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UPCOMING ***GENERAL MEETING (GM):***

Tuesday January 26th, 2027 **@ BCPVPA Office @ 10 a.m.**

Articles are sent to: info@bcrpvpa.ca



Sunshine Cards

If you know of a member who has recently passed, is not well or just needs a pick me up, please let us know. Bonnie Deren is happy to send members or families a thoughtful message.

Email Bonnie at: bonniederen36@gmail.com or info@bcrpvpa.ca

Issue 107

PRESIDENT'S UPDATE

October 2026

PRESIDENTS MESSAGE

Everyone knows when a new school year starts. Often it is the shorter days, the dampness in the mornings, the leaves changing colour, but for the BCRPVPA we know the new school year has started because we have a lot of new members to welcome into the Association. Since our last newsletter at the end of the school year we have welcomed 14 new members!

We want to ensure our new and returning members have as much information related to services and benefits of membership. It is sometimes a challenge to find the balance between what is too much and what is not enough information. Communication, as all of you know is critical, when it works well. Our mid-winter membership survey in January of 2027 will focus on this topic.

At the end of September, I was invited to attend the BCRTA AGM. There were a number of great speakers that I listened to on Friday morning. Friends of Medicare, specifically Chris Gallaway provided a very informative presentation on the threat of a two-tier health care system as is happening in Alberta. The early afternoon there was a panel presentation entitled "Break the Climate Silence." In short, we all have to do our part whether it is driving an electric vehicle, adding solar panels to our roofs or ensuring we recycle as much as we can. The morning speaker focused on **Ageing with Dignity**. Zena Simces provided some excellent information about the aging population and reminded everyone to be aware of and not discriminate based on age. This is called 'ageism' and it is prevalent. Cautionary thoughts include saying: I am too old, you are too old, it's because you are old. Many of the situations that come before these negative comments are possible for anyone: forgetting something, losing something, applying your experience to a decision. These actions do not mean you are 'old'. Anyone can experience all of these scenarios. Take care of yourself! Celebrate who you are! Zena referred to the World Health Organization which focuses on how we think about older people. See suggested we read a report on Intergenerational programs. Check out: **https://www.who.int/teams/social-determinants-of-health/demographic-change-and-healthy-ageing/combatting-ageism**

Focusing on communication: Lanny Young and Sher Baerg joined me at the BCPVPA fall conference: Connecting Leaders, on Friday October 23. Our Association participated for the first time as an event exhibitor. The three of us were joined by 11 other business and organizations connected to the educational network. We had our banner, application forms and pens to share with interested new members. We are happy to report that we connected with dozens of people over the day! Many people expressed how glad they were to be able to talk with us in person!

The Chronicles and Capers newsletter follows each general meeting and our Annual General meeting throughout the year. We hear from our members that this is a document that you look forward to reading. Gathering all the information requires a lot of searching and collecting. We all know that many hands make light work and we are looking for contributions from our membership that can be regular or one off. Marsha is always looking for someone who wants to take on a gathering and sorting role related to all areas of our newsletter. If you have a passion for: travel, benefits, health, fun activities (crosswords, puzzles), member features, life-long learning opportunities, or a project that you are passionate about, and want to share with everyone, please reach out to Marsha at **communcation@bcrpvpa.ca** or **info@bcrpvpa.ca**

You can contribute to just one or more of our newsletters.

We thank two members: Wayne and Marlene for submitting articles about projects they are passionate about. Both members passions are featured in this edition of Chronicles and Capers. We would love to hear from you. Our next newsletters will be produced after our general meetings in January, March and our AGM in May.

A number of our members headed to the Nanaimo Golf Club for lunch on Thursday, October 29, 2026 (A few pictures below). Our hope in organizing luncheons is to provide another opportunity for our members to gather together in-person and spend some time socializing and connecting with new and rekindled collegial friendships. Our next luncheon is on Thursday, February 25, 2027 at the Fireside Grill in Victoria. We hope to see you there!

Best wishes for a glorious fall doing whatever makes you happy!

Deborah


BONNIE
DAVID




BCRPV
rpvpa.ca

Featured Articles

ElderDog Canada is a national, community-based, charitable organization dedicated to supporting ageing seniors and their dogs. It is governed by a Board of Directors and is run exclusively by volunteers. Incorporated in 2009 and registered as a charitable organization in 2016, Elderdog is a nonprofit society that relies totally on donations and fundraising (primarily the annual calendar and the online store). There are no fees for the many services they offer.

ElderDog was founded by Dr. Ardra Cole in Nova Scotia who was passionate about finding a way to keep older people and their dog(s) together as long as possible, cognizant of the integral bond between seniors and their canine companion.

While there are PAWDS (volunteer teams organized by a team leader and executive in most provinces) British Columbia has by far the most PAWDS. There are 18 in total. Where I volunteer in the South Surrey PAWD (Surrey, White Rock, Langley), we have over 160 enthusiastic volunteers. Many of our volunteers walk dogs for seniors who cannot walk their dog due to illness, disability or temporary hospitalization. ElderDog will also provide the important service of driving dogs to the groomer or vet and even occasionally pick up dog food from a store.

For dogs who have lost their human companion due to a change of residence, long term illness or death, ElderDog finds a suitable foster placement until an approved adoption home can be found. ElderDog's Long term and Perpetuity Care Program provides the owner with much needed peace of mind, guaranteeing the dog a loving, forever home to live out their lives with respect and dignity.

ElderDog is always in need of walkers in existing PAWDS and is eager to support anyone who would like to start a new PAWD. We are always looking for excellent fosters and adoptive homes. Contact ElderDog Canada – Help keep love in the home for more information. Donations of any size are gratefully accepted.



Know someone that needs our help?
Contact us: info@elderdog.ca 1-855-EDOGCAN(1-855-336-4226)

Submitted by Marlene Day, Retired Surrey Principal

War in Iran, high energy prices underscore urgency of renewables

Climate Matters



The war in Iran has not only resulted in tragic deaths to many who are innocent of any wrongdoing but has also laid bare our deep reliance on fossil fuels.

The war has blocked tanker passage through the Straight of Hormuz, stifling approximately 20 per cent of global shipments of oil and gas. This has resulted in an international increase in the price of fossil fuel products, igniting an inflationary period that is affecting everything from transportation to food prices.

(Black Press Media)

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The fossil fuel economy has historically been "boom and bust" as many from Alberta may attest. Nevertheless, the industry has been the backbone of global economies for over 150 years. Its dominance accelerated from the mid-19th century and peaked with oil replacing coal in the mid-20th century. Fossil energy has been a fundamental driver of the technological, social, economic, and development progress that has followed.

However, we pay the price for that dominance in many ways. It is clear we are at the mercy of markets supplying fossil fuels because they power everything from local transportation, aviation, shipping, coal and gas-powered electricity, and industrial manufacturing, to the

food we put on the table. Despite the recent surge of growth in renewables, fossil fuels still provide roughly 80 per cent of global energy consumption.

While fossil fuels drive the economy, we also know that its combustion is the main cause of greenhouse gas emissions and global warming. As a result, we not only pay at the pumps, but we also absorb huge societal costs resulting from the climate-related impacts of burning fossil fuels.

Since 2022, over $7 trillion has been spent annually world-wide on fossil fuel subsidies. These include both direct subsidies, like government tax breaks to industry, and indirect subsidies related to climate-driven health and environmental effects, infrastructure repair and property damages. Of the over $7 trillion spent globally in 2024, direct subsidies amounted to $725 billion, but the vast majority, $6.7 trillion, were spent on indirect subsidies (higher food prices, air pollution health costs, climate-driven extreme weather damages, and losses due to wildfire). Ultimately, taxpayers such as you and I foot the bill for these costs while the fossil fuel industry and its shareholders continue to make billions.

