



# CHRONICLES & CAPERS

BC Retired Principals' &  
Vice-Principals' Association

Issue 60 • May 2014

## Musings from the President by Gerald Soon



### Passing the Baton . . .

Two years as your president have flown by, and if this is what retirement living is like, well, I am in the fast lane. I truly have enjoyed my term as president of the BCRPVPA and have appreciated all the fine

folks who have worked alongside me for these two years.

When I was the sole administrator of my first elementary school it was sometimes a very lonely job, especially when the teachers went on strike and supervision was mine before school, at recess, and after school. It is not so funny that our working colleagues are facing supervision duties in a similar situation as I write my last column as president for our newsletter. When I was moved to a larger school and I actually had a vice-principal with me, that “team” feeling was important to me.

So, as the president of the BCRPVPA for these past two years, it's been one big “team” that has worked collectively to serve you. Rick Ashe, as past president, was someone I could rely upon as well as Joy Ruffeski, who, being a past president, could also offer her advice. Relating it back to school days, I never hesitated to contact colleagues

for their advice.

I appreciate the entire executive who contributed their services in so many ways. Ted St. Pierre, our treasurer, not only managed our accounts but also enabled us to understand how they were managed. Eileen Phillips with Program and Social, made sure our needs were met intellectually with our programs and physically with such great food. Joy Ruffeski and Vivian Rygnestad ably prepared and ensured we had quality newsletters. Mike McComb recorded our deliberations and ensured they were accurately ready for sharing. Ann Warrender served as our membership person and our membership now stands at 647 individuals. Garry Phillips and Jeff Larcombe, showed their passion for providing scholarship/bursaries for young graduates. Christine Johnson coordinated Sunshine for the needs and recognition of members.

Where would our organization be without the help from the folks at the BCPVPA? We thank Kit Krieger, executive director, for allowing the BCPVPA staff to readily assist us and ensure that all our needs were met: Harold Krische with Pensions, Jennifer Harfield with Membership, Helen Tsang and Carol Powell in accounts, and Richard Williams with communications. As well we were helped by Linsea O'Shea (executive assistant) and Diane Kokotilo (receptionist).

To all, thank you! 🐼

# Knocking off the Bucket List - One Place at a Time

by Karen Chong

A year before my intended retirement, I began thinking about what I was going to do once I did retire. Images of the world being my playground and “Freedom 55” commercials danced around in my head for months. I wanted my first year of retirement to encapsulate everything I hoped retirement would bring . . . but keeping in mind that my husband would still be working, I didn’t want to have too much fun!

As a family we always enjoyed travelling, but with both of us working in the school system we were always paying premium prices. I looked forward to finally being able to take advantage of the “deals” that seemed to abound for people who could travel whenever they wanted. In the spring before retirement, a friend sent along a deal that I just could not refuse; an all-inclusive trans-Atlantic cruise from Barcelona to Rio de Janeiro. How could we refuse? Fortunately, my husband is a District Administrator with flexible holiday times (as a 12 month employee) so he could join me in this excursion. Along with 14 other friends, we booked the cruise and in November 2013 we embarked on the trip that would take me to places I had only hoped I would get to one day.

Barcelona is a beautiful city, full of history, art, and great food. My highlight - the Sagrada Familia Basilica. We spent over 3 hours there and it was barely enough time to see it all and to appreciate the beauty of Antoni Gaudi’s work. This church has been under construction for over 100 years and isn’t due to be finished until 2026! Our plan is to go back after that for sure to see the finished product. If you’d like to see a video simulation of the completion of the church, check out this site: <http://bit.ly/1grvffd>

We boarded our ship, Oceania Marina, and sailed out for an 18 day cruise. We had ports of call in Cartagena, Spain, two ports in the Canary Islands, Cape Verde off the African Coast, then over to Brazil where we had four ports, finishing in Rio. The route our ship took was a gentle and easy one that allowed us enough ports of call to pique our interests, yet also gave us some days

at sea to enjoy the relaxing pace of a cruise ship. Our longest stint at sea was the 3-day crossing of the Atlantic which was broken up by the ship’s ritual ceremony of “crossing the line” as we crossed the Equator.

