



CHRONICLES & CAPERS

BC Retired Principals' &
Vice-Principals' Association

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Musings from the President by Rick Ashe

Just As Always, Contentment Is About Attitude



Today's world does not resemble 50 years ago; sometimes it doesn't even resemble 10 years ago. Finding your way involves accepting the present and future while valuing a significant past. The significant past is what makes us such valuable assets in retirement whether we are in action or just sharing what we have learned.

Word of mouth retirement talk often refers to travel hither and yon. One might think that is all we do and yet it is just one of many ways we express our new freedom. We each do what fits our interest and budget.

Many retirees do a combination of things. They include teaching (locally or overseas at both schools and universities), volunteering at home or abroad, gardening, golfing, painting, singing, skiing, helping with grandkids or loved ones, and helping make communities safer and more informed. The list goes on and the range is not only wide but also deep. Different talents led us to the career we chose, and so into retirement it leads us to the things we enjoy doing and find fulfilling.

An interesting BCIT website links to *Planning for a Successful Transition to Retirement Handbook*. It describes how you should plan your time. Don't base your plans on how you approached leisure when you were working. It is not now a prolonged vacation. It includes education, hobbies, sports, travel, entertainment, social activity, volunteerism, family,

and so on. Your interests determine the plan that suits you. In the five emotional stages of retirement we are all at number three and beyond. That is liberation, reorientation, and reconciliation. It's a good read and much of it from the 2005 study by Ken Dychtwald's "The New Retirement Mindscape".

Ernie Zelinski authored a book, "How to Retire Happy, Wild, and Free". He says it is important to create a new identity. This is particularly important for workaholics whose identity is all tied up in that work. Upon retirement that identity can be gone, and if so, it is important to create a new identity with a new purpose and move on.

There are no hard and fast rules about how and when to retire but a few things can be kept in mind. It takes courage to retire. Money needs to be put in perspective as you don't need a million dollars. You need to search for creative and meaningful pursuits and follow your dream, not someone else's. Envision your goals and where and how you want to live. Above all make these the best years of your life.

From the simple to the complex, retired members of our organization make the contributions to their life and the lives of others that fit their needs and desires. Ask yourself if your decisions have covered the bases of being good for the brain, good for the body, and good for the spirit. With the formal career behind us we can focus on having fun and being content. When we each visualize our retirement it does not look the same for everyone. What is your mojo? 🐾

Pemberton - A Great Place to Live by Pat MacKenzie

I did it! It took me over a year to get there! Like an ostrich with its head in the sand I thought I could hide from the world around me. But 14 months of playing, traveling, and more playing proved to be enough. As retired principals and vice principals you understand that.

On Tuesday, October 25, I attended my first BCRPVPA meeting! Everyone was welcoming and friendly. At the back of my mind I had promised myself that I would attend as a good listener and eager learner. There was no need to volunteer for anything at this very early stage of retirement. After all, I thought, what skill or knowledge did I have which this group of intelligent and experienced retirees would need? Before you is proof that I was wrong! They wanted an article for our newsletter and proof of my inability to remain uninvolved! As retired professionals you understand the importance of contributing, supporting, and becoming involved.

Pemberton has been my home for 7 years. It is the community in which my husband and I chose to retire, where we live our daily lives - playing, shopping, gardening, playing, walking, playing, and socializing.

Yes, Pemberton is first and foremost a place of playing and pleasure! In the summer my husband and I ride our mountain bikes on the myriad of trails that lace the valley floor and surrounding hillsides. Other times we choose to ride our road bikes either to the end of Pemberton Valley, to Whistler, or to Anderson Lake with the occasional detour to Mount Currie and Owl Ridge. When the mood hits we can be seen walking our dog, Peaka, on pedestrian-friendly trails around the village, One Mile Lake, to Nairn Falls Provincial Park, and along the dikes to mention but a few locales.

Hiking is equally rewarding! Lumpey's Epic provides some altitude gain and with it great views of the Green River and the Pemberton Valley. My favorite, however, is the hike along the MacKenzie (no relation) Basin trail up to the paragliding launch where one can get a panoramic view of the entire Pemberton Valley, sit on a bench, eat a sandwich then loop back to the valley floor via the Waco Connector. On super hot days which can get to over 30° C we pack up our swim suits, towels, and snacks for a dip in Mosquito Lake. The name is misleading; it is so named only to deter newcomers! Once we rented paddleboards for a leisurely paddle

around One Mile Lake. Within a 50 km radius there are four more lakes that Pembertonians frequent unabashedly. Golfing is also a favorite past time on one of the two local golf courses.

