

BCRTA Winter 2010

Postscript

The Magazine for Retired Educators



Cover Photo by Ken Silen, Surrey RTA

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ACER-CART & COSCO

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BCRTA members in Feb., May,
Aug., and November of each year.

DEADLINES for receipt of
material for publications are Oct.
31, Jan. 31, April 30 and July 15.

**Submission of material directed
to kristi@bcрта.com**

JULY 15 is the **DEADLINE** for
Committee and Branch Reports to
be submitted for the Summary of
Reports and the year end audit.

Items published reflect the views
of the authors and do not neces-
sarily express the policy or imply
endorsement by the BCRTA

*The Editor reserves the right to
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President's Message

Douglas Edgar



As always at the start of a new year with a new executive there is an aura of expectation. "What does the association hope to achieve this year?" "What plans are being made for branch and zone meetings?" "How is my pension doing?" To answer the last question first: Our basic pension is secure. The BCRTA Pension and Benefits Committee has representatives on the BCTF Pension Committee and the Teachers' Pension Plan Advisory Committee and is working to maximize income. Recent changes will bring increased contributions into the Income Adjustment Account (IAA). At our recent AGM our association elected delegates to attend the BCTF AGM in March 2011 to vote on the pension resolutions that will be presented there. Working together with a common goal we are able to prepare for a future that has a secure and stable pension.

Considering other plans for the future we may see some change. The Review Commission, which was instituted to investigate the structure of the organization and make recommendations to the board, has been gathering information for ten months and will make its final report by September 2011. As a result of its findings there may be some changes made, and change is always a cause for anxiety. But let me draw an analogy: Do this - clasp your hands together, interlacing your fingers. Which thumb is on top? Now reverse the hand-hold with the other thumb on top. That is a change and it may feel awkward, but it still does the same job, only in a slightly different manner. Any changes made to our organization will be gradual and logical. Presently though, there is a certain contentment with the status quo.

A major concern is always communication. Each director now has three or four branches to report to and relate with. No branch and no member should feel isolated in our association. If you have a concern, contact your branch president, your region's director, another president, another director, or the office staff. Visit our website (bcрта.ca) as a first step in seeking information. The agenda established for a branch or a zone meeting is solely the design of the branch or zone, but communication seeking new ideas or assistance may bring results. Some branches don't have meetings anymore; they have functions, they have luncheons, they have gatherings. It seems the word 'meeting' is detrimental to attracting new members.



At the October board of Directors meeting the board established three priorities for the next year: one is to investigate ways of reducing or eliminating MSP premiums for seniors, a second is to investigate and implement the concept of 'Celebrating Who We Are and What We Do', and a third priority is to complete and utilize the email network to communicate directly with our members.

Our association is still working with the BC College of Teachers to eliminate the need for a Criminal Records Review for all retired teachers. At present the government recognizes only one level of membership in the college, so everyone, active or retired, gets a record check. The proposed emeritus status for retired teachers who will not be teaching could be one solution.

The picture? That's me, as a volunteer, driving a pontoon boat of residents from rest homes in the Vernon area for a trip around Okanagan Lake. The BCRTA wants to recognize, acknowledge, and quantify the volunteerism of our members. As you know from our previous survey, our members have given up to \$58,000 in bursaries and scholarships annually. This year we would like to document the hours and the variety of jobs our members volunteer for in our communities as well.

"What's in it for me?" is the question presented in our recruitment video. We would like to create a list of incentives for belonging to our association. What, besides pension support and social contacts, is important to you?

Today's thought – Just remember, conditions are never "just right"



2010-2011 BCRTA Board of Directors

Back row: Cliff Boldt, Diane Gorton, Patricia Clough, Tom Brunker

Middle row: Bob Taverner, Gerry Tiede, Cameron Cascon

Front row: Judy de Vries, Sylvia MacLeay, Doug Edgar, Margaret Sutton, Carolyn Prellwitz, Sheila Pither



Round Table Round up October 27, 2010

I tend to forget each September that there are new recipients of the Postscript who may wonder what on earth this column is all about so, as briefly as possible - I want to paint a picture of the all day board meeting, so that you know we are alive and well and doing your business! (I guess 'on task' might be a better phrase.)

There were three new directors this time and a couple who were away, and of course the new president put his mark on the meeting. We covered a huge amount of ground and discussed a myriad of topics which I will touch on. We are handed an agenda and a package - all the reports, invitations, suggestions etc from all the committees and from outside the BCRTA - I must take out shares in a paper company for there were 37 pages this time. We are given ten minutes to scan through, and get the committee reports in order!

We started with some corrections to past minutes, a mention that the work of the commission (a two year project involving 13 participants which will report to the AGM regarding the status quo of the BCRTA) is not confidential, and the fact that nine people who said they would attend the AGM in September did not show up and we had to cover the cost of the rooms for 4 no-show delegates. Policy will be written to prevent this in the future.

We all received a list of current branch presidents. There is a BCRTA constitution review underway and we are discussing virtual meetings and more use of email to stay connected in the cheapest way possible. A decision was made not to have any more workshops dealing with government relations; Sheila Pither and Diane Gorton will represent the BCRTA at Provincial Education Liaison meetings in December and the joint BCRTA/COSCO committee for the HST/recall needs some direction. It was agreed that the BCRTA would not be involved in the recall campaigns.

Each director was given a list of branches to maintain contact with and promote Zone meetings - but these were not carved in stone



and could be swapped around. The office copier wants to retire, and we approved the purchase of a newer model with a maintenance agreement. It will scan, fax, copy and probably make a cup of tea if asked nicely.

We looked at the issue of volunteering and a survey is in the works so that we can gather statistics which some committees might use when lobbying the various government branches.

