



CHRONICLES & CAPERS

BC Retired Principals' &
Vice-Principals' Association

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Musings from the President by Joy Ruffeski



As I take the dog out for her walk on autumn evenings the smell of wood smoke from people's fireplaces is apparent along with the fresh scent of evergreen needles. It makes me think of when I was younger and life seemed a lot simpler and less hurried. There were fewer cars on the roads and people didn't seem to drive so furiously; public transit, bicycles, or walking were the more common modes of transportation. Private phone lines were reserved for certain professional people like doctors – others had at least one other party on their phone line. Listening to the radio or reading a book was something to look forward to at the end of a long work day. Movies cost 25¢ and you saved up your allowance so that you could go to the Saturday matinee and spend several hours watching cartoons, newsreels, the serials, and westerns. People took time to greet each other and smiled at those they didn't know. Children played happily with those in the neighbourhood and only returned home when it was dinner time. Everyone had a garden in their backyard and you looked forward to the various seasons as your palate was tempted with something you hadn't had fresh for 10 months of more. Marvelous smells of cooking assailed your nose as you walked into the house. The whole family sat down for meals together and talked about the day's events. Sunday evenings at 8 p.m. were

one of the highlights of the week as families sat down to watch the Ed Sullivan show on their black and white television. The Sears catalogue held wonderful pictures of things that you might be fortunate enough to get for Christmas – a new piece of clothing, a toy or puzzle, skates, or, if you were really lucky, a new bike.

The previous recollections are great memories of times gone by but, if one is realistic, life was actually much more challenging than now. Logs had to be chopped for firewood, coal shuttled into cooking stoves or furnaces. Hot water reserves had to be kept up in the stove or there would be no hot water for washing up. If you lived in the city you were fortunate to have running water but out in the country often people had to rely on wells and hand pumps that could run dry in the summer. Everyone knew everyone else's business as party lines didn't allow for private conversations. There was usually only one radio in a home and both radio and television stations were very limited. Generally movies were in black and white; only the cartoons or adult oriented ones were in colour. Men worked long hours at their jobs; women worked at keeping the home clean, warm, and inviting and meals took hours to prepare. Children had numerous chores to do. Money was scarce and parents worked hard to ensure that their families would have it easier than they did.

Today's world has changed substantially from that of our youth. It will continue to do so and we must be prepared to change as well. You might want to check out "Shift Happens" or "Did You Know 4.0" on You Tube for a look at the present and a hint at the future! It is a real eye opener and will help you appreciate the challenges that our young people of today face. 🐼

Oman? Where the World is Oman? by Chuck Nelson



ditional dress, attend the mosque and adhere to traditional practises (all while driving cars and texting on their cell phones). Interesting to note that fishing, not oil, is the main industry.

We travelled to Nizwa, the former capital of Oman, and had to get up early (before sunrise) to attend a goat market with hundreds of Bedouins. Here they swapped and sold goats, cattle and camels in an auction-like atmosphere which was truly unique. As we travelled through the mountains in northern Oman we came across large domes situated on hilltops which were made using flat stones. It turns out they were tombs/cairns of spice trade travelers of bygone centuries.

Oman has incredible scenery - beautiful beaches, amazing deserts, wonderfully rugged mountains. It also has castles, forts and walled cities hundreds of years old. We had the opportunity to spend two days in the desert, sleeping in a tent made of woven camel hair, struggling up tall sand dunes and eating traditionally prepared Omani food and drink.



Driving for several hours south-east from Muscat on paved highways, dirt roads, up and down several wadis (dried up river beds) and through sand trails we finally reached the Indian Ocean. Here we observed awesome giant turtles coming up on to the beach at night, digging holes in which to lay their eggs then digging other holes to fool the predators. We came back before the sun rose the next morning to see the last of these giants heading

That's what my wife, Marlene, and I said in 2007 when our son Joel said he was leaving his teaching job in BC to teach in an American school in Muscat, Oman. His girlfriend, Tina, would be leaving her job as a pharmacist to work in the same school in Muscat as a secretary.

Since then we have visited them twice. Visiting the Middle East conjures up thoughts of a dangerous world that may not be worth visiting. Don't believe everything you hear. They don't encourage tourists to visit their beautiful country but Oman has to be one of the safest countries we've visited.

