



CHRONICLES & CAPERS

BC Retired Principals' &
Vice-Principals' Association

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Musings from the (almost Past) President by Joy Ruffeski



People say time flies and I certainly can attest to that! The last two years as president of the BCR-PVPA have done just that. When I assumed the role in July 2008 I was filled with trepidation. Never having been particularly active, other than just as a member, in either my local administrator's association or the BCPVPA, I felt rather intimidated following two former presidents of the association. However, I need not have worried as I was surrounded by an excellent executive who were there to assist and willingly took on any task that needed to be done. The credit for the strength of the organization goes to them. Due to their combined efforts, the BCRPVPA is thriving and the organization is well looked after. I have really enjoyed being a part of this organization and being in contact with many of you as a result.

We've added two new executive positions this coming year (website coordinator and phone-out coordinator). You can take on one of these even if you can't attend meetings or don't live in the lower mainland. If you want to help build our organization why not volunteer for one of these positions (just contact Gord Wallington at gwallington@shaw.ca) and become involved. I'm certainly glad I did with the BCRPVPA – it's been a

memorable two years!

Special thanks go to the following individuals who have served on the executive this past year:

- **Rick Ashe** – for being my “right hand”, attending Chapter Council meetings as our representative, and being a willing participant at our newsletter stuffing parties
- **Ron and Lucy Bain** – for securing informative speakers for meetings and for sending our thoughts to members who have encountered challenging situations
- **Ken Clausen** – for ensuring that our finances were always well looked after
- **Ben Cutcliffe** – for his untiring work on pensions and keeping our members informed of the latest developments regarding changes
- **Graham Leask** – for letting members know of interesting travel opportunities and discounts with Collette Vacations and OTI
- **Graham Mulligan** – for helping to select outstanding scholarship candidates
- **Gerald Soon** – for his work informing members of the benefits of our affinity programs
- **Gord Wallington and Nick Parker-Jervis** – for their work with our first-class newsletter
- **Barb Ward** – for taking the minutes at meetings and ensuring their accuracy
- **Ann Warrender** – for her work with membership.

Thanks also go to those individuals who are going to lead the organization in the coming year. I know the organization will be in good hands. 

P-J's Do Egypt by Nick Parker-Jervis



the way. As this is a pretty standard agenda, we'll spare you the details and instead tell you about how we organized the trip.

We were quite happy to have the organization of the trip taken care of by a reliable tour company and were not much interested in organizing anything too much once we'd arrived in Egypt. Naturally, with this kind of trip in mind, we first looked to Collette and OTI. We knew both companies would give a discount to BCRPVPA members and had enjoyed a tour with each company in the past. Unfortunately, we had specific timelines and neither Collette's nor OTI's tour dates worked for us. After a fair amount of trolling the Internet, we came upon the Egypt Hotel Reservation Centre (EHRC) – sometimes known as the Touring Club of Egypt – and entered into an email dialogue with Laila. We were interested in the Classical Nile package that included four nights in Cairo, a four night Nile cruise and flights between Cairo and Luxor and Aswan respectively. The advantage to us of working with EHRC was we could define the starting and termination dates for our trip. An additional and unexpected bonus was a significantly

Hazel and I visited Egypt in early April along with much of the population of the UK who were taking advantage of the Easter school holidays. We did nothing particularly adventuresome or unique as we wished to do the standard first-time-tourist-to-Egypt tour of Cairo and the pyramids and then a Nile cruise from Luxor to Aswan visiting the historical sites along



lower price tag than what we'd have paid booking with OTI or Collette. The disadvantage was we did not have a lot of information about the EHRC's track record and had to rely on our gut instincts.