People had responded negatively

to the suggestion that we have recognition for one randomly selected volunteer at our AGM as this really is not the aim of those who volunteer. It's out!

The choosing of delegates for the BCTF AGM came under scrutiny again and was referred to as a 'procedural hassle'. We will go over to Victoria for their AGM but other meetings, ferries, accommodations etc need to be worked out. Financially we should be looking at members from the Island attending, but if they were not elected at our last AGM they are not considered. That brought up the issue of the payment of travel expenses and we are taking a leaf from the BCTF book in stating that the cheapest method of reaching us will receive compensation. If driving your car is going to cost the BCRTA \$600/700 and there is a flight for \$400, you will be reimbursed \$400. We sent a letter to the federal government re the labelling of food, which had been initiated by a member.

This coming year's aims, goals and objectives were suggested in a list circulated by the president. After much discussion we decided on three main priorities: the elimination of the MSP, promotion of the BCRTA via publicity, and expanding our communication network with more use of email and the website. For this latter aim a website committee is on the job and in the future Postscript may be available on line if requested, in a member's only section. We will keep you posted.

Comments had been made at the AGM about Johnsons and our insurance policies. We have to



make it clear that we put out feelers years back for an insurance broker, and chose Johnsons. They are brokers for many groups of retirees across Canada, and look for the best insurance providers from the many out there. They themselves do not provide insurance.

We looked at money and particularly at our investment portfolio, which had held a 'package' of investments - now sold off. While we didn't make a huge profit, we came out just about even. You may have realised that we have a deficit on the horizon, and that at the AGM we covered it with money from the reserve funds which saved our bacon this year. Next year starts with a small fee increase, and if we all keep our budgets where we say they will be, we will have a tiny sum on the plus side, but we have to do some serious thinking about how to cover our expenses. Ten suggestions were handed around - some sensible, some raised eyebrows, and some were pure fiction - but most were definitely food for thought. If we limited our AGM to one person per branch we'd have no financial crisis next year at all. Think about it. We have booked the Hilton for the next two years with very little change in room rates.

Elk Valley brought up an issue which the Pensions and Benefits committee are studying. We will get information about the new EHC (not EHB as before) early next year, planned for the year ahead. I believe it is a Blue Cross plan. This plan is sponsored by the Teacher Pension Plan and details should be out early in the new year, with a 9 month window to sign up.

We had our committee reports at the end of the meeting, and that worked well. Excellence, Social Concerns, Heritage, Health and Housing and Advocacy announced their chairs, their

membership and their goals and objectives for the coming year, and some of them requested changes to the policies and procedures book. Social Concerns asked for a letter to Prime Minister Harper re the cancellation of the long form census. Excellence needed more funds to cover the Golden Star Awards, as five winners each receive \$1000 next year. Membership would like the application form more easily accessed on the website and hope to have two new branches in the near future. Advocacy stated that they will act only when committees request action. The Pension committee will be giving workshops again in the coming year. Our representative for ACER CART stated that ACER CART was trying to join the Canadian Teachers' Federation but have been turned down so far and they recognised the assistance for a member in a financial hardship case. Pat Brady will continue as a General Vice president of COSCO, and Sylvia MacLeay gave a brief report on COSCO and the NPSCF (National Pensioners and Senior Citizens' Federation) convention, attended by many around the table. Posters for the 18 COSCO workshops were available - fifty are already booked for the coming year. There will be a training session early in the next year for those wishing to be new presenters. Information is available on the COSCO section of our web site.

Planning for the next Delegates day is underway. We adjourned around 3.00pm.



Sheila Gair, Editor

Reports from all committees are available to members. Phone and request them.

Concerns about Benefits Programs?

Teachers' Pension Plan

Pacific Blue Cross

BCRTA Insurance Plans

Please let the BCRTA know!



Pension Reform

Last year both the Provincial and Federal Governments asked for input on Canada's Retirement Income System.

Canada's retirement income system consists of three pillars:

- The first pillar is Old Age Security and the Guaranteed Income Supplement (OAS/GIS).
- The second pillar is the Canada Pension Plan (CPP).
- The third pillar is private pension plans, and savings including plans such as Registered Retirement Savings Plans (RRSPs) and Tax Free Savings Accounts (TFSSs).

This is the first in a series of articles about pension reform and the actions that will be taken by the BCRTA to address our concerns.

The Pensions & Benefits Committee took a motion to the Board of Directors that the advocacy committee work with our committee to develop a plan of action to assist members and other seniors with low incomes. The plan to include increases to OAS, GIS, CPP accrual rate, subsidized MSP premiums and other initiatives.

The BCRTA Board of Directors endorsed our motion and decided that the elimination of MSP premiums for all seniors be their #1 priority.

British Columbia Retired Teachers' Association Submission on Canada's Retirement Income System

The British Columbia Retired Teachers' Association (BCRTA) is an organization of more than 14 000 retired educators, which was formed in 1955 "to guard the interests and promote the welfare of its members."

The BCRTA is a social justice organization that speaks up for all seniors. We continue to honour learners and our profession at the provincial level through the R.R. Smith Foundation which benefits educational projects both in Canada and abroad by providing scholarships at the local level.

As members of the Teachers' Pension Plan (TPP) we have a defined benefit plan that is jointly trusteed. As retirees we have representation on the Teachers' Pension Plan Board of Trustees and the Teachers' Pension Plan Advisory Committee (TPPAC).

Pillar 1

Increase the GIS so that the GIS/OAS combined would bring the benefit up to the after-tax low-income cut-off.

No senior in Canada should be living in poverty. GIS/OAS is essential for Canadians who had little or no paid work. Single women who have not worked outside the home are totally dependent on this benefit. More than 14% of single senior women are living in poverty.

