultation about your EHC coverage with a comparison of available plans and how they fit your personal circumstances. Visit **bcrta.johnson.ca** or call **1.877.989.2600**.

30 POSTSCRIPT EHC SURVEY

Remember and Reflect

NATIONAL DAY FOR TRUTH AND RECONCILIATION SEPTEMBER 30



ELSIE ROSS of White Rock shared her sketch of an aboriginal child, drawn from a photograph by Edward Sheriff Curtis.

TECH for RETIREES



Mobile devices are expensive and fragile. A bad combination as they tend to go everywhere with us. Here are some Gluu Tips to keep your mobile companions in great shape.

Modern smartphones and tablets are marvels of technology that need special care. You flirt with device disaster if you use yours naked — without a case or screen protector, we mean. Watch out. The wrong screen protector will give you a false sense of security. And a poorly chosen case can make a device awkward or plain no fun to use.

These five tips will help you properly care for your smartphone or tablet.

#1 TOUCHSCREEN BASICS

Touch screens feature cutting edge materials. An oleophobic coating (oil repellent) provides that slippery feel when you swipe. It also reduces finger smudge and helps dirt and debris slide off the glass, rather than digging in and scratching it.

This oleophobic coating needs special care. Treat it wrong, and your touchscreen can become non-responsive, or worse, useless.

#2 ONLY USE A SOFT, COTTON, OR MICROFIBRE CLOTH & CLEAN YOUR SCREEN GENTLY

Never use paper towels, facial tissues, or coarse materials to clean your screen. They can scratch the surface. Scratches can build up over time and affect your touchscreen's performance. Use a gentle buffing motion with a dry cloth to polish the screen. If needed, use a clean, dampened cloth. Don't spray water directly onto the screen.

TECH for RETIREES

#3 NEVER USE EYEGLASS, COMPUTER, OR TV CLEANERS ON YOUR MOBILE DEVICE SCREEN

Use water or cleaners specifically designed for touchscreens. Make sure to check the ingredients, as some manufacturers use alcohol-based detergents that are not mobile-friendly.

#4 INSTALL A TEMPERED GLASS SCREEN PROTECTOR

Mobile device screens are made with tempered glass. But there's no such thing as an unbreakable or unscratchable screen. If your device takes a strong enough hit, the screen will crack. To avoid this, use a tempered glass screen protector on your smartphone.

Screen protectors are not as common on tablets, but if you fear the device will be dropped, it is a reasonable precaution. Don't bother with plastic screen protectors. They don't do much.

#5 CHOOSE THE RIGHT CASE

Pick a case that doesn't feel too heavy. Ensure it doesn't interfere with the buttons, the rear-facing camera, or home button. Caring for your smartphone or tablet battery is equally important.

Spoiler Alert: If you are keeping your battery fully charged, you could be damaging it!

FOUR REASONS TO CHANGE YOUR DEVICE NAME

Did you know your mobile device has a name? Here are four smart reasons to change it.

- **1.** A unique name helps tell one device from another when using Find My Device services.
- **2.** Being able to spot your name within AirDrop or Fast Share makes it easier to share photos, contacts, or files with the right person.
- **3.** If you let someone borrow your cellular connection to get on the internet (called Hotspotting), a meaningful name helps them find the correct network.
- 4. When Bluetooth is on, anyone within 30' can see your device name. If your smartphone is called Anna Smith iPhone 12, that name will show on their Device List. You may not want the person at the next table or adjacent hotel room to know your first name and what kind of smartphone you are carrying, for instance.

A Few Gluu Naming Tips

- Don't use a word, phrase, or number you use in any password.
- Choose a name that does not obviously identify you.
- Make your device name memorable and generic at the same time. Some examples: Lola X (my dog's name plus iPhone type), Thingamigger, Flat Top.
- · Don't be afraid to have fun with it.



KAREN COOPER is a member of BCRTA. She holds a BSc degree in Computer Science and a PhD from UBC. Her most recent teaching gig was university level English. Karen is Associate Editor of PostScript.

BUILDING AN EASY APP

FOR

Seniors

Barry Jones has a background in finance, mostly in Europe, but family circumstances brought him back to Canada. Then the projects he was working on with his finance team became moot when COVID hit. Carolyn Glazier worked alongside her dad Tom in an e-commerce software company. Then they sold the company and Carolyn began working in real estate. When COVID hit she thought the market would drop.

Meanwhile Barry's parents, who live five blocks from him, are 88 years old. As Barry puts it, "When I say they are social, it's embarrassing! You look at their kitchen wall calendar and every box is filled: getting together here, golf there, a garden party over there. Then you flip over to the next month, and nothing!" COVID hit them hard, even though they had each other. It hit their single and widowed friends even harder.

Barry and Carolyn were hearing day after day what was happening in the seniors' homes and long-term-living centers. Then they heard of some seniors who were wishing they could be in a seniors' home "for the social side," even though under normal circumstances that would be their last desire, and they thought, "What can we do with technology that meets some of these needs, that helps seniors to stay in their homes a bit longer." As they chatted about the form the software should take, Carolyn said, "Let's build a house." They turned to her father Tom, a senior himself at 73, for his technical expertise and began to plan the *Stay at Home Living* platform.





Karen Cooper, left, interviews Barry Jones and Carolyn Glazier of White Rock about the Stay-Home Living App.

REVIEW

StayHome-Living is a one-stop portal to many sorts of services and content, all curated for seniors and their care-givers, especially for those primarily or entirely at home or in longer-term care. The app opens to a house, with each window and door leading into a different category. Barry's Mom plays the Classical playlist every day over afternoon tea. Others have organized date nights over Zoom with friends, doing an Italian Cooking class, and then "taking" a zoom ride over New York or watching a documentary. A caregiver who has run out of things to chat about has found that watching a documentary, whether 10 minutes or an hour, gives them a moment of togetherness with their client and mutual topics to discuss.

