

THE GOOD LIFE

The Newsletter of the Nanaimo-Ladysmith Retired Teachers' Association

June 2018

2018-2019 Nanaimo-Ladysmith Retired Teachers Executive

President	Les Ellis
Treasurer	Mike Ireland
Secretary	Christie Kilmer
Past President	Carol Baird-Krul
Catering	Tricia Barnes
Programming	Jacque Thompson
Heritage	Nelson Allen
Membership/Member Contact	Ellen Ellis
Newsletter & Email	Les Ellis
Sunshine Program	Cheryle Sosnowski
Website	Mike Ireland

Any inquiries can be made through our email at nanrta@gmail.com or by calling the NDTA office at 250-756-1237. Check out our website at <http://www.nanaimoladysmithretiredteachers.ca/>

Upcoming NLRTA Luncheons for 2018 – 2019

Tuesday, Sept. 4, 2018 – To Hell With the Bell, 9:30 ABC Restaurant
Tuesday, Oct. 2, 2018
Tuesday, December 4, 2018
Tuesday March 5, 2019
Tuesday June 4, 2019 - AGM

Informational Coffee Mornings for 2018 – 2019

Tuesday, Oct. 23, 2018
Tuesday, Nov. 6, 2018
Tuesday, Feb. 5, 2019
Tuesday, April 2, 2019

All of these dates are 10:00 a.m. at the NDTA office.

President's Report

This past year saw the implementation of the BC Societies Act. In compliance, the Association can no longer donate funds towards Nanaimo or Ladysmith student scholarships. To maintain the scholarships, the Association paid each member's luncheon fee in October and December and each attendee donated their entry cost towards the scholarship fund. Each donation was also entitled to a tax receipt if requested. The turnout was so great that the three scholarships provided by retired teachers this June were valued at \$1000 each. When I retired there were two scholarships of \$500 each. Thank you to everyone who attended, your generosity is greatly appreciated.

Otherwise, this year was very quiet on the local level. Provincially there are big changes planned with the implementation of their "Strategic Plan" over the next few years. The BCRTA website has been changed and improved. Tim Anderson, who did most of the work on the website, has been hired as the new (and first) Chief Operating Officer. There are plans to increase the staff and increase and improve services to the members. One of the first changes will be an alternative extended health plan which is described in more detail in another article in this letter.

At this time I would like to thank the other members of the Executive for their time and efforts. We meet only four times a year but everyone is involved throughout the year helping with the lunches and coffee mornings, keeping everyone informed and making our Heritage Collection useable.

Les Ellis

June 5, 2018 - AGM Presentation

I first met Carol at a teacher-librarian district meeting in 1995. I was somewhat taken aback when she introduced herself as the "Dragon Lady." I soon learned though that there was more blowing smoke than breathing fire.

Carol retired in 1999 which was a great loss for the district and for Ladysmith Secondary students in particular. However, it was the Association's gain as she immediately became President. She was still President 10 years later when I retired and, with her dedication to retired teachers, she would still be there if she hadn't conned me into taking the job a few years ago.

Everyone knows Carol didn't quit. Going into her twentieth year, Carol still serves on the Executive and often fills in for me at events throughout the district. She has also been the driving force behind getting our website up and running and coordinating the efforts to catalogue the Skipsey Heritage Collection to get it online so that anyone in the world can research Nanaimo's educational past.

When I contacted the BCRTA if it was possible to do this, I didn't mention any names, I just wanted to know if it could be done. They replied with two statements. "Yes, it can be done" and "Is it Carol?" No last names were necessary, they knew.

The BCRTA board has changed its mind during recent years whether Life Membership should be awarded at age 85 or 90. We don't necessarily think that a Life Membership should be related to age. We can't award a provincial Life Membership but, at this moment, in appreciation of her service and dedication we can and do make Carol Baird-Krul a Life Member of the Nanaimo Ladysmith Retired Teachers' Association.

Les Ellis

Heritage Committee

The Heritage Committee is planning an Open House for Friday, October 12 from 1:30 to 3:30 at the portable at Dover Bay. This fall we are going to open the collection for regular afternoon sessions for people to come in.

We want to work with smaller groups to encourage more volunteers to get involved with heritage initiatives.

There will be a small display at the "To Hell With the Bell" along with a short talk.

There is a thought to documenting historic school sites and putting markers there.

Please contact me at nallen@shaw.ca or phone me at 250-753-3836 if you have any questions related to the Collection.

Nelson Allen
Chairperson, RTA Skipsey Heritage Collection

Sunshine Club

I just have a few requests. Please continue to pass on information to me about our members who are experiencing health problems, or who are dealing with life issues of someone dear to them. Also please remember to update me if you know of a teacher who has passed on, as I would rather send some regards to the family early rather than find out in the Teacher Magazine. The Sunshine Club continues to try to make your luncheons a place where you can bring your gently used books so that our members can also enjoy reading them. Have a wonderful summer, keep healthy, and laugh often. Thank you for allowing me to represent you in all capacities. Don't forget to keep me informed. My email is: cherylso@telus.net. or my phone number is 250-390-5083

Programs Report

This was an eventful year. After welcoming our new retirees at the “To Hell With the Bell Breakfast,” our first luncheon featured Amber and Aaron, musicians and singers featuring Broadway Show Tunes and Jazz.