The International Monetary Fund estimates that removing these subsidies would significantly reduce global emissions, potentially by 46 per cent if fully removed, while producing major environmental and health benefits.

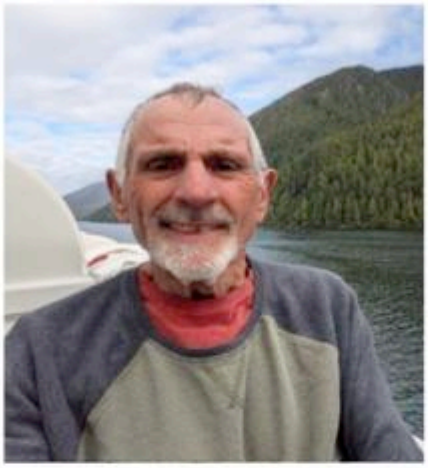
View Point written by Julia Beatty

Julia Beatty is a retired professional biologist with over 30 years of experience at the BC Ministry of Environment, where she specialized in conducting environmental impact assessments. Her work focused on evaluating the effects of diverse pollution sources, ranging from large-scale municipal and industrial emissions to agricultural and urban runoff.

Driven by a lifelong commitment to the environment, Julia co-founded the Shuswap Climate Action Society in late 2019. Despite the immediate challenges of the COVID-19 pandemic, she and her team adapted quickly, successfully building a strong advocacy presence and a dedicated following throughout the Shuswap region.

Get To Know Our Amazing Members

Spotlight on Wayne Spencer



My career following graduation from SFU spanned 41 years in SD 83, Salmon Arm including two years teaching in Queensland, Australia. I served as a teacher, counsellor, coach, school administrator, Career Supervisor, and district staff member responsible for student conduct matters referred by school-based administrators.

I began at Eagle River Elementary-Secondary School, teaching Grades 8–12 in Social Studies and English while counselling part-time and coaching volleyball. I later taught at J. L. Jackson Junior Secondary School, where I also coached volleyball and assisted with rugby. In Australia, I taught English, Social Studies, and Introductory Media and continued coaching volleyball.

After returning to Canada, I completed a master's program and moved into administration first as a vice principal for 9 years followed by one-year Acting Principal at Eagle River Secondary. I followed with five years as principal of J. L. Jackson Junior Secondary School and four years at A. L. Fortune Secondary School.

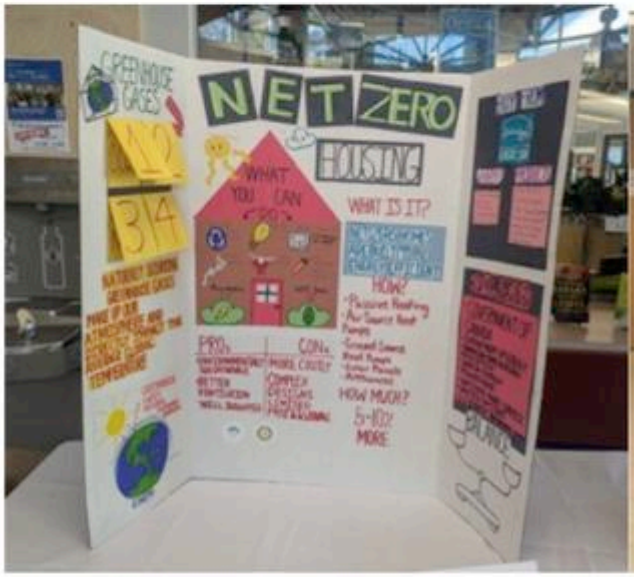
Ten years were spent as SD 83 Career Supervisor. With a dedicated team, I helped build provincially recognized programs that connected students to apprenticeships and post-secondary study through partnerships with Selkirk College, Okanagan College, Thompson Rivers University, Camosun College, and BCIT. SD 83 offered within district the first year of post-secondary Red Seal technical training in Chef Training, Automotive Mechanic, Millwright, Carpentry and Hairdressing, all offered by certified teachers with journeyman status. Additionally, our Okanagan College Carpentry students built a house every year for eight years.

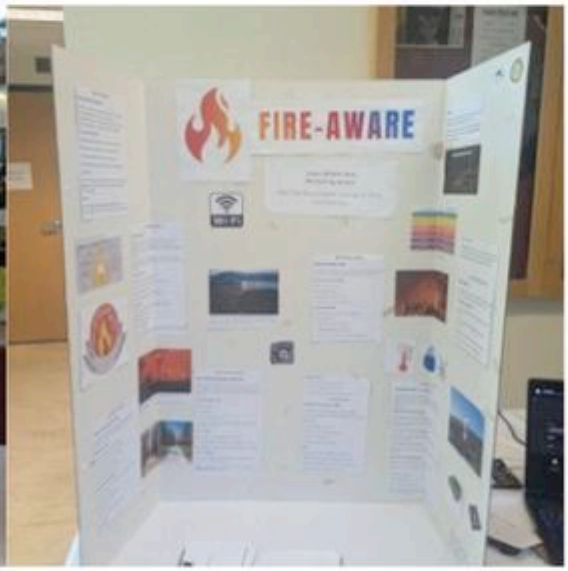
I held several positions in the local BCTF Association and became a BCPVPA charter member following our expulsion by the BCTF. I held several local BCPVPA positions and contributed to school-improvement work, through Accreditation and Effective Schools' programs.

In retirement, I've focused on learning about climate change and environmental stewardship. Over the past five years, I have volunteered with local organizations, most recently supporting SD 83 K–12 student projects addressing greenhouse-gas reductions and climate impacts on our environment. This work has strengthened my

commitment to leaving a strong environmental legacy for future generations.

For the past two years we have offered the opportunity for 200 - 300 students from K-12 To participate in an Environmental Expo where students prepare environmental projects within a range of general categories including Nature & Diversity, Agriculture & Food, Energy & Buildings, Waste Reduction, Eco-friendly Transportation, Human Health &amp. Culture, Economy & Entrepreneurship. Additionally, students may choose a different topic. The students' results were amazing! This student success provides meaning to my volunteering.





Life Long Learning

CONTINUING STUDIES @UVIC

Upcoming Humanities Courses

HUMANITIES AND SOCIAL SCIENCES

Fall 2026

Elbows Up? The Politics Behind Why Canada is Not America

Delivery style: Online Synchronous
Date: Mondays, Nov. 9 to 23
Time: 6 to 8 pm
Fee: $88 plus GST
Code: ASHI863 2026F D01
Instructor: Dr. Ali Elyasi

President Trump has stated that the border drawn on a map between Canada and America is artificial. Tariffs on a traditional ally and the rhetoric of the 51st state are making widespread headlines. What makes Canada unique in its sovereignty, politics, institutions and values? With their geographic proximity, the two political regimes are both liberal democracies, but institutional arrangements are different. Canadian sovereignty is a result of those differences of values. This course examines the history, institutions and political cultures of Canada and America to understand why Canada cannot be subsumed into the United States.

Register https://continuingstudies.uvic.ca/humanities-social-sciences-and-law/courses

Savouring the Screen: Food Culture in Chinese Cinema

Delivery style: Face to Face
Date: Mondays, Nov. 9 to 30
Time: 2 to 4 pm
Fee: 113 plus GST
Code: ASHI901 2026F C01
Instructor: Han Li

Explore the rich landscape of Chinese culture through the sensory lens of cinema and cuisine. Investigate how filmmakers use cooking and dining to tell stories about family dynamics, social change and personal identity. Share your own cultural memories while learning about the historical and philosophical significance of different regional flavours across China. Discover how a simple bowl of noodles or an elaborate banquet can reflect deep emotions and power structures within a changing society.

