

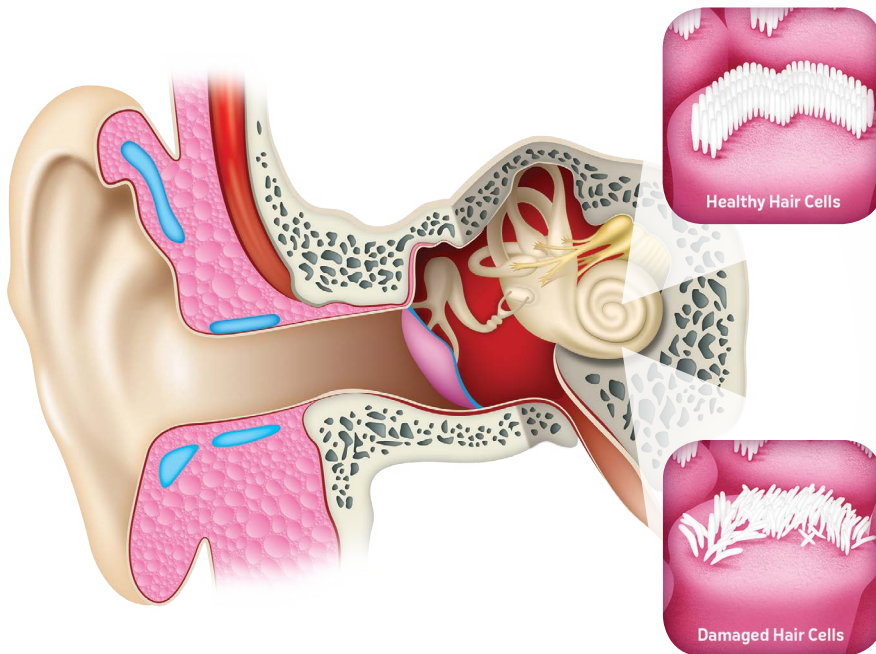
PostScript

SPRING 2019



THE MAGAZINE FOR RETIRED EDUCATORS

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BCRTA – HEAD OFFICE

100-550 W. 6th Avenue • Vancouver BC • V5Z 4P2
Phone 604.871.2260 Toll Free 1.877.683.2243
Fax: 604.871.2265

EDITORIAL TEAM

Tim Anderson, Executive Editor
JoAnn Lauber, Contributing Editor
Kristi Josephson, Administration



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www.bcrta.ca/postsript
postsript@bcrta.ca

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Educators develop a special talent for reaching across boundaries to those at the margins, and perhaps that is why retired teachers are such an essential part of a unique outreach program that reaches inside—inside prison, that is. In this issue of PostScript we learn about the remarkable *Book Clubs For Inmates* program, which helps give Canada's most isolated persons a chance at a new story.

It won't surprise you to learn that BCRTA members are on the leading edge of incorporating environmentally-friendly choices into their lifestyle. *Norman Gleadow* and *Bill Lytle-McGhee* fill us in on their strategies.

A positive development for retirees in Canada is a growing trend for like-minded organizations to work together to protect our interests. Through our national body, ACER-CART, the BCRTA has been meeting with other national organizations and federal politicians, advancing the causes of pension security, pharmacare and a national seniors strategy. President *Gerry Tiede* tells us all about it, and introduces us to a new opportunity to make our voice heard.

It wouldn't be PostScript without at least one good trip. *Garry Litke* takes us to the exotic sites and (sometimes overwhelming) scents of Morocco. How high can you climb a tree? We've got a goat to catch.

The BCRTA Well-being Committee continues to do amazing work, keeping us up to date on all sorts of ideas and resources to keep us healthy.

What fills your time each week? Part-time teaching? Volunteering? Taking care of someone close to you? Recovering from a challenge? Whatever place you find yourself, there is something in this issue for you.

Did you know that the legendary Japanese print-maker *Hokusai* started over at 73? He changed his name to "Gakyō Rōjin Manji" (The Old Man Mad About Art) and embarked on an ambitious new plan to become a truly extraordinary artist. It worked.

Spring has sprung, folks, let's get cracking!

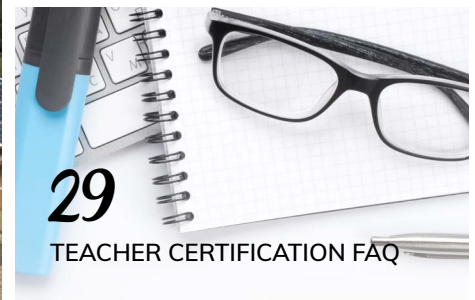
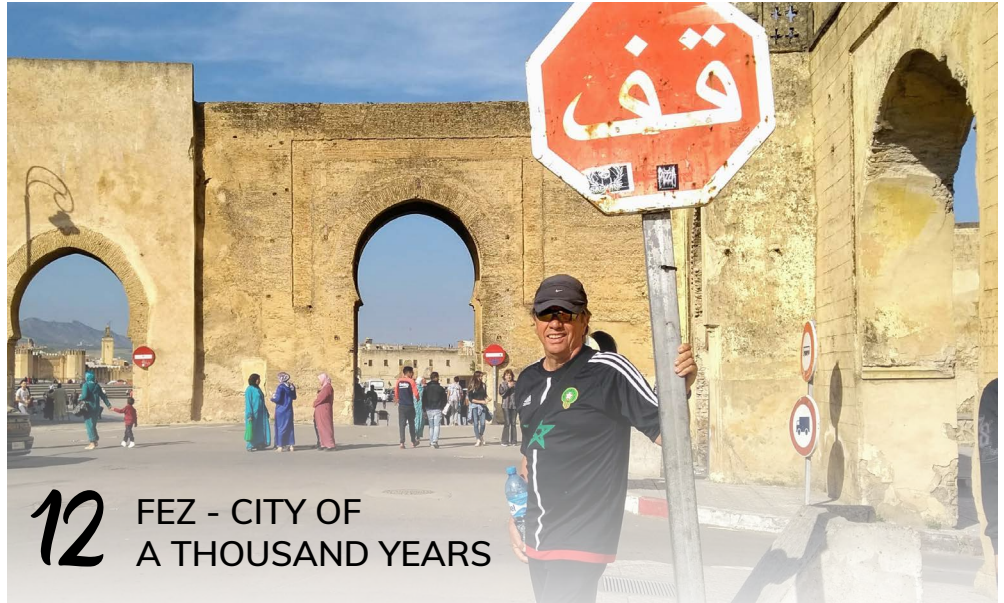
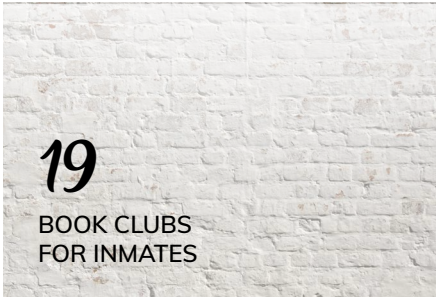
Yours truly,

The Editors

postsript@bcrta.ca

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It's early, but the BCRTA Executive has started to prepare for the federal election scheduled for October 21. We're a non-partisan group and we have members in every political camp so we are not campaigning for one party or another. We are working on a resource booklet identifying the critical issues for seniors. Our goal is to provide some factual background information and offer a few probing questions that you might use at all-candidates meetings or when candidates phone, asking for your support. We hope that the answers you get will help you choose the best candidate.

Here are three key issues:

PHARMACARE

All Canadians should have access to the medications they need. A universal, public, comprehensive, accessible and portable national pharmacare program would cut costs, lead to a healthier population, allow for better monitoring of medications, and reduce the burden on other parts of the health care system.

NATIONAL SENIORS STRATEGY

Canada needs a National Seniors Strategy that optimizes health, financial security and social inclusion so all Canadians can age with dignity. Older Canadians are the fastest-growing segment of society but there are huge gaps in healthcare and social policies regarding on seniors' needs.

Gerry Tiede is President of the BCRTA

The BCRTA protest against Bill C-27 has produced 20 petitions read or scheduled to be read in Parliament, with more on the way.

MAKING RETIREMENT INCOME MORE SECURE: BILL C-27 AND MORE

Canadians deserve a secure and dignified retirement, with a guaranteed and sufficient source of income. This has been a focus for the BCRTA for the past year and many of you have added your names to a petition asking the government to withdraw Bill C-27, the Act that allows the conversion of some defined benefit plans to target benefit plans. New target benefit plans would be great for an employee starting without a pension plan - but surrendering defined pension benefits that have already been earned is not fair, especially for people who have already retired.

Eleven petitions from BCRTA members have been read in the House of Commons, nine more MPs have committed to reading petitions and more submissions are coming. The word is that retired teachers in BC are having an impact in Ottawa!

A NEW CAMPAIGN BY ACER-CART

BCRTA is a member of the Canadian Association of Retired Teachers (ACER-CART) and I serve as Vice President of that organization. ACER-CART has initiated an e-petition through the House of Commons that supports these same principles. This is a different petition than the Bill C-27 petition noted above. Even if you signed earlier petitions, you have the right to sign this new one.

People who have spent their career working for a company, or school board, or anywhere, should not live in fear that their earned pensions might be reduced. But that is what happened to Sears Canada Employees when Sears closed, and again to teachers in New Brunswick when their plan was converted to a Target Benefit plan. I strongly encourage you to add your name to this petition which calls for **1)** the elimination of all legislation similar to Bill C-27, and **2)** asks for the implementation of a pension insurance program that would protect pensioners when employers do not honour their pension obligations.

See page 32 for details about this important initiative.



“Chief cook and bottle washer.” That’s the title often given to the “woman of the house”—another expression most of us have grown up with. It really signified the difference in the duties of the male and female in marriage. Or it did in my day. How things have changed, and for the better I might add.

All three of my sons now cook, and I cannot recall them doing anything in that department as they grew up. Now they are masters of the barbecue, and whip up all sorts of gourmet meals in their kitchens, buying ingredients which I have never even heard of and using gadgets quite new to me. They use marinades and toss about spices like coriander and turmeric, they have smokers for fish they have caught and they buy vegetables out of season that my budget has long kept me from! This past Christmas while shopping with my daughter I was looking for a small gift for my grandson. She handed over a pack of six small bottles containing sauces with outlandish names and varying degrees of ‘hotness’. They filled the shelves on the door of my fridge, and he used them over and over, pouring them over whatever was on his plate for that particular meal!

What did I have for breakfast? I had oatmeal, just as I ate when I was four or five. I make it in the crock pot, a bargain I picked up at a yard sale. I use canned milk and water and the steel ground oats, plus a little sugar and the odd raisin. It makes enough for six breakfasts. Once it’s finished I will make my home made muffins and eat them for a couple of weeks. Lunch is a soft bun with a hard-

boiled egg sliced, or some salami – introduced to me by that same grandson! I had never eaten it before. As for supper I am a cook who makes a biggish meal and spreads it over three nights. Stew from the crock pot, plus rice and half a can of green beans fills me up, and a small yoghurt will finish off the meal.

I read through the Thursday newspaper and hit the food section. One needs a dictionary sometimes to find out what the food mentioned actually is. I know *purée*, *meringue* and *slaw*, but “macerated fruit” sounds nasty, and what is a tagine? I read “lacy dried orange peel over shrimp slaw” and recall that my orange peel always went into the compost – am I missing something here? “Black tea –smoked salmon” (I actually drink my black tea) and “piped spirals of beet and guacamole sauces.” And what is a harissa sauce? Directions such as these are aimed at those ready, willing and able to step out of their routine, and you can count me out.

I was intrigued, though, by the heading “simplified lasagna holds up in structure, flavour.” That is one Italian dish I used to cook from scratch for the whole family. The recipe filled half a page and left me with my mouth hanging open. The noodles are to be submerged in hot water and then taken out and hand-dried. Two cheeses are needed, plus heavy cream, garlic, cornstarch and pepper and the noodles are cut a certain way to go into the baking dish. But it was the sauce that had me reading twice and three times. It calls for beef and chicken broth, gelatin, celery, chopped onions and carrots, and ground beef, veal and pork, plus two different kinds of cheese, tomato paste, red wine, chicken livers and olive oil. I was tired just reading that list and wondered at how long it would actually take to put together. My penny-pinching brain would go over the top at the cost.

Yes, I am retired, and yes I could make the time to go find all those ingredients and I could spend an afternoon putting them all together – but would I, today? Over my dead body! I fed a family for forty of my eighty years, and the boot is now on the other foot. Now they call grandma to come taste what they have ready to serve. With age comes a smaller appetite. So I look, and smell and taste, and have a small meal and the ‘icing on the cake’ is that I didn’t have to make it.

