



CHRONICLES & CAPERS

BC Retired Principals' &
Vice-Principals' Association

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Musings from the President by Rick Ashe



Seed To Old Growth Is A Lifetime Odyssey

During my career I remember observing people that were urgently seeking to define their legacy prior to their career's end. What if the gift was just being a good person every day, putting others before you and giving it 100%? As Nelson

Mandela suggested at

his recent birthday, we are each responsible for simple acts of kindness and collectively these will make the world a better place.

I once ran across a district educational plan called the *Green and Growing Plan*. It was a directive for what individuals in a district would do so that everyone did the same things. The slogan was, "you are either green and growing or you are ripe and rotten." To this day I still think about that plan from my perspective as a person who spent his first 19 years growing up on my parents large Okanagan orchard. It was a simplistic approach that missed all the richness that happens from seed to old growth. It missed the time of greatest giving which could be a finely aged wine or the exquisite taste of fruit picked at its peak, eaten, or preserved; each experience remembered for some time.

I use this as an example as a way to frame retirement. We are certainly aged. We all left some piece of us behind in our journey and made a difference in many lives. The experience is the monument.

I am certain you can recall many individuals who in your career worked in the background serving the needs of others without looking for personal recognition. What these individuals accomplish is real, not superficial; they are the ones who, in fact, leave a lasting legacy.

Maslow talks about self-actualization. You can Google it in detail but it basically describes that place of perfection that you really don't ever reach; or if you do, you may be in the last quarter of your life. Aiming for it is the goal, and to me it represents peace of mind and self-fulfillment.

Last year one colleague expressed some serious angst about retirement as if he or she were being put out to pasture. I think this individual saw our organization's main purpose as a facilitator to work after work. Though there is an intersection with contract work, this is only one dimension of the organization. Hence the array of topics presented and published.

The luxury of retirement is reflection time with less interruption. Upon retirement you simply change focus. My advice for retirees is to examine closely what you want, what retirement means, what you want to give and what you want to get. And don't overthink it! 🐼

Check out our website www.bcrpvpa.ca

Don't Travel Without It! by Don Davies



As a retired principal from Kimberley, BC, I have travelled quite extensively since retirement with the travel insurance plan provided by MEDOC. Having experienced problems making claims with other insurance companies in the past I would like to briefly summarize a recent experience I had while on a holiday in Australia.

Three weeks into the holiday I experienced severe back pain and was prescribed heavy doses of pain killers. Within a week I was having difficulty walking and the pain was excruciating. When my legs went numb from the waist down I went to the Coffs Harbour Hospital and the doctor immediately air evacuated me to Royal North Shore Hospital in Sydney. The diagnosis was a tumour that had crushed my thoracic vertebra causing a spinal compression and paralysis of my lower limbs. The surgical team operated to remove the tumour and three vertebrae, inserting titanium rods, 8 screws, and a metal cage to support the spine. They also did a bone graft from my hip to protect the spinal cord. The offending culprit was multiple myeloma, a bone cancer.

I remained in hospital in Sydney for three weeks receiving various treatments ranging from MRIs, CT scans, X-rays, and ultra sound to intravenous medications. Throughout this ordeal the representatives from MEDOC were supportive, caring and compassionate. They were in regular communication with the doctors, thus sparing my wife and I the stress of having to deal with insurance claims.

MEDOC arranged my return 16-hour direct flight to Vancouver in executive class so that I would be ensured a comfortable flight. The cost for all of the above without MEDOC travel insurance would have left me no option but to put my house on the market. I have nothing but praise and gratitude for the manner in which MEDOC dealt with my case and, at every opportunity, I am an advocate for this affinity program available to the BCRPVPA members.

I am pleased to report that I am making good progress and with regular daily exercise on the treadmill and stationary bike I am walking again. I have received radiation treatment and soon will be having chemo and a bone marrow transplant.

