



# CHRONICLES & CAPERS

BC Retired Principals' &  
Vice-Principals' Association

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## Musings from the President by Vivian Rygnestad



### Retirement: Rejuvenating? Reinventing? Repurposing?

Last month I had interesting conversations with two principals. One is about 7 years away from retirement, and the other is able to retire, but unsure about and reluctant to take “the big step”. They asked what retirement was like. They wanted to know how one knew when it was time to retire. They asked how they should plan for retirement. They asked what retirees do.

I asked some of our retired colleagues and retirees from other professions about their retirement. They agreed that the first couple of months are like a “honeymoon”. They agreed that it takes up to 18 months to truly feel retired. By truly retired, it could mean not remembering if it is a weekend or weekday, driving by a school and realizing it’s a school day, having time to relax and reflect, and being content with the rhythms of new lives.

I’ve learned that retirement can be a time of rejuvenating, reinventing, and evolving. Retirement is not an “event”. Retirement is a journey.

A man for whom I have great respect, spoke at his retirement as “not retiring, but repurposing”. “Repurposing” – what a great word! How fortunate we are that, for the most part, we can choose what our retirement years will be. However, there are positives

and negatives; how do we handle those? As principals and vice-principals, we had networks of support. Who are they now? We go on our journey along with its destinations, detours, people, and stops along the way. We can pursue our curiosity, our interests, and as always, we can choose how to use our influence.

Amongst our BCRPVPA members we have some who retired 3 months ago, and others who have been retired for more than 25 years. This has led our executive to think about our organization and how we can best serve our members.

Next year marks the 20th anniversary of the BCRPVPA. We began 19 years ago with just a few committed members, and we have now grown to 670 members. With thanks to Nick Parker-Jervis and Gord Wallington, we have begun working on the history of our organization, including items in upcoming newsletters.

The executive is also undertaking a review of our Constitution and Bylaws that were enacted in 1997 and last reviewed in 2007. The proposed changes will be sent via email or paper copies to all our members and will be voted on at our Annual General Meeting on May 6, 2015.

How can the BCRPVPA be relevant and engaging to you? In addition to our annual surveys, as always, we invite your thoughts, opinions, ideas, and questions. Contact us at [bcrpvpa@gmail.com](mailto:bcrpvpa@gmail.com) or by mail at the BCPVPA office. 🐼

# Oman: Culture and Hospitality by Mike McComb

Three couples, who lived and worked in Abu Dhabi, went seeking a new adventure and cultural experience. Living in Abu Dhabi, we had freedom to travel as we wished and we went off to Oman with gusto!

Oman shares a border with United Arab Emirates, Saudi Arabia, Yemen, and the Indian Ocean. We drove twice



from Abu Dhabi into Oman. The first time was to the southeastern parts of the new capital of Muscat, the beach at Sur, and the old capital

of Nizwa. The second time was to the northeastern part of the Musandam Peninsula and the Straits of Hormuz. Both trips were eye-opening and great learning experiences.

Our first trip, equipped with just maps, we six non-Islamics, three women and three men, headed off to Muscat, Sur, and Nizwa. We found the people of Oman very friendly, deeply rooted in Islam, and a blend of the traditions of the Friday goat market with the modern amenities of the 21st century. Oman has progressed cautiously and because of this there are many historic and cultural sites.

We drove to the older parts of Muscat with its fish markets and souks (open-air market places). We saw barefoot men preparing the early morning's catch.



In Muscat, we stayed in a modern hotel overlooking the inner harbor with its beautiful Corniche to stroll along where you could see a bustling fish market, a souk

with various stalls, a massive incense burner, and a sultanate on the hill. The newer parts of town had beautiful beaches and even a Starbucks.



We camped on the windy beaches of Sur. Open to the Indian Ocean, the shorelines were occupied by dhows that were built in the area. We spent a few days on the sandy shores of the Indian Ocean on a mostly secluded beach. The campground was set up with wind protection huts and a washroom facility. In the night, we walked the shore to watch the turtles lay their eggs. We had to be careful not to use flashlights or we would scare them away. In the morning, the path the turtle had taken back to the ocean was etched in the sand with the eggs carefully buried.

