



# CHRONICLES & CAPERS

BC Retired Principals' &  
Vice-Principals' Association

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## Musings from the President by Rick Ashe



### Past, Present, Future Symbiotic Relationship

I skied the Callaghan Valley Olympic Park yesterday. Today I am babysitting my granddaughter. Tomorrow I connect with old friends on their way to Mexico.

Good time for reflection on all occasions. During the past year it occurred

to me how important it is to have a sense of where you came from, where you are, and where you are going.

As a member of a group of volunteers who have common careers and experiences, I appreciate that an idea by a few with the foresight to see it through is how we became an association of 500 plus retired members. I would call it a proud heritage and one that feels great. Like building a good house, it takes a good foundation to make it stand.

On that note I think it is important to recognize that each successive group of volunteer executive shares the idea that it is not about one but about all. Each person uses their strengths where they are needed and where they have a particular interest or talent. That changes over time just as the executive does. We always need people ready to step up and volunteer as our time is done.

I encourage you to think about volunteering. Obviously it is more practical for those in the lower mainland to do so. A reality of that beautiful geography of British Columbia that is as challenging as it is invigorating.

This year your executive brings you two new initiatives. They are initiatives that have grown with the times. They are a result of work from the past and the present.

The first is a new credit card sized durable plastic membership card of a quality that should last several years and can easily be replaced if lost. It is unique and only requires your signature as personal information.

The second is a website of our own. We contracted a reputable company to build and maintain our website. Our domain name is [bcrpvpa.ca](http://bcrpvpa.ca), which is our unique address on the Internet. You can logon and look at [www.bcrpvpa.ca](http://www.bcrpvpa.ca) with your web browser. The BCPVPA had to make its website secure with unique member identification and passwords. We can however still see all the public information on that site.

We hope you like both initiatives and they are useful to you.

We will be putting forth a motion at the May 2011 AGM to increase fees from \$15 to \$20. The reasons are mostly increased communication costs so that everyone in the province can benefit whether meetings are accessible or not. 🐼

Check out our new website [www.bcrpvpa.ca](http://www.bcrpvpa.ca)

# Rejuvenation by Hibernation at Harrison by Sandra Harper



**A**re you tired of dreary weather? Feeling sluggish and down? Is getting up in the morning a challenge? How does a retreat and rejuvenation at a hotel just outside the hurly-burly of Vancouver sound? All that is required to turn your life around is to make a reservation at the Harrison Hot Springs Resort and Spa. Then, jump into your vehicle and drive 90 minutes east from Vancouver. Take the tree-clad, farm-lined road into the small town of Harrison and find out that two days at the Resort will turn you around, both body and soul.

The Harrison Hot Springs Hotel nestles right on the pristine Harrison Lake, with bright crystals of light flickering off its dark blue waters - even on autumn day. The mountain-sides around the lake are cloaked in evergreen trees. Temperatures are mild, even in October.

A friend and I escape early one morning to Harrison Hot Springs Resort to cocoon and rejuvenate. We don't intend to leave the hotel during the next twenty-four hours. Immediately on arrival I feel that a "get-away" is going to happen at this resort. Harrison Hot Springs Resort is grounded in a history of welcoming travelers as the very first hotel at this location greeted travelers and guests in 1886. Its gracious hospitality continues today. Now, looking elegant and dashing, the oyster-pink hotel stands like a splendid, modern royal waiting for the next wedding. The lakeside rooms of the two new wings have sliding doors onto balconies where guests sit and enjoy the peaceful view of nature. After

arrival, our pace relaxes. We walk slower; we greet others with a smile. Nature centers the soul; the stillness brings peacefulness.

Soaking in one of the mineral hot springs pools wins the nomination for first activity. Seeking its warmth and comfort, we simmer in the steaming pool of mineral waters for over an hour. Tomorrow is our time at the Healing Springs Spa, but today is to savor everything else in the facilities.

After the hot soak, we slowly stroll around the hotel, enjoying the dark wood and warm colors. After that strenuous activity, we snuggle into plush bar chairs in the Lobby Bar to sip elegant martinis. Voices around us are hushed. As the mist descends on the lake, any thoughts of hiking those treed hills, fishing or boating on the lake, seeking a look at the resident bald eagles, seals or blue herons, or golfing on the nearby course dissipate completely. Quietly, we chat, sipping frigid martinis and nibbling delicious snacks, in the stillness of the hotel. My body and soul are beginning to take their own deep breaths. Gradually, I begin to unwind from months of high-paced work and frantic living.