This would cost under \$700 million.

Pillar 2

Double the CPP benefits to ensure a better minimum pension for all Canadians.

CPP along with OAS should be at least 50% of pre-retirement income. Increasing the CPP benefit would reduce dependence on GIS. The CPP benefits all workers in Canada. It is a mandatory program that is portable, well funded and well managed.

This change would be of particular benefit to younger and low-income workers.



Pillar 3

Increase opportunities and incentives for additional plans.

New pension plans should be locked-in, defined-benefit plans with a fiduciary and should include guaranteed annual cost of living increases equal to the CPI. Pension plans should be jointly trustee with equal representation from employees and employers. The employees should include both active and retired.

A national structure, perhaps attached to the CPP, would provide a well-managed safe option with low administrative and investment cost.

Existing and future pension plans should be covered by pension legislation that protects the employees from under funding, employer mismanagement, fraud and bankruptcy similar to the insurance that protects bank accounts.

To protect the members of current workplace pension plans, the Federal Bankruptcy & Insolvency Act (BIA) should be amended to give preferred status to employee benefits. Pension assets do not belong to the employer; they are deferred salary belonging to the workers.

Increase the amount that can be contributed to a tax-free savings account (TFSA).

Amounts withdrawn from a TFSA are not taxable so are a way to encourage lower-income workers to save and still be eligible for programs like GIS when they retire.

Other

Provide MSP, at no cost, along with a national pharmacare/formulary plan to ensure a healthier more productive population better able to provide for their own retirement.



Teachers' Pension Plan EHB plan Update

Our current EHB plan expires on December 31, 2011.

After an analysis of the current plan and consultation with the BCRTA the Teachers' Pension Plan Board of Trustees published a request for proposal on the government website for a new EHC plan.

The Teachers' Pension Plan Board of Trustees has made a decision on the new plan and the successful candidate chosen to administer the plan is Pacific Blue Cross.

Although the details are still being nailed down we have been told that significant improvements have been made to the plan.

The Teachers' Pension Plan will announce the plan details in January 2011. Information will be published in After Class and a letter with a plan booklet will be sent to each plan member.

We do know that unlike the dental plan there will only be one option offered.

The new optional plan will start on January 1, 2012.



**ADDRESS BY ART KUBE, PRESIDENT OF THE NPSCF TO THE
DELEGATES OF THE BCRTA AT THEIR AGM ON SEPTEMBER 18TH IN
RICHMOND B.C.**

Officers and Delegates:

I'm honored to address this august body and thank the BCRTA and especially its outgoing President for their tremendous support for the National Pensioners and Senior Citizens Federation. If it hadn't been for the BCRTA the NPSCF would not exist today. For this, seniors in Canada owe you thanks and gratitude.

In about five weeks the NPSCF will hold its annual convention in Ottawa and I would like your support for the direction in which I want to take the organization. In broad terms I want the NPSCF to deal with the challenges of our increased longevity. It seems these days that we seniors are on everyone's mind. Many policy makers view us as a threat to government finances and the end of universal social programs. Businesses are salivating and looking at us as profit centers. Families are worried about longer wait times for legacies and employers both public and private are pleading poverty and are viewing reductions in retirement benefits and pensions because of our increased longevity. It seems that every one is involved in the discussion affecting us seniors and our increased longevity except us. All parties claim to involve us in their discussions, but at best what we see is tokenism and window dressing. Their order of the day is still, "we know what's best for seniors" because that's the way it has always been. The attitudes which prevailed when seniors lived to the age of 68 or 69 still prevail today and these attitudes are hard to change.

Our slogans - "Don't plan for seniors - Plan with seniors" and "Seniors helping Seniors" found their way into the vocabulary of discussion groups dealing with seniors, but only for the sake of window dressing. Reductions in benefits or the elimination of government financed programs will be replaced by the private sector for profit or programs run by volunteers. The classic case was the elimination of the B.C. Ministry of Health funded and accredited Home-Support program, which was replaced by vague home-support programs run by volunteers and students paid at the minimum wage. This move not only robbed



seniors of a well run program but it undermined our effort for a universal home-care and home-support program, which we feel must be the cornerstone for seniors independence and quality of life in line with our increased longevity. We have seen in European Nordic Countries where such programs exist, that seniors are able to live longer independently and enjoy a better quality of life than here. In addition these countries have much lower admissions into acute and long-term care facilities and their national healthcare expenditure has declined.

During the last ten years the seniors' movement has gained anecdotal knowledge and experience, which convinced us that the social changes necessary to accommodate the changing demographics humanely, must fully involve seniors in the planning and implementation of these changes. We also recognized that this will be a major task because it will require changes in attitudes towards seniors, and changes in the attitudes of seniors. We are demanding that seniors be recognized as an asset to society and not a burden. Every one wants to tell us what's best for us but we seniors know what's best for us. We now live longer and healthier lives and yesterday's saying of "Leave it to the young folks" is no longer appropriate. Looking into research on elder abuse, we find that the young folk not only do it for us, but they do it to us! We must change the attitudes of doctors where ageism plays a detrimental role in healthcare delivery decisions. These decisions often deny

seniors remedial medical intervention and prolong discomfort, disfigurement and a loss of quality of life for the rest of their days.

The massive involvement of the for-profit sector in elder care and elder services delivery, poses a danger to seniors. At best it is poorly regulated and open to abuse. Few seniors can afford it, thus creating a division among seniors and it reduces the pressure for universal programs which are accessible to all seniors. "Driving Miss Daisy" is O.K. for Shaughnessy Heights but it does nothing to improve the Handi Dart service for frail seniors and the disabled.

