



CHRONICLES & CAPERS

BC Retired Principals' &
Vice-Principals' Association

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Musings from the President by Joy Ruffeski



Renewal

The sun is shining, flowers are blooming, and leaves are appearing on the trees. It's time to say goodbye to the winter blues and get outside and enjoy the warm fresh air. The change in season brings with it a hope for better things.

What is it that you love when the spring season reappears? Personally, even though I go for walks regularly in winter, they don't have the same affect on my morale as do those I take in the spring. Each day, as I walk by

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familiar places, I notice changes in the flora and fauna and I know there is still hope for the planet. The soil has a wondrous earthy smell; the first cut of grass has its own fragrance. Flowering trees and shrubs greet me with amazing odours. People are out working in their gardens; they smile and often start up a conversation as a person walks by. A whole sense of renewal pervades.

Children are out in the streets playing hockey and basketball. Skateboards, bikes, and scooters have reappeared. The joyous sounds of their play brings a smile to my face and I remember all the times I spent during recess and lunch outside supervising students and seeing them enjoy being free from studies and just enjoying various activities. Even the birds have reappeared and their sounds mix with those of the children. These are the happy noises I cherish.

Although I love to travel and it usually involves places with lots of sun and warm temperatures, I wonder what it would be like to live in a place where there are not the varied and visible changes in the seasons that we have here in BC. Would I feel that same excitement when I hear it is officially the first day of spring or summer? Would the change of smells and sounds actually occur that make me feel "sunny" again?

How do the changing seasons affect you? I hope you enjoy each moment of this season and next. It will almost be fall when our next newsletter is out; then there will be the wonderful sounds of children rustling through the fallen leaves, squirrels chattering as they store nuts for the winter, and the smell of wood smoke as fireplaces are once again lit in preparation for the winter. 

President Joy sends out E-Bulletins to members regarding timely items of interest. If you haven't received them, then she may not have your correct e-mail address. Contact her at ruffeski@telus.net to stay in the loop.

The Chateau of the Loire Valley

Last May, at the start of our five week holiday in France, we spent 4 delightful days in the Loire Valley visiting some of the celebrated châteaux of the region.

On our arrival at Charles de Gaulle airport in Paris we picked up our rental car and commenced our 3 hour drive to the Loire Valley. What with the horrendous traffic getting out of Paris, (it took us an hour to travel 10 km), and suffering greatly from jet lag, we finally made it to Azay-le-Rideau with the decision that we'd never again drive straight away.

We chose Azay-le-Rideau as our base as it is situated within easy driving distance of many of the most impressive châteaux in the Loire. Our B&B, La Petite Loge, had the advantage of being close to a super market where we could shop and park the car to walk into town. It also had a large garden with an outside covered eating area, a communal kitchen, and served a typical French breakfast of juice and coffee with an assortment of fresh pastries. Our small room was both satisfactory and economical at 50 euros a night, however, the rickety staircase we had to climb kept us literally on our toes.



We took a leisurely approach, visiting one chateau in the morning and another in the afternoon. We started with Chateau Azay-le-Rideau, rebuilt in 1514 into a Renaissance palace by Francois I's treasurer, Gilles Berthelot, who eventually had to flee for his life after being accused of embezzlement (building a chateau was very

costly). It is situated in a parklike setting with the Indre River diverted to form a moat and a small lake which beautifully reflects the image of the Chateau.

After a delicious lunch at Les Grottes Restaurant in Azay-le-Rideau, we made a short drive to visit Chateau de Villandry. This Chateau was built on the Loire River in 1536 and is privately owned. It is noteworthy for its incredibly beautiful and expansive gardens. You could spend a whole day just exploring the formal gardens and forest pathways.

On the way back we missed our turning and stumbled upon La cave de la Herpinière, a winery located in a labyrinth of 3.5 km subterranean caverns. We stopped for a short visit and wine tasting and I wandered off to explore the twisting tunnels, almost getting lost in the process. If I'd only had a corkscrew I would have been perfectly content to stay longer. After buying a bottle of wine, the polite thing to do when tasting, we returned to our B&B.

The next morning we set off for Chenonceau, a picturesque chateau built on a bridge partially spanning the River Cher. The chateau was a gift from Henri II to his mistress Diane de Poitiers. After the king's death his wife, Catherine de Médicis, reclaimed Chenonceau forcing Diane to retreat to another chateau of her own. Chenonceau's beautifully decorated interior and formal gardens make it a very popular tourist destination and it is well advised to get there early before the crowds descend.