Makes life in the slow lane worth it sometimes.

Sheila Gair is past editor of *PostScript*.



ARE YOUR INVESTMENT FEES TAX DEDUCTIBLE?

Over the years, Simon and Judy Smith had saved and built what was becoming a significant portfolio of investments. Partly built upon their own savings and later bolstered by money inherited from their parents, they had \$85,000 in each of their RRIFs, \$25,000 in their Tax-Free Savings Accounts (TFSA) and a joint open investment account with \$110,000. A recent newspaper article had suggested that they may be able to deduct some of their investment fees on their tax returns.

They knew that they pay fees for investment advice and for management services but it seemed that there are several qualifications that first must be considered to determine exactly which kinds of fees can be deducted. They wondered which fees might be deducted as carrying charges on line 221 of their tax returns.

Checking with their financial planner, they learned that to be deductible fees must:

- have been paid for advice connected to the buying and selling of a specific investment.
- cover the cost of administering or managing an investment owned by the taxpayer.
- not be a commission
- relate to investments made on investments held in a non-registered, or open, account.
- not relate to investments held within an RRSP, RRIF RESP and TFSA account.

Based on this information, they would only be able to deduct fees on the joint open account investments. But there was another consideration. Some of their investment fees were paid directly and others indirectly. In the case of their wrap account the investment fees were charged directly from their holdings. These fee charges appeared clearly on their quarterly statements. As a result they could simply report their gross investment income from their wrap portfolio and deduct the investment management fees separately as a carrying charge.

However, in the case of their mutual funds, fees were embedded in the fund's management expense ratio (MER) and so were paid indirectly. Their mutual fund MERs are not disclosed separately on statements, income tax slips or returns. Unlike wrap accounts or separately managed accounts, mutual funds deduct the fees first and then report investment income (distributions) and asset values net of fees.

Ultimately it wouldn't matter whether fees are paid directly or indirectly, the net result is the same. Here's an example:

	<i>Indirect</i>	<i>Direct</i>
Initial investment	100,000	100,000
Realized income	10,000	10,000
Less: MER @ 2.3%	(2,530)	—
Net Asset Value (NAV)	107,470	110,000
Distribution	(7,470)*	(10,000)
Remaining investment	100,000	100,000
Income	7,470	10,000
Management fee @ 2.3%	—	(2,530)
Net income before tax	7,470	7,470
Personal tax @ 28.2%	(2,107)	(2,107)
Net income after tax	5,363	5,363

* Mutual funds generally distribute all income annually to avoid paying tax at the fund level.

In both cases, assuming the same management fee, the investor ends up with their original investment of \$100,000 plus net income of \$5,363.

“ The definition of investment fees does not include financial planning services, though if they relate in part to a sole proprietorship or a rental property, a portion may be. ”

Whatever the case, the fees that are deducted should appear reasonable to the CRA. In many cases, investment fees are based on a reasonable percentage of the fair market value of the portfolio, and these are generally considered reasonable. It should also appear reasonable to you. The amount of time spent and work done by the investment professional for advice and service should also be considered.

While the deduction of mutual fund sales commissions are specifically disallowed, it is worth noting that commission payments on a non-registered investment will increase the adjusted cost base (ACB) at purchase which will, in turn, reduce the taxable amount of the proceeds at time of sale. In this way, they work to reduce the capital gain (or increase the capital loss) on an investment. This reduces the tax payable or enhances a loss carry-forward. Remember, capital gains are currently only 50% taxable, so commissions might be thought of as being 50% tax deductible. You can't claim them as a carrying charge, but not all the benefit is lost. Of course, in order to take advantage of this, investors must remember to adjust their gain or loss for any commissions paid.

All investment fees are subject to GST/HST. Naturally these amounts are not deductible. For wrap and separately managed accounts the rate is based on the account owner's province of residence. Mutual funds base the rate upon the proportion of the fund's investors resident in each province.

Alas, said their planner, the definition of investment fees does not include financial planning services, though if they relate in part to a sole proprietorship or a rental property, a portion may be. In their case, the portion of their investment fees that applies to his financial planning advice would not be deductible. When there is an all-in fee, it may be quite difficult to distinguish which portion of the fee might be deductible. CRA has not provided any helpful guidance on this point, so investors are left to their own discretion to determine what is reasonable. In most cases it is prudent to ask your tax preparer what the best practice is.



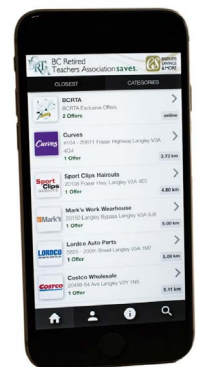
Michael Berton, CFP, RFP, CLU, CHS, FMA is a Senior Financial Planner with Assante Financial Management Ltd. In Vancouver. Michael has taught Financial Planning courses at BCIT and TWU. He has written for *Advisor's Edge*, *Advocis FORUM*, and *Advisor.ca*. He is married to another financial planner, has three children and lives in North Vancouver. Mike Berton is a Senior Financial Planner with Assante Financial Management Ltd. (604) 678-3096. Always discuss your particular circumstances with a financial planner prior to acting on the information above.

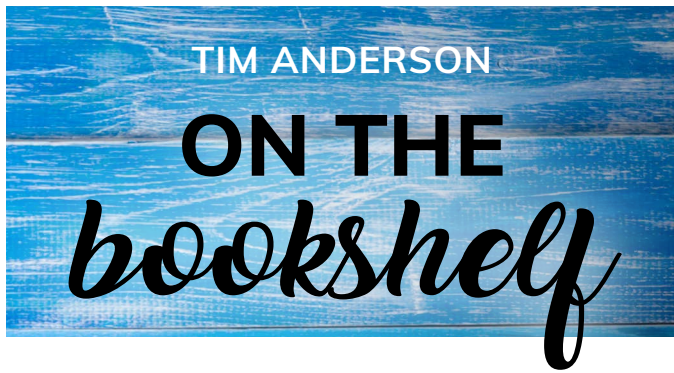


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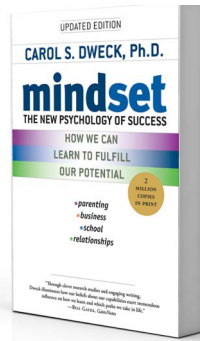
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Mindset: The New Psychology of Success

by Carol Dweck, PhD
Ballantine Books, 320 pp,
Softcover \$23.00



Mrs. Wilson organized her sixth-grade class just as she saw them. She ranked her students by IQ tests early in the school year, and seated them in descending order. Locating the students by intelligence made her job much easier. She could pitch her teaching style to the level at which the student functioned.

Years later, her student, Carol Dweck, now a professor and author, looks back on that fixed evaluation and its many errors. In the first case, IQ assessments were never designed to reflect a fixed capacity, but rather the level of function at a particular time. Carol Dweck calls out the fundamental misunderstanding behind her former teacher's view of students. Being smart is not simply an innate quality, nor is dullness. In fact, to label a child as one or the other serves to cripple potential, even in those who are the supposed "winners" in the intelligence lottery.

Dweck's lifetime of research into learning capacity and attitudes are reflected in her book **Mindset: The New Psychology of Success** now in a revised edition that further expands on the interpersonal and emotional implications of a "fixed mindset". Over the past two decades Dweck's demythologizing of fixed intelligence has unlocked the learning potential of thousands. Now she expands on the insights that have given new energy to teachers and students, exploring the ways that the mindset dynamic continues through life, affecting our relationships and self-perceptions right into old age.

THERE ARE TWO TYPES OF PEOPLE, BUT NOT AS WE FEAR

As one academic puts it, there are not smart people and the rest, just learners and non-learners. Labeling a child as "smart" signals that competence is a permanent trait, something she just has. But the irony of this "approval" is that when an assignment stretches her limits or she experiences failure, these struggles become proof in the child's mind that she is not so smart. If I was smart, she thinks, this would be easy.

Defending herself from a label of being dumb means that a young and impressionable mind must enter in a labyrinth of rationalization and the avoidance of potential failure. The emotional burden of not allowing ourselves to experience the ragged edges of learning creates significant harm, and one of the first casualties is honesty. Dweck doesn't pull any punches. "We took ordinary children and made them into liars," she writes, "simply by telling them they were smart."

In contrast, Dweck advocates for a "growth mindset", which invites the pursuit of new levels of competence. Teachers see students as persons in development, and aid that process. Letting go of the expectation of easy mastery means that fear of failure is diminished. When we explore the outer edges of our understanding, setbacks don't prove anything about our potential, they just mark the extent of our progress.

Citing the strategies of remarkable educators, Dweck shows the positive effect of a shift from the question "can these students learn?" to "how best do they learn?" With a new mode of learning, inner-city students may suddenly leap into the top ranks of calculus. The film *Stand and Deliver* shows that transformation.

"FIXED" RELATIONSHIPS CAN'T GROW

Mindsets impact far more than academic performance. Dweck explores the impact of mindsets on relationships, highlighting how the black-and-white thinking of "true love" (a romantic parallel to being "smart") means that the normal give and take of daily interaction takes on a new radioactive significance. If being together was "meant to be" we must never have trouble. And trouble therefore signals that we are just not meant to be in this relationship, have this friendship, or succeed in that job.

On the other hand, a growth mindset isn't accepting of whatever comes. If growth informs

our identity, we are most ourselves when we are pushing through our emotional limits, rather than just shrugging and walking away. Our ability to relate to others can grow in the same way that practical skills grow strong—with focus, patience and curiosity.

SEEING THE LIGHT INSTEAD OF A LINE

Perhaps the best expression of the shift to a growth mindset that Dweck provides is wordless. A series of self-portraits are paired together; one self-portrait drawn before and the other after inexperienced artists are taught a new way to see. The before drawings tend to be clumsy, misshapen line drawings. The precision of the lines only serves to show the incompetence of the artist. (I draw like that!) But after just five days of training, the second drawing is a revelation. Trained to see differently, these novice artists skillfully represent themselves in a new way: nuanced, individuated, more visibly human.

This simple set of drawings are a metaphor for the deep benefit of Dweck's work. We so often define ourselves by the labels that others assign us, labels that we may desire. But the safety



of labels fixes us in place. The center of Dweck's work on Mindset shows that our thought-life **is** our life. As we come to age in a changing world we too often skip by the choices we have, navigating blindly by a pre-set system of defences. The invitation remains for us to move from fearful reductionism to a stance that welcomes growth. It looks hard, but what seems like risk turns out to be the safest path to a complete and satisfying life.

Tim Anderson is BCRTA's Executive Director and Editor of PostScript Magazine.

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Fez



Exploring Morocco's City of A Thousand Years

"Balak!" the leathery caravan driver shouts, impatience clouding a tired face from under the pointed hood of his jelaba, pulled low against the crisp morning air.

Out of my way!

A knot of pedestrians scrambles to avoid the heavily-laden mules lumbering down the narrow street toward the tannery.

We flatten ourselves into a doorway as the animals brush by. Piled haphazardly on their backs are the steaming skins of goats, newly severed from carcasses which now hang at the neighborhood *boucherie*. Several hides slip off the top, plopping wetly onto the cobblestones at our feet, bringing the procession to a halt. The driver grumbles, and then struggles to fling the

heavy pelts back up to the top of the heap, one at a time, before continuing on his way.

We've been thrown back in time, in the medieval Arab city of Fez, Morocco. Forgotten by change, the ancient city is still protected by a massive wall and accessed through majestic Moorish gates decorated with elaborate ceramic designs. Here, daily life carries on as it has for a thousand years. The Medina of Fez, its winding maze of streets lined with a cacophony of competing kiosks, was for centuries an important link on commercial routes to Cairo and Damascus, and home to the world's first university.

Today, we're exploring the Tannery, one of many "souks", or marketplaces, in the Fez Medina. Each souk is focused on a specific product. We've

already seen beautifully crafted, stamped brass products in the metal souk, colorful rugs and blankets artfully woven before our eyes in the textile souk, and conical mountains of aromatic spices in another. Argan Oil, ground and refined from nuts softened and fermented in a trip through a goat's digestive system, commands its own exclusive shops.

Now we're outside our comfort zone, but driven by curiosity about the ancient process of converting animal hides to human clothing for which Fez is known.

There's no mistaking the odor of slaughter, which increases in intensity as we approach the renowned leather souk. Relief appears out of nowhere in the form of a verdant branch of fresh mint, offered by Mohammed, a local youth in designer jeans and brand name sneakers. He is a tannery guide.

