



CHRONICLES & CAPERS

BC Retired Principals' &
Vice-Principals' Association

Issue 56 • May 2013

Musings from the President by Gerald Soon



A Year in Perspective

June had always been a welcome month for me as a school administrator. Usually each school year zoomed by, month after month, with all the major tasks and all the organizational details checked off one by one. But June! Was it truly a winding down of a year?

No, the culmination of a year of hard work in a school can best be described perhaps as if it were a part of a spring in a watch being wound up once again; ready to be released in late August.

In contrast, the BCRPVPA preparation for 2013-14 is a "slight winding of our workings!" It has four main purposes: to promote the interests and welfare of its members, communicate regarding issues of common concerns and activities of the association, encourage and foster liaison between members and active principals and vice-principals, and to support deserving young people by providing scholarships or bursaries annually.

This year, the executive took into consideration the results of the fall survey and planned a program that would meet the needs of our members. Mary Hamilton, from Davis LLP offered excellent advice on Will Planning and Related Legal issues. Gerry Tiede provided members with a clear, informative session on the Teachers' Pension Plan. Tony Dufficy presented an informative session on Voluntouring, and after our Annual General Meeting, James Nevison gave a presentation on tasting wine.

We have 617 members and expect an influx once the school year is completed. With so many members, it is important to maintain correct information. Each time an eBulletin was sent this past year, a number of addresses would bounce back

to us. A large number of members were contacted either by phone, mail, and sometimes both means, in order to maintain correct records. If you happen to change your email address, please email me at gersoon@telus.net and I will make sure the information provided to us is updated in our database.

The BCRPVPA listserv was established this year and members began sharing their thoughts and ideas. Your executive felt it important to create a means for all members to be involved in some way. As well, as some members are at a disadvantage and it is not possible for them to attend meetings of the association in the lower mainland, there was a random draw for one of four \$20 Chapters Gift for members from outside of the Lower Mainland. Congratulations to our winners: Mr. David Wright from Williams Lake, Mr. Ken Proffitt from Campbell River, Mr. Greg Bunyan from Victoria, and Ms. Joan Jennings from Kamloops.

The cost of producing and mailing our newsletter continues to be one of our major expenses. In an effort to reduce costs, be less wasteful, and to keep our travelling colleagues informed, we offered electronic copies of our newsletter. It was hoped that by reducing the number of print copies, and thus saving postage that we might be able to increase the number of scholarships. The reality is that our association has a budget that has been reduced because we no longer receive grants from the BCPVPA. The grant was a "startup" and intended to be a temporary measure. As our association is fiscally sound, it was felt that the grant was no longer needed. The reality however, is that we have to be careful stewards monetarily. In this newsletter you will see a rationale for a Notice of Motion "that as of July 1, 2014, newsletter hardcopies will only be printed and mailed to those without Internet access." This motion will be discussed and voted upon at the Annual General Meeting in May 2014.

Writing my year-end message has reminded me that so often I wrote on June report cards: Have a happy, safe summer! It still applies! See you in the fall! 🐼

A Visit to the Seychelles by Joy Ruffeski

The weather in the Lower Mainland was dreary and it was raining incessantly when I received an email from an airline I use regularly. They were starting flights to the Seychelles and had introductory ridiculously low fares. The next thing I knew I was booking a flight after checking out exactly where the Seychelles were and what you could do and see there.

The Seychelles used to be a stopping point for cruise ships in the Indian Ocean but due to ongoing problems by Somalian pirates only a handful of ships now pass through there. Consequently, it is necessary to fly to the main island of Mahé and use fast ferries or small charter planes between the islands. Most tourists are very well-to-do and go there just to relax, soak up the sunshine, enjoy the ocean, and get their fill of lobster, prawns, scallops, and other seafood.

Using the Internet, I checked out places to stay and although there are many fancy resorts on Mahé, that isn't my preferred type of lodging as I like to get to know the people in a country I visit. I found a small bed and breakfast place right on the north east coast and my choice proved the perfect one. The owner's son was a chef so dinners were gourmet feasts. As the owner was a well-known individual in Seychelles' society, one evening I was invited to dine with the first president of the nation, Seychelle's most famous artist, and a well-known writer. Before leaving, the artist presented me with a print of one of his paintings – the value of which was more than my flight cost from Vancouver!