In any case, we signed up and arrived in Cairo with some trepidation at 9 o'clock in the evening hoping that someone would be there to meet us. To our relief our contact Moataz was there with all the paperwork and his old style Visa machine – this was the first time any money had changed hands. From this point forward we couldn't have been happier with the service we received. Our hotels in Cairo, the Marriott and the Fairmont Heliopolis were first class. Our two day tour of Cairo included lunches, a private car and driver and an excellent guide. We saw all the required sites including

the Pyramids, Thebes, the King Tut exhibition – a highlight – the Cairo bazaar and the Citadel. Our Nile cruise ship, the Presidential Nile Odyssey was spotless providing perfectly adequate sleeping quarters, excellent food service, superb guide with a wealth of information about all the remarkable sites we saw and, a bonus, some interesting travel companions. Without fail we were met by EHRC reps and transported in a timely fashion to and from airports where the reps assisted us with check in procedures.

To conclude, we definitely recommend Egypt as a tourist destination and have no hesitation recommending EHRC to organize a first class tour at budget prices. Check it out at <http://www.egyptreservation.com/> Laila can be reached at: ehrc@egyptreservation.com 

Cruising Alaska By Ferry by Graham Leask

One of the best ways to see Alaska and the Yukon is to book a room on the Alaska Marine Highway system and take your vehicle north to Skagway, Alaska and then drive to White Horse Yukon (about three hours). Be sure to spend some time in Skagway as it was the starting point for the “gold rush”.

The best way to book your reservation (February if you want to go in July or August) is to drive south to Bellingham, Washington and visit the AMH office in Fairhaven (south of Bellingham on I-5). You can also visit several good shops here and go for lunch or dinner.

The ferries are excellent with good restaurants and pubs that you can use when you are not outside enjoying the scenery. It takes four days and nights to get to Skagway and you can get off for a short time at each of the stops. If you want to stay overnight at any stop you can set this up in advance and then take the next ferry north. The main stops north are similar to the Alaska Cruise lines.

- Ketchikan is Alaska's first city and it calls itself the “Salmon Capital of the World”. A picturesque waterfront town.
- Wrangell, Alaska is the gateway to the Stikine River and the LeConte Glacier. It is also home to “Christmas Tree Lane” as there are numer-

ous red and green navigation lights to mark the rocks as you pass through the channel that the cruise ships cannot use. There are many eagles here as well.

- Petersburg, Alaska is a quaint town known as “Little Norway” and it celebrates its Scandinavian heritage with decorative Norwegian painting on houses and storefronts. Excursions to LeConte Glacier originate in the town of Petersburg.
- Sitka, Alaska offers a blend of Russian, Native and pioneer cultures. It was the capital of Russian America from 1808 to 1867 and was formerly known as the “Paris of the Pacific”.
- Skagway, Alaska is the Inside Passage's northernmost port that sprang to life in 1898 as the staging area for the Klondike Gold Rush. It provides access to the main highway system for travel to and from the Yukon and the interior of Alaska.

For schedules, fares and ports consult the Alaska Marine Highway System at <http://www.FerryAlaska.com> Driving information for Alaska, the Yukon and northern British Columbia can be purchased in any good bookstore. “The Milepost” is a great resource! 

Learning Curve a Challenge for Minister by Rick Ashe

Ministry Liaison Sherry Mohoruk accompanied the Minister MacDiarmid to Chapter Council on May 7, 2010. It has been a few days short of a year since Margaret MacDiarmid was elected and given the education portfolio. She was gravely ill at one point during that time.

She laid out her background in Family Medicine and detailed the several years she spent on the BC Medical Association Board, one of those years was as president. As far as a background in public education it became clear during the evening one year is a short time to gain an understanding of what we do in public education. Her information comes from those closest to her and not necessarily from a lot of experience in the field. Though she has attempted to visit many districts it is seldom a free wheeling exercise that gives a nuts and bolts view.

The association as it always does created a welcoming polite environment and the Minister tried to add levity with comments about throwing buns and declaring from the get go she brought no cash. She added at one point that she really did not have a good experience with her school principal when she was a young student.

