



In this issue:

- President's message
- Meet our past presidents
- Celebrating 20 Years

p 2
p 3
p 5

- Langara golf course
- Affinity Report
- Incapacity Planning
- Partnership Award
- 2016/17 Executive

p 6
p8
p 10
p 11
p 13



CHRONICLES & CAPERS

BC Retired Principals' &
Vice-Principals' Association

Issue 62 • January 2015

Musings from the President by Vivian Rygnestad

The past two years has flown by quickly and next month I will complete my term as your president. During the five and a half years since I retired I've been a newsletter co-editor, vice-president and then president. It all started when, in one of my first meetings, I was talking with Gord and Nick and said the fatal words "if you ever need help with the newsletters..."

I thank all the executive members that I have worked with. I thank them for their commitment, energy, teamwork, and friendship. Good memories: updating our Constitution and Bylaws; bringing about another Extended Health/Travel plan; an Associate memberships for widows/widowers of our members; talking with members in person, phone or email; getting together and folding/ mailing out hundreds of newsletters (now we mail out fewer than 70 paper copies!); sharing good food; assisting members; and talking, discussions and laughter during all our times together. Sending out our newsletters via email has resulted in significant savings. Therefore we have increased the number of scholarships we offer to four and each scholarship has been doubled to \$1000.00.

I thank the staff at the BCPVPA office for their support and use of their meeting spaces. We are fortunate to have their assistance in areas of technology, clerical, legal, and finances. I thank all our past presidents and long time members for their assistance and support. This year we celebrate twenty years of the BCRPVPA and there is now a group chronicling both our history and that of the BCPVPA.

We share backgrounds as principals and vice-principals. All our working lives we were committed to education and helping and supporting others. I am proud and pleased to belong to an organization

that continues that spirit. Thank you everyone for belonging to the BCRPVPA.

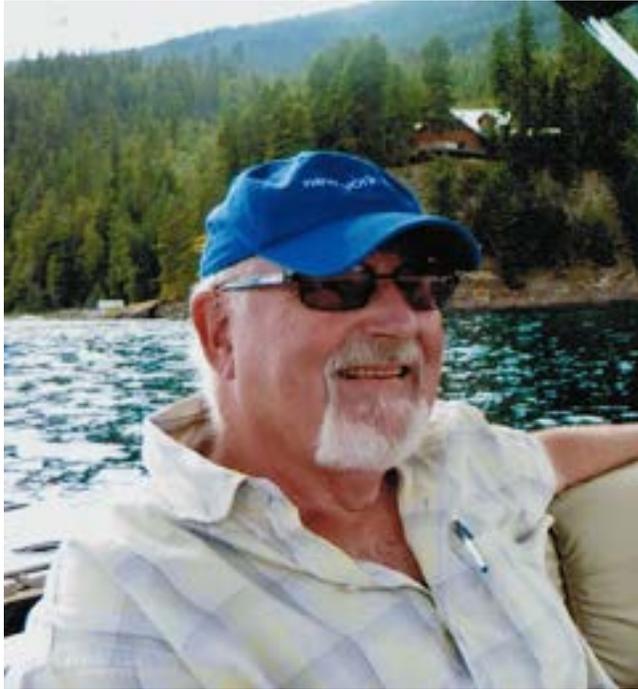


In writing this, my last president's message, our editor Graham asked me for "a favourite picture". I'm not sure what he meant, but I've included a picture of a very-young-me taken near the beginning of my life in school(s). You see a very excited, happy 6 year old with a huge lunch kit, a huge smile and unaware that I would be at school where everyone spoke only English. My English was minimal, but my Japanese was good! I'm still smiling today.

Cheers - Vivian

Nick Parker-Jervis

2004 - 2006



So, there it is again. That email from Graham Mulligan requesting that I prepare an article for *Chronicles and Capers* about my term as president of the BCRPVPA remains in my inbox. It is a constant reminder to my procrastinating self that I have unfinished business.

I better get down to it!

In the spring of 2002, I didn't look away quickly enough and Ron Bain had me running without opposition for Vice President of the BCRPVPA. The late Graham Leask was president during my VP term. I will always remember Graham for his determination that our association should spread the news about travel opportunities for members and for his strong advocacy for establishing BCRPVPA scholarships – both worthy and enduring legacies.

