



CHRONICLES & CAPERS

BC Retired Principals' &
Vice-Principals' Association

Issue 54 • November 2012

Musings from the President by Gerald Soon



Retirement - there's nothing like it. . .

One of the joys of retirement is the time I have to spend with our grandson. His love of books is already evident, and there is just something special about having a little one come up with a book saying "Lap! Lap!" One favourite story is

Platypus and the Lucky Day, by Chris Luddell - (ISBN 978-0-15-216723-3). Platypus encounters all kinds of challenges, but he optimistically sees the positive in each one.

What challenges are there in retirement? When we were working in our schools, we had multifaceted jobs that required problem solving skills, tact, discernment, and vision. Newly retired colleagues have just ended their active careers having faced even more difficult times.

In retirement, there are new challenges to face and perhaps fewer problems to ruminate upon! Above all, there is less stress! What do you do with your time? Volunteer? Travel? Work in some capacity? A statistic often mentioned in the last year was that 50% of active administrators in schools are in their first five years of administration.

A challenge for our executive, is to meet the needs of all our members. The recent survey of our membership will help us discern your needs. These may be related to

health, economic security, travel or work opportunities, or estate planning. We aim to provide a varied program that will appeal to you. Our October meeting speaker was Mary Hamilton, from Davis LLP, who gave an excellent presentation on "Will Planning and Related Legal Issues." A summary of Ms. Hamilton's excellent presentation is found in this newsletter.

Our next general meeting is one you won't want to miss. Gerry Tiede, past chair of the Teachers' Pension Plan, and current member of the Teacher Pension Plan Advisory Committee, will give a presentation on pensions. We will meet Wednesday, January 23, 2013, at 10 am at the BCPVPA building, 525 West 10th Avenue, Vancouver.

We know that not all members can make it to our meetings, but hope to have summaries of pertinent presentations in newsletters.

Wishing you all the best for the holiday season, and like Platypus, may you see the positive in every challenge that retirement offers you! 🦇

Thank you to all members who took time to respond to our recent "directions" survey. The executive will be examining the results at their upcoming meeting in order to help move our organization forward.

“Mea Culpa” from Your Editors

We had hoped to begin our “email only” with the last edition. Unfortunately there were mix-ups and complications; consequently, paper copies went out to everyone. If you were one of the members who requested “email only”, we apologize.

The cost of producing and mailing out the newsletters continues to grow. Our current cost for printing and mailing a newsletter is \$3.18 for each one printed and then mailed. Thank you to those who have requested to receive the newsletter by email only. For this particular newsletter, by sending it by email only to 160 members, we are saving over \$500. Suggestions for using this money include offering more scholarships in addition to the four we currently give, making all newsletters a minimum of 8 pages (rather than two of 6 pages and two of 8 pages), or holding BCRPVPA meetings in other parts of the province. What do you think? Vivian (vrygnestad@gmail.com) will compile your suggestions and bring them to the executive for discussion.

Since it does not cost extra nor involve added work, Gerald will continue to send the newsletter out to all our members whose emails we have. We are hoping that those who prefer reading online will request “email only”. Feedback indicates that this is favoured by those who travel or those who prefer the convenience of easily finding and reading current and back issues on their computers, tablets, or smartphones. Email Vivian (vrygnestad@gmail.com) to put your name onto the email only list.

As your editors we will continue to seek ways to reduce costs while retaining the professional look of the newsletters. Different paper? More/fewer pages? We welcome your submissions, suggestions, and ideas for content and improvement. Don't wait to be contacted personally by us; we are always looking for interesting articles from our members. Please email any submissions along with accompanying photos to Joy (ruffeski@telus.net). Thanks for making your newsletter something that you want to read! 🐾