"Put this to your nose," he advises in accented English. "It will help with the smell. Come. Let me show you our co-op."

As we ascend the spiral staircase to the roof of his building, Mohammed says he'll provide us



with a great view of tannery operations, a co-op which employs over a hundred families producing fine Moroccan leather goods. Similar buildings vie for our attention, each with their own rooftop viewing platforms, local guides, and queasy tourists inhaling handfuls of mint, surrounding more than a hundred circular pits, each about five feet in diameter.



From the rooftop, he explains the Dantesque scene below. Raw hides are first immersed into a solution containing pigeon "poop", he informs us with a snigger. This provides the ammonia necessary for curing leather in the traditional process. After soaking for a month in the brine, hides are scraped of hair, then dried on racks and finally immersed into enormous vats of organic dye. Red from poppies, green from mint, orange from henna, black coal, brown cedar and blue indigo infuse their hues into circular cauldrons of solution. Yellow saffron, too expensive for the large pits, is painted painstakingly onto select skins after they are dried.

Transferring goatskins, sheepskins, and camel hides from vat to dripping vat requires manual labor, men stained with color dragging each hide from curing tank to drying rack, and on to coloring vats. They wade hip-deep in murky liquid, moving their precious commodity through the process until it is colored, dried and softened for the artisans who cut and sew in tiny, dimly-lit workshops down the street. There the leather is transformed into shoes and belts, purses and coats, hand-made products claimed as second to none in quality.

Of course, that's where we go next: shopping. Mohammed hands us off to Jawad, a lead salesman in the three-storey, leather department store. All manner of leather jackets hang from floor to ceiling in one large room, attended by salespeople eager to fit us with the garment of our choice, from heavily zippered motorcycle jackets, to soft, finely cut designer wear worthy of any fashion runway. Next, we find handbags



Goats in trees digest nuts to soften them for Argan oil production.

of every shape and color, and then, in another department, belts and shoes of unique design. Finally, a wall of slippers, arranged in a rainbow of shelving, stacked to the roof.

Prices are always negotiable.

“Remember this is a co-op. Money goes to our families,” Jawad says.

We bargain, starting with half the asking price.

“I like these shoes but you don’t have my size.”

“No problem. We custom make and deliver to your hotel.”

“Really?”

“Yes. Of course. My family works in this street,” he indicates, pointing at the open door. “They are waiting at their workbenches right now. They make shoes tonight. I will deliver tomorrow, to your room.”

You don’t get service like that in North America.

Before leaving Morocco, we’ll have purchased a delicately designed, soft leather jacket, three pairs of traditional pointed slippers, four colorful belts, five purses of varying shape and size, and six pairs of hand-crafted shoes. But who’s counting? Back home we will never have access to this quality, at these prices. And, oh yes, we have to purchase another suitcase.

After a revealing and informative morning in the tannery district, we navigate the maze of Medina streets to a café far away from the smell. Chairs arranged in audience-like rows enable a mostly-male clientele to observe the passing theater of the street as they savor tan-colored coffee, creamy with rich goat-milk.

We order a crisp salad of brightly colored peppers, sweet tomatoes, sliced cucumbers and spicy olives topped with a generous helping of - you guessed it - delicious goat cheese.

Some things don’t need to change.



Above: Hides piled high on the backs of a mule.
Left: Some of the finished tannery products.

TRAVEL HINTS

Our guide was free, anticipating our purchases, but many street corners in Morocco's Medinas are populated with dubious characters who swoop down on tourists befuddled by the complex labyrinth of winding alleyways. They open with lines like "Listen, I not a guide. I want to practice my English." or "I am student. Big welcome, my friend. I show you ..." but they will demand substantial payment upon reaching your destination. Download a Google map of the Medina onto your portable device instead.

For a more authentic accommodation experience, find a room at one of the many *riads* inside the Medina, rather than an ordinary hotel. These are former homes of prominent Moroccans, traditionally constructed around an open central courtyard graced by a fountain and open to the sky, now converted to boutique hotels. Though sometimes hard to find (see above) they are worth the search, offering personalized service in luxurious surroundings at reasonable prices.

Garry Litke is a retired teacher who served for nine years on Penticton City Council, including one term as mayor. He lives in Penticton and travels the world with his wife Kendra.

PostScript Letters

Singing from the Same Song Sheet

I read with interest Sheila Gair's piece on musical memories in the Winter 2018 PostScript.

I smiled at your article where you said that music was essentially in your bones for eight decades. Each paragraph I found autobiographical.

Yes, music is certainly habit forming. In a good way.

I just wanted to say that I have been following your writing for many decades. And I suspect we were in the Bach Choir under Bruce Pullan together.

Best wishes to you and thanks again for all you have done and are still doing.

Dennis T.

Aw Shucks!

Thank you for the Winter magazine and for all the work that is put into it. Retired teachers enjoy it - PostScript is a special item to read. Please continue the fine editorial team efforts.

I hope you all have a good new year.

David W.

PostScript is your magazine.

Let us know what you think of the articles and photos in this issue.

What else would you like to see?

Write us at postscript@bcrrta.ca



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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.

All payment dates

- January 30, 2019
- February 27, 2019
- March 28, 2019
- April 29, 2019
- May 30, 2019
- June 27, 2019
- July 30, 2019
- August 29, 2019
- September 27, 2019
- October 30, 2019
- November 28, 2019
- December 23, 2019

Teachers' Pension Plan

Here are the dates in 2018 that pension payments are directly deposited to accounts.

All payment dates

- January 29, 2019
- February 26, 2019
- March 27, 2019
- April 26, 2019
- May 29, 2019
- June 26, 2019
- July 29, 2019
- August 28, 2019
- September 26, 2019
- October 29, 2019
- November 27, 2019
- December 20, 2019

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Sharing Stories

Book Clubs Led by Retired Teachers are Changing the Lives of Canada's Most Marginalized Population

Incarcerated men and women are among Canada's most marginalized people. After several years inside, most inmates lose contact with the outside world, and many are abandoned by their family and friends. A Canadian program is working to fill those gaps by offering inmates new experiences through books and conversation.

The Mission

Book Clubs For Inmates organizes and administers volunteer-led book clubs in Canadian federal penitentiaries. Book clubs help inmates develop empathy, listening skills, and self-awareness while incarcerated. Most inmates eventually re-enter society. The skills they learn in BCFI book clubs improve their employment options and help them become productive citizens in our communities.

Readers Helping Readers

BCFI was founded in 2008 by the Rev. Dr. Carol Finlay, an Anglican priest, prison visitor, and avid reader. She realized that while the chapel is an oasis for many inmates, others have little interest in conventional religion and have few emotional supports within the prison. She had seen in her own community how a good book club can build friendships and a sense of connection. Maybe a book club could work in a prison too? Initially, prison staff and inmates were skeptical, but it wasn't long before the idea took off. Today, BCFI operates 34 book clubs across Canada, supported by more than 130 volunteers. The book clubs are in both English and French, and they serve men and women incarcerated in minimum, medium and maximum security facilities and in Aboriginal healing lodges.



“ The first time I went to a book club, one of the inmates started the meeting by thanking us. His words were something like “You don’t talk up to us, you don’t talk down to us. You treat us like equals and with respect and that doesn’t happen a lot. We are grateful, thank you.” It was pretty moving for me and a wonderful way to learn about the precedent the volunteers had set for the group.

”

In 2015, the Correctional Service of Canada recognized Carol’s contributions to Canada’s penitentiaries by presenting her with their highest honour for volunteers, the Charles Taylor Award. Carol has been invested with the Order of Ontario and the Meritorious Service Medal.

How It Works

The book clubs meet monthly, with 10-18 inmates and 2-4 volunteers in attendance. Each inmate member receives and reads a new copy of that month’s book, and comes prepared to discuss it. The volunteers facilitate the discussion, often with the help of an inmate member. Typical themes include overcoming adversity, moral dilemmas, the behaviour of specific characters, and the structure and writing style of the narrative. Through the simple act of reading and discussing books, inmates learn how to engage in the kind of civil discourse that most of us take for granted. They learn to respect perspectives that differ from their own, and how to handle conflict within the group. The process, in the words of one book club member, is “deeply humanizing”. Another says it “brings light to a dark place.”

What Do They Read?

The focus of the book clubs is on literary fiction and some non-fiction, with an emphasis on Canadian authors. Inmates participate in the book selection. All books are purchased through First Book Canada, a registered charity that provides books at reduced cost. Popular books have included *All the Light We Cannot See* (Anthony Doerr), *Caught* (Lisa Moore), *The Book of Negroes* (Lawrence Hill), *An Inconvenient Indian* (Thomas King), *The Other Side of the Bridge* (Mary Lawson) and *Three Day Road* (Joseph Boyden).

The Volunteer Experience

The prisoners aren’t the only ones having new experiences. Book club leaders report real satisfaction in the connections they make.

“One day after book club was over, as we were waiting for the guards to come and tell the men it was time to go back to their ranges, I talked to “B” on his own. I asked him what his favourite book of the year was. He shyly told me that he liked “*The Art of Racing in the Rain*” the best. This is a lovely story of the drama happening in a family told from the dog’s point of view. He then went on to quietly tell me with a shy smile that this was the first book he had ever read. He said he had read only magazines, such as *Popular Mechanics* before. With a wide smile, he proudly told me that he had read 30 books in the last year. He had also managed to send a box of 23 books home with his family. When he told me his story and I heard his quiet pride, I thought to myself, “This is why I volunteer with the prison book club—to help others find joy in reading books.” I could hear in his voice how the discovery of books made a difference to him. It is impossible to know how one book can influence one person and ripple out to affect those around him, but it is wonderful to imagine the possibilities.”

Having an Impact

In a 2015 survey of book club members, 85% reported that their participation in the book club improved their reading skills; 90% reported that their communication skills had improved; 93% stated that book clubs can help to prevent inmates from reoffending, and 86% saw the book clubs as a place to participate in civil discussions and

hear new points of view. These skills are critical in reducing recidivism: the whole community benefits when inmates learn to become better citizens. BCFI proudly reports that many “alumni” are now successful in their new lives outside prison, and the program receives hundreds of accolades every year from grateful inmates.

BCFI is currently seeking to expand its reach across Canada. Retired educators with an interest in working with this marginalized population have proven to be good volunteers, says Finlay. All the testimonials in this article are from retired teachers.

BCFI is a registered charity. For more information on the program and to see how you can help, see the advertisement in the classifieds section of this issue of PostScript, or visit the BCFI website at www.bookclubsforinmates.com.

““ The offenders in the book club tell us that their participation in the group is a transforming experience. The camaraderie and discussion give them an opportunity to express themselves in a safe environment and to restore their self-confidence. ””



““ As a facilitator, the book club has changed my perception of prisons and the people who live there as part of the Kingston community. I have lived in the Kingston area for 43 years and for most of that time I avoided any thought of working or volunteering in an institution because dangerous, evil people were put there. I have been a book club facilitator for the last 8 years and I have learned that the men there are very much like my son, my friends and myself except for circumstances and bad choices. Some of the discussions we have had in the book club for inmates are so much better than discussions I have with my friends in community book clubs. Some of the men become insightful and wise because of their circumstances. Some of the younger men start off in the book club looking sullen and saying little; then a topic will catch their interest and they start sharing their thoughts. The book club is a small way of helping the men listen to others, see other perspectives, and treat other opinions with respect. For now, they are residents of Kingston and when they leave I want them to be better citizens. ””





Norman Gleadow built his own solar array.

The CO₂ Challenge:

How We Reduced Our Carbon Footprint by Two Thirds

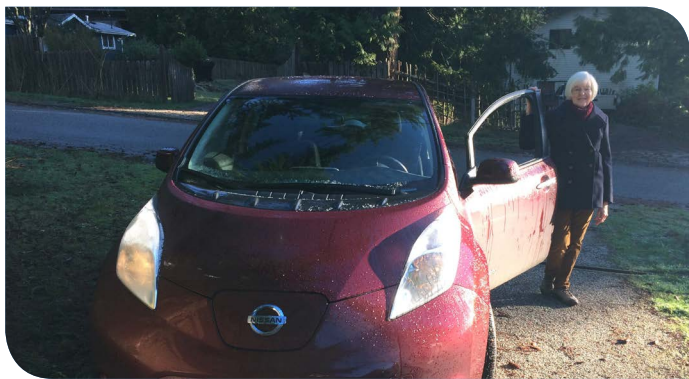
TIME FOR A CHANGE

Arguments continue about how our society can reduce its greenhouse gas emissions - perhaps without changing anything. After seeing the many obfuscations of government that delay action, we decided in early 2017 it was time to change our habits and lifestyle in such a way as to reduce our personal contributions of CO₂ to the atmosphere. We would do the best we could and that would be good enough.