Register https://continuingstudies.uvic.ca/humanities-social-sciences-and-law/courses

Fantastical Cartography: Geofiction and Mapmaking

Delivery style: Online Synchronous
Date: Tuesdays, Nov. 10 to 24
Time: 6 to 8 pm
Fee: $88 plus GST
Code: ASHI871 2026F D01
Instructor: Camryn Riccitelli

Geofiction is the study of fantasy or fictional landscapes using maps generated by either the author or fans. Learn about geographic and cartographic principles through the study of the maps found in fictional worlds such as The Hobbit or Game of Thrones. Through this cartographic study, you will develop an appreciation for geography by exploring unique fictional landscapes that adhere to geographic principles. This course is for curious minds, readers, writers, game players or creators, and geographers.

Register https://continuingstudies.uvic.ca/humanities-social-sciences-and-law/courses

Buddhist Advice for Wisdom-Based Love

Delivery style: Face to Face
Date: Saturdays, Nov. 14 to Dec. 5
Time: 10 am to noon
Fee: $113 plus GST
Code: ASHI893 2026F C01
Instructor: Gen Kelsang Zopa

We all wish to experience enduring love—the feelings of affection and warmth that continue to grow over time—between partners, family and close friends. But how do we maintain harmonious relationships without sliding into fault-finding, resentment or indifference? This course will introduce us to special Buddhist insights and meditations for developing a wisdom-based love that is a foundation for a truly joyful and meaningful approach to life.

Register https://continuingstudies.uvic.ca/humanities-social-sciences-and-law/courses

International Relations and Global Affairs for Citizens

Delivery style: Online Synchronous
Date: Wednesdays, Nov. 18 to Dec. 16
Time: 6 to 7 pm
Fee: $76 plus GST
Code: ASHI914 2026F D01
Instructor: Alex Josifov

International relations can seem complex, fast-moving, and distant from everyday life, yet global affairs shapes news, elections, migration, trade, security, climate policy, human rights, and Canada's role in the world. This course offers an accessible introduction to international relations for engaged citizens and community learners. You will explore core concepts including states, sovereignty, power, diplomacy, conflict, cooperation, international law, the United Nations, global governance and foreign policy. The emphasis is on personal enrichment, civic understanding, and informed discussion of world affairs.

Register https://continuingstudies.uvic.ca/humanities-social-sciences-and-law/courses

Creating Sustainable, Safe, and People-Centred Allyship

Delivery style: Online Synchronous
Date: Thursday, Nov. 19
Time: 10 am to 1 pm
Fee: $48 plus GST
Code: ASHI909 2026F D01
Instructor: Char Wong-Richardson and Andrea McCoy

This is a practical, people-centred workshop designed to help you move beyond surface-level allyship—from performative gestures toward grounded, relational and sustained action. Rooted in trauma-informed facilitation, real-world scenario practice, and Indigenous-informed learning principles, this course builds your confidence and skills to notice harm, interrupt bias, and repair trust without making it about yourself.

Register https://continuingstudies.uvic.ca/humanities-social-sciences-and-law/courses

The Political Spectrum

Delivery style: Face to Face
Date: Friday, Nov. 20
Time: 1 to 3 pm
Fee: $36 plus GST
Code: ASHI902 2026F C01
Instructor: Paul Clark

This course will help you gain a clear and concise understanding of the differences between the left wing, right wing, and centralist political orientations. The differences will be analyzed with consideration to political orientations and different values or goals, taxation policy (for businesses and individuals), involvement in the economy, and philosophical foundations.

Register https://continuingstudies.uvic.ca/humanities-social-sciences-and-law/courses

Unsettling BC History

Delivery style: Face to Face
Date: Thursday, Nov. 26
Time: 1 to 4 pm
Fee: $48 plus GST
Code: HI864 2026F C01
Instructor: Pia Russell

How do we know what we know about the history of BC? This course introduces you to the history of textbooks used in BC public schools during the first 50 years of the province's history. By critically re-reading commonly taught social and political assumptions, we may see the truth and omissions more clearly. These unique historical sources can serve as transformational objects for truth-telling towards reconciliation. With a clearer eye towards the past, we may begin to re-learn the important lessons needed for Indigenous and non-Indigenous communities to be in better relation with one another.

Register https://continuingstudies.uvic.ca/humanities-social-sciences-and-law/courses

Christmas in Old Victoria

Delivery style: Online Synchronous
Date: Wednesday, Dec. 2
Time: 1 to 3 pm
Fee: $ 36 plus GST
Code: ASHI436 2026F D01
Instructor: John Adams

Christmas was observed as a religious event during the early days of Fort Victoria, but by the time the Fraser River Gold Rush began in 1858 it had started to take on a more secular appearance. Find out how Christmas was observed in Victoria during the 19th century, from the annual decoration of the churches to the competition between butcher shops for the fanciest store window displays. In this illustrated talk, John Adams will draw upon the reminiscences of Emily Carr, Dr. John S. Helmcken and many other residents of the city who vividly describe their Christmas traditions and memories. If you think that the commercialization of Christmas is a recent phenomenon, you will be amazed to discover it was happening here back in the 1880s.

Register https://continuingstudies.uvic.ca/humanities-social-sciences-and-law/courses

Politics and Religion: A Sign of the Times

Delivery style: Face to Face
Date: Monday, Dec. 14
Time: 6 to 8 pm
Fee: $36 plus GST
Code: ASHI915 2026F C01
Instructor: Andrew Wender

The intersection between politics and religion is a striking characteristic throughout contemporary global affairs, especially for acculturated observers and the narrative that "church" and "state" can be held apart. Drawing on diverse examples, we will consider the latest critical perspectives on how and why religious experiences, doctrine and symbolism have a prominent, political presence and influence. We will discuss environments from cyberspace to political rallies, the asymmetric battlefield to the diplomacy table, and embodied traditions from Christian nationalism in the United States to imperial messianism from places like Russia.

Register https://continuingstudies.uvic.ca/humanities-social-sciences-and-law/courses

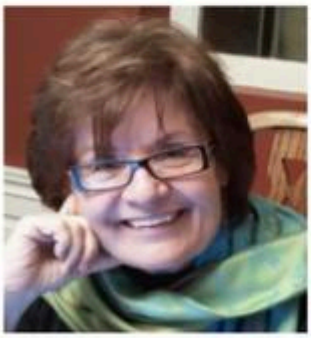
You can also register by phone: 250-472-4747

Humanities, Social Sciences and Law
250-721-8305 | comadmin@uvic.ca | continuingstudies.uvic.ca/humanities



January BCRPVPA General Meeting Presentation

The Indispensable Binder – Find All Your Documents In One Place!



Diana first decided to help others with this vital organizational tool when her husband experienced a sudden medical event, and she had no idea where their important documents were located. The indispensable binder was born!

This timely presentation walks you through the steps needed to create your own Indispensable Binder. It will become a handy reference for you – your property, travel medications, finances, will, power of attorney representation agreement, and contact information for your friends and relatives, and more. Previous BCRPVPA attendees can readily attest to the importance of this binder.

Our presenter, Diana Cruchley, is an award-winning educator and author. Diana is the recipient of the Governor General's Flight to Freedom Literacy Award, and her timely workshop is always well received!

Indispensable Binder – A System to Organize Your Life

Join us in person or on Zoom Tuesday, January 26th at 10 am.

BCPVPA offices 525 West 10th Avenue, Vancouver. Zoom link to follow.

If you wish to purchase a binder, they will be available

at the workshop for $45.00.