POSITIVES

- use your browser or as an app for all platforms
- app is easy to download from Stayhome-living website
- is "progressive", meaning that it upgrades automatically—user never needs to go to app store for updates or upgrades or new content
- "Getting Started" video to learn the app
- simple layout and navigation with large print
- excellent support with rapid response
- remembers passwords for the various services you use, meaning once you are in the app, you can go directly to, for example, your Zoom account

- content curated for seniors and those primarily confined to home
- content appropriate for everyone from beginners and those with some cognitive or other difficulties to those with significant tech savvy, or for their care-givers
- more features in development

CONCLUSION

Carolyn and Barry do the work of finding and curating content, and bringing it into a single easy-to-use service. While Stayhome-Living evolved out of COVID, it looks to go forward as a well-planned service for elders who have limited mobility, are primarily at home, or are in longer term seniors' care.

GIVE IT AT TRY

www.stayhome-living.com/house/welcome/home

- Jigsaw puzzles
- Seated Yoga: Get your mobility going with yoga designed for seniors
- Vintage Movies: Go to CTV—>Movies—
 Classics
- Try out meditation:
- Book a phone or virtual Doctors visit:
- Links to videos for cooking, travel and more. •



3 plans to keep BCRTA members connected:



Plans include unlimited text messaging, voicemail, call display and name display.

All plans, phones and promotions are available at simplyconnect.ca

Call 1-888-281-2102 and quote promo code "BCRTASAVE2021"

REAL ACTS OF CARING

MUNDY ROAD ELEMENTARY SCHOOL - COQUITLAM



When Harriette Chang and a class of grade 4/5 students introduced the concept of *Real Acts of Caring* (RAC) in 2005, they could not have imagined the impact the program would have. For fifteen years, students in the RAC Program have done kind and caring acts for others without expecting anything in return. Since earning a Golden Star Award in 2015, the program has continued to evolve both locally and provincially.

Interacting with seniors has been a particular focus of RAC. Students from grades 4 to 12 have visited seniors' residences to play board games, sing songs, and simply sit and chat. Throughout the pandemic, students have made and sent greeting cards to seniors in care facilities. The cards have brought great joy to seniors who were experiencing loneliness and isolation.

As COVID-19 restrictions continued into a new school year, RAC students realized that they must think outside the box. Thus, the Intergenerational Integrities Program was born. The goal is to build a bridge of positive connections between youth and seniors in BC and Alberta through virtual meetings. In 2021, a focus was students meeting with Korean War Veterans, listening to their stories and building respectful relationships.





Students also connected with a group of seniors who make cloth bags to encourage people to use less plastic. Out of this collaboration grew a RAC initiative called Single Use Plastic Elimination Reinforcement (SUPER). RAC students created inspirational 'green messages' to be placed in over one hundred bags. On Earth Day in April, each RAC student donated a cloth bag with a message.

Throughout the years, the RAC Program has been adopted in many BC school districts. Sixty-six municipal and six provincial proclamations have declared RAC Week which is held in February every year. In 2021, the RAC Week poster designed by a senior was distributed to all school districts, inviting all BC public school students to celebrate RAC Week with Real Acts of "COVID" Caring.

RAC students have acquired empathy, executive functioning skills, emotional development, and presentation, communication and advocacy skills. They also have learned how to reach out to seniors for support and ideas in making positive change. In return, seniors have appreciated the respectful connections made with the younger generation.

Congratulations to Harriette Chang, RAC students, and seniors for finding safe authentic ways to connect and learn from one another during a most challenging time. Kudos! •

Excellence in Public Education Committee

GOLDEN STAR AWARDS POSTSCRIPT 37

G IS FOR GRANDFRIEND

RAY SHEPHERD ELEMENTARY SCHOOL - SURREY



Prior to the pandemic, the "G is for Grandfriend" program developed relationships between the students of *Ray Shepherd Elementary* and seniors from the Evergreen Baptist Seniors' home and Westminster House, both in Surrey. But as COVID took hold, restrictions closed the doors of seniors' residences to visitors. Isolation and loneliness ensued; seniors craved outside connection, care, and encouragement to combat these feelings. At the same time, teachers *Lisa Tomé* and *Ellen Petersson* and their students were faced with the challenge of what to do with "G is for Grandfriend".

Recognizing a need moved the challenge to opportunity as students and their teachers talked about loneliness and ways that they could remain connected. Each month, the grade 3/4 class wrote heartfelt letters, made cards, and sometimes sent gifts and crafts to their assigned Grandfriend. Great love and care went into each activity. Residence staff helped seniors to link with their students through correspondence and other modes of connection. The "G is for Grandfriend" program acquired a different format and relationships remained intact. At holiday times, all Ray Shepherd students participated in schoolwide projects that resulted in beautiful cards for over three hundred seniors.

Then a different opportunity came knocking in a most unexpected way for the K/1 class as they went daily to the forest for math or science. It was here that they met and became friends with Finnigan, an old and very friendly dog, and his 88-year-old owner. This encounter became a regular occurrence as Finnigan and Grandfriend Don began to plan their walk to coincide with students' activities in the forest. Grandfriend Don is a retired doctor who sensed and encouraged students that needed that extra bit of attention. With the teacher's approval the class was invited to say their last hello to Finnigan. With understanding and compassion they participated in the cycle of life. Grandfriend Don has continued his walks without Finnigan. Meeting up with the students had become an important part of his life. He knows every child's name and the students know his favourite things. The Grandfriend-and-class relationship culminated in an 89th birthday party. This intergenerational relationship will be remembered for a lifetime.

Congratulations to Ray Shepherd on winning a Golden Star Award in a most unusual year. •

Excellence in Public Education Committee



38 POSTSCRIPT GOLDEN STAR AWARDS

TEENS TO SENIORS ART

SENTINEL SECONDARY SCHOOL - WEST VANCOUVER



The BCRTA Excellence in Public Education Committee encourages teachers to enhance the learning experience of students through interacting with seniors. The students acquire leadership skills as they access community resources, and interact with peers and seniors with an emphasis on encouraging art. Their reporting through blogs, newsletters, websites, posters, Instagram, and YouTube prove their industrious and engaging program offers deep connections to over 150 seniors at various care homes. One recent winner exemplifies connections even during this pandemic.