Meandering back to our room, we stop into the gift shop where the shelves are filled with delectable temptations that I can't resist. Completely sated by all this activity, we return to our luxurious room to shower and change for drinks and dinner in the Copper Room.

My first experience of the Copper Room was in 1972,

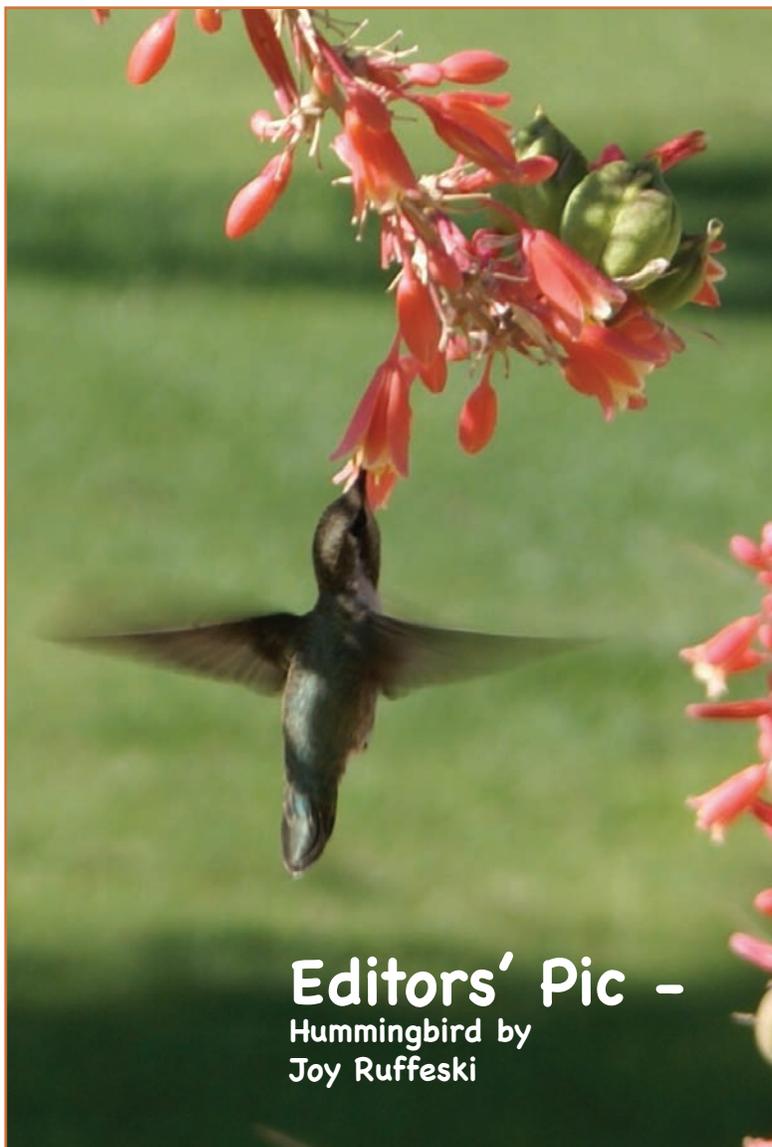


as a young person. The ambience and the traditions of the Copper Room have been maintained to the delight of guests who are tonight celebrating special occasions or just escaping from busy lives. The band plays old and new favorites; the food is delightful; and people still dance the night away. Rarely is there a location in lower mainland Vancouver that retains the tradition of dining and dancing. Harrison Hot Springs Resort superbly continues both.

The silence of the night nudges us into deep sleep to refresh both body and soul. Next morning, we bounce along the metres and metres of the breakfast selections, with every conceivable choice imaginable. Even though we restrict ourselves to just a few, we skip back to the buffet several times. All thoughts of any other meal today flies out with the third cup of coffee.

Now, to the *piece du resistance* of our visit to Harrison. We are off to the Healing Springs Spa in the hotel. I take the Shiatsu message, an acupressure message to strengthen my immune system that had been back-firing lately. My friend literally floats out of a relaxation message as peaceful as a dove. We realize we have made a mistake in not staying another night to continue on in the Spa. We are just getting unwound. Another day for facials, skin care treatment, even a mud treatment and localized cellulite treatment for me, would have been perfection itself. As it is, we leave - skins glowing and bodies relaxed.