Reducing our CO₂ meant addressing three basic components of our life: how we move around, how we heat, and what we eat. It doesn't mean that we were going to live off the grid in a small house in the wooded grasslands of the Prairies using a horse and buggy—though I am certainly tempted to do so (at least from May to October). But it did mean that there would have to be changes. As it turned out, those changes were not painful.

“Reducing our CO₂ meant addressing three basic components of our life: how we move around, how we heat, and what we eat.”

Norman Gleadow and his wife Julie are both retired teachers. Norman writes from Roberts Creek, BC.



The Gleadows move differently now. From left: Julie with their Nissan Leaf electric car, taking the train.

MOVING AROUND

For some trips, we have started to take the train. We're retired - we have the time! Like most people we had a car; in fact we had a car and an old truck. We drove the car about 15,000 km per year, and the truck about 1,500 km. We replaced these with a Nissan LEAF. From the BC Government we received \$5,000 as their electric vehicle incentive, and \$6,000 from the Scrap-it program for the old truck. This reduced the cost of the LEAF by \$11,000. We also traded in our car.

We chose to lease the LEAF for three years as the technology is rapidly changing, and in three years time battery capacities may be different. The result of the switch is a reduction of 3,400 kg CO₂ per year. The other bonus is that the LEAF has cost us \$6.00 to operate in the past year and a half. That was for windshield washing liquid.

The cost of electricity to power it for 15,000 km was \$315; however with free power from public plug-ins and using our solar panels (yes, we installed 2.7 KW of solar panels) the cost to us has been zero dollars.



By mooring our boat in Nanaimo rather than in our home port of Gibsons, we have avoided the diesel guzzling trip across Georgia Strait to get to our favourite cruising grounds in the Gulf islands. That saves 500 Kg of CO₂ per year.

HEATING

In January 2017 we phoned Fortis and told them to shut off our gas. We had heated our home using a gas fireplace, a small and very efficient wood stove and electric baseboards. We replaced the gas and electric baseboards with a high efficiency mini-split heat pump. This change reduced our CO₂ production by 1,400 kg/year. From what we can tell from our BC Hydro smart meter, our electrical consumption has decreased by replacing base board heating with a heat pump. This also made us eligible for a \$800 government incentive.

Fortunately, 90% of the electrical energy produced in B.C. is from hydroelectric power. The other 10% is from CO₂ producing sources. We have offset that 10% by installing 2.7 KW of solar panels. Those panels produced 2.2 million watts of electricity in the past year. That was enough to offset the CO₂ produced by BCHydro, and to power our car for the year. We still use the wood stove, but we assuage our guilt by planting 3 trees each year on our property. They will sequester at least some of the CO₂ emitted.





Vegan and vegetarian options have reduced carbon emissions, calories, blood pressure, and the food bill.

HOW WE EAT

Changing how we eat was the greatest challenge for us. The regular North American diet, with a moderate consumption of meat and dairy products, produces 2,500 kg CO₂ per person. In our quest to reduce our carbon footprint we became vegetarian/vegan. It meant no meat or fish, no butter or cheese, and limited amounts of refined vegetable oils, eggs, and milk.

We now eat masses of vegetables, fruit, nuts and seeds, grains and so on. Besides reducing our carbon footprint by 1,000 kg each (US Department of Agriculture figures), we have

lost weight, reduced our blood pressure, and the change has reduced our food bill, too. We also feel better knowing that we are acting ethically, healthily and in an environmentally friendly way by not eating animals or animal products.

SUMMARY

The table below outlines the major changes we have made. They have resulted in a yearly reduction in our household CO₂ from about 11,000 kg to 3,600 kg.

Yes, there are financial costs associated with this, but it has not affected our lifestyle. Here are the calculations:

	2016/17	NOW
Transportation	Internal Combustion Engine car used 1,500L gasoline. = 1,500L x 2.3 Kg CO ₂ /L = 3,400 Kg CO ₂	Electric car (LEAF) = 0 Kg CO ₂ per year
Fireplace	Gas Fireplace used 25 gJoules/yr x 56Kg CO ₂ /gJ = 1,400 Kg CO ₂ per year	Removed fireplace = 0 Kg CO ₂ per year
Recreation	Diesel powered boat makes 3 return trips to Gulf Islands from Gibsons per year uses 200L diesel fuel = 200L x 2.7 Kg CO ₂ /L = 540 Kg CO ₂ per year	Moored boat near Gulf Islands. BC Ferry figures show that our 3 return trips = 2 passengers x 6 trips x 0.051 L diesel/pass per Km x 52 Km = 32 Kg CO ₂ per year
	Boating in the Gulf Islands = 650 Kg CO ₂ per year	Same usage = 650 Kg CO ₂ per year
Electricity	16,000 KWHr BC Hydro electricity per year = .011 Kg CO ₂ /KwHr x 16,000KwHr = 176 Kg CO ₂ per year	Solar array offsets 2,700 KwHr per year = reduction of 30Kg CO ₂ per year
Diet	Regular North American Diet = 2,500 Kg CO ₂ per person x 2 people = 5,000 Kg CO ₂	Vegan/vegetarian diet = 1,500Kg CO ₂ per person x 2 people = 3,000 Kg CO ₂
	TOTAL = 11,166 KG CO₂ PER YEAR	TOTAL = 3,652 KG CO₂ PER YEAR

"offsets" take flight



Addressing the Environmental Effects of Travel

by William Lytle-McGhee

There is no doubt that travel is high on the bucket list of many retirees. Both articles and ads in PostScript attest to the level of travel activity amongst BC's retired educators, who can be found worldwide, especially during winter.

Sitting here in Ixtapa, Mexico as I am, and keeping up to speed with the world's climate change situation as is my habit (addiction), I decided to do a bit of research on the emissions resulting from the flight here.

The Boeing 737, the most frequent aircraft to make the trip of approximately 5,000 kilometers from Vancouver, is rated at 115 grams of CO₂ per passenger per kilometer. This works out to 575 kilograms per passenger per trip, or .575 metric tonnes. For a return trip that would be 1.15 tonnes per passenger. For the sake of comparison, the average automobile emits approximately 4.6 tonnes per year, so the six hour plane trip results in the same emissions as about three months of driving.

Some PostScript readers may be aware of the growing trend in developed countries to purchase carbon offsets, a financial mechanism that supports efforts locally and in other countries to reduce the effects of greenhouse gas emissions. The prices for carbon offsets vary, but \$50 per tonne is considered a very effective rate, and at that price, offsetting the return flight to Ixtapa would be about \$60 per person. In effect that would render the trip 'carbon neutral'.

The David Suzuki Foundation's website, davidsuzuki.org, offers a very clear guide to help folks make informed decisions when purchasing carbon offsets. There are a number of agencies in Canada that sell them, even locally in Vancouver. Just Google 'carbon offsets vancouver'. Retired teachers, let's get on the path to carbon neutrality. We can set an example for our kids and help preserve the biosphere for our grandchildren!

*William Lytle-McGhee is a member of
Climate Action Powell River*



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ABOUT MEDOC TRAVEL

1. You can choose either a **17-day** or a **35-day** maximum length of any one trip.
2. You can purchase additional days for a single, longer trip during the year but it is expensive.
3. While the coverage is the same for all, there are 3 rate classifications: Optimum, Preferred or Standard. Everyone qualifies for the Standard rate and you don't have to complete any forms, but it is the most expensive. To qualify for the lower priced Optimum or Preferred rate category a person must complete the Health Option Questionnaire every year. The questionnaire asks about pre-existing conditions. Be sure to complete the form accurately because the insurance company has access to your complete medical information when you make a claim and if they find you made an error, your claim may be denied.
4. One of the questions on the form asks if you have had a regular check-up with your Doctor within the last 2 years. A regular check-up means any standard or customary medical examination unrelated to any specific medical condition and is carried out for the purpose of screening, health monitoring or preventive care and may include routine medical tests.
5. Medoc has a 90-day stability clause like most travel policies. That means that in the 90 days before your trip there can be no changes in your medical condition for the policy to pay a claim. Note that "changes" include an improvement in a medical condition. If there is a change, you should cancel your trip and invoke the Trip Cancellation clause because you won't be covered for any medical issue related to that condition.
6. The same 90-day stability clause applies to the Trip Cancellation benefit of the plan. If your medical condition changes in the 90 days before you book your trip, you will not be covered if you cancel that trip because of that condition.

ABOUT PRESTIGE TRAVEL

1. Prestige covers trips up to a maximum of **62 days** each.
2. You can purchase additional days for a single, longer trip during the year but it is expensive.
3. Prestige does **not** have a Health Option Questionnaire so everyone qualifies at the same rates and there are no questions about pre-existing conditions.
4. There is **no 90-day stability clause**. Rather, claims will only be paid for sudden and unexpected medical travel expenses.
5. What does 'sudden and unforeseen' mean? It's easiest to understand what is not covered: you are not covered if there is medical evidence that suggests that treatment or hospitalization might be required before your trip. Some examples are: waiting for the results of medical tests or when your doctor suggests further investigation, consultation, treatment or surgery before your trip. The easiest way to protect yourself is to consult with your Doctor when your medical condition changes. Ask your Doctor if it is safe for you to travel and provide the destination and the activities you will do. If the Doctor says it is safe for you to go, ask the Doctor to put a note in your file so if you need to make a claim later, there is clear evidence that your claim was unexpected. If the Doctor says it is not safe, do not book your trip or use your Trip Cancellation benefit and wait until you are fully recovered to make your trip.

WHAT BOTH PLANS COVER

Both plans offer an unlimited number of trips per year with \$5 million of coverage. Both include \$8,000 of Trip Cancellation, and Interruption coverage which even applies to trips within BC.

Both plans have an emergency medical phone number that operates 24 hours each day. It's on your plan identification card. Before you seek medical service, if you are able, you or a companion should call that number and give them your name and policy number. The insurance company will assist you in getting treatment at a safe and qualified clinic or hospital and will arrange payment to the service provider so you don't have to use your credit card to get medical service.

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Zen Moments

ON VANCOUVER ISLAND

Earlier this year, I upped my retirement fitness at the Fresh Start Health Retreat and Spa, located in Vancouver Island's beautiful Comox Valley. Though pricey, my week-long stay proved to be just what the doctor ordered. The two-building facility sat right on the ocean, with unobstructed views of Georgia Strait, an occasional cruise ship enhancing the view. Along with yoga classes, walks and luxurious spa treatments, I encountered a variety of raw, vegan foods, met some lovely people, and returned home fifteen pounds slimmer. Worth the cost right there.

Exhausted after each day's lectures, forest walks and yoga workouts, I skipped most of the nightly "fun" preferring to fall into bed with my iPad.

But one night our friendly yoga teacher gave up her own free time to join us for a bonfire on the beach, and I felt duty-bound to show up. Taking one for the team, I figured.

The 7 PM start time near, I dragged myself from my cozy room. Sure enough, there sat our yoga



teacher, perched among rocks on a rickety beach chair, her stone-encircled fire crackling away. Predictably, nobody else had arrived. A wide band of slick driftwood logs stretched along the shore and an aggressive little tide slapped ever closer, now only three feet from the fire.

"This won't last long," I thought. Janet seemed pleased to see me, so I wrestled a beach chair into the rocks. Lo and behold, three others from the group soon ambled along to do the same, only to give up and settle onto the slippery logs like grumpy sea lions.

I liked the three who had come, so I stayed.

I began to notice the hypnotic rhythm of the waves. I slipped into a zen state, my rumpled spirit calmed by the simplicity of their mindless, repetitive action. The waters surged forward like a tiny, crazed infantry, marching brazenly along the shore, a riot of endlessly slapping ripples, the clear wave tips washing the stones and gradually lifting my spirits. Simple waves, alive with seeming purpose, transforming me from disquietude into serenity.

I noticed the mirrored silence of the strait and the coastline opposite, a wispy ribbon of fog lining its forested shores. To the west blazed the setting sun, flurid with cantaloupe colours. Gashes of Creamsicle orange smeared the sky like paint on an artist's canvas. How beautiful it was!

No longer bored, cynical or antsy, I sat in awe, happy to be alive, grateful for the beauty surrounding me.

