



CHRONICLES & CAPERS

BC Retired Principals' &
Vice-Principals' Association

Issue 65 • October 2015

Musings from the President by Vivian Rygnestad



President's Perspective

Even though we have retired, from our former lives as principals or vice-principals, many of us still operate with two versions of next year – the calendar year or the school year beginning in September. To make it even more complicated, I have difficulty remembering what day of the week it is.

As we complete another year, I thank all members of the executive for their commitment to our organization. Thank you to Eileen Phillips, Gerald Soon, Ted St. Pierre, Ann Warrender, Jeff Larcombe, Lanny Young, Mike McComb, and Christine Johnson who will continue on in their positions or take on new positions. At the same time I welcome new executive members Graham Mulligan, Linda Meier, and Leanna Garner.

We have some members leaving the executive. Joy Ruffeski (past past past president, newsletter editor extraordinaire) and Rick Ashe (past past president and technology wizard) have devoted many years to the BCRPVPA and played a big role in helping us to grow, thrive, and stay current. Thank you also to Jean Logan, Garry Phillips, and Olga Woodland who will be busy with personal responsibilities

and commitments. Thank you to all who were on the executive this year: our members have benefitted from your enthusiasm, insights, ideas, and teamwork.

On May 6th we had our AGM and completed many items of business including voting on two motions presented at the 2014 AGM that raised the value of each of our four scholarships/bursaries to \$1000. Secondly, if in future years the finances warrant, additional scholarships/bursaries may be awarded at the recommendation of the executive. Members also passed the motion revising and updating our Bylaws.

Looking forward to the coming year: 2016 will be the 20th anniversary of the BCRPVPA. We plan to have special articles in our newsletters and a presentation at our AGM. We will continue to reach out, inform, and be relevant.

I have now completed the first of a two-year term as your president. I thank everyone at the BCPVPA office for their unending support, assistance, and use of meeting rooms. I thank all our members for their interest, questions, comments, opinions, and supportive phone conversations. I have learned that many members live in fascinating places throughout the world and lead interesting lives. I've learned that meetings can still occur even when the Skytrain is not running and the highways are jammed. I've learned the value of the BCRPVPA to our members. Thank you. 🦉

I Heart New York by Christine Johnson

So say the T-shirts and so say I. March 2015 saw my 12th visit to New York City and already the plans for Number 13 are in the works.



Why March? Well my travel buddy hasn't retired yet (unfortunate person) and so Spring Break is the usual time of choice. Easter is our favourite time to visit and we enjoy taking part in the Easter Bonnet Parade, a typical New York celebration with a

neighbourhood flavour and imagination galore. We've run into snow, freezing cold, rain, and brilliant sunshine.

The must-sees have all been seen - the Empire State Building (at night and day), the Statue of Liberty (oh, those stairs), the United Nations Building (photograph those flags before 4.00 p.m.), Wall Street, the Metropolitan Museum, the NY Public Library, the Museum of Modern Art (MOMA), the Whitney, the Frick Collection, Central Park, Grand Central Station, Times Square, the Guggenheim, Lincoln Centre, Rockefeller Centre, Carnegie Hall, Radio City Music Hall (where we saw a wonderful concert by Leonard Cohen), St. Patrick's Cathedral, Ground Zero (the old and the new), 5th Avenue, and Madison Square Gardens.



We've walked the High Line, crossed Brooklyn Bridge, and taken the Staten Island Ferry. We've shopped at Macy's, Bloomingdale's, and Canal Street. We've eaten in Little Italy, Hell's Kitchen, Chelsea, and Greenwich Village.

We've researched the manifestos showing early family immigrants on Ellis Island; spent almost

a whole day in the American Museum of Natural History; another day at the Cloisters; and whiled away many happy hours in the Pier Point Morgan Museum to the Written Word.

We've done all that between plays – the main reason for our many visits. This year's total was five shows with the best being The Audience with Helen Mirren as Queen Elizabeth meeting with a variety of Prime Ministers, as she does every week with the current prime minister. While a handful of tickets have been bought in advance - when War Horse came to New York - we bought tickets online at Telecharge <https://www.telecharge.com>, then figured we'd better think about booking a hotel and a flight!