We revisited the town of Amboise to search for Le Parvis Restaurant where we had enjoyed excellent meals on a previous visit. We were successful in our quest and dined on a delicious meal of duck paté, confit de carnard and crème brûlée washed down with a tasty local wine. After lunch we stopped at the impressive Chateau de Langeais, built in 1465 and still furnished as it was in the Middle Ages.

On our final day we visited the privately owned Chateau d'Ussé, built in 1462 on the edge of the forest of Chignon and said to be the inspiration for the fairy tale *The Sleeping Beauty*. Ussé is a magnificent castle, well



the Plantagenet king of England. The fortress, now largely in ruins, is situated high on a hill with a marvellous view of the town and surrounding countryside. The fortress was undergoing extensive renovations while we were there and we were disappointed that we were not able to see more of it.

Chateau de Chambord, the grandest chateau, and Chateau d'Amboise are only two of many more chateaux well worth a visit while in the area. Admission to the chateaux varies from about 8 to 12 euros and allows you to wander through the interiors and grounds at your leisure. Be sure to take your camera, guide book and comfortable walking shoes. We are hoping to return in the near future to explore the chateaux of the eastern Loire Valley.

worth a visit, however, we were not enchanted with several rooms decorated as Disney movie sets.

In the afternoon we drove to the Royal Fortress of Chillon which was rebuilt in the 12th century by Henry II,

Barb & Ron Ward

Call for Volunteers

Canadian Cancer Society seeks Volunteer Coordinators (Maple Ridge-Pitt Meadows & Burnaby- New Westminster):

You should enjoy volunteer recruitment, screening, interviewing and recognition.

You take pleasure in meeting new people and collaborating with others.

You possess great communication skills and have experience as a volunteer.

A background in HR and/or volunteer management would be an asset.

Time commitment is approx. 3hrs/week.

For more information about this position, please contact cgoudie@bc.cancer.ca or call 604-215-5209.

Canadian Cancer Society seeks Marketing-Communications Leaders (Maple Ridge-Pitt Meadows & Tri-Cities):

Increase community awareness about CCS programs, health promotion initiatives and services by promotion through local media.

You should have a passion for writing and working with the press.

Time commitment is approx. 3hrs/week.

For more information about this position, please contact cgoudie@bc.cancer.ca or call 604-215-5209.

Canadian Cancer Society seeks Volunteer Drivers (Richmond, Tri-Cities, Burnaby, New West, Maple Ridge, Pitt Meadows):

Consider applying if you enjoy driving and meeting new people and have a clean driver's abstract.

Help drive cancer patients to treatment.

Time commitment is flexible, between Monday and Friday.

For more information about this position, please contact cgoudie@bc.cancer.ca or call 604-215-5209.

Report on Estate Planning

Please Note: The editors and author emphasize that this article is written for your information only. It is not intended to take the place of the legal advice best obtained from your lawyer.



At the March 11th BCRPVPA meeting, Don Drysdale, a lawyer with Drysdale, Bacon and McStravick, gave a very informative presentation on Estate Planning Considerations and Will Drafting. This article is based on the outline provided by Don Drysdale and may provide “some

food for thought” in reviewing your estate planning. Remember: If you leave no will, the government has set arbitrary rules as to how your estate is handled which can have devastating consequences both in taxation and distribution. Don Drysdale may be contacted by e-mail at ddrysdale@dbmlaw.ca or by phone at 604-939-8321

Considerations in Estate Planning include:

- Property Ownership: Joint tenancy; ownership will transfer at point before death and will not be subject to probate fees. Use as an estate planning tool with a spouse but avoid using joint tenancy with children. It exposes your assets to their financial issues (divorce, creditors) and could expose your home to capital gains.
- Insurance and insurance type (RRSP's and RRIF's) assets transfer directly to beneficiaries
- Ensure that your wishes are carried out. Your wishes must be in writing in your will. You must make adequate provision for spouse and children. Children should be treated, if not equally, at least (in the eyes of the court) in a fair manner. You can not leave a “black sheep” child out of a will. Use trusts contained within your will to deal with a child that needs protection from himself.
- Seek advice on methods of reducing taxes – Revenue Canada taxes capital gains at 50%. BC government taxes 1.4% of value of assets on the

date of death (probate fees).

