



CHRONICLES & CAPERS

BC Retired Principals' &
Vice-Principals' Association

Issue 52 • May 2012

Musings from the President by Rick Ashe



Make The World A Better Place One Step At A Time

Give a man a fish and you feed him for a day. Teach a man to fish and you feed him for a lifetime. Chinese Proverb.

I wasn't sure what my last article as president would be like. I did know what it would be about. It began for me with one person's tip about an organization that truly helps people help themselves. It emphasizes what people really need as opposed to what we think they need. It is an organization that puts dignity first and foremost.

Firstly, thank you Graham Mulligan for the tip. Secondly thanks KIVA for finding solutions for many of the world's struggling, working poor. From my own personal experience I paraphrase what I see as its virtues. You can simply Google KIVA if you want direct information.

I am not a big player in the charitable donation world but I give what I can. When I retired I promised myself I would pick a handful of charities and give a small amount monthly. I did this for two reasons. One - it is a good thing to do. Two - it allows me to say when approached for donations that I already give to those I have chosen.

KIVA is an organization based on micro-finance. It has not been around for many years but in those years it has become highly successful. The gist of it is that you can make a loan once, or on a regular basis. You can choose to withdraw funds as they are paid back or re-

lend them. In my case I chose to donate quarterly for an amount that fits my budget. What I forgot was that I was being paid back on a regular basis. My goal did not include recovering donations so I choose to re-lend. That small amount I began working with has been lent again and again. In effect those struggling entrepreneurs in poorer countries or areas are helping one another through repayment, hence my choice of re-lending. KIVA is the charitable benefactor of a small amount on each loan for overhead and hands on fieldwork. It is the loan recipients who are perpetually helping one another when they pay back.

In our profession we recognize the significance of dignity as a key factor in the successful development and evolution of learners. It is empathy not sympathy that works. It is enabling independent problem solvers who take risks and sometimes fail but often succeed, and in either case learn and move forward.

Time and money are both valuable resources. Use them with wisdom and generosity. 🐼

It has been a most challenging year for our working colleagues. BCPVPA president, Jameel Aziz, recently shared with the public the following information to help them understand what is actually going on in our schools for principals and vice-principals. You may access this article through the web link:

<http://blogs.vancouver.sun.com/2012/05/06/principals-worry-about-impact-of-labour-feud-on-b-c-schools/>

Life is What Happens by Ron Grender

“Life is what happens to you when you’re busy making other plans” (John Lennon)



Planning to retire? . . . travel? . . . thinking about a “post-career career”? In 2004 I was in all of the above modes. Then . . . I walked into a bar. “Hey, how’d you like to go to China this

summer?” “Why not?” I replied, quoting Adam, Marco Polo, Christopher Columbus and countless others who decided to “eat the apple”, “set sail”, or “step out of their comfort zone” so to speak.

Seven weeks later and definitely out of my comfort zone I was in Yanqing providing a teacher training program. Highlights included getting lost in Beijing on the first weekend, missing the last long distance bus back to Yanqing on another.

Hiking the Great Wall at Badaling at night was a spectacular experience, made more interesting upon our return to base to discover shops shut, taxis and buses departed, and the area dark and deserted. In my mind I kept hearing Bob Seger singing, “He was too far from home”. Fortunately we spotted one vehicle lingering in a parking lot and “negotiated” our fare home.

A special memory is an elderly woman twisting a taxi driver’s ear, persuading him to make the two hour drive from Beijing to Yanqing with four Canadians and a boxcar’s worth of merchandise. After missing the bus we had been unsuccessful in hiring a taxi, but eventually discovered why the drivers were reluctant. En route to Yanqing and returning to Beijing each side of the highway was completely clogged with large trucks moving all the fruit, vegetables, and livestock necessary to sustain the 14 million people living in Beijing. That’s a lot of trucks. Luckily the kindness of a stranger solved our dilemma.