I wish I could tell you that we have enjoyed all the other sports and activities which our little town offers in the summer like tandem parachuting, gliding, geocaching, motocross, stock car racing, riverboat tours, fishing, canoeing, kayaking, trail and equestrian riding, and barrel racing but, alas, I would be breaking our code of honesty! Our little piece of paradise boasts sports for the younger generations too like disc golf, a skateboard park, a spray park, a BMX park, and a bump park. My husband and I have tried the latter two!

Winter is equally wonderful here. Of course, we ski. With Whistler so close by there is not a 20 cm day that we miss. Occasionally we will cross country ski. Pemberton has some track set trails. Again, its proximity to Whistler allows us to choose between the Lost Lake Trails and the Whistler Olympic Park network. The highlight of winter here, however, is the frozen lakes. A common sight as you enter town is One Mile Lake teaming with skaters and hockey players. Of equal attraction to winter-hardy sport enthusiasts is the back country skiing, sledding or ski-dooing, and the big mountain snowboarding and skiing for which majestic Mount Currie is a drawing card.

I am not embarrassed to admit that this article may sound somewhat like a tourism plug for Pemberton. Playing and Pemberton ARE synonymous. Signing off - a member of the BCRecreationingPVPAdventurers. As retired administrators you will appreciate the amended acronym. 🐾



Teaching English in Spain by Graham Mulligan

For seven days in October we talked and talked and talked -- 84 hours of contact time. This is Pueblo Ingles, an innovative and stimulating one-week intensive English language teaching experience you can have if you are planning a trip to Europe. The school targets Spanish business people and matches them with Anglos (people who speak English well but not necessarily as a mother tongue) from all over the world. It is a volunteer program for the Anglos, meaning you don't get paid, but it is worth it.

My wife and I were planning a trip to Europe, including Spain, and had heard of this school. We thought it would give us a chance to get to know some real Spaniards and an opportunity to dig into the Spanish culture a bit more deeply than by just being tourists. We weren't disappointed. Our week-long session was held in a resort near La Alberca, a Spanish national heritage site. Superb accommodations and meals were supplied free by the school in exchange for our volunteer teaching. The gist of this program is that listening to and talking English in a concentrated way over a week will greatly improve the Spanish clients' abilities in the language. The Spaniards already speak enough English to communicate, so they are not raw beginners and, in fact, some are really quite fluent but may be looking for accent reduction or greater control of the nuances of English usage. On the Anglo side we represented a variety of accents including Londoners, Aussies, Kiwis, Yanks, and Canucks. Age doesn't matter either, with some Anglos in their 20s and the oldest in her 80s. Although this was our first time volunteering there were others who had been there multiple times, including some of the Spaniards. This program is a run-away success as a business; our week was the 623rd time the week-long program had run.

One of the Spanish students, Inaki, a young architect from Barcelona had worked in his field for a few years but with the ongoing financial crisis the building indus-

try has slowed to a near halt. There are 5,000 architects in Spain, he explained in his presentation to the group, for a population of 50 million. It is very competitive and he needed to find an edge that would give him an advantage. He believed that English is that edge. Another young man, Antonio, worked for Ericsson, the global telecom provider, as a purchaser. He needed English to communicate with the thousand providers of products that his company deals with. Yet another Spaniard, Pablo, heads navigation control for the 14 km wide Strait of Gibraltar that handles a hundred thousand vessels a year. He often has to communicate in English while



looking out for illegal immigration, nautical sports vessels, pollution hazards, and search and rescue.

Each of the Spaniards has to do two presentations before an Anglo audience who are expected to ask questions. The first is simple because it is about themselves and their job and only three minutes in length; they know the subject and can talk about it easily. The second presentation is more demanding. They need to come up with a topic that will engage their listeners and speak for five minutes. By the time this presentation is due, the Spaniards and Anglos have developed

trust and friendships and the job of coaching takes on a more personal tone as you want your student to succeed and you really pay attention to how they prepare. Friendships form. We ended our week with farewells and exchanges of email addresses.

My wife and I stayed in Madrid for the following week, exhausted, but exhilarated. We had lunch with Javier, one of our students, at his downtown executive tower and saw him in his business suit, confident and speaking English with ease.

You can learn more about Pueblo Ingles in Spain at <http://www.morethanenglish.com> The group is expanding to Germany. You can learn more on their website at <http://www.englischhausen.de/> 🐾

Pension News

Cost-of-Living Adjustments. Adjustments are currently made in January each year and are based on changes to the cost of living, as measured by the Canadian Consumer Price Index (CPI), September over September, and the financial health of the inflation adjustment account. Once a cost-of-living adjustment is granted, it becomes part of the member's guaranteed lifetime pension. Effective January 1, 2012, cost-of-living adjustments will be granted only to retirees who have reached the age of 56.