From Sur, we traveled to Nizwa, the old capital. Nizwa is an oasis in the desert. On Friday morning, we watched the goat market, young children and men in their dishdashas trading goats, open market stalls selling vegetables, and some women with iron masks. Children were curious about the blonde foreigners and wanted to show how they could count to 10 in English. In some of the nearby shops we bought beautiful silver, woven baskets, and antique coffee pots. From Nizwa, we travelled back to the very modern experience of Abu Dhabi. 🇦🇪



# World Heritage Sites by Garry Phillips

The United Nations Educational, Scientific, and Cultural Organization (UNESCO) World Heritage Site is a place such as a forest, mountain, lake, island, desert, monument, building, complex, or city that is listed as having an outstanding cultural or natural importance to the common heritage of humanity. As of 2014, UNESCO had 1007 sites listed: 779 cultural, 197 natural, and 31 of mixed properties. Ranked by country Italy has 50 sites followed by China (47), Spain (44), France (39), Germany (39), Mexico (32), and India (32). Although most of the sites are spread around the world and most are concentrated in Europe, China, and India. North America has a fair share with many designated sites in Mexico (32), United States (19), and Canada (15).

I know that many of our members, as active retirees, have had the opportunity to visit some of these fascinating sites. While it is my personal goal to experience as many of them as possible, I thought that it might be interesting to our readers if some of you could share your experiences of World Heritage Sites in our newsletter. To start off I would like to share my experiences and information about the Giant's Causeway in Northern Ireland.

The causeway is located on a 20-mile stretch of the very interesting Antrim Coast in Northern Ireland. You travel north from Belfast and if travelling by car and you are pressed for time take the inland route of Highway 26 through Ballymena and Highway 44 to Ballycastle. In my opinion, a much more interesting and scenic



route is the longer Antrim coast road by Highway 2. This road follows the coast and you pass through delightful Irish villages with names like

Carrickfergus, Whitehead, Ballygally, Ballycastle, and Larne.

Along the scenic drive you can view Carrick-a-Rede, near Ballintoy, a rope bridge to an island, which spans a chasm eighty feet above the sea. From Ballycastle travel another 8 miles on Highway 2 to the Giant's Causeway at Benbane Head. This four-mile stretch of coastline is famous for its unique basalt hexagonal shaped columns.

The shore area is covered with these hexagonal pillars sticking up at irregular heights. Weathering of the top



of the lower basalts has formed a band of reddish rock, called the Inter Basaltic Bed, which is a feature of the area.

The Giant's Causeway, with its new Visitor Centre built in 2012, opens at 9 a.m. and has good facilities: washrooms, refreshments, gifts, and an interactive exhibition area. There is parking across three car parks. The cost of admission is £8.50 per person. The roadway to the causeway slopes downward from the Visitor Centre (0.8km/0.5 mile) and is a 20-minute walk to the main attraction, a peninsula of large pillars on the water's edge. There is a free seasonal Ulsterbus return service to the site. The Causeway is impressive at any

time of day but I suspect the photographic images would be best on a bright, sunshiny afternoon and with certain evening sunsets.



The tide might also be a consideration as it covers the short columns at times. It is said that in Northern Ireland you can have four seasons present in one day. It can be clear, warm, and sunny; cloudy, cool, and rainy all within a few hours. The Causeway was covered with tourists when we were there and it was quite a challenge to get a photograph without people everywhere.

Walking to the Causeway, the site is much larger than you would think. Looking to the left towards the seashore the hexagonal columns are not too impressive. They are quite far away as there is a broad grassy strip before the ground dips to the stones which are quite close to sea level. If there were columns here they may have been eroded or simply carted off by people over the past centuries. The mass of rock is overall a dull

blackish color near the water and extends along the coast the full distance to the end of the road and beyond. It is not until you can get close to the formation or look at the large outcrops of stone ridges or reefs in the sea that you can see the individual shaped stones. My family and I were on a tour and we had a brief 2 hours to view the formations. As a result we tended, as most tourists do, to rush down to the end of the paved road where the most impressive stones can still be seen. As you walk along the road it bends into a long crescent shape. There are tall cliffs covered in green, over-shadowing a long fingerlike peninsula extending into the sea. The columns vary in color, a dark black layer varying in thickness, is capped by a lighter grey layer of distinct columns about 6 to 8 feet tall. If you are planning to walk on the causeway be careful, as the rocks are very uneven. There are also many tourists visiting this part of the site.