That's Dedication by Gerald Soon

Ben Cutcliffe was involved with the BC Teachers Pension plan for the past 24 years as an active member and a retiree. For the past 12 years he was a member of the Pension and Benefits Committee of the Provincial Teachers Pension Advisory Committee (TPPAC). He regularly reported on pensions to the BCRPVPA for the past 14 years. Ben recently gave up his position with TPPAC although he will continue to present seminars on retirement to active administrators and teachers as he has done for the past five years. We will miss his regular updates as he kept us so well informed with his knowledge of the workings of our pensions. Thank you Ben for so many years of dedicated service. 🐾

Kudos for Members by Christine Johnson

Memories Revisited – A Teacher's Return. While he might have retired as an administrator following his years as an art teacher, Lynn Kenneth Pecknold shows no signs of slowing down, as was evident in the recent exhibition of his work at Place des Arts in Coquitlam. Having begun his career in that district, Lynn Kenneth was able to reconnect with former students, friends, and colleagues during the exhibition which showcased some wonderful examples of his art work, including a series entitled *Bread Clips*. 🐾



Dick Taylor, a principal in Kamloops from 1987 to 2005, has just received the Queen Elizabeth II Diamond Jubilee Medal for his work with the Adaptive Sports Program at Sun Peaks. He was recognized for growing the program from its humble beginnings to the vibrant entity it is today. As a result, people with physical or intellectual disabilities can now enjoy the mountain skiing experience with the support of trained volunteers in a safe but exciting environment. The honour was presented in Kamloops on October 10, 2012. 🐾



A Book is a Book is a Book . . . by Doreen Graham

“Reading is to the mind what exercise is to the body”. Sir Richard Steele knew nothing about ebooks back in 1672 when he wrote of his perspective about reading. But in today’s world, the print/a tactile book is not the only medium for achieving such a noble and historically recurring purpose for reading. The ereader is here, and here to stay. As a friend expressed to me recently, “I love my ebook reader and generally carry it with me at all times in my purse, in case I have to wait for someone or something. It’s a godsend when travelling as I no longer have to carry eight or more books when I go to Africa. I remember seeing my first ebook reader back in 2007 and a former colleague who was still working was reading it on the plane when I was off to speak at a symposium in China. I thought I’d never want such a device as I loved the feel of books in my hands -- how soon we change if we allow ourselves to!” My sentiments exactly . . . and I haven’t looked back since getting my first ereader five years ago. Once you’re ready to take a chance using an ebook you might wonder how to put that notion into action? Here’s a few suggestions to get you started. And, if you’re not yet sure you want to use an ebook, continue reading just to see if your resistance can be sustained – or not!

There are two resources to get ebooks that I use, the public library and on-line book stores such as Kobo, Amazon, Sony ebooks, Bookworld, Project Gutenberg books, Google Books and iBooks. By searching the internet you will likely find other resources for downloading ebooks, for purchase as well as for free. To get started, go to any of the sites named above and browse their book selections. The sites vary in browsing techniques but all are easy to use with self-evident links for browsing. Several sites have the capacity to generate a “wish list” of books so you can return to the website and purchase at a later

date. I generally check a title at several sites to get the best possible price for a book but have found that the prices don’t vary by more than \$4.

When you select a book the next step is to purchase it with either a visa card number or PayPal. The key is to ensure a site uses a secure payment method. If the http is preceded with an “s” then it is deemed to be secure [shttp:]. But as with any purchase always be wary about parting with your money over the internet. I have never had any problems using this method of payment.

Any book you pay for will be available to you on that ebook website. Just like owning a book, it’s always yours until you give it away. If you change computers you still have access to all your purchases by going to

the website and downloading to your new computer. When a title is purchased it can be downloaded to your ereader, or a computer then transferred to your ereader.

Using the public library requires a library card, a computer, and/or specific software on your ereader which can be downloaded for free from the public library website. The process is identical to purchasing from the internet except it’s free.

Unlike purchasing a book on the internet, the library download is typically available to you for 21 days. When the time expires, the book on your ereader can no longer be opened and read. You can, however, renew the book or borrow/download it another time.