Connected Canadians
Canadiens Branchés

BCRPVPA

BCRTA
BC Retired Teachers' Association

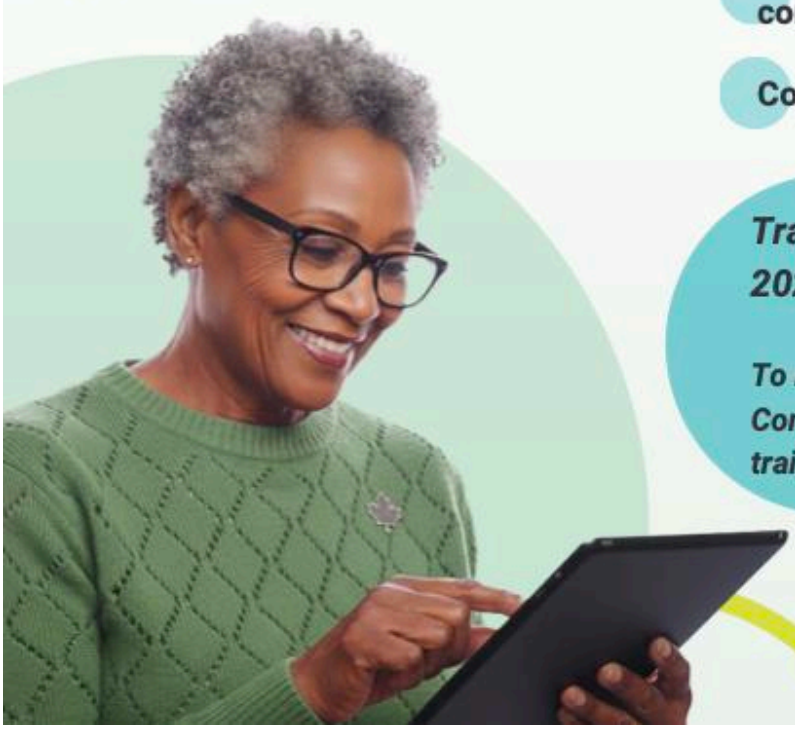
Interested in helping older adults with tech?

BCRPVPA & BCRTA are seeking passionate volunteers to train and certify to help seniors with digital literacy skills across B.C.

- Learn techniques for supporting older adults with technology
- Build essential cyber safety knowledge and learn how to share it with new learners
- Attend online training modules and receive 1:1 practical mentorship guidance

WHY VOLUNTEER?

- Stay active, engaged, and connected
- Help older adults build digital confidence at workshops
- Contribute to your community



Training begins in the fall of 2026!

To register, CLICK HERE or contact Connected Canadians at training@connectedcanadians.ca

Funded by the Government of Canada's New Horizons for Seniors Program | Canada

FREE Cyber Safety First Aid Training

Connected Canadians
Canadiens Branchés

BCRPVPA

BCRTA
BC Retired Teachers' Association

Get the skills to spot scams, stay safe online, and help others recover if they've been scammed. Free training supported by RBC.

What you'll learn

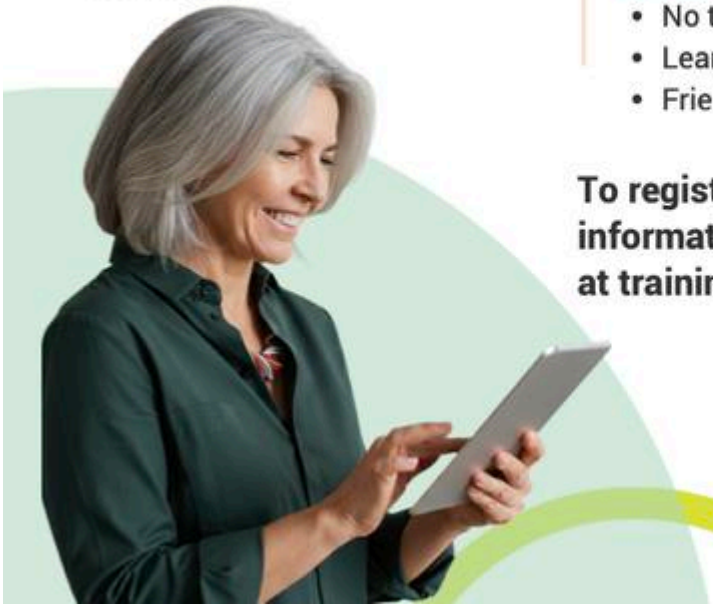
- How to spot phishing, scams, and digital threats early
- Simple ways to reduce online risks and stay protected
- What to do after a cybercrime - for yourself or others
- How to protect your personal data and online privacy
- Ways to build cyber safety confidence and support your community

What's included

- Up to 10 simple, clear modules created by Cyber Safety experts and senior facilitators (~ 3-4 hours total)
- Quick quizzes to confirm your learning
- Guidance and support from the Connected Canadians team
- Certificate of completion from Connected Canadians

Do it from home

- No tech experience needed
- Learn at your own pace
- Friendly support available if you get stuck



To register, click here. For more information, contact Connected Canadians at training@connectedcanadians.ca

RBC

Connected Canadians
Canadiens Branchés

Funded by the Government of Canada's New Horizons for Seniors Program | Canada

BCRPVPA

BCRTA
BC Retired Teachers' Association

Connected Canadians - November Digital Literacy Workshops

Banking & Shopping Online

Learn how to open and use an online bank account, perform everyday transactions safely from home, and shop online with confidence. This session will cover how to find reputable online stores, compare prices, use secure payment methods, and avoid scams while shopping or banking online.

November 10th, 2026
9am-10am PST

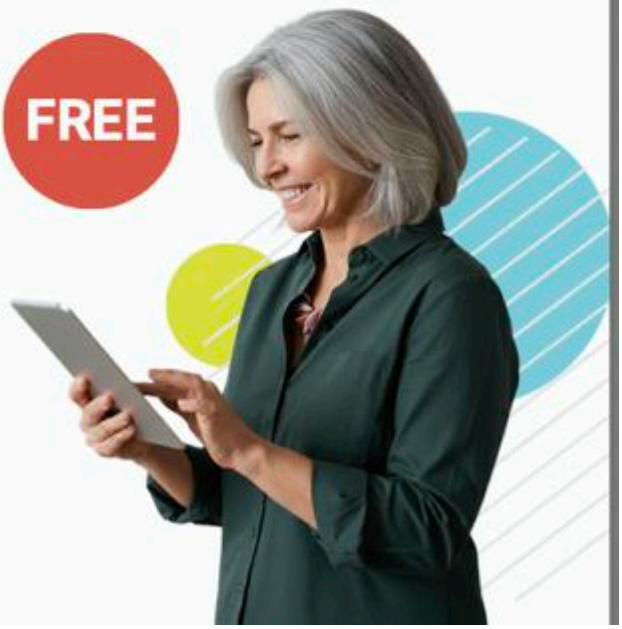
November 26th, 2026
1pm-2pm PST

Two separate dates for the same workshop

Virtual workshop
Hosted through Zoom

Register for the workshops through our registration form here:
CLICK HERE!

For more information, contact Connected Canadians



Canadian Dental Care Plan Eligibility Update

Health Canada / Canada Revenue Agency are doing an eligibility review for national dental. To support retired members who waived or cancelled dental coverage from the Teachers' Pension Plan **before December 11, 2023**, Health Canada and Canada Revenue Agency have made proof of eligibility letters available through your TPP My Account.

Here is some information to assist you should you qualify.

Canadian Dental Care Plan proof of eligibility

Retired TPP members **who receive a request** from Health Canada to provide proof of eligibility for the Canadian Dental Care Plan can use a Teachers' Pension Plan letter instead of completing the Health Canada form. The letter does not require a signature and can be submitted directly to Health Canada.

Retired members can download their letter through My Account:

1. Sign in to My Account
2. Select **Statements**
3. Select **Canadian Dental Care Plan letter**
4. Save or print a copy
5. Submit the letter to Health Canada

You can contact BC's Teachers' Pension Plan toll-free at 1-800-665-6770 (Canada and U.S.) from 8:00 am to 4:30 pm PT, Monday through Friday for assistance.

This service is **available only** to retired members who waived or cancelled dental coverage with the Teachers' Pension Plan **before December 11, 2023**.

