



CHRONICLES & CAPERS

#99 – November 2024

Feature BCRPVPA Member



**Deborah
Luporini –
President
BCRPVPA**

It is wonderful to connect with all the members of the retired principals and vice-principal's association. I retired in 2021 as the world was coming out of COVID. My thirty-five-year career took me to Mission BC for nine years and the Sunshine Coast school district for 26 years. During that time my husband and I raised four children. They have all gone on to follow their dreams and passions as an: engineer, software product manager, elementary school teacher and a doctor of veterinary medicine. We are very proud parents!

Educationally, I always wanted to be an educational leader and continued to seek the next opportunity that came after classroom teaching: vice-principal, principal of both elementary and secondary schools, assistant superintendent and superintendent. *[Continued on next]*

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Deborah Luporini – Continued

I spent four years as the superintendent of schools and decided that being closer to the students was where I thrived! I spent the last ten years of my career as an elementary school principal, in the same school!

My educational journey continues into retirement. I am under my own management now! I continue working with educators who are passionate about life-long learning and advocating for the best learning and instructional environment possible. I supervise teacher candidates who are in the last part of their journey to become certified teachers in BC. I teach 'Using Data to Measure Organizational Success' to BC educators through Queens university, and I volunteer for the southern Gulf Island restorative justice society which focuses on circle training and practice. This is a personal passion of mine and I used it extensively within the school communities that I worked in. I am also a school trustee for the Gulf Islands school district where I live as a third-generation resident of the Gulf Islands.

My most passionate accomplishment was steering a school replacement project from Ministry of Education approval as the superintendent, to project completion as the school principal. I am a task-oriented, life-long learner who is a passionate learner and compassionate individual. In my free time my husband and I love to garden, live and learn within the west coast forest which surrounds our 10-acre parcel of land.

2024 Scholarship & Bursary Winners

Chloe Jeffrey
Alexandra Cho
Kate Pereira
Nayis Majumder
Finn Unger
Naomi Prem
Katrin Rytir

Riley Rowe
Lucas Fong
Brody Raskob
Makayla Graham
Luis Almhanna
Samar Jain

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Member Feature: Joy Ruffeski

Doing What I Love!

I've always had a low tolerance for boredom. Consequently, being in education was an awesome job as every day presented new opportunities and new challenges.

When I retired from the school system, I immediately began to look for other things to interest me and do. Fortunately, as I had my doctorate, a university asked me to work for them; I wrote new programs and was in charge of the Masters' program for educational administration and curriculum development here in B.C. I worked for them for eight years before they ended programs locally.

Although my husband doesn't like to travel, I've always loved to explore new places. In 2003 I went on safari in Tanzania with two retired principals, Chris and Catriona Harker. As part of our travels, we went into villages where we visited schools. Elementary school children were crowded into classes of often 100 students, supplies were lacking or non-existent, and in the case of secondary school, students were suddenly taught in English but had had no English proficiency as the national language of the country was Swahili. The leaders of our safari mentioned that they volunteered with a group called Canadian Harambee Education Society www.canadianharambee.ca and this group sponsored girls so they could attend secondary school in Kenya and Tanzania. In both these African countries where subsistence living is the norm, children write national exams to qualify for entry and then must pay high fees to be able to attend secondary school. I became a sponsor and a few years later joined their board and took on the volunteer position of Executive Director. I had been taught as a child that we needed to help those in need, and this was one way of giving back to others less fortunate and use skills I had acquired in my life. I continue in my role as director today and have made 17 trips to Africa over the years to train Tanzanian teachers in oral language instruction and to oversee operations of our offices in both countries.

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Joy Ruffeski - Continued

Photography had always been an interest, but carrying a heavy camera with multiple lens was a challenge. A presentation at a 2018 BCRPVPA meeting renewed my passion as I discovered mirrorless cameras. After taking a few courses through a fellow retired administrator, Dennis Ducklow, www.doubleexposure.ca I acquired new skills! This proved to be a blessing as during COVID I spent countless hours out in the woods exploring and photographing everything! Learning new techniques has kept me on my toes with my photography skills. Using an in-camera combination of ICM and ME I've recently developed my own technique which gives an impressionistic look to an image rather than just a postcard image! My latest challenge is using an infrared filter on my camera to create very dramatic black and white photos.