Whether you read ebooks or a combination of ebooks and books, the process and purpose remains the same. It’s the message from the printed words that will stick with you, not how the book felt when you held it in your hands and turned its pages. I encourage you to try before deciding for sure ebooks are not for you. 🐱



Wills and Estate Planning

We were very fortunate to have Mary Hamilton, of Davis LLP as a speaker at our October 23 general meeting. She is their expert on all aspects of will and estate planning and consequently covered many aspects of the topic and answered specific questions as well. The most important parts of her presentation are summarized below.

What is a will? In BC a will must be a document in writing, signed, dated and witnessed. Videotapes are not legal and are not considered valid according to the law.

What happens if you die without a will? With the new Wills, Estate, and Succession Act of 2009, your spouse (including common law of at least 2 years immediately before death) will receive the household furnishings, \$150,00 or \$300,000, the right to buy the spousal home, and 1/2 the residue of the estate. No matter how old the children are, they will automatically receive 1/2 of the estate's residue. For legally married spouses who are divorced, there is no spousal share but if the spouse (including common law) has been separated for less than one year he/she is entitled to the spousal share. In addition, if you die without a spouse or children the order of distribution is: grandchildren, parents, brothers and sisters, nieces and nephews, next of kin, and the government.

Why do you need a will? If you have underage or disabled children you need to ensure that a guardian is appointed for them. An executor also needs to be appointed or the government will appoint one and charge fees accordingly as the will is probated. By having a will you avoid intestacy laws, are able to choose your beneficiaries (who, what, when, how), minimize taxes and other costs at death, and can set up trusts if you wish to ensure that all or part of your estate is held in trust during your spouse's lifetime and that on his/her death, the balance goes to other beneficiaries.

Trusts in wills. Advantages are that you have some control over where funds go, creditor proofing, allows access to other benefits (e.g. disability), favourable

tax rates through income splitting, allows for next generation succession planning as well as spendthrift protection. However, ongoing administration costs for trusts can be a disadvantage.

Can your will be challenged? If there is a challenge, this must be done within 6 months of probate. Challenges can only occur regarding

- validity (latest will, formalities of execution, beneficiaries or spouse are not allowed as witness, testamentary capacity of the will writer, no undue influence or coercion),
- marriage (does not revoke a will done prior to the marriage),
- divorce, or
- the Wills Variation Act (adequate provision is ensured for the proper maintenance and support of the spouse and children).

Assets passed outside of will. There are many assets that can be passed outside of a will. These include joint tenancy (with land registry); life insurance, RRSP, and CPP survivor's pension, annuities or pensions payable to a named beneficiary, and assets held in trust. Benefits of assets passing outside the will are that these are transferred immediately on death upon submission of the death certificate, reduced probate fees and other estate costs, privacy, creditor protection, and it limits the Wills Variation Act exposure.

Duties of an executor or trustees. Before you agree to become an executor, you should be knowledgeable of what this entails and agree to be willing to do so. Duties include the funeral arrangements, inventorying and safeguarding all assets, probating the will and ensuring it was the last one, finding and getting a good price for all assets, paying debts, filing the income tax return, carrying out testamentary wishes, administering trusts, and winding up the estate and trusts. It is important when finishing up the duties to make sure that you also get a signed release from the beneficiaries.

Considerations when choosing an executor/trustees. Considerations include whether the person is willing to act in this capacity, their age, residency, number of

individuals, trustworthiness, impartiality, and expert abilities. There should be remuneration for said person either in the will or by the law which allocates amounts and percentages + fees for annual care and management of trusts. The portion of the maximum fees depends on many factors including size of estate, complexity, duration. This fee must be shared if there is more than one executor/trustee. Often family members who become executors do not take a fee but that should not be a deciding factor in appointing an executor. A key point is that a succession plan is needed in the will for the executor for if he/she dies before finishing the duties and there is no alternative named, then that person's executor automatically will become the executor of your will and that may not be what you want! Legal companies cannot be executors/trustees.