We must also carefully examine the use of volunteers in seniors' care and services. The NPSCF supports programs of 'seniors helping seniors' in areas of providing health literacy, peer counseling, social visitation, meals on wheels, advocacy and organizational governance. How could we run our organization if it wasn't for volunteers? Volunteerism however must be curtailed when it is being used to reduce the public commitment to the welfare of seniors and becomes a tool to further the philosophy of the Fraser Institute for smaller government and the survival of the fittest.

There are some institutions that are genuinely concerned about our increased longevity and its impact on society. The World Health Organization produced an excellent report entitled: "Global Age-Friendly Cities" which received great acclaim and the support of many Nations. Unfortunately the recommendations on Seniors' Health, Housing and Income received little support from the different Canadian jurisdictions. The Federal Government down-loaded it onto the Provinces and the Provinces down-loaded it onto the Municipalities, and what we ended up with was better access to sidewalks and some volunteer programs. Unless we can get the Federal Government involved with the major issues of Seniors' Health, Housing and Income and advocates for seniors putting pressure on these issues we will not succeed in accommodating our increased longevity in a humane way.

What is important now is that it is paramount to have a visible presence in Ottawa. Budgets and

legislation passed in Ottawa affect seniors every day. We must have the ability to influence this process daily. The NPSCF has tried to get grants for programs which would enable us to have a central office and at least some part-time staff. So far we have not been successful, but we will keep on trying. If you believe the NPSCF to be the true voice of seniors in Canada, to motivate the organizations of seniors in all Provinces, to be a force to be reckoned with in resolving the challenges facing seniors with the increased longevity, then you must continue to help me build a strong and effective NPSCF. With all due respect to my predecessors and their commitment, we can no longer overcome today's challenges with one annual brief, one national Executive meeting and four Newsletters each year. It's no longer sufficient. We have to be right where decisions are made, and we must have a central clearing house to get information out to our affiliated organizations so they can act on them. We must develop health literacy programs nationally to stop ageism in health care delivery and at the same time keep seniors healthier. I would also require input and support from your leadership on the development of a slate of NPSCF Officers. We now have three provincial retired teachers' organizations affiliated and I would like your help to affiliate others. Retired teachers and their skills represent the key ingredients for a strong Provincial, and a strong National, Seniors Organization. The Council of Senior Citizens Organizations of B.C. is a shining example of retired teachers' input and it would be a great gesture to give one of them a seat on the Executive.

Delegates and friends: As you are gathered here to rededicate your efforts to the welfare of retired teachers and to a civil society, I ask you to continue your efforts to build strong and united seniors' organizations on the local, provincial and federal level to overcome the challenges of changing demographics and to enjoy the blessing of our increased longevity. In closing I want to thank you again and wish you good health and with a little bit of good luck I hope to see you at your next annual meeting. Thank you.



Champagne Campaign 2009 / 10

The Champagne Campaign was started four and a half years ago to add some "sparkle" to recruitment and retention of branch members. Nearly every branch has increased their membership and over-all branch membership increased by 376 members or 3.28%. These figures reflect the **net** gain over a year, not the number of new members. Branches that increased their numbers by 10% or more were **Boundary Area, Elk Valley, Gulf Islands, Kitimat, Kootenay Lk W, North Coast, and Sunshine Coast**. Champagne was awarded to:
Elk Valley- 1 bottle, Gulf Islands- 2 bottles and Kitimat- 3 bottles.

Champagne also went to branches that increased their **net** number of members by 20 or more. Champagne was awarded as follows: **Langley- 1 bottle, Delta- 2 bottles and Surrey- 3 bottles.**

Congratulations to all branches for the recruiting efforts made each year.



*Margaret Irvine (left),
Kitimat RTA & Tess
Apedaile (right),
Sunshine Coast RTA*

BCRTA Welcomes 4 New Branches

Four new branches were welcomed into the BCRTA at the AGM in September. When asked to comment on their first AGM the presidents said- "making contacts was really good", "information very useful", "branch reports helpful", "hearing what others are doing was great", "enjoyed meeting others", "found out how things worked", "enjoyed the levity and entertainment", "Thursday evening very helpful", "there are a lot of people doing a lot of work", "great hotel". With such positive outlooks, these branches seem to be in good hands.



*Judy de Vries, Bill Elliot (Mission), Wendy Charney (Nicola Valley),
Dina Slowikowski-Campbell (Princeton)
Louisa Sanchez and Sylvia Hayes (Prince Rupert) and Sheila Pither.
(Photo- Bev Anderson)*

Dogwood Recruitment Rewards Winners Congratulations!

Membership Chair, Judy de Vries holds the Recruiting Member Dogwood tickets just before the draw. The Dogwood Recruitment Rewards initiative is in its second year. The purpose of this initiative is to encourage existing members to recruit new members. The goal is to recruit over 800 new members. The Fall draw is the first of three draws to be held in the 2010/11 year. At the BCRTA Delegates' Day in September, President Sheila Pither assisted by drawing the winning tickets.



Winning \$250 were Recruiting Members:

~ **Sandy Knowles** from Kitimat. Since Kitimat became a branch last year, Sandy has been actively recruiting in the area.

~ **Mike Stevens** from Quesnel. Mike is the Quesnel President and personally meets with each new retiree, helps them fill in the forms, and sends the forms into the BCRTA himself.

~ **Mike Lew** from Langley. Mike recruited his wife who retired this June.

Winning \$100 were New Members:

~ **Jerry Holowchak** from West Kelowna

~ **Audrey Dye** from Williams Lake

MANY CANADIANS WITH DISABILITIES QUALIFY FOR SUBSTANTIAL SUMS OF MONEY FROM THE CANADA REVENUE AGENCY (CRA) OF WHICH THEY ARE UNAWARE.