Today I continue to combine my need for constantly learning new things, my passion for travel, and my willingness to help others. Retirement is a wonderful opportunity to pursue your passions - I know I certainly have!

Joy Ruffeski

Joy is a former president of the BCRPVPA and retired Coquitlam administrator



Evening arrived on the Serengeti



Rural life in the countryside of Tanzania



Explorations with infrared photography in the Palouse

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Member Feature: Maureen MacDonald

An Education Love Story

Star-struck, I listened as Beth Leullier (now Scott) spoke to a group of rookie vice principals of which I was one. It was Surrey, 1977. How could this petite woman run a junior secondary school? She was a first—the first female secondary principal in the district and the only one in the province. Back then I never dreamed how much she'd influence my career and become part of my life. Nor could I have imagined her blind, and wheelchair-bound, yet still committed to education at age 96.

Beth recalls her life in “pinch me” moments—the happy times of her youth, the fulfilling work years, and then the unexpected joys after retirement.

Her career began as a grade one teacher. Although she loved young children, her expanding interests led her away from the classroom to be a principal at two elementary schools. Later she was assigned to LA Matheson Junior when a female secondary principal was unthinkable. Times were changing and Surrey's population was ballooning. Beth's abilities were then required to head district programs for academics and the arts. As Supervisor of Instruction Beth had a lasting effect in several areas, particularly establishing music teachers in every primary class. Her days were crammed with meetings and events; nonetheless, she remained active with the principals and vice principals' association. And she encouraged neophytes like me to get involved.

When she retired in 1986, I feared losing my mentor. Instead, she undertook a full-time doctorate in education at UBC and conducted her research with Surrey teachers. Her thesis investigated how educators acquire wisdom. Near her graduation day I recall a meeting when she whispered, “I've something to tell you.” I don't know what I expected but it wasn't, “I'm getting married.”

In 1991 Beth married local lawyer George Scott and a wonderful triple decade began. George called theirs a “geriatric romance.” Newly married and newly retired they were restless. Serendipitously, they stumbled upon a book by Robert Rodale, *Save Three Lives*. It examined the pitfalls of do-gooders who ignore indigenous knowledge. About then they met with the Canadian Harambee Education Society, which supported highschool students in Kenya. The CHES organizers challenged the Scotts to assist Kenyan students acquire a postsecondary education by initiating a sister-charity.

[Continued on next]

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Mauren MacDonald - Continued

The Scotts said yes! They believed education helps people to help themselves. Their fire spread to friends like me. Months later the African Canadian Continuing Education Society, ACCES, was born in 1993. The long-term commitment of the Scotts has had a multiplier effect! ACCES is well known in western Kenya. As of 2023 over 4000 students had received postsecondary scholarships. Other ACCES youth programs also blossomed in the Kakamega region. These included: health, literacy, micro-credit, and the building and staffing of nine elementary schools. These schools now have been given to the Kenyan government. ACCES calls this Kenyanization or respecting local knowledge. Decisions are made together with a Kenyan council and alumni leaders.

Last year Beth had a grand “pinch me” day when two former scholarship recipients came to personally thank her. Wycliffe and Catherine Kibisu were flying from Kenya to a UN meeting in New York where Wycliffe is an advisor, and then on to visit their daughter at McGill University. They’d heard Beth’s last few years had been cruel. She had lost her vision and mobility—and her dear husband George.

I greeted the Kibisus at Beth’s suite and guided them to her easy chair. Wycliffe asked if she remembered him. With unseeing eyes, she searched his face. “Why yes, you were the top math student!” She laughed. “I may have lost my sight, but not my wits.” Time flew. When they stood to leave Catherine compared the years of ACCES to corn. “We’re like maize. What starts small, gets big, and nourishes lots of others.”

At the AGM in June 2024, Beth welcomed attendees and answered a persistent question: Don’t we have lots of needy people right here? Unbowed, she responded, “Charity begins at home, though it doesn’t end there.” And this fall, with Beth, we are preparing a strategic plan and celebrating 31-years of promises well kept. Beth remains true to her life formula. She wrote in her memoir, *Pinch Me* (2009), “We need someone to love, something to do, and something to look forward to.”