There were no earth shattering issues during my two years at the helm. Our membership grew steadily. Surprisingly difficult were our efforts to have everyone's email address on file. We revised our constitution and updated our membership brochure. We developed a BCRPVPA Privacy Policy. We initiated discussions with the Teachers' Pension Plan (TPP) to deduct our annual fees so we would no longer need to harass forgetful members to submit fees. We reiterated our association's position to not take sides in the continuing education 'wars'.

We engaged in outreach. The spring prior to my becoming president, Graham organized a BCRPVPA meeting in Kelowna. A number of us journeyed to the Okanagan (at our own expense), had a successful meeting with a few Okanagan members and quite incidentally had a good time. In March 2005 with the help of Terry Ryan we organized a very successful meeting in Nanaimo attended by about 30 mid island members. Thinking to build on our success the following year, we enthusiastically headed for a meeting in Victoria where we executive attendees outnumbered members attending from the south island! So, the outreach program was put on hold.

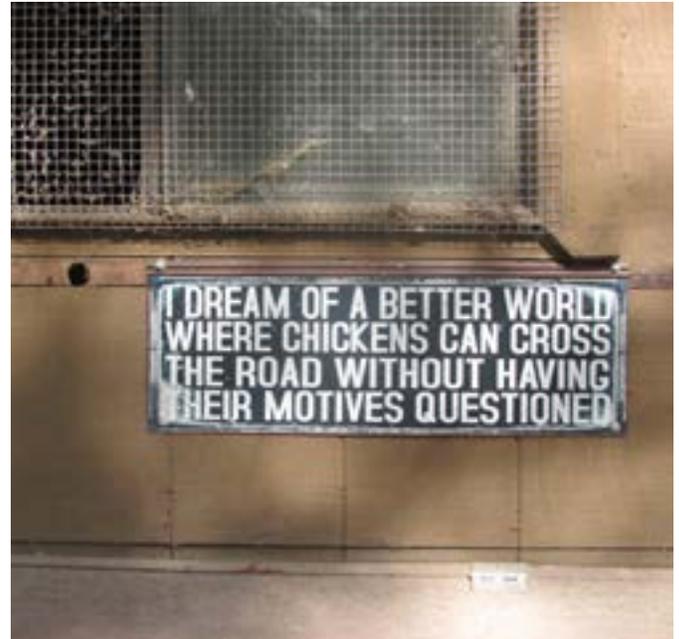
Today our slick, professional newsletter is produced with sophisticated software and emailed to most members. One of the fun things we did back in the day was to print, collate, staple, fold, stuff into envelopes and stamp the

newsletter. Tireless editor, Anne Thompson, would get everything ready for printing. Then, a group of us shanghaied by the current president would gather at the BCPVPA office to get the several hundred newsletters out to members. The Xerox machine would break down once or twice or we'd run out of paper or envelopes or we'd clog-up the stamping, envelope sealing machine – thank heavens for ever helpful and patient BCPVPA staff. Generally, despite the obstacles, we'd share stories, laugh and be finished in time for lunch at the Great Wall Chinese restaurant. It was a good time.

Well, fancy that, I actually did it!

Nick P-J

March 17, 2016



At Aging My Way Home Care

Certified Companion Aides (CCAs)[®] help you live life on your own terms, in your own style and without burdening family.

- Caring companionship
- Meal planning and preparation
- Incidental transportation
- Running errands
- Light housekeeping
- Medication reminders
- Monitoring of safety while bathing
- Assistance with bill paying

Affordable rates available from 1 hour to 24-hour care.