The drive back to the reality of Vancouver beckons, but, before we leave for the city, we make a decision that hibernation at the Harrison Hot Springs Resort is going to become an annual event. Everyone needs, at least once a year, to rejuvenate body and soul. 🐼



**Editors' Pic -**  
Hummingbird by  
Joy Ruffeski

## Pension News

At our Jan 19 meeting, Teachers' Pension Board chair, Gerry Tiede, gave an excellent presentation about the state of our pension plan. He reviewed how the changing demographics impact our plan with more members retiring and living longer while fewer active teachers contribute. But he assured us that our plan is in good shape and not suffering the deficiencies of the many pension plans "in trouble" that are hitting the news these days. Our plan is adequately funded, has prudent investment strategies and has governance that ensures that no single partner is able to monopolise the agenda.

Pacific Blue Cross has been contracted to provide a new voluntary Extended Health Care plan and the information is currently being mailed to retired members. Members will be responsible for paying 100% of the monthly premium. The new plan, in many cases, is superior to the existing plan that will be terminated December 31, 2011. The application deadline for the new EHB plan is **September 30, 2011**. The fees for the voluntary Blue Cross Dental Plan will be frozen for three years.

## Alaska and the Yukon by Ken Bramble

Since coming to Canada in 1966, I have wanted to see Alaska and the Yukon. Using the web site [Vacations to Go](#), we booked a cruise/tour for a fraction of the regular price and enjoyed Holland America's ships, coaches, and hotels for thirteen days. If you would like to explore our far north but don't have an RV or the desire to organize a trip, this is the way to go.

We left Vancouver on July 24<sup>th</sup> and cruised the inside passage to Tracey Arm, Juneau and Skagway. This was luxury living only found on a cruise ship. The scenery was beautiful. At Skagway we settled into our room for the first of several stays at Westmark Hotels. A guided tour of the old Gold Rush cemetery still left lots of free time to discover Skagway on our own. Later we formed a tour group of forty, thirty-eight Americans and us. We met our tour guide, Caitlen, a friendly college student from Washington State and a real pro. Next day we boarded the White Pass Railway and headed up and over the famous mountain pass, stopping in Bennett for a Miner's Lunch. After exploring Bennett we headed for Carcross in the Yukon where we boarded a large luxurious bus, though our young Alaskan driver insisted that it was a "coach", one she handled with skill and confidence, even on the worst of roads.

We now took the road to Whitehorse, where we spent two days, taking in the Follies and the sights of the city. There is a spirit in Whitehorse like none other I've experienced. The people are warm, friendly and outgoing. While making the most of the isolation and the unusual seasons, they all seem to enjoy sharing the fun and adventurous culture of the north. At my age, a nice place to visit but I'm not so sure about the "Midnight Sun".

From Whitehorse our coach took us to Dawson City, an amazing place. Having read Pierre Burton's "Klondike", I was ready to see it for myself. Diamond Lil, Robert Service and Burton were among the famous citizens of Dawson, a community Parks Canada is restoring and preserving for all to enjoy. Moosehide, home of local first nations people and host to a biennial gathering of native people from all over the continent, was a must visit. Boats took us up the Yukon River to the village where we were treated

like royalty because we were "elders." First in line and waited on the whole time, we felt really special. Why isn't our culture more like this? We thoroughly enjoyed the hospitality, the moose stew, the songs, dances and the ongoing entertainment – all, free of charge. It was great.

While in Dawson City we enjoyed a river cruise on the Yukon Queen. The normal cruise to Eagle, Alaska was cancelled due to flooding so our coach headed up and over the Top of The World Highway. What a road! We felt sorry for the poor souls manning the isolated border at Poker Creek. This must be where they send Customs Officers who screw up down south. We crossed the border into Alaska and headed to the next village. Apparently the locals are unwilling to pronounce and spell Ptarmigan, hence its name, Chicken. We had some time to buy souvenirs, most with humorous Chicken references. Then it was on to Tok to spend the night and meet the official state bird of Alaska, the mosquito.



They were fierce and out in force. Fortunately we didn't see anymore of them after Tok.

Our driver kept us entertained and informed with stories, facts, anecdotes and short history DVDs as we traveled. The history of the Alaskan Highway built during the war was fascinating. Incredible to think of the challenges the builders faced carving this road through the tundra and the wilderness. We arrived in Fairbanks where we visited a gold dredge and a gold mine, two unique, enjoyable and informative tours. We panned for gold where I managed to save small flakes worth about \$10 but got to hold a nugget worth over \$14,000. After the gold rush was over, the dredges came in and left countryside in a terrible mess.