Guided experiences usually include a visit to the Great Wall, Forbidden City, Tiananmen Square, Summer Palace, and the Temple of Heaven. You might also see Ming Tombs, Terracotta Warriors, Guilin, the Li River Cruise, the Bund, Pearl Tower, Behai Beach, and

Suzhou. The list could go on. A tour? No doubt you will enjoy it immensely. But if you embark on a “post-career career” your travels will be essentially self-guided, supported by your new friends and their enthusiasm to share local knowledge and culture. China has a long and fascinating history, spectacularly beautiful scenery, and extremely kind people.

The Chinese love and respect Canadians, and many teachers I have worked with have become life-long friends. Although there are substantial differences in our school systems, dedicated teachers who care about students and learning are at the core of both. We have a common bond, and the appreciation and gratitude shown to me and to other Canadian teachers for sharing our knowledge and experience has been overwhelming.

Short and long term opportunities such as teacher training, offshore schools, and volunteer programs present themselves



regularly, sometimes in world-class cities like Shanghai or Beijing, sometimes in smaller cities like Tianjin, Dalian, Qingdao, or Shenyang. Every experience will be unique and memorable.

When I was growing up it was often said (don’t know why) that if you ate Chinese food you would be hungry an hour later. Well, if you travel to China, I think it will be only be a short time and you will want to return for more.

“Life is what happens to you while you’re busy making other plans”. Just say yes. “Why not?” 🐼

Ron Grender is a “refired” principal from Coquitlam. He has extensive experience with teacher training programs in China as well as with many groups of Chinese teachers who have travelled to Canada. Want more information? www.grender.tel

Books of Interest - Fiction and Non-fiction

September 9/11. 75 cult members die in fire in Waco Texas. 168 killed by car bomb in Oklahoma. 14 women shot at school in Montreal. 77 killed by car bomb or shot on an island in Norway. Seven, including children shot in France.

What prompts seemingly “ordinary people” to commit such acts – including self destruction? What are the impacts on those closest to the killers - who thought they knew them well? In Yasmin Khadra’s fiction book “The Attack” (Doubleday, 2005), the author delves deeply into trying to understand the mind of a suicide bomber.

Dr. Amin Jaafari is an Arab citizen. In his desire to bring about mutual understandings and integration in the Arab/Israeli conflict, he works as a surgeon in a hospital in Israel. He is highly respected and acclaimed, and attains dual citizenship. His thoroughly modern, intelligent wife is also an Arab citizen. They are happily married and share a life of success, integration and assimilation in Israel.

Dr. Jaafari works tirelessly in the emergency room one night with the victims of a suicide bomber. During the next few days, he comes to realize that the suicide bomber was his wife. The author leads us through the immediate aftermath of the bombing and the journey of Dr. Jaafari as he tries desperately to understand his wife’s secret life. In the quest, he begins to question his own motives, values and strengths.

“‘The Attack’ portrays the realism of terrorism and its incalculable spiritual costs. Intense and humane, devoid of political bias, hatred, and polemics, it probes deep into the Muslim world and gives readers a profound understanding of what seems impossible to understand.” (from the book jacket)

Although the subject is based on a violent incident, Khadra writes with intensity and beauty as he leads the reader through the life and mind of the central character. This book is a “must read” not only for the subject matter, but for the quality of writing that takes the reader beyond the violence. It’s a book that compels readers to reflect deeply on their own values, lives and the world in which we live. Highly recommended! 🐾

Reviewer: Vivian Rygnestad



Alzheimer’s disease affects over 50% of people who reach age 90. It is a degenerative disease marked by plaques and tangles – protein clots and twisted filaments – that gradually kill brain cells. Although there is only one sure way to diagnose it, that is to examine the patient’s brain after he/she dies, autopsies have shown that the actual physical destruction wrought by Alzheimer’s didn’t unavoidably lead to mental deterioration.

Aging is inevitable, but Alzheimer’s disease may not be. Since 1986, The School Sisters of Notre Dame in Mankato, Minnesota, have been volunteers in a longitudinal study on Alzheimer’s disease. Dr. David Snowden, in his book “Aging With Grace: What the Nun Study Teaches Us About Leading Longer, Healthier, and More Meaningful Lives” (Bantam Books, 2001), describes his research on the lives of 687 nuns and makes some startling findings.

