

# PostScript

SPRING 2020



THE MAGAZINE FOR RETIRED EDUCATORS



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Cover photo by Lon Smith. This fierce little fellow is a Columbian Ground Squirrel, Manning Park, BC.

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As we wrap up the details of this issue of PostScript to get it in the mail and into your hands, uncertainty is everywhere. When health issues and financial worries cross borders, the world can seem a lot less welcoming. Favorite activities like travel and friendly gatherings are under threat. These troubling realities have been on our mind these days.

But times of uncertainty are the moment to reaffirm the values that have built groups like ours, and countries like ours. An enduring spirit of partnership, responsibility and goodwill is certain to take on whatever challenges come our way and steer us towards better outcomes. And then, like every spring, the sun will come out again.

In this issue we celebrate spring, and the optimism we see in nature at this time of year. Lon Smith's toothy little fighter on the cover may be small, but his tribe has been delighting visitors to Manning Park for many years. May he be our mighty mascot. And enjoy more photos by Lon in our special feature, as well as artwork by Leonard Shane.

Our columnists are all on board for this issue, recounting strange sights, those "ah!" moments of retirement, strategies for preserving OAS, and even asking you to dance. We journey to the beautiful and troubled Ukraine, where sweet nostalgia and bitter loss know each other well. There is lots of health advice in these pages, along with inspiring stories and some things to puzzle over, too.

For a few months we've all been saying we can't wait until its spring. Now we have to band together to say: we'll get through this time, too.

Dear friends, we wish you safety, health and all the optimism of a British Columbia spring.

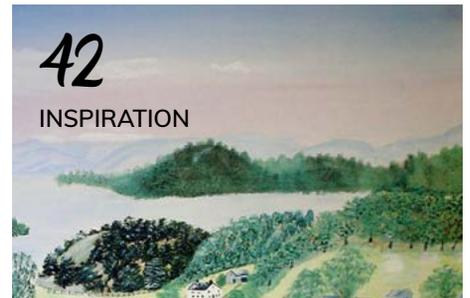
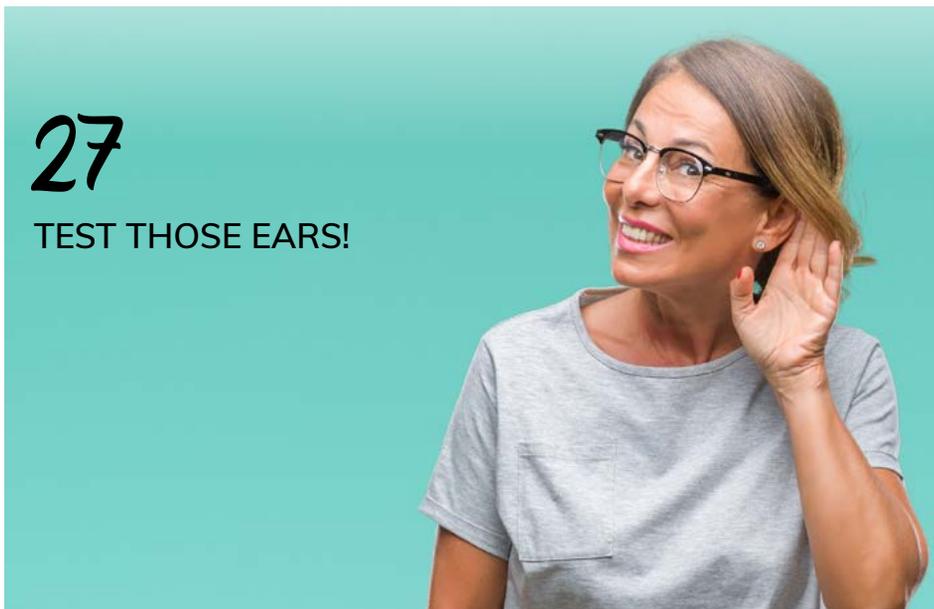
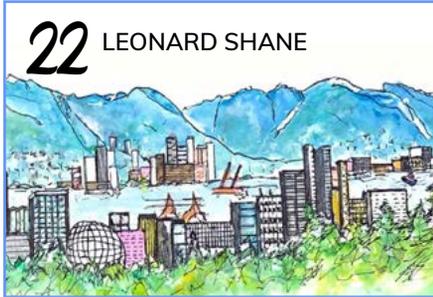
Yours truly,

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

**ERRATA:** In our last issue, we misspelled the name of writer Deirdre Kelly. Our apologies!

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I put my suitcase on the bed this week and began filling it for our coming BCRTA group travel to Morocco and Portugal. Thinking about appropriate clothes, my mind immediately went back to a previous trip in Portugal.

In the summer of 2014 my wife and I had rental bicycles delivered to our Airbnb in Lisbon and we spent 3 weeks cycling the *Camino Portuguese* to Santiago de Compostela in north-west Spain. Most pilgrims walk the 633 km, stumbling into the *albergues*, hostel or hotels late in the afternoon with only time for a quick dinner before falling exhausted into bed. On bicycles we covered greater distances and usually arrived for a late lunch, with the afternoons free to explore.



The scalloped shell is the symbol of the Compostela.

It was fantastic. A few days in Lisbon included the festival of Saint Anthony, the patron of the city. The streets were full of families who brought chairs and tables down from their apartments and grilled, and shared sardines for picnic dinners. The music and dancing lasted til dawn.

A few days later we rolled into Coimbra, a town with Roman ruins and a UNESCO World Heritage university. The university was founded in 1290 and its beautiful baroque library has bats—they fly between the bookcases and eat insects that might damage the books. But the most unexpected site was the students' long capes. Bats? Capes? We thought we had stumbled onto a Harry Potter movie set.

We happened to be in Porto during the Festival of St. John with another all-night party. Walking through the crowded streets in the evening, strangers snuck up behind us to bonk us on the head with a long garlic stem or a soft, plastic squeaky hammer before bursting into laughter and giving us a hug. The street parties were still on at 7:30 the next morning. We cruised up the Druro River to see where Port wine grapes are grown, passing through several locks – one was like a giant elevator shaft, raising the 200-passenger boat 35 meters in one lift.



The caped students at Coimbra had us looking twice.

Walkers don't stray too far off the route, but with our bikes we detoured 25 km off to visit Braga and the Sanctuary of Bom Jesus. We walked down the monumental baroque stairway rather than climbing the 116 meters. To get to the top we rode on a water-powered funicular. Each car has a water tank – they fill the tank of the car at the top as they empty the tank in the car at the bottom and gravity does the rest. Just as it has done since 1882.

Once in Santiago, we lined up with our 'credential' full of stamps from our lodgings and received our 'COMPOSTELA' certificate. We went to the cathedral where our names were mispronounced during mass. Ten pilgrims a day get a free meal in the luxurious Parador – the oldest hotel in the world. We ate in the staff kitchen, but the food and wine were great!

Have you thought about completing the Camino but worried about the long walk? Renting a bike might be a better option – maybe an electric bike? Well over 300,000 pilgrims arrive in Santiago each year via the many Camino routes. But the only time we saw a crowd was when we arrived. We did not book ahead and had no trouble

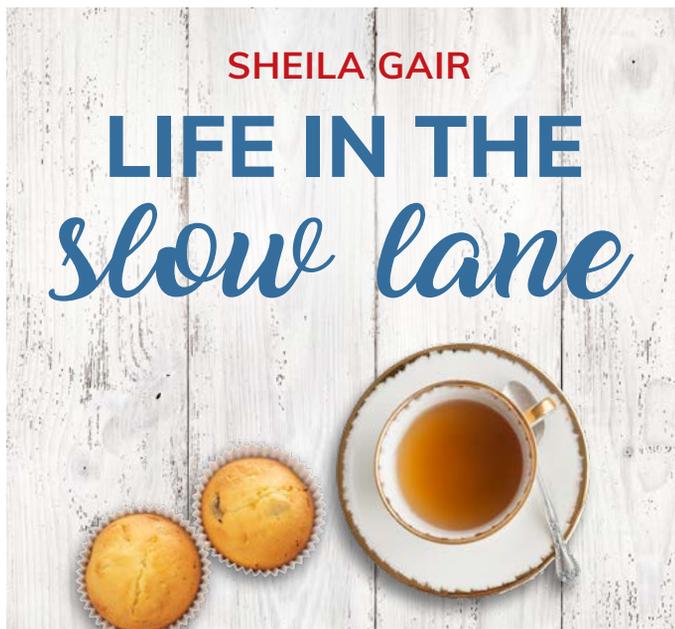


Funicular at Braga and the Sanctuary of Bom Jesus..

finding lodging each day. Restaurant meals were great and mostly inexpensive, but it was a bit strange getting a fried egg served on top of my steak! I wonder if that is how they serve steaks in the Algarve? I'll know soon.

**Gerry Tiede** is President of the BCRTA





A couple of days back I opened the door from the garage into the hall way and somehow managed a violent interaction with my dresser some six feet away. I ended up flat on the floor with two huge bruises on my arms where I had made contact. I was alone and couldn't get up. I shifted onto my back and rear end and shuffled into the living room – which on one's rear end takes some time! I made it to an armchair, used my elbows to push myself up and got my wind back. I was able to stand right away and headed for the kitchen and a cup of tea. The tumble I wanted to forget as quickly as possible but the cup of tea was an 'ah!' moment.

I have that 'ah' moment each morning when my tea and my newspaper are waiting for me next to my armchair in the living room—as well as my muffin and a little pile of pills. It means I can put CNN on and relax for a couple of hours of peace and quiet – very quiet – I watch the banners at the bottom of the screen and leave the sound off.

Retirement and old age brings 'ah' moments each day. The bird seed I put out each morning draws dozens of birds, the small, busy ones first, and then the blue jays – they feed one at a time and push each other off the bird table. They are followed by the flickers, gorgeous birds with scarlet under their wings, speckled bodies and little black bibs under their throats. With luck the black squirrels don't come, but I don't really begrudge them food. The robins take a bath in the birdbath, splashing all over and coming back again and again.

My Hawthorn tree is filled with small scarlet berries, and while the tree looks bare, if I sit and stare for a few minutes I can see those small birds flit from twig to twig. As for larger birds, there are pairs of eagles that soar overhead most days, often followed by a gaggle of crows.

My Christmas cactus has bloomed – a lovely surprise as I walked into the living room – and walking outside to dump my compost into the bin at the foot of the vegetable bed I see some green poking through a bed and also spot hyacinths, and over there the narcissus are well up as well. Ah! Spring cannot be far away, can it?