West Vancouver's *Sentinel Secondary* students "craft and talk" group has been active for three years and links to 9-10 care homes with a goal of interconnecting through a variety of crafts and discussions about topics of interest. Writing to their pen pal friends, sharing bags of craft items, and making ornaments, flower craft, and paintings all encourage seniors to try new forms of artistic expression. Sixty-five secondary students formulate the ideas, research and gather supplies, place the art kits into colourful bags tied with a ribbon, and attach a note of cheer for each participant.

The senior recipients express their gratitude for the students' creativity and caring. During this pandemic, visits have been arranged by Zoom, though they will





return to in-person interaction in the future. While the volunteer chats with one or two seniors about their day and their life stories, and they engage on a craft project together, they build intergenerational interactions. Letters of thanks show the seniors' deep appreciation.

The goals of this winning school project are summed up by supporting and educating members on everyday kindness, empathizing and trying to do right 'even when no one is watching or recording it', and learning to collaborate with each other and elders.

The students learn crucial collaboration and communication skills, leadership skills arise from taking the initiative for tasks to make the kits. As the volunteers in this group use their creativity, problem solving skills, critical thinking, and adaptability, they develop empathy for others. The weekly intergenerational Craft Kits Project ensures the real winners are seniors, who benefit through improved mental health and motivation. •

Excellence in Public Education Committee

39

GOLDEN STAR AWARDS POSTSCRIPT

INTERGENERATIONAL PROGRAM

THETIS ISLAND ELEMENTARY SCHOOL - THETIS ISLAND



For the second year in a row, a small one-room school on Thetis Island successfully fulfilled the requirements for the BCRTA Golden Star Award with their intergenerational project.

Thetis Island Elementary is a K-7 school, with 20 students. This year, though there were COVID-19 restrictions, they were able to connect with 18 Seniors and Elders through various programs. Living on an Island, the children are very aware of their ocean environment. In the fall, with the assistance of three seniors—two of them divers—the children were able to clean up both the near ocean floor and the shoreline. They were shocked by the amount of debris and garbage they collected.

An elder from the neighbouring First Nations island of Penelakut visited the school, sharing stories about Residential schools, and teaching the children some words in the Hul'qumi'num language.

In November, the grade 2-7 students, entered the Royal Canadian Legion Poster and Literary Contests and collectively were awarded \$750 in prize money!

A couple of Zoom meetings brought Lynn Davies, a Canadian Poet, to the classroom, where she shared her "riddle poems". On the second meeting, the children shared their "riddle poems" with her. She has posted some of them on her website.

Because the seniors of Thetis Island have not been able to visit the school in person, all students have been





writing pen pal letters to them since February. The seniors very much enjoy getting and replying to these letters.

The students have an ongoing project of raising mason bees. A senior, Susan Sarioglu, visited to teach the students about the mason bees hatching process, and about how amazing they are as pollinators. The children also have their own succulent garden with help from the community Elders who deliver manure and succulent plants.

In the upcoming months, the children will have their annual beach walk with elder Marine Biologist, Andy Lamb. There is also a pending visit from Florence James, the elder from Penelakut, when the children will share their new found skills in the Hul'qumi'num language and listen to stories and songs.

The 20 students have learned much during this difficult year: living in harmony with nature, understanding their environment, empathy with their Island seniors, and developing a relationship with their First Nations neighbours. We trust they will apply what they have learned to other work that they do now and in the future.

Congratulations to the students and teachers of Thetis Island Elementary!

Excellence in Public Education Committee



Association Canadienne des enseignantes et des enseignants retraités Canadian Association of Retired Teachers

SENIORS' ISSUES FOR THE 2021 FEDERAL ELECTION



ENDORSED BY





























Seniors' Issues Information

To: ACER-CART members, affiliated members, and friends,

Each year, ACER-CART identifies key issues of importance to retired educators and Canadian seniors. We are a national, non-partisan Association that speaks to government and all political parties in support of our membership.

Seniors are the fastest growing segment of our society and their specific needs have yet to be adequately addressed. The COVID-19 pandemic has put a spotlight on some of the shortfalls.

We are calling on all levels of government to work together to implement a National Seniors Strategy that would:

- value aging and recognize the productive participation of seniors in society.
- prioritize care in seniors' own homes or close to their own homes
- put Long-Term Care homes under the umbrella of the Canada Health Act to provide national standards and funding
- implement a national, single-payer universal Pharmacare plan that includes necessary vaccines for seniors.
- ensure retirement income for all Canadians.

Our Political Action Committee developed this resource to help our members prepare for the coming election. Please use this information (1) to determine where you stand on each, (2) to talk to friends and family about what is important to you, and (3) to decide how you will vote.

Most importantly, **vote**!

Gerry Tiede **ACER-CART President**

How to use the information in this brochure:

- Become familiar with the issues as described.
- Evaluate the platforms of the political parties to see which party most closely responds to your issues. Vote for that party.
- Share this information when talking to your friends and family in pre-election discussions.
- Ask some of the provided questions when you are able to attend an all-candidates meeting.
- Ask some of the provided questions when you receive a phone call from campaign workers asking for your support.

ELECTION 2021



National Pharmacare Plan

Key Message: Canada Needs a National Pharmacare Plan

Canada is the only country in the world with universal health care that does not provide universal coverage for prescription drugs or Health Canada recommended vaccines for seniors. Approximately 20 per cent of Canadians have inadequate drug coverage or no coverage at all and must pay out of pocket. For over 20 years, numerous government and private studies have shown an overwhelming need for a universal pharmacare program.

When it comes to saving lives, vaccines come second in global importance, second only to clean drinking water. The patchwork of funded and unfunded vaccines, nonstandardized information and the lack of a universal tracking system have diminished Canada's ability to develop a strong public health policy based on data.

Aspects to Consider:

- Dr. Eric Hoskins, Ontario's former Minister of Health & Long-Term Care, reported that 1 in 5 households reported a family member who had not taken prescribed medicine due to cost, and that almost one million Canadians cut back on food or home heating in order to pay for their medication.
- A universal, public Pharmacare Plan would allow for better monitoring of medications. One in six hospitalizations could be avoided if prescription drugs were used appropriately.
- Canadians pay the third-highest prescription costs of all countries in the world. As a country, we would save between \$4 and \$11 billion with a national drug plan that had interprovincial cooperation in buying.
- As individuals age, their immune systems weaken. Many vaccines have been developed specifically to provide better protection for seniors as they age. This supports their desire to live healthy, active and productive lives and reduces morbidity, mortality and overall health-care costs.