From the moment of my arrival I was entranced with the scenery and the friendliness of the people, all of whom speak Creole and some English. After a tour of Mahé by car and swims in the ocean at several of the many beaches, I fell asleep after dinner to the sound of waves lapping on the nearby shore. Awaking

refreshed, I looked forward to a day of cruising and snorkeling around Ste Anne Marine Park as the Seychelles has many wonderful locales for doing this. I was not disappointed as the clear azure water allowed for amazing underwater sights. You routinely see postcards with a rainbow over the nearby islands and I soon found that a short afternoon shower is the norm and rainbows are almost a daily occurrence.

My days were filled with relaxed activities of swimming, snorkeling, bike riding, boating, and eating! There is something for everyone's taste: the flora is amazing with giant tortoises, lizards, many varieties of birds, snails, and flying squirrels.

The fauna is spectacular with lush growth, multi-coloured flowers, orchids, pitcher plants, coco-de-mer, spices, and fruit trees. The rock formations are unbelievable. The outdoor market abounds with fish of all types and the spices are definitely worth purchasing and taking home.

Not to be missed is a day trip the islands of Praslin and La Digue. On Praslin, a walk through UNESCO's

World Heritage Site, the Vallée de Mai forest, with the incredible Coco-de-Mer palms is memorable. On La Digue the mode of transport is ox-drawn carts as you visit coconut and spice plantations and see how coconut is preserved as well as made into many items. If you're up for a hike, there are many day hikes of various difficulty levels. The Val Riche-Copolia in Morne Seychellois National Park, a "moderate" climb, takes you up to the granite mountaintop with 360 degree views of Mahé, the harbour, and a few neighbouring islands.

The Seychelles wasn't on my original bucket list but now it is as it is definitely a place I want to return to. Unfortunately that cheap introductory airline fare doesn't exist any more but maybe some other airline will decide to fly there and offer such a deal. 🌺



Affinity Works by Gerald Soon

When I first became a member of our association, I read about our Affinity Program. I had a vague idea that this was somehow a benefit of joining. I am a creature of habit and loyalty. Just ask the person who has cut my hair for the last 11 years!

I did decide when our house insurance was up for renewal a couple of years ago, to at least get a quote from Johnson Inc. I had my current insurance papers, and contacted them. They told me, that with the insurance I had, I would not be able to replace our home should there be a disaster. In my mind, I heard the sound of cash register bells ringing as a potential bottom line was rising. However, their proposed alternative, which would increase the amount of coverage, was being offered at a lower price! I quickly called my insurer, and outlined what I was being offered. There was no way they could match the offer, and when they found out it was an affinity benefit, it made sense to them as to why I would move my business.

This spring, my wife and I decided it was time to purchase a new vehicle. I was aware of the Carter Auto Group affinity benefit, and decided to call. I spoke with the president of the Carter Auto Group to clarify the benefit and see how it worked. I was told I could choose any vehicle. It didn't have to be one of the makes and models sold by Carter GM dealership. I only had to have a clear decision in my mind as to make model, colour, and options needed. If the car maker had a special financing offer I needed, then it would be arranged for me to pick up the vehicle at that dealer. If not, the vehicle would be brought in to Carter Auto Group for me to pick it up there.

A visit to the Vancouver Auto Show allowed us to sit in a number of cars and narrow our choice. Then test drives of many vehicles helped us to decide on a 2014 Subaru Forester. One email to Lynden Best at Carter Auto Group set the wheels in motion, and a few days later, my wife and I were enjoying our new car, purchased at fleet pricing!

We saved a fair amount of money purchasing our vehicle this way. The Affinity benefit is the same

one offered to the BC Medical Association. Next time you are thinking of replacing your vehicle, try this benefit . . . just another reason why the \$20 you spent on your BCPVPA membership is worthwhile! 🐾



Gerald Soon with Lynden Best, Fleet Account Manager at Carter Auto Group

Straight Talk Website

The Teachers' Pension Plan's website "Straight Talk" was launched in March 2013 (<http://bit.ly/10xp6TC>). This has been developed to provide plan members access to a comprehensive site and to develop a better understanding of the plan. All aspects of the pension plan are now together in one place and are updated regularly.

Basic facts:

- Eleventh largest pension plan in Canada
- \$16.9 billion in assets
- Almost 90,000 members
- 65 participating employers
- Investment returns make up 80% of the benefits paid
- Contributions from employees and employers make up the rest

Links include:

- Pacific Blue Cross (CARESnet) site
- Estate Planning
- Financial Planning
- Government sites
- Plan Investments
- Pension legislation
- Retirement process reviews
- Personal planning 🐾



Wine Away Tips by Vivian Rygnestad



James Nevison was our informative and entertaining speaker after the AGM on May 8. He writes a weekly blog (“Wine Guy”) for the Province newspaper, writes for BC Liquor stores’ magazine “Taste”, and was named as a “Top 40 under 40 Foodie” by Western Living magazine. He has co-authored six best selling books on wine. James comes from a family of educators: his parents are teachers in California, and his aunt is a principal in Kamloops. In keeping with family tradition, James is currently in the middle of a teaching practicum in Vancouver.