This natural site is truly amazing. It is well worth a visit to see the thousands of columns with their irregular heights, shapes, and textures spreading upward and out into the sea. Geologists claim the Giant's Causeway was formed by volcanic eruptions more than 60 million years ago. As the surface of the lava flow quickly cooled, it contracted and crystallized into hexagonal columns. As the rock later settled and eroded, the columns broke off into many stair-like steps.

Of course, the locals will tell you the true story. In fables of the ancient past, two fantastic giants constructed the Giant's Causeway. Finn McCool at 52 feet 6 inches lived on the Irish mainland and a rival giant lived on the Scottish island of Staffa. Both of the giants wanted to see who was the strongest and they both began building a stone bridge over the water to confront each other. At a certain point when the gap in the causeway was narrow, Finn went to spy on the rival Scottish giant and found that he was much much bigger than he had expected.

Finn then ran back to Ireland and told his wife Oonagh about the giant. "What are we going to do?" he asked his wife. "I know just what has to be done," she said. She immediately dressed Finn in a diaper and he lay down like a sleeping baby. They were just in time as the Scottish giant came across the causeway to spy on them. The Scottish giant was so shocked at the size of the other giant's baby that he fled back to Scotland in fear of the parent that had sired this giant infant. Once over to his own side he immediately destroyed the causeway he had been building. And if you would scoff at this version of the tale you should know that today you can still see his part of the causeway as it surfaces at Staffa, Scotland.

For additional information check out [www.nationaltrust.org.uk/giants-causeway](http://www.nationaltrust.org.uk/giants-causeway) or email [giantscauseway@nationaltrust.org.uk](mailto:giantscauseway@nationaltrust.org.uk) 📧

## A Field Trip for the Family

by Ann Warrender

**W**e may be retired but I don't think educators ever lose their enthusiasm for the quest for the perfect field trip. Of course now these are "personal" field trips and the one I am suggesting is unique and interesting.

The BC Golf House and Museum is located at 2545 Blanca Street, Vancouver, just at the east side of the University Golf course. The building was originally the golf course club house and is the province's oldest building built for golf and still used for that purpose.

In 1457 golf was banned by the Scottish Parliament on Sundays as it interfered with military training. The year 1810 is the earliest recorded reference to a women's golf competition. Why are these dates important? I think it speaks to the longevity of the sport of golf that even non golfers can appreciate. The history of golf is part of the world's cultural history; early Asian history mentions the game of golf.

What will you find at the golf museum? There are three categories of displays and information:

1. golf artifacts
2. golf records for British Columbia,
3. greatest competitive achievements by BC golfers.

The artifacts in display cases are wonderful. For example, the early golf ball used prior to 1850 was called a featherie. The display shows a top hat filled with the finest goose feathers – that was the measurement of feathers needed. Yes, a top hat! The feathers were boiled and stuffed into a leather casing. Creative thinking, for sure.

The oldest original artifact at the museum is a golf club from 1790. The club is a “track iron” for the very reason that it was used to hit the golf ball out of ruts made by the farmers’ wagons as they crossed the golf course. Think of it as an early rescue club! There is a display of particular interest to young people where they need to locate a golf artifact for every letter of the alphabet.

For golf records the museum has an outstanding reference library with information on virtually every golf course that has ever existed in British Columbia. You will also find biographies for over 1500 golfers and tournaments records dating back to the early golfing days in our province.

The reference library is used as part of the process to select inductees to the Golf Hall of Fame of BC. Some inductees include Dawn Coe Jones, Dave Barr, Richard Zokol, Jim Nelford, and the 1994 Dunhill Nations Cup Team. October 2015 will be the next Hall of Fame event and information will be on the Golf House web site. The inductees are invited to a dinner and recognized for their personal achievements and also for the honour they have brought to the province of British Columbia.

The BC Golf House and Museum celebrated its 25th anniversary in 2012. We can be proud of the fact that it is the only independent golf museum and library in any province or state in North America. As a fund



raising event to pay for operating expenses the Golf House will be sponsoring its annual Tradition golf tournament on May 11, 2015, at the University

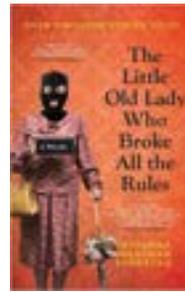
Golf Club. Please go to the web site for more information [www.bcgolfhouse.com](http://www.bcgolfhouse.com)

I like the quote from Mike Riste, noted golf historian and museum director: “Actually, in golf there isn’t anything new. The only thing that changes is the materials.” Check it out: Metal woods? 1890. Belly putter? Patented in 1965. Golf bag? 1892. Crazy loud golf pants? Hmm—they haven’t made it to the museum yet.