Otherwise, my suggestion is if you are in New York, go to TKTS on Times Square and buy discount tickets on the same day. The lines move super fast and for plays (may have some music but are not a musical); the "P" express line is really quick.



Walking is fun to do in New York and we do lots of it; but taxis are abundant and the subway is mastered easily.

Each time we go to New York something is happening which we've never seen before. We've met some wonderful people and we admire New Yorkers whose attitude to life has provided much fun and admiration.

Wouldn't you love to go but have been putting it off? Cathay Pacific flies almost daily to New York, the place to visit (but maybe not to live). 🐱

Determining Drug Costs . . .

You Can Save on Dispensing Fees by Gerald Soon



Recently Blue Cross published on its website interesting information on prescription drug costs.

Do you know what determines the cost of your medications?

There is a wholesale cost and the Manufacturer's List price (MLP),

which is the cost of the drug to the drug wholesaler by the manufacturer. The wholesaler adds a distribution charge when the drug is sold to the pharmacy. Pharmacies then charge a mark up on the wholesale price. The increase in price differs by pharmacy and location.

The dispensing fee that is charged to the consumer can also vary greatly by pharmacy and location. Even the same company's dispensing fee can vary slightly from location to location. The average dispensing fee in BC is approximately \$10.00. The dispensing fee is charged for filling each prescription.

For a listing of dispensing fees across the country, except for Ontario, see <http://www.manionwilkins.com/wp-content/uploads/2015/01/Dispensing-Fee-English-4Q-RoC.pdf>

Note that Costco has some of the lowest dispensing fees in the country. You need not be a member of Costco to have prescriptions filled there? When entering, let the attendant know you are only going to the pharmacy to have a prescription filled. There is a restriction however in that you can only fill the prescription there. Non-members aren't able to purchase supplements, over-the-counter

medications, beauty products, and the other items in front of the pharmacy counter.

As major brand name drugs patents expire, the cost of some drugs have changed in recent years. This has resulted in other manufacturers producing generic versions of the drugs. They are said to be equally as effective, but on average may cost one-third of the brand name.

There is a review board, the Patented Medicine Prices Review Board (PMPRB), that controls what patent holders can charge wholesalers and pharmacies for patented drugs sold in Canada. It ensures that the cost for these drugs is not excessive.

This board has no control over consumer prices when pharmacies charge the consumer.

In BC, the BC Ministry of Health through BC PharmaCare establishes a Maximum Accepted Listed Price (MALP) for generic manufacturers. This is currently set as 20% of the corresponding brand price.

A select group of more popular generic drugs is set by the Pan Canadian Pricing Alliance. This alliance has negotiated 18% of the brand price. Generic drugs not listed with Pharmacare are not regulated, and the prices can rage from 50 – 90% of the equivalent brand drug. 🐱

BCRPVPA Bursary/ Scholarship Awards

We are very pleased that a motion to increase our awards was unanimously passed at the AGM on May 6. We will now offer four awards of \$1000 each in the fall of each year. Students may download the new application package from our website: www.bcrpvpa.ca or from the BCPVPA website: www.bcpvpa.ca



Sweating Out Sadness by Ted St. Pierre

As we age, there's a 1-in-3 chance that a close relative or friend has died in the last few years. This may be a parent, spouse, child, sibling, grandchild, or best friend. Yes, even a pet.

Healthy grieving can be a slow, difficult process that lasts for months or years. A grieving person may be in shock and denial, yet, he or she may seem to be handling things well such as funeral and legal arrangements. Others may become irritable, disorganized, angry, or depressed. This behaviour usually scares family and friends away leaving the grieving person in a worse state.

Some individuals turn to antidepressants, excessive use of alcohol, or isolate themselves from social interactions.



These choices unfortunately can result in serious negative physical and emotional outcomes.

Exercise on the other hand triggers the release of neurotransmitters such as endorphins, serotonin, dopamine, and glutamate which are well-known for their role in mood control. Neuroscientists have discovered that the adult brain continues to produce new neurons in our brain, well into our aging body. The hippocampus is very important and crucial to learning, emotions, and mood. Depression and long-term grieving affect the hippocampus and inhibit its functioning.