Note: The dental-related code on your T4A, **is correct** because it indicates that as a TPP member you had access to dental at the time of retirement, but it **does not** indicate eligibility for national dental. For more information on what the code on the T4A means, or Canadian Dental Care Plan eligibility rules, visit the Teachers' Pension Plan Home - Teachers - Teachers or the Canadian Dental Care Plan website. Canadian Dental Care Plan - Canada.ca

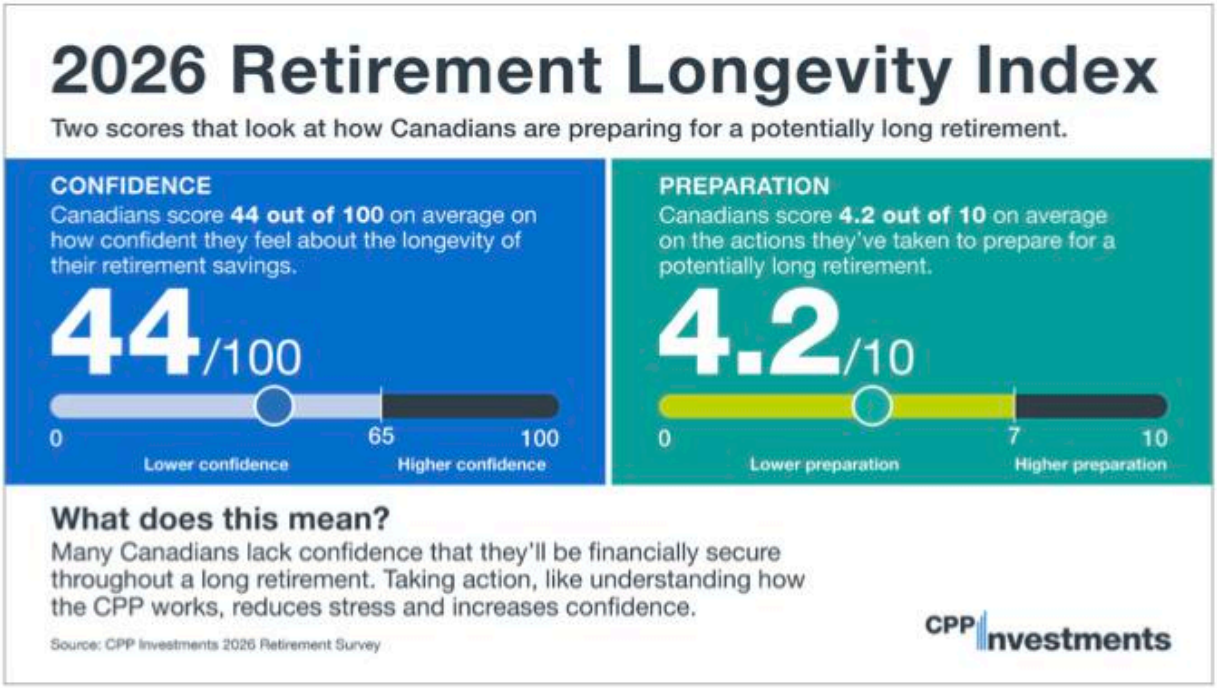
CPP Investments

Canadians Who Plan for a Longer Retirement Report Greater Confidence

76% of Canadians recognize people are living longer, but only 34% have a retirement plan that considers how many years they may need to prepare for, according to 2026 Retirement Survey

Toronto, ON (October 28, 2026) – Canadians are preparing for retirement, but many are not yet planning for how long it could last. The 2026 CPP Investments Retirement Survey finds that while 76% recognize people are living longer, only 34% have a retirement plan that considers how many years they may need to prepare for. The findings also show a clear link between preparation, knowledge of retirement income sources such as the Canada Pension Plan (CPP), and confidence about making money last.

CPP Investments has conducted an annual survey since 2023 to better understand how Canadians are thinking about and preparing for retirement. This year's survey introduces the Retirement Longevity Index.



The two scores move closely together: Canadians who have taken more steps to prepare for a long retirement have an average Confidence Score of 58 out of 100, compared with 35 among those who have taken few or no steps. The Confidence Score reflects how confident and secure Canadians feel about financially supporting themselves throughout a potentially long retirement. The Preparation Score reflects the actions Canadians have taken to prepare for a potentially long retirement, including saving, having a financial plan and considering how long retirement could last.

Saving is common. Planning is less so.
Three-quarters of Canadians (75%) have set aside money for retirement, but only 42% have a financial plan for their retirement. Another 34% are saving without a financial plan, underscoring the gap between putting money aside and planning for a retirement that could last decades.

"Living longer changes the way we need to think about retirement," said Michel Leduc, Senior Managing Director & Chief Public Affairs Officer, CPP Investments. "Putting money aside is an important start. But planning also means thinking about how long retirement could last, the sources of income you may have, like the CPP, and how those pieces fit together. Doing this boosts confidence in planning for a potentially long retirement."

The survey also found that Canadians are planning for retirement amid significant financial pressures. More than one-third of Canadians (34%) report high day-to-day money stress, up from 31% in 2025 and rising to 47% among households earning less than $50,000.

Canadians who understand the CPP report greater confidence
The CPP is one of the foundational pieces of retirement planning, providing inflation-adjusted retirement income for life. Knowledge of the CPP and the role of CPP Investments is also associated with greater confidence and less financial stress. Among Canadians who know CPP payments are linked to inflation, 63% are confident their money will last through retirement, while only 21% report high stress about retirement planning – well below average.

Among Canadians very familiar with the CPP, 77% are confident their savings will last, compared with 22% among those unfamiliar with it or unsure. Yet only 30% knew CPP payments are linked to inflation and 53% knew payments reflect years of contributions and average earnings.

"The CPP is an important foundation of retirement income for Canadians," Leduc continued. "Understanding what the CPP provides, alongside workplace pensions, personal savings and investments and other income, can help Canadians plan with greater confidence for a retirement that could last decades."

The CPP is projected to remain financially sustainable for at least the next 75 years, according to the latest review by the Office of the Chief Actuary of Canada. CPP Investments plays an important role in supporting the CPP's financial sustainability by managing and investing the CPP Fund. At June 30, 2026, the Fund totalled $863.6 billion, including $609.3 billion in cumulative net income generated from investment activity since CPP Investments began investing the Fund in 1999.

About the 2026 CPP Investments Retirement Survey
November is Financial Literacy Month in Canada. CPP Investments conducted the research to contribute to conversations about financial security and encourage Canadians to seek the information, resources and advice they need to make informed decisions about their future.

The online survey was conducted by Innovative Research Group from August 27–September 8, 2026, with an unweighted sample of 5,141 Canadians (outside of Quebec), 18 years or older, drawn from high-quality online panels. The sample is weighted to a final sample size of 4,000 to reflect the Canadian

population based on Census data. While this is a representative sample, margins of error do not apply to most online surveys.

More information about the survey and CPP Investments' role in the CPP is available on our website.

About CPP Investments
Canada Pension Plan Investment Board (CPP Investments™) is a professional investment management organization that manages the Canada Pension Plan Fund in the best interest of the more than 22 million contributors and beneficiaries. In order to build diversified portfolios of assets, we make investments around the world in public equities, private equities, real estate, infrastructure, fixed income and alternative strategies including in partnership with funds. Headquartered in Toronto, with offices in Hong Kong, London, Mumbai, New York City, São Paulo and Sydney, CPP Investments is governed and managed independently of the Canada Pension Plan and at arm's length from governments. At June 30, 2026, the Fund totalled C$863.6 billion. For more information, please visit www.cppinvestments.com or follow us on LinkedIn, Instagram or on X @CPPInvestments.