Will Drafting:

- Review your will at least every 5 years and update information
- Revoke any prior will. Recognize that the only thing that speaks for you on your death is your will. Second marriages need special consideration to balance your responsibilities to your new spouse and children from a prior relationship.
- Choose your executor. Name more than one executor in succession rather than as co-executors (co-executors must agree and do everything together). Naming an out-of-country executor may cause estate taxation issues
- Choose a guardian – Name an individual as a guardian rather than a couple to avoid possible custody issues should there be a subsequent marriage break-up of your guardians.
- Pay your debts. If debts are greater than value of estate they will not be passed on to heirs. All assets transferred to your beneficiaries are received by them tax free and obligation free (i.e. you can't compel a beneficiary to assume a mortgage) Heirs residing in other countries may be subject to being taxed by their country of residence.
- Division of assets:
 - Specific bequests of chattels. Put them in writing, have the document witnessed and refer/include it in your will to avoid family disputes later. Don't include assets that will change over time. (such as cars and your residence)
 - Charitable bequests can be used to reduce the taxation on your estate.
 - Division of the residue. Where will assets go if a beneficiary passes away first?
 - Trusts: Trusts are taxed separately and can protect funds from creditors of your beneficiary or divorce settlements. Trusts may also be established for children's education or for adult children with dependencies. Establishing a trust for a dependant physically or mentally

challenged beneficiary must be set up in such a way that government supported services will continue (support stops when owned assets of a beneficiary exceed \$5000). A Mandatory Trust specifies spending and a Discretionary Trust (more popular now) allows the executor flexibility in dispensing funds. A trust for a person receiving government sup-

port must be a discretionary trust. If the trust is a mandatory trust, government agencies view the benefits received as income and the government will withdraw its support.

- Will location. Ensure your executor knows the location of your original will. Register the location of your will with Vital Statistics.

Report by Barb Ward

15 Weeks and 1001 Memories

June to September, 2008 – Richmond, BC to L'Anse aux Meadows, NL – 21, 468 km in our 21-foot trailer – O Canada, what an amazing country we are privileged to call home!

Such beauty - the Rockies; waving grasslands; undulating and then flat prairies with big skies and beautiful cloud formations; red-tinged rock around Lake Superior, with a new vista around every bend, flowers along the road and small lakes everywhere; Niagara Falls; 1000 Islands in the St. Lawrence River (actually 1865!); Quebec City as we approached on the ferry; the rolling countryside of New Brunswick; beaches, country roads, red soil and cliffs of PEI; villages, fields, bays, and islands of Nova Scotia and Newfoundland (amazing rock formations – truly The Rock); Cape Breton Island and the winding Cabot Trail; and so much more! And the wildlife – moose, elk, deer, mountain goats, big-horned sheep, whales, lightning bugs in the bushes around our campsite after dark, and birds everywhere (not to mention mosquitoes and little black bugs – ouch!)

History came alive for us in the Moose Jaw tunnels where we learned of the shameful treatment of the Chinese; on the Red and Assiniboine Rivers in Winnipeg; at the Mennonite Centre in St. Jacob's near Waterloo; in the East and Centre Blocks on Parliament Hill, the Supreme Court of Canada, and Rideau Hall in Ottawa; and the on Plains of Abraham where 400-year old Abraham himself led us on a hilarious but informative tour. Our history lessons continued at Province House in Charlottetown – where the Fathers of Confederation met; on a self-guided driving tour in PEI; at Pier 21 in Halifax – the last standing immigration shed in Canada, where Ann was able to get copies of her father's and grandparents' arrival in Canada; on a self-guided walking tour in Yarmouth; and at the Miners' Museum in

NS – what difficult and dangerous lives they led; and on Cape Breton Island, discovering Alexander Graham Bell did *so* much more than invent the telephone, and learning about the arrival, beginning in the 1700's, of the Scots (a talk given by the Keltic Lodge's General Manager who also played his bagpipes and gave us each a free dram!).



In NL we toured a 1000AD site (only discovered in 1960) of a Viking settlement at L'Anse aux Meadows; and Grenfell Historic Properties, learning about Sir Wilfred Grenfell, another amazing man, who came to Labrador in 1892 as a missionary doctor, establishing hospitals, nursing stations, cottage industries, orphanages, schools, a co-operative lumber mill and more! We explored lighthouses, outstanding National Historic Sites too numerous to mention, and wonderful provincial and community museums. We bought National Park and Historic Site passes before we left home and they paid for themselves.