Ouestions for our politicians:

- 1. Does your party support a national pharmacare initiative?
- 2. What will your party do to reduce medication costs?
- 3. Will your party support and fund a national vaccination plan for seniors?
- 4. What will your party do to work collaboratively with other levels of government to overcome jurisdictional issues and implement a national pharmacare plan?



National Seniors Strategy

Key Message: The Need for a National Seniors' Strategy

A comprehensive National Seniors' Strategy with clear expectations and targeted funding will guarantee basic rights for Canada's older population and ensure that their needs will be met.

Seniors are the fastest growing segment of the Canadian population:

- 15% of our population is aged 65 and older.
- That number is expected to increase to 25% by 2056.

Aspects to Consider:

1. Value of aging and acknowledgment of productive participation of seniors in their communities:

- Seniors are often an unrecognized resource in our communities.
- Ageism and age discrimination are real issues faced by many.
- Legislation and conventions such as the UN Convention on the Rights of Older Persons must be present and supported to ensure seniors are recognized and valued as vital members of their communities.

2. Continued well-being of seniors:

- Issues that impact the continued wellbeing of seniors must be addressed.
- Campaign programs must be created and supported that will:
 - promote healthy active living.
 - encourage age-friendly communities.
 - promote health activities to reduce the effect of disease and injury.
 - reduce social isolation.
- Comprehensive care, depending on the circumstances, can be more beneficial and less costly than hospitalization.

3. Basic needs:

• All seniors need access to funding to meet their basic needs of food, shelter. transportation, and healthcare.

4.Pharmacare:

- Include drug coverage as a part of universal health care.
- This would not only reduce the cost of drugs but ensure that all seniors could obtain the drugs they need.

5. Accessing care closer to home:

- Many, as they age, will need different forms of care.
- The longer that care can be provided either in their home or closer to their home, the longer seniors will be able to remain in their own home, be happier, and reduce the strain on our long-term care homes and hospitals.
- This accommodation would include recognition of family and friends who serve as caregivers.

6.Long-term care homes:

- Eventually, for some, care can no longer be provided in their home.
- Serious legislative reform is needed to ensure retirement and long-term care homes are places of safety as they provide care for our most vulnerable.

ELECTION 2021



- The operation of long-term care homes needs reform that values the care of seniors and values those that choose to care for the elderly.
- An atmosphere needs to be created that respects the aspects that enrich their lives and reduce the medicalization of their care.

Questions for our politicians:

- 1. What programs are you prepared to initiate and support to help seniors be active and engaged in their communitites and to age in place?
- 2. What are you prepared to do to change the legislation around the operation of long-term care homes?
- 3. What are you prepared to recommend to improve the care of all seniors?
- 4. How will you support the introduction of a national pharmacare program including the establishment of a national formulary?

Voter Information

Voter information can be found on the Elections Canada website electionscanada.ca under the tab Everything a Voter should Know.

- 1. Go to **Voter Information Service** if you have moved since the last election. You may be in a different riding.
- 2. Go to Voter Registration Services to check your registration, update your address, or register for the first time. Those registered should receive a voter information card with reminders when, where and the ways to vote.
- 3. Options for **Voter Identification** required for Federal Elections:
 - Driver's license or government issued card with your photo, name and current address.
 - Two pieces of ID, both with name and one with current address.
 - If you have no ID, you can still vote if you (1) declare in writing your identity and address and (2) have someone vouch for you. The Voucher (1) must know you. (2) be registered in the same polling station, (3) be able to prove their identity and address, and (4) can only vouch for one person (except in a long-term care facilities).
- 4. Voting Options:
 - At your assigned polling station on Election Day.
 - At your assigned *Advance Poll* held on the 10th, 9th, 8th and 7th days before election day.
 - By Special Ballot which must be applied for in advance. Elections Canada must receive your special ballot prior to Election Day.
 - At a **Mobile Poll** if you are in hospital and facilities that provide long-term care.



Key Message: Long-term residential care requires a critical review.

Long-term residential care in Canada requires a serious review. Not only are many of these homes underfunded and understaffed, but the training and compensation for the staff are inadequate for the work they do.

The COVID-19 pandemic has shone a spotlight on the unacceptable conditions in long-term care homes and amplified the difficulties they face, resulting in unnecessary suffering and premature death for many seniors. As of December 2020, 72 per cent of the COVID-19 deaths in Canada occurred in long-term care homes.

Long-term residential care in Canada requires substantial assessment. Now is the time make this happen.

Aspects to Consider:

- Include Long-term care in the Canada Health Act to provide national standards for the operation of all long-term care homes in Canada.
- Terminate for-profit long-term care homes. As of December 2020, 70 per cent of the deaths that occurred in longterm care homes occurred in facilities that are privately run. The profit margin comes at a cost to our seniors.
- Hire qualified staff for long-term care residences. Ensure appropriate training is available to increase the number of qualifed individuals available for the work required.
- Improve pay for long-term care workers: Set a minimum pay standard and compensaton for all long-term care workers. Maintain consitency with workers doing comparable jobs in the hospital sector.
- Increase number of full time staff by employing at least 75 per cent of staff as full time employees.
- Legislate a standard of care that ensures each long-term care resident will receive a minimum of four hours of hands-on care per day.

- Demedicalize treatment of residents. Maintain a level of mobility, choice and other freedoms that enrich the lives of long-term care residents, while supporting positive physical and mental well-being.
- Provide access for caregivers. Legislate residence-access for family or friends serving as caregivers, even during times of contageous outbreaks. Provide adequate PPE when required.
- Increase funding to approriate levels immediately to allow the proposed changes to occur.

Questions for politicians:

- 1. How will your party support legislative changes to bring long-term care homes under the national umbrella?
- 2. Will your party support the ban of forprofit long-term care homes?
- 3. Does your party support the need for increased funding for long-term care in Canada?