James began his talk by saying that wine used to be seen as “stuffy”; something only “older people” drank.



He believes that wine should be fun. In opening up the world of wine to all ages, he believes in educating people about wine and simultaneously educating the wine industry about the need to reach out to younger people.

James brought along both red and white wines, and led the group through the four steps of a “wine tasting”:

1. “The Look”

- Use a white tablecloth or white background
- Look for clarity, but remember that unfiltered red wine can be cloudy
- Colour should be consistent
- White wines darken as they age; colour changes from the outside
- Red wines lighten as they age

2. “The Swirl”

- Releases aromas
- Don’t pour the glass more than half full

3. “The Smell” – stick your nose into the glass!

- Aroma comes from the grapes

- Bouquet develops over time throughout the wine making process
 - An “oak bouquet” comes from oak barrels (expensive) or 2 x 4 lumber or oak chips
 - Trends now are for lighter white wine and less “oakiness” in red wines
 - Rieslings age well, and can be bone dry or very sweet
4. “The Taste”
- Climate, air, and the ground where the grapes are grown plus the yeast selected defines the taste.
- Swish and slurp
 - Flavours – Citrus? Apple? Pear? Sweet? Fresh? Sharp?
 - Texture and body – light, medium, or full bodied. James used an milk as an analogy, i.e. Skim, 2%, or whole milk.
 - Finish (after swallowing or spitting) – short, medium, or long/lingering
 - The food you’re eating affects your taste buds; consider the pairings.

Other tips from James:

- Thanks to NAFTA there’s been an amazing growth in the quality of wines produced in BC, particularly in the Okanagan valley
- Vintners or farmers? Many of the small scale producers prefer the term “farmers”. They work long hours and many use organic farming methods.
- Organic wines? Remember that every country has different standards for certification (not just for wines). These wines should be called “wine made from organic grapes” as certifications do not include an “organic process”.
- Experiment with decanting and the temperature of wines. Personal taste preferences are the most important.
- Put leftover wine into the fridge to slow the oxidation process. Take red wines out of the fridge to bring to an appropriate temperature before serving.
- Yes, there are breathable wine glasses. They mimic decanting.

Thank you to James for providing one of his books as a draw prize. For more information, his books are readily available, and James has videos on YouTube. 🍷

Downsizing Your Home: Renting vs Buying

When considering renting versus downsizing, there are several factors worth considering:

- *Do you want to continue maintaining your home in your retirement?* Or would you rather simply have the landlord's handyman come and conduct repairs out of your landlord's pocket?
- *How is your health and support network?* In the case of disease, you may need to enter an extended care facility, which will not only come with increased expenses but someone will have to maintain and possibly rent, maintain, or sell your home in your absence.
- *What happens in the case of mental incapacity?* Your children and support network will need to traverse the difficulty of obtaining Power of Attorney under the *BC Patients Act* in order to sell your home and investing the proceeds to pay for long term medical care.
- *If you are moving to a new community, are you absolutely certain that you will want to stay there?* You may want to rent in a new community for a while before deciding where to buy once you settle in your new community.
- *Is travel an important part of your retirement goals?* Remember, if you are planning on being a snowbird, or if you plan to go on extended trips, someone will need to handle unexpected emergencies such as roof leaks or repairs. Renters can call their landlord, owners have to cut their trip short or lean on family or friends.

While home ownership can be a good investment depending on your retirement goals and unexpected health outcomes, remember that the flexibility offered by renting can give you peace of mind and freedom that can never be achieved as a property owner.

Best of all, downsizing and renting is not a permanent decision – should you find a great buying opportunity, or just change your mind and decided that you would rather own, you can always re-enter the property market. 🐾

(above information supplied by Brett Creed of Creed Wealth Management Group, 3300-666 Burrard St., Vancouver)

Fitness After Fifty Adaptations to Aging and Exercise

Fitness isn't just for youngsters as we are all well aware. To actually get up and exercise usually takes a bit of convincing both mind and body. Aging is a process of human development that (unfortunately) happens to all of us. Physical changes are inevitable. Sorry for the bad news!