For more information:
Frank Switzer
Public Affairs & Communications
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T: +1 416 523 8039

FINANCE

BCRPVPA is a member of the Council of Senior Citizens' Organizations of BC or COSCO for short – **not** Costco the outlet store. BCRPVPA members are welcome to take part in any of the activities and are encouraged to volunteer to attend virtual/onsite meetings as a rep. Volunteer at info@bcrpvpa.ca

September 2026 Issue of COSCO News

The latest issue of the COSCO News is chock full of information about the upcoming **municipal elections, to be held on Saturday, October 17th.**


COSCO BC COSCO News

Council of Senior Citizens' Organizations of B.C.

Municipal Election Pt 7-10

Update from the President

View September 2026 COSCO News

Property Tax Deferment

COSCO BC has continued to be active in pressing the BC government to reverse the interest rates changes to the property tax deferment program.

We published an opinion piece in the *Vancouver Sun* and did an interview on CKNW. Visit our website for more info, as we work for changes to the program.


PROPERTY TAX DEFERRAL A LIFELINE FOR THOUSANDS

Seniors, others on a fixed income will bear burden of blanket interest rate increase

LESLIE GAUDETTE

An opinion article in this paper on July 3 called advocacy by the Council of Senior Citizens' Orga-

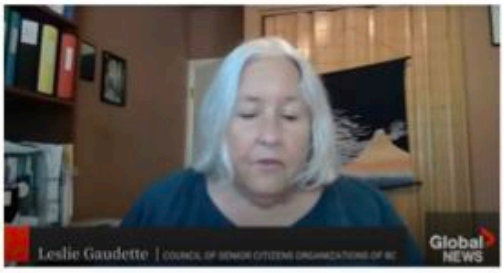
net. The market rate for a loan secured against a home, a home equity line of credit (HELOC), is currently about 4.95 per cent. Mortgage rates are typically

As discussed, the wealthy have many options to borrow money at lower rates. They do not need the program.

Yet seniors, families, and people with disabilities with no options now bear the burden because the government chose to impose a blanket rate increase on all 78,000 households.

Health Care Needs Home Care Campaign

After a successful launch on June 2, the Health Care Needs Home Care Campaign is evolving. Across BC, families are struggling to access affordable home support. Seniors are entering long-term care too early and hospitals are overloaded. We are asking for the co-payments on home support to be removed, and we need your voice!



The need for change was acknowledged in the province's budget consultation report, and the campaign has enjoyed some good media attention:

- **The Early Edition with Stephen Quinn**
- **Global News**

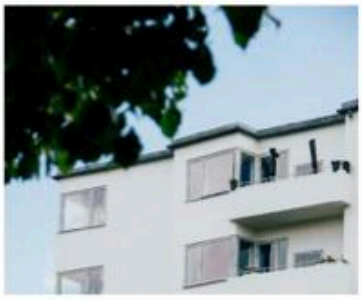
To learn more about the campaign and to email your MLA, visit **healthcareneedshomecare.ca**. If your group wishes to sign up as an affiliate supporter, please use the contact form on the website.

BC budget consultation

COSCO BC made a **submission** to the BC budget consultation, recommending the appointment of a Minister of Seniors, programs to improve the economic security of low-income seniors, and improvements to publicly funded community health care so seniors can live independently.

We were pleased that the **budget consultation report** mentioned home support, property tax deferment, public transit connections, long-term needs, and other issues raised by us and our partners. We still await the recognition of seniors' centres as core community infrastructure needing sustained funding models.

National Housing Council consultation



COSCO BC also provided a submission to the National Housing Council concerning the lack of accessible housing in Canada.

Our recommendations included building non-market homes with accessible units and meeting the needs of low-income seniors for home adaptations and repairs, so they may continue to age in place. Read **our submission** for more information.

UN convention on the rights of older persons

COSCO BC continues to coordinate with national partners as the UN convention on the rights of older persons is drafted. We've met with a number of MPs to promote this work, and we were particularly happy to see that the Canadian government supports it (see article in the **COSCO News**).

Watch for more information as we approach the International Day of Older Persons on October 1, and the next meeting of the Intergovernmental Working Group on the Human Rights of Older Persons from October 26 to 30 in Geneva.

Social media

For up-to-the-minute information, please follow COSCO BC on **Facebook** and **LinkedIn**.

Council of Senior Citizens' Organizations of BC (COSCO BC) P.O. Box 228 - Mountain View Plaza Unit 505 - 8840 210 Street, Langley, BC V1M 2Y2 CA

Eat Well, Live Long



The golden years! Time just slipped by and here we are, enjoying the **fruits and vegetables** of our labor. We have always been advised to get lots of these 2 food groups in our diet, and now we have **even more reasons** to do so.

Trillions of bacteria, viruses and other microscopic creatures live on and inside our bodies. They are referred to as our microbiome. We have communities of microbes on our skin, in our lungs, in our environments and this article will focus on the microbiome in our gut. Our **gut microbiome is a rich ecosystem** that performs a variety of functions in our bodies including protecting against harmful germs, regulating the immune system and making nutrients available for absorption.

Our gut makes nutrients available for absorption by feeding on compounds in food, which we cannot digest, like **fiber**. Breaking them down into components that our system can absorb. Basically, a healthy gut microbiome means that our digestion works more smoothly. Disturbances in our microbiome have been associated with several conditions including obesity, heart disease, inflammatory bowel disease and mental health disorders.

An important aspect of health and longevity is taking care of our gut microbiome. Turns out these microbes love fruits and vegetables (mainly for fiber) and do best when we exercise for 30 minutes, 3 times a week - sound familiar!!

These microscopic creatures also enjoy **fermented foods**...think yogurt, sauerkraut and a new food for me: kimchi. Just as important as feeding these guys foods that they thrive on is avoiding foods which are harmful to them.

Which foods are **harmful** to them you ask?
Basically, all those ingredients in food products which our mothers wouldn't recognize:

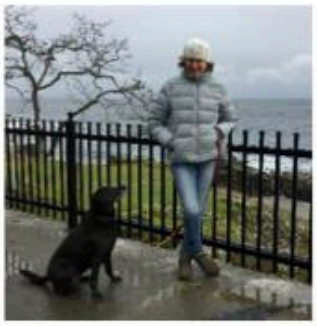
- Artificial sweeteners (i.e. sucralose, aspartame, saccharin)
- Food emulsifiers (i.e. carboxymethylcellulose, polysorbate 80)
- Preservatives (i.e. sorbates, benzoates, nitrites)
- Artificial food colours (i.e. tartrazine, amaranth, allure red)

A really nasty food additive, which comes from seaweed (so is marketed as being "natural") is **carrageenan**. It is used by the food industry as an emulsifier. Our gut microbiome can break it down, producing a compound that is a known gut irritant.

You will notice carrageenan on the ingredients list of whipping cream, coffee cream, ice cream, chocolate milk and many others of your favorite food products. Avoid it if you can!

So listen to your gut and enjoy a variety of **whole foods** that are a rich source of **fiber**. **Include fermented foods** as often as possible and **limit processed foods**. Don't forget...these teeny tiny little creatures also thrive best when we **stay active**!

Contributed by Patirica Long



Patricia has had a long and rewarding career as a dietitian, the last 22 years at Island Health. Recently retired, she continues to share her nutrition knowledge by volunteering with the Mid-Island Elder College as an instructor. Patricia also kindly shared her knowledge at our October general meeting

McMaster
OPTIMAL AGING PORTAL

McMaster University

LABARGE Optimal Aging INITIATIVE

Your source for healthy aging information you can trust

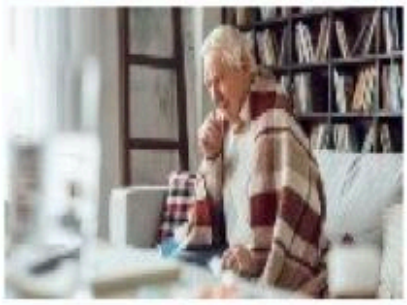
New Blog Posts: Our Blog Posts are written by trusted experts **to inform and inspire healthy aging**. We use scientific evidence to provide credible insights on hot topics and prevalent conditions related to seniors' health.