ELECTION 2021



Ensuring Retirement Income for Canadians

Key Message: Canadians deserve to age with dignity and security, having a guaranteed and sufficient source of income.

A defined benefit pension plan is a pension that we traditionally envision: employers and employees contribute to a pension fund which is pooled and invested so that retirees are paid a guaranteed amount for the rest of their lives, based on a formula that considers salary and years of employment. Defined benefit pensions have proven to make retirement income secure and efficient with up to 80 per cent of pension dollars coming from investment returns. This enables retirees to pay taxes and contribute to local, provincial, territorial, and national economies.

The number of defined benefit plans continues to decline, replaced by defined contribution and target benefit plans, which transfer risk to their retirees and place them in danger of an uncertain future. Properly managed defined benefit plans have proven to make retirement secure.

Specific changes are needed to ensure that pensions are protected during insolvencies. Currently, employees and retirees are left with nothing when their employers go bankrupt with unfunded pension liabilities.

Aspects to Consider:

- Protecting Accrued Pension Benefits means that no employer is allowed change compensation by retirees once they have retired. Employees can be confident that their future is secure and that their contractually promised pension — their deferred wages — will be guaranteed.
- Protecting Employees and Retirees in corporate insolvencies will ensure they have a secure retirement and not have to rely on tax-payer funded benefits.
- Strengthening Defined Benefit Plans will deliver the same retirement income at a much lower cost than defined contribution or target benefit plans and ensure a secure future for retirees.

Ouestions for our politicians:

- 1. What is your party's plan for retirement income security for current and future seniors?
- 2. How will you protect all accrued pension benefits?
- 3. How will you support and encourage defined benefit pension plans?
- 4. How will you ensure that the pensions of employees and retirees are protected if their employer declares bankruptcy?



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TIME FOR A NATIONAL SENIORS STRATEGY



AN ACER-CART ADVOCACY INITIATIVE

To advocate for the development and implementation of a National Seniors Strategy was the ACER-CART number one priority in 2020-21, and the recent AGM approved that it be extended into 2021-22.

ACER-CART members attending the virtual June 3rd Retiree Health event learned more about a National Seniors Strategy from one of Canada's strongest advocates for seniors, Dr. Samir Sinha. (https://acer-cart.org/june3event) But for many other Canadians, the question may be What is a National Seniors Strategy?

Seniors are the fastest growing segment of the Canadian population. Currently 15% of our population is aged 65 and older, and that number is expected to increase to 25% by 2056.

A comprehensive National Seniors Strategy with clear expectations and targeted funding has been put forth by the NIA (National Institute on Ageing). That proposal will guarantee basic rights for Canada's older population and ensure that their needs will be met.

Fourteen specific issues have been identified and addressed within a framework of four pillars that structure a National Seniors Strategy.

PILLAR 1: Empower Independent, Productive and Engaged Older Canadians by addressing:

- ageism, elder abuse, and social isolation.
- access to affordable housing.
- improving income security for seniors.
- the creation of age-friendly communities, physical environments, and spaces.
- access to inclusive transportation.

PILLAR 2: Support Healthy and Active Lives as long as possible for Older Canadians by ensuring:

- support for engagement in Wellness and Prevention Activities that will enable Healthy Ageing.
- access to Medically Necessary and appropriate Medications and Vaccines.
- older Canadians and their caregivers are assisted to participate in informed Health Decision-Making & Advance Care Planning.

PILLAR 3: *Provide Care Close to Home* to deliver person-centered, high quality, integrated care as close to home as possible by care providers who have the knowledge and skills to care for Older Canadians by ensuring:

- access to appropriate, high quality Long-Term Care, Palliative, and End-of Life services.
- Older Canadians have access to care providers who are trained to specifically provide the care needed.
- standardized metrics and accountability standards to enable a National Seniors Strategy.
- the Needs of Older Adults are recognized and supported in Emergency and Disaster Preparedness Planning, Response, and Recovery Efforts.

PILLAR 4: Support for Care Givers that acknowledges and supports the family and friends of older Canadians who provide unpaid care for their loved ones by ensuring:

- unpaid caregivers and older adults are supported in the workplace.
- unpaid caregivers are not unnecessarily penalized financially for taking on caregiving roles.

ACER-CART encourages participation in their letter campaign directed to elected officials at both the national and provincial levels. Help educate your elected officials on the issues currently facing seniors. Some may need the reminder that someday, they too may become seniors.

Strengthen your voice with a follow-up letter reaffirming why you support this campaign. Ask them where they stand on supporting seniors. Are they prepared to support a change in legislation, especially around long-term care homes? What are they willing to do to support seniors?



The link to this Calling for Action campaign is located on the ACER-CART website at www.acer-cart.org.

For more information about the proposed National Seniors Strategy, go to the evidence briefs found at http://www.nationalseniorsstrategy.ca.

We understand that different levels of government have different responsibilities; however, we are calling on everyone to work together to achieve these goals. A National Seniors Strategy needs to be created and activated as soon as possible to ensure appropriate care for our senior population. •

MARILYN BOSSERT is Western Canada Representative and Communications Chair of ACER-CART.



BCRTA's 2021 CONFERENCE IS COMING!

VIEW OUR LIVE BROADCAST AT BCRTA.CA

Two half-day presentations, each packed with useful and inspiring information.

Open to all BCRTA members and friends! No registration required.

DAY 1 Sept 30th 9:00 AM **KEYNOTE: CYBER WELLNESS**

Linda Fawcus
Founder, Gluu Technology Society



In this presentation crafted for retirees, Linda will walk us through the technology breakthroughs transforming our lives. Then she will share practical digital security tips for your personal information and what to do if your data has been compromised.



PLUS

- BCRTA's 75th
- GOLDEN STAR AWARDS
- MEMBERSHIP AWARDS
- ACER-CART UPDATES
- WHAT'S NEW IN INSURANCE
- MEMBER PRIZE DRAW

DAY 2Oct 1st
9:00 AM



KEYNOTE: RECONNECTING PEOPLE TO PLANTS, WILDLIFE AND THE PLANET

Brian Minter Master Gardener

BC's legendary gardener draws together our most pressing concerns about the environment and the restorative practices of having a garden. Don't miss this!