So how can we increase the hippocampus in our brain during grief? Researchers suggest that this boils down to exercise in three key areas: the body, mind, and heart (Gina Sepp: *Life & Health: Give Sorrow More Than Words*). Fortunately, physical activity is one of the easiest and most effective things we can do to ease our sadness, help ward off further illnesses, and to learn to live within a new role such as being without a spouse, a relative, or close friend.

The bottom line in current research on grief and exercise is that we do not need to rely on drugs to treat symptoms of grief. Physical exercise changes the level of serotonin in the brain. It increases levels of “feel good” hormones, the endorphins. Exercise also increases the number of cells in one’s brain in the region called the hippocampus. This holds true for older people, interestingly.

We all will be dealing with grief at some time in our life. Let’s get moving with any activity that appeals to us such as hiking, swimming, yoga, group classes, dancing, and bicycling. Our body, mind, and heart will thank us for taking good care of them.

Ted St. Pierre, retired Principal from Kelowna, currently is a Fitness Instructor in Vancouver.

FURTHER REFERENCES: *information can be obtained using the following tags: grief & bereavement; grief & loss; loss of loved one; grief support; grief & brain studies; grief recovery; neuroscience of grief; staying-healthy-family-health-guide* 🐾

Help By Having a Coffee!

Many retirees volunteer in a variety of areas. Several of the BCRPVPA members volunteer with the Vancouver Orphan Kitten Rescue (VOKRA). VOKRA is a registered charity that is devoted to the cause of homeless and abandoned cats and kittens in the Lower Mainland. They save more than 1800 felines yearly. They are strictly no-kill and provide homes for the cats for as long as they need. Everything is done by volunteers and the organization is supported by fundraising, donations, grants, and adoptions fees. The largest expenses are vet services and food.

VOKRA has a unique gift card program and receives a commission for each card sale - between 2% and 10% depending on the merchant. There are over 60 stores that participate in the program (department stores, electronics stores, supermarkets, restaurants, gas stations, and spas) and include such companies as Starbucks, The Keg, HBC, Save-On Foods, Chevron, London Drugs, and Spa Utopia. Each gift card comes in a variety of denominations. When you purchase a card through VOKRA you receive the full value of the card.



If you buy gift cards for others or yourself for any reason, you may want to consider purchasing them through this organization. For a full list of currently available cards, visit www.vokra.ca/giftcards 🐾

Looking Ahead

Electons for the BCRPVPA 2015 - 2016 executive took place at the AGM on May 6. Your new executive as of July 1, 2015 consists of:

President: Vivian Rygnestad

Vice-President: Eileen Phillips

Past President: Gerald Soon

Treasurer: Ted St. Pierre

Secretary: Linda Meier

In addition, with the changes as approved at the AGM to the updated Constitution and By-Laws, the following individuals will serve as Members at Large:

Leanna Garner (Membership/Sunshine)

Christine Johnson (Scholarship)

Jeff Larcombe (Scholarship)

Mike McComb (Technology)

Graham Mulligan (Newsletter)

Gerald Soon (Affinity/Pensions)

Ann Warrender (Speakers)

Lanny Young (Newsletter, Meetings)

Historical Committee Liaisons are: Nick Parker-Jervis, Gord Wallington, and Joy Ruffeski. 🐾



Back row (left to right): Graham Mulligan, Vivian Rygnestad, Christine Johnson, Gerald Soon, Ted St. Pierre. *Front row:* Mike McComb, Lanny Young, Eileen Phillips, Linda Meier, Leanna Garner.

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 Bruce Chisholm of Fort St. John, our May meeting recipient.

A Flavourful Program

This past year, meeting programs have mainly focussed on things that members can do in their retirement. At our AGM we were delighted to hear the humorous tale of how Rick Fabro started up White Moustache. Upon retiring, he was given a book that said successful retirement meant thinking about what you love to do and turning this into something that others would like to do as well.

Loving good food and with his educational background he decided to do “field trips” for people who were looking for the best of the best in various (non-chain) restaurants. The legalities and licensing that he had to go through with various departments were enough to make anyone think twice about proceeding. However, he persevered and the result was White Moustache, a business in which he picks up groups of individuals and takes them around to four different pre-determined restaurants. Each restaurant serves the dish or dishes that they are most proud of.



