

PostScript

SUMMER 2019



THE MAGAZINE FOR RETIRED EDUCATORS



Retirees Eager to Try New Hearing Aid[†]

Try newly released hearing aids ideal for the modern lifestyle: full surround sound, plenty of power, & no more feedback!

Just weeks ago, a brand new hearing aid was released to the public and it's transforming the hearing experience for its wearers. It offers enhanced speech understanding in noise, solves the age old feedback problem, and provides convenient connectivity to modern media devices. This all means easier interaction with the world you love and less work for your brain.

Most hearing aids deal with background noise using directional microphones that limit what the hearing aids process to what is directly in front of you—like putting blinders on your ears. No more! These new hearing aids process sound so exceptionally fast, they can handle

sound from all directions and help prioritize speech—greatly improving your ability to hear and comprehend conversations.

The new hearing aids are equipped with revolutionary feedback eliminating technology so that even when your hearing aids are providing significant amplification, the screeching and whistling common to prior generations of hearing aids is stopped before it starts.

Connecting to your modern lifestyle is easy with these breakthrough hearing aids. Make hands-free calls from your smartphone, or stream audio from your phone, stereo, TV, or other Bluetooth® enabled devices.

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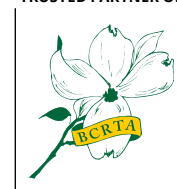
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No-cost hearing tests are provided to adults ages 19 and older. A fee will apply for a copy of your audiogram. Child hearing tests are conducted at select locations for a fee, please contact us for more information. Offer not valid in Quebec. † <https://www.oticon.ca/hearing-aid-users/hearing-aids/products/opn-s>

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SUMMER 2019



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It is said that there are just a few kinds of stories, and every tale we tell takes one of those shapes. But each person's story is somehow different. It's a puzzle: we come to realize how very different we are, but a shared story from "the other" draws us closer. One of the joys of working on this magazine is exploring that paradox and where it can lead.

In the last issue of PostScript, Delta RTA President **Pat Thiesen** shared about the joy she experienced taking up music again, joining a band of seniors who wanted to see how much they could learn together. After hearing a good story like that, conversations get started, and as a result of those conversations, we're looking forward to having that band of retirees bring us some music on the first evening of BCRTA's AGM. It turns out that telling a story can bring you new friends, and maybe even get you a gig!

Editors sometimes give people a nudge to get a story going, or to fill a gap. We recently asked finance columnist **Mike Berton** to consider writing an article for parents and grandparents who take on financial support of grown kids with special needs. There are thousands of families in this often stressful spot. With the particulars of each situation so unique, and with so much at stake, it can be difficult to sort out the best way forward. Mike has responded with a wonderful column that provides a compassionate, factual and practical framework for families in that situation. If you have friends or family trying to sort out the implications of caring for grown children, refer them to this article. It has advice that may change their circumstances for the better.

Travel stories are a favourite for us, and we have some super ones in this issue. We expect some good stories to come out of BCRTA's first venture into Group Departure offerings, too. Check out the amazing offer for 25 nights in Portugal, which sure looks brighter than a damp February in Canada!

We care about your stories, and how BCRTA can be a positive support to your retirement. Please take a few minutes to fill in our survey on the form printed in this magazine or online at www.bcrta.ca/survey. What you need and what you hope for matters to us, and this is a great way for you to be heard.

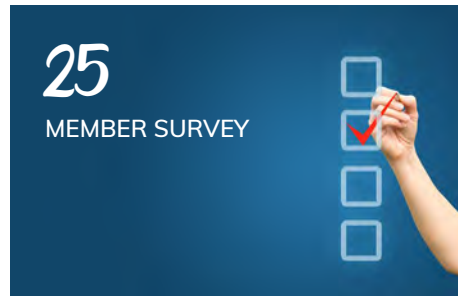
So that's our story. Here's wishing you a sunny, storied summer.

Yours truly,

The Editors
postscript@bcrta.ca

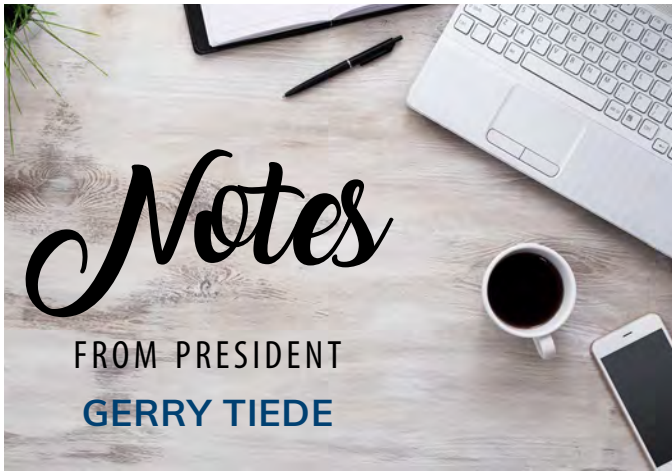
contents

POSTSCRIPT MAGAZINE | SUMMER 2019



- 06** PRESIDENT'S MESSAGE
- 07** LIFE IN THE SLOW LANE - SHEILA GAIR
- 08** MONEY TALK WITH MIKE BERTON
- 16** LETTERS
- 25** BCRTA MEMBER SURVEY
- 29** PORTUGAL LONGSTAY OFFER
- 31** GOLDEN STAR AWARDS
- 33** EX-PATS VOTE FROM ABROAD
- 34** YOUR RESILIENCE MINUTE WITH MHP
- 36** HEALTHY LIVING - DR. ROGER WONG

- 40** SUNSCREEN FACTS
- 41** BOOKS OF NOTE
- 42** CLASSIFIEDS
- 43** AGM NOTICE
- 44** AGM DOCS
- 47** SUDOKU
- 48** CROSSWORD
- 49** IN MEMORIAM
- 50** INSPIRATION



RETIREMENT SECURITY

With all the mis-behavior going on in Ottawa these past few months, who knows what the defining issues will be in the coming federal election. But BCRTA members have sure made their voice heard on protecting retirement security. JoAnn and Dale Lauber reported that as of May 16, some 32 BCRTA branches have had 42 petitions opposing Bill C-27 read by MPs in the House of Commons and 10 more are sitting on MPs' desks waiting to be read. That's 52 petitions in total!

We also had great success with the e-petition campaign we introduced in the last PostScript, which was sponsored by the national body of retired teachers, ACER-CART. The e-petition asked government to protect defined benefit pension plans like our TPP, and to also set up an insurance structure for pensions so that pensioners, would still receive their pensions even if the sponsoring company declared bankruptcy, unlike the Sears employees who lost so much. BC citizens contributed 4,107 signatures toward the Canada-wide total of 13,740 names. This petition had a remarkable impact. Our petition ranks #26 for total signatures of the 720 e-petitions ever filed in Canada's House of Commons petition process, I am so proud of the thousands of retired teachers who participated in our democracy.

I will join other ACER-CART leaders in the House of Commons on June 6, 2019, smiling proudly as the petition is officially read into the record. Well done, BCRTA and ACER-CART!

Gerry Tiede is President of the BCRTA

HOUSING SECURITY

It is soon time to pay property taxes. Many BC homeowners are "property rich and cash poor" and rising taxes create stress. But there is help for seniors who wish to remain in their houses. The Property Tax Deferment program allows residents over 55 years to defer their house taxes each year if you have at least 25% of equity in your home. You will pay a very low, simple interest fee of 1.2% per year and you pay the deferred taxes when you sell your home. Google "BC Property Tax Deferment program" to find out if this is a good program for you and to download the application.

FINANCIAL SECURITY

Like me, you have probably had a dozen attempted scams come through your email or phone in the past month. You can't be too careful! I've had:

- the phone call pretending to be from the Canadian Revenue Service demanding immediate payment,
- the black-mailing attempts saying that I've been hacked and my browsing history will be shared with my email list if I don't pay \$1000 in Bitcoin, and
- the email pretending to be from a fellow BCRTA Executive member who needs a quick transfer to pay a bill.

There's another nasty scam going around where you get a phone call from your 'bank' telling you that your credit card account has been compromised and advising you to phone the company immediately using the number on the back of your credit card. That sounds pretty safe, but when you hang up, the scammer does not hang up – he plays a dial tone into your line so you think you are making a new call. But you aren't – you're still connected to the scammer's phone and his partner pretends to be the bank agent who answers and collects your personal information.

The moral of the story: don't get flustered and give out information. Get trusted support and stay safe.

Here is a lighter note on scams: a Nigerian man was found dead in his apartment with \$7 billion dollars in cash. He'd been trying to give it away, but nobody would answer his emails.

SHEILA GAIR

LIFE IN THE *slow lane*



For those of us of a certain age everything we do during the day brings back memories, and some so far back that it's hard to believe we were part of them. What triggered memories today? Laundry!

This morning I gathered up the wicker basket in my ensuite and trotted down the stairs to the laundry room where I opened the washing machine, pressed some buttons, added soap and chose the time limit. I tossed in the clothes and went back upstairs to finish breakfast.

I thought back to my earliest memories of laundry. We lived in a bungalow in a tiny village on the coast of the Isle of Wight. Behind the house and attached to the kitchen was a scullery, a small stone floored room – and in one corner was a copper vessel. It looked like a kettle drum with a lid and a tap at the bottom, and with a gas ring underneath. I have no idea how it was filled, being around four years of age, but I know there was water in it along with sheets and towels and the whole thing was boiled, and a big stick was used to 'stir' the linens and to eventually bring them out.

We moved to a larger house and there the laundry routine included the small galvanized bathtub, which also served for the three of us to take our Saturday baths. On Monday it was lifted onto the kitchen table and kettles of water from the top of the stove filled it. The clothes were added and left to soak, and a washboard was leaned against the inside, and clothes pulled up over the glass ridges while a large brick of yellow soap was rubbed up and down over the ridged surface of the glass with the help of a scrubbing brush.

By the age of eight we were living in England and I remember the mangle, a huge, heavy contraption kept in the crook of the stairs. It took skill to line up the wet clothing as flat as possible and to feed it through the rollers. A strong arm was needed to turn that handle.

From there the semi-dry clothes we laid along the long wooden slats of a rack on a pulley which was suspended from the ceiling in the kitchen. We also had a portable clothes horse, placed before the fire like a gate that could be opened and had more wooden bars for wet clothes.

I remember the day we got an electric iron, and all we had to do was spit on it to see if it was ready! We dipped our fingers into a bowl of water, flicked the water over the dry cloth to be ironed, and got busy. I can recall the pride I felt when I got to iron the handkerchiefs and the dish towels – grown up indeed!

The clothes, at last ironed and dry, were taken to the airing cupboard, up under the roof. The clothes were neatly piled there, being warmed through when the hot water tank was lit.

We had no walk-in closets, just wardrobes and dresser drawers. We girls had two sets of clothes – one being worn and one in the wash. My mother was a dressmaker and everything was handed on.

At Christmas when I was about eleven, I was given a store-bought skirt – and I took up knitting and made myself a sweater. We attended schools where a uniform was worn, and I usually wore part of that all week as money was in short supply.

Today, after emptying the warm dryer, I quickly folded the pieces and put them in my walk-in closet, and on to shelves. No ironing, no airing. Back then we never felt we were missing anything, and I look back at how hard my mother toiled over the laundry each week with four girls to keep clean and tidy, with no conveniences and only her energy and stamina to keep her going.