December’s lunch patrons were entertained by the largest elementary choir we’ve ever had, followed by a visit from Santa.

Terry Boyle, an Irish singer and songwriter entertained at our March lunch.

We had two Coffee Gatherings this year. The first, in November, had our provincial AGM delegates report on the meeting and the new BCRTA Strategic Plan. At the second workshop, in April, a representative from GLUU Technology Society gave a presentation about seniors and the use of today’s technology. This proved to be so successful that many attendees wanted to learn more. We hope to have someone back to follow up in this topic in the fall.

Jacque Thompson, Chairperson

Catering

This year we had one of our more successful “To Hell With the Bell Breakfasts” with many new retirees in attendance.

Master’s Touch catering did a wonderful job preparing delicious meals for our 4 lunches. They especially want to thank those who attended the June AGM luncheon as preparations went smoothly, the doors opened early, the coffee was ready immediately and lunch was able to be served on time.

Cell Phone Costs

When a customer of Tello Mobile (a US wireless service provider) roams in Canada, they pay 3¢/minute for calls and 1¢/SMS (Short Message Service or Texting). Plus, the customer does not have to top-up their account to keep it from expiring.

That kind of innovative and affordable plan for occasional users is not available to Canadians. Many wireless service providers do not offer any plan suitable for occasional users, while others charge up to 50¢/minute for local calls, 30¢/SMS, and \$2/MB.

The Public Interest Advocacy Centre (PIAC) and National Pensioners Federation (NPF) have filed an application with the Canadian Radio-Television and Telecommunications Commission (CRTC) seeking to address this market gap. PIAC hopes that this application will lead to innovative and affordable plans for occasional users being introduced into the Canadian market. These plans should lower

the entry-level cost of cellphone adoption and make telecommunications more affordable for the occasional users like seniors with landlines and low-income persons who appreciate the control and flexibility provided by pay-as-you-go plans.

Alternatives to Green Shield

BCRTA members consistently rank Extended Health and other insurance as very important. Retired teachers are part of the government pension plan which includes many other groups of retirees. In the past complaints were raised about the increasing costs and lack of service from Blue Cross. The Pension Board listened to those complaints and changed the default pension insurance carrier to Green Shield.

When they retired, not all pensioners opted for the default insurance. Some found their own personal extended health insurance.

The BCRTA also looked at how they might offer members another choice of extended health insurance. For the past couple of years this additional choice has been offered to retired teachers through Johnson. The problem for many though was that this extended health coverage was only available if you also bought their 62 day Medoc travel insurance.

It is expected that this fall the BCRTA will be able to offer extended health coverage (again, through Johnson) that is not linked to travel.

As many of you have learned, Green Shield does not cover everything Blue Cross did but does cover other things. The same is true with the Johnson plan. The same will be true again when the new plan is unveiled. No plan offers everything. It will be up to everyone to investigate and compare each plan to figure out which one is best.

Other Insurance Changes

For the first time the BCRTA has negotiated improvements to the Medoc travel plan including coverage for within BC vacations and changing the language about when the 35-day limits begins to the day you leave Canada rather than our province.

In September the BCRTA will introduce a very economical new top-up Trip Cancellation policy that adds \$12,000 of coverage to existing Trip Cancellation policies.

New Members

The BCRTA is working on a membership structure that will encourage pre-retirement teachers to join. By joining early, the BCRTA is hopeful that this initiative will lead to a seamless transition to full membership when retirement occurs.

The BCRTA is looking for a name for this new membership category. If you have an idea contact Steve Bailey at sdbailey504@gmail.com or phone the BCRTA office at 604-871-2260.

Advantage Program

Travel Tribes has been added to the BCRTA Advantage Program group. Travel Tribes searches for the best travel deals across several providers. Check it out.

Members sometimes receive mailed offers from Advantage Program partners. The BCRTA is working to improve this programme. They are working on clearer labelling so you know where and from whom this information is coming. They want to bundle offers. They will follow up with the senders to gauge the effectiveness of the mailings. The BCRTA wants members to receive offers that are relevant and useful.

The mailing list is managed by the BCRTA. The partner firms are not given access to your information. The only way an Advantage Partner learns about you is if you choose to respond.

Advantage partnerships provide members with discount and preferred offers, and some send a portion of your purchase to support the BCRTA. These numbers are reported in the annual report.

The BCRTA is developing information for future mailings to explain the programme and will also offer members a way to stop all further mailings, if they wish. If you want to stop these mailings now, email office@bcrt.bc.ca with the message, ``Do not send me and further partner promotional mailings.`` Please include your mailing address. If you do not have email phone the BCRTA office at 604-871-2260.

Inequity Affects Seniors in BC

Recent BC statistics from the Labour Force Statistics Data 2016 suggest that there are regional disparities in jobs across the province.

Outside Metro Vancouver and Greater Victoria, the jobs story is grim. Job creation had negative figures for the province except in the broad Lower Mainland, and Vancouver Island/Coast. The Thompson-Okanagan, Kootenay, Cariboo, North Coast/Nechako and Northeast saw net job losses last year.