There is No Place Like Home

Call today for a free assessment and a full list of services

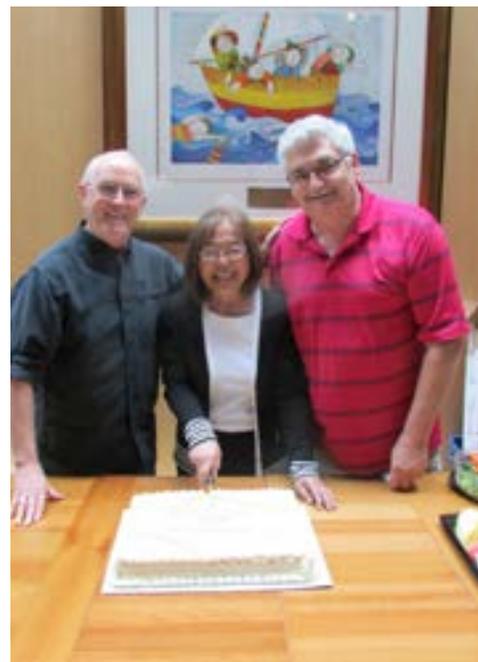
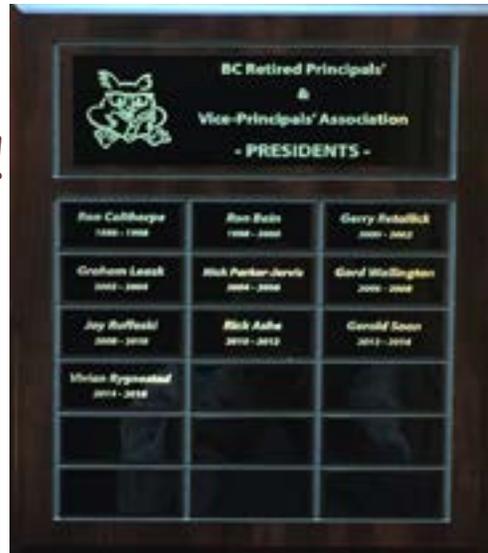
604-290-8331
www.agingmywayhomecare.ca


Wouldn't it be wonderful to have assisted living in the privacy and comfort of your own home?

Serving the Tri-Cities and the Lower Mainland

Celebrating 20 Years Congratulations BCRPVPA!

At our AGM on May 4th, past presidents, long time members, and Kit Krieger reminisced on 20 years of the BCRPVPA and education in BC. A plaque was unveiled with the names of our past presidents. We then celebrated with a delicious catered lunch and cake. Lively talk, laughter, good food, and good fun!



Rick Ash, Vivian Rygnestad, Gord Wallington



(top) Bob Mang, Gord Wallington, Vivian Rygnestad, Gerald Soon, Joy Ruffeski, Ken Clausen, Rick Ash



Kit Kreiger, Roy Sakata

(bottom) Rick Ash, Gord Wallington, Bob Mang, Len Person, Ken Clausen, Ben Cutcliffe

A BC GOLF COURSE CELEBRATES AN IMPORTANT DATE

The Queen's birthday is not the only 90th celebration of note this summer. On June 18, 2016 Langara golf course, situated in the city of Vancouver, will also be nine decades old. This event is significant because Langara golf course is the oldest eighteen hole public golf course in British Columbia. For the opening day in 1926 hundreds of golfers gathered at the course to play a round of golf. Cost for a round? Fifty cents. Whether you golf or not you will recognize how a major project such as building a golf course in 1926 has some familiar patterns that are repeated during times of our major changes in 2016. The cast of players in 1926 included big business, developers, environmentalists, designers, builders and the citizens of the community.

The year 1926 was post war and pre depression: Marilyn Monroe and Fidel Castro were both born in 1926. A car cost \$265 and a pound of cheese was 38 cents. There were the first "talkie" movies and Henry Ford paid his workers \$5 a day, double the going rate. As payment for building the railroad across Canada to the distant west the government of Canada granted immense tracts of land to the CPR, in the neighborhood of 25 million acres. In fact, the CPR land was likened to an 'empire' in BC. One of these tracts of land was in Vancouver, bounded west by Cambie Street, north by 49th Avenue, east by Main Street and stretched down to the Fraser River. CPR's plan was to design the best golf course in the Dominion on the property thus attracting buyers to purchase lots for sale around the new golf course. From the very beginning this golf course was intended to be public and for the 'working people'. Members of the police and fire departments, plumbers, bus drivers, in fact all citizens of the area who wanted to play golf at a reasonable price were the target demographic. To design the best eighteen hole course in Canada was a tall order. To that end, the CPR hired the leading golf architect in the Pacific Northwest at that time: A. Vernon Macan. Recognized as a creative artist in golf

course design Macan was a perfect choice. A good golf course needs lots of land and this was no problem for the CPR. They gave Macan 170 acres for the golf course and cost was not a concern. Just build the best was the goal.