The Canadian government has disability tax credits, disability tax benefits and grants that are available for people with disabilities. However obtaining these benefits can be complex and overwhelming. At The National Benefit Authority we make your disability benefits claim process simple and easy. We do all the hard work to make sure you receive every dollar the CRA owes you.

We have successfully processed claims for virtually every kind of physical and mental disability. We have experts in depression, learning disabilities, addiction, anxiety and other hard-to-define conditions. Since every case is unique, we need to ensure that your condition (or family member's condition) is properly presented to the CRA.

The Canadian government has recently added more programs for people with disabilities such as the Registered Disability Savings Plan (RDSP) and the First-Time Home Buyers Tax Credit. We will ensure that you are eligible for these disability benefits and disability tax credits as well as any future benefits that may be introduced.

If you are unsure whether you are eligible for such plans or not, then please contact one of our qualified specialists. We will be happy to answer all your queries. Your disability entitles you to this money. Let The National Benefit Authority guarantee it for you.

For more information call us now at 1-888-389-0080



BCRTA DOGWOOD RECRUITMENT AWARDS

FALL Draw at 2010 BCRTA AGM (May 1 - Aug. 31/10)

3 cash prizes of \$250.00 - Referral members
2 cash prizes of \$100.00 - New members

WINTER Draw at January Board of Directors' Meeting (Sept. 1- Dec. 31/10)

1 cash prize of \$250.00 - Referral member
1 cash prize of \$100.00 - Referral member
1 cash prize of \$100.00 - New member

SPRING Draw at June Board of Directors' Meeting (Jan.1- April 30/11)

1 cash prize of \$250.00 - Referral member
1 cash prize of \$100.00 - Referral member
1 cash prize of \$100.00 - New member

RULES AND PROCEDURES

The goal of the recruitment plan is to attract at least 800 new members. It will commence May 1, 2010. A BCRTA member (Referral member) who recruits a new BCRTA member will need to fill in the New Member ticket. New members applying in July and August will have their fee deducted automatically from their pension. New members applying in May and June 2010 and from September 2010 to June 2011 will need to send their membership fee by cheque. The New Member then sends both tickets, a cheque (if necessary) and the completed BCRTA membership application to the BCRTA, 100-550 W 6th Ave, Vancouver BC, V5Z 4P2.

A member may recruit as many new members as they can. The more tickets in the draw the greater the chances to win.

Tickets and membership application forms are available via email to pat@bcrt.com or on the website www.bcrt.ca

New members who have not been recruited will be entered in the draw.

THE BCRTA WOULD LIKE TO THANK JOHNSONS INC. FOR GENEROUSLY FUNDING THIS RECRUITMENT CAMPAIGN. GOOD LUCK TO ALL OUR MEMBERS.

Referring Member	New Member
First Name: _____	First Name: _____
Last Name: _____	Last Name: _____
Address: _____	Address: _____
City/Town: _____	City/Town: _____
Prov: _____ Postal Code: _____	Prov: _____ Postal Code: _____
Phone #: _____	Phone #: _____
Email: _____	Email: _____
Branch #: _____	Branch #: _____

BC RETIRED TEACHERS' ASSOCIATION MEMBERSHIP APPLICATION

I hereby apply for membership in the BCRTA (check one category ONLY)

Active Membership

I am receiving a pension from the BC Teachers' Pension Plan; or
I am a spouse of a deceased Active Member.

Affiliate Membership

I am receiving a pension from the BC College Pension Plan; or
I am receiving a pension from a post-secondary pension plan outside of B.C.; or
I am a retired public system educator receiving a pension from outside BC

Associate Membership

I am a spouse of an Active Member; or
I am retired from a staff position with the BCTF, or a BCTF Local,, BCSSA, BCP&VPA, FPSE, the College of Teachers, the BCRTA , BCIT Staff Society ; or
I am a retired educator of an independent or private school.

Privacy and Consent

I hereby consent to the collection, use and disclosure of my personal information, except SIN, to the Teachers' Pension Plan or College Pension Plan, Pacific Blue Cross, Johnson Inc., MSP or other service providers to the BCRTA. The SIN is only disclosed to identify members for automatic deduction of fees and to make enquiries to service providers when initiated by members. **This information is not shared with outside parties.** If I am receiving a pension from the BC Teachers' Pension Plan or the BC College Pension Plan, I authorize the BC Pension Corporation to deduct my Provincial and Branch fee from each September pension payment until such time as I revoke this authority in writing to the BCRTA. IF I am NOT receiving a pension from the BC Teachers' Pension Plan or the BC College Pension Plan, my cheque for the BCRTA fee is enclosed and is due on June 30 each subsequent year.

PLEASE PRINT

(Mr. Mrs. Ms) _____ Date of Birth: _____

Name: _____

Address: _____

City: _____ Postal Code: _____

Phone: _____ email: _____

Retirement Date: _____ (from, District, Institute, Staff). _____

PLEASE ENSURE YOU SIGN THE APPLICATION

DATE _____ SIGNATURE: _____ SIN: _____

I wish to join the _____ branch(es).

Have You Changed Branches?

Have you moved from one RTA branch location to another since joining the BCRTA? Did you arrange to have your branch fees transferred from your former branch to your current RTA branch? If not, your yearly branch fee is still being credited to your former branch.

Members may belong to more than one branch just by paying the additional branch fee. To begin having the branch fee portion of your BCRTA dues applied to your current branch, contact Kristi at the BCRTA office at 1-877-683-2243 or kristi@bcrtA.com





The photos in the fall issue of the Postscript are fantastic. Enjoyed the President's message. The Random Thoughts brought back memories of my school days as well as my first year of teaching.