The mailman came down the driveway and waved a letter at me – how I love to get them. An email can produce the same joy. The daughter of my first best friend on the Isle of Wight (whom I did meet some 40 years ago) wrote me out of the blue and 'would I like to hear from her?' She has sent me a note every Saturday for many months now. I come into my little office and have that 'ah' moment as I see her name on my screen.

My great-grandchildren visited the other day from Merritt. I held the youngest when he was just weeks old but had not seen him since. He is a year old now and walking, and he eyed me up and down without a smile. As we visited he peeked at me every now and again, and then there was a tiny smile. He would walk towards me and then stop and turn back. Then my 'ah' moment – he held out a ball for me to take! Of course he then stepped back promptly!

I do love to see all the little ones sitting up front on the shop buggies, reaching out and beaming smiles. Or the little ones in the strollers who face the world, rather than mom. Those who walk about see something they like and head for it. I remember those days and bet you do too!

Baking in the morning means that one is met by a lovely smell - then there's a big sniff and an 'ah' and probably a couple more as you snag a cookie or muffin from the cooling rack. I am sure that you have many occasions for 'ah' moments which you savour as the days and weeks pass by. Makes these years of retirement a little more enjoyable if we savour them.

**Sheila Gair** is past editor of PostScript.



## What is the OAS Clawback?

OAS benefits are reduced 15 cents per every dollar of net income once taxable income exceeds the threshold.

### AVOIDING THE OLD AGE SECURITY CLAWBACK

Ramesh (64) and Sandra Patel (63)\* are planning to retire next year and live off their pensions and other retirement savings. After spending the last years of his career as a Principal, Ramesh is expecting a pension income of \$50,000 per year while Sandra's pension will be about \$38,000. In addition to their home in Surrey, they have carefully built up savings in RRSPs, regular investment accounts, and instead of big vacations invested in a small condo in Whistler. Thinking about how to draw their retirement income and the potential tax involved, they came to realize that the coordination of their income streams would be important. To help with the various considerations, they engaged a professional Certified Financial Planner (CFP).



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

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

\* Names have been changed.

The planner assisted them in making the best choices with their defined benefit pensions. In their case, they felt most comfortable with 100% survivor benefit options. This appeared to be the safest income choice and also lowered their payments, helping to avoid the Old Age Security Pension Recovery Tax, colloquially known as the "OAS Clawback". Ramesh's retirement income was very high nonetheless, so further steps would be required. If his OAS payments could be preserved from clawback, he would be thrilled.

One consideration was deferral of the OAS or the Canada Pension Plan (CPP). Both CPP and OAS are valuable inflation-indexed guaranteed-for-life pensions. While the CPP is a contributory pension plan, the OAS is based on years of residency in Canada. If you have resided in Canada for 40 years since turning 18, you will be paid the maximum OAS pension starting at age 65. The current maximum monthly OAS pension is \$613.53 or \$7,362.36 per year (2020). Wait until 70, and the OAS pays \$834.40 per month or \$10,012.81 a year, plus any inflation increases.

Both CPP and OAS share provisions to defer receipt of income for up to 5 years. The deferral results in an enhanced pension. This is a maximum of 36 per cent for OAS, versus 42 per cent for CPP. Ramesh chose to take OAS as soon as it was on offer, as the argument for deferring OAS is less compelling than for CPP. In particular, he appreciated that while CPP benefits are not clawed back if they exceed a

continued....



certain threshold, OAS benefits begin to be clawed back at 15 cents per every dollar of net income once taxable income exceeds \$79,054 (2020) and are completely clawed back at \$128,137 of net income. Also, while CPP has limited survivor benefits, OAS has none.

While Ramesh chose to start his OAS at age 65, others with sufficient financial assets to bridge their lifestyle between age 65 and 70 and less concern about the clawback might prefer to defer and enjoy the enhanced indexed income.

In addition to the preceding options, their financial planner was able to assist them with some further strategies to reduce the clawback.

### **MINIMIZING RRIF WITHDRAWALS**

The Patels will have little wiggle room with their Defined Benefit Pension incomes, but by electing for the minimum required withdrawals from their RRIFs, taxable income and the risk of an OAS clawback can be reduced. Since age is a part of the minimum calculation, Ramesh can elect that his calculation be based on Sandra's younger age, thereby further lowering his RRIF income.

### **INCOME SPLITTING**

Since 2007 spouses are permitted to split up to 50% of their pension income on their tax returns. This includes RRIF and annuity income after the age of 65. Splitting income from a high-income -earning spouse to a lower income earning spouse will help move some income away from OAS clawback.

In addition, splitting or sharing the Canada Pension Plan (CPP) benefit is an income splitting strategy that can help minimize or avoid OAS clawback. CPP sharing equally splits the CPP credits of both spouses earned over the period of a marriage and is normally elected for at the time of application but can be requested later. Shared pensions revert to the pre-shared indexed amounts on death of the first spouse.

For those that have time before retirement, early withdrawals from their RRSPs before age 65 can reduce the capital value of the future RRIF and, consequently, the required minimum RRIF income payment. In many cases, with OAS clawback considered, the personal tax rate prior to 65 of such withdrawals may be lower than after age 65.

## ENSURING INCOME IS TAX-EFFICIENT

Their advisor recommended that they consider the tax consequences of the nonregistered portfolios. They had considered their dividend income investments to be tax efficient because they enjoy a much lower tax rate than interest and, at some levels, capital gains. The challenge with dividend income is that the calculation of a tax break includes a dividend “gross-up” before the application of the dividend tax credit. As a result, dividend income would actually move them closer to the OAS clawback threshold because the calculated grossed-up income is used. If your income is close to the OAS threshold, be careful about selecting investments that produce dividend income.

## UTILIZING TAX FREE SAVINGS ACCOUNTS (TFAS)

For the Patels’ purposes, Tax Free Savings Accounts are much more favourable than non-registered investments simply because the investment income is non-taxable inside the TFSA. Maximizing the TFSA is a great strategy to reduce OAS clawback, especially if the investment income would put you over the \$79,054 threshold. Since 2009, the TFSA contribution limit has been slowly increased to \$69,500 per person in 2020.

## CONSIDERING TAX-DEDUCTIBLE LOANS

While borrowing to invest is considered a riskier strategy, it can also help reduce OAS clawback if the interest on the loan is tax deductible. Tax deductibility is available for loans undertaken for a bona fide business enterprise or investment. This interest deductibility reduces your net income dollar-for-dollar, thereby avoiding the clawback. At the end of the loan, you pay the principal on the loan and keep the after-tax investment income.

## CONSIDERING ANY SIGNIFICANT POTENTIAL CAPITAL DISPOSITIONS AFTER AGE OF 65

Taxpayers that own rental properties, cottages, or significant unrealized capital gains from investments may be better off triggering those gains before they start receiving their OAS pension. After this they risk, at least temporarily, having OAS clawed back. The Patels’ jointly owned Whistler property is not their principal residence and has a large capital gain. As they ski very little and their children live far away, it may make tax sense to sell it now before they retire and rent if they plan to visit Whistler.

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# *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

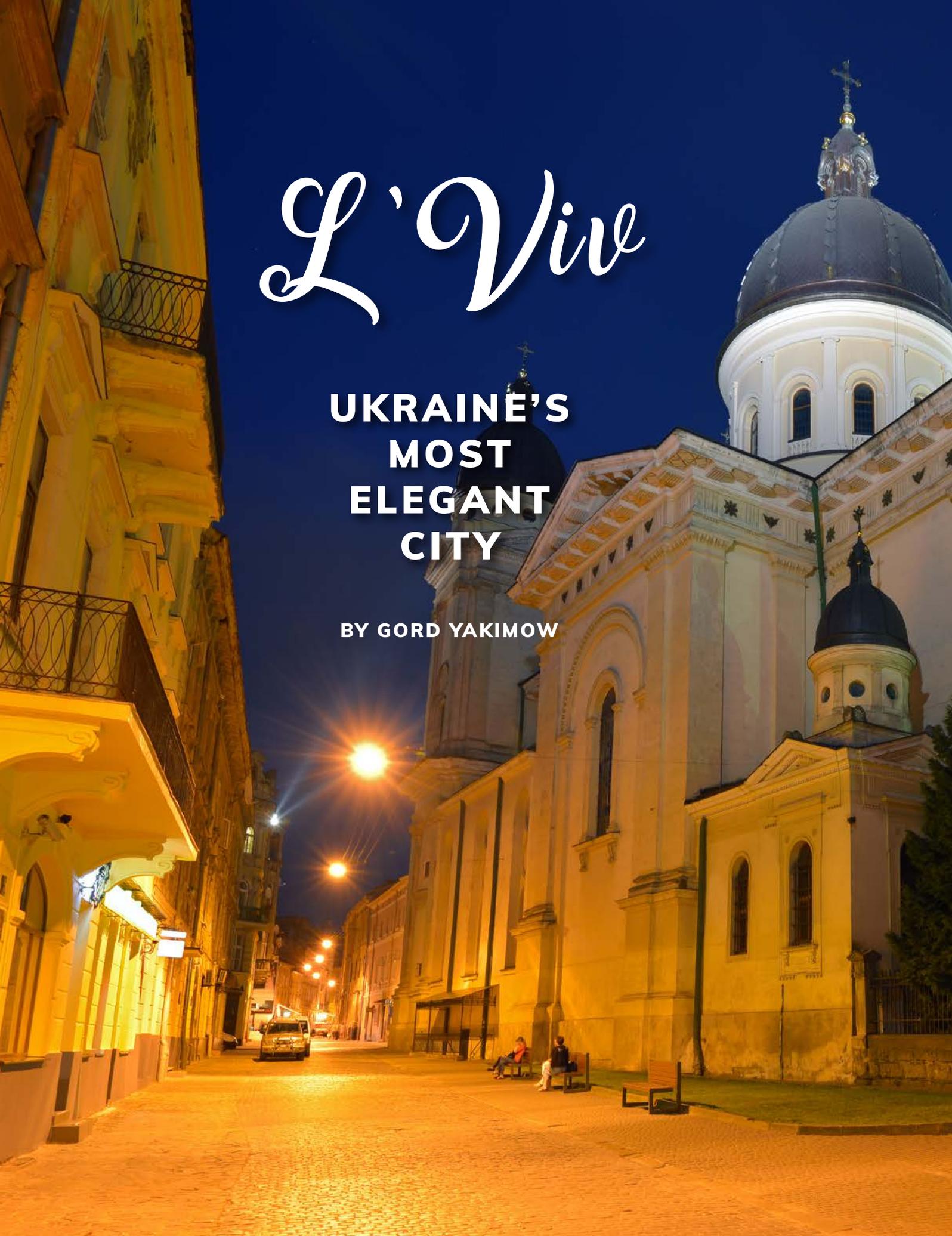
- March 27, 2020
- April 28, 2020
- May 27, 2020
- June 26, 2020
- July 29, 2020
- August 27, 2020
- September 28, 2020
- October 28, 2020
- November 26, 2020
- December 29, 2020

## Teachers’ Pension Plan

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

### 2020 payment dates

- March 30, 2020
- April 29, 2020
- May 28, 2020
- June 29, 2020
- July 30, 2020
- August 28, 2020
- September 29, 2020
- October 29, 2020
- November 27, 2020
- December 23, 2020



# *L'Viv*

**UKRAINE'S  
MOST  
ELEGANT  
CITY**

**BY GORD YAKIMOW**



Church of the Transfiguration, Lviv, Ukraine

Photo: istockphoto/Getty

“I speak five languages,” the young man said to me in Ukrainian, “Russian, Polish, German, Slovakian. But I never let on. It is important to know the language of the enemy.”