My medical problems were not something I saw coming; I assumed that I had just pulled a muscle in my back and Ibuprofen would take care of it. My bottom line advice is to check more frequently with your doctor no matter how trivial your complaint and do not leave the country without the coverage provided by the MEDOC travel insurance plan. 🇺🇸

Fee Increase Pension Correction

The fee increase of \$5 per year was approved at the AGM in May 2011 after a year's notice of motion. After all the attention to details, the increase was missed on the summer statement. The deduction of \$15 was taken. The \$5 increase will appear on your November statement thanks to assistance from the Pension Branch. It will then appear annually in future summers as a \$20 deduction. We apologize for this and want to acknowledge the help from the Pension Branch.

The Wild, Wild West of Arizona by Tracy Shaw

This past winter we travelled to the wild, wild west of Arizona where we camped at the Gilbert Ray Campground in the Saguaro National Monument. Each night we were treated to coyotes yipping as we had our sing-songs around the campfire with the full moon



silhouetting saguaro cactus all around us. Although the saguaro is probably the most distinctive and familiar cactus with its “arms” coming from the stem, it is actually found only in a relatively small part of the south-west US and northern Mexico. More prevalent is the cholla which you really have to watch out for as they will “jump” onto you and stick like blazes as I found out when I wandered over to take a photo of the prickly beast!

In Tucson, there is tons to do. We went to the excellent Sonoran Desert Museum, the raptor show with Harris hawks being a highlight, Old Tucson Studios where John Wayne and countless other “cowboys” made hundreds of films and TV shows, the Arizona Historical Museum, and El Presidio. We had lunch sitting in the sun at El Charro’s, which we highly recommend for fabulous Mexican food; they sun-dry their beef for their delicious signature dish, “carne secca”, in a rack high above the sombreros! Tucson offers an excellent “attractions” package for \$15 which gives 2 -for-1 coupons, so we really took advantage of those savings.

On the way to Wilcox, AZ, we stopped at the amazing Kartchner Caverns, huge limestone caves filled with “have-to-see-them-to-believe-them” formations: stalagmites, stalactites, helictites, soda-straws, cave bacon, butterscotch formations, and “teeth” both small and BIG cover the floors, walls, and ceilings of the caverns. The piece-de-resistance is the incredible Kubla Khan, a massive, gorgeous formation that filled one

whole cavern. Sadly, we weren’t able to take any photos, as Kartchner is a “living cave” and the flash and light could damage the very fragile structures. We were most impressed with the care and attention that was put to preserving this amazing landmark.

We overnighted in Wilcox, AZ, beloved hometown of the “Singing Cowboy”, Rex Allan. Apparently his statue, built right beside the remains of his horse, Koko, actually has a bronze heart inside it to signify his love for dear ol’ Wilcox. Now I have to say that Wilcox doesn’t have much else going for it, other than a super-neat old tavern, where we bellied up to the bar and exchanged quips with the roughened-gal bar-keep and a bunch of the locals! It does have the oldest mercantile store in Arizona, where my husband bought a pair of Wrangler Pro-Rodeo jeans and a checkered shirt so he would look like the locals.

The next day as we were heading down the highway out of Arizona, we went into the almost-ghost-town of Bowie as the trailer wheel on our friend’s trailer started

smoking like mad. Unbelievably, in this town of around 1700 people, there was an old CBC Garage with a real character-



dude mechanic that was open and had all the tools needed to fix the wheel bearings! He worked for several hours on the trailer while we wandered the dusty, deserted street, sat in the sun, and bought pecans at the local “gift-shop”. While bracing for a huge bill, our friends asked the cost and were told \$40. They happily threw in a tip, some salmon and beer to thank the old fellow. We could hardly believe the luck -- obviously people in such out-of-the way locales are happy to see tourists!