*Lois Comerford,
Langley RTA*

Hello BCRTA: Well, here's a first - me actually sending in the completed crossword. Why haven't I done it before now? To be honest I only ever completely finished it once. I love to see who did complete it and even recognise some names from time to time so finally I decided to send it in. Unfortunately the Sudoku is more than my feeble brain could handle. I really enjoy the Postscript - I enjoy reading the articles and love the photography. Have a great day!

*Chris McIntosh,
North Coast RTA*

To BCRTA staff re Postscript: Thank you so much for continuing to offer the crossword puzzle and Sudoku in Postscript each issue. I enjoy the challenge of both and although I don't always complete them I did both this time so I'm sending them off and hope I succeed in getting them correct. The articles and photos are so enjoyable and I look forward to each issue a great deal as well.

*Melba Harding,
Nanaimo RTA*

Dear Sheila, I was delighted to receive the fall Postscript last Friday. I had time to read it and do the Sudoku. It was timely because today we are off to Europe for five weeks. We rarely go away in the summer but we are taking a cruise to Ireland and around the British Isles. It isn't offered again this year so we have to leave Vancouver's summer. Clearly a perk of retirement is going away when you choose. I enjoy the Postscript magazine and read it from cover to cover. Thanks for all your work on our behalf.

*Linda Lehr,
Vancouver RTA*

Dear Sheila,

I have had a lot of time to read this summer! Raw Family and Fresh (Raw Food cookbook) by the Boutenko family is interesting for anyone who would like to get healthier with a change of diet rather than take medications.

Daniel Kalla, a Vancouver emergency room doctor has written a number of compelling medical mystery novels. I have read four of them (Of Flesh and Blood, Rage Therapy, Cold Plague and Blood Lies, and Pandemic) and look forward to getting the rest of them.

Another B.C. author I enjoy is William Deveral. Knowing the location and reading about places I know makes the stories that much more interesting.

If you enjoy historical novels Though Waters Roar by Lynn Austin deals with women's rights, suffrage and prohibition in the U.S. via four generations of women in one family.

Hope some other readers share their recent finds.

*Anne Melul,
Vancouver RTA*

Hi Sheila, I very much enjoy the articles and pictures in Postscript and of course the puzzles. My wife and I enjoyed another of our annual summer trips to Yoho National Park for a week of hiking - never tire of that incredible scenery. I may be submitting a photo soon. Regards.

*Doug Hillson,
Langley RTA*

Thanks for the great publication – I’ve never sent in the puzzles before but I do them every month. Re the volunteering – a way of life in the beautiful Comox Valley – plenty of scope in the Arts/Music field. I like to help at the CRA with special needs sewing – FUN!

*Robbi Ling,
Comox Valley RTA*

Dear Sheila, This is the first time I’ve sent in a crossword – in fact I rarely do them, except in the Postscript – I enjoy those. I am a retired music specialist/ESL teacher, moved back to my home town of Kamloops after 25 years in the Lower Mainland/Wet Coast. I have taken up cello, choir, art and pottery, all interests I couldn’t follow when working and raising children. My husband found it hard to be transplanted but now finds he loves the fishing, alpine skiing, kayaking etc. My 95 year old mother enjoys her large vegetable garden and is still in the home I was born in. I miss my colleagues and ESL pupils but have no time (yet) to pursue volunteer ESL work. Thanks for the Postscript.

*Petrina Gregson,
Kamloops RTA*

Editor,

I so enjoy the BCRTA magazine. I first look at the obituaries and if my name isn’t there, I read the magazine from front to back. This month I found my principal’s death when I taught in Green Timbers, Surrey back in the 70’s. This prompted many memories as a group of us from that date are still in contact with each other, the last two gals retiring this year. Of the lot we’ve only lost one to death. Think that’s pretty good for the bunch of us old broads! I enjoy every article on any subjects. The BOOK SHELF prompted me to tell you of a fantastic read. Scary when already recognize myself in this very debilitating disease of NO CURE - ALZHEIMERS.

STILL ALICE by Lisa Genova. This book is a work of fiction by Lisa who holds a Ph. D in neuroscience from Harvard University and is an online columnist for the National Alzheimer’s Association. A must read for everyone.

Keep up the super work keeping us well informed.

*Audrey Robertson,
RTA Member*

Dear Sheila,

May I extend to you my thanks for the many hours you have devoted to our organization in the past and now as editor of “Postscript”. It is always a ‘must read’ for me.

Last year when my husband was in an extended care facility, I was reading the PS to him and read the article mentioning the pamphlet “What to do when there is a death in the family.” He immediately said “Get it”. We both knew he did not have much longer to live.

It was invaluable when he did die last September. I showed it to the lawyer and to a financial advisor, both of whom immediately made copies of it. I recommend it highly for all members to have.

My last subject is the fact that we ‘over 85’s’ do not need to pay dues. It is not right that we should be subsidized to that extent. The 8 mailings a year (4 from BCRTA and 4 from Branch) must cost about \$10 or \$12 a year as they frequently need additional postage. With last year’s large deficit reported in the booklet of annual reports and presented at the AGM, there has to be additional revenue. With over 1500 life members, a contribution from each would help keep our fine organization, which does so much for us, on it’s feet financially.

Enclosed is a cheque for \$42 for my dues for 2010-2011.

*Violet Berringer,
Lower Vancouver Island RTA*

**Schools close for Winter vacation
December 17, 2010
and reopen January 4, 2011**

**Schools close for Spring vacation
March 18, 2011
and reopen March 28, 2011**

**Good Friday is
April 22, 2011
Easter Monday is
April 25, 2011**



Art Rempel

BCRTA Past President

(The second feature in our series of living Past Presidents. Written by Merle Bennett and Patricia Wright)

Art Rempel, a former president of the BCRTA, continues to be active on the executive of the Vancouver Branch. After the annual TGIF brunch, we sat down with Art to talk about his life, his career and his service to the RTA. Art attends most of our functions where he always presents a most immaculate figure and receives great enjoyment from these gatherings. As we started talking about the early days, it soon became evident that Art has a wonderful memory and has no trouble in remembering dates, places and names.