Some highlights of our ports-of-call that were firsts for me included climbing the narrow, winding road on the Rock of Gibraltar in a taxi, dodging the tailless Barbary Apes along the way. The beauty of St. Michael’s Caves surpassed anything I had ever seen before. While visiting Lanzarote, an island trying to regenerate from the effects of volcanic eruptions over a 100 years ago, it was fascinating to see the moon-like landscape that the ash created. It was nice to see that the residents on the island had found two unique ways to utilize the power of the volcano they lived on: they used the lava rocks to insulate their gardens from rapid evaporation by the sun and used the steam that emitted from the volcano for cooking. We also took camel rides on the island . . . an interesting side adventure!



Once in Brazil, we visited numerous churches and cathedrals admiring the beauty of their construction and detailing. In one port we visited a converted prison turned shopping center that used the prison cells as the individual shops. When we disembarked in Rio, we toured the favelas and visited the iconic Christ the Redeemer statue and Sugarloaf Mountain. Rio is not complete without

a visit to Copacabana and Ipanema beaches.

This cruise was a wonderful finale to my first year of retirement. It solidified for me that the best way to see the world is through cruising. It allowed me to get the flavor for so many different places and identify those I would like to go back and visit for longer periods. My hope is that in the years to come we will embark on many more cruises so that I can continue to knock off the places I want to see before I “kick the bucket”. This experience has inspired me to become a cruise consultant and to plan for our next excursion . . . maybe through the Panama. If you would like to read my blog of this past cruise you can check it out at:

[www.knockingoffthebucketlist.wordpress.com](http://www.knockingoffthebucketlist.wordpress.com) 

## BCRPVPA Bursary/Scholarships by Garry Phillips and Jeff Larcombe

As school end is rapidly approaching, high school graduates will now be carefully considering their career choices after graduation. The BCRPVPA would like to encourage all students in the province to attend an advanced institute that offers a category of post-secondary education. To this end the BCRPVPA will be offering four \$500 bursary/scholarship awards this year to help encourage high school graduates to further their education in some field. Although the scholarships are open to all students enrolled in BC public schools, we would also particularly encourage graduating family members of administrators to apply.

The BCRPVPA recognizes that all educational experiences after high school are valuable, including those in the nature of international travel and volunteering. In order to assist graduates, the bursaries are open to help them further their education in many different post secondary fields. Many fields of opportunity are valuable and desirable in our society, and students may find careers within other areas such as arts (Emily Carr College), technology (BCIT), trades (apprenticeship programs), chef training, beautician and hair stylist training, industry (forestry, mining), and international experiences (travel/volunteer work), community colleges, and universities.

The application deadline for submission of materials for the bursary/scholarships will be on or before the last Friday in June. Applicants will be judged on their academic achievements, and demonstrated leadership and service activities both within the school and community. All submissions must be original copies specifically addressed and mailed to the BCRPVPA; faxed submissions are not permitted. Successful applicants will be notified by the first week in October.

Applicants who wish to apply for the BCRPVPA bursary/scholarships will need to submit material on two different dates. The last Friday in June the BCRPVPA will require:

- a completed Bursary/Scholarship Application Form
- a short essay indicating leadership and service roles held in their school and community and their post-secondary aspirations
- a letter of reference from their school
- a letter of reference which addresses their community involvement

By the 2nd Friday in September, the applicant needs to

forward:

- a certified copy of transcript of final grades from the current/graduating school year (Ministry of Education document with final government exam results)
- a proof of paid registration at a BC educational site (i.e. copy of tuition fee receipt or letter from the Office of the Registrar to be forwarded when fees paid. Note: A letter of acceptance is not considered proof of registration).

Please encourage graduating students you know to apply. You can find the application forms on-line at [www.bcrpvpa.ca](http://www.bcrpvpa.ca)

The completed applications should be mailed to the: BC Retired Principals' and Vice Principals' Association, #200 – 525 West 10th Avenue, Vancouver, BC V5Z 1K9

Whatever career path our British Columbia students choose, the BCRPVPA would like to offer our congratulations on their graduation and wish them all continued success in the future. 🐾

### “Click” -- Make a Difference

In our March newsletter there was an article about the work in Tanzania by one of our members. If you haven't already done so when you received e-bulletin #19, would you please take 2 minutes now and click on the link <http://bit.ly/1fqJ3JN> (or type the link into your web browser). Then click on VOTE for the picture there (Joy, Langley) so she can win a \$1000 gift card from Simply Computing in order to purchase a computer and software for the teachers and students in Tanzania she works with.