Marg Nelson is a retired teacher from Vancouver. **Linda Nightwood** of Whidbey Island, WA has supplied the two photos from the retreat.





Teacher Certification: What You Need to Know

The demand for teachers on call has never been higher, and it's a great way to supplement your retirement income. But keeping up your certification is important. PostScript asked the Teacher Regulation Branch (TRB) to answer some common questions.

WHO IS REQUIRED TO HAVE A TEACHING CERTIFICATE ISSUED BY THE TRB?

Anyone who teaches in BC's K-12 education system must have and maintain a teaching certificate from the Ministry of Education issued by the TRB. This includes the public, independent and offshore school systems where the BC curriculum is taught. A teaching certificate is required not only for classroom teachers but also for school administrators (such as superintendents, principals and vice principals). It is suggested that those planning to teach in the system also have and maintain a teaching certificate.

HOW DO I MAINTAIN MY TEACHING CERTIFICATE?

Under the **Teachers Act**, you are required to pay an annual practice fee of \$80 to maintain your teaching certificate. Ensure your payment is made through the TRB by May 31 each year to avoid a late fee. If your annual practice fee and late fee are not received by June 30, your certificate will be suspended, and an additional late fee will be applied. If your fee and late fees are not received by October 31, your certificate will be cancelled. Note that if you are employed by a public school board or an independent school authority, the annual practice fee will be deducted from your pay cheque and remitted by your employer on your behalf.

Under the **Criminal Records Review Act**, you must also authorize a criminal record check every five years to maintain your certificate. The TRB

facilitates the requirement by collecting your authorization for a check and submitting it to the Criminal Records Review Program of the Ministry of Public Safety and Solicitor General who will perform the check.

I DIDN'T MAINTAIN MY TEACHING CERTIFICATE. HOW DO I RE-CERTIFY?

If you relinquished your certificate or your certificate was cancelled or has expired, you will need to apply for a new certificate. To qualify for a new certificate, you must meet the certification requirements in place at the time you apply. However, because you previously held a certificate, you may not be required to re-submit all of the required documents. The TRB will bring forward as many records as possible from your previous certification file.

HOW WILL I KNOW WHEN TO PAY MY ANNUAL PRACTICE FEE OR AUTHORIZE A CRIMINAL RECORD CHECK?

Keep your contact information (telephone number, email address and mailing address) updated with the TRB so that you will receive important notices about these requirements in a timely manner. In addition, at any time, you can log into Your Account online to change your contact information and to view up to date information regarding your payment and criminal record check status and history.

WHAT IF I HAVE MORE QUESTIONS ABOUT THESE REQUIREMENTS?

You can find additional information regarding the certification requirements and the application process online under the Certificate Services tab at <https://www.bcteacherregulation.ca>.

Alternatively, you can phone the TRB and speak to a Certification Representative at (604) 660-6060.

Shawn McMullin is Director of Professional Excellence and Outreach, Teacher Regulation Branch, BC Ministry of Education

‘Skookum Stories’ and ‘Echo Project’

D.P. TODD SECONDARY SCHOOL

On June 12th, 2018, Elizabeth Eakin from the Prince George Retired Teachers’ Association presented a BCRTA Golden Star Award to high school teacher Glen Thielmann at the D.P. Todd Secondary Awards night.

The Golden Star Award recognizes programs that feature interaction between students and seniors. Glen’s secondary level intergenerational program features project-based Social Studies learning. Grade nine students complete the “Skookum Stories” project while those in grade ten complete the “Echo Project”.

Through storytelling, research and interviews with elders, students make personal connections to history, geography and culture. Each project consists of a research phase that leads to a presentation phase. Skookum Stories focus on a student’s personal culture and heritage; Echo Projects highlight key events and themes in 20th century Canadian history.

Students combine interview results, research findings and story-telling to format a variety of creative presentations: posterboards, powerpoint, artwork, culinary creations, activities, displays, music, videos and dance. While doing their projects, students forge new and meaningful connections to both family members and community elders.. For many elders, the chance to tell their stories to a new generation is liberating. In many cases, students report that their heritage projects are their most memorable experiences in Social Studies. The prize money was used to install a cultural display in the school foyer, with a portion going towards the school’s grade nine field trip to the Barkerville Gold Rush Town.

Often a study of heritage starts with students asking about heirlooms and interesting objects in their home. One of Glen’s Prince George students, Hailey, lived in a home with her grandparents living in the suite below. She asked her grandfather if they had anything old worth knowing about. He said “well, you’ve seen



the Beatty Box, haven’t you?” She had not. He retrieved a box stored in a closet and brought out a wooden case. This opened up into a small desk, complete with secret compartments, glass ink wells, and a note explaining where desk came from. Sir William Beatty was a surgeon in the Royal Navy who tended the wounds of Admiral Nelson aboard the HMS Victory at the Battle of Trafalgar. Beatty was unable to save Nelson, but did write an account of that battle titled “The Death of Lord Nelson”. For his service to the Royal Navy, Beatty was given a fold-out portable writing desk. This “Beatty Box” would be handed down for generations, and ended up in a basement in Prince George.

Hailey was electrified by this find, and spent the next several weeks exploring her own family history as well as they background to William Beatty, Trafalgar, and the Napoleonic Wars. Hailey’s presentation for Glen’s class set the stage for their celebration of heritage and culturally based projects.

Not everyone had famous persons in their past, but each student made valuable connections to people, places, ideas, and stories. Other students in this program made interviewed seniors and elders to learn about immigration, residential schools, war, traditions, how jobs have changed over time, and the many ways in which ancestors have experienced and interacted with land and place.

Crestview Music Program

ADAM ROBERTSON ELEMENTARY SCHOOL - CRESTVIEW VILLAGE



Adam Robertson School is named after Adam Robertson, a past president of the BCTF in the 1970's. He was once the principal of the school now named after him. He was also a school trustee after his retirement. The school building was built in the 1930's and has about 400 students from Kindergarten to Grade 7.



Just four blocks from the school is Crestview Village, a new seniors facility providing housing to people in various stages of retirement including assisted living.

Lorraine Doelman has been taking her Grade 3-4 class to the facility for several years. The children interact with residents in a very positive fashion talking to the people and entertaining with music

and dance. She is assisted by Kate Hansen, the Recreational Therapist at Crestview. Lorraine Doelman is an accomplished musician and the residents look forward eagerly to the visit of the children.

The award was presented by Bob Meredith BCRTA Creston branch president and John Chisamore, the Creston Branch Secretary Treasurer.





PETITION FOR PENSION SECURITY

The Canadian Association of Retired Teachers (ACER-CART) has posted petition e-2039 on the House of Commons petition site to encourage government to increase the security of retirement income.

- The number of defined benefit pension plans in Canada have declined even though they are the most efficient and secure way to fund retirement income.
- The introduction of Target Benefit plans, whereby members surrender their secure defined pension benefits, would transfer the risk to plan members, which inevitably reduces pension payments to vulnerable seniors.
- Private sector pension plans members, like Sears Canada employees, suffer when a business closes because the pension plan promises are at the lowest priority, behind investors, management bonuses and corporate profits.

This petition asks government to affirm the principle that pension promises cannot be broken for any service that has already been earned. It also asks government to protect the pensions of retirees by providing an insurance plan, paid for by pension plans, that would guarantee the benefits of retirees if their plan closes.

It's easy to participate.

Visit www.pensionsecurity.ca and follow the links to sign the petition.

You may participate in this e-petition even if you have already participated in previous paper petitions as this petition language is new.

THE PETITION CLOSES ON MARCH 31, 2019

PETITION E-2039



Whereas:

- Canadians throughout their working years have individually contributed to their pensions, and their employers have contributed to those pensions as deferred wages;
- Canadians who have defined benefit pension plans should not live in fear that their earned benefits might be reduced when they are in their most vulnerable senior years; and
- Canadians who have worked and contributed to defined benefit pension plans should be protected from the loss of their pensions through bankruptcy or mismanagement of their pension administration and investments.

Therefore, we, the undersigned citizens of Canada, call upon the Government of Canada to promote and protect earned pensions for all Canadians in the future, to withdraw Bill C-27, and to establish a national pension insurance program to ensure that seniors can live with financial security.



STAY MOBILE WITH

LOCAL HELP

Recovering after surgery? Undergoing medical care? Recuperating from an accident? There is a **H.E.L.P. (Health Equipment Loan Program) Depot** in your community that can provide mobility, independence and safety.

H.E.L.P. Depots are a national program of the Canadian Red Cross. Depots are provided and supported by Red Cross staff and dedicated community-based volunteers.

H.E.L.P. is the provider of primary equipment to the community and is an integral part of the health care system. Upon referral from a registered health care professional, H.E.L.P.

Depots provide basic equipment for bathing, toileting and ambulation on a loan basis for a limited time at no cost. Hip and knee replacements, as well as surgery recoveries, are examples of procedures that may require patients to use such equipment. This equipment, though needed for a short time, could be costly to purchase.

Equipment and support for those in palliative care is available through H.E.L.P. Health Care Professionals such as Registered Nurses, Doctors, Physical and Occupational Therapists complete and sign Referral Forms for patients. The Form is then taken or faxed to the H.E.L.P.

Depot. Volunteers at the Depot then provide the equipment requested, including help and information about the equipment, and register the loan for Red Cross records.

H.E.L.P. Depots will also accept donations of some health equipment. They disinfect and repair these items so they can be re-used safely and efficiently. Every day British Columbians are loaned clean, safe, and useful equipment that provides independence by the Canadian Red Cross H.E.L.P. Program. The service is provided by thousands of local volunteers, partners, and donations.

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More information about the British Columbia H.E.L.P. is available at this website:

www.redcross.ca/in-your-community/british-columbia-and-yukon/health-equipment-loans

D.N. Caskey is a member of the Member of the BCRTA Well-Being Committee

MARIE-HELENE PELLETIER



Today's Habits Give us Resilience for Future Grievs

You can't count on many things in life, but the fact that it ends is one of them. It's a tough truth that can have a devastating impact on surviving friends and family.

Here's a common example. Greg had been living with Pat for more than 50 years. Their routines were interwoven, and their interactions guided most of their days. When Pat died suddenly, Greg was devastated. He received an outpouring of visits and support in the weeks that followed. But as weeks turned to months, the visits diminished and Greg mostly stayed in, not initiating interactions with others. Those who knew him started to worry – and for good reason. Greg was struggling and isolating himself, and he had little structure or support in place to help him cope and recover.

How can we prepare?

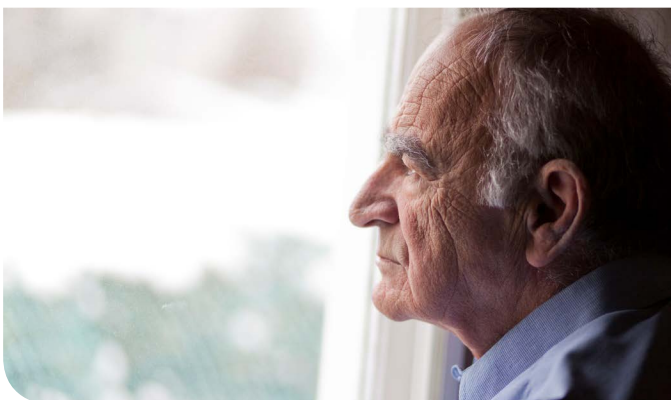
Grief is a normal and healthy reaction. But could Greg have done anything in advance to better prepare himself for Pat's unexpected death? The short answer is yes, and the solution lies in part in preparing for a key life event that often comes before death: retirement.

A recent meta-analysis that pooled 115 studies identified several predictors linked to a positive adjustment to retirement. These included things like good physical health and a lack of financial worry. But it also included a predictor that can have a significantly positive impact in dealing with a spouse's death: social interaction.

A strong social network during retirement not only helps you enjoy this phase of your life, it can be critical for providing the resilience you need should adversity – such as the death of a spouse – later strike. What makes for a strong social network? Here are five attributes that research has shown are helpful:

1. Regular contact with friends
2. Participation in social activities
3. Interacting with younger individuals, as well as those of your own age
4. Fostering relationships that provide a source of emotional support
5. A focus on the quality of relationships, not the quantity.

A strong social network won't protect you from grief (again, grief is normal), but it can help provide the resilience you need to successfully move forward after a loss. And this support can be



Greg was struggling and isolating himself, and he had little structure or support in place to help him cope and recover.



A strong social network during retirement not only helps you enjoy this phase of life, it is essential for the resilience you need should adversity strike.

mutual: an active social network lets you support others who may be going through adversity too.