David Snowden’s commitment to treat these School Sisters with “care and respect” has led to a remarkable and insightful book that goes beyond typical charts, graphs, facts, and figures of research studies. Through a series of vignettes about various individuals in the group, discoveries about the disease are discussed and conclusions drawn as to preventative measures that can be taken.

Researchers do not know exactly what drives the body’s internal clock or how aging affects each organ in turn; however, understanding the causes of a disease can lead to preventative strategies. This is far more effective than trying to treat it after it has occurred. Exercising what brain capacity you have offers some protection as continuous intellectual activity keeps neurons in the brain healthy and alive. Physical exercise is also beneficial.

The book is a short and easy read. Several important issues are raised and although it does not give a lock-step method for avoiding showing the effects of Alzheimer’s, it does give some practical suggestions for avoiding dementia. It is well worth the read! 🐾

Reviewer: Joy Ruffeski

Fitness After Fifty by Ted St. Pierre

Some Common Beliefs About Exercise:

- I get enough anaerobic exercise from running after my grandchild in the living room;
- Reaching for the TV remote strengthens my abdominal muscles;
- Chugging a bottle of beer is an excellent muscle pump workout;
- I was in excellent shape in my 30s and 40s - I'll live well into my 90s;
- I'm too busy volunteering, travelling, and sleeping - Me exercise? Forget it!

Myths About Exercise and Older Adults: (Resource: S. Stoakley on senior workout)



Myth 1: Why exercise: I'll just grow old anyway.

Fact: Exercise and strength training help you look and feel younger, stay active. Regular physical activity is shown by research to lower risks of many physical and mental conditions.

Myth 2: Elderly people shouldn't exercise. Save your strength by sleeping.

Fact: Research shows that a sedentary lifestyle is unhealthy for the elderly. Period.

Myth 3: Exercise puts me at risk of falling down.

Fact: Regular exercise, by building strength and stamina, prevents loss of bone mass and improves balance, actually reducing your risk of falling.

Myth 4: It's too late. I'm already too old to exercise.

Fact: You're never too old to exercise! Start slowly with light daily walking, even if you've never exercised, or it's been years since you did.

Myth 5: I'm disabled. I can't exercise sitting down.

Fact: Chair-bound people can lift weights, stretch, do chair aerobics and sitting tai chi. This increases the range of motion, improves muscle tone, promotes cardiovascular health. Reputable gyms have certified personal trainers who only train disabled clients.

Starting a Fitness Program:

1. Get a medical checkup. Most doctors fully support an exercise program.
2. Go moderate. No need to be a hero and finish a mara-

thon or Tour De France.

3. Warm up for 5 - 8 minutes by walking slowly.
4. Set an achievable goal. Walk 15-20 minutes a day the first week. Wear good shoes.
5. Swimming a few lengths each day is also an alternate, low impact goal.
6. Slowly increase your goal to 30 minutes a day, then slowly decrease the time needed to cover the same distance. Compliment yourself for great improvement.
7. Stay away from lame excuses: It's raining. Mosquitoes. Too hot today. I hate snow. I'll exercise next week. Dogs bark at me.

Enjoy a healthy summer! 🐾

Ted, a retired principal, is a certified Group Fitness Instructor and current teaches weekly at several Vancouver YMCAs.

(Watch for the next Health Topic: The Whole-Body Benefits of Exercise for Seniors)

A Tax Tip

Donations to registered Canadian charities qualify for a tax credit that will reduce the amount of income tax you pay. The first \$200 of donations qualify for a 15% federal tax credit. Any amounts over the first \$200 qualify for a 29% tax credit.

Spousal donations can be combined to obtain maximum benefits. In addition, donation receipts can be carried forward for up to five years.

Check out the Canadian Revenue Agency's website www.cra-arc.gc.ca as they provide a handy Charitable Donation Tax Credit Estimator. You only need to type in a donation amount to find out in advance what your tax credit will be.