I had four children too, and when we were offered a wringer washer for \$5.00 we snapped it up, and then began the ritual – not of just a Monday washday, but many days with three loads of laundry, including Christmas day!

Now that it is just me, laundry is a snap – but I feel that I deserve it!

Sheila Gair is past editor of *PostScript*.



SUPPORTING CHILDREN AND GRANDCHILDREN

Are you helping your children and grandchildren financially? Is disability a factor?

Sheila Jones (72) had been paying for her granddaughter Ella's dental care. As a single parent returning to school to upgrade her work credentials, Sheila's daughter was financially unable to afford the considerable dental and orthodontic treatment costs. Sheila believed it was the least she could do to help out. Each time Ella needed to see the dentist or orthodontist; Sheila would write her daughter a cheque for the cost of the treatment. This had been going on for several years.

Upon meeting with a financial planner with a tax-based practice, she was surprised to discover that she could have been claiming



Michael Berton, CFP, RFP, CLU, CHS, FMA is a Senior Financial Planner in Vancouver, BC. He has taught Financial Planning courses at BCIT. 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.

these expenses on her tax return. While tax savings were not her motivation, she was happy to learn that there was some relief in the tax system. To make these costs deductible, she simply needed to pay the dentist's invoice directly. This way she would have sufficient evidence that she had paid these costs. Properly accounted for, these costs could possibly be eligible for the medical expense tax credit and be claimed on Sheila's return.

The **Medical Expense Tax Credit (METC)** can normally be claimed on line 330 of the tax return for medical expenses paid by the taxpayer or the taxpayer's spouse or common-law partner. Most reasonable medical expenses are permissible. Section 118.2(2) of the Income Tax Act provides an exhaustive list of qualified expenses. Under a separate calculation (line 331 of the return), these might also be claimed by a parent, a grandparent like Sheila, but also by a supporting brother, sister, uncle, aunt, niece or nephew of the taxpayer.

HELP FOR THE COSTS OF DISABILITY

Another aging parent, Claudia (68), supports her mentally-disabled adult son Arthur (36) in a care facility. She visits him regularly, contributes to his expenses and takes an active role in advocating for him. This takes a great deal of her time and money. She has heard that there is some form of financial support but is unclear about how to access it. Once again there is relief in the tax system and through government agencies as long as Claudia keeps proper records and is able to access the correct sources.

In the case of disabled children like Arthur, or even grandchildren, the first place to start is with an application for the federal **Disability Tax Credit (DTC)**. This is a non-refundable tax credit used to reduce the income tax you pay. It's meant to help even out the tax burden by allowing some relief for disability costs, since these are unavoidable additional expenses that other taxpayers don't have to face. While restricted to individuals with significant physical or mental impairments, one should not be intimidated by the application process.

There is a lengthy application form (T2201), most of which is completed by a physician or



“ There are a wide range of supports available. Getting experienced financial advice is the key to ensuring that nothing is missed. ”

other qualified medical practitioner. Based on the circumstances of each case, the CRA may approve the DTC certificate indefinitely or for a shorter, specified period. As Arthur is severely and permanently disabled, he has a permanent certificate. And, since Arthur has limited income Claudia may be able to transfer any unused portion of his DTC to her tax return if she has appropriate receipts on hand.

Joan (42), who is helping to support a nephew who is high functioning on the autism spectrum encouraged her sister to apply for the DTC on his behalf. He was granted a 10-year DTC that was backdated 5 years to when the diagnosis was received. As the actual onset date of the disability was five years ago, and Joan's daughter and nephew do not have taxable income, Joan may be able to transfer the DTC both this year and retroactively five years, to her return, resulting in a sizeable tax refund. To do this however, you must be the supporting person paying for necessities of life such as food, clothing, drugs, medical expenses and housing. The nephew or his caregivers will have to reapply for his DTC and have a medical practitioner complete a new T2201 to re-diagnose him in roughly four years before the approved time frame runs out to determine if he still qualifies for his DTC.

Importantly, an approval for the DTC provides a gateway to other valuable federal, provincial or territorial financial assistance programs beyond the tax credit itself. This includes the Child Disability Benefit, a tax-free monthly

payment made to families who care for a child under age 18 with a severe and prolonged impairment in physical or mental functions. Currently you could get up to \$2,771 (\$230.91 per month) for each child who is eligible for the disability tax credit.

CREDITS AND SAVINGS PLANS

The **Canada Caregiver Credit (CCC)** can be helpful if you support you or your spouse's or common-law partner's physically and/or mentally disabled child or grandchild. To successfully qualify they must rely on you to regularly and consistently provide them with some or all the basic necessities of life, such as food, shelter and clothing. Amounts vary depending on the age and relationship of the individual. For example, you currently can claim up to \$6,986 for each physically and/or mentally disabled grandchild under 18.

The DTC also opens the door to savings in a **Registered Disability Savings Plan (RDSP)**, a tax-sheltered investment savings plan established for the long-term care of the disabled beneficiary. Claudia has set up one of these up for Arthur. She has already invested \$18,000 to the plan over the last 6 years and received matching Canada Disability Savings Grants and Bonds to bring the plan up to \$47,879 today. There is a confusing array of rules to this program so Claudia relies on her financial planner to ensure that she and the plan stay on track. (See the RDSP sidebar on next page)

A disabled person such as Arthur may also have a special discretionary trust referred to as a “Henson Trust”. The ability of such trusts to protect the disabled beneficiary’s assets while preserving their access to provincial government support has frequently been in question. There is good news. On January 25, 2019, the Supreme Court of Canada considered, for the first time, these trusts and the nature of a disabled beneficiary’s interest in them for the purposes of determining eligibility for social benefits programs. The Court’s decision in *S.A. v. Metro Vancouver Housing Corp.* confirms Henson trusts are a valid estate-planning tool as long as they are structured properly.

From simply knowing to claim dental expenses for a grandchild to accessing the Disability Tax Credit and navigating the various programs that may ensue, there are a wide range of supports available. Getting experienced financial advice is the key to ensuring that nothing is missed.

More detailed information on all of these topics is available online. The BCRTA has posted a resource list on their website that has the official links for all the programs mentioned in this article.

Visit www.bcrta.ca/caring-finance-resources

ABOUT THE RDSP

The Registered Disability Savings Plan (RDSP) is a Canada-wide registered, matched savings plan specifically created for people with disabilities. It is designed as a long-term savings plan to help the holder be better financially prepared for their future.

BASICS

- If your family income is below \$95,259 the federal government matches \$3 for every dollar for the first \$500 contributed to the RDSP and matches \$2 for every dollar on the next \$1,000 contributed. The matching continues for 20 years or until December 31st of the year the beneficiary turns 49. This is the Canada Disability Savings Grant.
- For people living on a low-income (less than \$31,120), the federal government will put in \$1,000 each year for 20 years! This is the Canada Disability Savings Bond.
- People living on an income between \$31,120 – \$47,630 can still receive a partial bond.
- Anyone can contribute to an RDSP; family, friends, even neighbours.
- The money can be invested to grow tax free. Considering the leverage provided by the government grants and bonds, the RDSP may provide one of the best returns on investment available.
- The RDSP is exempt from most provincial disability and income assistance benefits. It does not get clawed back and it does not reduce disability benefits payments.
- People with disabilities can choose what to do with the money when it comes out - there are no restrictions on how the money can be spent.

For more information, please see this website:

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/topics/registered-disability-savings-plan-rdsp.html>

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Beacon at the Top of the World

Like the dome on the head of a Black Hat dancer, Ladakh sits at India's northern extremity. The dome on the dancer's hat symbolizes the mythical Mount Meru, which is said to extend from the center of Earth to the heavens.

And like Mount Meru, Ladakh sits high, on the western edge of the Tibetan Plateau, sandwiched between the Himalaya and the Karakoram. To the east, just over the border with Tibet and along a former caravan route, lie the remnant

wonders of the cave city of Tsaparang, once thought to be Shangri La. Further east stands the pilgrim destination of Mount Kailash. Here, circumambulating pilgrims are promised a shortcut to salvation, and the forbidden city of Lhasa, more forbidden now than ever. Turning west, the route leads to the Vale of Kashmir, through Pakistan to Kabul and ultimately to Alexandria. The Silk Road lies just north of the Karakoram and Ladakh has a route that connects with it, just east of Kashgar.

Ladakh is one of the few remaining, intact centers of Tibetan Buddhism, radiating its message from the top of the world. But the pressures on Ladakh are enormous. All of its international borders are potentially hostile frontiers. China, with its tarnished legacy of the Tibetan takeover, lies just over the eastern and northern borders. War-drumming Pakistan, immediately to the west, is closer than close. The line of control which substitutes for what we normally call a border sits mere kilometers from some of Ladakh's towns. Families are often prevented from crossing to see relatives who are less than a day's walk away.

The Indian army presence in and around the main city of Leh is a sign of regional tensions.

Below: children of Ladakh. Facing page: Black Hat dancer



Monks practicing ritual dances that display their athleticism, coordination and the joy of performing.

Indian army personnel (about 200,000) now outnumber the indigenous population of the ancient kingdom. The movement of smoky Tata army trucks, choppers and other aircraft make these tensions hard to ignore. To the west of Leh, the Indus Valley is sprinkled with army facilities. Right in Leh, discreetly hidden in nearby valleys, are entire villages that Westerners might call suburbs. They are in fact army encampments. Happily, a few kilometers away from the Indus we enter a vastly different world. The peaceful subsistence villages are dotted with Buddhist monasteries perched on promontories and embody the metaphor of Mount Meru.

In the Leh bazaar, we are thrust into the hustle and bustle of moving people, with the buying and selling of Pashmina shawls, bags of walnuts, dried apricots or T-shirts. Here, the sheer joy of people-watching overwhelms anything military.

Ladakh has been called "Little Tibet". Geographically the two are similar but it is the living presence of Tibetan Buddhism that underscores the cultural closeness. Nearly every rock spire in or around Leh has a monastery, many built over 500 years ago. These ancient buildings are married to their natural surroundings. In the changing light of hours and seasons, they can be incomparably beautiful. Under different conditions, an observer might consider them to be isolated, dusty and dreary.

Visitors to a Buddhist monastery find art treasures, statues of the Buddha and sprawling, hill-climbing architecture. These monasteries



Cham dancers at the Lamayuru Khabhyat Festival sweep away the demons of the Mind: fear, attachment and materialism.

first appear to be semi-abandoned museums, monuments to what once was but is no more. But the monastery atmosphere changes radically when the monks are performing their rituals. Visitors are welcome—though leaving shoes outside is a must—and are free to simply observe or to participate to the limits imposed by language and their ability to calm their minds. Active participation in the rituals and prayer sessions can be a transformative experience that touches the body, heart and mind. A visitor with open heart and mind may feel partially dissolved by the chants, the ring of cymbals and the deep rumble of drums. Perhaps the clouds will part, the sun will shine, and the swell of drums, cymbals and the chanted mantras will lift them even further toward the heavens.