Physiological, psychological, and social changes associated with aging affect our health, flexibility, muscles, core stability, cardiorespiratory, and body composition. Do we need to hear more compliments?

Aging is a natural process, whereas exercise is a calculated effort. Summer is quickly approaching in BC. Here's the opportunity to get out in this beautiful province and reward our body with mild to rigorous exercise depending on our current physical ability.

Yes, muscles will be sore at first. Stick to our individual workouts. One Step At A Time. 🐾

(Ted St. Pierre, retired principal, is currently a Group Fitness Instructor at several Vancouver YMCA facilities)



BCRPVPA Listserve Update

We now have 150 members who have signed up to be part of our listserve. Topics to date have included travel insurance options, apps for travel, places to stay in Paris, London, Barcelona, home exchanges, and Elder Colleges.

Join us with your questions, concerns, and opinions. If you have a vacation spot to rent out or are looking for one, or if you have something to sell, this is your site. Thoughts about education in BC? Join us!

Interested? Contact Rick at rick.h.ashe@gmail.com
This is a private site and can only be accessed by our members who have signed up. 🐾

2013-2014 BCRPVPA Executive

The BCRPVPA AGM was held on May 8 and the following members were elected to the executive.

President & Affinity Partnerships – Gerald Soon

Vice-President & Chapter Council – Vivian Rygnestad

Past President and Website liaison – Rick Ashe

Secretary – Doreen Graham

Treasurer – Ted St. Pierre

Membership – Ann Warrender

Scholarships – Garry Phillips and Jeff Larcombe

Sunshine – Christine Johnson

Newsletter – Joy Ruffeski and Vivian Rygnestad

Program, Social, and Speakers – Eileen Phillips

Pensions – as we have no member on the Teacher Pension Plan advisory board, we will call on Harold Krishche from the BCPVPA for updates 🐾



Left to right: Ted St. Pierre, Eileen Phillips, Joy Ruffeski, Christine Johnson, Garry Phillips, Gerald Soon, Vivian Rygnestad, Ann Warrender, Rick Ashe. Missing from photo: Jeff Larcombe and Doreen Graham.

AGM Notice of Motion

Vote will take place at 2014 AGM on May 7, 2014

As of July 1, 2014, newsletter hardcopies will be printed and mailed only for those without Internet access.

Rationale:

The major purpose of our organization is to use our common backgrounds to create a sense of belonging for all retired principals' and vice principals' throughout this vast province. That is why communication continues to be the most highlighted in response to our surveys.

One of the most important actions we take is providing scholarships. There is a desire to increase the dollars in each or increase the number of scholarships.

We requested names of members with email addresses who would accept their newsletter electronically. Over 140 members chose this but that still leaves many members with email addresses who still receive a hard copy.

The budget for communication is approximately 70% of our annual budget or for every membership fee collected \$14 goes to communication and \$6 to the remaining operational budget. Communication is important but we are very aware that the total cost of a newsletter including mail out is \$3 per newsletter. That will increase again we believe.

We feel that members will support the concept of the motion. We have at this point approximately 140 members who have no email address on file. As of May that leaves 477 who do and could receive an Internet version. At \$3 per member that is \$1,431. Four printings per year at that savings would give our organization \$5,724 of revenue for scholarship decisions.

For example we currently have 4 scholarships at 500 dollars each and would like to move that to \$750 or \$1000 each and give out 5 scholarships. That would mean we need an additional \$3000 annually. If we pass the motion next AGM then we have that revenue and some to spare.

In addition to this, we will be surveying you this year again and including suggestions around our contingency fund. The executive does think it prudent to have a reserve fund but is deliberating on how large is too large, how small is too small and what is the happy medium? These funds earn very little in today's market so as we use them they are not easily replaced. Hence they don't provide a permanent scholarship solution.

We know you are already aware of this but wanted to paint a picture for you of why the above notice of motion is important. And we wanted you to know we value the importance you have put on communication and scholarships.

Please stay tuned for surveys in the autumn and if you have anything you wish to say now please correspond at bcrpvpa@gmail.com or start a conversation by sending a message to bcrpvpa@googlegroups.com if you signed on to the listserv. 🐾

(Summary of rationale by Rick Ashe, past president)

Looking Ahead Economically by Vince Devries

It may come as a surprise to the many of you who over the years participated in the Retirement Income Planning workshops I did for the BCPVPA that I celebrated my 79th birthday last month. In life that means I am entering the home stretch and it is a lot easier to plan your finances. Those of you who retired more recently may well wonder how the many years ahead of you will play out. Before I go any further, may I remind you of an old saying, “The soup is never eaten as hot as it is served”.