KEYNOTE: THE NUTRITION PROPOSITION

James McCormack
UBC Pharmaceutical Sciences

A provocative and often funny review of common conceptions and misconceptions about nutrition.

PLUS

- POSTSCRIPT EXCELLENCE AWARDS
- MEMBER PRIZE DRAW



IOIN OUR LIVE BROADCAST AT BCRTA.CA

CONFERENCE 2021 POSTSCRIPT 51

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.





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

52 POSTSCRIPT AGM 2021

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) - 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)

Name:	:		Sign:	Phone:	
Name:			Sign:	Phone:	
We no	ominate	(please print clearly):			
		et be an Active or Life BCR n of (circle):	TA member in good standing)		
Presid	lent	1st Vice-President	2nd Vice-President		
Direct	or (Lowe	er Mainland)Director (outs	de Lower Mainland) ACER-CART	Representative	
By sig	ning her	e I affirm that I accept this	nomination:		
Nomin	nee, plea	se fill in the blanks below	and attach item #4 to this form.		
	1.	Address:			
	2.	Phone:	Email:		
	3.	Branch membership (it	applicable):		
	4.	•	ferably in item form - not to exceed	d 200 words - for publication in the 15th) .	Summary of

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.

Summarize educator positions held, experience on executive and other committees, and why you would

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>

NOMINATION AND ELECTION RULES AND PRO-CEDURES 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:

- a. 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
- b. 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

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

AGM 2021 POSTSCRIPT 53

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 honourary 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 memb	ers (email notice of your non	nination from nominator to kristi@bcrta.ca is also acceptable):
Nominator (please prin	t):	Signed:
Nominator (please prin	t):	Signed:
If you are applying see note ab have done in the BCTF and/or E		ns experience through positions you have held and/or work you

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

54 POSTSCRIPT AGM 2021

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), 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	g: (email notice from nominator to kristi@	bcrta.ca is acceptable)
Nominator (please print):		Signed:	
Nominator (please print):		Signed:	
PENSIONS & BENEFITS (A p	CELLENCE IN PUBLIC EDU	CATION HERITAGE MEMBERSHI the BCTF or a local, is required .) ONNEL Committees are Directors only]	P
Please list in order of prefe	rence:		
Committee Applying for: #1			
Why would you be a good c	hoice for this committee?		
Committee Applying for: #2			
Committee Applying for: #3 Why would you be a good c			
Outline positions held and/o	r the work you have done ir	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 will continue to offer the best guided tours to the most intriguing parts of Cuba with a personal touch and excellent local guides.

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

All tour details are at 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 or use the contact form on the website. For now we are just taking names and will 'PENCIL YOU IN' for the future tours and keep you updated..

CUBACAREO TOURS - with Jesus (hey-soos) from Havana. Jesus Noguera has been an outstanding guide for travelers all over Cuba for more than a decade. See his website & contact http://www.cubacareotours.com & ruthcaspell@gmail.com

CO-HOUSING

Cohousing combines private strata ownership with a sense of extended family. Visit <u>compasscohousing.com</u> and learn how you can transition to a multi-generational village of authentic living in Langley.

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

NANAIMO - 2 bed 2 bath, fully furnished rancher, wifi, beautiful gardens, central location, March 1 - May 31, 2022. No pets. No smokers. \$2200 per month.

tnwriter19@gmail.com

Zihuatanejo, Mexico Panoramic view of La Madera Beach Charming 2 bedroom ground-level suite Pool, housekeeping, security 24/7. Easy walk to everything! vrbo.com/602231# cgdkelly@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

OPPORTUNITIES

The Seniors Health and Wellness Institute (COSCO) 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

Join me on an adventure in Kenya as an agent for the Canadian Harambee Education Society. January to May 2022. Help high school girls. Check YouTube "Educating Margaret". Call Becky at 604-716-1592.

FOR SALE

Burial niche, new, located at Ocean View Mausoleum, 4000 Imperial Street, Burnaby, BC. Glass front door, double size urn, near entry, good viewing level. \$7,000. Contact owner for more details: 604.744.5647.

56 POSTSCRIPT CLASSIFIEDS

crossword

Man at the Top

By David Squance, Victoria

Send your compliments and quibbles to crossword@bcrta.ca

ACROSS

- 1. Closes a door forcefully (pl.)
- 6. What most people have at a bank or credit union (abbr.)
- 10. Expression of disdain, as for doing something (2 wds)
- 14. Pertaining to a particular military department
- 15. One-time U.S. Late Show host
- 16. Female horse
- 17. Put ____, to keep in abeyance (2 wds.)
- 18. Beige
- 19. Pertaining to the mouth
- 20. Plant suitable for planting in a garden; housekeeper at Cambridge
- 22. Lay down a new lawn
- 23. Political alliance which includes Canada (acronym)
- 24. Section of newspaper (abbr., 2 wds.)
- 26. One-time Prime Minister of Canada
- 28. Relatively small connection of computers (acronym)
- 30. Japanese car company
- 32. Toy fad of the late 1950s (2 wds.)
- 34. Straight
- 39. "Lines ______", poem attributed to Edgar Allan Poe (2 wds.)
- 40. Occasional responses on a questionnaire (inits,)
- 42. Mistake
- 43. Furry black and white animals (pl.)
- 45. See 26-across
- 47. Body of water crossed by Moses and his followers
- 49. Form of non-verbal communication, mainly for the hearing impaired
- 50. Recent Governor General
- 54. Long-standing custom (abbr.)
- 56. Muhammad ____ (pl.)
- 57. Health resort
- 59. See 26-across
- 63. Gives (Scottish)
- 64. Lubricates
- 66. Disquise or contradict
- 67. Having what is needed to do something
- 68. Run away
- 69. "Is it ___ or a science?" (2 wds.)

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		66				
67					68					69				
70					71					72				

- 70. Time at school without students (inits, pl.)
- 71. Biting insect
- 72. Eye infection (pl.)