The September 2010 CPI over the September 2011 CPI is 3.2%; this is the percentage increase you can expect to your pension starting in January 2012.

Access to Health and Dental Benefits. Currently, retired members receive subsidies on their group extended health benefits and have access to a voluntary group dental plan for which they pay full premiums. Effective January 1, 2012, subsidies for group extended health premiums will be discontinued. Retired members will have access to a new voluntary group extended health plan. As with the dental plan, members who choose to enroll in the new extended health plan will pay full premiums. If you missed the September 30 deadline for the new EHC you can still apply to Pacific Blue Cross but you must give them a reason and they will consider your application. Even without subsidies, access to extended health and dental plans at group rates is a benefit in itself.

Myths Busted.

Myth: Taxpayers fund public sector pensions.

Fact: A significant part of the money to pay benefits under these plans comes from investment income earned on member and employer contributions. Pension plan member and employer contributions make up the rest

of the money to pay benefits.

Myth: BC public sector pensions are generous.

Fact: Pension payments are determined by a member's working salary and the number of years the member worked. A member can reach a maximum of approximately 70% of working salary after 35 years of service, but the average number of years of service at retirement is about 20 years. Average annual pensions under these plans range between \$15,600 and \$28,700. Members and employers both contribute to the pension. No "extra" money comes from government. 🐾

Did You Know?

Our October 25th business meeting concluded with an informative presentation by a Scotia-McLeod financial advisor, Brett Creed. The discussion was lively and many questions were asked and responded to. Of particular interest were the benefits of the provincial property tax deferral program. Options include "Giving it all to the government" (pay your property taxes each year), "Paying less tax" (defer the tax and purchase T100 life insurance), or "Leaving a gift to your estate" (defer the tax and buy UL insurance). Another option is to combine property tax deferrals with the federally Registered Education Savings Plan (RESP) and the Canadian Education Savings Grant to assist your children/grandchildren. In addition, the benefits of Testamentary Trusts were explained and examined. Included in the handouts, but not discussed by Brett due to time constraints, was information on splitting income tax with your spouse, and renting vs. buying when downsizing your home. If you are interested in finding out more about these possible savings for you, contact your own financial planner. If you do not have a personal financial planner, you may contact Brett by email: brett_creed@scotiamcleod.com 🐾



New members attending their first meeting (left to right): Garry Phillips from New Westminster, Cheryl Andres from Surrey, Pat Mackenzie from Sea To Sky, Doreen Graham from Surrey, Jan Miko from Vancouver, Peter Krois from Delta.

Ways to Save on Investment Income by Vince Devries

Using the Tax Free Savings Account (TFSA) allows Canadian Residents to deposit \$5,000 per year in a TFSA. Any interest or other investment income generated is not taxed and all withdrawals are tax free. This differs from a Registered Retirement Savings Plan (RRSP), where annual contributions are deducted from annual taxable income, but where you do pay income tax on all withdrawals. RRSPs defer taxes to when you withdraw funds, allowing funds and investment income to build faster. When withdrawing funds in retirement, you pay a lower tax rate on RRSPs due to a reduced retirement income and, when over 65, due to pension and RRSP/RRIF income splitting allowed between spouses.

The \$5,000 TFSA annual contribution limit is indexed which means that over time it will increase if the cost of living goes up. You can find your annual TFSA limits on the form you receive in response to you filing your income tax return. If you have not made any contributions to-date, you will have a contribution limit of \$15,000 (3 x \$5,000 for the period 2009-2011). Any withdrawals you make are added back to your annual TFSA contribution limit for the following year. Over-contributions are subject to a special tax. If your RRSP and TFSA contribution limits exceed the amount of money you may contribute, being close to retirement or being retired, the TFSA is usually the better option.

In addition to a regular TFSA paying a fixed rate, banks and others usually offer their GICs and mutual funds as optional investments. You can also choose a self-directed TFSA, meaning that you can choose and buy your investments, including GICs and mutual funds from a wide range of banks and companies offering them, buying shares in companies both in Canada and abroad, as well as investing in government and corporate bonds. Unless the investment is locked in for a period, you can sell any day on the click of a button. These self-directed accounts come with a wide range of tools to help you research and make decisions. Brokerage fees are as low as \$5, especially if you have a substantial account (\$100,000 plus). It does not take a

lot of knowledge to start this and banks are very helpful in setting you up. Even if you limit your investments to GICs, the national GIC exposure will offer you higher rates. Most important is a desire to learn more about personal money management, improve your investment income, and reduce management fees and income taxes.