Clientale consists of many tourists as well as local people who are tired of going to just the same old restaurants. With Vancouver being a goldmine of incredible eateries, there are many places to chose from. Trip Advisor rates his enterprise as #24 of the best 337 things to do in Vancouver. Check out his website www.whitemoustache.ca for more information or call Rick to book a tour at 604-369-7006 or email rick@whitemoustache.ca

In addition, we learned about many types of cheeses from Laurie Martin and tasted several that most individuals are unfamiliar with. Laurie, a retired administrator from North Vancouver, works with her husband Doug (the big cheese) in their business, The Cheeseman. With their attitude, the shop is not theirs - it is the customers, their place is definitely a go to shop for cheese.

Did you know that gouda cheese can be made from cow, sheep, or goat milk; each has a unique flavour. Even buffalo milk is used to make certain cheese. Suggested cheese and wine pairings were given but if you prefer beer, cheddar is the best choice. Check out their website www.cheeseman.ca and be sure to visit their cash-only shop when you are in North Vancouver. 🐾

Need Help or Want to Help?

Retirement can be a big adjustment for someone who has spent his or her whole life working and keeping busy. Many of these newly retired professionals want to keep contributing to their community but aren't sure how.

A three-year study conducted by UBC researchers showed that baby boomers can help seniors with chronic illnesses live independent lives. Helpers are called "nurse navigators" and they could be the key to improving healthcare in rural settings where resources are limited.

This study showed that chronically ill seniors in rural communities who are paired with a nurse navigator are able to maintain better, healthier lives than those without help. Support is especially important in rural communities because services are limited, or several hours' drive away. Each visit to a specialist can be mentally and physically exhausting for the patient and their caregiver.

The use of a nurse navigator has a clear and direct impact on older adults and their families by providing much needed support, education, advocacy, symptom management, and help making complex decisions. There is an important potential role to be played by volunteers, trained in navigation, to support these older adults.

A one-year trial of using volunteers will take place in Trail, Castlegar, and Nelson. A trained nurse will work with the volunteers to provide navigation services for older adults with advanced chronic illness living in their homes. Then the knowledgeable individual advocates will be ready to facilitate community connections, coordinate access to services and resources, and promote active engagement of frail older adults with their community.



People interested in becoming volunteer navigators or who know an older adult who might benefit from navigator services can contact Brenda Hooper at

brenda.hooper@ubc.ca 🐾

Kudos and Best Wishes Too

In the March 2012 newsletter Al Campsall of Williams Lake shared his experiences with 3D Archery and his success at the 2011 World Championships for this sport. Although he still misses the children at school and the camaraderie with his colleagues after five years of retirement, he continues to coach as he did throughout his educational career. He currently coaches over 60 children in the BC Archery Association Junior Olympic Archery Program and 15 women in a ladies only archery program.



In 2014 he completed his most successful year as a competitive archer with titles awarded in eight major championships

and five records set. In addition, Al is ranked first in

- British Columbia 3D, Field and Target Archery,
- Canadian Field and Target Archery,
- Canadian 3D Archery,

and ranked #30 in World 3D Archery.

He was nominated by the BC Archery Association for the Sport BC Master Athlete of the Year Award and was one of the finalists in the competition.

He will be competing with Team Canada in the 2015 World Championships in Italy. I know that all BCRPVPA members wish Al all the best in this competition.

It's never too late to pursue something you love and as Al says, "Retirement has allowed me to reinvent my focus for athletics and has helped me to evolve as an athlete and a person. As a person with more years behind me than I have in front, I do not plan to slow down." 🐾

Moving On

Four years of being editor of the BCRPVPA newsletter have flown by! A special thanks to all those who contributed materials during those years.

It is time to pass this enjoyable task on to the new editors, Graham Mulligan and Lanny Young. I am sure that you will support them with your contributions, comments, feedback and suggestions. 🐾



Important Considerations

No will? What happens if you die?

Many people do not make a Will because they are unwilling to think about what will happen when they die. This puts an extra burden on family members who may not have the ability to deal with your estate. By preparing a Will you decide what will happen and who will be in control; without a Will the decisions are made according to statute.