To realize the size of the original property think of this: in 2016 Langara is still a viable golf course however now the property is also home to condos, the YMCA, and Langara College. At one time Langara also had three driving ranges and the club professional was the busiest in Canada.

What to name the course? The decision made was to use a historical name dating back to the time of the Spaniards. In the 1700s Juan de Langara was part of a group of Spaniards who were charting the coast of what was to become BC. Later, English explorers and politicians renamed most of the places named by the Spaniards.

Finally, opening day: June 26, 2016. Players came by the hundreds for opening day and gladly paid their fifty cents. The popularity of the course continued and in 1926 the average daily number of players was three hundred. The second part of the plan was a success for CPR too. The sale of the building lots sold like the proverbial hot cakes.



The original cub house at Langara

In November, 1926 one of the most famous golfers of all time, the "king of golf", Walter Hagen, came to play at Langara. Hagan was a dashing character, inducted into the World Golf Hall of Fame in 1974. His arrival at Langara was an attention-getter for sure as he

arrived in a long limo impeccably dressed in a starched white shirt, knickers and two tone golf shoes. More than two thousand spectators came to see this wizard with golf clubs play at Langara.

An historic picture from Langara, 1927 perfectly illustrates how golf can be played by all – some rather keener than others. Koryo Tanaka was part of a group of auto repair shop owners who could only play once a week. Not to be denied the golf experience they teed off at 5:30 in the morning so they could play fifty four holes in one day – three rounds! On March 12, 1927 Mr. Tanaka had two holes in one in the same round. Now that was a thrilling golf experience at Langara.



Koryo Tanaka (left) poses with Langara manager Ernie McCadden in March 1927 after scoring two holes-in-one during same round

The history of Langara public golf course reminds us how things change yet in many ways stay the same. Golfers continue to golf, golf courses come and go. Developers, environmentalists and politicians keep their eye on potential future plans for any green space. Congratulations to Langara golf course for not only surviving but thriving for ninety years!

For more in depth research on the history of Langara golf course you can go to the web site of the BC Golf Museum (bcgolfhouse.com) for articles written by golf historian Mike Riste.

Ann Warrender

If you are in Vancouver on any of the General Meeting dates, why not drop by the BCPVPA Office and join us. We will go out for a no-host lunch after the meeting.

We would love to see you!

Are you a golfer?

If you have a favourite golf course and think your fellow retired colleagues might like to know about it, why not share your experience?

We would love to print your story, and of course, illustrate it with your photos.

Send your submission to:

bcrpvpa@gmail.com

or

grahammul@gmail.com

BCRPVPA

2016-17 Meeting Dates

Executive meetings:

- Wed. Sept. 14, 2016
- Wed. Nov. 9
- Wed. Feb. 8, 2017
- Wed. April 12

General meetings:

- Wed. Oct. 19, 2016
- Wed. Jan. 18, 2017
- Wed. March 8
- Wed. May 3 (AGM)

AFFINITY REPORT

There are benefits to membership in the BC Retired Principals & Vice-Principals' Association.

Members have been offered discounts or offers for discounts through:

Perkopolis – which presents special offers to members on a regular basis. Members need to sign up with Perkopolis, using the code BCRPVPA. Most recently offers were for discounts on a wide variety of offerings: trips, car rentals, merchandise such as shoes, special events, etc. Monthly updates with new offerings continue to make this site attractive for BCRPVPA members.

Enterprise/National Car/ and Alamo car rental companies are all under ownership of Enterprise International. Members are offered free membership in the Emerald program.

Avis Rental Cars

BC Retired Principals & Vice Principals Travelers can save up to 25% off Avis base rates* when making a reservation with Avis Worldwide Discount (AWD) number C358500. Complete your reservation and receive instant online and email confirmation of your travel plans.

Collette Vacations

Located at 205 – 6820 – 188 St. Surrey, Collette Vacations offers discounts on any of their tours for BCRPVPA members. For information or reservations call Tom Maclean, District Sales Manager at: 1-866-537-1925 and identify yourself as a BCRPVPA member.