Income earned outside an RRSP or TFSA will be taxed at different levels based on type of income. If you receive interest income, it is added to your taxable income and taxed at your highest personal rate. However, if you receive dividend income, you are entitled to a dividend tax credit, which means a much lower tax than you pay on interest income. Investing in a company paying a 4% dividend is better than a GIC paying 4%, except that the latter is guaranteed and the value of your shares can go up or down.

If you have a line of credit and you plan to save towards next year's holidays, it is better to apply your monthly savings to your line of credit or to your mortgage if it is in the form of a line of credit, reducing the outstanding balance and interest charges, and charging your holiday costs back to your line of credit. Had you put those savings into a savings account you would have earned less interest than you pay on your line of credit, plus you would have to pay income tax on the interest earned. Smart pensioners apply their pension cheques to their line of credit and take funds back out as needed. It is not only smart money management but it also can act as a psychological brake on spending.

If you have rental income, you can claim all kinds of expenses to reduce your tax bill. However, not all expenses are deductible. A new roof for instance will not reduce your taxable rental income but will increase the original price you paid (your capital cost) thereby reducing a potential capital gains tax due on the eventual sale of the rental property. 🏠

Check Out Our Website
www.bcrpvpa.ca

A Gift of Your Support is Appreciated



I know that you -- as our retired members -- have vast knowledge and experience to share with those of us still in the profession and more importantly, those who are starting out in the profession. My belief is that we have not utilized the resources that you, our retired members, have to offer.

I personally use the counsel of our retired members often, as a sounding board, a venting place and to draw from the experiences that you have had. I often hear, however, from those I engage with that they are not sure that they could do the job as they did it in today's school world. My initial reaction to this is that somehow technology and social demands have changed enough in recent years that if you are not immersed in the system, the changes appear to be huge. Upon reflection, however, it is clear to me that the leadership role of the principal is slowly being eroded by new demands and expectations.

The leadership role of the principal is constantly being stretched by operational details, new policies and reporting requirements and an expectation that all issues that arise at the school should be handled by the school, even if the school does not have the expertise and resources to address them. The principal, like many teachers, has taken on a much larger role than education provider. The last thing that principals seem able to address is their instructional leadership time as every emergent issue, and schools have many of them each day, takes precedence over all other planned items.

We are in a difficult position as the public and parents don't necessarily understand our role. Often, we are considered to be part of the BCTF and we get grouped in with their issues and agendas. We need you, as retired members, to advocate and educate about the important role of the principal and vice-principal. Many of us are the advocates for the children in our building who do not have a voice in addressing their challenges in the school setting.

This fall is a particularly challenging time to be a principal or vice-principal. The current BCTF strike has impeded our ability to communicate with our teachers in the collegial way that is the norm. Principals tell me that this is the most profound change that they are dealing with this year. We are picking-up many of the pieces that have been left undone by the strike but we cannot continue to do so. I am worried for the health and state of mind of colleagues as the strike moves on without any sign of ending during this calendar year or the new semester.

If you have a moment, phone or have a coffee with one of your newly-placed principals or vice-principals. Add your voice to the public debate about education. Who knows more or is better positioned to speak on behalf of our public education system than you? Please contact me if you have any questions, concerns or ideas about the current state of the principals' role and how it can be supported. 🐼

*With my thanks and gratitude, Jameel Aziz
President, BCPVPA*

We Who Spent a Life

We who spent a life
Know what we've done
specializing in tying boots
un-sticking stubborn zippers
reassuring little minds who fret they're late
answering phones; announcing on the intercom
marking papers, writing reports
one hundred encouraging phrases
leading songs and coaching teams
We who kept the faith
humbly served and patiently waited
passed on wisdom of the ages
then quietly stepped from the light.

*Neil Garvie, 2010
from As You Were Teaching*

Scholarship Recipients

Once again there was an outstanding group of applicants for our four scholarships. As one of the retired administrators expressed, “If I had to get into university now I certainly wouldn’t be able to do so what with the caliber of secondary school applicants graduating today”. After meeting three of the four recipients at the annual BCPVPA scholarship awards dinner, this certainly is true. All were articulate, intelligent, and a real pleasure to talk with; their passion for learning as well as helping others was most evident.

Marco Calara, an honour roll student, graduated from Lord Tweedsmuir Sec. School in Surrey. He volunteered over 200 hours of service in the school and community and also was very active in athletics (rugby, football, swimming, badminton, track and field, and cross country). Known for helping to create a strong team bond on every team he participated in, he consistently placed the team’s needs ahead of his own. He is attending the Pacific Audio Visual Institute, pursuing a career in the music industry as an audio engineer.