You must have a Facebook account to vote and you may only vote once on any device (computer, laptop, tablet, smart phone) but you may vote on several devices you own. The contest ends May 31. Please pass this information on to all your friends and family members who have Facebook accounts and have them vote too. It would really be appreciated by the people of Katesh, Tanzania. 🐾

## Looking Ahead by Gerald Soon

We will be well served the new executive members for next year. As of July 1, 2014, the president's position will be in the capable hands of Vivian Rygnestad. In the spirit of renewal, we not only have some people continue in positions, but are also strengthening our executive board. Added to the executive at our AGM were Jean Logan, as assistant membership person. The Social and Program coordinator position was split and Olga Woodland will work on Speakers and Lanny Young will focus on Social. Eileen Phillips as vice-president will also work on the Scholarship committee with Garry Phillips and Jeff Larcombe. Doreen Graham returns to the executive as co-editor of our newsletter, working with Joy Ruffeski. Committee appointments for next year include Rick Ashe who will continue to work with our website, Listserv, and Survey Monkey along with Mike McComb. Gord Wallington and Nick Parker-Jervis will work as our Historical Committee Liaisons as we need to record and acknowledge the history of our association.

The BCRPVPA 2014-2015 executive consists of :

Past President: Gerald Soon

President: Vivian Rygnestad

Vice-President: Eileen Phillips

Treasurer: Ted St. Pierre

Secretary: Mike McComb

Chapter Council: Eileen Phillips

Pensions: Harold Krische (*BCPVPA as required*)

Affinity Programs: Gerald Soon

Membership: Ann Warrender, Jean Logan

Newsletter: Joy Ruffeski, Doreen Graham

Social and Program-Coordinators:

Speakers: Olga Woodland

Social: Lanny Young

Scholarships: Gary Phillips, Jeff Larcombe, Eileen Phillips

Sunshine: Christine Johnson

Committee appointments 2014-2015:

Website, Listserv, Survey Monkey: Rick Ashe with assistance from Mike McComb

Historical Committee Liaisons: Gord Wallington, Nick Parker Jervis 🐾

Your 2014-2015 BCRPVPA executive:



*Back row:* Jean Logan, Eileen Phillips, Jeff Larcombe, Mike McComb. *Middle row:* Ann Warrender, Lanny Young, Garry Phillips, Vivian Rygnestad, Ted St. Pierre. *Front row:* Christine Johnson, Joy Ruffeski, Olga Woodland, Gerald Soon. *Missing from photo:* Doreen Graham

## Contact Us Before September

At the May 7, 2014, AGM, the following motion was passed: As of July 1, 2014, members will receive *Chronicles & Capers* and the web link via email unless they have notified the BCRPVPA otherwise.

If you wish a hard copy, you must notify us before September 1, 2014. Please phone the BCPVPA toll-free number (1-800-663-0432) and ask to speak to Jennifer or notify her by e-mail [jennifer@bcpvpa.bc.ca](mailto:jennifer@bcpvpa.bc.ca) of your wish. Your name will placed on a special mailing list and you will continue to receive a printed copy of the *Chronicles and Capers* four times yearly until you notify us otherwise.

# Are You Aware of the Johnson Infinity Benefit?

The March 10 General Meeting of the BCRPVPA was held in Langley and hosted by one of the BCPVPA's valued Affinity Partners, Johnson Inc. Lisa Hansen, Senior Consultant Plan Benefits, Western Region for Johnson was our guest speaker.

The Affinity relationship with Johnson Inc. was established with the BC Principals' and Vice-Principals' Association in 2001. Our Affinity program piggybacked onto the BCPVPA's plan.

## MEDOC TRAVEL INSURANCE

Most of our members will recognize MEDOC Travel Health insurance as one of the valued options that Johnson offers. Lisa noted that MEDOC now has a variety of options available. One can select to have out-of-country coverage for a period of 17 days, the standard 35 days, or even up to 212 days. There are different rate options available to members; something for everyone.

MEDOC Travel Health insurance has no age restrictions. There is a 90 day stability clause. One can opt for a single plan or a family plan. Sometimes people in families travel differently, so it may be more cost effective to purchase two single plans over a family plan. If this matches your situation, please contact Johnson Inc. to discuss this option

Your plan includes:

- up to \$5 million emergency medical coverage
- up to \$8000 coverage for trip cancellation, interruption, and delay insurance per insured person, per trip
- Baggage and Personal effects benefits that will cover you on your trip if your baggage is lost, stolen, or damaged
- access to coverage regardless of age or health status
- unlimited number of trips up to 17 or 35 consecutive days each year
- Supplemental Plan options for trips beyond 35 consecutive days (automatically includes the 35 day annual base plan at no additional cost)
- convenient monthly or lump sum payments without interest charges
- coordination with your provincial health insurance plan
- if you have MEDOC travel insurance with Johnson Inc. you will save 5% on your home insurance.