OTI

Located at 3220 W. Broadway, Vancouver, OTI offers BCRPVPA members discounts on travel to Greece, Italy, Turkey, and Egypt. For information or reservations call 604-738-3433, and identify yourself as a BCRPVPA member.

Johnson Inc. Insurance

BCRPVPA members are offered a new Extended Health and Travel insurance plan as an alterna-

tive choice to the Extended Health benefit plan that they may have with Pacific Blue Cross. The Prestige extended health care program includes a multi trip travel insurance plan (up to a maximum of 62 days per trip).

One of the best advantages for a member is that with Prestige, there is a no stability clause. With Medoc, there is a 90 day stability clause for pre-existing medical conditions. This means one must have no new treatment, or new medication, no new symptoms, or change in frequency of symptoms, no hospitalization or referral to a specialist for the 90 days prior to travel. The Prestige plan is less restrictive and covers sudden and unforeseen medical emergencies.

There is no obligation for a member to take advantage of this option for their health and travel insurance needs. The BCRVPA is endorsing it as an affinity benefit, and advises members to consider whether the Prestige program fits the need for their personal circumstances.

Should a member decide to move from Pacific Blue Cross, it is a matter of notifying the Pension Corp as to their decision. Once a change in coverage is made, should a member decide to return to their Pacific Blue Cross coverage, it is possible if they give a 90 day in advance application.

For more information, contact Lisa Hanson of Johnson Inc. at: 604-881-8840
Toll free 1-866-799-0000.

Carter Auto Group

Purchase ANY make or model of a brand new vehicle at a reduced price! One of the best Affinity benefits, is the Carter Auto Group offer for our members. Do your own research and decide on the make and model of the car you would like to consider purchasing. (You can even ask for the price on two different vehicles!) Know the colour choice and options you want. Then, contact LYNDEN BEST, Account manager. He can be reached at lynden.best@carterauto.com or by calling 604-542-5457

Gerald Soon



Scholarship Program 2016

OPEN: APRIL 1, 2016

Johnson Inc. is proud to offer **50 scholarships, valued at \$1000 each**, to students completing high school in 2016 and starting post-secondary education in the fall.

Application Deadline: August 31, 2016

For eligibility criteria visit johnson.ca/scholarship

scholarshipfund@johnson.ca
1-866-544-2673

JOHNSON 

Johnson has awarded over 1500 scholarships valued at more than \$1 million to support young Canadians across Canada in pursuit of their post-secondary education.

Johnson Inc. is a licensed insurance intermediary. 0066a.16

INCAPACITY PLANNING

What would happen if you lost the capacity to make decisions regarding your finances, health care, or even personal decisions regarding your everyday life?

Mary Hamilton, Associate Counsel at DLA Piper was the guest speaker at the March 9, 2016 General Meeting of the BCRPVPA who addressed this issue. She is a specialist in wills, estates, and trusts.

The capacity of a person to make financial, health, or personal decisions can change at any age. Ms Hamilton reminded attendees that there are various shades of grey regarding capacity.

Relatives and friends have no authority to make any financial or health decisions without either a court order appointing a committee (pronounced committee) under the Patients Property Act, or by being chosen by the hospital or other health care provider to be the “Temporary Substitute Decision Maker” to make specific health care decisions.

It is far better to have planning documents pre-arranged, such as an Enduring Power of Attorney, and Representation agreement for routine financial affairs. Advance directives are powerful in that they are legally binding on a health care provider, as long as the instructions are not contrary to law. Be aware that Advance directives in some cases, do not apply.

Ms Hamilton’s presentation was detailed and full of information that members would find useful. She reminded attendees that everyone and their spouse should have an up to date Will, a Nomination of Committee, a Power of Attorney (possibly with two people to act jointly), and a Representation Agreement. She encouraged people to think about if they wanted a Living Will, and if they have strong feelings that they should be included in an Advance Directive.

For a fuller explanation of the terms included in Ms Hamilton’s presentation, see [this link](#) to a longer summary of the handout attendees received.

Gerald Soon



Dunsmuir Garden - Crescent Beach and Ruckles Farm - Saltspring Is.