Leaving Fairbanks in large luxurious Alaskan Railway observation cars, we journeyed to Denali Park. The scenery was breathtaking even for us seasoned British Columbians. We were so lucky with the weather, sunny days most of the time. In Denali Park we stayed at McKinley Lodge again owned

by Holland America. (I should buy their stock – I wish.) The highlight of my entire trip was the eight hour bus tour into the far reaches of the park itself. No people, no traffic, just other tour buses and an amazing variety of wild life. My camera worked overtime. Our driver and guide, a very interesting guy to say the least and a true Alaskan, was a local dog team racer. To pay the bills he drives buses during the summer months. After two nights in Denali, we headed to Anchorage by rail,

enjoying spectacular scenery along the way. We even saw Wasilla, the home of Sarah Palin, although I couldn't see Russia from her porch. After spending the night in Anchorage we flew home to Vancouver.

I would highly recommend this cruise/tour. It's been popular for years and with good reason. It was one of

the best, if not the best, trip we have ever taken. I'd be happy to answer any questions - contact [kenbramble@mac.com](mailto:kenbramble@mac.com). 🐱



## Bike and Barge the Netherlands by Denis Smith

Last January we started planning a spring get away but wanted a change, something different. My wife, Joyce, knew I was tired of spending much of our European vacation time visiting castles, churches, museums and art galleries. We had explored off the beaten path on some occasions but they were usually incidental rather than being integral to the trip. When Joyce suggested a bike/barge trip, I was immediately interested. Browsing the internet, we discovered many websites hosting an endless variety of tours. Pick your country, tour time, level of difficulty and degree of guidance and you will find something that fits. We settled on [cycletours.com](http://cycletours.com) and their one week southern, relaxed tour travelling a loop beginning and ending in Amsterdam.



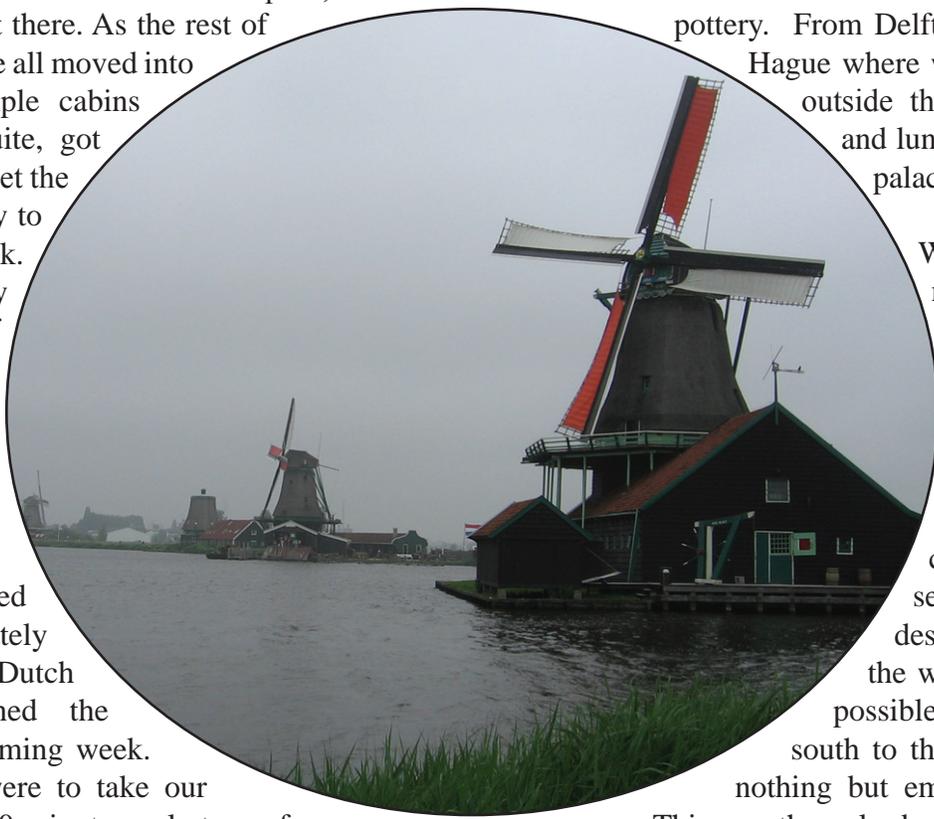
We gave ourselves a couple of extra days in Amsterdam before the tour. We had plenty of time to get oriented and learn a little about the city. If you haven't been there, I would highly recommend the 24 hour tour boat pass. We found this more convenient than most of the "hop on - hop off" bus passes that we usually buy in a new city.