Art began by talking about his early life. He was born in Brandon, Manitoba, in 1917. The family moved to Winnipeg where he attended Machray School for grades 1 to 9 and St John's High School for grades 10 to 12. At first, teaching was far from Art's thoughts. He graduated from high school in the middle of the Great Depression, and it was not until October 1935, that he was able to secure his first job, a cleaner for a sash factory. In the spring of 1936, Art was hired as a truck driver for a sash and door wholesale company, but had to give up this job almost six years later when it was determined that the constant vibration of the truck had affected his health.

Seeking better opportunities, Art moved to British Columbia where he found work in a plywood plant. After seven months of shift work, he went to work in a machine shop. Here he found himself teaching the other machinists how to do certain tasks. Little did he know that this would be the spark that would set him on a new career path. At this

time, Art was unsure of the future. He knew the job in the machine shop would end when the war was over. By 1942, he had met and married Kay Ward who was a teacher. With his interest in teaching and



with Kay's encouragement he decided to go to Normal School. By this time they had welcomed their first child, Bob, and Art had to work part time to support the family. It is important to remember that in those days, married women were not permitted to teach as it was considered inappropriate for a husband and wife to both be earning a salary.

Graduating from Normal School in 1945, Art secured his first teaching assignment as a long term substitute at the high school in Nelson, BC. For the next three years Nelson was their home. It was during this time Art & Kay welcomed their second son, Doug. In 1948, the Rempels returned to Vancouver where Art took a year off to finish his academic credits and obtain his permanent certificate. At the end of the school year in 1949, Art was substitute teaching at Point Grey High School during the day, and teaching night school at Grandview School of Commerce. In 1950 he received his permanent certificate and was appointed to Begbie Elementary School in Vancouver. Later he moved to Renfrew Elementary and then Henry Hudson Elementary where he taught Special Education. From 1951-54 he taught business education at Gladstone Secondary, and in 1954, Art went to Britannia Secondary, from

where he retired 23 years later in 1977. Art's sons remember their dad's time at Henry Hudson as the time they had to spend cutting pictures - lots of pictures - from magazines for their dad to use in his lessons. His daughter remembers his retirement from Britannia. Not many kids can say they have seen their father's face on t-shirts with the phrase; "Bald is Beautiful".

Art's interest in professional organizations began from his first teaching days in Nelson. He was a representative to the BCTF for the West Kootenay District council. On his return to Vancouver, his involvement continued as he joined VSSTA, where he eventually became president. In the early 1960's, Art was approached by Charlie Ovans who asked him to be the chairman of a committee to study the feasibility of having a regional college in BC. The work of this committee resulted in Vancouver's first college which was located at the King Edward Secondary campus at 12th and Oak. The college was later moved to what is now Langara College. This was a special moment in Art's career.

Reflecting on his work, Art spoke of another special moment, the awarding of the Ferguson Memorial Award to Norval Brown. After having the privilege of working with Norval Brown at Britannia Secondary, Art nominated and wrote a brief in support of Norval. It was a special day when Norval received this prestigious award.

In the second year of his retirement, Gertrude Savage, a former colleague, asked Art to join the executive of the BCRTA. He did so and shortly after became president of the organization. When Art was past president of the BCRTA, the organization known as ACER-CART was formed. The BCRTA celebrated its 50th anniversary while Art was

on the executive. Murray Hockridge organized this event. At this time there was only one branch of the BCRTA, which was in Victoria. When Vancouver decided to form a branch, Art was elected its first president. Art has been on the Vancouver executive ever since! Art is truly an honorary life member of our branch, and therefore entitled to a gift of poinsettia at Christmas, but he doesn't want one. Instead he continues to deliver them to the other honorary life members. He also helps us with the mail out of our newsletter, "The Tabloid" by sticking 1400 address labels on these envelopes.

Art is active in his church, Trinity Baptist, where he has taught bible classes, ESL, and remains a faithful usher. A few years ago the church helped Art celebrate his 90th birthday. Art maintains a beautiful garden at his home on West 49th Avenue and enjoys travelling. Art showed us an enlargement of a wonderful family photograph that was taken on the occasion of his 50th wedding anniversary. Since that photo was taken, the family has continued to grow. Art has been blessed with 5 grandchildren and 9 great grandchildren. One very important person in the photo, Art's wife, Kay, passed away in 2002, shortly after their 60th wedding anniversary.

Art feels that it is important to become a member of the BCRTA so that together we have a voice in dealing with pensions, insurance and other matters affecting retired teachers. He feels that we need to be strong in order for the government to listen to us. When asked for advice to new teachers, Art feels it is a good idea to work at another job first so that you will know what the real world is like. He also thinks that teaching is as much of a calling as the ministry. "You have to really like children. A teacher shouldn't just think of salary and long summer holidays".



Winter is...



*Swann Lake Nature Sanctuary, Victoria
Rheta Steer, Lower Vancouver Island RTA*



*Devorah White,
RTA Member*



*Cedar Hills Golf Course,
Rheta Steer,
Lower Vancouver Island RTA*

...for the Birds!

*Salmon Arm Wharf,
Ron Lee,
Shuswap & District RTA*



*Karen Johansen
Shuswap & District, Vernon RTA*

...and a Squirrel

*Art Benzer,
Kootenay Columbia RTA*



In Support of Community Bands or Here Comes Treble!