An option that is available to members is to elect a \$1000 deductible. This option can provide savings of up to 12% on your annual premiums.

Your MEDOC travel insurance premiums are also income tax deductible. Contact Johnson Inc. at [pbservicewest@johnson.ca](mailto:pbservicewest@johnson.ca) to obtain a tax letter to submit with your income tax.

If you have MEDOC coverage, you can rest assured that you

have 24 hour a day/365 day availability to service. There is no problem contacting MEDOC from anywhere in the world and 99% of the time, expenses are paid up front. The only exception may be a few hospitals that do not accept insurance.

In the unfortunate case that you must make use of your insurance, if at all possible, try to contact MEDOC up front before going to the doctor or hospital. The 24 hour emergency helpline phone numbers and email address can be found on the back of your MEDOC card.

## JOHNSON HOME INSURANCE

There are special benefits for BCRPVPA Members who have home insurance with Johnson. Information on these benefits can be found at [www.johnson.ca/bcpvpa/en/bc/HomeInsurance](http://www.johnson.ca/bcpvpa/en/bc/HomeInsurance) and include Platinum benefits, 50+ benefits, and identity theft coverage that provides restoration services and online access during a very stressful time.

BCRPVPA members receive one Airmiles point for every \$20 of their premium. As noted above, if you have MEDOC coverage as well, you will save an additional 5% off your premium.

One should note that various factors can reduce your insurance premium:

- Monitored burglar alarm
- Renewal loyalty discount
- BCPVPA member
- Claims free
- Over the age of 50.

If you call for a home insurance quote by June 30, 2014, you will be automatically entered into a draw for a personalized prize. You may pick as many items as you want up to a \$50,000 value if you win! To see a full list of prizes visit [www.Johnson.ca/personalized](http://www.Johnson.ca/personalized)

## LONG TERM CARE

One type of insurance that Johnson can provide is Long Term Care insurance. Check the website: <http://www.johnson.ca/LTC/> There is a questionnaire which will assist you in determining whether or not this type of insurance is something you might need.

## PETS PLUS US

The newest affinity benefit that is now being offered to members of the BCRPVPA is Pets Plus Us. See the website for information on this: <https://www.petsplusus.com/partner/johnson>

We appreciate having Johnson as an Affinity benefit for our members. Watch for eBulletins or updates in our newsletters as further Affinity benefits are promoted.

*(presentation summary by Gerald Soon, BCRPVPA president)* 

## Living With the Locals by Moira Monroe

Have you ever considered a house exchange as a less expensive way to travel the world?

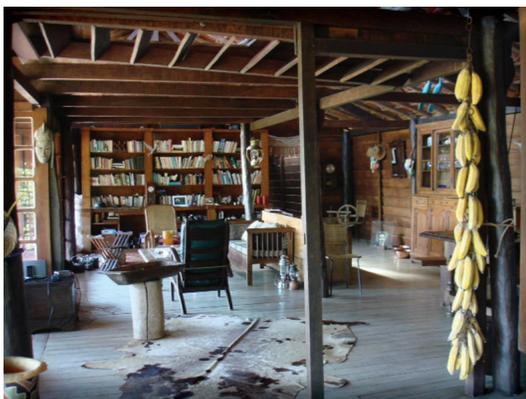
Consider the pros:

You can decide where you'd like to go, and browse through dozens of exchange options. You will have a comfortable, homey base from which to travel around your chosen country, which will mean no, or fewer, hotels to pay for. You will live in a non-touristy neighbourhood, and will benefit from local knowledge provided by your exchange partner. You can set your own parameters for dates, number of people, kids/no kids, car exchange (or not), plant or animal care. The low cost means you can travel more often, and you will most certainly have adventures you would never have with a tour group.

And cons:

Hmm! Had to think about this. It does take a bit of work to set up your posting, with descriptions of your place, your neighbourhood, local attractions, information about yourself, and to add photos. Friends often ask if I'm worried that someone may not treat my place with respect. My answer is that I'm in someone else's home, and could do the same thing (but would not). Besides, we would have emailed and/or Skyped, and/or talked on the phone to establish a relationship prior to the exchange date. Of course precious items can be put away, and friends and neighbours can be on tap to help out by making your exchangers welcome and checking in with them periodically. In my mind, it's a low-risk arrangement.