It truly was the idyllic life to travel through the not-so-travelled areas of wild, wild west Arizona. 🌵

Cooking Lessons in China by Joy Ruffeski



I love to cook but preparing gourmet meals during the school year was a pipe-dream as all of you very well know! However, since retirement I've been able to pursue this interest and when I was asked to speak at an international education symposium in China, I agreed to do so only if they would arrange that I could

spend several days learning to cook authentic Chinese dishes. After the symposium I flew to Hainan Island, the southernmost area in China for five days of cooking lessons with the head chef of the Sanya Universal Resort. What fantastic days they were as I learned to prepare 24+ dishes. The chef used a sauté pan as he felt that this was something I was more likely to have at home in Canada than the 8 kg-wok that he uses. I learned techniques of chopping with the large cleaver type knife (I'm certain I got an "F" on that lesson!) and what ingredient gets added at what time to optimize natural flavours. I thought you might enjoy trying to cook some of these yourself – my family certainly has enjoyed eating them and these are a few of their favourites!

Pan-fried Pork Filet with Orange Sauce

- Filet a pork tenderloin lengthwise into thin slices
- Pound to tenderize and make thinner

- Whisk together some dried chicken broth powder, salt, sugar, and an egg
- Add the tenderloin filets in the egg mixture to coat
- Add 5 tbsp of cornstarch to mixture, mix thoroughly, and coat the filets
- Place filets in heavy pan with corn oil while pan is still heating up
- Cook about 10 minutes, frequently turning throughout to ensure a rich brown colour
- When cooked, remove from pan and slice diagonally and at an angle through the filet
- Spread pieces of filet on serving dish and pour orange sauce (made from concentrated frozen orange juice, sugar, and water which has been boiled down to thicken it) over the filet.
- Serve while hot

Long Beans with Pork

- Wash and remove ends from beans (regular green beans work fine); pat beans dry
- Cut beans into pieces – approx. 3 - 4 cm in length
- Heat corn oil in pan and add beans when oil is hot, stir constantly
- When beans are partially cooked, add thin strips of pork that have been dredged in cornstarch
- Stir to cook
- Add some chicken broth to pan, finely diced garlic, salt, red pepper (not chili pepper – red pepper is for colour), 2 tsp chili oil, ½ tsp dark soy sauce
- Stir to blend. Serve. 🍴

Your 2011-2012 BCRPVPA Executive

L to R: Gerald Soon (Vice-president), Ted St. Pierre (Treasurer), Vivian Rygnestad (Newsletter), Graham Mulligan (Scholarships), Joy Ruffeski (Newsletter), Lucy Bain (Social), Barb Ward (Secretary), Sharon Coleman (Secretary), Ron Bain (Social), Rick Ashe (President).
Absent: Brian Chappell (Affinity), Ben Cutcliffe (Pensions).



Going From an RRSP to a RRIF by Vince Devries

When you are retired, time seems to be passing twice as quickly. Before you know it, the big “70” looms and yet another wrinkle, *morphing your RRSP(s) into one or more Registered Retirement Income Funds (RRIFs)*.

It really is quite simple. Your account(s) will be headed by the letters RRIF instead of RRSP and you may no longer make contributions and you must take a certain amount out each year. That is it.

So you don't want to do this any sooner than when you must, i.e. *by December 31 of the year in which you turn 71*. Should you forget, your carrier (bank, insurance company, investment company) will not, and they will send you a letter, usually a year ahead, reminding you of the date and wanting to make arrangements for *the mandatory minimum annual withdrawals*. The first such withdrawal must be made in the year following the year your RRIF is put into place.

The investments in your RRSP flow into your RRIF in kind. In your RRSP you could make withdrawals in any amount and in any month or year of your choice, but depending on availability of cash, the timely maturity of a GIC or you selling units in a mutual fund. In a RRIF, there must be at least one prescribed withdrawal each year on a mutually agreed upon date. You likely also want to arrange that additional amounts can be withdrawn if and when needed. This may mean changing to a different type of investment. Remember however that the more accommodating the carrier's suggested program is, the higher the fee. Some even guarantee a certain payment level regardless of how your investments are doing. But this requires insurance and a rich premium for you to pay. It is important not to rush things. *Have more than one consultation with your carrier(s) but also talk to a different carrier to see what they offer in a RRIF format, or maybe check out your bank's discount brokerage on a self directed RRIF*.