My wife and I had landed in L’viv, Western Ukraine, earlier that day, after a long and exhausting flight from Toronto on a Polish airline which had included a short stop and plane-switch in Warsaw. She, of Anglo-Saxon heritage, went straight to bed. But I ventured out and wandered the streets, for this was my first visit to the land of my father.

It was a warm August evening on the eve of the anniversary of Ukraine’s Independence Day, and the city was abuzz with nationalistic pride and exuberance.

The statues around the main square were garbed in embroidered coverings (*rushnykeh*). Young folks walked about in their embroidered shirts and blouses (*vyshyvanka*). The *trihzub* (from Neptune’s trident—Ukraine’s national emblem) and the *prahpor* (Ukraine’s blue and yellow flag) were everywhere. Dance troupes performed throughout the evening. Musicians with their *tsymbaly* and *banduras* made music on many of the street corners in the centre of the city. Choirs sang.



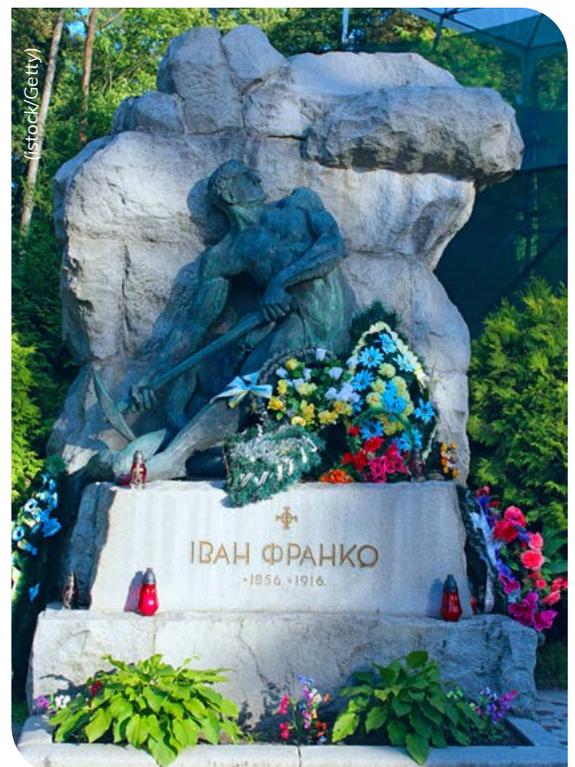
Kyiv: The golden domes of St Michael's Cathedral. (Gord Yakimow)

L'viv, a UNESCO World Heritage site, is an astonishingly beautiful city. In the hundred years prior to my visit, it had been ruled by five different powers: the Austro-Hungarian empire, Poland, Germany during WW II, Russia on several occasions. But no longer, for with the collapse of the Soviet Union, Ukraine since 1992 has been in control of its own destiny...but it has been a fragile control.

There is much history here, as there is in all European cities, and that history is most reflected in the unique Lychakiv Cemetery. Here stand the often ornate headstones of those from many nationalities who have passed through L'viv, all respectfully preserved: Poles, Austrians, Lithuanians, Armenians, Germans, Jews, Russians, Ukrainians.

Here lies Ivan Franko, Ukraine's beloved writer, scholar, and philosopher, who died in poverty in L'viv in 1916. A large city in western Ukraine now bears his name: Ivano-Frankivsk.

Below: Grave of Ivan Franko (Gord Yakimow)



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\* Not Included: Port charges and taxes of \$305.50, gratuities.



Above: Newlyweds celebrate their wedding in traditional garb.  
(Photos on this page by Gord Yakimow)

Here lies the poet and songwriter Volodymyr Ivasyuk, who in 1979 was found dead at age 30 after having been interrogated by Soviet authorities, his works “too Ukrainian” for their liking. His Chervona Ruta is today the most beloved of all Ukrainian songs, the equivalent of “The Fields of Athenry” to Ireland, “Waltzing Matilda” to Australia, “America the Beautiful” to the US.

Here lies Solomiya Krushelnytska, once the world’s premier opera singer, loved for both her beauty and her incomparable voice. She performed at opera houses around the world.

In a special section of Lychakivsky lie graves of both Polish and Ukrainian soldiers who fought against one-another in a war following the confusion of the Russian Revolution, a war which saw Ukraine gain a short-lived (1918-1922) period of independence. As a teenager my father fought in that war. He would later serve with Canadian forces in WW II.

My wife and I spent twenty-three days in Ukraine, visiting with cousins in the village where my father grew up, looking out over the “valley of death” in Crimea—made famous by Tennyson’s “Charge of the Light Brigade,” wandering the hills of the Carpathian Mountains, paying respect in Kyiv at the monument to the Holodomor—the genocide of 1932-33 which resulted in the deaths by starvation of millions of Ukrainians.

Left: Entertainers on the Black Sea.

Right: Teenage girls take care to have ribbons in their hair and dress in traditional embroidered blouses on the first day of school.





istockphoto/Getty

The “Peaceful Embroideries March”, Independence Day 2014, in Kiev.

We saw a lot on that trip. But the two things that will remain with me the rest of my life are the beauty of L’viv (Ukraine’s “most elegant city” according to our Brant guidebook) and the poignant comment of a young man I met on my first night: “I speak five languages ... it is important to know the language of the enemy.”

In 2014, not long after my visit, an uprising occurred in the capital Kyiv against the dubious election and corrupt policies of the Russian-leaning president Viktor Yanukovich. This event saw him flee to Russia, but only after 100 “martyrs” (known to Ukrainians as “The Heavenly One-Hundred”) had been killed in the Maidan Square, a Russian invasion and take-over of Crimea, and the onset of a war in the Donbas region of eastern Ukraine against separatist rebels who are allegedly assisted by Russian forces (which Russia denies are Russian). As I write this, the war has seen the death of 13,000 people.

**Gord Yakimow** is a retired teacher and a frequent contributor to PostScript. He lives in Abbotsford.

## UPCOMING EVENTS WITH A UKRANIAN THEME

### UKRANIAN CULTURAL FESTIVAL

SATURDAY MAY 2, 2020

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(FEATURED IN WINTER 2019 POSTSCRIPT)

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# PostScript Letters

## Supporting Public Education

We have lived through the dismantling of well funded and staffed programs for kids with special needs in the name of integration, neighbourhood schools, site-based supports and anti-segregation. What was promised and never delivered were the supports for kids in their neighbourhood schools. What we got were district specialists assigned to numerous schools who could only act as consultants with the real work of teaching left to the classroom teachers with limited support from educational assistants, many of whom do not have the training required to teach kids with special needs.

Those of us who are retired can continue to show support for our colleagues who are doing the work every day. Please let your colleagues know that they are not alone in keeping up their defence of public education. A simple gesture of dressing in red, posting pictures with local teachers or sending a note to the local executive go a long way in saying, "We are still here. We care."

Karen L.  
Comox

## Reader Interests

If you have been thinking about sending in a submission to PostScript, you may find in the list below some encouragement. It is a list of the most desired topics as expressed by PostScript readers in our recent survey of BCRTA members. For more details on how to submit an article, contact us at [postscript@bcrt.ca](mailto:postscript@bcrt.ca).

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# Branches

Are you a member of a BCRTA branch? You can join at any time. Branch fees vary from \$5 - \$12 per year, and are paid with your annual membership fee. YES, you can belong to more than one branch.

Branch meetings are a great place to hear great speakers on topics of interest, connect with friends, enjoy a meal or activity, and find out more about member benefits and what is going on at BCRTA.

To join a branch, contact us at [office@bcrt.ca](mailto:office@bcrt.ca) or call 604.871.2260.

Which branch is closest to you?

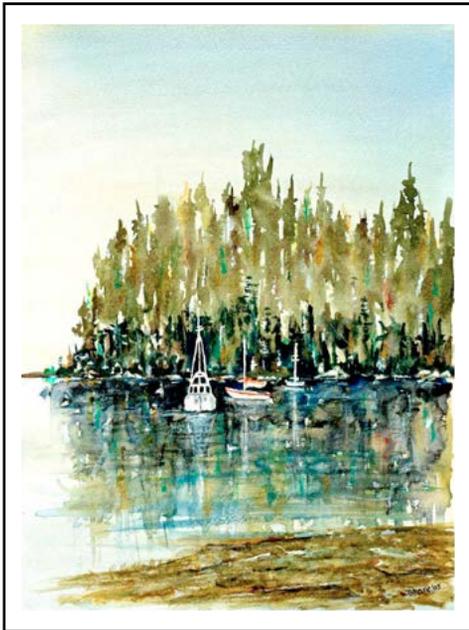
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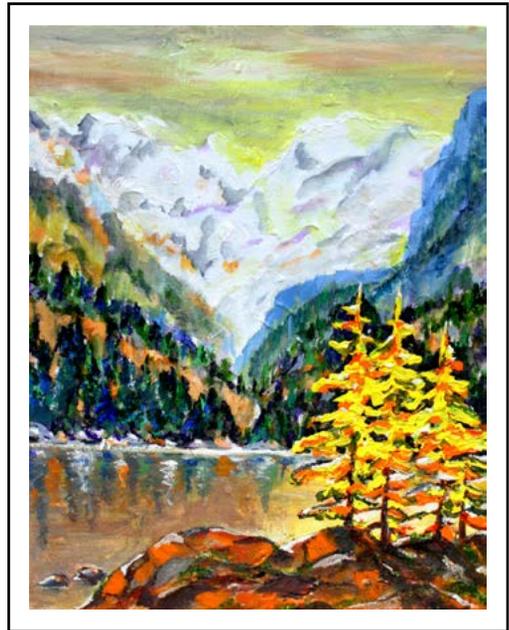