On more than one occasion the view of a given district was provided as an example of good practice. District representatives were left explaining to the minister the prevailing view from within the district and her view were disconnected. As one member put it, the elephant in the room was never really addressed.

Minister MacDiarmid did come bearing a thank you and her observations that generally the system's participants are highly respectful of principals and vice principals and of one another.

During question and answer the subjects of FSA and SPC and workload were addressed and it was evident that both flexibility and empathy were in short supply. One got the distinct impression that the times were changing in regard to Board function and organization. Business functions in particular were mentioned around economies of scale and ability to consolidate those functions. Even though the Minister has had personal criticism from districts around some issues she says she does not mind and understands.

This is shaping up to be another interesting decade in Public Education in British Columbia. 🐘

Editors' Pic Nicaraguan Sunset by Lynne Powlik



Send us your favourite picture and it might be published.

Editors' Quill Something to Consider

A recent article in the Coquitlam Retired Teachers' Newsletter, pointed out the disparity in the dispensing fees charged by various pharmacies. As the source for their information they quoted a recent report from Blue Cross that ranked 13 well known pharmacies. The first ranked, charged an average of \$4.41 and had only 2.38% of the claims while number 13 on their list, charged an average of \$10.07 and had 19.34% of the Blue Cross claims. Intrigued, we looked, unsuccessfully, for a copy of the Blue Cross report on line but did find the following information that was very similar. (Google - pharmacy fees bc)

Consumer Wise Tip #1: Compare pharmacy-dispensing fees. When you go to the pharmacy to have a medical prescription filled, you are charged a dispensing fee each time. Did you know that there is not a standard dispensing fee and that pharmacies charge different fees? Fees can vary significantly from \$5 to \$10 or higher depending on the pharmacy.

January to June 2008 Average Dispensing Fee Submitted.

All PHARMACIES	\$8.96
Canada Safeway	\$8.58
Emergis Reimbursements	\$8.37

Costco	\$4.48
Independent	\$9.03
London Drugs	\$8.58
Meditrust (mail order)	\$8.60
Overwaitea	\$8.10
Peoples	\$9.23
Pharma Plus / Medicine Shoppe	\$8.75
Pharmasave	\$9.59
Pharmx Rexall	\$9.27
Sane Services	\$8.50
Save on Food & Drug	\$8.34
Shoppers Drug Mart / Pharmaprix	\$10.44
Loblaws	\$7.97
Wal-Mart	\$7.77
Zellers	\$8.01

(Note: this information is provided by Sun Life's prescription drug adjudicator, Emergis.)

Admittedly some of these pharmacies might not be available to all Blue Cross members which accounts for some of the usage. However in light of the impending changes to our extended health benefits, we might all want to check our prescription costs and start asking some questions. 🐾

BC Retired PVPA

2010/11 Meeting Dates

Plan to attend
a general meeting next year

- **Tuesday, October 26th**
BCPVPA Office
- **Wednesday, January 19th**
Surrey Guildford Golf Course
- **Tuesday, March 8th**
BCPVPA office
- **Wednesday, May 11th**
BCPVPA Office **AGM**



JUST KIDDING



Finances Don't Retire by Vince Devries

Last time we talked about investing in Guaranteed Investment Certificates. We noted that people who buy or roll over a 5 year GIC each year for another 5 years, will always earn top rates. If you have 5 GICs, each for a 5 year term, 1/5th of your money falls due each year. You can take out the cash you need, and roll over the rest for another 5 years knowing that another GIC will be due next year. In our last article we also noted that people, who did this over the last 10 years or so, outperformed almost all their friends who invested in the stock market, using mutual funds. They were told that they would earn a much better return in the stock market than a portfolio of GICs would ever earn.

It is true that if you invest in good companies that offer a good service or product and are growing, increasing their income and their profits, that you will outperform GICs over time.

It is true that if you invest in good companies that offer a good service or product and are growing, increasing their income and their profits, that you will outperform GICs over time. But if you invest in such companies through mutual funds, you are faced with management fees as much as 3.5% per year, whether they make or lose money.