Once attuned to the atmosphere, fortunate visitors may find it nearly anywhere, at nearly any time. Prayer wheels and incense burners adorn nearly every bridge but it is the human presence that ushers in true magic. On the

feast of Saka Dawa, the Buddha's birthday, a curiously pervasive but quite understated holiday, I decided to climb the steps to Tsemo Gompa that sits some 600 feet above Leh's market area. There was a handful of people up top and there seemed to be little going on. Then, as I turned a corner toward the last set of stairs, I met a simple, shabbily dressed group of nuns who offered me a fruit drink. With loving smiles, they refused any payment. A few minutes later, the air was filled with the most heavenly, melodious collection of unaccompanied voices I have ever heard. These ethereal notes touched my heart most profoundly. When they finished I moved cautiously toward the nuns, bowed and thanked them for their singing. A voice in the back row replied, in flawless English, "We weren't singing, we were praying."

I came away convinced that these sounds from the most humble of sources represented the perfection of prayer.



Senior nuns visit the temple on top of the Tsemo Gompa, on the feast of Saka Dawa.

Although we've come to see Buddhist culture as peace-loving, compassionate and respectful to others, little has been said about its hard-nosed approach to practical matters. The purification of the mind and the dissolution of various attachments mean that common sense rules when it comes to terrestrial matters.

India is taking the education of its population very seriously, yet many in Ladakh ask whether this Western style of dualistic education will truly benefit the population or whether the values of compassion and detachment will suffer. Climate change and human behaviour also come up for review. Here, it's rare to see a house, or any other building for that matter, without a solar water heater. Tree planting is in full swing. Many new buildings are being built with Trombe wall passive solar heating and the time-honoured method of composting pit toilets has been endorsed by the Ladakh Ecological Development Group. LEDG is also promoting the use of solar

greenhouses to enhance food self-sufficiency. Plastic bags were banned in Leh a few years ago.

There's much more to Ladakh than the prayer flags that adorn its bridges. Under threat from modern materialism, the distractions of Bollywood, the beat of war drums and the difficulties posed to farming by climate change, Ladakh stands strong. With a base elevation equal to the top of the Rockies, it has stood at the top of the world for a very long time. I see it as a tower of strength and an inspiration to the rest of the globe.

Ladakh could be our Mount Meru.

David Simms is a retired teacher who taught in the Kamloops School District. He went to Ladakh, he says, "more or less as a pilgrim, with a minimum of baggage and few definite plans." David uses black and white film.

PostScript Letters

Carbon

I was very pleased to see articles in Postscript addressing climate change. The article entitled "Offsets Take Flight" clearly explained that air travel has a much greater impact on carbon emissions than driving. The writer then went on to say that by purchasing carbon offsets we can render a trip "carbon neutral". This implies that you can fly all you want, as long as you pay extra for the offsets. I am writing to remind people that purchasing "carbon offsets", while very important if you chose to fly, does not make flying safe for the environment or "guilt free".

Nancy S.

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Sahara

RIDING WITH MOROCCO'S BERBERS

TEXT AND PHOTOS BY GARRY LITKE

Clutching frantically onto my saddle horn, I stare over the looming precipice of a mountainous sand dune. The slope drops sharply into shadow and a valley far below.

My camel balks, refusing to venture over the crest. *Smart camel.*

Jaouad, our Berber guide, runs over and peers down, judging the steep incline against the agility of our animals.

Nope. Not navigable.

He calls on two assistants, directing them to soften the knife edge by leaping down to create an avalanche, reducing the slope's angle for a safer trail. They swoop laughingly into the abyss creating a cascade of unstable sand. We plunge after them. Yikes.

"Hang on!" he shouts. "Lean back!"

Our sure-footed desert schooners step awkwardly down the slope, each movement threatening to send me hurtling over the neck of my mount. Unlike the predictable gait of a horse,

camels jerk, lunge and slide without warning in the loose footing.

“Yahoo!” grins my wife from the next camel. She’s a better rider.

We’ve travelled from the spectacular Atlantic Coast of Morocco across bread basket plains, crossing the Atlas Mountains on treacherous highways, down into verdant valleys of olive and date groves, finally arriving in Ouarzazate near the Sahara Desert.

Quarzazate is the “Ouallywood” of the Sahara, providing backdrop for numerous movies such as *Gladiator*, *Jewel of the Nile*, *The Bible*, *Prince of Persia* and *Game of Thrones*. We stay at Hotel Oscar, named for the award. It has its own “backlot” of movie memorabilia. From here, we’ve arranged for tour company Ouarzazte Unlimited to take us to a casbah and camels at the edge of the desert a few kilometers away.

Now we’re trekking through the Erg Chebbi dunes toward an overnight stay in a Berber camp. (Berbers, or Imazighen - translated as “free people” - have been indigenous to the area for over five thousand years.)

Our presence has marred the landscape, but blowing sand will soon change it again, and our marks will disappear. I’m struck by the natural wonder of billions of sand particles swirling around within a distinct area to create a transitory flow of mountain-like ridges receding into the distance. It’s like no other place on earth.

A blast of Sahara wind whips up the sand, so I wrap my protective turban more tightly and drape a fold of fabric across my face to protect it from the stinging particles.

“Isn’t this great?” my wife shouts. “It’s like a Pilates workout!”

Indeed, I now realize, my abdominal muscles are sore, constantly clenched in order to maintain my position in the unforgiving saddle.

As the afternoon sun slides down the western sky, the Berber camp appears on the horizon, sheltered inside the cirque of a dune, square black tents framed among a grove of trees.

Our camels kneel to dislodge us as we chatter about climbing a nearby ridge to watch the sunset and then, possibly, sandsurfing down.

“ *The tantalizing aroma of tagine—a spicy roast chicken laid over a bed of potatoes, carrots, onions and green beans—teases our voracious appetites.* ”

Boarding equipment - complete with action graphics- rests against a tree, inviting our use. My sand-boarding skills might prove adequate, but it seems risky. We are far from a hospital.

Jaouad leads us across a trail of hand-woven carpets to a campfire circle sheltered from the blowing sand. He pours tea infused with fresh mint from a silver teapot into delicate glasses. We add sugar and sip contentedly, socializing with fellow adventurers while our tents are prepared.

Colorful blankets hang across the entry to our tent, a heavy one to shield against the elements and a lighter one for easy passage. Inside, several layers of carpet lie under two single cots, freshly made up. A solar powered LED light hangs from the ceiling. Luxury.

After adding a layer of clothing against the dropping afternoon temperature, we sprint for a nearby dune to watch the sunset. Before long, we’re panting as we climb through ankle deep sand to the apex.

The sun disappears dramatically, dimming the light over a surreal landscape. We turn back, and look down at our camp far below – it is already in the shadow of darkness. Then we thrill at the twilight descent, sliding down the slope, using the give of the sand for giant strides, arms spread for balance, arriving too soon at the bottom.

Jaouad greets our exhilaration with an invitation to dinner, soon to be served in the communal tent. After a quick wash and a visit to the toilette, - RV style and a bucket of water - we enter the dining hall, a circus-like tent supported by a sturdy center-pole.

I’m surprised by the opulence of multi-colored wall hangings, orange tablecloths and white slip-



covered chairs. The tantalizing aroma of tagine—a spicy roast chicken laid over a bed of potatoes, carrots, onions and green beans—teases our voracious appetites. While we cavorted on the dunes, Jaouad and his crew prepared this meal. We're grateful. The room falls silent as we dig in.

We retire to our tents sated, believing the day has ended. But then drummers arrive, trooping into our fire circle. Jaouad and his multi-talented crew provide evening entertainment, teaching us traditional Moroccan dances while encouraging us to keep time on their hand-crafted drums.

At 5:00 AM, a wake-up call invites us to watch the sun rise over the dunes; grey light creeping stealthily over a foreign moonscape until an orange brilliance finally reveals the majesty and constantly changing shadows of one of the most dramatic places on earth.

A hearty breakfast with eggs, goat-cheese, olives, bread and coffee waits in the dining tent, prepared by our hard-working guides.

Then, alas, it is time to go. As we mount our camels for the arduous journey back to Casbah Erg Chebbi where hot showers await, we glance wistfully over our shoulders, not ready for the fun to end.

Next time we'll stay longer.

TRAVEL TIPS

Our two day adventure including driver and desert guides cost approximately \$200 CDN per person. There is no public transportation, so a driver/guide to the casbah base camp is necessary. Check with info@ouarzazate-unlimited.com

Be sure to purchase a long scarf to wrap around your head and across your face against the blowing sand. A local will be happy to teach you how to wear it.

Take sunglasses, sun block, moisturizer, toilet paper and of course a camera.

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.

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As seen in





ALBANIA

THE ANCIENT ROADS

We went to Albania to complete a circle in my husband's life. He had walked from Zurich to Athens in the 1960s. Getting a visa to walk through communist Yugoslavia was not a problem in the 1960s, but all foreigners were denied entry to Albania. As he circumnavigated Albania, through the areas now called Montenegro, Kosovo and Macedonia, he vowed to someday explore what was behind those "accursed mountains". For eight weeks in April and May of 2018, we did just that, and it was as fulfilling and memorable as we had hoped.

The Albanian Alps, fjords, gorges, river valleys, plains, orchards and sea coast are stunningly beautiful. We spent most of our time in the mountains and hills, walking from village to village. The majority of the population is rural, and people continue to use the ancient tracks and paths that connect orchards, farms and villages. We encountered people on foot, with donkeys, mules, horses and laden carts.

The architecture and culture reflect 400 years of occupation by the Ottoman Turks, as well as the influence of the Italians, French, Greeks, and Yugoslavs. The city of Berat, with its well-preserved Ottoman architecture, is called "The City of a Thousand Windows." Korçe is the "Paris of Albania". UNESCO World Heritage Centres such as Butrint, south of Saranda, have been inhabited for some 3,000 years.

We walked on the Via Egnatia, an ancient trade route from Constantinople to Dures. This Roman road was built long before the birth of Christ, and some sections are in excellent condition and some are in disrepair. There is documentation of Christ's disciples walking this route in 47 AD and telling of a man called Jesus. The "Via Egnatia Foundation" offers guidebooks.

If time is short, we recommend taking the ferry on Lake Koman and spending time at Lake Ochrid and its environs. The cities of Berat,



Peshkopi, Korçe and others all offer much history. The extensive coastline, with its beaches and clear water, is beginning to attract tourists. We especially enjoyed Saranda and Himara on

Above: smiles abound with Albanian children. Facing page: Albania farmer. Below: "Accursed" Mt. Valbone



the Adriatic Coast. AirBnB is well represented everywhere, and guest houses and hotels abound. We booked accommodation the day ahead or on the spot and planned our route as we went day by day.

We used public transport, particularly the furgons and mini-buses used by the locals. The "teacher buses" used to take teachers to remote schools are also helpful and invite interaction.

One resource that helped us with language was a list of Albanian phrases provided by our helpful host in Shkodra where our trip began. We would pull out our list and greet fellow bus passengers or people in shops. Immediately, their faces would light up and they would engage us in conversation. There is an Albanian conversational language website that would be worth visiting before travelling to the country.



Via Egnatia

“Google Translate” is useful in a pinch but often elicits giggles as the translations can be quite humorous. As one of our hosts remarked, “Google Translate imbibes too much raki.” Raki being the traditional home-made welcome drink.