We were to meet at the boat docked close to our hotel but also close to the central railway station so that people who just arrived in town could easily walk from the station. We arrived on schedule at 2 p.m., the first of the cyclists to get there. As the rest of the group arrived, we all moved into our small and simple cabins complete with ensuite, got fitted to our bikes, met the crew and were ready to set sail at 4 o'clock. After 2 hours leisurely sailing down one of the many canals, we docked in Vianen where we were to spend the first night.

Supper was served almost immediately and then Thon, our Dutch tour guide, outlined the activities for the coming week. That evening we were to take our bikes ashore for a 90 minute cycle tour of the town, just to make sure everyone was comfortable with their bike. The rest of the trip would follow a fixed pattern. Breakfast at eight, make our lunches and at nine mount up and ride. Around 11 we would stop for a short break at a small café. After the break it was back on the bikes for another hour or so to a spot for our picnic lunch. Then ride until 4 when we would meet the barge at our next overnight stop. This sounded like a lot of riding but in fact with stops for tourist attractions and all, we averaged about 40 km per day. It was pretty relaxed riding and everyone handled it well although a few people chose to stay aboard on certain days. After a

shower and social time in the boat's lounge, it was time for a simple but very good dinner. Each evening, after dinner, Thon would take us for a 90 minute walking tour of the town to introduce us to the local attractions and share glimpses of the town's history.

Next day saw us in Gouda of cheese fame. The varieties and sizes of cheeses had us all gaping and tasting, a very enjoyable experience. Day three we were off to Rotterdam, a city almost totally destroyed by the Germans during the Second World War, and then on to Delft where we marveled at the famous hand painted pottery. From Delft it was on to The Hague where we had coffee just outside the Queen's offices and lunch just outside the palace gates.



We spent two nights in Leiden which afforded us a day trip to the North Sea dunes and beaches. Unfortunately it was a cool cloudy day and the seaside was totally deserted. Standing at the water's edge it was possible to look north or south to the horizon and see nothing but empty sandy beach.

This was the only day that included any hill riding as we climbed the huge sand dunes which have, over thousands of years, been built up by winds sweeping in from the north.

From Leiden it was on to Haarlem where we spent our last night before riding into Amsterdam on Friday afternoon. Our Friday evening walking tour of Amsterdam showed us much that we had missed when we were on our own. We had a great holiday, one I would recommend. We can't wait to get back for another cycling trip. 🚲

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We welcome your feedback, suggestions and ideas.

## Finances Don't Retire by Vince Devries

This morning our Probus hike was cancelled due to snow and more snow warnings. At our age we tend to be a bit more wary of slippery, rooted, and hilly hiking trails. We don't want to be laid up with a broken ankle or worse a broken hip. Who will get you out of the forest? All those trees prohibit a lift-out by helicopter, your fellow walkers are too old to carry you, and there you are, as their voices fade into the distance, praying that at least one of them will remember to send some people back to get you. It is safer sitting behind my computer writing this article.

Previous articles have talked about investing in GICs, Bonds, Stocks, and Exchange Traded Funds (ETFs). Buying shares (stock) in a specific company is most difficult as you have to research them individually. I don't know about you, but I don't have the patience to pour over financial statements and apply all kind of formulas. I use the Royal Bank Direct Investing service where I can buy and sell investments at the click of a button. The service includes research so by entering a company's stock exchange symbol, I get a quick rundown of all salient facts. When I think that the company's products are likely to sell well, the stock is priced right and it has a long record of growth and good dividends (a percentage of the profit assigned to your shares), you buy. Sometimes I buy shares in companies that are grossly undervalued because of some event such as the big British Petroleum oil spill which sent its shares from \$65 to \$25. It was obvious that at \$25, oil spill and all, this huge company was undervalued. I bought 300 shares that now are worth \$47. I will hang on to them since oil is rising fast and BP will rise with it.

These shares are not part of my regular stock portfolio. Call them a side bet that I will sell when the price of oil starts to decline. Since Canada has a somewhat limited number of companies, other than banks and resource companies, it is good to buy US non-resource companies to diversify your portfolio in more economic sectors. You can easily research US companies and right now with the dollar high and the USA recovering, this

is an excellent time to buy US. The US has a stronger economy overall than Canada and eventually the rising US dollar will add further value to your investments.