Oman is ruled by Sultan Qaboos bin Said Al Said who began his rule in 1970, three years after oil revenues began to come in. The Sultan has tried to maintain aspects of a traditional government while moving into a modern state. He is respected and loved by the Omanis.

In 1970 there were two primary schools, seven kilometers of paved road, extreme poverty and a divided people. Today there are hundreds of schools, many modern hospitals, hundreds of kilometers of paved roads and highways and women in all levels of government and industry. Ninety percent of Omanis still wear their tra-



back to the sea.

We also visited the Grand Canyon of Arabia where we hiked along the canyon wall to a recently abandoned village. It was amazing to us to think that these villagers had been able to eke out an existence in this barren site in these primitive stone houses for many generations.

It was very different to be the only tourist not from Oman on most of our excursions. We were very fortunate to have Joel and Tina showing us around their new environs as the country isn't yet set up for regular tourists. We can't wait for our next visit! 🐾

To Collect or Not to Collect by Ken Clausen

If you answer 'yes' to one or more of the following scenarios, you may be interested in a meeting being planned for Retired Principals' and Vice Principals' Association members.

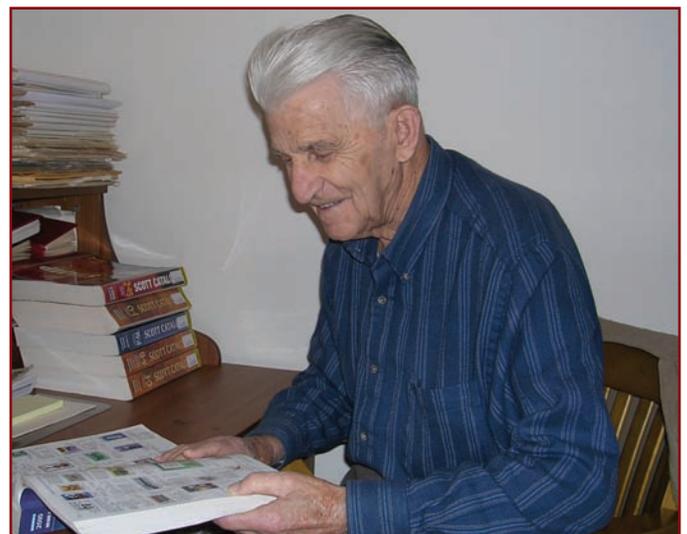
- * You inherited a stamp collection and wish to sell it but are unsure of the necessary steps.
- * You have some questions about the value of your inherited or personal stamp collection.
- * After some consideration, you are interested, once again, in stamp collecting but have several questions.

Barry Freeman, a BCRPVPA member, is interested in meeting with any association members to answer questions related to stamp collecting. Barry has been collecting stamps for over 50 years, and has a wealth of knowledge and experience regarding all aspects of this popular hobby. After retiring from the Richmond School District, Barry opened and managed the Steveston Stamp and Coin Store servicing the Richmond/Vancouver stamp collecting community for over 5 years. He then closed the store and moved to Steveston Stamps where he collaborated with two colleagues who appraised, bought and sold stamps for over 11 years.

If you are a BCRPVPA member interested in obtaining up to date information related to stamp collecting,

Barry is offering to share his expertise at a free session to be held at the BCPVPA office on 12th Avenue in Vancouver. There will be an opportunity to ask questions, share information and enjoy fellowship at the gathering. Those present may wish to plan additional meetings to discuss individual collections.

Please contact BCRPVPA executive member, Ken Clausen (kenclausen@shaw.ca or 604-274-3705) by December 7, to register for the session with Barry Freeman. If stamp collecting is your hobby this *free* session is made for you! 🐾



Finances Don't Retire by Vince Devries

Pension indexing means increasing pensions annually at the same rate as the cost of living increases. Your working colleagues are paying into two pension funds, the Basic Account (BA) and the Inflation Adjustment Account (IAA). The BA funds your life long pension (and where selected, a survivor pension to your spouse). *Your lifelong pension will never increase, unless a cost of living increase is awarded.* If awarded, all pensioners receive the same cost of living increase. This increase in the pension is for the lifetime of that pension. The actuary, based on total pensions payable and the average life expectancy of the retired members, as well as investment returns, determines the one time cost of funding the increase. The required amount is transferred permanently from the IAA to the BA. As long as there is money in the IAA account to pay the one time funding, members will receive full annual cost of living increases.