But our best resource was the people. A request for directions elicited animated discussion, then someone would either give us directions or jump up and lead us to our destination. If you like to use travel guides, books such as “Lonely Planet Albania” and the very thorough “Blue Guide” are great resources.

We found the young people delightful. Those under 20 now learn English in school and are eager to practice it. Visiting schools and chatting with youngsters on the streets and buses was great fun. Their warmth and spontaneity was contagious.



New friends

In two months we were only able to form impressions of Albania. It would take a lifetime to understand its history and culture. Albania is still emerging from 45 years under the harsh Stalinist Communist regime of Enver Hoxha. The country is now changing rapidly. It has so much to offer that it soon will become a popular and busy tourist destination. If you go, be sure to do it soon.

What calls us back to Albania? There are unspoiled vistas, its colorful history and the architecture. But most of all, it is the people.

You may ask - is it safe to travel in Albania? Yes! Visitors are welcomed and treated as honoured guests. I lost my purse twice and the locals went to great lengths to return it to me.

The only thing we lost in Albania was our hearts.

Roberta Huber is a retired teacher living in Kaslo, BC.



Tower in Butrint, Albania
(Getty Images)



2019 MEMBER SURVEY

Use this form and prepaid envelope
or visit www.bcrta.ca/survey

Tell us what you think and be eligible to win one of these prizes:

\$100 Visa Card · \$25 Starbucks Cards (5) · \$10 Tim Horton's Card (10) · BCRTA Pen (10)

1. Are you a member of BCRTA? *

Mark only one oval.

- Yes
 No

2. How long have you been retired?

Mark only one oval.

- Not yet retired
 Less than 5 years
 Less than 10 years
 10 - 15 years
 over 15 years

Our Purposes

3. In your opinion, how effective is BCRTA as an advocate for pension security?

Mark only one oval.

1 2 3 4 5

Not effective Very effective

4. In your opinion, how effective is BCRTA as an advocate for seniors' health?

Mark only one oval.

1 2 3 4 5

Not effective Very effective

5. In your opinion, how effective is BCRTA as an advocate for public education?

Mark only one oval.

1 2 3 4 5

Not effective Very effective

Our Publication, PostScript

6. How would you rate PostScript Magazine?

Mark only one oval.

1 2 3 4 5

Poor Excellent

7. Which articles in PostScript interest you?

Check all that apply.

- Health
 Finance
 Columns
 Travel Experiences
 Classifieds
 Puzzles
 Heritage
 Post-retirement careers / volunteer experiences

Our E-Newsletter, BCRTA Connections

8. How would you rate BCRTA Connections Email Newsletter?

Mark only one oval.

1 2 3 4 5

Poor Excellent

9. Which articles in Connections Newsletter interest you?

Check all that apply.

- BCRTA News
 Health
 Personal Finance (Tax, Insurance, Pension)
 Travel Offers
 Other Advantage Partner Savings Offers

BCRTA Website

10. How would you rate the BCRTA Website?

Mark only one oval.

1	2	3	4	5		
Poor	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Excellent

11. What website resources do you value?

Check all that apply.

- Health insurance information
- Travel insurance information
- Pension information
- Topical articles
- Directories
- Links to Advantage Partners
- BCRTA News

BCRTA Member Offers and Benefits

12. Which Advantage Partner services have you used?

Check all that apply.

- Advantage Partner Travel Offers (Collette, TripMerchant, Merit, other)
- Advantage Partner Discount Offers (Iris Optical, Endless Savings, Perkopolis, Park'n'Fly, other)
- Johnson Insurance BCRTA offers (Travel, EHC, or Home Insurance)

13. How much have you saved using Advantage Partner programs?

Mark only one oval.

- Have not used yet
- Not sure, but some savings
- Up to \$100
- Up to \$500
- More than \$500

Your Member Experience

14. Have you contacted the BCRTA office for help in the past year?

Check all that apply.

- Yes
- No

15. If you contacted the BCRTA office, how would you rate your support experience?

Mark only one oval.

1	2	3	4	5		
Poor	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Excellent

16. How Important to you is your local Branch?

Mark only one oval.

1	2	3	4	5		
Not important	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Very important

17. How often do you attend branch meetings?

Mark only one oval.

- Often
- Sometimes
- Don't attend

18. How satisfied are you with your branch activities?

Mark only one oval.

1	2	3	4	5		
Not satisfied	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Very satisfied

What Matters to You

19. Which of the following is a major concern for you personally?

Check all that apply.

- Housing security
- Financial security
- Cost of prescription drugs
- Reliable local health care
- Staying in touch with others
- My overall health and independence
- The cost of living

20. Which of these healthy behaviours are a regular part of your life?

Check all that apply.

- Careful choice of foods
- Exercise plan
- Flu shots
- Vaccination for shingles or other
- Strong social networks

21. What is your housing situation?

Mark only one oval.

- Own my home
- Rent
- Assisted living or Long-term care
- co-housing with family or friends

22. Where do you live?

Mark only one oval.

- Northern BC
- Central BC
- Kootenays
- Okanagan
- Lower Mainland
- Vancouver Island / Gulf Islands
- Outside BC

Lifestyle

23. I have regular contact with

Check all that apply.

- Family
- Friends
- Neighbours
- My faith community
- Other retired educators

24. I like to stay in touch with others:

Check all that apply.

- In person
- By telephone
- By email
- By phone text
- By video (Skype etc.)
- On Social Media (Facebook, Instagram)

Your Interests

25. We want our publications and Advantage partnerships to reflect your needs. Which topics are of interest to you?

Check all that apply.

- Travel
- Food and wine
- Craft beer or spirits
- Environment / Green Living
- Arts and Crafts
- Books
- Theatre
- Film and TV
- Music
- Gardening
- Outdoor life - hiking, camping
- Sports and fitness
- Gaming
- Financial planning
- Dance / Exercise programs
- Heritage initiatives

Volunteering and Service

26. How much time do you spend as a mentor or volunteer each month?

Mark only one oval.

- More than 40 hours
- Over 20 hours
- A few hours
- None at this time

27. I regularly provide unpaid personal care to others

Check all that apply.

- My spouse
- Child
- Grandchildren
- Neighbour or friend

Your Association

28. How important are these dimensions of BCRTA's work to you personally?

Mark only one oval per row.

	Not Important	Important	Very Important
Pension security	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Saving money / special offers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Insurance options	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Travel opportunities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Community advocacy (townhalls)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Health Information	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Advocacy for Public Education	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Connecting with colleagues	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Your Thoughts

Here is your chance to share any other thoughts you have.

29. Tell us more about what you like about BCRTA or what you would like to see.

Enter to Win!

In order to be eligible to win one of the giveaway prizes, we require a phone number or email address to contact you. We will not associate your email with your answers. We will also never sell or share your contact information with anyone.

30. Please provide a telephone number or email to be entered for a draw prize.

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GOLDEN STAR AWARDS

Student History Program

MAQUINNA SCHOOL - PORT ALBERNI

Surrounded by the artifacts from Port Alberni's early years, retired teachers gathered at the Alberni Valley Museum to present **Lori Souther** and her students from **Maquinna School** with a Golden Star Award.

The senior buddies turned out to be retired teachers and their partners, along with former trustees who volunteer their time to become another caring adult in the lives of children. The purpose was to learn how Port Alberni has changed over the years.

The students meet with their senior buddies four times a year in a variety of locations. They read together, do crafts, work on computers and discuss the differences between life today and when the seniors were young. While sharing time and activities the students develop a connection with older adults, and these new friendships have enriched the lives of all participants.

Alberni RTA President, **Janis Nairne** presented the statue of Athena and the cheque for \$1,500. Three other members of the ARTA Executive, **Don Hudson**, **Sharron Harper** and **Jacque Swann** also participated.



GOLDEN STAR AWARDS

2019 Winners Announced

TO BE PROFILED IN FUTURE EDITIONS OF POSTSCRIPT

WESTCOT ELEMENTARY SCHOOL, WEST VANCOUVER

Teacher: Sandy Kwan

ARTHUR STEVENSON ELEMENTARY SCHOOL, KAMLOOPS

Teacher: Sharon Parker

MUHEIM MEMORIAL ELEMENTARY SCHOOL, SMITHERS

Teacher: Liliana Pesce

STRAWBERRY VALE ELEMENTARY SCHOOL, VICTORIA

Teacher: Marjorie Roach

QUALICUM BEACH ELEMENTARY SCHOOL

Teacher: Lynne Murray





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Canadian Expats' Right to Vote Restored by Supreme Court of Canada

A while back I played a minor role in registration of U.S. citizens living in the north Vancouver Island to vote in previous U.S. elections. While I was surprised at the number that registered, I was reminded of the period when I was a student in California and unable to vote in Canada.

After graduation I returned to Canada and, with other Canadians who had lived abroad, lobbied for the right to vote. After many meetings with MPs of various parties and being rebuffed, gradually more expats were able to vote, joining military and other special categories to vote from abroad by mail.

By 1989 the pressure to reform many aspects of Canadian elections led to the Lortie Commission, a review of the electoral process and election financing. The result was the passage of Bill C-78 which among other rights allowed expats to vote provided they had not been absent for 5 years, intended to return to Canada and registered by mail by the deadline established by Elections Canada.

While this act allowed for expansion of expat voting rights it still was restrictive for an estimated 2.8 million expat Canadians otherwise eligible to vote in Canadian Federal elections. The Fair Elections Act Bill C-23 in 2014 removed the expat right to vote if absent for more than five years. This restriction ran counter to many other countries that grant expat citizens the unfettered right to vote regardless of place of residence.

That was the status of expat voters until the passage of Bill C-86 by the current government, which received Royal Assent on Dec. 13, 2018. This legislation was passed in anticipation of a

Supreme Court of Canada case “Frank vs Attorney General Canada” that restored the rights of expat Canadians to vote in Canadian federal elections. This Supreme Court ruling in January 2019 confirmed Bill C-86’s rules for the expat vote.

To this date provinces have not followed the federal lead, and there is no provision for online voting, though some municipal governments have experimented with that voting method. When Sudbury, Ontario instituted online voting there was a 20% increase in voter participation with no incidence of voter fraud.

In order to vote, expat Canadians must register for Elections Canada’s Foreign Residents Voters List. To be eligible, they must be citizens who lived in Canada at some time and be 18 years of age.

To register, ex-pats must apply online with Elections Canada or by calling 613.993.2975. The information required is a birth certificate, passport number or naturalization certificate. In addition, they must provide their last address in Canada and current address abroad. With the October 2019 election coming up, and the interest generated by the expat restored rights, you should register early.

As one who had his voting rights removed while an expat I’m relieved that this basic right to vote has been restored for 2.8 million Canadian citizens.

A former member of the Ontario Legislature, *Sterling Campbell* is a BCRTA Director and lives in Campbell River.

MARIE-HELENE PELLETIER



GETTING OUT

A recent study published in *The British Journal of Psychiatry* links regularly partaking in cultural activities with a decreased likelihood of developing depression. And it's not just active cultural engagement, where you sing, dance, or do another activity yourself. Receptive cultural engagement – where you watch instead of “do” – also has benefits.

So that evening getting out to see a film, play or art exhibit is doing much more than you first thought. Experiences like these combine a number of protective factors, such as gentle physical activity, social interactions (whether we are going with a friend or we simply interact with the staff at the event), and stimulation for our mind.