While socializing may feel like the last thing you want after the loss of a spouse, it's often the thing you most need. Having an established pattern of social interaction can help move you in that direction.

Building those patterns can be as simple as:

- Planning meals with someone – which provides both social support and a prompt to eat
- Having regular phone conversations
- Planning events to look forward, such as Friday pizza dinner or next month's visit with the kids and grand-kids
- Engaging in new or established group social activities or classes of interest.

The loss of a spouse is indeed a “new normal” – and often comes with a painful adjustment period.

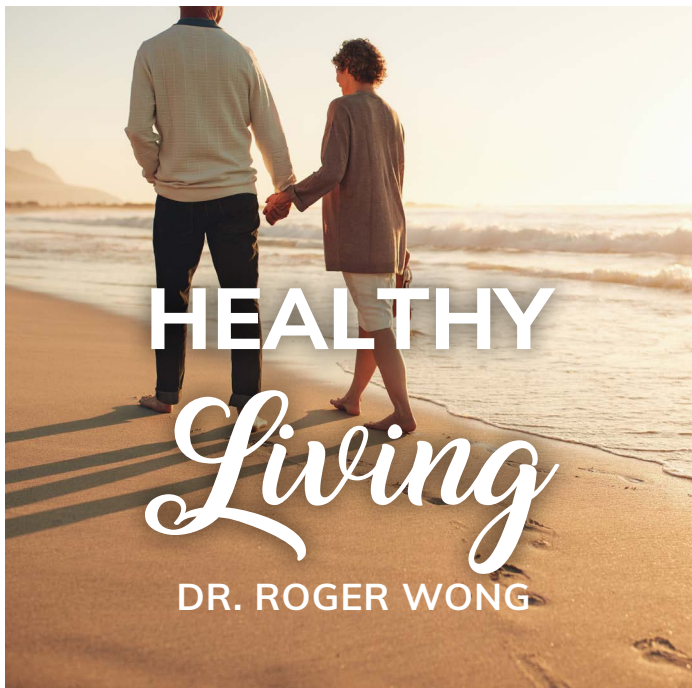
Social interactions within an established social network are the “old normal” that we can lean on to get us through the transition and help us move on to our next phase – as well as grief and loss therapy that sometimes proves helpful.

So give it some thought: are there ways you could strengthen your social network and interactions today?



Dr. Marie-Helene Pelletier is a bilingual practicing psychologist and experienced senior leader with the rare combination of PhD and MBA. She helps individuals and organizations increase health and performance via her individual therapy practice and workplace mental health consulting, and as a leadership resilience keynote speaker.

Connect with Marie-Helene at drmhpelletier.com, or on LinkedIn and Twitter.



“It’s special and it cost a lot of money, son!”

“If you want to stay here, you must be safe, and a fall has serious consequences. If you really like it so much, hang it on the wall!”

Doormat, gone!

Likewise we remove decorative tables that she used to bang into regularly.

Carpets are warm, but they impede the rolling of walkers. She doesn’t need a walker yet, but we switch to hardwood flooring and warm, anti-slip footwear.

Let’s add grab bars in the bathroom. Falls are the most common cause of injury in seniors, and a simple fall can result in a broken hip, which creates disability and the loss of independence.

Take action now - safety is the most important consideration to extending senior living at home.

Watch out for warning signs of dementia. People with early stages of dementia need a smart phone with GPS that tracks location. Smart phones can also make sure that appliances are off at night, via the Internet of Things (IoT).

Loneliness is as bad for you as 15 cigarettes a day. Social connections, kept up through visits and social media, are very important. Did you know that the number of people over 75 on social media doubled over the past year?

There may be a time when moving into a care facility is the right thing. Before that time, it takes courage to get help from community services, loved ones and other sources of support. Taking these steps wisely will extend the time that seniors can live at home safely.

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.

Adapted from Dr. Wong’s TEDx talk “How to Keep Your Elderly Parents Safe and In Their Home”. See it at www.bccta.ca/roger-wong. 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.

Seniors Can Live at Home Longer With Safety and Social Connections

Many seniors are moving into care facilities too soon. It’s about losses: losing autonomy and losing established community of family and friends. With technology and compassion, we can extend senior living at home. This means staying in familiar surroundings, hanging out with familiar people and savouring important life memories.

Did you know that if you reach the age of 85 there is a one in three chance you will live in a care facility?

What can we do to prevent premature placement in a care facility? As a geriatrics doctor who has cared for thousands of patients, I’m here to tell you that there are ways to increase safety and continue socialization of seniors in their own home.

Here is a conversation I recently had with my own mom:

“Mom, that doormat is a trip hazard and it really has to go.”

IRIS ADVANTAGE



IRIS ADVANTAGE JOINS BCRTA ADVANTAGE!

Your exclusive benefits that are combinable with your extended health plan. There is no cost to join, it is easy to register and you receive all the benefits IRIS offers like direct billing to your insurance, interest-free financing, IRIS No Matter What Guarantee, AIR MILES® and more!

HERE ARE JUST A FEW OF YOUR EXCLUSIVE OFFERS

PRESCRIPTION EYEWEAR SAVE \$150*

When you purchase any frame with fully coated prescription lenses (lenses valued at \$250 or more) or prescription sunglasses.

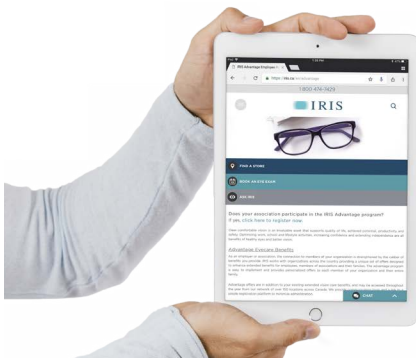
REPLACE PRESCRIPTION LENSES SAVE \$50*

Save when you purchase a pair of fully coated progressive lenses for your current frames (lenses valued at \$250 or more).

CONTACT LENSES SAVE \$50*

When you purchase an annual supply of contact lenses.

*These offers can not be combined with other IRIS offers, instant rebates, IRIS Cards, IRIS Certificates, Air Miles or any other offer or in-store promotion. Not applicable on Safety glasses, sports safety glasses, TruBlue glasses, RKS sunglasses for children, COOL KIDS packages for children or other IRIS eyewear packages. The IRIS Advantage Benefits Program offer can be modified without notice. No offer from the IRIS Advantage Benefits Program is transferable.



REGISTER NOW IN THREE QUICK STEPS

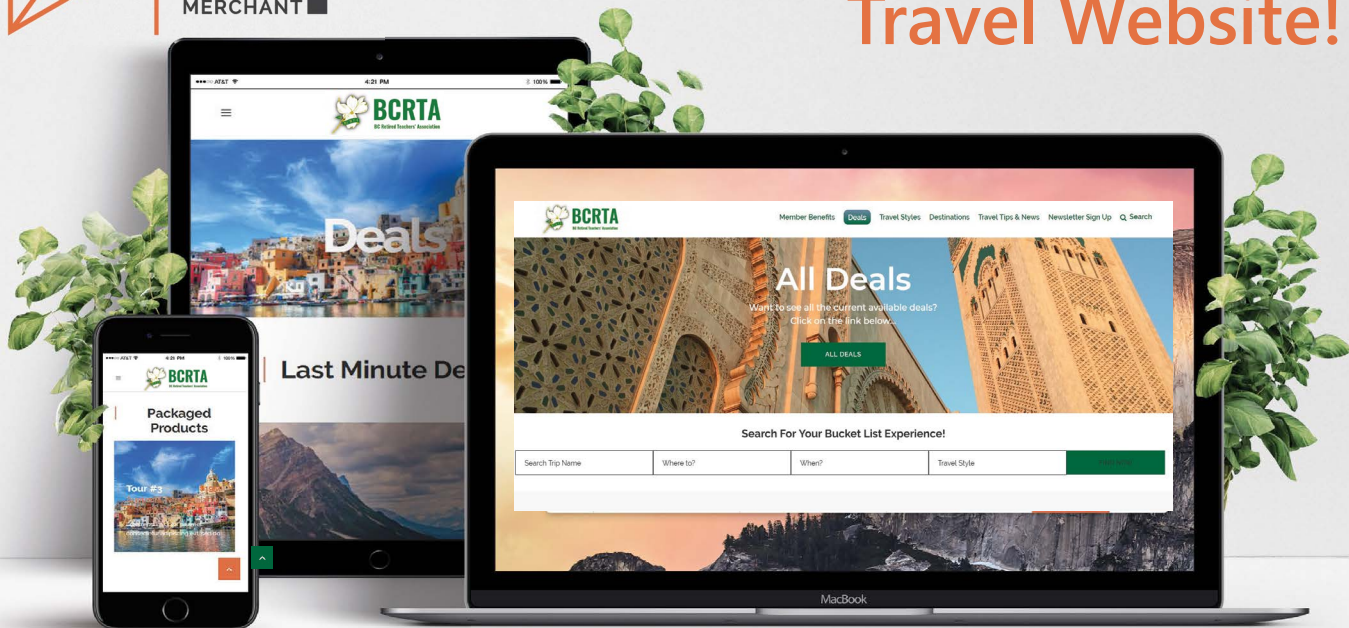
AND START RECEIVING YOUR IRIS ADVANTAGE BENEFITS TODAY!

- 1 Go to iris.ca/advantage
- 2 Click on **Register Now**
- 3 **Select BCRTA (BC Retired Teachers' Association)** from the drop down menu and fill in the online registration

Need help registering or accessing your benefits?

Contact us at advantage@iris.ca or 1.800.663.3937 ext 224

Introducing a New BCRTA Travel Website!



1

VISIT BCRTA TRAVEL WEBSITE

Use any web browser on computer & mobile devices.

TYPE THIS URL: <https://bcrtatripmerchant.ca>

2

LOGIN WITH BCRTA PASSWORD

Gain access into the secured BCRTA Trip Merchant site, using the following credentials:

PASSWORD: BCRTATM18

3

EXPLORE

Congratulations! You have successfully logged onto the BCRTA Trip Merchant website. You are now seconds away from booking your next dream holiday!

WHY TRIP MERCHANT?



Member Exclusive Savings



E-newsletters



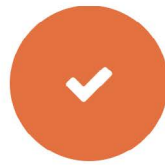
Travel News, Tips & Videos



Loyalty Program



Group Departures



Match Up With Other Single Travelers



Build Friendships



Share Trip Experiences

Beat the Fraudsters



The phone rings and you answer - “you’ve won a cruise!” “Your credit card has been used - we just need the number to check it out!” “This is a deal you can’t pass up - but be quick - the deal ends tomorrow!” “The CRA has a refund for you just fill out this info sheet and email it back!”

These are just a few examples of frauds and scams and many more are thought up every day.

Remember that old adage “if it seems too good to be true, it usually is.”

The people most targeted by these fraudsters are seniors. The reasons are many and varied.

Seniors tend to be more trusting - many of us grew up where we could leave our front doors unlocked! A handshake was all that was needed for a business deal. It was impolite to hang up or close the door on someone. Seniors may also be made to feel guilty if they don’t buy - as in a vacation scheme, after they have sat through a presentation. There are seniors who may be isolated and just glad to talk to somebody.

It’s vital that you take measures to protect yourself from falling victim to a scam.

WATCH FOR THESE WARNING SIGNS

- You get threatened or pressured with wording like: Act now, limited time offer - you don’t want to miss out, no risk.
- Promises to easily win money or prizes.
- There is a refusal to send you upfront documentation.
- There is an attempt to get personal or financial information - bank account or credit card numbers or PINs.
- Phone numbers you don’t recognize - or show up as “unknown number “ on your call waiting screen.

PROTECT YOURSELF

- Use caller ID to screen your calls.
- When creating PIN numbers avoid using your birthdate, pet’s name or any other info that can be easily linked to you.
- Check out charities before you donate, especially after a natural disaster - flood, fire, earthquake. Be sure they are legitimate!
- Check references and go to the Better Business Bureau to ensure the company you are dealing with is legitimate. Refuse to be pressured.
- Any request to wire money should raise a red flag - check all the details first.
- Be careful with credit cards and bank cards. Use ATM’s inside your financial institution, and always be aware who is around you.

COMPUTER SCAMS

Computer scams come in all forms, from the phone call that says “you have a problem and they can fix it”, requests for help in getting money out of a country, messages that you have been “hacked” but the hacker will let you off if you send him money, or even messages asking for personal bank information because they are just “checking” your account!