Note that non-profit organizations (many sport or community groups) are not registered charities and can't provide official tax receipts. To ensure that your chosen charity is registered and that you can reap the tax benefits of donations, check out the official directory on the government website. 🐾

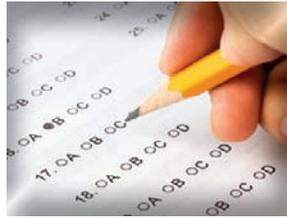
Changes Ahead: Newsletter Survey Results

As our membership has grown due to the increasing number of retirees, the editors wanted to ensure that the newsletter was still meeting member needs. With a large range in ages of the readership (55 to 85+) we looked at possible topics that might be of interest. The survey results indicated that readers would like a wider variety so in future issues we will be including information on taxes, health, and legal issues. Look for job and volunteer opportunities and experiences, travel (stories and opportunities), information from our working colleagues and ways we can have a voice in current public education issues. There will also be book reviews, life experience tales, and updates on pensions, our medical and dental plans, and affinity programs. Due to space restrictions, not all topics will occur in each newsletter except for financial and travel as these topics were rated as being favourites with the readers.

Due to the overwhelming positive response (79.5% of respondents) regarding the possibility of e-mailing newsletters rather than receiving a hard copy, starting with the September edition, members will have a choice of receiving the newsletter by either e-mail (in a pdf format) or regular mail. Those who spend part of the year in sunnier climes will welcome this change as they won't have to wait until returning home to receive BCRPVPA newsletters. If you wish to get your newsletters by e-mail, please contact Vivian at vrygnestad@gmail.com. During the summer months, we will be compiling a database of those wishing e-mail copies only – watch for an e-bulletin reminder of this also. Savings garnered by reduced mailing of newsletters should enable us to increase the number of newsletter pages provided we have ongoing submissions from members.

The newsletter will continue to be posted on our website, under the communications section, about two weeks after being mailed out.

Although many members, through the survey, volunteered to write articles for future newsletters and the editors will be contacting them during the coming year,



if other members wish to submit an article or photo, unsolicited submissions are always welcome. Please send your submissions to Joy (ruffeski@telus.net) or Vivian (vrygnestad@gmail.com). You do not need to wait until the submission deadlines -- we accept them at any time and store them up for coming newsletters. 🐾

Your New Executive

Elections were held at the May AGM. The following members agreed to take on executive positions with the BCRPVPA and will officially take over in July.

President	Gerald Soon
Vice-president	Vivian Rygnestad
Past President	Rick Ashe
Secretary	Doreen Graham
Treasurer	Ted St. Pierre
Pensions	Ben Cutcliffe
Scholarships	Jeff Larcombe, Gary Phillips
Membership	Ann Warrender
Affinity Programs	Brian Chappell
Sunshine/Social	Christine Johnson
Speakers	Eileen Phillips
Website liaison	Rick Ashe
Newsletter	Joy Ruffeski, Vivian Rygnestad

A link to a Directions Survey (again using Survey Monkey) will be sent out in September. This will allow the executive to focus on the members' priorities in the coming two years. 🐾



Left to Right: *Brian Chappell, Joy Ruffeski, Ted St. Pierre, Christine Johnson, Gerald Soon, Ben Cutcliffe, Doreen Graham, Ann Warrender, Garry Phillips, Rick Ashe.* Missing from photo: *Vivian Rygnestad, Jeff Larcombe, Eileen Phillips*

Financial Thoughts for Today's World by Vince Devries



I am a great believer in engaging your own common sense and in staying on top of what goes on in the world before you make any financial moves. What I have seen and read these last four years make me worry about what is ahead for those retired

and those planning their retirement. These are difficult times and we are not just dealing with a common dip in the economy. I spent the first 23 years of my life in Holland and as a result receive a partial Dutch Old Age Pension. Each year that pension has gone up with cost of living increases. Last year I received a notice saying that they are taking back all the cost of living increases, reducing my pension to the original amount, and there will be no future increases. My small public service pension used to pay part of our medical and all of our extended health and dental. We have reduced our spending and follow a strict budget. Most retired friends are doing the same as all have experienced pension setbacks and investment losses or reduced investment income.