DOWN

- 1. One who considers himself superior
- 2. Narrow road in the country
- 3. Eager, keen
- 4. See 26-across
- Refreshing time we usually could use more of
- 6. Large simian
- 7. Organization that certifies sports educators and others (inits., pl.)
- 8. Rebounds, as on a billiard table
- 9. See 26-across
- 10. In with, in the midst of
- 11. ____ McLachlan, Canadian singer
- 12. Very angry
- 13. Convicted criminal
- 21. Refurbish (abbr.)
- 25. One time federal Liberal party leader
- 27. "The ____ circle", those in the know
- 28. ____ Lovegood, character in Harry Potter books
- 29. ____-a-Dale, character in Robin Hood tales

- 31. Sends unwanted email
- 32. "____ on Pop"
- 33. Core, centre
- 35. One time leader of the federal NDP
- 36. Sea eagles (alternate spelling)
- 37. Christmas carol
- 38. A score in rugby
- 41. Fat often used in bird feeders
- 44. Heads out (2 wds.)
- 46. The "other woman" in "Doctor Zhivago"
- 48. Remove little fliuff balls from a sweater
- 50. Categorization of early religions
- 51. Excuse; reason for not being involved in a crime
- 52. Cede, give way
- 53. Double bends, as in a road
- 55. Swedish pop group (pl.)
- 58. To the non-windward side
- 60. Oil of _____, cosmetic brand
- 61. Grow weary
- 62. Vietnamese spring celebrations
- 65. Ocean

Sudoku

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

	2		6	7	8	4		
3	7							9
				9	1			7
			9	4				
1								8
				1	3			
7			1	2				
4			_	_			3	5
		2	5	3	6		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 6th Avenue, Vancouver BC V5Z 4P2

FOR MORE ONLINE SUDOKU PUZZLES:

www.fiendishsudoku.com

DEADLINE FOR SUDOKU AND CROSSWORD SUBMISSION IS:

Oct 31, 2021



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

Crossword:

Patra Panser, Surrey Rose Kwiatkowski, Saanich Sandra Nicolson, Okanagan-Skaha

Sudoku:

Adelin Beaujot, Abbotsford Tom Hastie, Surrey Linda Riches, Prince George

SUMMER 2021 CROSSWORD SOLUTION

¹ A	² L	³S	⁴0		⁵H	⁶ E	⁷ M	⁸ P		⁹ M	10 A	¹¹ R	¹² A	¹³ T
¹⁴ P	0	L	0		¹⁵ O	D	0	R		16 A	М	Ι	С	Α
17 E	R	ı	N		¹⁸ S	Α	N	ı		¹⁹ C	1	Р	Α	L
²⁰ D	E	Р	Α	²¹ R	Т	М	Е	Ν	²²	Н	Е	Α	D	
				²³ O	Α	S	Т		R	Е	L			
\dot{M}^{25}	²⁶ A	²⁷ N	²⁸ G	0	S			²⁹ B	Α	Ν		30	³¹ K	32 E
33 A	D	ı	0	S				34 	D		35 S	Т	Е	R
36 J	Α	N	ı	Т	³⁷ O	³⁸ R		³⁹ T	Е	40 A	C	Н	Е	R
⁴¹ O	Р	Е	N		42 S	0				⁴³ T	Н	Α	N	Е
⁴⁴ R	Т	s		45 G	ı	N			⁴⁶ C	J	S	S	Е	D
			47 S	U	Е		⁴⁸ S	⁴⁹ E	Α	R				
	⁵⁰ S	⁵¹	Р	Е	R	52 	N	Т	Е	Ν	⁵³ D	⁵⁴ E	⁵⁵ N	⁵⁶ T
57 D	Α	N	Е	S		⁵⁸ N	Α	Н	S		⁵⁹ O	٧	Е	R
60 D	ı	D	N	Т		61 	K	Е	Α		62 M	Ι	L	Е
63 S	L	0	Т	S		⁶⁴ T	Ε	R	R		65 	L	L	S



The longer I live, the more I realize the impact of attitude on my life.

Attitude, to me, is more important than facts. It is more important than the past, than education, than money, than circumstances, than failures, than successes, than what other people think, or say, or do. It is more important than appearance, giftedness, or skill. It will make or break a company... a church... a home.

The remarkable thing is we have a choice every day regarding the attitude we will embrace for that day. We cannot change our past... We cannot change the fact that people will act in a certain way. We cannot change the inevitable.

The only thing we can do is play on the one string we have, and that is our attitude.... I am convinced that life is 10% of what happens to me and 90% how I react to it."

- CHUCK SWINDOLL

Submitted by **LIBBY THORNTON**, a member of BCRTA's Well-being Committee.



Abbott, Robert Victoria Findlay, Vera E. West Vancouver Archibald, Ted North Vancouver Fisher, Tannis Vancouver Frankish, Margaret Beesley, Janice North Vancouver Abbotsford Best, Sheilagh Central Okanagan Ginnever, David A. Coquitlam Grant, Larrie Boldt, Peter A. Peace River South Victoria Brandt, Rose Chilliwack Guthrie, Doris E. Surrey West Vancouver Callaghan, Stewart Coquitlam Haney, Ronald O. Coquitlam Chin, Gayle Hanik, Joyce Prince George Corbett, Kerry New Westminster Hardy, Donald W. Vancouver Cosco, Samuel Port Alberni Harris, Linda Quesnel Dawson, C. Jean Vancouver Hawley, Jo Surrey De Girolamo, Mavis Hobson, Margaret Richmond Victoria House, Gordon H. Distaso, Laura Port Alberni Coquitlam Huseby, Josephine Dunn, Peggy Coquitlam Surrey Egan, Valerie Victoria Johnson, Lynn Kootenay Lake

60 POSTSCRIPT IN MEMORIAM

Johnston, Toinette	Revelstoke	Peacock, Sidney	Maple Ridge
Judd, Philip H.	Victoria	Pidcock, Phyllis	Prince George
Keefe, Terry	NWT	Rauch, Brenda	Kimberley
Kent, R. Isabel	Coquitlam	Reid, Alfreda	Vancouver
Kowalyshyn, Adam	Nelson	Rekunyk, James	Coquitlam
Lanyon, Donald	Courtenay	Semke, Helmut	Burnaby
Lorenz, Johann	Coast Mountains	Shearer, Helen	Burnaby
Mapstone, Sona	Nanaimo	Sidddall, George	Prince George
McCulloch, Kenneth	Victoria	Smith, Patricia	Peace River North
McDaniel , Tenny	Vancouver	Steele, Erma J.	Cariboo- Chilcotin
McDonald, Mary	Kamloops	Stoklossa, Klaus	Surrey
McTaggart, Donna	Langley	Swann, Elizabeth	Cariboo- Chilcotin
Morgan, John	Nanaimo	Treichel, Leo	Lillooet
North, Dorothy	Okanagan	Turner, Allen	Sooke
O'Brien, Michael	Maple Ridge		

IN MEMORIAM POSTSCRIPT 61



This June new retirees join the BCRTA and we strongly encourage them to join the R.R. Smith Memorial Foundation Fund. The membership is a toonie each year, but what do you get for your toonie? The impact is immense, with combined effect of all retired teachers, it means that literacy projects in BC and abroad can transform lives!