Any exchange website you choose has valuable



information to guide you through the process; with checklists and tips to help you feel confident. There is a cost

involved, of course, so some research will be required to find out what you're getting for your dollar.

I have had fabulous adventures in Australia (driving someone else's car, on the other side of the road, around the mad roundabouts in Queensland); in Brazil (a fabulous flat in Rio, and a visit to my exchange partner's enormous cattle ranch out near the border with Paraguay), and in Italy (a base in a spacious flat in Rome for two months, complete with a view of St. Peter's).



So far this year, I have had requests from Spain, California, Australia, Belgium, France, England, and Montreal, but I really want to find that perfect spot on the Upper West Side of Manhattan, with a view of Central Park, preferably in either May or October. 🐾

## Money Talks

THERE IS ALWAYS A FEE - EVEN IF YOU DON'T SEE IT!

Regulators are looking to implement more fee disclosure on mutual funds starting mid 2014. Many people are not aware of the fees that they are being charged inside their mutual funds and don't realize that there is a significant cost.

A \$100,000 mutual fund holding could be costing you as much as or more than \$3,000 per year depending on the fund's Management Expense Ratio (MER). Guaranteed Investment Funds (GIFs) could cost significantly more in some cases.

Be sure to check the mutual fund's prospectus to find out the MER to determine what you are being charged. Regardless of which institution you are dealing with, they may have a lower cost fund. The Creed Wealth Management Group of the National Bank Financial offers fee based accounts where clients are charged a flat fee instead of commission to make individual trades. The fee is tax deductible in most cases and we can select individual investments for you that have no hidden cost.

*From the Creed Wealth Management Group (CIPF Member), January 22 meeting speakers. 🐾*

# Your Blue Cross Extended Health Plan

At our AGM on May 7, our guest speaker, from Pacific Blue Cross, was Annie Ni. Ms. Ni gave a brief presentation on our plans (extended health, dental) and then answered questions from the attendees. Decisions as to what is entailed in the Pacific Blue Cross Extended Health Plan were made by the Trustees of the Teacher's Pension Plan. There is no Out of Country Coverage included in the plan and the overall plan maximum is \$200,000.

Pharmacy Compass is a free, online tool that allows you to compare prices of both brand name and generic prescription medications at different pharmacy locations across BC. Using this information, depending on the type of prescription medications you need, you could lower your out-of-pocket drug expenses but up to hundreds of dollars annually. Go to [www.pharmacycompass.ca](http://www.pharmacycompass.ca) to use this service.

## TPP Extended Health Plan

With the teacher's extended health plan, participation is voluntary. An individual must sign on and agree to stay on the plan for 12 months. Full premiums are paid by the retiree and are deducted from the pension or directly through Pacific Blue Cross. There is a \$200 per person annual deductible with an 80% reimbursement for first \$1000 and then a 100% reimbursement after \$1,000 has been paid per person in a calendar year.

### Coverage:

There are some restrictions and limits on prescription drugs prescribed by a licensed physician or dentist and purchased from a licensed pharmacy. Vision care is reimbursed at 100% to a limit of \$300 every 2 years. However, eye examinations are not paid for as these are covered by PharmaCare for those over age 65. Hearing aids are at a 100% reimbursement limit of \$1,400/ear every 4 years. Paramedical treatments for acupuncture, physiotherapy, massage therapy, chiropractor, naturopath, podiatrist, and psychologists have a combined limit of \$1,000/person/calendar year. For information on diabetic supplies, medical equipment (wheelchairs, standard hospital beds), and medical aids (canes, walkers, braces) please check your benefits book which is downloadable from the website ([www.pac.bluecross.ca](http://www.pac.bluecross.ca)) or by calling the Pacific Blue Cross Call Centre at 1-800-419-2600.

### Benefit Pre-authorizations:

When considering a major health or dental treatment, you should have your medical supplier or dental provider submit a request to PBC for pre-authorization. This will help you to avoid any costly surprises for services that aren't covered by your benefit plan. Once approved, you can view the details of your pre-authorizations in the Claims tab of your CARESnet account.

### How to Claim:

There are several ways to submit claims.

- complete an EHC claim form, attach receipts, and

forward them to Pacific Blue Cross (make sure that you photocopy and keep all photocopies of submissions for a minimum of 12 months).