# Brush Strokes

SKETCHES AND PAINTINGS BY LEONARD SHANE



**HORSESHOE BAY**



**MOUNTAINS**



**VIEW FROM QUEEN ELIZABETH PARK**

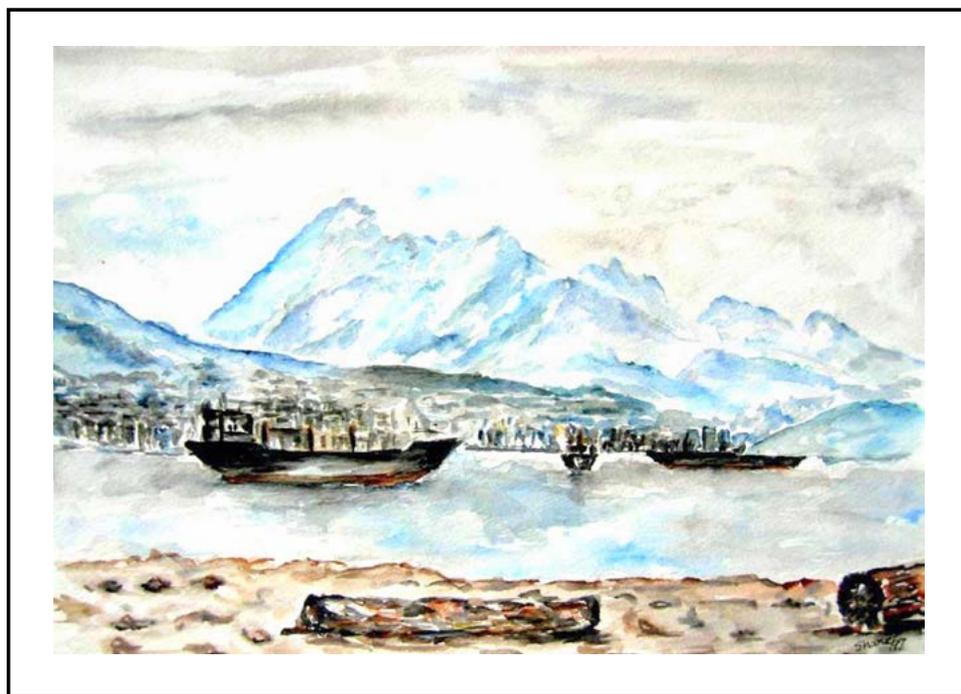
**Leonard Shane** is a BCRTA member who says of Queen Elizabeth Park, "The view from the park, which I believe is the highest point in Vancouver proper, has always been absolutely stunning to my eyes since I moved here in 1966!"



**GARRY POINT**



**LADNER BOATS**

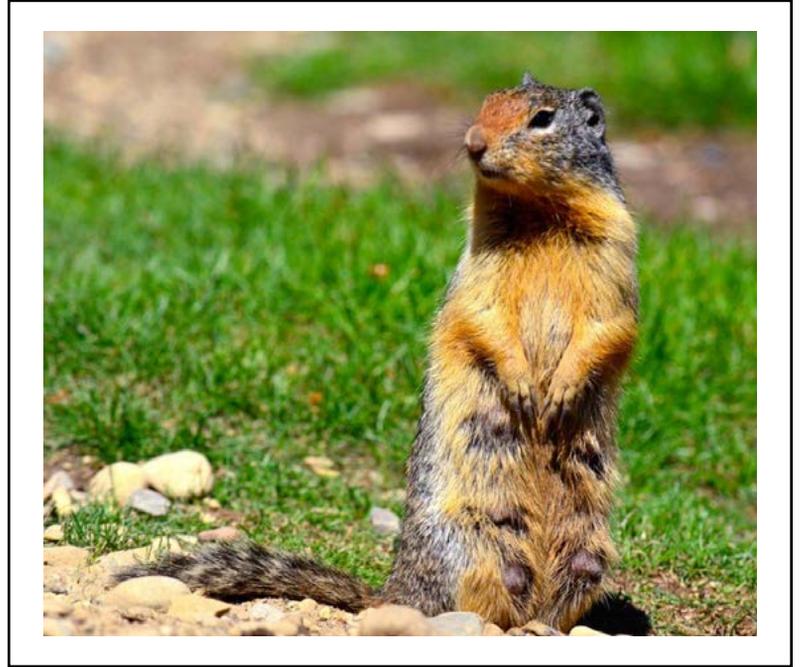
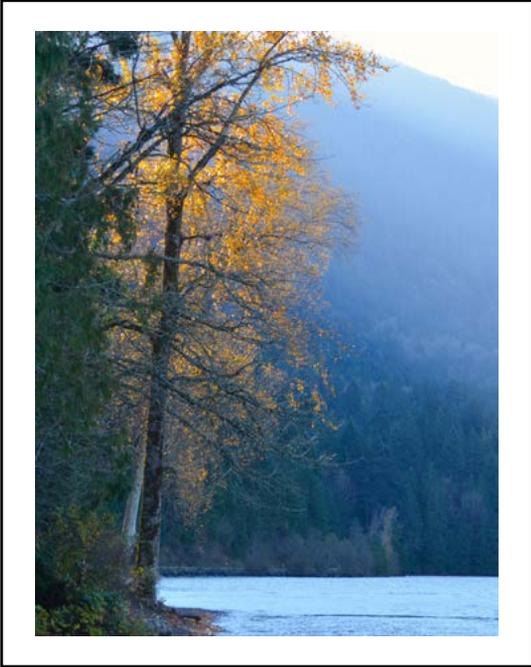


**SPANISH BANKS**



# Lon Smith

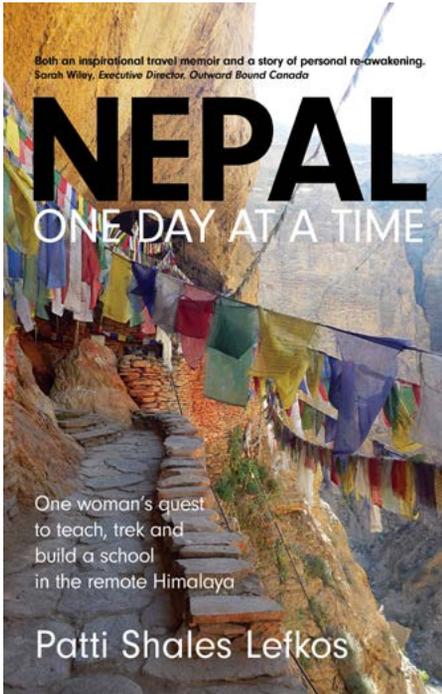
## PHOTOGRAPHS



**Lon Smith** is a retired counsellor who started teaching in Montreal in 1965. He retired after 40 years but continued with contract work until 2019. "I've had a long, enjoyable career," he says. Lon also provided this issue's cover photo. He lives in Abbotsford.



# books OF NOTE



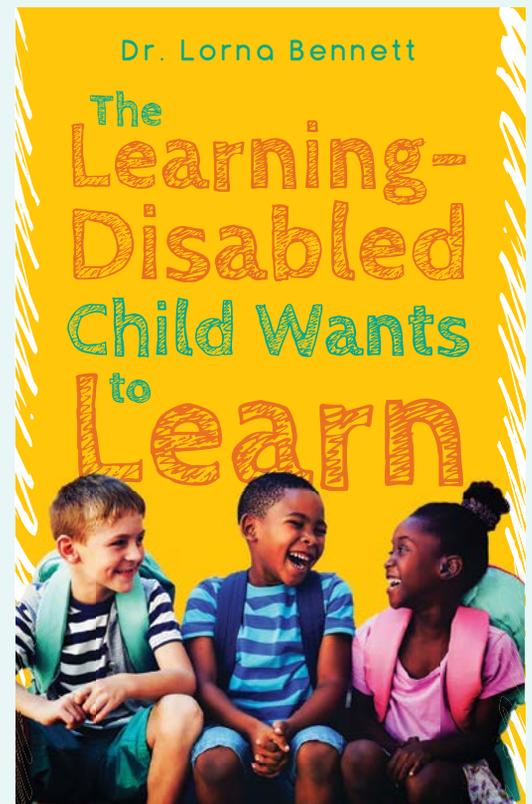
## NEPAL ONE DAY AT A TIME by Patti Shales Lefkos

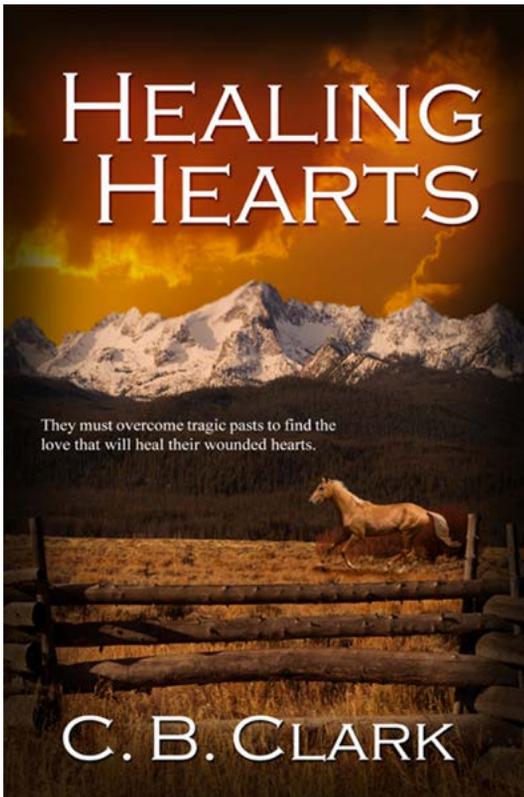
A Himalayan Adventure Travel Memoir with a Humanitarian Twist: one woman's quest to teach, trek and build a school in the remote Himalaya. It is the story of a senior woman whose life has come to an impasse. To establish independence within her marriage and face fears brought on by tragedy, she sets off on her own for the first time. She volunteers at a remote village school before a month-long high altitude Himalayan trek in the forbidden kingdom of Upper Mustang. Along the way she discovers a higher purpose: building a school to give back to the country she has learned to love.