So engaging in these receptive cultural activities has a positive impact, and the more we do, the greater the effect. Research shows that the greater the frequency of engagement, the lower the risk of depression. That specific study with over 2,000 British older adults found that those engaging with cultural event once every few months had a 32 percent lower risk of developing depression while those engaging monthly or more had a 48 percent lower risk, even when controlling for physical health, education, exercise, age and gender.

What does that mean for you? If you already go to the movies, see a show, or visit galleries, keep doing it. Perhaps even invite a friend for whom this is not yet a habit.

And if you are that friend, accept that invitation (or perhaps initiate!) even if it is typically ‘not your thing’. See it as more than leisure. It is one more way to take care of your psychological health and resilience.

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.

The Art of Diversifying Resilience

There are many ways that you can build and protect your resilience. But which one should you focus on? Should you meditate or exercise or do something else? The reality is that we need a variety of approaches, because in different circumstances some will be easier to implement than others. So, having (and nourishing) multiple resilience-building skills increases our resilience now and in the long run.

You're likely familiar that research has long associated certain activities with increased resilience, such as exercise, nutrition, and nurturing relationships. But according to recent research there are other patterns of activity that show strong evidence of supporting resilience.



7 TIPS

FOR THE SAFETY OF OLDER DRIVERS



In British Columbia there are more than half a million drivers 65 years of age and above. Experience is a good thing, but as we age there are other factors to consider. Statistics from a recent report by the Provincial Health Officer of BC show that drivers age 75 and over are more likely to experience hospitalization as the result of a motor vehicle crash than any other age group. Here are some tips to keep you safe.

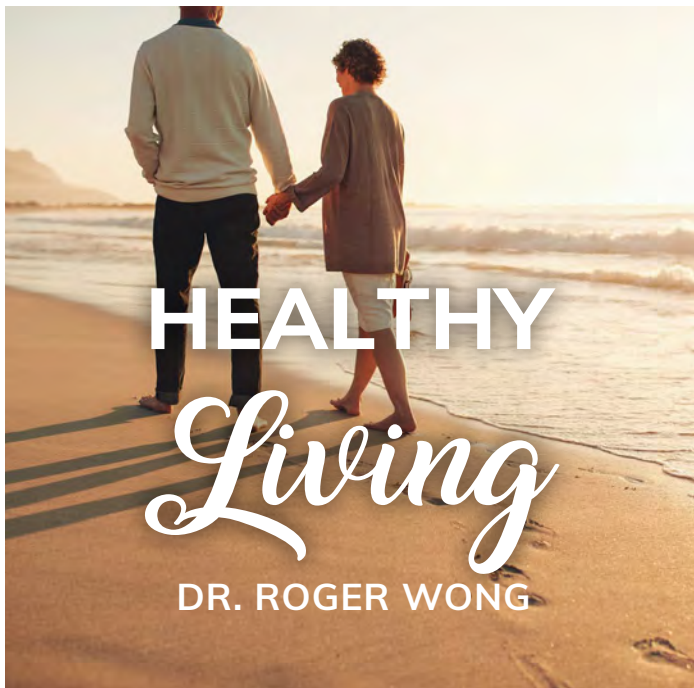
1. **Stay physically active** as this improves your strength and flexibility, allowing you to turn the steering wheel with greater ease, looking over your shoulder or other movements while driving or parking.
2. **Schedule regular vision and hearing tests.** If you have some hearing loss you may not be able to hear an approaching emergency vehicle or train. Common vision issues as we mature may include glaucoma, cataracts and macular degeneration, making it difficult to see clearly or at night.
3. **Manage any chronic conditions,** especially those that may impact driver safety. It is also important to know side effects of medications that you may be taking as they may impact your driving awareness.
4. **Understand your limitations** and make any necessary adjustments. Examples might include a covered steering wheel if your hands hurt, possible assistive devices recommended by a Physical Therapist, or perhaps a vehicle change to something that better meets your needs.
5. **Drive when you and the roads are in good condition.** Do not drive if you are tired or angry, or have been drinking alcohol or other potential mind-altering drugs even if they have been prescribed to you for medical use.
6. **Stash your cell phones and focus on the road.** If route is unfamiliar plan it ahead of time. Hands free and blue tooth devices, eating or drinking a beverage, can also be distractions.
7. **Consider updating your driving skills** if necessary. If you or others have significant concerns about your driving it might be time to hang up your keys. This should not be considered as giving up independence. It is more important that you and others are safe.

Adapted from a Mayo Clinic Article June 2017, by **Elaine Thompson**, BCRTA Well-being Committee

BC Motor Vehicle Crash statistics show that since 2009, persons over 75 now have higher rates of serious injury than those aged 16 to 25. MVC fatality rates for older persons are also higher than every other age group.*



* "Where the Rubber Meets the Road" - PHO Report, available at www.gov.bc.ca



anyone listen to them most of the time, and eight percent reported that they did not have anyone to receive advice from at the time of a crisis. This is very concerning. Overall, seventeen percent described the feeling of being excluded often or some of the time.

There are many risk factors that can increase the likelihood of social isolation in seniors. These include: being a senior who is a caregiver; living alone or in rural and remote areas; living in poverty; living with mental health conditions (including Alzheimer's disease and other dementias); or living with chronic health conditions or disabilities. Some of these risk factors can be managed and are potentially reversible, at least in part. It is important to remember that multiple risk factors may be present in a person at the same time, further increasing the likelihood of social isolation and loneliness.

Social Isolation and Loneliness can Affect Seniors' Health

The World Health Organization describes the social determinants of health as the conditions in which people are born, grow, live, work and age. These factors are important and can affect seniors in unexpected ways. Do you know that social isolation and loneliness can have a negative health impact that is as serious as cigarette smoking?

Social isolation and loneliness are different but related realities. Social isolation is measured by the extent of our social network, and how often we have contact with others. Loneliness, however, is a more personal experience, an inner sense of being emotionally isolated from others. Loneliness is felt most profoundly when there is a large gap between the level of connection we desire and the connections we actually enjoy. Interestingly, a person can be lonely but not isolated, or isolated but not lonely.

Social isolation and loneliness are common among seniors in Canada. According to data from a recent survey of older Canadians living in the community, sixteen percent of those surveyed reported that they felt isolated from others often or some of the time. Five percent of those surveyed said that they did not have

A recent medical study looked at the relationship between social relationships and survival. It examined 148 studies on this topic, with over 300,000 total participants, and identified a fifty-percent increased likelihood of survival for people with stronger social relationships, independent of their age and gender. This study also showed that the negative health impact of social isolation and loneliness could be similar to smoking 15 cigarettes per day, shaving 8 years off the average life expectancy. These findings have been subsequently replicated in other medical studies, which showed that social isolation and loneliness can be associated with higher rates of heart disease and stroke.

Social isolation and loneliness negatively affect seniors' health. My next column will examine ways to prevent isolation and loneliness in our own lives and also throughout society.

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

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

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

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 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

Teachers' Pension Plan

Here are the dates in 2019 that pension payments are directly deposited to accounts.

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



An Opportunity To Visit And Teach in Beijing, China*

The Education Commission of Beijing is pleased to announce for the first-time six-month contracts (or longer if mutually agreed-upon) for British Columbia teachers interested in teaching in public schools in Beijing. While these opportunities will be of special interest to retired teachers, they are also attractive for recently-certified teachers as well as others looking at an enriching overseas teaching experience. Teachers of English, ESL and/or Drama are specifically required. Compensation includes salary, flights to and from China, apartment accommodation and some meals. Participants must have a valid BC teaching certificate, be in good health and have a positive attitude.

Along with these teaching opportunities, Tianjiao (www.canadatj.com) offers tours to Beijing. Prices include accommodation, meals and excursions to Beijing-area sites led by professional guides. Total cost is \$1,100 per person plus air fare, tips and an administration fee. Individuals who subsequently sign contracts to teach in Beijing will have the cost of the tour reimbursed exclusive of air fares.

Tianjiao and the Beijing Education Commission want to reassure BC teachers that the current political context will not interfere with this program nor compromise their safety and security. The Commission trusts and warmly welcomes teachers from BC knowing their learners benefit greatly from their exposure to respected Canadian educators.

For more information, please contact either:

Tgrant1951@gmail.com

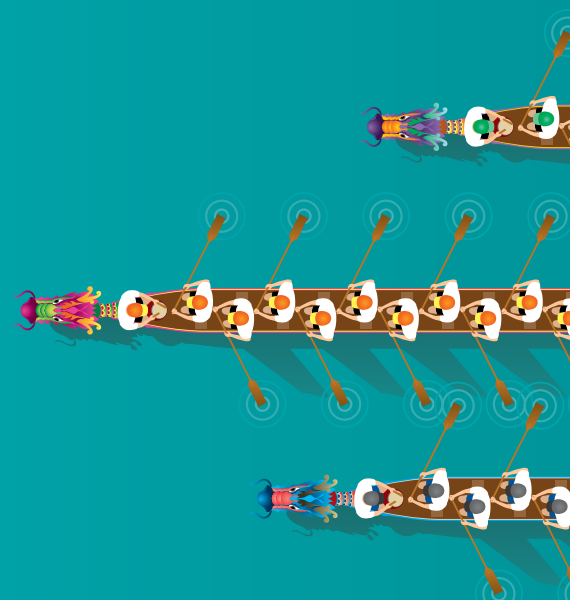
604.612.6827

garylittle@yahoo.com

604.897.8091

* Opportunity provided by The Education Commission of Beijing, China

Paddles Up!



The year before I retired I wanted to take up an activity that gave me physical exercise and the opportunity to meet people outside “education”. I saw an ad about dragon boating. Curious, I went to a meeting where I met a teaching colleague who was looking for people to join her team! Without any idea of what the sport was about, I joined. Fourteen years later I’m still dragon-boating and loving it.

While it was new to me, dragon boating dates back millennia. Vancouver’s Expo 86 saw the arrival of six dragon boats sent to celebrate “Hong Kong Day”. Participation in the sport has grown, not only in this country, but world-wide. In 1996, Don McKenzie, a Canadian sports medicine specialist and professor of kinesiology at UBC started a dragon boat team for women with a history of breast cancer. He believed that dragon boating provided a strenuous upper body exercise and it would do so in a pleasant and socially supportive environment. Dragon boat festivals are now held all over the world, some specifically for breast cancer survivors.

Each dragon boat team has 20 paddlers, two to a seat, a drummer who sits at the front giving instruction and encouragement, and a “steers person” who handles a large single oar and directs the boat. The only equipment required is a paddle and a life jacket. Most clubs supply you with them but you can purchase your own.

I am not particularly athletic so I was a bit apprehensive about joining a sports team. However I found women of all sizes, shapes and abilities. I was also delighted to discover that

age was of no consequence. I have paddled with team members as young as 28 and as old as 92.

Our dragon boats are supplied by our local organization here in Penticton, and we paddle on Skaha Lake. Many teams paddle in the early evening. Now that I have moved to the seniors team, I head off to paddle Tuesday and Thursday mornings starting in May. Many lower mainland teams can practice year-round.

Dragon boating has been added as a sport in the BC Seniors Games as well. Penticton, a small city, holds its dragon boat festival in September and draws well over 80 teams!