Taryn Goodwin, an honour roll student from Mark Isfeld Sec. School in Courtenay, is known for her infectious, positive attitude, and her work ethic. She was involved in many school and community activities and played volleyball on the school team that became the Vancouver Island champions. She currently is attending North Island College and plans to transfer to Emily Carr University of Art and Design for her 3rd and 4th years of university. Following completion of her BFA, she hopes to attend a one-year program at the Vancouver Film School.

Mark Naismith, from W.J. Mouat Sec. School in Ab-

botsford, maintained an honour roll standing while working 24 hours weekly in a local restaurant. In addition, during the summer months he volunteered as a cook to provide healthy meals for Abbotsford’s homeless. His principal wrote “Mark has much to offer to society and has already demonstrated his altruistic personality in contributing to charitable causes and his willingness to help others without tangible reward”. He is pursuing a degree in Mechanical Engineering at BCIT with the ultimate goal of becoming a project manager.

Crystal Weltzin, a top academic student, had only one mark in her 5 years at Lord Tweedsmuir Sec. School in Surrey that was below an “A”. She was involved in drama both at the school and community level as an actress and as a stage manager. She is a referee, coach, and player of water polo, a Water Safety instructor, and an assistant instructor in karate. She is attending Capilano University in the “Acting for Stage and Screen” Program where she is learning about the theatre and film industry and also acquiring new acting techniques as her goal is to become a professional stage and screen actress. 🐾

Volunteering in Other Countries

Many Canadian non-sectarian NGOs look for volunteers to work in third world countries for 3 - 6 month stints. If you are interested in sharing your expertise and want to experience living in another part of the world, you may wish to contact organizations several of our BCRPVPA members have been involved with and can vouch for their credibility. Further information can be found on their websites:

www.canadianharambee.ca (be an agent)

www.acceskenya.org (what can you do)

www.ctf-fce.ca (Project Overseas)

For other Canadian-based organizations just “google” Canadian volunteer jobs and check out the various websites listed there. However, the BCRPVPA cannot vouch for any of the organizations listed through your “google” search. If you are interested in an all-expenses paid, short-term teaching assignment in China with Tianjiao English Training Institute (operated by one of our members), contact Graham Mulligan at grahammul@gmail.com. 🐾



(L-R) Gerald Soon, Marco Calara, Crystal Weltzin, Mark Naismith and Rick Ashe

BCRPVPA Bulletin Board

The newsletter is only as good as your contributions and suggestions:

We ask you to consider writing an article on your travels or your community for our newsletter -- Pat MacKenzie did and now she can claim that she is a published writer! Short articles and pictures are always welcome. Please send your submissions to Joy (ruffeski@telus.net) or Vivian (vrygnestad@gmail.com). You do not need to wait until the submission deadlines -- we accept them at any time and store them up for coming newsletters.

A reminder that Vince Devries will tailor his financial articles to the interests and questions of the BCRPVPA members. Please send your suggestions to Joy or Vivian and we will forward them to Vince.

Remember the Sunshine

Please contact Lucy Bain by phoning 604-270-9663 or e-mailing her at rcbain@telus.net if you know of one of our members or his/her family who should receive a ray of sunshine. This could be applicable to condolences or congratulations. We want them to know we are an association that cares. Thank you in advance for your valued input.

Have Speaker, Will Travel

For our January 18th general meeting we will have Monique Auzoux, from TST Travel coming to us to speak about travel and travel tips. She is a dynamic personality with helpful information that we are confident will be well worth your travels to the Guilford Golf Course. We hope to see you at the meeting.

Changes to your address or e-mail?

Have you changed your e-mail or home address? Please contact Roisin Haughey at rhaughey@bcpvpa.ca so you can continue to receive BCRPVPA newsletters and e-Bulletins. To receive e-Bulletins from the BCRPVPA, please make sure that you add rick.h.ashe@gmail.com to your address book so your internet provider accepts the e-mail and doesn't reject it as spam.

Mark these Dates

Meetings Dates

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

Newsletter Dates - Submission deadlines

Thurs.	February 23
Mon.	May 14

Membership

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

Chapter Council News

The BCPVPA Chapter Council meeting was held Nov. 4 - 5; several of our members attended. Of special interest was a talk by George Abbott, BC's Minister of Education. The resulting discussions were quite lively. A report of the proceedings will be posted on our website (www.bcpvpa.ca) on December 1.

JUST KIDDING