I hope you decide to plan a visit to this unique golf museum. As it is run by volunteers please call ahead to check the visiting hours. The phone is 604-222-4654. We still enjoy that great field trip! 🐾

## Enjoyable Reading

by Joy Ruffeski



If you read and enjoyed the book, *The 100-Year-Old Man Who Climbed Out the Window and Disappeared* by Jonas Jonasson, you’ll be sure to be delighted with *The Little Old Lady Who Broke All the Rules* written by another Swedish writer, Catharina Ingelman-Sundberg.

Image yourself living in a retirement home with four of your friends who were once in a choir together. Things are acceptable until a new owner buys the home and reductions in all the services and amenities occur.

What would you do if they made you go to bed at 8 pm; meals were ones that were prepackaged to be reheated in a microwave; you were served only two coffees a day; there was no access anymore to the home’s gym, and outings to the “outside world” were discontinued?

The book’s heroine, Martha Andersson, takes matters into her own hands after seeing a video that showed those in prison lived in better conditions than those in the Diamond House Retirement Home. With her friends, a.k.a. the League of Pensioners, she plans a series of robberies in the hope that they will get enough money to escape from the home or, failing that, be put into prison.

However, not everything goes according to their carefully devised plans. Misadventures occur and their escapades become more daring as they attempt to show that just because you are older you aren’t useless. Can they be successful, achieve financial freedom, and outrun the law? If you want to know, be sure to read this humorous tale about “growing old disgracefully—and breaking the rules along the way!” 🐾

The executive recognizes that not all members can attend and take part in meetings in the Lower Mainland. After each meeting, a draw for a \$20 gift card to Chapters Indigo is made. Congratulations to Elizabeth Condrotte of Tlell (in Haida Gwai), our January meeting recipient, and Rick Williamson (in Ucluelet), our March meeting recipient.

# Downsizing Your Home: Renting vs. Buying

Summary by Gerald Soon



At the March 2015 General Meeting of the BCRPVPA, Kris Taylor, of the National Bank's Special Services Department, gave a presentation to BCRPVPA Members.

Some people overlook the Financial Planning process when they retire for a number of reasons: it takes too much time, or they choose to ignore planning, or they just want to know what stock to buy. By doing so, however, people may not be aware that they are throwing money away as there are benefits to Financial Planning: Income can be split, Pension planning (OAS, CPP, or private); Asset allocation, Income projections, and Capital preservation can occur, resulting in building an income generating portfolio. One of the most overlooked Financial Planning techniques is downsizing.

Especially if you live in the Metro Vancouver area, the vast majority of your equity is locked up in your home. Most retirees plan on using their home equity in one way or another to finance their retirement. People often look at downsizing as a real estate transaction rather than a key financial planning tool. Instead, there are considerations beyond money such as freedom and the possibility of negative health incomes and the affect that this would have on your quality of life.

Why should you consider downsizing? Property values in BC have increased 300% since 1990. If you downsize, you can free locked up equity that you have in your home. The cash you realize can be invested or used as income. Property taxes are three times higher now than in 1990. A home must be maintained. There is yard work, or your roof may need replacing. If you downsize, you are free to travel.

When downsizing, you can choose to buy or rent; both have their pros and cons. The cash you realize from the sale of your home gives you options. As you become an empty-nester, you need less space so you can buy a lesser expensive home or condo, keep the difference, and invest the income. Another option is to rent. Rental rates are very low compared to purchasing a new home.

If you purchase a condo in a city area, you do have a smaller space which is easier to maintain. There is no yard work, and it is a secure place to live. You have the advantage of living in the city at a far lower cost than if you had purchased a detached home. The negative side to this is that you would be involved in a Strata situation with meetings, politics, and decisions that can affect you financially. You would be in a situation where you are in close quarters to neighbours, who may be above and below you, and the noise from those neighbours.