To fund the IAA, working members pay an additional 2% of salary to the Inflation Adjustment Account and the Employer pays 1.13% of salary. The December 2008 Actuarial Report (go to www.pensionsbc.ca) shows that the BA projected liabilities are under-funded by \$291 million but if we include the IAA and assume 3% indexing, the under-funding goes to \$3,814 million. This suggests to me that to meet the projected 3% annual cost of living increases and assuming a 6.5% investment return, the IAA would require a massive amount of new funding

The report also concludes that newer members are not paying enough into the BA to cover their projected pensions. Whence, contribution rates will increase by July 1, 2010 by 1.04% for both employees and employer for a total of 2.08% of salaries.

Actuaries face a daunting task of predicting long term investment returns, life expectancies, cost of living increases, salary increases, average pensionable service at retirement, average age at retirement, future number of members in the plan, and so on. You could call it a

crap shoot. This is why, every three years they return to review the actual figures against their expectations and make adjustments while projecting another three years. One thing is certain: *indexing is not cheap.* Another question is: why should working members pay for any shortfall in the IAA to fund pension increases for retired members?

I suggest to determine what the foreseeable costs are to funding cost of living increases. Is the present employee/ employer contribution to the IAA enough? How much does the Pension Act allow us to contribute? How much are working members willing to contribute? Should we simply limit increases to what the current IAA balance plus new contributions at the present rates will allow? I remember arguing against using IAA funds to provide free benefits such as medical and extended health to pensioners. Yes, inflation rates were low and the IAA was flush with funds at that time but what about rainy days? Well you know what has happened to free benefits. It is not just raining, it is pouring.

They say that due to ageing and other factors, living expenses of pensioners decline. Yes, you can manage at 65% of your previous income. We went from two cars to one. Other expenses such as clothing declined also. But once we settled in at our new retirement income and now at the age of 75 I have not experienced that our needs are declining. Maybe they will at 80 or beyond.

Understanding the issues and the costs related to the various solutions will help our pension plan members, both working and retired, to determine a course of action. I have no doubt that solutions will involve both increased contributions, setting limits and belt tightening for both working and retired members. Certainly Corine and I are paring down expenses as our RRSP savings suffered and we likely face cost of living increases that will outpace our pensions. But we are still better off than so many fellow Canadians who saw their RRSP savings and/or their pension plan evaporate by 30% or more. 🐱

A sincere thanks to all the people who contributed to this issue of Capers and Chronicles. We continue to solicit articles about your travels, hobbies, activities and ideas. How about a letter to the editors? We look forward to hearing from you. **Submissions do not necessarily represent the views of the BCRPVA.**

BCRPVPA Scholarships by Graham Mulligan



Pictured (L to R) Joy Ruffeski, Paige Kosty, Alexandra Gustafson, Shyam Valera and Rick Ashe

Each year the association awards four \$500 scholarships/bursaries to deserving graduates who are continuing their post secondary education at university or at career and technical institutions. This year there were over 26 applications, up from the previous year. While there were many deserving candidates, the following four scholarship recipients were honoured at the BCPVPA Chapter Council on November 7th.

Dylan Cunningham, Claremont Secondary School, SD #63 (Victoria), will attend Vancouver Island University taking the Bridge Watch Certificate. Dylan is described by his teachers as an “excellent citizen”, and “an intelligent young man of exceptional character... with excellent initiative and solid leadership skills”. His love of being on the water follows his grandfather’s footsteps as a master mariner.

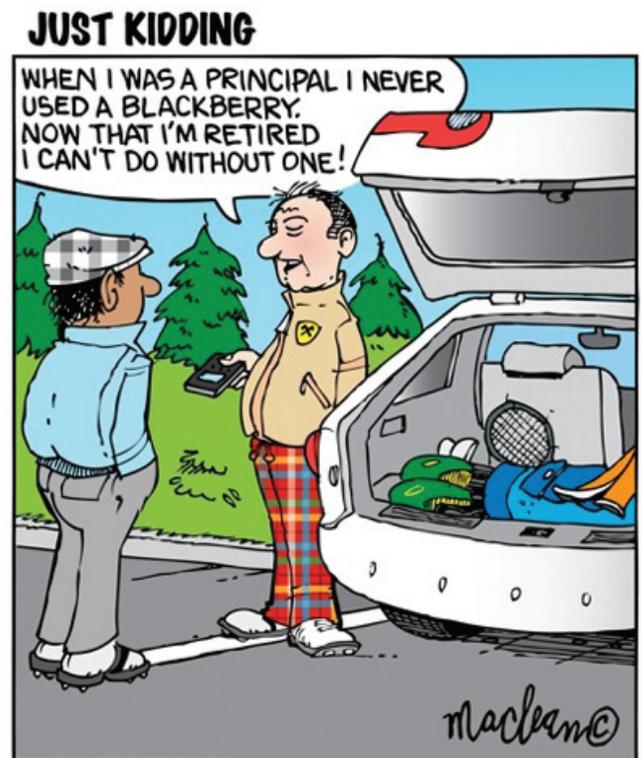
Shyam Valera, Tamanawis Secondary School, SD #36 (Surrey), will attend Simon Fraser University, doing a Bachelor of Science via SciOne. Shyam, co-founder of Montage, Surrey SD’s annual film festival, is described as a “well-rounded young man with a finely tuned emotional intelligence”. Shyam sees opportunities to be involved in community life as a way to make it a better place to live.