A stock exchange is a "market place" where you can buy and sell shares and bonds in companies or governments (Fed, Prov. and Municipal) that are listed at that exchange. You can also buy ETFs. When the total value of the shares listed rise, that "market" is "up", otherwise that market is down. The market can be up 10% but companies you own shares in can be down 10% because you picked losers or that market sector is down. Rather than predict the future of individual companies, you may find it easier to predict the performance of an economic sector. Learn more about the Toronto Stock Exchange by going to [www.tmxmoney.com](http://www.tmxmoney.com). The Stock Exchange groups companies by the economic sectors they operate in and offer ETFs for each sector such as energy (XEG), financials (XFN), information technology (XIT), the 60 largest companies listed (XIU) etc. The latter tends to outperform the total Exchange (XIC) and is a simple way to participate in the market. My wife has the stock portion of her portfolio in that fund plus a similar Exchange Fund in US large companies. She is going fine and sleeps well. These funds do not require research and investment decisions and are economical to manage and sell. Mutual funds charge 2.5% to 3.75%, while ETFs typically charge from 0.35% to 0.85%. This is why mutual funds have such a hard time beating the market with any consistency. If the market is up 10% a mutual fund has to make as much as 13.75% to equal the market. But I should warn you that the instant success of the first Exchange Traded Funds prompted the mutual fund industry to jump on this too. But they tampered with it, built in option funds, hedge funds, managed funds and you guessed it, up went the fee and these funds no longer track the sector on the Exchange. Stay away from them, just as you should stay away from mutual funds. Learn more by going to [www.globeinvestor.com](http://www.globeinvestor.com) (register) and <http://ca.ishares.com> (about basic ETFs).

### Scholarships

Do you know a graduate who deserves one of our 4 scholarship/bursaries? Refer them to [www.bcrpvpa.ca](http://www.bcrpvpa.ca) or [BC AWARDS on line](#) for more information.

# BCRPVPA Bulletin Board

**New! - New - New - New!**

**\* BCRPVPA on the Web** One of this year's goals was to establish our very own web site. Hats off to President Rick who worked with Spatter Graphics [www.spattergraphics.com](http://www.spattergraphics.com) to develop the site that went live on March 1<sup>st</sup>. Check it out at [www.bcrpvpa.ca](http://www.bcrpvpa.ca)

## **\* Membership Cards**

Enclosed, awaiting your signature, is your new membership card. Everyone now has a membership number that may assist you to access the benefits of affinity programs. A big thanks to Ann Warrender for leading this project.

## **Mark these Dates**

### Meetings Dates

Wed. May 11 BCPVPA Office AGM

### Newsletter Dates

#### Submission deadlines

May 14

#### Mail out

June 4

## **Membership**

New members are always welcome. Share this edition with your colleagues and have them join you. Check the web site for membership forms and more information.

Change address? A new e-mail address? Please contact Millie at [millie@bcpvpa.bc.ca](mailto:millie@bcpvpa.bc.ca) so you can continue to receive newsletters and e-Bulletins.

## **Join the Retired Teachers Association**



Stay connected with 14,500 other retired educator colleagues in 48 local branches. Add your voice to promote and protect the interests of retired persons through our own advocacy and affiliation with the Council of Senior Citizens Organization

(COSCO) and the Canadian Association of Retired Teachers (ACER-CART). For more information go to <http://www.bcrta.ca> or phone 604-871-2260 or 1-877-683-2243

## **Notice of motion - fee increase**

Unchanged for at least a decade, the yearly BCRPVPA fee is now \$15. During that time, a volunteer, diligent executive has built an emergency reserve fund, published a newsletter, provided 4 scholarship/bursaries for deserving graduates and generally met member expectations as clearly evidenced by 3 member surveys. However increased costs, especially the print quality and the mailing of the newsletter, meant that fees for the last two years have barely covered operational costs. Anticipating increased postal rates, printing costs and website maintenance fees, a notice of motion (a heads up!) to increase the yearly fee to \$20 effective July 2011, was presented at last year's AGM. The motion will be presented and voted on at the AGM in May. Our fees would still be on the low side for small organizations such as ours. The executive feels that this will allow us to operate well into the future, without depleting our reserve funds, while continuing to provide good value to members. Hopefully members will support the motion.

## **JUST KIDDING**