So if you want a sport that doesn’t require great athleticism or much investment in equipment, one that gets you out in the fresh air, has sociability and fun competition, find a dragon boat team in your neighbourhood. I did and I have never regretted it.

PADDLES UP!

Cheryl Halsted is a member of the BCRTA Well-being Committee and the Penticton Golden Dragons



What You Need to Know About Sunscreen



A high SPF number is a good thing, right? **Wrong.**

Misconceptions about sunscreen abound, and misunderstanding what your sunscreen will and will not do can leave you sunburned and at a higher risk for skin cancer, despite your best efforts. You might think, for example, that a sunscreen labelled SPF 60 or even SPF 100 offers a lot more protection than one labelled “SPF 15 or SPF 30 – but you are wrong.

SPF stands for “sun protection factor,” an indicator of how well your sunscreen blocks the ultraviolet (UV) rays that burn your skin. SPF15 means you can stay in the sun 15 times longer than you could without a sunscreen before you start to burn: if you normally start to burn after 10 minutes, an SPF 15 sunscreen will protect you for 150 minutes.

However, many sunscreens, no matter the number they boast, only block UVB rays and not UVA rays that can age your skin, lead to wrinkles, and cause melanoma – the most serious form of skin cancer. For full protection you need a product labelled “*broad or full spectrum.*”

THE HIGH NUMBERS

It’s important to understand that a high SPF number does not mean double or triple the protection. SPF 30 is not twice as protective as SPF 15. While SPF 15 blocks 93% of UVB rays, SPF 50 blocks 98%, and SPF 100 blocks 99% – not a very big difference. A high SPF number probably means you pay more for minimally increased protection.

More important, there are other reasons to avoid high numbers. The higher SPF sunscreens are even worse at blocking UVA rays than the lower numbers are, and there may be health risks associated with the highest numbers, which are banned in some places for that reason. There is also the false sense of security: a high number can lull you into thinking that you can stay out longer than is safe – and studies have demonstrated that people using higher SPF sunscreen do, in fact, over-estimate how long they can be in the sun. Experts recommend that you stick with SPF 30 to 50.

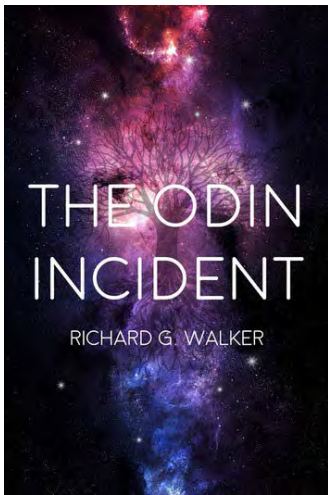
RE-APPLY OFTEN

Even the best sunscreen won’t do much for you if you do not use it properly. Be sure to apply sunscreen 15-30 minutes before sun exposure, using about 2 tablespoons to cover your whole body – don’t forget your feet and the tips of your ears – and reapply often. (Sunscreen can be applied underneath makeup.) The best kind of sunscreen is **water-resistant** (because even if you are not swimming, you’re probably sweating), **broad spectrum**, and one that you are going to **apply often**. Water-resistant sunscreen is not water proof; it will protect you for about 40 minutes in water. Even without water, sunscreen protection lasts only so long, no matter the SPF rating – to repeat: reapply often.

Don’t forget to wear protective layers, hats and sunglasses, and in general avoid prolonged sun exposure, especially between 10 a.m. and 4 p.m.

By Katrina Caruso. Reprinted with permission from Goodtimes Magazine, July 25, 2018 Issue

books OF NOTE



The Odin Incident by Richard G. Walker

The Apocalyptic Prophecy, Asgard's most ancient text, foretells the destruction of the Yggdrasil at the claws of a beast. When Odin is banished from Asgard, Loki is faced with a bitter decision, but it takes five thousand years to bring the nine worlds to the edge of extinction. Two, coming from Midgard, are gifted with one chance to stop the beast from tearing the nine worlds asunder.

Adam is a child prodigy who meets Evie in a martial arts class. They begin as rivals, unaware that their births have already connected them to the deadly prophecy. From a dragon with a fondness for sherry to white rabbits and a mad Hatjier, they discover that nothing is quite what it appears - especially the ancient gods of Asgard. With time running out and their lives in danger, Evie and Adam must face the beast, knowing that failure will bring a fiery end.

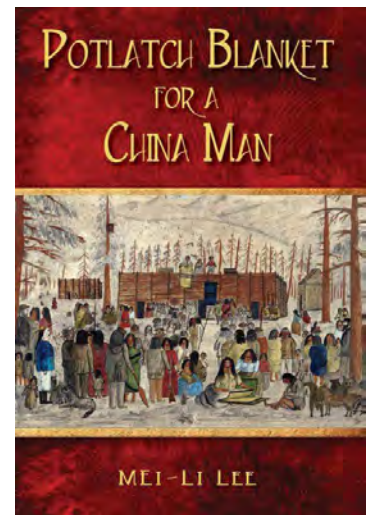
The Norse myths, as you've never imagined them. Available from Kobo.

Potlatch Blanket for a China Man by Mei-Li Lee

What do you do when much of your province's past reflects male European perspectives and marginalizes, if not omits, the stories of other groups? If you are Mei-Li Lee, you write a literary history framed by extensive archival research and give faces, voice – agency – to the societal Other.

In Potlatch Blanket for a China Man, suspicions of murder force a Chinese would-be adventurer to flee mid-nineteenth century Fort Hope rather than test frontier justice and the bonds of friendship with a Sto:lo youth, his clan and a Black saloon keep. The adventurer's salvation begins in a diverse company of mule train drivers and their mixed families, and wends its course from Langley to Barkerville and through three generations before a truth and a reconciliation are fully realized.

\$19.95 plus \$15 (shipping) from www.facebook.com/AzimuthBooks, or azimuth@shaw.ca, or order e-book / paperback from Amazon.ca



Secrets of Hawking Manor by W.H. Manke

Secrets of Hawking Manor brings to life the birth of nations in the New World, the monstrous inventions of steam powered machines and enduring customs that to the newcomers seem strange. In a century that combines the genteel and pastoral with the rugged and dangerous, we come to know the the brothers Carstairs. The older, like the old world, is set in his ways, and change comes painfully. For the younger, change offers opportunity. It takes a life-threatening event for the two to become the brothers they were born to be.

Available from Kobo books and Amazon.

CLASSIFIEDS

VOLUNTEER OPPORTUNITIES

The Canadian Harambee Education Society (CHES) enables sponsors to cover the costs of secondary education for over 500 girls in Kenya and Tanzania. Our offices are in the Surrey Teacher's Association building at 9030 King George Blvd.

We are in need of volunteers with the following talents:

1. *Accounting skills* - issue receipts, enter data, work with spread sheets and maintain balances. Time commitment half a day every two weeks in our office.
2. *Maintain our website* (www.canadianharambee.ca). Post and update material as and when received. Time commitment 1 hour a week from anywhere.

Please contact Joy at canadianharambee@shaw.ca or 778.565.5261

DO YOU BELIEVE IN THE BOUNDLESS POTENTIAL OF YOUNG PEOPLE? At Junior Achievement, our purpose is to inspire and prepare young people to succeed in a global economy. We're always looking for volunteers to support our classroom programs. Please visit www.jabc.ca for more information.

NatureKids BC connects families with the outdoors. We have clubs in 25+ communities and are looking for volunteer Club Leaders to organize monthly hands-on outdoor field trips— Explorer Days—for members. To learn more contact coordinator@naturekidsbc.ca.

The Fraser River Discovery Centre needs your help to run our popular River School program! Teach students in grades K-9 all about the industry, culture and environment of the Fraser! Apply now at www.fraserriverdiscovery.org/Volunteer.

FOR SALE

HOLIDAY TRAILS & COAST TO COAST DELUXE MEMBERSHIPS With RV camping so expensive these memberships offer \$0 at HTR and \$10US at 200 CTC across North America. \$4000. You can resell HTR. Linda 604-538-1816

ACCOMMODATION OFFERED

France - Heritage house in Alsace-France, Vosges Mountains, three bedrooms, modern kitchen, located on wine route, close to Germany (Freiburg) and Switzerland (Basel). Cleaning included, CA\$600 per week, CA\$650 for more than 4 occupants: mano936@gmail.com

Victoria, BC - Resort Living at its Finest at the Westin Bear Mountain Golf Resort and Spa

Fully furnished 2 bedroom, 2 bath condo on the first fairway for rent October 01/19 to March 31/ 20.

Contact: junehinshaw@shaw.ca

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 \$735/wk**, still some time available in October. E-mail joyce.buckham@shaw.ca, or phone 604.939.0121 for additional pictures and details. Teacher owned.

PALM SPRINGS - Two different - 2 bedroom, 2 bathroom homes in Tri Palms Resort.

This is in a 55+ snowbird resort with a regulation golf course and a separate par 3 golf course. Clubhouse ballroom, restaurant, bar, billiards, library, card room, 2 swimming pools, 2 hot tubs, tennis, pickle ball, shuffleboard. Pool exercises, jam sessions, karaoke, bingo, art classes, dance classes. Use of golf cart included. All utilities, cable, internet, and unlimited calling throughout Canada and US included, non smokers and no pets. \$1600 US per month.

Home # 1 is available from Nov 1 to Dec 21 2019

Call Gary at 604 345 4766 or email at: gary_vossen@yahoo.com

Home # 2 is a 5 month rental from Nov 1, 2019 to March 31, 2020

email Barbara at: barbara_grundy@yahoo.com

CLASSIFIEDS

TRAVEL

DISCOVER 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.

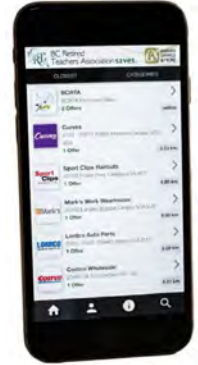
All tour details are at www.cuba1tours.com or you can contact Tom Robertson at tom@cuba1tours.com

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.



**DISCOUNTS ON YOUR
SMART PHONE
FOR BCRTA MEMBERS**



Download the Endless Savings & More App today and save on everyday purchases from hundreds of businesses including national chain retailers, service and travel providers.

Go to your app store (Google or Apple) and search for "Endless Savings." The app will ask for the "organization code" for BCRTA. It is: bcrtca

NOTICE OF 2019 AGM

74th Annual BCRTA Annual General Meeting (9:30am)
called for Saturday, October 5, 2019
BCRTA Positions for Election

President - 1 year term
1st V P - 1 year term
2nd V P - 1 year term

2 Directors (2 yrs) from outside the Lower Mainland & Fraser Valley Regions
2 Directors (2 yrs) from inside the Lower Mainland & Fraser Valley Regions

18th Annual General Meeting of the RR Smith Memorial Fund Foundation
(9:00am) called for Saturday, October 5, 2019
RR Smith Positions for Election
8 Directors - 1 year terms

at the Vancouver Hilton Airport Hotel
5911 Minoru Blvd, Richmond, BC

NOMINATION FORM FOR 2019-2020 BCRTA DIRECTOR POSITIONS (OCTOBER 5th, 2019 AGM ELECTIONS)

Note that the President and the two Vice-President positions have one-year terms. All other directors have two-year terms.