Powers of Attorney. New legislation was enacted in September 2011. The scope of power of attorney is for "financial affairs" only. To set this up, both the donor and attorney must sign before this becomes effective. Records must be carefully maintained. You should ensure that the person is a citizen of Canada as residents of the US and many other countries must report to their government all about your personal banking and investment accounts. There are two kinds of powers: immediate and springing. If choosing "immediate" you must make certain that you really trust this person as they could, without your knowledge enter your financial affairs, withdraw funds, etc., even when you are not incapacitated. "Springing" powers only take effect after a statutory declaration by two doctors that the donor is incapable of managing financial affairs by reason of mental or physical infirmity. There is protection in the law that prevents anyone working in a care home, a caregiver, a housekeeper, or like individual from acquiring powers of attorney. It is critical that the names in all documents for persons with powers of attorney are exactly the same for if they are not the power of attorney will not be recognized especially by banks and the land title office.

Representation Agreements. This form of agreement allow you to decide in advance how, when, and who should make decisions about your health and personal care, the routine management of financial matters, and all legal proceedings. It is important to

avoid committees for this. Reasons for having such a representation agreement include:

- you do not want persons set out in legislation to be the decision maker for your health care
- you want to empower a person of your choice to consent to serious types of health care and decide on your personal care
- you want an advocate in the health or social service system if you lose capacity
- you want a certain person to have access to all medical records.

A representation agreement lacks the capacity to grant power of attorney but rather gives you help when you need it with routine financial matters. Two areas of authority can be designated in representation agreements: Section 7 (limited capacity) deals with personal and health care, routine management of financial affairs, and obtaining legal services whereas Section 9 deals only with personal and health care. In both cases, unless specifically authorized) a representative cannot consent to serious health care in regulations, make arrangements for the temporary care and education of minor children, or any other persons who are cared for or supported by the adult, or interfere with the adult's religious practices.

A final caution Mary had for the group was that you must take time to do a will properly. It could cost around \$2,500 for all the documents (will, representation agreement, power of attorney, living will) to ensure that the documentation is legal, your wishes will be carried out, and all facets cannot be challenged. Remember: you get what you pay for. It does take time for lawyers to do such documents especially when blended families are involved. 🐼

This article is a summary of the presentation and is for information only. For professional advice please contact a professional advisor. Mary Hamilton can be contacted at Davis LLP in Vancouver.



Gerald thanks Mary for her informative presentation

What Amazing Students

Each year in November, it is a real pleasure for several of our executive members to attend the annual scholarship awards dinner and presentations held by the BCPVPA. This year, we met three of the recipients of our scholarships and their families; a truly delightful experience.

In a conversation with one of our executive members, a proud father mentioned that recognizing the students' contributions to their school and community as is done at this ceremony is so meaningful and powerful; it honours the individual for his or her contributions to society, not just grades. His older daughter had previously won a Gordon Shrum scholarship of \$24,000 for 4 years of study at SFU and yet she never received the recognition leading to that award that his younger daughter received from our organization. We do things right!

Although we try to give some of our scholarships to those going into alternate forms of post-secondary education, there were no such applicants this year. In addition, the committee always looks for not only how the applicants have contributed but also what they have learned by doing do. The quality of all applicants was amazing; how these young people do so much and still maintain a straight "A" average is astounding. The job of the selection committee was a challenging one to just select four students.

Raymon Gulati graduated from Queen Elizabeth Secondary School in Surrey where he proved himself committed to both his school and community. He organized and ran the school's Chess club, was a peer tutor, and assisted science teachers in setting up and dismantling Science experiments. Teachers at Queen Elizabeth came to depend on him for his excellent work with students and for his reliability and accuracy. In addition to volunteering with the Surrey Food Bank, Harvest Box, and Surrey Memorial Hospital, he also is the website manager for BCAPS, an organization that speaks out for people who stutter. He currently is enrolled at SFU where he is studying Mechatronics.