Half of BC seniors live on less than \$25,000 a year says the Seniors Advocate, Isobel Mackenzie. A Canadian Centre for Policy Alternatives (CCPA) report states that seniors' poverty rose from 2.2% in 1996 to 12.7% in 2014. Many BC seniors live below the poverty line. The CCPA report 'Poverty and Inequality among BC's Seniors' concludes that single women are at highest risk, as 28% of seniors now live alone, with one in three BC senior women poor and living alone compared with 22.5% for senior men.

The higher risk of poverty for women is driven by gender inequality in the job market which translates into unequal pension income in old age. Statistics Canada data reports that the typical senior woman receives 21% less income

by Barb Mikulec (COSCO)

Seniors' Statistics from the 2016 Census

In the latest Statistics released by the federal government, it is noted that BC has 5 communities in the list of the 10 ten communities with the highest percentages of the population aged 65 + in Canada. These 'age friendly' communities with their percentage of seniors include: Parksville at 43%, Penticton 29%, Salmon Arm 27.5%, Courtenay 27.3% and Powell River 27.2%. For the first time in Canada, the proportion of seniors at 16.9% exceeded that of children at 16.6%.

Seniors in Canada number 5,935,635 people and now account for a record-high 19% of the population. For the first time ever, there are now more people in Canada age 65 and over than there are under age 15. The median age of Canadians is 41.2 years compared to 40.6 years in 2011. For the first time there are more seniors (5.9 million) than children (5.8 million). By 2061 it is projected there will be 12 million seniors to 8 million children. BC also had the lowest proportion of children 14 and younger in Western Canada.

The gender ratio changes the older you get. At 85 and older, women outnumber men nearly two to one. At 100 and up, it's five women to one man. A total of 770,780 people reached the age of 85 and older, according to the census. That group grew 19.4% since 2011. The census found that centenarians were the fastest-growing population from 2010 to 2016 at 41.3%. There were 8,230 Canadians over the age of 100 in 2016.

Canada is one of the youngest countries in the G7, having the second-lowest proportion of seniors aged 65+. Higher proportions of seniors are in Japan, Germany, Italy, France, and UK. There are more people approaching retirement (4.9 million) than beginning to enter the work force (4.3 million).

These statistics from the last census bring into focus the trends of our population in Canada. The senior population will increase and our focus needs to be on wellbeing in our senior years

by Barb Mikulec (COSCO)

Uses of WD-40 (from the Internet)

If you have ever had to deal with a squeaky set of door hinges, then chances are you've used WD-40 before. While most people tend to think of WD-40 as an industrial product best used by handymen and machinists, the truth is that's only part of how it can be used. WD-40 actually has dozens of other uses that are sure to surprise you. If you have a can of WD-40 lying around the house, here are some amazing tricks to get you started. Once you find out how much it can do, you'll never go without it again!

Polishing silver: If you have a collection of silver that always seems to be tarnishing over time, WD-40 can definitely help you out with that. Spray down your silver and wipe it clean. It's just that easy to keep it looking sparkly and new!

Cleaning shoes: When it comes to sneakers, WD-40 is a person's absolute best friend. In the winter, you can remove stubborn rock salt spots that build up by spraying them and wiping them down. If you want to make your whole shoe waterproof, spray the entire surface with the stuff.

Cleaning toilets: Depending on the type of water in your house, cleaning your toilet can feel like a pointless task. If you use WD-40 the same way you would use your regular toilet bowl cleaner, you'll notice that it gets clean quickly and stays clean longer.

Unsticking gum: Chewing gum is delicious and a great way to keep hunger at bay—but when it doesn't make it to the actual trash can, it can get stuck on shoes and other surfaces and never come off. If you need to banish hard, chewed-up gum, spray it down with WD-40. That will help it come right off!

Polishing scissors: If you use scissors in the kitchen or crafting regularly, then you know just how sticky they can get over time. If you want to keep that stickiness at bay, polish them regularly with a healthy dose of WD-40 and they'll be just perfect.

Removing water stains: It's so frustrating that the same shower you step into to get clean tends to collect a crazy amount of water stains. If you want to get rid of them fast, follow up your usual cleaning routine with a spritz of WD-40 and watch the water stains disappear.

Removing tea and coffee stains: If you or a house guest have ever spilled a little coffee or tea on a table in your home, you know how hard it can be to ever get it out again. Thankfully, combining your regular cleaning routine with a squirt of WD-40 will banish it in no time.

Unsticking zippers: Is there anything more frustrating than having a zipper on your backpack or your favorite coat get totally and absolutely stuck in place? Here's good news: if you spray WD-40 on the zippers and gently work them back and forth, they'll slide right back into place!

Filters Dust When Sprayed on Air Conditioning Filter: Spray a light coating of WD-40 on your AC filter before installing, and your filter becomes exponentially more effective.

Banishing tar stains: If your car gets covered in tar, then it's definitely time to break out the WD-40. Just spray down the surfaces and even the most stubborn patches should melt away like hot butter!