- eligible prescription drugs can be submitted electronically by the pharmacy on your behalf.
- eligible vision care, chiropractic, physiotherapy, massage therapy, podiatry, psychology, naturopath, and acupuncture expenses can be submitted electronically via eClaims on CARESnet. You must be enrolled for direct deposit and electronic claims statements.
- all other EHC claims are handled by paper claim submission.

The claiming deadline for EHC expenses incurred in the previous calendar year is June 30th. You must keep copies of all your receipts as EHC claim receipts will not be returned to you. Copies of all original receipts must be retained for income tax purposes or coordination of benefit purposes.

### Pay Direct Drug Cards:

1. Provide your policy plan card and ID numbers to your pharmacist.
2. While you wait, the pharmacist will fill your prescription and, via computer, send the claim to Pacific Blue Cross using BlueNet.
3. Pacific Blue Cross will reimburse the pharmacy directly on your behalf.

Note: The pharmacist may deduct initially for the \$200 annual deductible. Thereafter, you pay only amounts not eligible under your EHC plan.

### Recent Changes:

#### eClaims: Expanded and Easier to Use (BC Residents Only)

You can now submit claims online for acupuncture, podiatry, psychology, and naturopath in addition to vision, physiotherapy, massage and chiropractic services. After you submit your claim, you will know instantly if it is approved and how much will be reimbursed. You will receive an email and official statement notice when the funds are deposited to your bank account. Please keep the original receipts for 12 months following the date of your online claims submission. We may request you send the receipts along with any supporting documents.

#### Advice Centre: Benefits Demystified

Pacific Blue Cross has launched an online Advice Centre to demystify health insurance "lingo". Browse video clips and frequently asked questions on topics such as how to make a claim, the difference between private versus public health insurance, understanding reasonable and customary limits, and more. Visit [www.pac.bluecross.ca/advicecentre](http://www.pac.bluecross.ca/advicecentre)

Further information about the EHC plan

- Phone: (604) 419-2600 (Vancouver area); 1-888-275-4672 (other BC areas)
- Website: [www.pac.bluecross.ca](http://www.pac.bluecross.ca) 

# BCRPVPA Bulletin Board

## Welcome 1st Time Attendees



Gerald Soon and Vivian Rygnestad welcome Karen Chong, Marilyn Columbus, Peter Kosonen, and Heather McTaggart to the May 7 AGM meeting.

## Help Spread the Sunshine

The BCRPVPA wants to acknowledge good things about our members and recognize when things are not going so well for them and their families. Consequently, we need your input to be able to do so. Please e-mail Christine Johnson at [cajbarrett@eastlink.ca](mailto:cajbarrett@eastlink.ca) or phone her at 604-591-9794 to tell her of any congratulatory events, e.g. awards, new positions, or any news for which condolences are applicable. Thanks for your help.

## Please Let us Know

Please ensure that we have your current email address. eBulletins are sent out on an as-needed basis. Please make sure that you also add [bcrpvpa@gmail.com](mailto:bcrpvpa@gmail.com) and [vrygnestad@gmail.com](mailto:vrygnestad@gmail.com) to your address book so your internet provider accepts the e-mail and doesn't reject it as spam. If you have changed your mailing address please email [jennifer@bcpvpa.bc.ca](mailto:jennifer@bcpvpa.bc.ca) so you can continue to receive newsletters and any other mailed items.

## Check out our Website

Don't forget to regularly check out our website for names and contact information for your executive, copies of our newsletter, membership forms, information on Affinity programs, minutes of meetings, scholarship application forms, and other such items. Information may be found at [www.bcrpvpa.ca](http://www.bcrpvpa.ca)

## Dates for 2014-2015

### General Meetings

Tues., October 22, 2014 - BCPVPA office

Wed., January 14, 2015 - BCPVPA office

Tues., March 3, 2015 - TBA

Wed., May 6, 2015 - AGM, BCPVPA office

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

### Newsletter Submissions.

Articles are welcome at any time. The newsletter is only as good as what is contributed by the members so please send in your submissions to [ruffeski@telus.net](mailto:ruffeski@telus.net) or [dig2011@shaw.ca](mailto:dig2011@shaw.ca) Deadline dates for upcoming newsletters are:

Thurs., Sept. 11, 2014

Tues., Jan. 6, 2015

Tues., Feb. 24, 2015

Mon., May 11, 2015

## JUST KIDDING