Partnership Awards



JOHN and SANDRA BARTH, nominated by the Nechako Lakes Principals' and Vice-Principals' Association.

John and Sandra Barth are retired teachers, and school and district administrators in the community of Burns Lake. Since their retirement, more than 10 years ago, they have been instrumental in founding and running the Community Arts Council.

Through the Council, John and Sandra bring at least three exemplary Arts performances per year to the community and the schools at no charge to the schools. Workshops are also organized for the schools and have included dance and drum instructors and ballet classes.

John and Sandra do the organizing and come to the school with the performers, leaving the school, as the nomination letter noted, "to do nothing more than show up."

John and Sandra also facilitate an Arts 4 Youth program that runs year round and includes free shows and elementary school, dance workshops at the high school, and rock'n'roll and visual arts camps. They also give generously of their time to support activities such as the Indigenous Arts festival, grad ceremonies, and Christmas concerts.

As noted on the nomination letter, "John and Sandra Barth are fierce believers in public education and in the Arts. As former school administrators, they have

never forgotten the work of the building principal. For more than 10 years they have done whatever they can to support the Arts in partnership with the schools and the community of Burns Lake. They have touched the lives of every student in our community."

(reprinted from the BCPVPA)

The BCPVPA Partnership Awards recognize and honour the valuable support provided to principals, vice-principals, teachers and students by individuals and groups who have, over an extended period of time, shared their time, energy and expertise to support schools. Our thanks go to all our nominating Chapters and to every nominee. The Award itself is a beautiful framed print by Haida Gwaii artist Bill Bedard. The Partnership Award print features an owl and eagle. Bill has told us that the eagle travels between the physical world and spiritual world and signifies focus, strength, peace, leadership, and prestige. The Owl, he says, reflects the wisdom and the world of educators and their supporters because "the work does not end when the students go home, but requires many nights of hard work and reflection as we strive to prepare our students for a better tomorrow."

Our President, Vivian Rygnestad, witnessed the award ceremony at Chapter Council and asked them if they would consent to having their citation and photo in a newsletter and they were pleased. It is an example of Vivian's motto of "use your influence".

Previous to their receiving the award Vivian had spoken to the delegates and spoke about "using your influence" and examples of how it's done. She had a few people later coming to her later and thank her. She believes that as p/vps we have so many strengths and skills that we don't realize how useful they are once we retire and enter a new phase of our lives.

Sandra and John said that they hadn't realized that once they retired and started up the Community Arts Council in Burns Lake that they had indeed been "using their influence". They both love the arts but had been frustrated by living in such a small town. They are both passionate about the value of the Arts - so they began and now everyone's happy!

Portfolio Construction – Where do green investments fit into your strategy? Part 2

Last quarter, I shared with you some of the challenges with greening the fixed income portion of your portfolio. Fundamentally, there is a continuing imbalance between supply and demand (with more demand than supply) for green bonds, and the result is that individual investors are hard-pressed to have the opportunity to invest in Green Bonds. This quarter, I will discuss equity (stock) investing, and fortunately, in this asset class there are plenty of opportunities for investors.

The intention of this column is not to assess whether or not your personal circumstances or portfolio are suited for stocks. That is a discussion to hold with your trusted financial advisor. Assuming stocks are appropriate for you to hold, the next question is: What type of product is best suited to your needs? The answer is based on the dollar amount you have to invest, your need for income versus growth, and your tolerance for volatility.

From a practical standpoint, a minimum of 15 (and ideally 25) stocks from a variety of industries should be held in order to reduce the potential negative impact of any one company on your overall portfolio. Selecting this many high quality companies to invest in for the long term is no small feat. It demands considerable research initially, as well as ongoing monitoring. For this reason, many investors take stock (figuratively, not literally!) of their personal skill-sets and determine the safest choice (and most effective use of their time) is to use a good mutual fund which will do the company selection on their behalf. Others may hire a Portfolio Manager to construct the portfolio and manage it for them, which often can cost less than a mutual fund,

while being tailored to your specific needs.