Air Canada's pension plan's actuarial shortfall has gone from 2.2 billion last year to 4.4 billion this year. Given the airline's current income, it will take years to bring the pension fund to the required level. Their employees would be well advised to plan their retirement based on a lower than promised pension as it seems that actuaries are more optimistic than most economists when it comes to projecting future investment returns on pension funds. Air Canada is not the only private or public employer facing this problem. While we always assume that public pension plans are guaranteed, there is only so much that can be added to the tax burden, especially since the general population will experience the same hard times. We also face the fact that the number of persons of working age, versus the number of seniors, has gone from 6.6 in 1971, to 4.2 in 2012. It is projected at 2.3 by 2036 unless we go back to having large families or drastically increase immigration. This will further impact on pension plans and will send healthcare costs through the roof.

Part of retirement planning often includes moving to a smaller home and maybe to a different part of the country. The growing number of people retiring means that an ever growing number of larger homes will come on the market. If you factor in that house prices have increased since the 1990s at a far greater pace than family incomes, downsizing sooner is better than later, especially if the equity you hope to realize will be invested and will form part

of your projected retirement budget.

Many countries print money to help revive the economy after a downturn. If done modestly and given a "normal" economic environment, this has worked. But if you print too much money and the economy does not respond in kind, you get inflation. When inflation takes hold, interest rates go up as the banks still want to get repaid in the dollar values it lent you. Today a 30 year \$300,000 mortgage is not uncommon. A rise in interest from 3.5% to 7% will add \$650 to the monthly payment. Given these observations do you really think that home values will go up or even stay at current levels?

The US has printed so much money that its national debt has gone from 19 billion in 1950, to 350 billion in 1980, to almost 16 trillion today. To put this in perspective, take away 6 zeroes and picture yourself owing \$19,000 on a line of credit in 1950, growing to \$350,000 by 1980 and then growing to \$16,000,000 by 2012. All this while your income has not grown anywhere near that rate. The recent stock market increases were fuelled by newly printed money and false hopes. When recently the Federal Bank announced that it would stop printing money, look what happened to the stock market.

Europe is a mess. Europe should have stuck with a common market or become the United States of Europe with one federal government. The latter of course is hard to visualize given strong national feelings (think of French and English Canada and then multiply that by 14). I personally do not see how the Euro can survive, but either way, the situation will only exacerbate our global economic problems.

What about the investment side? I do not suggest investing your cash in bonds at this time or in GICs with a term exceeding one year. When interest rates go up; the market value of a bond goes down. The best time to buy bonds is when bond interest rates are high. Given the highly likely prospect of higher interest rates, if you have debt, lock in your home mortgage with the interest rate for 7 to 10 years and with prepayment privileges.

That is how Corine and I are doing things here in Ladysmith, while praying for a miraculous recovery. But that said, we continue to enjoy our retirement.

The above does not constitute professional advice and is given strictly for information purposes. We strongly recommend seeking competent professional advice when you are ready to act on any of the above. 🐾

BCPVPA Communications

BCPVPA communications touch on many aspects of the Association's endeavours to inform and engage members and to advocate on their behalf. Richard Williams' role, as Manager of Communications is a multi-faceted one.

Adminfo is the Association's five times a year magazine, which incidentally is about to begin its 25th year. Published in both a hard copy and online, the magazine features practical strategies, reflection on practice and executive summaries of research.

For 10 years, the Association has published an electronic newsletter, which is distributed weekly throughout the school year. eNews informs members about job opportunities, conferences and workshops (such as Connecting Leaders and Short Course), and monitors how principals, vice-principals and the BCPVPA are portrayed in the media. There is also a column by the Association President.

Surveys are conducted to solicit feedback about specific areas and, at other times, to document the working day of principals and vice-principals. Picture Day, for instance, is undertaken every few years (1996, 2003, 2009, 2012) to record what responsibilities consume their time, in 15-minute increments, from 7 am to 7 pm.