Looking ahead we see the growth in the world's population slowing down, especially in developed countries. If growth is not driving the economy, what will replace it? The high worldwide debt also stands in the way of new development. Investments will not likely perform as well as in the past. The new “retired” will not likely spend like the old “retired”. Stock markets are currently driven by government generated liquidity, and not by an improving economy, and as such, are wide open to a major correction. All this will negatively impact on our economy and our pension funds and personal investments.

There are very few pension plans that are fully funded when we project tomorrow's investment returns. Some public pension plans (not the Teachers' Pension Plan) are only funded by employee contributions and tax payers are on the hook for the rest, as they are for the often substantial shortfalls in guaranteed public pension plans. Contributions have to go up and pensions and

benefits will have to be trimmed. In my case, a partial Old Age Pension I receive from Holland, due to my residency there prior to coming to Canada in 1957, was reduced last year, back to the base pension I received starting in 2000. All cost of living increases received over

the years are no longer there and no future cost of living increases will be granted. A modest BC Public Service Plan Pension I receive, resulting from the 12 years I

was CEO of the Provincial Government Employees Credit Union, included free dental, free extended health for myself and my spouse, and payment toward my BC Medical Plan. The dental coverage is gone and so is the extended health coverage for my spouse along with the payment toward BC Medical - just signs of what has come. On the plus side, if you have a mortgage and are able to renew it for a fixed 7 or 10 year term, do so and take advantage of the extremely low rates caused by the earlier mentioned government generated liquidity.

A booming economy and improved investment returns would greatly improve the situation but the current outlook is not good, even over the longer term. Over 7% of Canadians are looking for employment at a time of the year when you would expect minimal unemployment. That figure does not include the people who are not registered as unemployed.

However as our ageing workforce retires there will be new employment opportunities and we will find new ways to get around some problems. But it behoves us to be prudent in our spending and investing and pay close attention to what is happening. Having done that, let us enjoy life to the fullest. When I am working away in my garden under the warm sun, among my blooming rhodo's, there is much to enjoy. That is how it looks from here in Ladysmith!

The above does not constitute professional advice and is given strictly for information purposes. 🐱

Sunshine Often Gives Way to Clouds

It is important to recognize major accomplishments in the lives of our members and it is abundantly clear that the lives of retired principals and vice-principals extend far beyond the school to development in third world countries, achievements in the Arts, the realm of fitness, and much more. Sad events, however, do happen in our lives and it is important also to acknowledge these. Should you be aware of any occurrence of which the BCRPVPA should be made aware, please contact Christine Johnson at cjbarrett@eastlink.ca or call 604-591-9794. 🐱



BCRPVPA Bulletin Board

Job Opportunities

Wusong Shanghai BC High School is a Certified BC Offshore School located in the Baoshan area of Shanghai, 35 minutes by Metro to the centre of Shanghai. For images and some information please visit: www.wsbc.com

For the 2013-2014 school year WSBC requires a principal and teachers. Candidates must hold valid certification with the BC Teacher Regulation Branch and adhere to the standards for teachers described on the TRB website: www.bcteacherregulation.ca Previous experience in international education is not necessary. A love of travel and interest in living and working in a different culture is important. WSBC is hosted by a highly regarded and larger Chinese public school. Working together, successful principals and teachers will demonstrate cultural understanding, flexible thinking, as well as a clear focus on the requirements of the BC Ministry of Education's Grad Program.

Please contact Ron Grender, BC Offshore School Program Consultant: ron.grender@gmail.com

Please Let us Know

Change address? A new e-mail address? Please contact Jennifer at jennifer@bcpvpa.bc.ca so you can continue to receive newsletters and e-bulletins.

BCRPVPA Scholarships

Know any BC public high school students who are graduating this year? The BCRPVPA awards scholarships to young people who are continuing their education in some manner (not necessarily university) and we especially like to award these to deserving individuals who are in need financially. Please let them know about these awards and to access application forms under the resources section of our website www.bcrpvpa.bc.ca

Important Dates for 2013-2014

General Meetings

Tuesday, Oct. 22 - BCPVPA office

Wednesday, Jan. 22 - BCPVPA office

Tuesday, March 4 - location to be announced

Wednesday, May 7 - BCPVPA office

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 Submission Deadlines.

However, articles are welcome at any time. Please send any articles to ruffeski@telus.net or vrygnestad@gmail.com

Thursday, Sept. 12

Saturday, Nov. 7

Tuesday, Feb. 25

Monday, May 12

JUST KIDDING