And oh! The music in the Maritimes – guitars, fiddles, accordions, mandolins, spoons, Irish drum, harmonica,

the saw (“Amazing Grace” - wow!) and keyboards! Singers, instrumentalists, and step-dancers entertained us, alone and in groups (family and others), in small, packed (and hot!) country halls, in pubs and restaurants, and on the ferry to NL. So many of the songs were about friends, family and home. We felt so fortunate to see a poster in NL about the launch of a CD with songs of the Basques whalers who came to Red Bay, Labrador in the 1500’s – another evening of history!



We can't begin to mention all the friendly, helpful, and interesting people we met along the way. The elderly sisters from BC traveling to NL in a tent trailer; the family from Northern Ontario camping beside us who, when off to spend the day in Montreal, told us about some great biking trails and to help ourselves to their bikes (he's a principal and she's an assistant superintendent – must be why!!); a couple in their 80's we met in NS at a community meal where we had gone to hear a talk about leatherback sea turtles and who invited us to their home the next day; the BC woman who drove a van following her husband who had biked all the way to NL (they were about our age!); the SK couple we met in NS who know friends of ours in Richmond; the tow truck driver who went above and beyond in Ottawa (and 4 lanes of traffic!) when our gas gauge registered over ¼ tank and was actually empty; all the Canadian Tire and Toyota service centres who fit us in; and the exceptional staffs at the Visitor Information Centres were just a few!

Would we do it again? In a minute!

Ken Clausen

Taoist Tai Chi

Tai chi is often referred to as a moving meditation form of exercise. When people watch others do a tai chi set, they often are enthralled by the slow graceful movements. On my first visit to China, I would watch people gathering on street corners, under overpasses, and in parks doing this form of exercise and was invited to join the various groups I saw. Being kinesthetically challenged and not wanting to look like the uncoordinated Westerner I was, I always declined. However, when I returned to Canada I decided that I wanted to learn these series of movements — but it took a second trip to China for me to actually commit to doing so.

There were classes in the Taoist style (which is based on the Tai Chi Chuan style) where I lived but this involved learning 108 moves — many of which have several components to them. Fortunately the teacher was very patient and because I was determined, I actually did learn them all over the 4 months of the beginners' class. The health benefits and calming effect that tai chi had on me were astounding. My balance improved markedly in just that short time. Even just visualizing the moves lowered my stress level! One only has to look at those individuals in China who are in their 80s or older who are doing tai chi and see how healthy they are to see the difference tai chi can make to a person's health.

Once I learned the complete set I started attending continuing practices 2 or 3 times a week and going to workshops whenever I could as you never finish with learning your tai chi form; you can always improve. My movements started to become more fluid and relaxed; my tendons stretched and my body was much more flexible

Several years ago I was asked to become a set leader and after that a beginners' instructor. In addition, I started assisting with a health recovery tai chi class working with individuals who have various physical challenges caused by such things as strokes, MS, cystic fibrosis, brain injuries, arthritis, fibromyalgia, back and disk injuries, and balance problems. Many of them have been confined to a wheel chair for years. I am still amazed at how such a simple set of exercises has allowed many of these individuals, over time, to actually gain movement in limbs that had not moved or had feeling in them for years.

I am definitely a proponent of tai chi now as I have seen what it can do for others as well as my own health. There are classes of Taoist tai chi in more than 25 countries around the globe so it definitely has some value for a person's well being. If you are interested in trying out this form of exercise, go to <http://www.taoist.bc.ca> to find a class in your local area. I hope to see you at a tai chi class or workshop in the future!

Joy Ruffeski

Finances Don't Retire by Vince Devries

As I am sure you found, retirement can hold some surprises. My wife Corine and I both retired on June 30th, 2000 and moved to our retirement home in Ladysmith the very next day. On the Stress Scale, retirement has the highest rating but when both of you retire from busy jobs *on the same day* and you move to a new home as well, the stress factor goes through the ceiling. It took us a year to get used to being around each other 24/7.