Meghan Jamieson, from A.R. MacNeill Secondary School in Richmond, took a very active leadership role in her school. She was involved in the student council, grad committee, "Power" committee, cross-country, and had a major role in the school play. Outside of school she was involved in rhythmic gymnastics, judo, and as a regional coach for the Special Olympics Provincials. She currently is attending Langara College in the university transfer program and will either pursue a career in special education or physiotherapy.

She feels she needs a little time to see what life's experiences give her before making her final decision.

Madeline Millsip, or Maddie as she was known as at Langley Secondary School, was very involved in the school's Fine Arts Intensive Program and was noted as being a very talented visual and performing artist. In addition, she was a member of the Grad Council and active in social justice issues, travelling to Belize last spring break to assist with a rural school construction project and giving workshops there on leadership, communication, and recycling. She tutored Grade 8 students, was on the school's wrestling team, and was active volunteering with the Nicomekl Enhancement Society. At SFU she plans to pursue a Bachelor's degree in Business Administration.

Stephanie Yu's work ethic was well known at Pitt Meadows Secondary School. She graduated with honours with an astounding 144 credits, almost double the 80 required. Amazingly, she also was involved in organizing such school activities as the Terry Fox Run, Spirit Week, the school's 50th birthday, Grade 7 parent night, and a school-wide composting program. Within the community she volunteered over 200 hours to Ridge Meadows Hospital where she played piano and socialized with senior residents and in the last two summers spent 350 hours with SFU as a summer camp leader and also with Ridge Meadows Association for Community Living's camp for children with developmental disabilities. In addition, she is a talented musician and plays the Yangqin with the BC Youth Chinese orchestra. She is currently enrolled at UBC where she is considering a career in medicine. 🐱



Left to right: Meghan Jamieson, Raymon Gulati, Madeline Millsip, Gerald Soon

Planning Ahead by Vince Devries

Is it the time of year? Is it the weather? Or is it that my wife just celebrated her 75th birthday? Somehow we got on the subject of what if one of us dies?

What portion of what pension flows through to the surviving spouse depends in part on the arrangements you made at retirement for any employment pension plan you have. If you are not currently receiving 100% of your CCP and your spouse also gets CPP, you will get 100% with the missing part made up from a portion of your spouse's pension but you will never get more than 100%. You will continue to receive your Old Age Security and the survivor can use up the rest of any RRSPs and other savings. CPP pays a onetime death benefit of \$2,500 maximum. Life insurance may have been a part of any benefits attached to your employment pension and you may have some other life or mortgage insurance.

What about your home? Is it suitable for a surviving spouse? Can the survivor cover the cost of living there? If not, where would the survivor go? What are you going to do with all your stuff? Our neighbours just moved into a "retirement home" where they have a small apartment and all meals provided. Medical and other help is available but at additional cost. They pay a little over \$4,000 per month in Nanaimo; in smaller towns it may be less, more in big cities. Should you buy insurance against this possibility? Personally, I do not think so. It is very costly, often has time limitations, and how many of us need that kind of space or care? Many of our relatives have stayed in their homes until they died. My mother, at age 90, went to a nice "home", with her own 2 bedroom apartment and meals provided. A kind staffer would bring her a sleeping pill whenever needed at \$18 a pop. It was rather costly for the 5 years until she died. My aunt, with a low retirement income, went into a "home" with government support. Her apartment was much smaller but her meals were similar to those enjoyed in a good restaurant and were cooked in the home's own kitchen, whereas my mother's meals were trucked in and tasteless. My aunt was quite happy in her small apartment, secure in the knowledge that help was close at hand. The biggest problem they both reported was that suddenly they were surrounded by old people and before they knew it they felt old too. Today governments are working at keeping old people in their homes by providing outside help. This is the way my wife and I wish to go. We like the young people in our area, the

kids that come trick or treating, the garden that forces us to be outside, the doctor and stores (including a liquor store) within walking distance. We are happy where we are and the cost of living here is a lot less than a decent "retirement home" would cost. Help for the garden and maintenance can be had without reaching the cost levels of a "home". It is good to talk about these things when you are both alive. You can work out each other's after-tax income as a surviving spouse and discuss the various housing solutions within that new budget.