Information about directors' nomination and election procedures is summarized on the back of this form, along with a guide to related information contained in the BCRTA Handbook (www.bcrta.ca) - look under the "About Us" heading.

Nominators: (Two required. Must be Active or Life BCRTA members in good standing.)

Name: _____ Sign: _____ Phone: _____

Name: _____ Sign: _____ Phone: _____

We nominate (please print clearly): _____

(Nominee must be an Active or Life BCRTA member in good standing)
for the position of (circle):

President 1st Vice-President 2nd Vice-President
Director (Lower Mainland) Director (outside Lower Mainland) ACER-CART Representative

By signing here I affirm that I accept this nomination: _____

Nominee, please fill in the blanks below and **attach item #4** to this form.

1. Address: _____

2. Phone: _____ Email: _____
3. Branch membership (if applicable): _____
4. A curriculum vitae, preferably in item form - not to exceed 200 words - for publication in the Summary of Reports booklet (**publication deadline July 15th**).
Summarize educator positions held, experience on executive and other committees, and why you would like to serve on the BCRTA Board of Directors.

Please note: Candidates do not have their expenses paid to attend the AGM unless they are elected by their branches as delegates. There are not usually any candidates' speeches at the AGM. You will be asked to stand so that members can match vitae with faces.

Acknowledgment of receipt of your nomination will be forwarded to you as soon as possible.

Return this form by July 15th to:

Patricia Clough, Nominations Chair,
c/- BCRTA, 100-550 W. 6th Avenue, Vancouver, B.C. V5Z 4P2,
or fax to (604) 871-2265, or email a scanned attachment to <kristi@bcrta.ca>

NOMINATION AND ELECTION RULES AND PROCEDURES FOR BCRTA DIRECTOR POSITIONS

There are usually six 3-day (Mon.-Wed.) meetings of the Board of Directors each year. Most directors are asked to chair a BCRTA committee, and there is usually homework. Travel, accommodation and meal expenses are reimbursed by the BCRTA.

In summary, you may be nominated:

- a. by completing the nomination form and your c.v., and submitting them to the office by July 15th. Your c.v. will be published in the Summary of Reports booklet; **OR**
- b. by completing the nomination form and your c.v., and submitting them to BCRTA staff after July 15th but before the day of the AGM. Your c.v. will then be distributed by hand to the AGM delegates; **OR**
- c. by being nominated from the floor of the AGM -- whereupon you and all the other candidates for that particular position will be given two minutes to introduce yourselves.

The following refer to sections in the BCRTA Handbook, located on the BCRTA website at www.bcrta.ca

Handbook Section B. Bylaws:

- 2.16 Member not in good standing
- 2.12 Branch delegates
- 6.1 Number of directors
- 6.2 Eligibility to become a director
- 6.3 Election of directors
- 6.9 Limits on directors' terms in office
- 6.10 Board of Directors Meetings
- 6.11 Powers and Responsibilities of Directors

Handbook Section C. Procedures:

- 4.6.2 Pre-AGM nomination procedures for Director positions
- 5. Duties of Directors

Handbook Section E. Rules of Order:

- 8.4 Nominations from the floor
- 8.5.3 Voting in elections
- 8.5.4 Order of the elections
- 8.5.5 Balloting rules

BCRTA DELEGATES TO THE 2020 BCTF ANNUAL GENERAL MEETING NOMINATION FORM

The BC Teachers' Federation holds its AGM each year during the March spring break. A block of time during the AGM is normally set aside for debating recommendations and resolutions relating to pensions. The BCRTA sends a number of delegates to participate and vote in the "in-committee" consideration of those motions. Our delegation consists of BCRTA directors and BCRTA members elected at the BCRTA Annual General Meeting—to be held this year at the Hilton Vancouver Airport Hotel in Richmond on October 5th, 2019.

To be elected as a BCRTA delegate to the BCTF AGM, you must be an **active or life member of the BCRTA, and a member or honorary associate member of the BCTF**. If you were a BCTF member when you retired, you are almost certainly an honorary associate BCTF member now. If you are unsure, you should contact the BCTF to check. (Google "BCTF" to get phone nos. etc.)

A background of past membership on a BCTF or local association Pensions Committee is a requirement, and experience on BCRTA or Branch executive or other committees would also be helpful. If elected, you may be asked to attend a pre-AGM session to become familiar with the issues. You should be prepared to go to a microphone at the BCTF AGM, to speak for or against a motion if the opportunity presents itself, and to stay until the end of the Pensions section of the BCTF AGM agenda.

Filling in and submitting this form will result in your name being added to the list of candidates on the **BCRTA Delegates to the BCTF AGM ballot**, used in the elections at our BCRTA AGM, scheduled for October 5th, 2019. Nominees do not have their expenses paid to attend our BCRTA AGM unless they are delegates. You will be notified after our AGM if you are elected. If elected, your expenses will be paid to attend the **BCTF AGM**.



BCRTA DELEGATES TO THE MARCH 2020 BCTF ANNUAL GENERAL MEETING NOMINATION FORM

Must be in the hands of BCRTA staff by 5 p.m. on October 4th, 2019.

Name (please print clearly): _____ Phone: _____

Address: _____

City: _____ Postal Code: _____ Email: _____

Branch (if any): _____

Signed: _____

Nominated by 2 BCRTA members:

Nominator (please print): _____ Signed: _____

Nominator (please print): _____ Signed: _____

Outline positions held and/or the work you have done in the BCTF and/or the BCRTA, with emphasis on your Pensions Committee experience:

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

2019-2020 BCRTA COMMITTEES - APPLICATION FORM

DEADLINE for receipt of Applications: October 4th, 2019

BCRTA committees usually meet 6 times a year during a 2-day period prior to each Board of Directors meeting. Meetings are held in the BCTF Building, at 100-West 6th Avenue, Vancouver. Appointments are made at the post-AGM Board of Directors meeting, and terms are generally for 2 years. Members may serve on any one committee for up to a maximum of 4 consecutive years (i.e., two 2-year terms). Travel, accommodation and meal expenses are reimbursed.

Members are no longer expected to sit on two committees. For further information see the **Handbook** on our website (www.bcrta.ca), and look in "Section C-Procedures", parts 7 and 8.

Name: _____ Phone: _____

Address: _____

City: _____ Postal Code: _____ Email: _____

Branch, if any: _____ Signed: _____

Nominated by two BCRTA members in good standing:

Nominator (please print): _____ Signed: _____

Nominator (please print): _____ Signed: _____

The BCRTA Committees are:

COMMUNICATIONS EXCELLENCE IN PUBLIC EDUCATION HERITAGE MEMBERSHIP
PENSIONS & BENEFITS (A pensions background, e.g., in the BCTF or a local, is **required**.)
WELL-BEING [The FINANCE, ADVOCACY and PERSONNEL Committees are Directors only]

Please list in order of preference:

Committee Applying for: #1 _____

Why would you be a good choice for this committee? _____

Committee Applying for: #2 _____

Why would you be a good choice for this committee? _____

Committee Applying for: #3 _____

Why would you be a good choice for this committee? _____

Outline positions held and/or the work you have done in your branch: _____

Note: All applicants will be informed of the Directors' decisions concerning appointments.

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

Sudoku

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

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

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:

July 15th, 2019

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

Crossword:

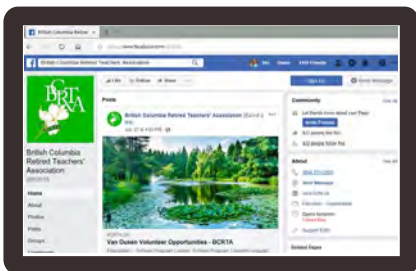
Rob MacDonald (Sooke)
Patricia Banighen (Prince Rupert)
Zenna Latham (Delta)

Sudoku:

David Ward (Kelowna)
Louise Meville (Burnaby)
Geraldine Shulhan (Penticton)

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

Like and share BCRTA
News and links relevant to you.



facebook.com/BCRTA
 twitter.com/bcrta1

SPRING 2019 CROSSWORD SOLUTION

1	K	2	I	3	N	4	G		5	L	6	A	7	C	8	E		9	C	10	L	11	E	12	A	13	T
14	I	D	E	O				15	E	R	A	T						16	R	A	N	G	E				
17	L	E	I	A				18	V	E	N	T						19	I	N	T	E	L				
20	L	E	N	D				21	M	E	Y	O	U				22	R	E	A	R	S					
								23	A	L	E	E					24	A	R	I							
25	C	A	R	I	B	S							29	S	T	S			30	A	T		31		32		
33	A	D	A	N	O				34	O	R	E	O				36	E	T	U	I						
37	M	I	D	S	U	M	M	E	R	N	I	G	H	T	S												
40	A	R	A	T				41	I	A	M	B				42	S	O	O	T	H						
43	S	E	R					44	C	N	R					45	R	U	S	S	I	A					
								46	S	A	T					47	S	U	E	Z							
				49	R	O	M	E	O	A	N	D	J	U	L	I	E	T									
56	N	O	B	I	S					57	B	I	D	E			58	E	S	S	O						
59	E	V	I	T	A					60	O	P	E	C			61	A	T	A	B						
62	D	E	T	E	R					63	W	E	R	T			64	R	O	U	E						

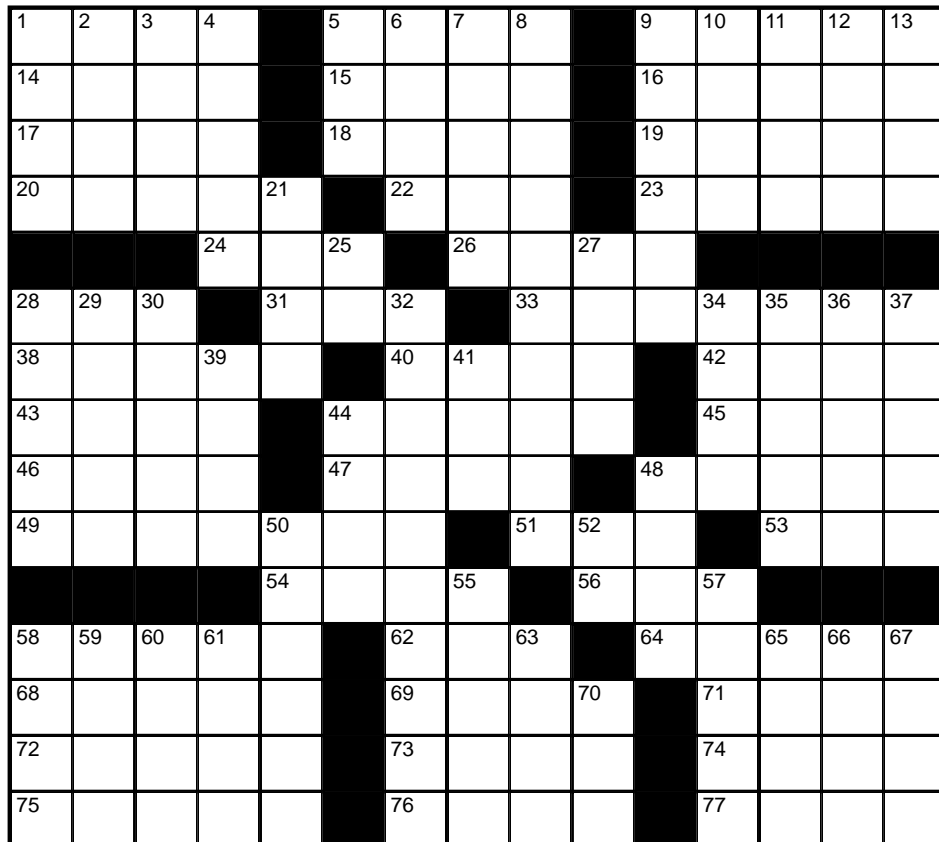
crossword

BC EDUCATOR EDITION

By David Squance, Victoria.