Author Maureen MacDonald served five years on the board of BCPVPA and as president of the Surrey Administrators’ Association. Her Surrey district positions began as secondary vice principal, and she retired as assistant superintendent. Thank you Maureen for sharing Beth’s amazing story.



Post-secondary scholarship presentation



Former scholarship recipients share a personal thank you!

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Combating Seasonal Affective Disorder

Oct 23, 2024 - McMaster University



As the days get shorter and the nights grow longer here in Canada, many of us feel a shift in our mood and energy levels. It's not just "the winter blues" – for some, it's a real condition called Seasonal Affective Disorder (SAD).

SAD is a type of depression related to changes in seasons. It typically starts in the fall and continues into the winter months, often bringing feelings of sadness, low energy, and loss of interest in activities we usually enjoy.

Here are some tips to help you manage SAD and support your mental wellness this fall and winter:

- Let the light in: Make the most of daylight hours. Open your curtains, sit by windows, and get outside for a walk, even if it's cloudy.
- Brighten up your home: Increase indoor lighting with brighter bulbs, especially in the morning.
- Stay active: Regular exercise is a mood booster! Aim for at least 30 minutes of moderate intensity exercise most days of the week.
- Nourish your body: Eat a balanced diet with plenty of fruits, vegetables, and whole grains.
- Prioritize sleep: Stick to a regular sleep schedule and create a relaxing bedtime routine.
- Connect with others: Social interaction can help combat feelings of isolation. Spend time with loved ones, join a group, or volunteer in your community.
- Seek professional support: If you're struggling, don't hesitate to talk to your doctor or a mental health professional.

Remember, you're not alone! SAD is a common condition, and there are many ways to manage it and protect your mental well-being throughout the shorter days.

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Participate in an SFU Gerontology Study



SIMON FRASER
UNIVERSITY

Reimagining Bereavement

Grief touches all lives. Help strengthen supports by joining the Reimagining Bereavement study. SFU's Department of Gerontology is researching the impact of COVID-19 on bereavement among older adults in Vancouver. If you're 65 or older and lost a family member in 2020, you can apply to participate before mid-December 2024. Email Sam Teichman at steichma@sfu.ca.

DASH Social Experience Study

This DASH Study is looking for participants 65 or older to investigate how daily social experiences impact health and aging. By joining, you'll contribute to vital scientific research and help shape future initiatives for healthy aging. You would be asked to engage in daily surveys and wear two monitors over 7 days. Recruitment is ongoing, and for your time, you can receive a gift card or you can make a donation to your chosen charity. For more info, email dash_study@sfu.ca or call 672-699-0442.

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Finances

THE GLOBE AND MAIL*

Should you wait until January to start your CPP pension or wait as long as you can?

[Frederick Vettese](#)

Special to The Globe and Mail

Published October 8, 2024

For anyone thinking of starting their CPP pension soon, this is the time of year when we find out the exact optimal starting date. With three months left in 2024, we now have enough information on this year's wage and price inflation to make a call on how much CPP pension will be payable in 2025. CPP increases annually but how it increases depends on your payment status. Before you start receiving it, your CPP benefit grows with wage inflation. That is because the CPP earnings ceiling on which your pension is based rises in line with the increase in the average national wage. Once you start your CPP pension, however, future increases are based on price inflation. Wage inflation normally differs from price inflation.

[Our calculator determines when you should start collecting CPP – at age 65 or ?](#)

In some years, like in 2022, price inflation exceeds wage inflation and that year it was better to start CPP in December versus January. In 2024, however, price inflation for CPP purposes is 2.7 per cent while wage inflation is about 4 per cent. This suggests that it is better to start CPP in January rather than December. Now let's test this.

The cumulative amount to be paid out in future years to someone who is turning 65 this coming November. If they start their CPP in December, and receive the maximum, their first monthly payment would be \$1,335. The question then is how long does it take to catch up if one starts their CPP pension in January instead? The late-starter overtakes the early starter by early 2029. After that, the gap between them gradually widens.

This analysis should be useful to anyone who is hellbent on starting CPP imminently, whether they are 60, 65 or 70. In general, I still recommend waiting as long as you can to start CPP for the reasons given in my book, [Retirement Income for Life](#).