We appreciate the wonderful staff at VanCity Foundation/RR Smith Community fund who write receipts for taxable donations. web: www. vancitycommunityfoundtion.ca click on 'funds' at the top, type R.R. Smith in 'search' area, click on 'R.R. Smith Community Fund', click on 'give to this fund' and fill in details. VanCity promptly sends a tax-deductible receipt for contributions over \$20.

Here are some thank you notes, as student programs were greatly affected during the pandemic:

We are so grateful for the R.R. Smith Memorial Fund Foundation for supporting our project. The retired teachers of BC's and your foundation's generosity will help make a positive impact on the lives of the Rohingya boys in refugee camps. Thank you so much!

With deep gratitude, Frances Dhanipersad

On behalf of the Board of Directors of Tumaini Fund Canada please accept our sincere thank you for you generous donation to help our orphans. Those students now able to attend college will have the opportunity to change their world and those around them! We are once again beyond thrilled for your assistance. We will endeavour to keep you updated on their progress!

Margaret Gregory

I write to thank you, the retired teachers and the RR Smith Foundation for the continuing support you render to Umoja to support the children of Rwentutu village. I will be sending you photos of the kids as soon as I get them. They too have been affected by COVID-19 and through this funding they will be able to find a way forward.

Amos Kambere

On behalf of Families for Children I would like to say thank you to the R. R. Smith Memorial Fund and everyone involved for your generous support and friendship over the years. We have certainly appreciated it, and now more than ever in these difficult times.

Again thank you for considering and approving us for the donation!

Sandra Simpson

First and foremost, THANK YOU for your grant from the Retired Teachers of BC and the RR Smith Memorial Foundation Fund. This year, we have received 7 Scholarship applications and 5 Educational Award applications. While we would like to help all who apply, we are only able to provide up to 2 Scholarships and up to 5 Educational Awards annually through self-funding. With the generous support of the Retired Teachers of BC and the RR Smith Memorial Foundation, we will be able to increase the number of available awards this year.

Again, thank you very much. Kind Regards,

Jen Boyadjian

Learn more at www.rrsmith.ca

62 POSTSCRIPT RR SMITH FOUNDATION



Wonderful! Thank you, to the RR SMITH FUND for offering this opportunity for vocational training to the young women of Taiama! The school year begins in October so we will have names and programs for four recipients identified by then.

Maureen Mark

Thanks for your email.

This is fantastic news! I am very grateful to the retired teachers of BC for your support for girls' education. Regards, Raju Agarwal

Executive Director, OneProsper International

We at KIDS appreciate your support which has enabled us to provide bicycles and needed school supplies for children in Cambodia so they can get to school and to learn. We greatly admire and respect the work your foundation does to help so many children and break the cycle of poverty.

Adrianne Dartnall and Rick Lennert. Kids International Development Society

The Canadian Harambee Education Society (CHES) appreciates the generous grant forwarded to us by the R R Smith Foundation. This grant will be used to provide start-up kits for the new Form 1 Students in Kenya that will be starting school in July 2021.

Sincerely, Joy Ruffeski Executive Director Thank you so much for this contribution to the Nashipay Maasai School. What a boost this will give to the children and their families. I assure you we will be able to share photos and a written report in the coming months.

Colleen Hanley Consultant, Facilitator, Interculturalist

On behalf of Bright Beginnings Foundation, I would like to say thank you to R R Smith Memorial Fund Foundation for the generous gift. We will send a report and photos shortly.

Tammy Neuman

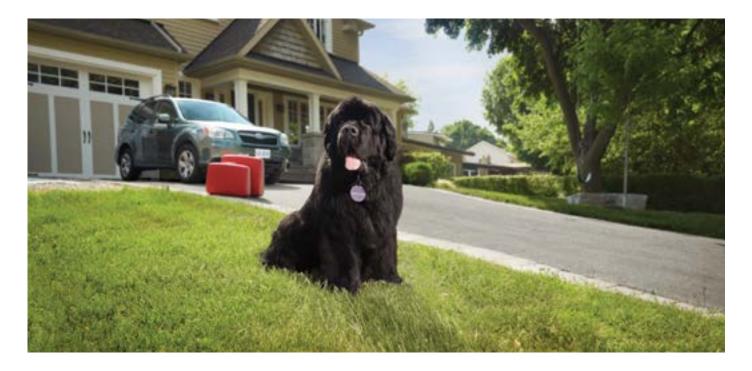
Thank you for this very good news! It is a much appreciated donation. This money will go directly to fund education opportunities to approximately 1200 students for 1 year. This includes basic student supplies to some of the poorest children in rural Siem Reap province, Cambodia and offers then the opportunity to attend school. KIDS will send photos on the distribution of the school supplies to the children.

Cheers, Robyn Kemp

With R. R. Smith Foundation's help, we have been able to get key school supplies for our experiential education programs, such as Biodiversity of the Salish Sea program. Deeply grateful,

63

Graham Starsage, Gibsons Marine Education Centre



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:

- Extended Health Care
- Dental Care
- Prestige Travel with Trip Cancellation
- Additional Stand Alone Trip Cancellation
- Guaranteed Issue Life Insurance
- MFDOC® Travel Insurance
- Home Insurance

1.877.989.2600 bcrta.johnson.ca





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