1. The Court will appoint an administrator to deal with your estate. The Estate Administration Act of British Columbia sets out rules regarding the distribution of your estate and the person with the greatest entitlement to your estate will have the first right to apply. This may not be the person you would have chosen. If you and your spouse are both dead and leave children who are not adult the Public Trustee will have to approve whoever volunteers to be your administrator.
2. While an executor named in a Will can take action from the date of death, an administrator has no authority to act until the Court has appointed them. If there is a delay in obtaining the Letters of Administration estate assets will be frozen making it difficult to deal with a business or to pay the estate debts.
3. The Estate Administration Act sets out quite clearly who will share in your estate and the proportion, which each heir will receive regardless of your wishes. First your spouse will receive a portion, then all children will receive an equal share of the remainder even if some of them have received advantages during your lifetime such as help with their education. This may result in your younger children being at a disadvantage.
4. The administrator of your estate will have no flexibility regarding investment of the estate assets. The Trustee Act limits the administrator to a narrow list of investments. You, on the other hand, can give an executor, in your Will to make any type of investments you wish.
5. If any of your heirs is a minor child or is a person suffering from a mental disability, the Public Trustee becomes actively involved. In the case of minor children the Public Trustee will act on their behalf and will hold their share of the estate until each reaches the age of nineteen. At that time the child's share will be given to him or her regardless of how much the share is. Most parents want to set some limit to the amount of money their children will have in their hands at the early age of nineteen. Also the guardian of your children will have to



apply to the Public Trustee every time they need funds for their maintenance and other needs. In a will you may state how much your children are to receive and at what age, the executor will act as trustee and will follow your stated wishes.

6. Finally there is the question of guardianship of any minor children. If you have no Will and you are the sole guardian of your children the Court will appoint a guardian. While it is likely that a family member will be appointed, the Court has the right to appoint the person it feels is most suited. There may, of course, be arguments among your surviving family members as to who is the best person, which will create even more distress for your children.

In summary, the advantages of having a Will are to control who will manage your estate, who will receive your estate and in what proportions, and to ensure that minor or disabled beneficiaries are cared for in the way you wish without the intervention of the Courts and the office of the Public Trustee. 🐾

(from the files of Scotia-McLeod)

Adults need immunizations too!

Did you know there are a number of vaccines adults may need too? BC's community pharmacists are reminding adults to review their immunization history to ensure that they are protected. Here are three vaccines to consider:

1. Tetanus: It's important for all adults to ensure they're immunized against diphtheria and tetanus. The bacteria that causes tetanus is found in soil, manure, or dust and can enter the human body through cuts or puncture wounds. Booster doses are recommended for adults every 10 years.
2. Shingles: Shingles is a painful skin rash with blisters caused by the varicella zoster virus, the same virus that causes chickenpox. In some people who have had chickenpox, the virus becomes active again later in life and causes shingles. Only one dose of this vaccine reduces the risk of getting shingles by 50%.
3. Measles, mumps, and rubella (MMR): People born before 1970 are generally assumed to have acquired immunity, however, there may be susceptible individuals in this age group.

These are just a few of the recommended routine immunizations for healthy adults. For more information, talk to your pharmacist or other health-care provider, or visit

<http://bit.ly/1F2khcn> 🐾

(media release from the BC Pharmacy Association)

BCRPVPA Bulletin Board

Please Keep Us Updated

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 and 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 so you can continue to receive newsletters and any other mailed items. Don't forget to invite your newly retired colleagues to join the organization Applications are available on our website at www.bcrpvpa.ca

Dates for 2015-2016

General Meetings

Tues., October 20 - BCPVPA office

Wed., Jan., 13 - BCPVPA office

Wed., March 9 - TBA

Tues., May 4 - BCPVPA office (AGM)

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

Newsletter Submissions.

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 grahammul@gmail.com

Deadline dates for the BCRPVPA newsletters are:

Monday, September 14

Monday, December 14

Monday, February 22

Monday, May 16

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

Help Spread the 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 contact Christine Johnson at cajbarrett@eastlink.ca or at 604-591-9794 until June 30 and Leanna Garner at leannamgarner@gmail.com or 250-927-4812 (phone or text) after July 1.

BCRPVPA Listserve

If you want an answer to a burning question, try the BCRPVPA listserv. We currently have 225 members in the listserv and our membership total is 660+.

To be part of the list serve, just send an email to bcrpvpa@gmail.com and in the subject type "listserv request to join". You will receive a message from Google Groups when we have added your name.

JUST KIDDING