3+ smoking cessation support strategies

Research digs deeper into behavioural strategies and mailout support for quitting smoking.

New Hitting the Headlines: When aging topics hit the headlines, we bring you the best available related research evidence.



Flu, COVID-19 and RSV: Sorting out your fall vaccine options

Respiratory virus season is here, and so are this year's fall vaccines. Adults over 60 now have options for three viruses: flu, COVID-19 and RSV. Not every vaccine is right for every person. What you're eligible for depends on your age, your health and where you live. Read on for a plain-language look at what's new this season and some questions to bring to your next appointment with your health care provider.

In **British Columbia**, the RSV vaccine is **free** starting fall 2026 for adults 75+, long-term care/assisted-living residents 75+, and First Nations, Inuit, and Métis people 60+. It is a single-dose vaccine available year-round at pharmacies, public health units, long-term care homes, and First Nations community health centres.



Do you have a lifelong learning mindset? If so, explore our collection of lessons on **mental health**, **exercise and mobility**, **brain health**, and **medications and substances**. Most can be completed in 15 minutes, and your progress is saved, so you can return to where you left off if you're short on time.

Where in the World is Jessica Antosz?



This returning contest is a take off from the popular 1985 children's video game called, "Where in the World is Carmen Sandiego?" The intention is to teach students about the world around them while finding clues along the way to solve the puzzle.

Our muse BCRPVPA membership coordinator, Jessica, loves to travel and even looks a lot like Carmen, too!

Jessica just recently returned from Kaanapali Beach, Maui and she also visited the Ring on Fire on another trip through Ireland.

Congratulations to Bonny Deren, Brian Worten and Gloria Humphrey who won $25 gifts for their correct guesses last issue. Why not give it a whirl and try your guesses?

Can you guess her next two destinations?



Clues:

1. Where the A &W restaurant chain originated, and where the badlands of Drumheller, the hidden waterfalls of Elbow Falls and Mount Columbia resides. She was exploring?

2. Christopher Columbus arrived here on December 5, 1492, and in1496, Christopher's brother built the city of Santo Domingo, Western Europe's first permanent settlement in the "New World". Where might Jessica be headed?



One correct guess, one entry into a draw. Two correct guesses, two entries.

How to Enter:

Send your entries to: communications@bcrpvpa.ca Only **two entries** per member.

Winners will be notified by email on Nov 15, 2026. Good Luck!


THE
LIVING
LARGE
CONTEST
Enter for a chance to win
Grand prize 1
Car payments for a year
Grand prize 2
Home appliance package with extended warranty
Grand prize 3
$10,000 travel voucher
Plus, 10 x $1,000 Jiffy – Easy home maintenance gift cards are up for grabs.
Scan the QR or visit belairdirect.com/livinglargecontest
Contest runs June 1 – Dec 31, 2026
belairdirect.

Scholarships & Bursaries recipients

BCRPVPA 2026/27 Bursary and Scholarship Recipients

The BCRPVPA is proud to award fourteen scholarships for the 2026-2027 school year. The students that have been selected, graduated from these school districts:

Tingyu Zhang	Coquitlam
Arden Giles	Victoria
Yejoon Park	Coquitlam
Solange Haines	Victoria
Cole Price	Chilliwack
Vicki Lang	Coquitlam
Umber Puri	Surrey
Miilah Gordon-Dillman	Surrey
Ella Yan	Burnaby
Ani An	Vancouver
Aidan Crawford	Powell River
Amrita Gir	Victoria
Erica Brooks	Langley
Emma McLachlan	Castlegar

These students are heading to the following post-secondary institutions: UBC, SFU, U of Waterloo, McGill, VIU, UVIC, University of the Fraser Valley and Dalhousie.

We would like to acknowledge this generous annual donation of $2500 from **HearingLife** which further benefits students attending any post-secondary institution – inside or outside Canada.

Thank you to the committee members: Jeff Larcombe, Yolande Martinello, Vivian Rygnestad, Eileen Phillips, Don Boyd, Jessica Antosz

The graphic gives you an indication of the contributions that these students hope to share in the years to come.



TRIP MERCHANT – BCRPVPA's reliable travel agent

Canadian Owned and Operated

We hope you had a wonderful Thanksgiving weekend with family and friends!

What's new at Trip Merchant? This month we have trips departing to Egypt, Australia and Morocco! Also, we're excited to share our **brand-new Trip Merchant video!** Take a few minutes to learn more about who we are, what we do, and the many ways you can travel with us. Most importantly, we hope it inspires you to start planning your next adventure! Watch the video today by clicking

On **Trip Merchant - Gives You More! - YouTube**



In this newsletter, we're excited to share a collection of tours, cruises and travel experiences from around the world — including our newly released captivating Romania program, two unforgettable Italy departures, and other enticing adventures to consider. Join us for two upcoming online presentations in November: **Collette Tours** on **November 19** and **Emerald River Cruises** on **November 26**, featuring our Majestic Rhine departure in September 2027. Lastly, our Sensations of Provence group journey recently wrapped up — visit our Facebook page ***HERE*** for photos from the trip!

To access the travel site and newsletter simply watch this video HERE. In case, if you have not already registered, your one-time BCRPVPA organization code is 4324 Trip Merchant | Travel Company

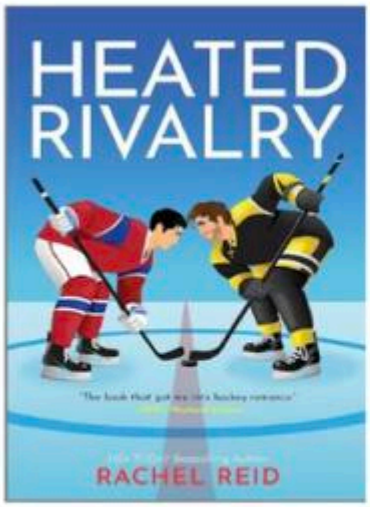
Please Note: Trip Merchant is a full-service Canadian travel agency, so if you don't see a specific travel supplier or trip on your member travel site, contact us—we can still book it for you. We'll match applicable offers, and in many cases provide an even better member rates, while ensuring you earn Trip Merchant Loyalty Reward Dollars. To receive your member benefits and

loyalty rewards, bookings must be made through Trip Merchant. If you've already booked directly with a travel supplier, you may also be able to transfer your booking to us at the same (or better) price and still earn your loyalty rewards. More travel suppliers and trips are being added regularly. Explore the site today, to find many more trips available with various supplier partners!

See anything else you wish to book? Please contact us today.

For more information or any inquiries, please contact us at info@tripmerchant.com or 1-800-481-9739 ext. 0





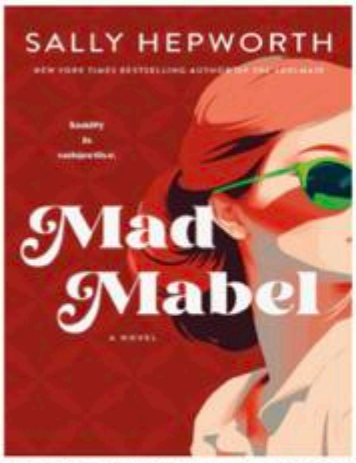
Heated Rivalry

Rachel Reid is a New York Times and 2026 No. 1 Canada Fiction bestselling author of this Hockey Game Changers series, which has been adapted into a smash hit television series *Heated Rivalry* on Crave. She has been a hockey fan since childhood, but sadly never made it to the NHL herself.

Rachel Reid's *Heated Rivalry* is an engaging sports romance about two elite hockey players whose fierce public rivalry hides a complicated private relationship. The novel's strength is in the gradual emotional development between the characters.