The BCPVPA's Twitter account was launched in October 2010 to promote a better understanding of the work of principals and vice-principals and now has more than 1100 followers — members, parents and representatives from partner groups and the media.

In September 2011, the BCPVPA launched a Facebook campaign with video interviews of 20 principals who shared their passions about their work and its importance (those videos will be available on YouTube later this summer).



Communications also oversees the Association's branding through the consistent use and application of the BCPVPA logo.

For more information check visit <http://www.bcpvpa.bc.ca/> or <http://twitter.com/bcpvpa> 🐦

Paradise Found by Ron and Lucy Bain

Is there a paradise on earth? How far to you have to travel to find it?

We have found what we believe to be paradise less than two hours away by car. If you enjoy nature's solitude with the birds chirping, the gentle ocean breeze shifting the tree branches into a gentle



waltz, or the sense of being a million miles away, you will enjoy Paradise View. If a spectacular view of ocean, city, and mountain appeal to you, look no further. All of this can be experienced with your favorite beverage on a large, comfortable and sunny private deck. Don't be surprised if you have uninvited visitors happen along, in the form of deer and raccoon. They are friendly and harmless.

Should you want to leave the deck and explore this enchanted island, there is a marvelous short and scenic drive that takes less than an hour of your precious time. Perhaps stop at the Island Store for "forget me nots", the restaurant for a snack, or take a simple beach stroll by the church. If you want do something truly special and extravagant, there is a world renowned restaurant that has been written up by several publications, including the New York Times as well as the Vancouver Sun.

There is also within walking distance of Paradise View an ocean beach and boat launch, and a nearby charming swim lake. If you want to do something less tranquil, only 20 minutes away is a Casino and Spa, with several good restaurants, and only another 10 minutes away for shopping, theatre and the sites of the city.

Interested? Explore this place further at www.lummiislandvacations.com

A 30% discount is available to BCRPVPA members by contacting Ron and Lucy Bain at rcbain@telus.net or calling us at 604-270-9663. Paradise awaits. 🐾

BCRPVPA Bulletin Board

Important Dates for 2012-2013

General Meetings

- Tues., Oct. 23 - BCPVPA office
- Wed., Jan 23 - BCPVPA office
- Tues., March 5 - Guildford Golf Club
- Wed., May 8 - BCPVPA office

Newsletter Submission Deadlines

- Thurs., Sept. 13
- Sat., Nov. 10
- Tues., Feb. 26
- Mon., May 13

Pass It On

Remember when you were an Administrator and wanted to acknowledge the good things staff members did and recognize those for whom life wasn't going so well? The Executive Committee of the BCRPVPA wants to do the same for our members and their families and we need your input to keep us up-to-date. Please e-mail Christine Johnson at cjbarrett@eastlink.ca or phone her at 604-591-9794 to tell of her any congratulatory events, e.g. awards, new positions, or any news for which condolences are applicable. Thanks for your help.

BCRPVPA Scholarships/Bursaries

Information and application forms are on both the BCPVPA and BCRPVPA websites. Awards are given to students continuing their education in some form of post-secondary setting. Deadline for applications is Sept. 12.

Chapter Council News

The BCPVPA Chapter Council meeting was held May 11-12. A report of the proceedings is posted on our website (www.bcrpvpa.ca)

Changes to your address or e-mail?

Contact Jennifer at jennifer@bcpvpa.bc.ca if you have changed your e-mail or home address so you can continue to receive BCRPVPA e-bulletins. Please make sure that you also add gersoon@telus.net to your address book so your internet provider accepts the e-mail and doesn't reject it as spam.

Membership

New members are always welcome. Share this edition with your newly or soon-to-be retired colleagues and have them join you. Check the web site for membership forms and more information.

Shanghai Wusong Secondary School is seeking a Principal/Teacher, and Teacher for a B.C. Offshore School, opening in September 2012. For more information regarding start time, the generous compensation packages and job descriptions please send expressions of interest to Ron Grender, B.C. Agent: ron.grender@gmail.com