Learn more at [pattishaleslefkos.com](http://pattishaleslefkos.com).

Available from Amazon

BCRTA members who have authored a book are featured in Books of Note. To be included, send your book details to [postscript@bcrt.ca](mailto:postscript@bcrt.ca)





## HEALING HEARTS

by C.B. Clark

Reeling from loss and heartbreak, Stella King is desperate to escape painful memories. The position of nanny on an isolated ranch in British Columbia's rugged Chilcotin Plateau seems the answer to her prayers.

Cattle rancher, Dawson Wheeler, has worked hard to overcome grief and build a predictable world for his young daughter. The last thing he needs is the all-too-attractive Stella disrupting the smooth running of his ranch, especially now that disturbing incidents are happening on his property.

Defending his land against those who want to gut it will be a challenge, but the biggest threat of all may be to his heart.

<https://www.facebook.com/cbclarkauthor>

Publisher: The Wild Rose Press

Release Date: March 23, 2020

## The Learning-Disabled Child Wants to Learn

by Lorna Bennett

The classroom is a place where children form fundamental self-expectations, and where they also learn the standards of behavior and education that the world will expect of them. For a child struggling to learn, the classroom is an overwhelming world of practical and emotional challenges. The Learning-Disabled Child Wants to Learn proposes adaptive teaching modalities that transform the classroom environment for these children.

Dr. Lorna Bennett's fifty years of recognized teaching expertise presents the classroom as a place where a child's learning potential can be freed from such impediments to success as low self-esteem, fear of failure, poor language skills, cognitive and memory impairments, an inability to plan and organize, not to mention exposure to social and economic stressors.

In this invaluable teaching resource, Lorna Bennet shares methods for observing and analyzing students' needs. She combines a teaching career with her school counseling experience to describe how children's diverse behaviors and responses are their attempts to cope with particular kinds of learning difficulties. She underscores the importance of assessing a learner's strengths and areas of deficiency in a way that is supportive of each child's innate desire to do well.

Lorna Bennett is a psychologist, an ex-school counsellor and a teaching expert with fifty years of classroom experience. She has taught students to learn, and, as a university professor, taught teachers to teach.

Friesen Press, ISBN 9781525542534

## GOLDEN STAR AWARDS

# Project Memory

### MUHEIM ELEMENTARY SCHOOL - SMITHERS

In June 2019, **Liliana Pesce** and her Grade 4-5 class celebrated receiving a Golden Star Award for the Buddy Program at **Muheim Elementary School** in Smithers. Donna Steeves, Bulkley Valley RTA vice-president, presented the award to Liliana and her class in front of a full house at the Della Herman Theatre following a staged performance of "Project Memory". In the packed auditorium were seniors and staff from Meadows Assisted Living, students' parents and members of the public.

The Muheim teacher and students received the Golden Star Award in honour of their positive interactions with the seniors at **The Meadows** retirement home. Throughout the school year, students and seniors met to play games, sing, dance, paint and do crafts. "Project Memory" was a theatrical collaboration between the students and Meadows residents looking at memories and the importance of positive interactions among generations.

Liliana has promoted intergenerational programming between seniors and students by presenting workshops in other school districts in the province as well as continuing the program at her school. Her students have gained a skill set that includes critical and creative thinking, communication, journaling, social responsibility and personal identification. That this is Liliana's second Golden Star Award points to the ongoing evolution of an excellent intergenerational program.

The seniors have benefited from the program as well. It truly makes a difference for many individuals.

A letter from the Meadows residents put it this way: "It is important to community health that citizens become involved in community-spirited activities like these. More importantly those who are instrumental in creating these activities need to receive the acknowledgement they deserve for doing so. Big kudos to Liliana, the teaching assistants who come with the kids, our manager



Liliana Pesce and her Muheim Elementary Grade 4-5 class during a presentation of Project Memory.

Photo credit Trevor Hewitt, Interior News.

Val, Meadows staff and all the kids who make life at The Meadows a whole lot more fun than it would be otherwise."

Muheim's principal Bev Forster, school staff, students, their parents and the staff at The Meadows all support the Buddy Program's positive interactions. The Golden Star Award statue is on display at the school. Award monies will be used to fund activities and events including a picnic and gardening sessions.

Congratulations to Liliana Pesce for spearheading the Buddy Program at Muheim Elementary School.

Excellence in Education  
Committee



# Not as Sharp as You Used to Be? Read On.

We often associate *cognitive function and development* with children. But studies show that reduced cognitive function can age us prematurely and reduce life expectancy. Many of us feel that our brains are not what they used to be. We may lose our car keys more often, leave potatoes to boil over on the stove, or forget the name of a person we just met. These brain hiccups might leave us wondering if there are things we can do to stay sharp. It turns out that healthy aging doesn't just mean moving your body. Exercising your brain is important, too! The brain needs daily workouts in order to stay fit.

How well our brain functions changes with age. As we get older, some functions start to decline – such as memory or the speed at which we process information.

Your *Cognitive Function* can be divided into four main categories – each category serving a different purpose.

**1. Memory** allows us to understand, learn, store, and remember information. Alzheimer's disease heavily affects this part of cognitive function. Memory loss in an otherwise healthy individual may be an early sign of dementia.

**2. Attention** allows us to focus on one specific thing and process information about it quickly. This process slows down as we age.

**3. Executive function** allows us to organize our thoughts and act on them. It lets us set goals for the present and future, and to plan, organize, make choices, and solve problems. The ability to pay attention, start tasks and remain focused until they are completed, regulate emotions, understand different points of view, all while keeping track of what you're doing, is what executive function deals with.

**4. Visual-spatial processing** is the ability to tell where objects are in the 3-D realm or space. It also involves being able to tell how far objects are from you and from each other.

Keep in mind that most tasks that we think of as primarily “visual-spatial” require other visual processing skills, too. For example, when you

practice dance moves you see in a video, you're using visual-spatial processing skills. Similarly, tying shoe laces takes visual-spatial processing skills to understand how the two laces must be looped together, using both the left and right hand.

## WHAT CAN I DO TO HELP MAINTAIN MY COGNITIVE ABILITIES?

A Mayo Clinic 2009 study found that seniors who play games, work on the computer, or participate in various arts and crafts had a 30 to 50 percent decrease in memory loss compared with people who did not participate in those activities. About 20 years ago, everyone told us to solve crossword puzzles to help retain our memory's acuity. It is still good advice. Work on Sudokus and logic problems, play various card games alone or with others, re-discover chess and board games. These will help reinforce strategy and cognitive abilities. Reading newspapers, quality magazines, and books has been shown to provide a brain boost. Try some trivia games to stimulate recall of things from the “Good Old Days”.

Solving jigsaw puzzles (especially larger sizes) will help focus your attention. The colours and shapes aid processing information. Get out into the community for exercise and fresh air, with a purpose, to learn and observe the surroundings. The local museum, art gallery, and historical sites build better cognition. While there, read “actively” so you can recall details of what you saw (good for retention) and go ahead and tell someone about the trip as interpersonal communication is vital to helping you to maintain your cognitive abilities. Join ElderCollege or attend courses offered at your local post-secondary institution to build cognitive function through active learning. Whenever we learn something new, engage in new activities, or even ponder a new concept, the brain will rewire itself in response to these activities. As with babies and children, adults can keep growing their brain and protect their cognitive functioning as they age.

**Pat Thiesen** is a BCRTA director, a member of the Well-being Committee and president of the Delta RTA.



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\*Offer shown is available until **April 30, 2020** or while quantities last and are subject to change without notice. Double minutes, texts and data bonus applies with a 2-yr term on in-market Individual plans from \$18/mo to \$60/mo and on all Couples and Family plans; bonus not applicable with Canada/U.S. plans. Data bonuses apply with a 2-yr term only on in-market wireless plans. 2 GB: Individual plans from \$40/mo to \$95/mo and \$80/mo Family Data Share Plan; 1 GB: \$32 Individual plan and \$55/mo Couples Data Share Plan. Data bonus is not eligible for Double minutes, texts and data bonus and is not applicable with Canada/U.S. plans. Other offers cannot be combined. 10% off applies to the Talk & Text monthly plan fees, and 15% off applies to the Smartphone monthly plan fees. Discount applies for as long as you are a member of BC Retired Teachers Association and cannot be combined with Bring Your Own Phone discount, Tablet Data plans and Wireless Home Phone plans. Device pricing and minimum monthly rate plan apply for each line, and vary by term and plan chosen. Early cancellation fees apply with a 2-yr term. Some conditions apply, call 1-866-669-7212 for details or visit simplyconnect.ca for details.

# 60 eh? Test Those Ears!

A BCRTA DIRECTOR LEARNS ABOUT HEARING HEALTH,  
THEN DOES SOMETHING ABOUT IT  
WITH SURPRISING RESULTS



In December, the Well-Being Committee received an excellent presentation from Sally Thompson who is National Director of Affinity Development with Hearing Life, one the BCRTA's Advantage Program partners. Her presentation was not so much about purchasing hearing aids, expensive or not, but on the importance of hearing health being part of our overall health profile. Starting at age 60 hearing acuity often declines. In fact, 47% of those who are of age 60 suffer some hearing loss. In addition to the inconvenience of not being able to follow a conversation or hear the TV, hearing loss also has an impact on both the functioning of the auditory processing of the brain and the overall health of the senior. The longer the hearing impairment is left untreated the greater the likelihood of significant long-term damage to the brain and serious health deficits for the individual.

## **AGE, ILLNESS, AND EVEN MEDICATIONS CAN AFFECT YOUR HEARING**

The use of some medications can impact the hearing nerves in the brain. For example, long term use of Aspirin or common antibiotics ending in "cin" can damage the auditory nerve. Your doctor should be able to advise you on appropriate use to minimize damaging effects of these medications. That is why it is important for hearing testing to be a regular part of your health

.....

**Terry Green** is a BCRTA Director and Chair of the BCRTA Well-being Committee.

regimen at the age of 60. There are many causes of hearing loss, some of which can be treated without having to resort to hearing aids. Hearing testing is a cost-free service with Hearing Life. You do not require a medical referral for a hearing test, you can simply call 1.855.749.7743 or visit the online booking page on their website. Mention you are a member of BCRTA and Hearing Life will schedule you into a clinic convenient to you.