I had no intention of taking on any job, full time, or part time. I cleaned out my office at the BCPVPA as a decision was made not to fill my position to provide some needed funds for other purposes. It did not take long for the phone to ring in Ladysmith with a request for a retirement income plan. It was not a difficult decision. It seemed such a waste to throw away all that knowledge I had gained over the years and all the new things I was learning managing my RRSP savings, pensions and income taxes in retirement. So I reconstructed my "Retirement Income Plan" which now includes a section called "Money Management 101."

A question that often comes up before or in retirement: what happens if you go back to work for a school district or another BC public service employer such as the government or a municipality? If you are receiving your pension, you can pay it back and restart your pension plan, adding service years and possibly reducing an early retirement penalty and/or increasing your "best 5 year average." In most cases I have found that it is more advantageous to continue to receive your pension and the related benefits and to enter into an employment contract with your new (or old) employer. Your salary should allow for the fact that your employer need not

contribute to a pension or pay for benefits. With both a pension and a salary, your income will now be much higher, but without pension contributions and until age 71 you can put 18% of earned income to a (2009) limit of \$21,000 in your RRSP. In this case, you should delay applying for your Canada Pension if you work after age 60 until the earlier of your final retirement or age 70. Your Canada Pension increases by 6% per year for each year after age 60 and until age 70. This way the after-tax-income from your CPP will be far greater. At age 65, your Old Age Security (OAS) kicks in but it will be reduced by 15% of taxable income (including your OAS) that is in excess of (2008) \$66,335. The new tax rules allowing you to split pension income (and RRSP income after age 65) with a spouse, often helps to reduce your income and any OAS claw back after age 65. I use QuickTax and *I strongly recommend* you do too, as an easy, user friendly way to minimize our income taxes using the latest tax rules and to file our tax returns. This also gives me a valuable tool to project income taxes (and clawbacks) for future years, including the impact of CPP and OAS. It enables me to keep more dollars in Ladysmith instead of sending them to Ottawa. 

We are pleased to announce that Vince Devries will be a regular contributor to *Chronicles and Capers*. A Registered, Certified and Professional Retirement Planner and a former member of the BC Teachers Pension Plan Advisory Committee, Vince's career in accounting, financing, banking, mutual funds, and life insurance included 17 years in the BC Credit Union System and a stint as C.E.O. of the (former) BC Teachers Credit Union. Before retiring in 2002, Vince was at the BCPVPA for 12 years.

BC Retired Principals' & Vice-Principals' Association Annual General Meeting

Wednesday, May 13 • 10 am • BCPVPA offices (525 10th Ave W, Vancouver)

Guest Speaker: Frank Danielson on Financial Planning

Mr. Danielson has addressed the group before and was very well received.

Plan to attend

BCRPVPA bulletin board

- Did you know that we have access to all the affinity programs offered by the BCPVPA? If you are looking for home/travel/health or critical illness insurance, car rentals or leases, Bell Mobility, MBNA Master Card or a 10% saving with Collette vacations, you may save some \$ by visiting the BCPVPA web site at <http://www.bcpvpa.bc.ca> and follow the links. While there, visit the retired web site for the minutes of the latest meetings, executive information, membership forms and back issues of the newsletter.
- Want to get more involved in the Association? Anyone can run for executive positions. Elections are held at the AGM on May 13th. Contact Gord at gwallington@shaw.ca
- Know a member who deserves a little cheer from us all? Contact Lucy at rcbain@telus.net
- Pass the word on to retired colleagues! We always welcome new members. Membership form are available on the web site.
- Know some graduating students who deserve scholarships or bursaries? We award four each year. Have them check BC Awards online for information.
- Line from a sign "When I was young, the Dead Sea was just sick." (Send us your best line!)

The Editors Quill

A sincere thanks to all the people who contributed to this issue of *Capers and Chronicles*. We hope that you are pleased with the variety of articles and features in this issue. Enjoy! As we move forward, we continue to solicit articles about your travels, hobbies, activities and ideas. We hope that some new authors will step forward next year. Let's hear about your summer adventures, exotic trips, hobbies or retirement tips (400 to 600 words). How about a letter to the editors that sparks a debate? A star picture to share? Your help make *Capers* a success! Next year's submission deadlines are **September 1**, **November 13**, **March 1** and **May 14**. We look forward to hearing from you.

Submissions do not necessarily represent the views of the BCRPVPA.

Editors

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We welcome your feedback, suggestions and ideas.