You could buy a home in a rural area. It would be peaceful, there would be less crime, and traffic. Being in a rural area, you may have a home that would be similar in size to the one you sold and purchased at a lower price. However, you still would have maintenance responsibilities, you would no longer be in a city area, your family may be a trip away and not be able to watch over your property if you are travelling, and you may not "fit in" to the community. Another negative would be that your rural property's value can swing wildly with the markets due to lower liquidity.

Another option is to downsize and rent a condo in a city area. The positive thing about this is that if you don't like the choice you have made, you can move at any time. The cash you have gained is kept, and your options are open. There are no maintenance responsibilities and no mortgage or debt to consider. You wouldn't be exposed to real estate markets. Another consideration is that there is no real property asset in your estate. You do, however, have neighbours at close proximity and the noise involved, and you are living in an apartment.

What about renting in a rural area? The rental rates usually are excellent. There would be less traffic, and less crime. It would be a peaceful way of living. You would have cash on hand and could move at any time. There would be no responsibilities for maintenance and no mortgage payments to make. There is no exposure to the real estate market, and although you would be living away from the city, your family may be just a short trip away.

Basic financial considerations were discussed regarding both buying and renting after downsizing. When purchasing a residence for less than the home you are selling gives you some investment income. However, you still must pay property taxes, there will be maintenance and insurance costs for your home, and there are property transfer taxes to consider, realtor's and legal fees. Should you decide to travel, you may need a home sitter or property manager. When you rent, your landlord looks after any maintenance issues and cost and you are not locked into living in a place should you wish to move. If you choose to travel, your landlord will ensure your living accommodation is maintained, and any emergency repairs would be looked after. Landlords usually have no problem checking in on their properties, so no property manager or housesitter would be required. There are some great properties and homes to rent. You don't have to live in an apartment if you don't want to.

However, if you want to downsize and choose to live in a detached home, you are going to have to go rural considering Vancouver property values. If you don't need much space,

and want an apartment, rental values are even lower in rural locations.

If your mental capacity changes as you age, you may face having your family placing you in extended or long term care. If you have a home that you own, there may be some legal hoops for your family to jump through to be able to sell your property. Your family may need to pay out of pocket until they can get legal clearance to sell your home. If, however, you are renting, they simply need to give notice and move your belongings into storage.

What if you move to rent in a rural area and you don't like it? Renters can always give notice and move. You retain all of your capital so you can change your mind and purchase a home later. Owners have to list, wait for a good offer, and often fix up a home in preparation for a sale. Rural properties are less liquid and take longer to sell. If you rent a condominium or a townhome, if you don't like your neighbours due to noise, renters can give notice and move. Owners have to sell, and noisy neighbours make it difficult to sell a home. Strata councils may make decisions that impose fees and surcharges, or agree to maintenance costs that you must pay. If the building you are in needs work, as an owner you would be responsible for your portion of the bill which could amount in the thousands of dollars. Renters need not worry about strata fees, or councils.

Renters do not leave behind a home. Cash is more easily divided amongst beneficiaries. You can more easily take advantage of trusts. With the extra cash you have after selling your home, you can buy life insurance policies to increase the size of your estate. Owners do leave behind a home. Some family members may want to move in while others may want to sell. It is tough to divide real estate between two or more beneficiaries. There may be capital gain issues, taxes, or liens against the property.

Important questions to ask yourself when considering downsizing and whether to buy or rent include:

- Do I want to be responsible for the maintenance of a home? Do I enjoy this work? What is my family history of mental incapacity such as dementia or stroke?
- Do I have absolute certainty that I will like the new neighbourhood I am moving to? Will I get lonely if I move to a rural area? Will I have enough rooms to have family stay over?

In summary, renting for those downsizing may give more flexibility, income, and freedom than owning. Owning may leave beneficiaries with difficult decisions. Mental capacity issues must be considered. Travel issues must be considered. If moving to a rural area, is maintenance going to be a fun hobby or a taxing chore? Remember, downsizing and renting is not a permanent decision - should you find a great buying opportunity, or just change your mind and decide that you would rather own you can always re-enter the property market.