If you have a self directed RRSP the same rules apply about conversion to a RRIF and minimum withdrawals.

Your statement will look exactly the same, except that it shows RRIF at the top, instead of RRSP. By obtaining a minimum withdrawal schedule, you can project future annual withdrawals, agree with your carrier on an annual withdrawal date and arrange your investments to ensure that enough cash is on hand to cover the minimum withdrawal which will be transferred to your regular bank account. *Yes, in addition to investments, you can also carry cash in your account*. Additional withdrawals can be planned ahead by the timely sale or the maturing of an investment in your self directed RRIF. If you are not into stocks and bonds, you can start and even stay with GICs but at least you have the choice of dozens of carriers who offer them and pick the highest interest rate. Your self-directed RRSP or RRIF comes with a program allowing you to shop for GICs, bonds, stocks and mutual funds and find the best for your portfolio. The program allows you to compare mutual funds and research stocks. A click on [buy] or [sell] is all that is needed.

Minimum withdrawals are a percentage of the balance in your RRIF at December 31 of the preceding year. The percentage is based on age. *If you have a younger spouse or partner, you may elect their age as the basis for your minimum withdrawals*. For instance, if he/she is 69 at the time of your first withdrawal, the percentage is 4.76% instead of 8.75%. A schedule is available at your carrier or CRA.

Income Taxes. You have to declare any RRIF withdrawals as income. No taxes are withheld on minimum withdrawals. Additional withdrawals are subject to tax withheld as follows: up to \$5,000 10%, \$5,000 to \$15,000 20% and \$15,000 and up 30%. We also recommend that you do your own tax returns using TurboTax or a similar program. In that way you can plan ahead your withdrawals and the impact they will have on your taxes payable and possibly on your Old Age Security if your withdrawal(s) raises your income to the level where a “claw back of Old Age Security pension” kicks in. If you owe CRA more than \$1,000 when you file, you may be put on quarterly tax payments. 🇩🇪

BCRPVPA Bulletin Board

Introducing Your New Editors

Many thanks to Nick and Gord for three years of putting together our BCRPVPA newsletters. As your new editors, we (Joy and Vivian) not only have big shoes to fill but also a steep learning curve. In schools, we had wonderful secretaries who put together newsletters for us. Thankfully, Richard of the BCPVPA will be our tutor, guide and mentor.

In coming issues we intend to address the goals of the BCRPVPA with articles and pictures of common interest, e.g. pensions, medical, travel, benefits, and news about activities of our association. We also hope to keep you informed about the BCPVPA and principals and vice-principals who are working in our schools.

Many of our members have written articles about their travels and we ask all of you to consider doing so. Many of us also enjoy travelling within our province, therefore, beginning in the next issue, we hope to add in articles about places in BC including news about your community: its history, what's unique, what's happening, and what you love about life in your part of BC. Who knows? Your community may have a mini tourist boom of your retired colleagues.

Help wanted:

- Short articles and/or pictures on your activities and interests, e.g. where do you like to walk? Ski? Cycle? Volunteer?
- Are you part of a group of retired principals/vice-principals that meets regularly/occasionally? Are you open to new members or guests? Send us your contact names and information and we'll print it in the next bulletin.

Vince Devries will tailor his financial articles in future issues to BCRPVPA members. If you have a specific topic of interest, please contact the editors (see below).

Contact Joy (ruffeski@telus.net) and Vivian (vrygnestad@gmail.com) with your suggestions, ideas, questions, opinions, or thoughts.

Mark these Dates

Meetings Dates

Tues. Oct. 25	BCPVPA Office
Wed. Jan. 18	Guildford Golf Club
Tues. March 6	BCPVPA Office
Wed. May 9	BCPVPA Office (AGM)

Newsletter Dates - Submission deadlines

Sat. Nov. 12
Thurs. March 12
Mon. May 14

Membership

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

Change address? A new e-mail address? Please contact Roisin Haughey (rhaughey@bcpvpa.bc.ca) so you can continue to receive newsletters and e-Bulletins.

JUST KIDDING