Be careful when buying or selling online. A common scheme is for a buyer to send you a cheque in excess of the amount asked - you deposit the cheque, return the excess amount, but then find that the original cheque is bogus and you have lost your money.

IF YOU HAVE BEEN DEFRAUDED

If you are a victim of a fraud or scam, report it! And tell others - even though it may be embarrassing. You may save others from becoming a victim as well.

**CANADIAN ANTI-FRAUD CENTRE
1-888-495-9501**

Cheryl Halsted is a member of the BCRTA Well-being Committee

911 REFRESHER

THESE IMPORTANT TIPS WILL KEEP YOU SAFE



Many of us think we are familiar with 911 until we need to use it. Having these points in mind will help make the call effective.

KNOW WHERE YOU ARE

The most critical piece of information for anyone is knowing the exact address where you, a friend, or a stranger may be experiencing a critical emergency and you dial 911 for assistance in BC.

If you live in the Lower Mainland your 911 call is answered by the Dispatch Office for the Lower Mainland and the Sunshine Coast, Victoria covers Vancouver Island, and Kamloops covers the remainder of the province.

WHEN CALLING 911

Speak clearly and listen carefully to the dispatcher as the dispatcher will ask questions and may provide answers before first responders arrive. Should the emergency occur where the site address is unknown, Siri on an Apple Platform or Google or Spotify on an Android Platform can quickly provide the correct site address. It is critical that you know the site address as this will be information Dispatcher will pass to a responder, be they paramedics, fire department, or police or all three. Without this information response time is hampered or delayed.

ACCESS

If it is a medical emergency at a residence be certain that the front door is unlocked or the pass code is provided to the dispatcher so that the dispatcher is able to provide that information to the responder. **A paramedic cannot break down a door, only the police can do that.** In the event of a fire, immediately leave your home taking a cell or portable phone with you. Remember a portable phone has limited distance coverage but they do work outside your residence. It is helpful if the dispatcher knows that everyone including pets are accounted for.

VISIBILITY

Make sure that your house number is visible both during the day and at night. This is critical if you have a long driveway to your residence from the road or street. If responders cannot see your site address it will delay response.

PLEASE REMEMBER THAT A 911 CALL IS FOR MEDICAL, POLICE, OR FIRE EMERGENCIES ONLY

If you accidentally call 911, stay on the line and make sure to inform the operator that it is not an emergency, otherwise the dispatcher may try to locate your call and send help, taking time away from actual emergency calls.

Elaine Thompson is a member of the BCRTA Well-being Committee.

Profile

JoAnn Lauber



It is said that nostalgia is a memory of something that never happened. This rings true for me as it seems that only the lovely and romantic are left in memories of my childhood on the Canadian prairie - times which shaped my character and my future.

I am the third of six sisters. We lived midway between two highways in Alberta, 40 minutes on rough country roads from any town. We lived on land my dad purchased in its original state: heavily treed, fertile and gently rolling; at its western end, a picturesque coulee, untouched, a stream running through it. Poplars, willows and berry trees, shooting stars, tiger lilies and forest strawberries grew there; wild animals haunted its secret places. Our days as a family were occupied with farm chores and the simple outdoor pleasures of prairie life; and our evenings — pre-television, pre-electricity, pre-screen technology — were passed reading, singing in harmony, and learning to play musical instruments. We had a family musical ensemble and we played for barn dances, community gatherings and wedding celebrations. My bandmaster father claimed that I was “the hottest drummer from coast to coast.” I know that I was at least the loudest.

We all attended Lornedale, a one-room school that was located, one could only say, in the middle of nowhere, far from the school district centre of Holden, Alberta. As a group of fewer than 25 pupils in grades one to nine, we became independent students as our inspiring teachers instilled in us the love of learning. My grade group of six “buds” included Bobby Sutter, uncle to the famed hockey family who lived on the farm adjacent to us; the hockey boys’ dad was in my older sister’s grade. We neighbours supported each other; we kids squabbled with each other, played together, learned together, and had adolescent crushes.

As prairie kids a few “understandings” were impressed on us: Run Sheep Run at lunch break was not to take us across the vast prairie to hide in the copse of poplars in the next section of land; if we wanted to skate we first had to clear the pond of snow within the allotted lunch hour; and the horse was not to be led into the school – ever again,

as it had been when the Mrs. Chilibeck had gone home for the day!

Our prairie childhood, our bond with the land and our early education instilled in us confidence and strength. From grades one to nine our teachers prepped us for the grade nine provincial exams, and the results rewarded their diligence. For a penny a week we all belonged to the Red Cross Club, raising money for the less fortunate. We learned to formulate motions according to the Rules of Order, taking turns being president and secretary and treasurer. As a part of a regular routine we pledged allegiance to the flag and recited the Lord’s Prayer. We played Fox and Goose in the winter and challenged neighbouring schools to games of softball in the summer. We all cleaned our classroom (which was the entire school) on Friday afternoon. We heard every lesson nine times. Books transported us into worlds of delight far from the remote schoolhouse where we studied. Every week we wrote a formal essay and had a geography test. I was weird: I loved the exams. I loved English grammar, and I read like a maniac.



JoAnn the young English teacher.

After high school, I responded to the province's call for teachers, and took a one-year "Junior E" teacher training course at the U of A, far from home. The marks I presented to the university, the product of my dedicated high school teachers, were such that my parents did not have to sell a cow or a load of wheat to support me, though the offer was there. That year was one of the most stimulating and maturing years of my life: first, the big city, then classes from eight to four every week day and courses in educational philosophy and psychology on Saturday mornings; student teaching in the fall when I was seventeen and again in spring as part of the teacher training program.

At eighteen I had my first job in a Grade 5 classroom in my home town. I loved it.

Two years later, I returned to the University of Alberta, graduating with a bachelor's degree in education, with a major in humanities. My love for stories and poems and grammar took me to high schools in the County of Beaver in Alberta where I taught English for seven years.

A principal recently appointed to the school in my hometown of Viking traversed the district, persuading this teacher and that to join his new staff. Several of us, flattered by being asked, agreed, and there we were: each of us the head, and often the only member, of the high school's various departments. One teacher new to the staff was Dale Lauber. He was smart, funny and stunningly good looking. He and the social studies department head, Tom Newcomb, lived next door to me and my colleague Pat Coffin in the town's new teacher fourplex, dubbed the "sin bin" by our vice-principal. Dale and I were married in February. Our students found out about what was supposed



Students crashed JoAnn and Dale's wedding.

to be our quiet wedding, and they filled the church to capacity for what they considered the event of the year – two of their teachers marrying each other! Though I was yearbook advisor that year, Dale and I were surprised by a page that sneaked into the book – one that featured a picture of us exiting the church, our students pelting us with rice and confetti, and next to that photo, Shakespeare's Sonnet 116.

In September of 1970 we took a trip abroad, travelling from Liverpool to Vienna to Istanbul and Moscow and all places between – just out of curiosity. When we returned five months later, hugely enlightened, pretty well penniless, thanking our lucky stars to be living in Canada, we chose to move to British Columbia. It was March and we were looking for work. Dale landed a job in Ucluelet, teaching high school math. We moved there to keep body and soul together but we also walked in the old growth forest, saw our first orcas, and cooked crab in cauldrons on the beach. I read War and Peace, filling these three months, the only time in my life as a teacher when I did not have a full-time job. We gloried in beauty and freedom and majesty that Long Beach had to offer; it remains one of our favourite places on earth.

In 1971 Ucluelet and Tofino were still accessible only by twisty and hazardous logging roads and long waits at the ferry terminal, so in the fall we moved to Prince George. I went to the Connaught Jr. Secondary School Reading Centre and Dale to the Spruceland Library. For four years we enjoyed our schools and students, and we loved the northern way of life – learning to ski and snowshoe, pulling 360s on the icy Nechako River Bridge, buying our first home, and becoming life-long friends with our colleagues almost all of whom were also "from away".



But the richness of family, the love of our parents and our sisters and their families, made us realize that a single visit at Easter time or at Christmas was not enough for us. In 1975 we moved to the Fraser Valley, and for the next twenty-four years



In 2014 JoAnn was elected President of ACER-CART, the national body of retired teachers in Canada..

in the Langley District Dale worked at Mountain Secondary School and as a BCTF director while my teaching life was rich with senior English classes, work as a reading consultant and debating coach, and as a counselor of Grade 12 students. A master's degree and a graduate diploma in counselling psychology enabled me to fulfill leadership roles in the English and counselling departments, to be involved in the senior English provincial exam program, and to serve on accreditation teams evaluating high schools in the province.

In Langley we established strong ties with our teacher colleagues who have become our friends for life, and we bask in the closeness of the love and support of family, which we sought when we moved to the lower mainland.

When I retired after 37 years of teaching, having devoted myself largely to the demands and delights of the English classroom, I wondered how I would cope. Who was I now? What would I do? What could I do? Dale is a smart and funny guy, but he is also independent and doesn't really desire constant supervision and advice. When an opportunity arose to teach English 12 to international high school students at Dorset College in New Westminster, I grabbed it, and found the richness that students from around the world can provide. This new work, along with a suggestion from Maureen Pepin to edit the Langley retired teachers' newsletter and a suggestion by BCRTA President Owen Corcoran to serve on the association's board ensured that life was filled with activity, purpose, and meaning, with the welfare of my retired teacher peers in mind.

For the last sixteen years I have been a member of the Executive of the BCRTA working on various committees. My precious moments include working with some of the most noble people on earth – and producing a recruitment DVD for the BCRTA with retired teacher colleague/friends of the Langley District and with Brookwood Secondary School; mounting the “Keep the Heart in Medicare” health accord campaign; creating the Declaration Concerning a National Health Care Strategy for Seniors; and in 2011, working with Cliff Boldt, Judy de Vries, Dale Lauber, Sheila Pither, Howard Spence and the BCTF Research Department to produce the BCRTA Report on Volunteerism Among Retired Educators.

The Canadian Association of Retired Teachers (ACER-CART) have seen me hanging around their AGMs for thirteen years -- seven as Director representing the BCRTA, one as Region West Representative, one year as Vice-President, and two years each as President and Past President.

Today, as I am privileged to continue to work with committees of the BCRTA and ACER-CART to ensure the security of pension plans, to promote the interests and guard the welfare of our peers, I am struck always by the altruism and humanity, the generosity and integrity of retired teachers. As MP Peter Julian said to our AGM assembly in September, “The BCRTA is a force for good.” And so, too, are our retired teacher colleagues across the land – more than 160,000 of them in thirteen vibrant associations – all are members of society's force for good — community leaders and educators, volunteers, helpers, caregivers.

The poet Alfred, Lord Tennyson said, “I am a part of all that I have met”. I like to add, “All that I have met are a part of me” — in fact, any part of me that might happen to be good or honourable or worthy — I owe to the richness of working in the Canadian school system and with retired teachers of this land – working for you and working with you. I am grateful for having had that opportunity.

JoAnn Lauber is a Past President of ACER-CART, and Contributing Editor to PostScript Magazine. In 2018 she received BCRTA's Lifetime Membership Award.





a rediscovered

Joy

The Christmas concerts have come to an end for this year. As a retired elementary school band teacher, building the skills and confidence of my students was always rewarding. We may not always have played what the composer had written but our version was close enough to be appreciated by the audience.

Recently, as a seat-warming attendee to a variety of community concerts, I realized that I missed the excitement of preparing for just such an event. But I hadn't played my trumpet in over a dozen years or been involved with an adult band for more than 30 years. I hadn't given any thought to actually joining one of the many amateur bands that exist in my community as my playing level was not up to their standards.

But my time on the "sidelines" was to come to a most fortuitous end with a chance encounter when I met a former colleague in a shopping centre parking lot one Wednesday afternoon. During our conversation, she told me of a new start-up band she was in whose goal was to just play music and have fun doing so for people who could commit to rehearsing from 1:00 to 3:00 on Thursday afternoons.

The band had begun the previous year in the local seniors' community centre with about

a dozen musicians, some learning a new instrument or as a complete beginner with an instrument of their choice. It had proven to be so successful that membership grew to 24 in just one year and the band had to move to a larger rehearsal space.

The very next afternoon, I arrived to a room bustling with lots of gray-haired men and women setting up a drum set and semi-circular rows of chairs with music stands and folios, getting out a surprising variety of wind instruments and the cacophonous sounds of instruments warming up.

WOW, was I moved! I was warmly met by my old colleague as well as the conductor who informed me that my services as a trumpet player were definitely needed. I have now been with the band for 3 concert cycles and am eagerly awaiting our next musical challenges for concerts this summer. I have volunteered with the BCRTA as a Branch President as well as with one of our local non-profit groups that supports the needy in my community, but being in this band is what I do just for me. It gives me social connections and is great for my mental well-being.