One result of our discussion was that we are now starting to clean up. Do we need this? Will we ever use or wear that? Give it to the children, the local thrift store, or call the Canadian Diabetes Society and have their truck pick it up.

Funeral arrangements are something else that need discussion. When one of my brother-in-laws died, his grave was waiting for him along with a spot for his wife. Full church service, expensive casket, headstones, and the estate was poorer by \$25,000. I saw his grave once; his wife has not been there in years. Another couple we know not only have their grave sites bought but also their headstones. You can visit their graves right now and the only thing missing are the dates of death. They wanted to see what their graves and headstones would look like. I hope they get lots of visitors, both before and after death. There are alternatives such as the Memorial Society of British Columbia. They have contracts in place with various funeral homes around the province to offer low cost services and prohibit them from upselling you into something you do not want. Become a member (the cost is negligible) and be sure that any funeral home you deal with is a member of the Society. For instance, they have a plan that calls for the body to be picked up, cremated, and ashes returned with four copies of a death certificate which you will need to deal with pensions and insurance. The survivor(s) can arrange a memorial service. The last time I checked the cost of the plan was less than \$900. The cost of the memorial party will likely exceed that. Of course, a lot of that cost will depend on how many of your friends and relatives will still be alive at the time of your death!

The above does not constitute professional advice and is given strictly for information purposes. I strongly recommend conferring with one or more competent professional advisers when you are ready to act on any of the above. 🐾

BCRPVPA Bulletin Board

BC Offshore Schools Opportunities

The British Columbia Canadian International Schools (BCCIS) in Cairo, Egypt, is searching for a BC principal beginning in September 2013. BCCIS is a highly successful school that provides a top quality BC Graduation Program with BC certified teachers, and operates with the strong support of the local authority.

An introduction to the school can be found on the web at www.bccis.net

If interested in discussing the details of this appointment, please contact the BC Offshore Representative at mdcompo@yahoo.ca

Principal/vice-principals positions are also available at BC Offshore Schools in China.

We need your updated e-mail address!

After each e-bulletin is sent out by the president, we are notified that several e-mail addresses are not valid. If you change your service provider, please let us know right away so you continue to receive important bulletins and the link to our latest newsletter. Also make sure that you add bcrpvpa@gmail.com and gersoon@telus.net to your address book so your internet provider accepts e-mails from the BCRPVPA and doesn't reject them as spam.

Regular mailing address change?

If your regular mailing address has changed please contact Ann at warrender@shaw.ca or Jennifer at jennifer@bcpvpa.bc.ca with the changes.

Membership

New members are always welcome. Share this edition with your soon-to-be retired colleagues and have them join you as soon as they retire. Check our web site www.bcrpvpa.ca for membership forms and more information.

Sunshine

Let up know of special happenings as we want to acknowledge your special successes in our newsletter. Please e-mail Christine Johnson at cjbarrett@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.

Important Dates for 2012-2013

General Meetings

Wed., Jan 23 - BCPVPA office; Gerry Tiede will speak on our pension plan

Tues., March 5 - Guildford Golf Club

Wed., May 8 - BCPVPA office

Newsletter Submission Deadlines. However, articles are welcome at any time.

Tues., Feb. 26

Mon., May 13

Educators Without Borders

Educators Without Borders (EWOB) provides teaching and learning opportunities in an international context and often hears about international assignments. They are preparing a database of educators who may then be matched with international opportunities, both volunteer and salaried. Please check out www.ufv.ca/ewb for further information or email ruby.ord@ufv.ca if you are interested.

JUST KIDDING