Reid also explores the pressure of professional sports and the difficulty of maintaining a relationship that cannot be openly acknowledged. The hockey setting adds tension without overwhelming the romance.

Heated Rivalry is ultimately a character-driven story about desire, identity, and vulnerability. Its memorable leads and convincing romantic tension make it a strong choice for adult readers who enjoy gay sports romance, rivals-to-lovers stories, and slow-burning relationships.



Mad Mabel

Mad Mabel by Sally Hepworth is an addictive and emotional read about a woman full of many secrets. Reviewers consistently highlight this novel as one of Hepworth's strongest works.

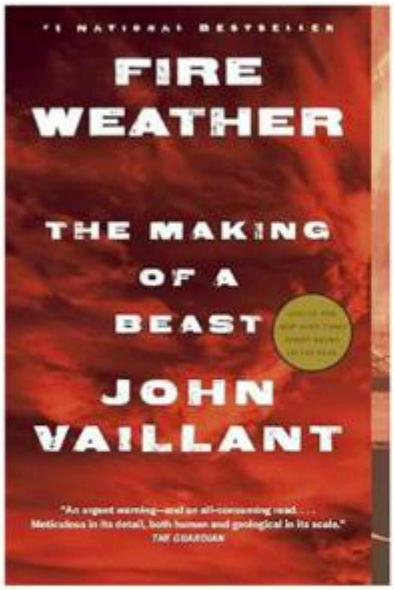
Meet Elsie Mabel Fitzpatrick: eighty-one years old, gloriously grumpy, fiercely independent, and never without a hot cup of tea—or a cutting remark. She minds her own business in her quiet Melbourne suburb, until a neighbor turns up dead and the whispers start flying.

Because Elsie hasn't always been Elsie. Once upon a headline, she was *Mad Mabel* Waller—Australia's youngest convicted murderer. But was she really crazy, or just misunderstood? Either way, she's kept her secret buried for decades.

Is she a cantankerous old lady with a shady past? A cold-blooded killer with arthritis? Or just someone who's finally ready to tell her side of the story? Sharp, surprising, and wickedly funny, this is the unforgettable story of a woman who's spent a lifetime being underestimated—and is about to prove everyone wrong. Again.

Mad Mabel is an entertaining and compassionate read about individuality, resilience, and the value of looking beyond first impressions. It will appeal to readers who enjoy warm, personality-driven fiction with humour and heart.

Fire Weather: The Making of a Beast



Having won several awards, John Vaillant's *Fire Weather: The Making of a Beast* is a gripping account of the 2016 Fort McMurray wildfire and an urgent examination of the conditions that made it possible. Combining disaster narrative, environmental history, and reporting, Vaillant shows how fire, climate change, and an oil-dependent economy converged with devastating consequences.

This book is especially effective when describing the speed and force of the fire and the experiences of people caught in its path. Vaillant's research gives the disaster a broad historical and scientific context without losing sight of its human cost.

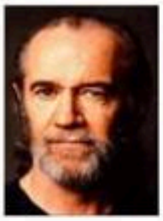
At times, the extensive background material slows the momentum, but it also strengthens the book's central argument: extreme fires are not isolated events but warnings about a hotter and more combustible world.

Fire Weather is vivid, unsettling, and thought-provoking. It is highly recommended for readers interested in climate change, Canadian history, investigative journalism, and compelling narrative nonfiction.

Recommend a Book

Do you have a book or author to recommend? Please let us know at **info@bcrpvpa.ca** and we'd be happy to share it with the members.

GEORGE CARLIN ON AGING



Do you realize that the only time in our lives when we like to get old is when we're kids? If you're less than ten years old, you're so excited about aging that you think in fractions. "How old are you?" "I'm four and a half." You're four and a half going on 5.

You get into your teens, and you simply jump to the next number. "How old are you?" "I'm gonna be 16." You could be 12, but you're gonna be 16. Eventually.

Then the great day arrives and you become 21. Even the words sound like a ceremony. You BECOME 21!!

Then you turn 30. What happened there? Makes you sound like bad milk. He TURNED; we had to throw him out. What's wrong? What changed?

You BECOME 21. You TURN 30; You're PUSHING 40. You REACH 50. Then you MAKE IT to 60. By then you've built up so much speed, you HIT 70. After that, it's a day by day thing. You HIT Wednesday...

You get into your 80's; you HIT lunch, you HIT 4:30. And it doesn't end there...

Into the '90s, you start going backward. "I was JUST 92." Then a strange thing happens; if you make it over 100, you become a little kid again. "I'm 100 and a half."

My Grandmother won't even buy green bananas. "Well, it's an investment, you know, and maybe a bad one. I just hate to waste money."



STINGY OLD LAWYER

A stingy old lawyer who had been diagnosed with a terminal illness was determined to prove wrong the old saying, "You can't take it with you."



After much thought and consideration, the old ambulance-chaser finally figured out how to take at least some of his money with him when he died.

He instructed his wife to go to the bank and withdraw enough money to fill two pillowcases. He then directed her to take the bags of money to the attic and leave them directly above his bed.

His plan: When he passed away, he would reach out and grab the bags on his way to heaven. Several weeks after the funeral, the deceased lawyer's wife, up in the attic cleaning came upon the two forgotten pillowcases stuffed with cash.

"Oh, that old fool," she exclaimed. "I knew he should have had me put the money in the basement."

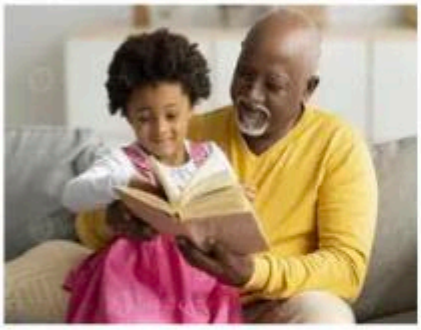
BUMPER SNICKERS



My grandmother has a bumper sticker on her car that says, 'Sexy Senior Citizen.' It's hard to think of my dear old granny in that way.

What is she doing? Out entering wet shawl contests? Wheelchair racing? Teeth swapping? Makes me wonder where she got that ten-dollar bill she gave me for my birthday!

GOD'S IMPROVEMENT



A little girl was sitting on her grandfather's lap as he read her a bedtime story.

From time to time she would take her eyes off the book and reach up to touch his wrinkled cheek. She was alternately stroking her own cheek, then his again. Finally, she spoke up, "Grandpa, did God make you?"

"Yes, sweetheart," he answered, "God made me a long time ago.

"Grandpa, did God make me too?"

"Yes, indeed, honey," he said, "God made you just a little while ago."

Feeling their respective faces again, she observed, "God's getting better at it, isn't he?"

EXERCISES FOR SENIORS



You know how important exercise is, as we grow older. Here are a few suggestions. I start by standing outside behind the house and, with a five-pound potato sack in each hand, extend my arms straight out to my sides and hold them there as long as I can.

After a few weeks, I moved up to 10-pound potato sacks, then 50-pound potato sacks, and finally I got to where I could lift a 100-pound potato sack in each hand and hold my arms straight out for more than a full minute!

Next, I started putting a few potatoes IN the sacks, but I would caution you not to overdo it at this level.

BCRPVPA Welcome and Goodbyes

BCRPVPA

RECOGNIZES

BCRPVPA welcomes since July 2026:

Don Andersen

Nadine Bisset

Lynda Brisebois

Norma Bryant

Nigel Deacon

Lynn Decker

Barbara Gibbons

Leonard Hutchinson

Steven Lana

Carla Orr

Jana Relf

Treacy Roberts-Johnson

Joey Sahli

Judy Smith



BCRPVPA says good-bye to:

We appreciate the tireless service these members provided to the profession.

Chris Boyle

Irene Deschene

Karen Madore

Parmiit Parmar

Donald Reimer

Maurice Richardson