This analysis is based on future inflation, starting in 2025, of 2.1 per cent a year but the same result would be obtained with a higher or lower inflation rate.

Frederick Vettese is former chief actuary of Morneau Shepell and author of the [PERC](#) retirement calculator (perc-pro.ca)

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Belairdirect - Home Insurance

Formerly Johnson Home Insurance

Win 1 of 12 cash prizes of \$2,500*

Get exclusive BCRPVPA savings!

Did you know that as BCRPVPA group member, you get access to exclusive savings on enhanced home insurance coverage? NOTE: If you already have a policy and call in changing your plan to a Retired Principals and Vice Principals plan (not BCPVPA), you may get additional savings and BCRPVPA receives a 1.5% royalty that goes directly to our scholarship/bursary fund.

Get extra coverage at no additional cost:

- Up to \$25,000 in protection for identity theft and cyberattacks
- Up to \$20,000 in theft coverage for valuables like jewellery, watches and furs

Get a quote at belairdirect.com/exclusive-savings or 833-887-3399

*NO PURCHASE NECESSARY. Open September 1st, 2024, to August 31, 2025, to legal residents of Canada (excluding MB, SK, NU, NT, YT,) who at the time of entry: (1) have reached the age of majority in their jurisdiction of residence and (2) are a member of an eligible recognized group with whom belairdirect has an insurance agreement. Odds of winning depend on the number of eligible entries received.



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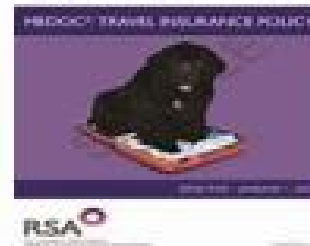
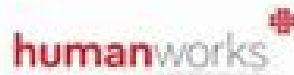
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Affinity Benefits

Check Our Affinity Benefits and more at [Home - BCBPVPA](#)



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Featured Trips



So many places to go and see! Check out our featured trips!

Grand Tour of Vietnam & Cambodia Cruise with Emerald and Optional Thailand Post Extension

November 12th - December 2nd + optional 7 days, 2025
Want to know more about it? Come to our next Zoom Meeting on Nov 26th, 2024, 09:00 AM PST

Register in advance for this Zoom information meeting:
<https://us02web.zoom.us/meeting/register/tZEsdughrz0rH9COfEZgDhPqsOrOcXU8SD-R>

After registering, a confirmation email containing information about joining the meeting.

[Tour-of-Vietnam-Cambodia.pdf](#) to learn more about the itinerary and free airfare!



Feb 2026 Antarctic Circle Cruise on Hurtigruten

Antarctica cruise with an optional exploration of Patagonia in 2026. Friends, family and neighbors welcome. Pass on the information as anyone can take part! Additional early booking discounts available up to \$1000 per person. If looking to connect with another person so you don't have to pay the single supplement fee, we can make that happen, too.

[Click Here to Watch Recorded Antarctica Presentation](#) by

Tom Mclean

Password: **BCRPVPATM18**

<https://bcrpvpa.tripmerchant.ca/tour-item/antarctic-circle-expedition-february-18th-2026>

Password: **BCRPVPATM18**

So whether you are thinking of heading out in February 2025 or in 2026, you can call for assistance at 1-800-481-9739 ext. 506, register for 2025 or 2026 on the links above or email Tom at tom@tripmerchant.com for more info.

So many ways that Trip Merchant can help you plan whether it's in a group, a couple, or solo. There are great discounts and reward dollars for BCRPVPA members, too.

Sign up for newsletter - [BCRPVPA - Travel \(tripmerchant.ca\)](#) Password: **BCRPVPATM18**

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SAVE THE DATE

The next BCRPVPA General Meeting is on
Thursday January 23rd, 2025

Julie Rempel, the Dash Research Study Coordinator from the SFU Department of Gerontology will speak to us about healthy aging.

Please email any questions or personal information updates to info@bcrpvpa.ca



Our next edition of ***Chronicles & Capers*** will be our 100th edition! Let's make it a collector's item! Consider the focus '*looking forward with the past*', and send us your stories, articles, photographs or items of interest to support this theme.