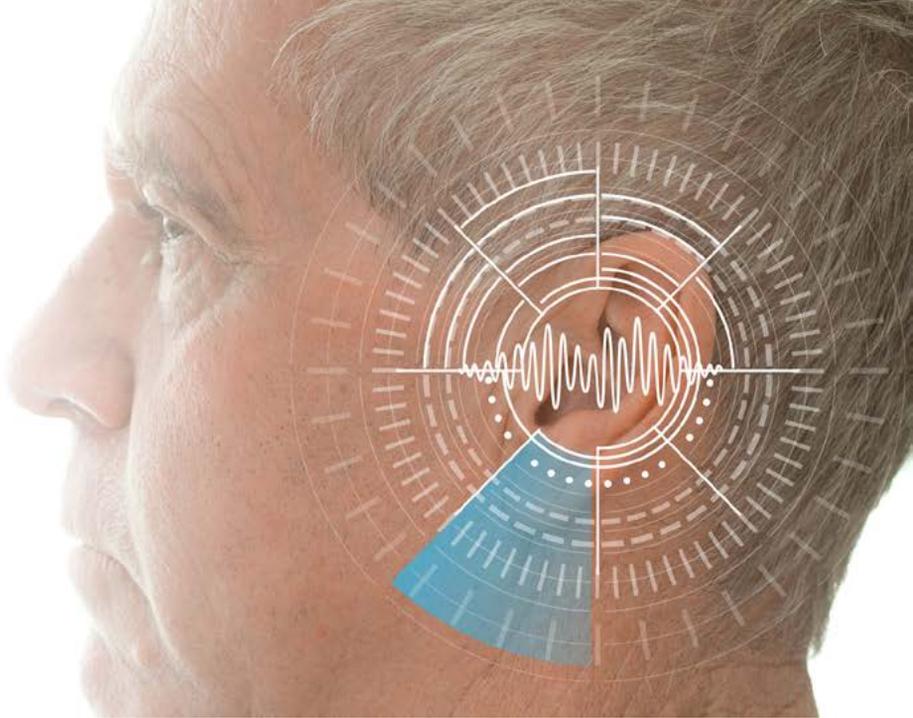
## **WHAT TO EXPECT**

The hearing test process, regardless of the provider, should emphasize diagnosis first and not the purchase of devices. Included should be a discussion of your medical history, the results of Otoscopy, Tympanometry, Air/Bone Conduction, and speech understanding assessment. Ms. Thompson gave an explanation of some "advantages" her network offers to BCRTA members. The free hearing test determines the nature of the hearing loss and what sort of remedies are available (not always a hearing aid). Free trials of various devices help patients find the right one.

## **THE COST OF HEARING AIDS**

A common concern is the cost of hearing aids. Thompson pointed out that devices have different price points, but the primary concern should be selecting the device that best addresses your needs. As I write this, Hearing Life is offering BCRTA members a 25% discount off the price of hearing aids, plus the special 10% discount

“ The cost per day is small compared to the health benefits... ”



that BCRTA members always receive. Hearing aids providers sometimes have a reputation of being expensive, but Thompson pointed out that Hearing Life offers a price-matching guarantee. Those who find the one-time cost of purchasing a device should consider that financing is available. Both Green Shield and Johnson EHC plans also have some coverage for hearing aids – check your plan. When you need a hearing aid, the final cost per day is small compared to the health benefits. According to Thompson, in addition to requiring a professional certification, all Hearing Life centers abide by a code of conduct that emphasizes honest and accurate hearing assessment and appropriate treatment planning. You should never receive a “pitch” from any hearing provider to buy something you don’t need.



Ms. Thompson concluded that hearing aids do not cure hearing loss but work to stabilize speech understanding capabilities in neuro-sensory cases. Successful treatment relies on a positive attitude, willingness to learn, practice, patience and commitment of the client to persevere in the acclimatization process of adapting to hearing aids. Most importantly, addressing hearing loss concerns does contribute to a longer, sustainable, and healthy lifestyle for seniors.

After her presentation I felt very reassured that we as BCRTA members have an Advantage Partner that can offer retired teachers a valuable and cost-effective way of treating hearing loss.

### **GOING FOR THE TEST**

What I didn’t mention yet was that my wife and I often complain to each other that we can’t hear what the other is saying and we frequently ask one another to repeat things. Even worse are the miscommunications about events and happenings. Occasionally one of us says in exasperation, “I TOLD YOU ABOUT THAT LAST WEEK, YOU NEVER HEAR WHAT I HAVE TO SAY!!”

I reflected on this after the Hearing Life presentation. After some discussion, my wife and I decided we would give HearingLife a try by getting our hearing tested.

Now I want you to know that I have never before entertained doing this because over the years I had a nasty suspicion that I was going to be told that I needed hearing aids whether I was suffering hearing loss or not.

So off we tootled to the HearingLife office nearest to us in Penticton. It was easy and convenient to schedule the appointments. My wife had her test first, followed by me. The tests took about half an hour for each of us and then we had a combined consultation for about fifteen to twenty minutes.

The consultant who did the testing was an amazing person who took the time to discuss how the ear works and the causes of routine hearing loss. She had a professionally-equipped audiometric booth and a thorough testing process. The friendly manner of the testing and consult was greatly appreciated.

What was amazing to the technician and to me and my wife was that the results of our tests provided almost 100% identical hearing profiles. That is apparently quite unusual. What surprised me even more were the affirming words from the

consultant—she told us that we have amazingly good hearing for our age (I am seventy and my wife is sixty-nine). She indicated that because our hearing is so good that we don't need to worry about another test for two or three years.

When we asked her about our concerns regarding not hearing each other she asked us how long we have been married. We said forty-two years. She replied that the answer was easy – there is what she calls the “Marriage Syndrome” that after a long marriage, often hearing is not a problem. What is a problem is “listening”!

Her advice was not to go around shouting at each other but when communication is essential to take the time to sit down, face each other, snap our fingers and say, “Are you listening to me?” Then we will be set to get the information across. For me, at least, this is good advice because my attention span is becoming increasingly shorter as our marriage continues to grow in numbers!

So... have you had your hearing tested?

**EDITOR’S NOTE - DISCOUNT EXTENDED TO APRIL 30**

PostScript reached out to HearingLife to ensure that the content of this article was accurate. We are pleased to let you know that not only did they endorse this article, they have agreed to extend the special 25% discount offer for BCRTA members to April 30th, 2020. This is in addition to the 10% member discount that applies all year.

What would that discount mean to you? If you have EHC coverage, you may have some of your costs covered in addition to these discounts. For example, the Green Shield EHC plan typically covers \$1400, and the Johnson Prestige plan typically covers \$1000. Check with your provider as to your coverage. Here are two example scenarios using a generic price:

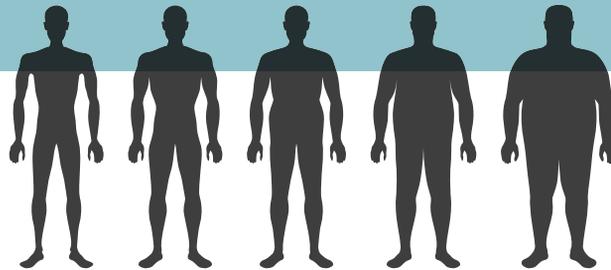
	<b>WITH EHC</b>	<b>WITH NO EHC</b>
<b>DEVICE MSRP (EXAMPLE)</b>	<b>\$3000</b>	<b>\$3000</b>
<b>SPECIAL 25% DISCOUNT</b>	<b>\$750</b>	<b>\$750</b>
<b>BCRTA 10% DISCOUNT</b>	<b>\$225</b>	<b>\$225</b>
<b>EHC COVERAGE</b>	<b>\$1000 TO 1400</b>	<b>\$0</b>
<b>NET PAYABLE BY YOU</b>	<b>\$625 TO \$1025</b>	<b>\$2025</b>

Take this article in with you to your local Hearing Life location to take advantage of this special 25% + 10% offer. Act before April 30, 2020.

# Health & Fitness Calculators



## MEASUREMENT SYSTEMS AND WHAT THEY MEAN



There many measurement systems available to indicate fitness, weight and health.

BMI and WHtR are two of the more common.

**BMI** is Body Mass Index. The BMI's history goes back to the 1830's. It has weight classifications of Obese, High, Normal, and Low. It uses weight, height, gender and age. Access to a chart is needed to determine a person's BMI. A healthy BMI is between 20 and 25. A score below 20 could be underweight and over 25 may indicate overweight and cardiovascular issues. Many government and medical organisations, including the United Nations and Government of Canada use the BMI when evaluating the health of populations. BMI is not valid for people under age 20 and 65 or older.

**W/HtR**, the Weight/Height Ratio (also called the WSR, Waist-to-Stature ratio), is another measurement and has seen increasing use. Its reliability and simplicity as a screening tool for cardiovascular disease and diabetes has been gaining favour since about 2010. Advocates claim several studies show that W/HtR is a more valid indicator of cardiovascular and diabetes issues than BMI because it measures abdominal fat.

To calculate W/HtR, two measurements are needed: waist and height. If the waist is more than 50% of the height then prediction of

cardiovascular disease and diabetes is more reliable than BMI.

Many advocates say that including the waist circumference is a more accurate measure of where the fat is. The human waist circumference is: the circumference measured at a level midway between the lowest palpable rib and the crest of the hip-bone (iliac). W/HtR is valid for males, females, children and people over 65. Some providers show classifications of Underweight, Healthy weight, Overweight, and Obese. Healthy is in the range of 43% to 50% and indicates low risk for obesity-related disease.

Organizations such as the US National Heart Lung and Blood Institute, Canadian Heart Association, and Heart and Stroke British Columbia advocate W/HtR and distribute free measuring tapes.

There is no shortage of calculators and measures available on the internet. One of the more unusual ones is the BMR calculator (Basal Metabolic Rate). It measures the number of calories you'd burn if you stayed in bed for 24 hours. It requires at least 12 hours of fasting and a wide range of pre- and post-tests.

**D.N. Caskey** is a member of the BCRTA Well-being Committee.

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# AVOIDING FRAILTY

## TAKE ACTION NOW TO REDUCE HEALTH COMPLICATIONS IN THE FUTURE

### WHAT IS FRAILTY?

Frailty is a medical condition of reduced function and health in older individuals.

Getting older doesn't necessarily mean someone is frail, but it does increase the odds of developing multiple medical conditions and frailty. Things like inactivity, poor nutrition, social isolation, or loneliness, and multiple medications contribute to frailty. When you are frail, your body does not have the ability to cope with minor illnesses that would normally have minimal impact if you were healthy. With frailty, these minor stressors may trigger rapid and dramatic deterioration.