A few years ago, I read an article in the Vancouver Sun newspaper on happiness. After doing research on why some people are happier than others, psychologist and university professor Mark Holder listed 12 steps to greater happiness. Among those steps were: doing things you can get passionately involved in, and volunteer to do something for others.

The fall issue of *Postscript* was full of the most amazing stories of the volunteer activities of retired teachers. I felt much pride for the respect of community, charity and history that these stories demonstrated. These volunteers bring all of us honour.

My husband, Ross, and I bought a small cabin on the east shore of Kootenay Lake 8 years ago. When I retired from the Vancouver School Board in June, 2005, my husband bought me an electric piano for the cabin, something to play on rainy days. A new friend down the lake kept telling me that I should join the community band.

So, in mid-July, 2005, I went to my very first ManyBays Band practice. The band leader, Jim Donald, a recently retired school music teacher, knew I was coming; when I walked through the door, he handed me 14 piano scores, all new to me. I had never played jazz before - what's with all those key changes? accidentals?? syncopated rhythms??? I was

absolutely lost and felt I sight-read very badly that night. The band members, who clearly have had a great time together, were very encouraging and supportive.

Back at the cabin, I phoned my daughter in Chicago and told her how discouraged I was. Cries of, "I can't do it! I can't play jazz!" were followed by my daughter's comments, "Mom, give it a little more time. Start with just a few pieces." (Have you noticed how life

deals role reversals: the child becomes the parent, the parent becomes the child?)

I took my daughter's advice, started with four pieces the first week, another four the next, and so on. I practised at least two hours a day, and I must tell you that playing in this band has changed my retirement. Now not only do I play in an 18-piece community jazz band, but I also play in a 9-piece Dixie jazz band. Any number of musical combinations have evolved from our group: duets, trios, brass groups, woodwinds groups. We play at many community events like seniors dances. Canada Day celebrations, strawberry socials, Christmas events and birthday parties. When we play at a local pub in the village, we are rewarded with beer and a pizza! It's all about making music together, having fun, and bringing joy to others. I am still on a steep learning curve, hoping to take some lessons this winter on improvisation and how to jazz 'comp'. Retiring to a new and different community, urban to rural, has opened my life to new people, new ideas, and new opportunities. My life is enriched, I am "passionately involved" in music, and I love the smiles it has put on all of our faces!

*Deberah Shears,
RTA member*



Nanaimo-Ladysmith RTA Pitch in to Prepare Pupils for a New School Year

Retired teachers may not have been worried about heading back to school this September, but some Nanaimo-Ladysmith retirees did answer the bell recently to help prepare local students for the coming school year.

When Erin Van Steen, Executive Director of SD #68 Schools Foundation, sent out the call for volunteers to help stock backpacks with school supplies from Staples and Costco for vulnerable students in SD #68 schools, several of our local members pitched right in. They understand the importance of all pupils having the needed supplies right from day one in order to build the foundation for a successful school year. No doubt the children's teachers and parents appreciate the value of this program too!



RTA Volunteers Pitch-in in Nanaimo

Names from left to right – Standing: Kathy Smith, two Costco employees, Noreen Martin, Martina Nash, Janice Spencer, Trevor Muise,

Kneeling: Costco employee, Sandy Dobson, Erin Van Steen – Executive Director Schools Foundation, Patty Mitchell, Marina Lockhart – Executive Assistant Schools Foundation, Linda Sinclair, Roger Prior – Schools Foundation Director

Johnson Reminder

They look for insurance coverage to suit our needs. They do not provide it. They are our insurance broker by contract.



Swaziland 2010

By Rob Plowright, RTA Member

Earlier this year, I submitted an article to the BCRSTA about an upcoming international volunteer trip that I would be leading to Swaziland. As a result of that article, a number of BCRSTA members joined me on a life-changing adventure. Peter Bayley, a retired

teacher from Vancouver, his wife Catherine, who teaches in Surrey, Brian Holden a retired teacher from Delta, Carla Babychuk, a teacher from Edmonton plus Andy Warkinten, Dennis Keis, and me, retired teachers from Mission. A lab assistant from Mission School District also joined us. Also participating were, Chris and Lynne Rees from England; Doug Campbell an Albertan university administrator, and Will Plowright who set up the long term project in Swaziland.

Since I retired from Mission School District three years ago, I have become quite involved with a B.C. international charity: Developing World Connections, which has its head office in Kamloops and works hard to keep its administration costs as low as possible. Our Developing World Connections project was partnered with SOS Swaziland at the orphan village near Sitke where our task was to help construct a community centre.

There are tens of thousands of orphaned children and almost everyone we met had suffered personal tragedies. Life is so hard that many Swazi's get up in the morning, not knowing when they will get their next meal – and that meal may only be pap, a maize flour paste that we first mistook for mashed potatoes.

Two Swazi volunteers worked with us for the entire time we were there. The bricklayer said he could make \$8.50 a day, the labourer only half that – both had a wife and two children. At the job site we worked beside Community Elders who befriended us



and loved to converse with us.

The Swazi's are friendly and welcoming, and their spontaneity was delightful. Hearing the children break into song as we started our work for the day is something I will always cherish. At the farewell party, we were dressed in traditional clothing and invited to join in their singing and dancing.

This was one of the most amazing opportunities of my life, a life-changing experience. I am happy that I will have the opportunity to return there, and hopefully lead another team – I already know that some of the last group will be rejoining me. Others will continue to be involved from home, fund raising; and most importantly spreading the word about how a few volunteers can significantly impact the lives of the Swazi people.

You can get an idea of what we experienced by visiting the blog that we posted at: <http://dwcvolunteersinswaziland.blogspot.com/>

If you are interested in joining a trip, or have any questions, please contact me, rob@polowrights.com or visit the charity's website at <http://www.developingworldconnections.org>