For those opting to invest in individual stocks, your starting point for any research should be identifying industries, and then individual companies you believe may be promising. If you are looking to invest 'green' you may already be familiar with companies you believe to have promising futures. I would caution you to disqualify any start-up or small company immediately based on the risk associated with these unproven companies. For my *EcoPortfolios Pure Green* research process, only companies with market capitalizations (price per share multiplied by number of shares outstanding) of \$1 billion or more are considered, and my focus is on companies in the \$5-25 billion size. You may also wish to eliminate companies that do not pay a dividend, are not currently profitable, or that have cut their dividend in the past five years as part of your risk management screening.

In 2016, industries I find interesting are:

1. **Industrials:** Industrial companies are getting into the business of renewables. **General Electric** (GE, NYSE) has a target to generate more than 90% of its earnings from industrial businesses by 2018, which bodes well for its exposure to clean technology markets, including renewable energy (wind in particular), water treatment, and LED lighting. **Siemens** (SIEGY, OTC) continues to lead in clean technologies and has integrated product efficiency as a core principle of its research and development strategy.
2. **Energy:** Canada is home to several excellent renewable energy companies such as Northland Power and TransAlta Renewables. Both carry excellent dividend yields, which make them ideal to help fund your RRIF payments, or, qualifies them for a dividend tax credit if held in a taxable account. **Northland Power** (NPI, TSX) has aggressive plans to add renewable capacity into its generation portfolio, with 100% of its 750 MW planned projects being renewable energy. This Canadian company is the lead player in two North Sea wind projects, and

is one of the industry's top players worldwide. **TransAlta Renewables** (RNW, TSX) is a pure renewable power generator and a clear leader in capitalizing on the growth opportunities in clean energy generation with all of its power generation capacity from wind and hydroelectric. Note: This company is not to be confused with TransAlta Utilities (TA-TSX), that spun off TransAlta Renewables into a separate company in 2013.

3. **Technology:** Big technology companies initially were in the renewables game to the extent that they were trying to source their company's energy requirements from renewable sources. However, Germany's **SAP** (SAP, NASDAQ) provides cloud computing applications that enable customers to assess the environmental footprint of their operations and products. Furthermore, SAP is developing smart energy solutions for utilities; in Europe, it is participating in several European and national collaborative energy research projects. **Cisco** (CSCO, NASDAQ) is a leading player in the clean tech space, with a diverse product portfolio catering to the smart grid business, energy efficient data centers and products.
4. **Transportation:** The transportation sector will require a complete overhaul for the world to reach its greenhouse gas reduction targets. For exposure to companies leading this facelift, consider Winnipeg based **New Flyer Industries** (NFI, TSX). New Flyer is a leader in low-emission, hybrid and electric buses and motor coaches and has extensive experience with electric propulsion, supplying more electric buses to the North American industry in more configurations than any other transit bus manufacturer. **Tesla Motors** (TSLA, NASDAQ) does not meet my standards for inclusion in the portfolio of a conservative, green investor, but it may meet yours. Tesla remains the industry leader in terms of the development of electric vehicles with the Model 3 having received over 500,000 reservations. Its announced launch

of a line of residential and commercial-scale batteries (Tesla Powerwall) presents growth opportunities in new markets. Tesla however, is not profitable and does not pay a dividend currently. Further, its stock is very volatile with a 52 week price range of \$141.05 to \$286.65.

Following the GLOBE 2016 conference which I attended in March, I am convinced there are tailwinds behind the renewable energy industry as a whole in Canada, as well as worldwide, especially in Europe. For this reason, the EcoPortfolios Pure Green portfolio counts companies set to benefit from investment in this sector as top holdings currently. Beyond these four industries, you may wish to also look at companies in other industries such as green building and water infrastructure to round out your portfolio holdings however.

When researching the degree of exposure to clean technology, I would encourage you to read in depth from the company website, particularly their annual Sustainability Report. Previously uncommon, most large companies have a sustainability charter and report on their targets annually. Beware of Greenwashing and vague non-specific statements that make the company's specific targets and goals difficult to ascertain.

Finally, while it is not the intention here to give a crash course on stock research, as part of your base fundamental research, you should be looking at numerous financial metrics of the company. I would encourage you to look at the current trajectory of company earnings (hopefully trending upwards), its free cash flow (should be growing on an absolute and on a per share basis), its dividend per share versus cash flow per share (cash flow should adequately cover the dividend), and the potential to increase the dividend in the future (hint: look for anticipated growth in cash flow per share). In industries that require large levels of leverage (debt) for companies to operate, such as utility companies and financials, you may want to review the company's debt levels versus its peers, as well as where it sits currently versus historically.