Older adults living with frailty:

- are more susceptible to large declines in health from minor illnesses such as the flu or adverse events like falls
- are more likely to be hospitalized, need long term care, or die

Those living with frailty are at higher risk for deterioration of their health and death than what is expected based on their age alone.

Older adults living with frailty and their family/friend caregivers need holistic approaches that treat the entire person and health challenges in a coordinated, caring manner.

### COMMON FEATURES OF FRAILTY

People who are frail usually have three or more of five symptoms that often travel together. These include unintentional weight loss (10 or more pounds within the past year), muscle loss and weakness, a feeling of fatigue, slow walking speed, and low levels of physical activity. Frailty is NOT an inevitable part of aging! So what can be done to avoid frailty and maintain vitality?



### AVOID FRAILTY—TAKE CONTROL

Over 1.5 million older Canadians live with frailty. This number may be higher, as frailty frequently goes undetected and screening is not conducted consistently. As frailty severity increases, the risk of deterioration and death, especially from minor illnesses and injuries greatly increases.

Here are some ways to AVOID Frailty by taking control of your health:

#### ACTIVITY

The best way to stay mobile, strong, and healthy is to do activities that strengthen your muscles, get your heart beating, and challenge your balance. It's never too late to start! Even adults in their 80s and 90s have been known to rebuild muscle strength with regular exercise. Activity and exercise can slow, and in some cases reverse frailty. Remember to also let your body recharge and repair. Older adults need 7 to 9 hours of sleep nightly.

#### VACCINATE

As we age, our body's ability to fight off infection is reduced. Vaccines are safe and effective, and they greatly improve your ability to resist infectious disease and avoid illnesses that can cause hospitalization or lead to poorer health. Adults over 65 years of age should get the high dose flu vaccine annually, as well as shingles and pneumonia vaccines, once as an adult over age 50. Also, check that your booster shots are up to date, including diphtheria, tetanus, and pertussis.

*continued...*

1 out of 4 Canadian adults over the age of 65 take at least 10 different types of medications. Some medications may no longer be required, while others new medications may be needed.



### OPTIMIZE MEDICATIONS

1 out of 4 Canadian adults over the age of 65 take at least 10 different types of medications. Some medications may no longer be required, while other new medications may be needed. Have your health care provider review ALL your medications periodically, including prescriptions, over the counter drugs, and even vitamins and supplements. If unchecked, multiple medicines may interact poorly and may cause side effects which lead to frailty – like poor nutrient absorption, confusion, dizziness, and falls.

### INTERACT

In older adults, loneliness has been associated with a 45 per cent increased risk of death. Evidence also suggests that loneliness can accelerate physiological aging and may lead to several other health problems, including high blood pressure, depression, and dementia. Older adults with strong social relationships enjoy a better quality of life and often live longer! So be willing to make new friends: join a club, take a class, or volunteer in your community. Meaningful relationships matter to your health!

### DIET AND NUTRITION

Food is medicine! As we age, we need more of certain nutrients like protein found in fish, eggs, and other sources to keep muscles and bones strong. Vitamin D and calcium also support bone and muscle strength and may help prevent frailty. Eating enough good food and getting proper nutrition can reduce the risk of frailty and help you live well, longer!

### CONSULT

These are general health guidelines and should not be considered personal medical advice. You should consult your health care provider and discuss each element outlined above to ensure that each element of the AVOID Frailty campaign is personally customized for you.

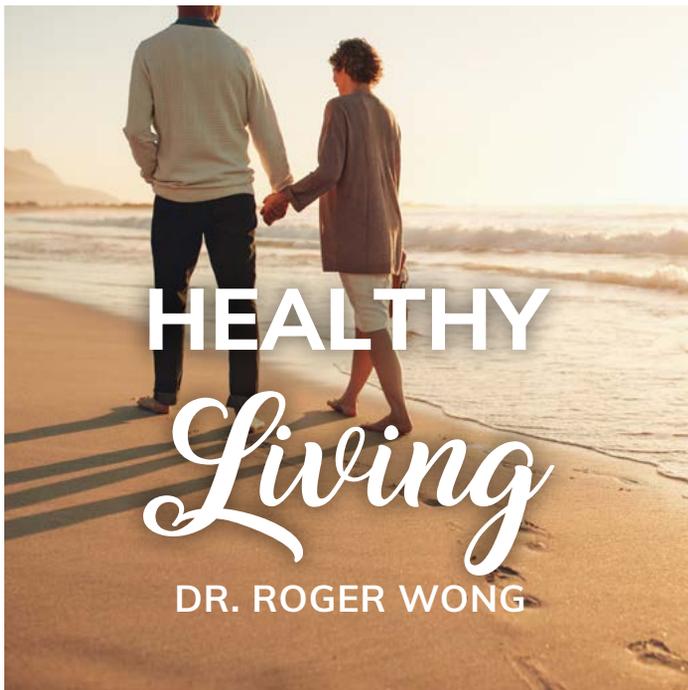
The above information is provided by the **Canadian Frailty Network** and more information on Frailty and the CFN can be found on their website at:

<https://www.cfn-nce.ca>

**Terry Green** is a BCRTA Director and Chair of the BCRTA Well-being Committee.



In the next PostScript, we will feature an article on the UBC Pharmacists Clinic at the Faculty of Pharmaceutical Sciences at UBC. This free medication review program offers support to all residents of BC.



I still love the waltz. It is a beautiful blend of mental precision and physical ability, skills a child can learn but also a combination that holds a key to healthy aging. The significance of this combination is becoming more understood, in part due to research here at the University of British Columbia.

Maybe Johann “The Waltz King” Strauss knew something about healthy aging. We think of him as an older composer, which is true: he died way back in 1899 at the age of 73, an age almost unheard of at that time. But the Viennese always thought of him as the “younger” Strauss. His father (also Johann) had died at only 45, but not before passing along some waltz basics to the boy.

The Waltz King died of the illness euphemized as “the old person’s friend”—pneumonia—in the upper part of his lung. For generations, this was a common end of life scenario, but I am thankful that we now have the influenza vaccine which is effective in protecting seniors from a premature death due to influenza-related pneumonia.

In honour of Johann Strauss, let us look at some ways music and dance can help make healthy aging as simple as one, two, three.

### **ONE – STAYING ACTIVE**

I have said it before, I shall say it again. What is good for the body is good for the brain, and while any form of activity is good, special payoffs come with the mental and physical engagement of dance. If the thought of exercise evokes thoughts of pain and drudgery, you are not thinking like a dancer. Have fun and introduce some variety into your routine. Get into motion. Your body and mind will be healthier for it.

### **TWO – THOUGHTS AND EMOTIONS**

Perhaps you have heard the stories of how music uniquely reaches those who live with dementia such as Alzheimer’s disease. That is because music sits at a very deep place in our memory and stimulating those memories helps connect us to the emotions and events of our past, bringing them forward into the present. Music can also have a calming effect for some older people who experience agitation.

*continued*

## **A One Two Three of Aging**

*This column is adapted from Dr. Wong’s recent address at UBC’s “Sounds and Science” gala, where scientists gave lectures in a joint presentation with the Vienna Symphony Orchestra.*

Age is just a number, people say. Perhaps, but the experience of aging is personal, because it is about our life. So I would like to spend a bit of time focusing on caring for our physical and mental well-being, how we add value and meaning to our lives in a way that numbers cannot describe.

We can be overwhelmed by the numbers around aging. For example, there are now more seniors in Canada than kids under fifteen. That fact is just one indicator of a world-wide phenomenon.

### **LEARNING THE WALTZ**

I remember my first exposure to Viennese music. My mother put on the Blue Danube Waltz by Johann Strass, took my little hand in hers, and taught me to waltz. One two three, one two three. I was watching my feet move across the wooden planks in our humble apartment. Mom was patient with me. She had to be.



### THREE – CONNECTION

It is so wonderful to belong and to have friendships. While aging does not necessarily mean isolation, too many of us lose contact with others over time. Studies show that social isolation and loneliness are as bad for your health as smoking fifteen cigarettes a day, reducing up to eight years off life expectancy. We can address this problem of loneliness by regular engagement with others in any forum, but there are special benefits to a fun learning environment like a dance class, where we talk, laugh and exercise with others. Or perhaps it will be you teaching a younger person how to dance. I have a friend who learns traditional Hawaiian dance alongside her daughter. Their instructor is in her eighties! Three generations swaying together in unison – what a picture of friendship and health at every age.

Of course there are lots of technical ways to play music, and perhaps someone will invent a robot that teaches you to dance. But I do not want to get an error message when I put my feet wrong. I have those special memories of my mother smiling at me and saying, “It’s all right, son.”

One of my favorite sayings applies here: technology is great, but it does not replace a hug. Dancing to music may have technical aspects, but it is best enjoyed with other people.

### A MEANING GREATER THAN NUMBERS

Recently I was out for dinner at a local restaurant. In the middle of my meal, I got a surprise. Waltz music came on, and couples in their seventies and eighties headed out on to the dance floor. These folks were dressed up in fine clothes—the women in glittering dresses. They were not looking down at their feet like I do, their backs were straight, couples gliding together in time with the music that has inspired generations. These were not people in decline—these were ballroom dancers!

I was moved. Here in front of me was a picture of the joy and meaning that I would want for all seniors.

If I had asked those graceful dancers what the waltz meant to them, each would have given their own answer. But as they moved together—one two three, one two three—no words were needed to convey the special place that music had in their life. They were living it.

**Dr. Roger Wong** is Executive Associate Dean (Education) in the Faculty of Medicine, University of British Columbia, a geriatrics specialist doctor, clinical professor of geriatric medicine, the 13th President of the Canadian Geriatrics Society, and a TEDx speaker. He tweets at @RogerWong10.

*The content of this article is not intended to be a substitute for professional medical advice, diagnosis, or treatment. Always seek the advice of your doctor or other qualified health provider with any questions you may have regarding a medical condition.*

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## SUBMISSIONS

**PostScript Magazine** welcomes submissions from all BCRTA members. We're looking for your stories of travel and adventure, your creative outlets, volunteer work and more.