Alexandra Sarah Gustafson, Carson Graham Secondary, SD #44 (North Vancouver), will attend Capi-

lano University Arts and Sciences Program and plans to transfer after 2 years to SFU to complete a Bachelor of Education. Her “superb interpersonal skills” and “commitment to service and volunteerism” have drawn high praise from her teachers. During a Work Experience Program, Alex assisted her own kindergarten teacher. “It was a satisfying and rewarding experience. I loved it!”

Paige Kosty, Clayton Heights Secondary, SD #36 (Surrey), will attend Vancouver Community College studying in the Hospitality Management Program. Paige’s “friendly personality” and “outstanding communication skills” have won her recognition from her peers and teachers alike. “My confidence was built by my teachers, my parents, a good set of peers, overcoming issues, and being on school sport teams.”

The BCRPVPA extends congratulations to graduates from all over BC. We wish them all the best. 🐾



Not Receiving Periodic E-Bulletins?: Ensure that President Joy has your correct e-mail address!
Joy Ruffeski at ruffeski@telus.net

BCRPVPA Bulletin Board

Future BCRPVPA meetings

Wednesday, January 20 BCPVPA
Tuesday, March 9 Surrey (tba)
Wednesday, May 12 BCPVPA AGM

Check the web site: It really has been revised. Search BCPVPA and follow the links. Check affinity program information. Read back issues of the newsletters. Refer a friend there for information re joining our retired group or contact Ann at warrender@shaw.ca

A Big Thanks: We asked for your contributions and you came through! That is what makes the newsletter interesting, topical and relevant. Keep those articles, travel stories, items of interest and photos coming. It is your newsletter. Contact Nick (hnpj@telus.net) or Gord (gmwallington@shaw.ca) **The next deadline for submissions is March 1 2010.**

Upcoming Retirement Celebration: Mark **May 28, 2010** on your calendar for the **Patty Neibel's** retirement celebration (Vancouver SD#39). Contact Madeiline Donatiello mdonatiello@shaw.ca

Happy Holidays: As Christmas approaches, the executive would like to extend our sincere best wishes to you and your family. May 2010 be the best year ever. **!!Go Canada Go !!**

Editor's Pick



Your favourite picture

Send us your favourite picture and it might be published.

Our first photo, above, is by Nick Parker-Jervis and shows the glory of the fall colours in Central Surrey.

Editors Quill: Hats off to the folks at the TPP and especially the BCTF! Though we may often disagree with BCTF regarding their politics, contracts, philosophies, tactics and ideas, by hosting the informational meetings around the province they have really delivered on the latest pension issue. Retired teachers, administrators, and other TPP recipients, as well as those who contribute to the fund now and in the future, have been given the opportunity to understand the issues, consider possible options and respond individually by completing a questionnaire. If we, collectively, haven't participated in the process, we have no right to complain regardless of the decisions reached. This is clearly a case of decision-making by those most directly involved. We thank the BCTF, BCPVPA and the many dedicated individuals such as retired principals **Gerry Tiede** and **Ben Cutcliffe**, who work on behalf of BCRPVPA members and all retired educators. We appreciate their efforts. Keep up the good work! For your survey go to *Pension Consultation 2009 Survey* (<http://survey.bctf.ca/PENSION2009/pension2009.htm>) and follow the links. Your survey must be submitted electronically by December 4.

Editors

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We welcome your feedback, suggestions and ideas.