To outperform the market by 3.5% is hard to do and this is why, over time, equity mutual funds seldom give you the hoped for returns.

Over the years, in doing retirement income plans for members of the BCPVPA, I have seen hundreds of Investment Statements that members enclosed asking for my comments. I am not an accredited broker or investment adviser, but as an accredited financial planner and retirement planner and in looking after my own investments, first with a broker, later on my own, I learned a lot and I am glad to share that knowledge. I can tell you that almost all people get bad advice and own a number of mutual funds that do not reflect their needs and rarely have a good track record.

Ideally you should do your own research and find the companies that offer growth, increasing profits and dividends. Few people have the time or inclination to do that. This is what mutual fund sales people play on.

But there is an alternative and that is an Exchange Traded Fund (ETF). What is an Exchange? It is a place where people buy and sell shares in companies. There are Exchanges in major cities such as London, New York, Berlin, and Hong Kong. The Toronto Stock Exchange has some 300 Canadian companies listed and you can buy or sell shares there in the listed companies. You do this through a broker. I use the services of the discount brokerage of the Royal Bank, called Action Direct. Every bank has a discount brokerage. Discount means that you get no advice but they will keep track of your investments, execute your buy or sell order and maintain your statements. I pay \$9.75 every time I sell or buy stocks in a company or units in an Exchange Traded Fund. I think that most people would be happy if their portfolio return would be equal to the total return of the Toronto Stock Index. You can do this by buying into an Exchange Traded Fund (ETF) that proportionately invests in all 300 companies listed. They charge 0.17% for this, versus the 3.5% an equity mutual fund charges, trying to beat that return by earning 3.5% plus more than the overall index return. A nearly impossible task as we have learned over the years. The Toronto Stock Exchange is made up of various economic sectors, such as Mining, Financial Companies, Oil and Gas, Consumer Products etc. You can buy ETFs that invest in these different sectors. Lately I am invested in Financials (Banks and Insurance Companies), Mining and Energy (oil and gas) as I feel that these sectors will outperform the market as a whole. But lately also, I have cut back on my equity (stock market) investments because of the global financial situation. You see, what I do is to read the papers, listen to the news, and get a sense where things are going. Using your own intelligence and your own common sense, you can plan your investments every bit as well as an investment adviser. An investment adviser would never tell you to pull out of the market at any time or change market sectors. But your common sense will. Trust yourself. More on this next time. 🐾

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We welcome your feedback, suggestions and ideas.

A Volunteer's Experience - Olympic Style by Ann Warrender

Memories are made of life's special experiences and certainly volunteering for the 2010 Olympics was one of those special times. My first work shift was on December 14 and I was part of the Accreditation Team. Our job was to check the ID of anyone who was wanting to have access to any of the Olympic venues including the media centre. Applications had been submitted months prior to the Olympics so that the Integrated Security Team could do background criminal record checks.

Once we verified the information in the computer the next step for the client was to go to the photo area where their photo was taken and the card approved. The final step was to go to the card production station and receive the card and lanyard. Most people were very excited when they actually received their card and it was official that they would be a part of the 2010 games. During the first shifts most of the clients were volunteers and contract workers. In February, I moved to the Vancouver Olympic Village and our clients then were teams of athletes from the over eighty countries participating in the games.

Our Accreditation Team was surprised at the number of people it takes to keep an Olympic hopeful in games ready form. Teams included coaches, physiotherapists, managers, wax technicians, doctors and other staff. Some arrived ahead of the athletes to set up the residential areas for the whole team.

The luggage was amazing as well. Of course we ex-

pected skis and snowboards but we also saw lots of pillows, boxes of special food and many massage tables. Security was kept busy as any entry to the Olympic Village had to go through security

At the Olympic Village there was a large police presence made up of police officers from all across Canada. Most were staying at one of the three cruise ships docked at Ballantyne Pier. When we were doing our accreditation check ins we had a police presence sitting directly behind us in case there happened to be any security questions.