Upcoming themes include: profiling our members' favorite books, environmental initiatives and cross-cultural experiences. If you have stories to share on these topics, write us! [postscript@bcrt.ca](mailto:postscript@bcrt.ca)

# BCRTA CONNECTIONS



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## HOUSING

Canadian Cohousing Conference May 8-10, in Vancouver. Learn more about our communities - The Coastal Village and The Mountain Village - at our booth. TCV is involved with a new development near the Sechelt waterfront. <http://thecoastalvillage.ca>

## EXPERIENCES

**Women's Art Retreat**, May 4 to 6, 2020. Loon Lake Lodge and Retreat Centre, Maple Ridge. Art for the Soul Retreat includes accommodation, all meals, art materials, and creative art experiences. No art experience required. Join us to relax, create and rejuvenate. More information at

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

[www.loonlake.ubc.ca](http://www.loonlake.ubc.ca)

Email: [artforthesoulworkshops@gmail.com](mailto:artforthesoulworkshops@gmail.com)

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# crossword

By David Squance, Victoria

## ACROSS

1. Wan
5. Run away
9. One way to use a credit card
14. \_\_\_\_\_ - retentive
15. Emulate the Tower of Pisa
16. Duck from which much down comes
17. With reference to (2 wds)
18. Non-metric distance measure
19. Opposite of dirty
20. Most of the business at a flea market is this
22. Having no auditory organs
24. \_\_\_\_\_ AD, brand of drug used for colds or flu
26. One of thirteen popes
27. The furnishings, window dressings, etc. of a room (pl.)
30. What one must do to win a certain dance competition
35. Oak tree seed
36. Mediocre (colloq.)
37. Slide from side to side, as in snow
38. Sawyer or Thumb
39. Metrical foot
42. Anger
43. Form of energy (abbr.)
45. Finished, done
46. Word often heard during a tug-of-war
48. Person who gives a company's customers information about the company's products
50. Anne of Green \_\_\_\_\_
51. Short form of an explosive
52. Western classic young adult novel
54. Outside window cover
58. Asterix's sidekick; monument
62. The disease Salk's vaccine was used against
63. Acronym used with a military fugitive
65. Scandanavian deity
66. The \_\_\_\_\_ Life of Animals, follow-up to The Hidden Life of Trees
67. A puff on a marijuana cigarette
68. Lymph \_\_\_\_\_
69. What one might become after reading Old Yeller
70. Takes in with the eyes
71. Excited happiness

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			

## DOWN

1. One unit of pants
2. Girl of Green Gables
3. Former Canuck Lindgren
4. Christian name of the author of Pollyanna
5. Philadelphia NHL team
6. Rental agreement
7. What one who is 22 across is lacking
8. Author of Neverending Story
9. Private information which is kept to yourself
10. Last word in the title of a children's classic from 1908
11. Thought, insight (Fr.)
12. Green vegetable (pl.)
13. Sea eagle (pl.)
21. \_\_\_\_\_ Doone (Blackmore)
23. Choir voice (pl.)
25. Type of garden pests, caterpillars
27. Passe, old hat
28. Learning institution (Fr.)
29. Celestial object
31. Person taking illicit drugs, perhaps
32. Greek classic
33. "They also \_\_\_\_\_ who only stand ..."
34. Colloquial term for a pre-teen
36. Keep for the future
40. Nick \_\_\_\_\_, American actor
41. The witches predicted MacBeth would be "\_\_\_\_\_ of Cawdor"
44. More feline-like
47. "To love that well ... must leave \_\_\_\_\_" (Shakespeare)
49. An electoral riding could be said to be "\_\_\_\_\_ hands", if held by a Conservative (2 wds)
50. Last word in the title of the classic referred to in 2 down
53. Robert \_\_\_\_\_, British naturalist, 1635 - 1703
54. Barbecue rod
55. Sharpen, whet
56. Arm bone
57. Mrs. Frisby and the \_\_\_\_\_ ...
59. False god
60. "Whose \_\_\_\_\_ are you on, anyway?"
61. Leg joint
64. "Ah, \_\_\_\_\_ is me"

# Sudoku

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

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

## 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.

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## DEADLINE FOR SUDOKU AND CROSSWORD SUBMISSION IS:

April 30, 2020

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

## Crossword:

Lorraine Walsh (Shuswap)  
Brenda Gaskell (Lower Vancouver Island)  
Susan Boyd ((Central Okanagan)

## Sudoku:

Patricia Rankin (Nanaimo/Cowichan)  
Vicki Simmons (Campbell River)  
Gerry Luck (Central Okanagan)

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## WINTER 2019 CROSSWORD SOLUTION

1	R	E	A	L		5	A	R	A	B	S		10	S	R	I			
13	O	N	L	Y		14	J	A	N	I	E		15	T	A	R			
16	O	D	I	N		17	A	N	N	E	S		18	I	N	K			
19	K	I	N	D		20	E	R	G	A	R	T		21	E	N			
22	S	T	E	A	K								23	E	A	G	E	R	
						26	E	F	F	O	R	T	S		31	B	E		
32	U	R	O			36	L	U	C	E			37	E	T	O	N		
39	T	R	E	A	S		40	S	U	R	E	I	S		41	L	A	N	D
42	T	E	T	R	A		43	O	A	K	S		44	M	Y	S			
45	A	I	C			46	V	A	R	N	I	S		48					
49	S	C	H	O	O		50	L					51	O	B	E	S		
						55	G	R	A	D	E	T		59	W	E	L	V	E
60	T	B	A	R		63	N	I	S	E	I		64	O	E	D			
65	R	O	T	E		66	O	T	T	E	R		67	O	R	G			
68	Y	A	M	S		69	N	E	E	D	Y		70	R	Y	E			

# Obituaries

Location listed is the area given as "last taught"



---

Bailey, Martin	Vernon	Matovic, Joseph	Richmond
Broughton, David	Kamloops	Maynard, M. Claire	Delta
Brown, Gordon	Maple Ridge	McKinty, Donna Rae	Alberni
Brown, Lois	Surrey	Meldrum, Stuart	Campbell River
Bryant, Elvira	Haida Gwai	Merson, Peter	Vancouver
Buchanan, Claud	Trail	Mewhort, William	Kamloops
Chatham, R. Marla	Prince George	Montgomery, Lois	Powell River
Cook, Margaret	Powell River	Morrish, William	Vancouver
Dunnison, David	Surrey	Morton, Brenda	Greater Victoria
Dergousoff, Marjorie	Langley	Mottle, Denise	Alberni
Deschner, Thomas	Vancouver	Norheim, Gwyneth	Prince George
Dey, W. George	Courtenay	Oliver, Richard	Burnaby
Donovan, I. Lorraine	Fort Nelson	Page, Vera	Langley
Evans, Bryan	Coquitlam	Roberts, Charles	Delta
Fryer, David L.	Mission	Rogers, Leslie	Langley
Goldsack, Florence	Vancouver	Royal, Diane M.	Mission
Grainger, Shirley	Kimberley	Scriven, Marlene Gayle	Peace River North
Gray, James	Cranbrook	Shaw, John	Saanich
Grisdale, Dennis	Alberni	Steuart, Sheila	Greater Victoria
Hedley, Mollie	Surrey	Stewart, E. Anne	Shuswap
Jardin, Carol	Alberni	Taylor, Audrey Lynne	Vancouver
Johnson, Doris Lynn	Kootenay Lake	Taylor, Don N.	Greater Victoria
Jones, Mary	West Vancouver	Taylor, Garry	Chilliwack
Legg, Alan	Chilliwack	Vesely, Marilyn	North Vancouver
Lochhead, Ken	Burnaby	Vessey, Sheelagh	Greater Victoria
Lock, David F.	Greater Victoria	Wilson, David	Vancouver
Madison, David	Vernon		

# inspiration



“Life is what we make it, always has been, always will be.  
If I hadn’t started painting, I would have raised chickens.  
I look back on my life like a good day’s work,  
it was done and I am satisfied with it.”

## **GRANDMA MOSES, ARTIST**

Folk artist Grandma Moses (1860-1961) set aside her childhood dreams to become a painter to tend to her large family - five of her ten children survived to adulthood. She sold home-made potato chips and butter to supplement the income her husband made as a farm laborer. In her seventies as a widow she retired from farm work and made embroidered gifts for friends and family. But when arthritis in her hands made embroidery difficult, she picked up a paintbrush. When her right hand gave her too much pain, she switched to her left.

An art collector saw one of her paintings in a drug store in 1938. The next year the Museum of Modern Art included her in an exhibition. At her debut on the art scene, reviewers were struck both by her unique vision of rural life and by her age of 79 years. They gave her the nickname “Grandma Moses”. She continued to paint into her nineties. Her work is now celebrated in museums around the world.



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

**Who:** Mr. Robert Reid Smith was a past president of both the BCTF and BCRTA

**What:** The R. R. Smith Memorial Fund Foundation advances public education in BC and in developing countries around the world.

**How:** The Board of directors consider applications for grants for literacy projects, to groups with Registered Canadian Charitable status.

**When:** Applications for funding are due at the R.R. Smith office by March 1st each year.

**Why:** Your \$2 membership fee enables worthwhile funding to many areas where the dollar amount is stretched, as well as providing much needed support for educational projects within BC.



One recipient is Faith Odera from Kenya who wrote in 2019,

*"I am thrilled to be able to attend secondary school, with support from the R.R. Smith funds.*

*My home is two rooms with an iron roof, for a family of 7. The kitchen is thatched with grass. At school my best subject is English, and I study very hard.*

*Thank you for supporting my educational dreams!"*

R. R. Smith donations are vital to ensure educational opportunities help students achieve their potential.

Please consider mailing your donation to: R.R. Smith, #100-500 W. 6th Avenue, Vancouver, BC, V5Z 4P2. Donations of \$20 or more will be given a tax receipt.

**Or** To make a donation online go to [www.vancitycommunityfoundation.ca](http://www.vancitycommunityfoundation.ca), click on "Funds" at the top of the page, type R.R. Smith in the "search" area, click on "R.R. Smith Community Fund", click on "Give to this Fund", and fill in the details required. A tax receipt will be issued within minutes.

**Travel Opportunities:** R.R. Smith has an affinity programs with **Enjoy the Journey Travel** which offers local day sight-seeing as well as travel to sites such as Haida Gwaii, Maui Hawaii, Authentic Cuba and Exploring the Yukon. Note: if you mention you are a R. R. Smith member, some funds are returned to support the R. R. Smith Fund Foundation.

To view the 2020 Enjoy the Journey catalogue at <http://enjoythejourney.ca>

To learn more visit  
**[www.rrsmith.ca](http://www.rrsmith.ca)**

2019-2020 Directors: Barb Mikulec, Gail Chaddock-Costello, Andy Hattrick, Dave Carter, Steve Bailey, Sterling Campbell, Sarah Joyce, Karen Kilbride, Caroline Malm, Sheila Pither

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