ACROSS

1. Bric-a-_____
5. Patron saint of Norway
9. Plenty
14. Building block of life
15. Mister (Ger.)
16. American animated sitcom
17. "See ya"
18. One Eastern BC teachers' union (abrv)
19. One-time teachers' federation general secretary, Charlie _____
20. Plant life
22. "The law is an _____"
23. _____ gritty
24. One Okanagan teachers' union
26. Abominable snowman
28. Medical acronym for a stroke
31. Toyota model
33. British mathematician and philosopher
38. "_____ Gabler"
40. "Yeah, sure!", sarcastically
42. Fish's name in Pinocchio
43. "Ah, _____ what you mean!"
44. About, concerning
45. _____ de Cosmos, BC Premier
46. List abbr. "____"
47. Date to be wary of
48. Contest venue
49. Gary Larson comic strip (2 words, with "The")
51. _____ tac toe
53. _____ Harrison, British actor
54. One time pond or marsh
56. Type of welding
58. Stitch
62. The end of the ABCs
64. _____ McMurphy, former teachers' federation president and general secretary
68. Something considered novel, rare or bizarre
69. Eager
71. Run _____
72. Part of a hammer used for shaping metal (pl.)
73. Spring season
74. _____ Sampras, 1990s tennis great
75. "Steady _____ goes."
76. Plateau
77. Caspian and Adriatic



DOWN

1. Teachers' union umbrella org
2. Type of number
3. Choir voice
4. One of two former BC Premiers
5. Abbr. for a gasoline engine type
6. "_____ and the Swan" (Yeats poem, story from Greek mythology)
7. An online platform designed to connect collectors to art
8. Right-leaning "think tank" (2 words, abbr.)
9. The mortal lover of the goddess Aphrodite
10. Premium designer brand of jeans
11. Stupid or foolish person; buttocks
12. What's collected in a dryer screen
13. "_____ does it!"
21. Gillette razor type
25. Addiction support org.
27. A bunch or collection of threads, grass, hair, etc.
28. The head of an organization
29. One Lower mainland elementary union
30. "Be _____ and bring me ..."
32. Former BC education minister
34. Injury reminder
35. _____ Fudd
36. Sierra _____
37. Seuss character
39. Keyboard key (abbr., pl.)
41. "_____ Sally go!"
44. Verdi opera
48. Land measure
50. To force someone to accept something
52. What the boys did while the girls were at HEC
55. Embankment
57. Applauds
58. Left-leaning "think tank" (abbr.)
59. Regrets
60. Roman god
61. Ho Chi _____
63. Rackets
65. Captain Hook's mate
66. Very small amount
67. Squeaks by, as a living
70. A Lower Mainland teachers' union

Obituaries

Location listed is the area given as "last taught"



Baxter, Mary	Beneficiary	MacFadden, Myrna	Alberni
Berringer, Violet	Greater Victoria	Macleod, Ken	Abbotsford
Block, Erna	Prince George	Mentis, Bill	Burnaby
Bloudoff, George	Cariboo-Chilcotin	Meyer, Adele	Cowichan
Bowen, Sharon	North Vancouver	Miller, Reginald	Sooke
Burrows, Jane	Howe Sound	Miller, Terrance	Vancouver
Carley, Ian	Cranbrook	Muise, Robin	Surrey
Christian, Jack	Powell River	Munroe, Thelma	Kamloops
Collins, Streb	Burnaby	Nash, Edward	Central Coast
Cope, Sally	North Vancouver	Ouwehand, Cornelius	Central Okanagan
Corrigan, Terrance	Vancouver	Owen, Jean	Greater Victoria
Culley, Marjorie	Castlegar	Parsons, Sid	Delta
Davis, Molly	Delta	Pearson, Clifford	Nanaimo
Dearin, Sally	Beneficiary	Phillips, William	Alberni
Dolfo, Larry	Penticton	Rainer, Doreen	North Vancouver
Dostal, Julianne	Alberni	Raymond, Stanford	Vancouver
Eriksson, K. Ivan	Burnaby	Reid, Colleen	Richmond
Forbes, Else	Central Okanagan	Rickaby, Jean	Beneficiary
Foulkes, Patricia	Quesnel	Saunders, George	North Vancouver
Franchi, Carol	Vancouver	Shaw, Terry	Surrey
Fraser, Jean	Coquitlam	Shoemaker, Norman	Vancouver
Gaunt, Sheila	North Vancouver Island	Simmons, Trudy	Coquitlam
Hannaford, Marth	Greater Victoria	Smith, Mae	Langley
Harris, Heather	Vancouver	Sollner, Sue	Alberta
Hebig, Aubrey	Nelson	Soper, Berenice	Greater Victoria
Hemming, Michael	Greater Victoria	Sparks, Holly	Powell River
Henderson, John	Delta	Spencer, Freda	Nanaimo
Hewlett, Arla	Kamloops	Stewart, Barry	Abbotsford
Hogg, Elaine B	Beneficiary	Stolen, Evelyn	North Vancouver
Jennings, Wayne	Kamloops	Street, Janet	Vancouver
Johnston, Rita	Vernon	Therrien, Madeleine	Richmond
Keith, David	Greater Victoria	Toth, Janos	Surrey
Kero, Eva	Beneficiary	Wagg, Michael	Cowichan
Kettlewell, James	Langley	Weeks, Agnes	Nanaimo
Kowaliuk, Joyce	Cowichan	Williamson, John	Chilliwack
Kremer, Sofia	Surrey	Wilson, Ian	Trail
Laycock, Janette	Kamloops	Yakelashek, Ben	Vernon
Leighton, Kenneth	Greater Victoria	Zogas, Carol	Prince George
Linder, John	Nanaimo		
Lindsay, Jean	Kamloops		
Lochhead, Kenneth	Burnaby		

inspiration

WHAT YOU MISSED THAT DAY YOU WERE ABSENT FROM FOURTH GRADE

Mrs. Nelson explained how to stand still and listen to the wind, how to find meaning in pumping gas, how peeling potatoes can be a form of prayer. She took questions on how not to feel lost in the dark.

After lunch she distributed worksheets that covered ways to remember your grandfather's voice. Then the class discussed falling asleep without feeling you had forgotten to do something else—

something important—and how to believe the house you wake in is your home. This prompted

Mrs. Nelson to draw a chalkboard diagram detailing how to chant the Psalms during cigarette breaks,

and how not to squirm for sound when your own thoughts are all you hear; also, that you have enough.

The English lesson was that I am is a complete sentence.

And just before the afternoon bell, she made the math equation look easy. The one that proves that hundreds of questions,

and feeling cold, and all those nights spent looking for whatever it was you lost, and one person

add up to something.

Brad Aaron Modlin is a professor and the Reynolds Endowed Chair of Creative Writing at University of Nebraska, Kearney. This poem comes from his book "Everyone at This Party Has Two Names," which includes poems about awkward parties, grade-two gym class, and what his grade-five teacher taught her students when their classmate passed away. Modlin's work has been featured by *On Being* with Krista Tippett, *Service Space*, and *Gratefulness.org*. bradaaronmodlin.com



This year the R.R. Smith Board of Directors approved nearly \$35,000 in grants to the following organizations. Every cent of R.R. Smith membership fees collected were spent funding these educational projects. To learn more, visit www.rrsmith.ca.

- 1) **CANADIAN WOMEN FOR WOMEN IN AFGHANISTAN**- For internet connection to upgrade the computer lab at one Teachers' Training College.
- 2) **TUMANI FUND CANADA**- To sponsor 10 students to complete a one year of a two-year college course.
- 3) **BETTY HUFF THEATRE COMPANY**- To purchase supplies for the theatre program.
- 4) **CANADIAN HARAMBEE EDUCATION SOCIETY**- To purchase school and personal supplies, text books and mosquito (malaria) nets needed to assist the girls with their transition to Secondary schools.
- 5) **VANCOUVER OPERA GUILD**- To provide bursaries for Summer Opera Camp for 3 disadvantaged students.
- 6) **ONE GIRL CAN**- To fund 1 university student for one year in sub-Saharan Africa.
- 7) **CHILDREN'S CARE INTERNATIONAL**- To fund 3 girls liberated from indentured slavery in India.
- 8) **GOOD CENTS FOR CHANGE**- To provide sewing equipment and exam fees to enable women to become dress-makers in Zambia.
- 9) **DAYS FOR GIRLS**- To purchase materials needed to provide reusable personal hygiene kits to girls in underdeveloped countries.
- 10) **BRIGHT BEGINNINGS FOUNDATION**- To provide part of the post secondary tuition needed to fund one promising Surrey student for one year.
- 11) **LOVE GUATEMALA CANADA/COMMISSION TO EVERY NATION**- To provide library books for the school in Candelaria, San Lorezo, Guatemala.
- 12) **THE OLINDA CHILDREN'S ASSOCIATION**- To fund school materials for the Reforco Program in which children learn basic literacy skills in Rio Doce, Olinda, Brazil.
- 13) **CHECK YOUR HEAD: THE YOUTH GLOBAL EDUCATION NETWORK**- To purchase materials needed to support the Democracy Project workshops in the Lower Mainland.
- 14) **GIBSONS MARINE EDUCATION CENTRE**- To provide materials for the marine education program activities designed to help learners' transition through the spectrum from awareness, to knowing, to caring, to action.
- 15) **AUNT LEAH'S PLACE**- To provide cultural and educational programming workshops for its Threshold Supportive housing program.
- 16) **FOR THE LOVE OF AFRICA**- To provide bursary funds for students who are unable to afford tuition costs to attend Dodoma Technical Institute in Tanzania.
- 17) **UMOJA OPERATION COMPASSION SOCIETY**- To provide 20 bursaries to support grade 7 students into high school and to support the school library with English and math books.
- 18) **BC LEARNING CENTRES FOR CHILDREN WITH DYSLEXIA**- To supply specialized teaching materials for children living with Dyslexia.
- 19) **KENYA EDUCATION ENDOWMENT FOUNDATION**- To provide tuition fees for Reuben Andole and a second student. To purchase library books to share with students who do not get books from sponsors.

Donations to R.R. Smith Memorial Fund Foundation can be made by going to www.vancitycommunityfoundation.ca, click on "Funds" at the top of the page, type R.R. Smith in the "search" area, click on "R.R. Smith Community Fund", click on "Give to this Fund", and fill in the details required. A tax receipt will be issued for donations over \$20.

Donations may also be sent to R.R. Smith Memorial Fund Foundation, #100- 550 W.6th Ave, Vancouver, BC, V5Z 4P2. A tax receipt will be issued for donations over \$20.00 later.

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