Of course athletes, volunteers, and security staff were excited about pin trading. I think the most sought after pin was from Senegal as there aren't too many winter athletes from that part of the world. For me, one of the nicest pins was from the Four Hosts Nation but each pin was creative in its own way.

My last shift was February 28 and, as you would expect, on the last day I wasn't very busy as in no customers which didn't surprise me as I don't imagine many people planned to show up on the closing day. Having a slow day worked very well as I had time to watch the hockey game with the other volunteers and security staff so it was a noisy group, and happy. What a way to finish my last shift!

I'm sure we all agree that the experience was our gift and we are thankful for the opportunity to share in these Olympic moments. 

Issues in Aging and Eldercare

Peter Silin was the keynote speaker at a BCRPVPA meeting earlier this year. Silin's excellent presentation was well-prepared, timely and gave much to consider for those of us with aging parents or even for those of who are aging. He touched on a number of topics including: successful transitions, keys to successful care giving, the important distinctions between dementia, delirium and depression, medication issues and public and private resources available to provide the differing levels of care required by the elderly.

Mr. Silin is a principal of Diamond Geriatrics Inc., a company that is dedicated to counseling, consulting and care management for the elderly. His book *Nursing Homes and Assisted Living* is now in its second edition and is recommended to anyone facing eldercare issues. Visit the website (www.diamondgeriatrics.com/book.html) for information as well as useful references and articles of interest to anyone involved with eldercare.

Mr. Silin also shared information about a new online marketplace. *Elderpost.com* (www.elderpost.com) is where people can find free or used equipment, free listings and ads for and by professionals, service providers, caregivers, family members, equipment providers and more. 

BCRPVPA Bulletin Board

Annual General Meeting

The AGM was held on May 12 at the BCPVPA office. Members heard reports regarding various association activities, established an additional scholarship, set the annual dues (unchanged at \$15), and elected next year's executive (see below). The meeting ended with a presentation by the "Defective Practitioners", a group of retired Coquitlam educators whose original songs and stories entertained members and evoked fond memories of former careers. A great way to end a meeting.

At the association's AGM, Executive positions were filled for the 2010-11 year.

President	Rick Ashe
Vice President	Gerald Soon
Past President	Joy Ruffeski
Secretary	Barb Ward Sharon Coleman
Treasurer	Ken Clausen
Pensions	Ben Cutcliffe
Travel	Graham Leask
Scholarships	Graham Mulligan
Membership	Anne Warrender
Affinity Programs	Ted St. Pierre
Sunshine Coordinator	Lucy Bain
Newsletter	Nick Parker-Jervis Gord Wallington

The association is hoping that members will come forward to fill two more executive positions—Website Coordinator and Phone out Coordinator. Contact Rick Ashe or Joy Ruffeski if you are interested

Normandy Update

Regular readers may recall Nick P-J writing about his tour of the D Day beaches in Normandy. Nick highly recommends the entertaining and well-informed guide, Stuart Robertson who hosted his tour of the Canadian landings at Juno Beach. Stuart has started his own guide company and can be contacted at www.normandybattletours.com



The Defective Practitioners

Jim Nelson and Dennis Secret entertain at AGM

Flash!! 2010/11 Newsletter Dates

Be a contributor to our newsletter. Note the following dates

Submission deadlines	Mailout
September 15	September 30
November 12	December 3
March 1	March 15
May 14	June 4

We look forward to your articles, pictures, comments, letters and ideas. We need you!

We Welcome New Members

When experiencing the excitement of being newly retired, joining the BCRPVPA is likely low on the priority list. However a personal invitation from a member is often much appreciated. New members can obtain info from the BCPVPA website (then click on retired pvpa then information and membership brochure). Thanks for helping us to get the word out. The \$15 yearly membership is a great bargain. Only 4 coffees at Starbucks!!

Have a great summer