Pat Thiesen is President of the Delta Retired Teacher Association and a member of the BCRTA Well-Being Committee

CLASSIFIEDS

VOLUNTEER OPPORTUNITIES

Volunteers needed: energetic retired educators needed to facilitate book clubs in prisons in BC close to Vancouver (a particular urgent need at Mission BC). A two year commitment is required, with once a month visits to the prison. See feature story in this issue.

Contact Alex Dunn: alex@bookclubsforinmates.com

Seeking Judges for Civility Writing Contest

International Civility Month is May, and Freemasons are sponsoring an essay writing contest for Vancouver Island secondary students. Retired educators are invited to contact Jim Ferguson for information community.relations.glbcy@gmail.com

REAL ESTATE

Retire to a gated community in the beautiful Shuswap. Many amenities, features and benefits to this 2006 home.

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BOOKS

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ADVERTISE

CLASSIFIED ADS reach thousands of BCRTA members in each edition of PostScript. For rates, contact us at postscript@bcrt.ca. Classified ads are always free for BCRTA members, one of the many benefits of membership.

ACCOMMODATION OFFERED

Paris France - 1br fully furnished hydro internet close to shopping, transportation, Central Paris. \$775 a week monthly rate. irene.roland@gmail.com

Big White Ski Resort - One bedroom condo available for full season rental for the 2019-2020 ski season. Sundance Resort is ski in/ski out, a five minute walk to the village and includes outdoor pool, hot tubs, steam room, fitness gym, theatre and great room with a pool table. Unit is conveniently located on first floor, close to pool, lockers and ski out.

Contact cloesgen@hotmail.com for pricing.



WATERFRONT 2-bdrm cottage at Deep Bay (north of Qualicum on Vancouver Isl.) overlooking Denman and Hornby Islands. It is quiet, relaxing and private. Sleeps up to 6 people, n/s, internet, cable TV. Retired Teacher special rate for May, June, September and October: \$735/wk, with limited time available in July and August at \$1085/wk. E-mail joyce.buckham@shaw.ca, or phone 604-939-0121, for additional pictures and details. Teacher owned.

TRAVEL

CUBA...check for new tours for 2019/20. Travel in the comfort of a modern, air conditioned bus and experience an unhurried look at the 'REAL' Cuba. Cuba1tours continues to offer the best guided tours to the most interesting parts of Cuba with a personal touch and excellent local guides. Early booking essential. All tours operate through Square1travel of Courtenay, a BC licensed travel agency.

All tour details are at www.cuba1tours.com or you can contact Tom Robertson at tom@cuba1tours.com

All details at www.cuba1tours.com

Sudoku

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

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

April 15th, 2019

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

Crossword:

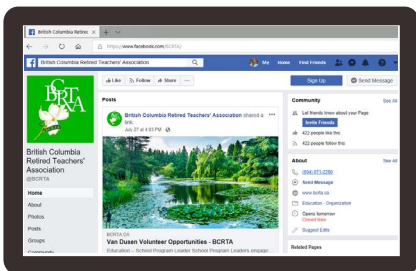
Mary Jackson (Victoria)
Althea Strudwick (Langley)
Ross Pearce (Prince George)

Sudoku:

Rosemary Chapman (North Shore)
Sheena McCubbin (Prince George)
Swennumson, Paul (Prince George)

(The submissions are all completely randomly picked while still in the envelopes)

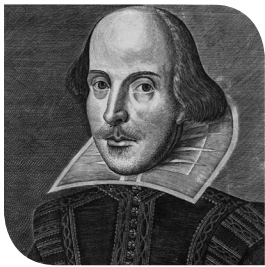
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WINTER 2018 CROSSWORD SOLUTION

1	2	3	4		5	6	7	8	9	10	11									
P	U	F	F		B	L	T		S	P	O	T								
12	O	R	E	O		A	L	I	A	S		A	R	T	E					
15	D	E	A	N		N	U	T	R	A		Y	E	T	I					
19	S	A	R	D	I	N	E		A	P	R	I	C	O	T					
				23	L	O	U	S		25	S	P	I	N						
	25	26							27	H	O	G	G	S						
30	S	E	E	S	A	L	L	Y	G	O		S	S	O	O	N				
36	A	L	A					37	A	I	N				38	U	L	U		
39	P	U	R					41	R	U	N	D	I	C	K	R	U	N		
				45	S	T	E	L	A			47	N	E	E	D	S			
				48	S	A	D	E				50	S	U	R	E				
51	J	O	L	T	I	N	G				54	P	R	E	P	A	R	E		
58	A	V	I	A				59	E	R	N	I	E			61	E	L	I	N
62	N	E	E	T				63	R	E	A	R	S			64	R	O	O	D
65	E	N	D	E				66	T	E	E				67	S	E	T	S	



SHAKESPEARE EDITION!

By David Squance, Victoria.

crossword

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			

ACROSS

- 1. With 52 down, a Shakespearean tragedy
- 5. The product of tatting
- 9. Track shoe
- 14. Prefix relating to a notion or concept
- 15. Part of Q. E. D.
- 16. Grazing land
- 17. "Star Wars" princess
- 18. Let off steam
- 19. Computer chip maker
- 20. Familiar quote from a WS tragedy
- 23. Away from the wind
- 24. Short form of Jackie Kennedy's 2nd spouse
- 25. People of the Lesser Antilles; Kalinago people
- 29. Idaho, Oregon and Tennessee are three of them (abbr.)
- 30. Acronym for a big, US communication company

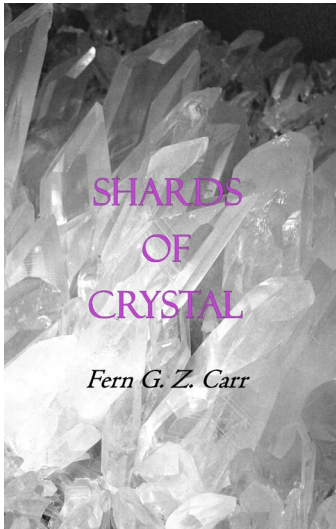
- 33. A Bell for ____
- 34. Sandwich cookie
- 36. Needle case
- 37. A Shakespeare comedy, missing the first and last words
- 40. "I smell ____" (2 wds.)
- 41. Metric foot
- 42. ____sayer, old-fashioned word for truth
- 43. Installment publication (abbr.)
- 44. A major rail comp.
- 45. Putin's country
- 46. Lowered oneself into a chair
- 47. ____ Canall; 1956 crisis
- 49. A Shakespeare tragedy
- 56. Dona ____ pacem
- 57. "Poor naked wretches ... That ____ the pelting of this pitiless storm." (from 52 down)
- 58. Petroleum company logo
- 59. Weber musical
- 60. Acronym for a petroleum cartel
- 61. "Run up ____"
- 62. Prevent; inhibit
- 63. "... bird thou never ____" (Shelley)
- 64. Cad

DOWN

- 1. "Let's ____ all the lawyers" (Henry VI, Part 2)
- 2. A French light bulb over the head
- 3. Nyet (Ger.)
- 4. Prod
- 5. School grades in Britain
- 6. "____ able, saith the Master" (Hymn lyrics, 2 wds)
- 7. Native water craft
- 8. "____, Brute"
- 9. Town ____ (pl.)
- 10. Hawaiian island
- 11. ____'acte
- 12. "Rock of ____" (old hymn)
- 13. Communication device (abbr.)
- 21. Home of the Rankin family
- 22. Boca ____
- 25. Blue spring flower
- 26. To say (Fr., 2 wds)
- 27. Speed trap tool
- 28. Large public organization (abbr.)
- 29. Inhabitant of Belgrade
- 30. One of the three musketeers
- 31. "____ frutti", confection flavour

- 32. Diminutive form of Letitia
- 34. Sharif or Bradley
- 35. Dream indicator
- 36. Freudian personality division (pl)
- 38. ____ Cup, lacrosse trophy
- 39. Maker of commercial trucks
- 44. Word 2 of a Shakespearean tragedy
- 45. Turn down
- 46. "... whosoever shall ____ thee on thy right cheek" (Bible: King James Version)
- 47. Water bird; shoot from a hidden position
- 48. Important part of a milk cow
- 49. Wander
- 50. You hope you don't read yours in the paper (abbr.)
- 51. "Stand up and take ____" (2 wds)
- 52. See 1 across
- 53. Ratio words
- 54. Jacob's twin
- 55. The beginning of a famous soliloquy (2 wds.)
- 56. "Waking ____ Devine"

books OF NOTE



Shards of Crystal

Canadian Poetry Review says “Carr is the embodiment of poetic precision, unafraid to master any style... speaks deeply to natural beauty and peace of mind eroded through violation, as well as what ‘remains’... Carr portrays the intricacy of the shadows that remain so that readers can empathize with real hope... a gift of healing to those who have overcome chasms of hidden pain and those who still suffer.”

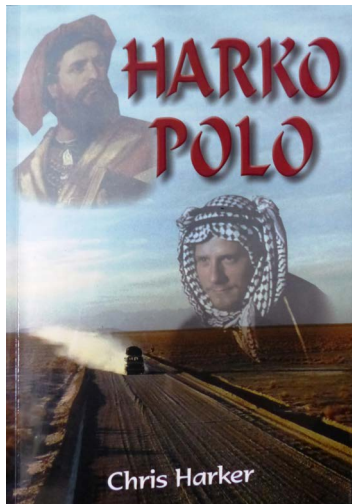
Fern G. Z. Carr is a former lawyer, retired teacher and past President of Project Literacy Kelowna Society. She is a member of the Federation of BC Writers and the League of Canadian Poets and has served as the League’s Poet-in-Residence. She is a Pushcart Prize nominee who composes and translates poetry in six languages including Mandarin.



Published by Silver Bow Publishing - available from Amazon

Harko Polo

What was promoted as a simple drive from London to Kathmandu became a far more complicated, lengthy, hazardous and fascinating adventure than was anticipated as Murphy’s Law reigned supreme. The trip was punctuated with accidents, threatened violence, romance, kidnapping, privation, smuggling, supernatural events and a good deal of hilarity.



HARKO POLO, as the title suggests, takes readers with Chris Harker from Europe to Asia. The trip is highly unconventional but it is a true account of Chris’ efforts in 1963 to avoid work and the conventional life he knew he’d have to submit to at some point. (His teaching career ultimately spanned 37 years).

The book is available from the author in Sidney, B.C. for \$15 or can be mailed for \$20. Contact Chris Harker at chriscat@pacificcoast.net or (250) 656 9229

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Joyce Harrison,
TPP retired member, Victoria

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Obituaries

Location listed is the area given as "last taught"



Coyne, Jim - Surrey

Culley, Marjorie - Castlegar

Dawes, Harold - Prince George

Douglas, Peggy - Vancouver

Froebel, Dianne - Surrey

Gower, Frank - Greater Victoria

Hague, Harry - Saanich

Hamilton, Lynne - Vancouver

Haqq, Tennyson - Vancouver

Harasin, John - Trail

Harper, Sharrin - Saanich

Hemmons, James - Castlegar

Hewlett, Arla Dianne - Kamloops

Ish, Lloyd - Castlegar

Kent, Melinda - Prince George

Lally, Patrick - Greater Victoria

Legdon, Antony - Greater Victoria

MacLachlan, Douglas - Nechako

Maxwell, Margaret - Vancouver

McArthur, Don - Surrey

Norman, Raymond - Central Okanagan

Phillips, Matthew - Richmond

Rehlinger, Linda - Qualicum

Reid, Bernard - Richmond

Richards, Allan - Central Okanagan

Ryan, Shirley - Surrey

Squance, Maria - Fernie

Tietjen, Barry - Maple Ridge

Warnock, Joseph - Vancouver

Woodman, Tom - West Vancouver

Zahar, Kathy - Qualicum

inspiration



“All I have produced before the age of 70 is not worth taking into account.
At 73 I have learned a little about the real structure of nature.
When I am 80 I shall have made still more progress.
At 90, I shall penetrate the mystery of things.
At 100 I shall have reached a marvelous stage,
and when I am 110, everything I do, whether it be a dot or a line, will be alive.”

HOKUSAI, LEGENDARY JAPANESE PRINT-MAKER

See a documentary on this artist at www.knowledge.ca/program/hokusai-old-man-crazy-paint

Photo: *The Great Wave off Kanagawa*, Wikimedia Commons



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