Financial planning strategies are situation specific. A half hour meeting with a professional planner can identify other cost saving opportunities. If you haven't heard of these strategies before, a second opinion can result in you saving thousands of dollars! For a complementary projection on your personal financial situation, you can contact Kris Taylor at 604-623-6794 or at [kris.taylor@nbc.ca](mailto:kris.taylor@nbc.ca) 📧

## Car Rental Advice by Lanny Young



**D**o you rent a car when you are travelling? If you are a Costco member, visit [www.costco.ca](http://www.costco.ca) and search "My Rental" for the lowest price for car rentals in Canada and the USA. Read the FAQ page for a clear explanation and instructions for searching for and reserving a rental vehicle. Once you have entered your criteria, you will be shown the best value from the four rental companies: Alamo, Avis, Budget, and Enterprise.

Reservations are made without having to put in any credit card information and can be canceled prior to arrival. Periodically check the website for a lower rate and when you do find a better rate, book it and cancel your previous reservation. This can be done numerous times and will result in great savings; but remember to cancel your previous bookings. Some examples of savings for a one week rental pick up/return at an airport that can be achieved by checking often:

- initial booking at \$287 to final cost of \$140 in Palm Springs
- initial booking \$188, final cost of \$124 in San Diego.

Another suggestion - Look into purchasing RoadSide Plus (upgrade from Road Star) with ICBC as this provides you with better Rental Vehicle coverage. Talk to your insurance agent or read the brochure for details. Happy traveling!

## Affinity Update by Graham Leask

**C**ollette Tours does a "membership savings" that varies by trip and is in combination with any other offers that are in the marketplace already. This discount is for BCRPVPA members and their friends who go on the same trip. You will need to quote the promo code: **R939-AX1-918** to obtain these membership savings.

Some advantages of traveling through Collette are:

- free pick up and return to your home if you use Collette fly options;
- great tour leaders, classy hotels in the centre of the action so you can walk to fun places and restaurant;
- you can go early or leave later and they will help you extend your trip to other locations; and
- Collette Tours book their hotels at 20 - 30% less than you personally can. 📧

# BCRPVPA Bulletin Board

## Please Let us Know

Please ensure that we have your current email address. eBulletins are sent out on an as-needed basis. Newsletters are also sent out in that manner. Please make sure that you also add [bcrpvpa@gmail.com](mailto:bcrpvpa@gmail.com) and [vrygnestad@gmail.com](mailto:vrygnestad@gmail.com) to your address book so your internet provider doesn't reject it as spam.

If you have changed your mailing address please email [jennifer@bcpvpa.bc.ca](mailto:jennifer@bcpvpa.bc.ca) so you can continue to receive newsletters and any other mailed items.

## Check out our Website

Don't forget to regularly check out our website for names and contact information for your executive, copies of our newsletter, membership forms, information on Affinity programs, minutes of meetings, and other such items. Information may be found at [www.bcrpvpa.ca](http://www.bcrpvpa.ca)

## Important Dates for 2015

### General Meetings

**Wednesday, May 6 - BCPVPA office (AGM)**

We will be finishing off this year's meeting programs with two "foodie" presentations - White Moustache Eating Adventures presented by Rick Fabbro, and the Cheese Man, presented by Doug and Laurie Martin. Rick will review with us how his small company works and how it benefits people looking for a new adventure in dining out. Doug and Laurie will offer advice on what to look for in cheese and entertaining. Some samples will be available. We hope to see many of you on May 6.

Live outside the Lower Mainland? Add this date to your calendar so that you can plan any visits and appointments in Vancouver and take in the BCRPVPA AGM meeting at the same time. All members are always welcome.

### Newsletter Submissions.

**Monday, May 11 - deadline date for the upcoming newsletter.** However, articles are welcome at any time. The newsletter is only as good as what is contributed by the members so please send in your submissions to [ruffeski@telus.net](mailto:ruffeski@telus.net)

## In Memoriam

Stanley French passed away suddenly on February 11, 2015, in Palm Desert, CA. Stanley was a Charter Member of the BCPVPA, a former President of the Association, Manager of Communications, Executive Director, and an Honourary Lifetime Member. He retired in 2007 and became a member of the BCRPVPA at that time. His contributions to the BCPVPA and efforts on behalf of public education in British Columbia will long be remembered.

## Sunshine

From congratulations to commiserations we want to acknowledge the many life-changing events which occur to the members of the BCRPVPA. If you know of someone who should be recognized by our organization thank you for contacting Christine Johnson at [cjbarrett@eastlink.ca](mailto:cjbarrett@eastlink.ca) or at 604-591-9794

## JUST KIDDING®