Do you have green companies you think present a compelling investment opportunity? What successes or challenges have you had in researching them before investing in them? You can email me your success stories, or challenges at brian.coote@scotiawealth.com.

About the Author:

Brian Coote is a Portfolio Manager at Scotia Wealth Management in White Rock B.C. where he manages an approach to investing called EcoPortfolios. Brian is a holder of the Certified Investment Manager designation, Sustainable Investment Professional Certification and is also a Certified Financial Planner. For more information on Green Investing, visit www.EcoPortfolios.ca.

You may also subscribe to Brian's newsletter, EcoPortfolios Quarterly by emailing Brian.Coote@ScotiaWealth.com.

* Registered trademark of The Bank of Nova Scotia, used under licence. TM Trademark of The Bank of Nova Scotia, used under licence. Scotia Wealth ManagementTM consists of a range of financial services provided by The Bank of Nova Scotia (Scotiabank*); The Bank of Nova Scotia Trust Company (Scotiabank*); Private Investment Counsel, a service of 1832 Asset Management L.P.; 1832 Asset Management U.S. Inc.; Scotia Wealth Insurance Services Inc.; and ScotiaMcLeod*, a division of Scotia Capital Inc (SCI). Wealth advisory and brokerage services are provided by ScotiaMcLeod, a division of SCI. SCI is a member of the Canadian Investor Protection Fund and the Investment Industry Regulatory Organization of Canada. This publication has been prepared by ScotiaMcLeod, a division of Scotia Capital Inc. (SCI). This publication is intended as a general source of information and should not be considered as personal investment or tax advice. We are not tax advisors and we recommend that individuals consult with their professional tax advisor before taking any action based upon the information found in this publication. Opinions, estimates, and projections contained herein are our own as of the date hereof and are subject to change without notice. The information and opinions contained herein have been compiled or arrived at from sources believed reliable but no representation or warranty, express or implied, is made as to their

accuracy or completeness. Neither SCI nor its affiliates accepts liability whatsoever for any loss arising from any use of this publication or its contents. This publication is not, and is not to be construed as, an offer to sell or solicitation of an offer to buy any securities and/or commodity futures contracts. SCI, its affiliates and/or their respective officers, directors, or employees may from time to time acquire, hold, or sell securities and/or commodities and/or commodity futures contracts mentioned herein as principal or agent. SCI and/or its affiliates may have acted as financial advisor and/or underwriter for certain of the corporations mentioned herein and may have received and may receive remuneration for same. All insurance products are sold through Scotia Wealth Insurance Services Inc., the insurance subsidiary of Scotia Capital Inc., a member of the Scotiabank Group. When discussing life insurance products, ScotiaMcLeod advisors are acting as Insurance Advisors (Financial Security Advisors in Quebec) representing Scotia Wealth Insurance Services Inc. This publication and all the information, opinions, and conclusions contained in it are protected by copyright. This report may not be reproduced in whole or in part, or referred to in any manner whatsoever, nor may the information, opinions, and conclusions contained in it be referred to without in each case the prior express consent of SCI.

2016-17 Executive Committee

President
Eileen Phillips [email](#)

Vice-President
Ted St. Pierre [email](#)

Past President
Vivian Rygnestad

Secretary
Linda Meier

Treasurer
Lanny Young

Members-at-Large

Membership/Sunshine
Leanna Garner

Newsletter/Technology
Graham Mulligan [email](#)

Scholarships
Ted St. Pierre (ex officio)
Christine Johnson
Jeff Larcombe

Observers at BCPVPA
Chapter Council
Eileen Phillips
Ted St. Pierre

Pensions
Gerald Soon

Refreshments for Meetings
Lanny Young

Affinity and Benefits
Roy Sakata

Speakers
Ann Warrender

History Committee

Nick Parker-Jervis
Gord Wallington
Joy Ruffeski
Vivian Rygnestad
Graham Mulligan
Rod Giles

