

DECEMBER 2025

THE

P E N

KEEPING OUR MEMBERS INFORMED



BRITISH COLUMBIA GOVERNMENT RETIRED EMPLOYEES' ASSOCIATION

Sunset over the Winter Landscape with Snow Covered Trees on the Ski Hills near the village of Sun Peaks in the Shuswap Highlands of central British Columbia, Canada

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Keep hearing & connecting



BCGREA members & family save an EXTRA 10% on the final purchase price of hearing aids!***

The holiday season is a time to gather, reflect, and create new memories with the people who matter most. Better hearing makes these moments richer, helping us stay present during these special moments.

That's why finding a hearing aid that suits your lifestyle is so important. We're offering BCGREA members and their family a **free 30-day trial of the latest hearing aids,*** so you can experience how the right solution helps you feel secure, supported, and ready to make new memories while cherishing the old.

And if you like what you hear, we offer financing options starting at 0%.** With no hidden fees and no credit checks. It's a flexible way to choose what works for you without compromising on quality.

Book your FREE appointment today!*



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Mention code: **MAG-TBYB-BCGREA**



*This promotion is valid for select hearing aid models and cannot be combined with more than 1 promotion or discount unless stated otherwise. Offer applies to private sales of select hearing aids and discount is applied after government funding has been deducted. Offer expires 01/31/2026. A comprehensive hearing assessment is provided to adults ages 19 and older at no cost. The results of this assessment will be communicated verbally to you. If you request a copy of the Audiological Report an administrative fee will apply (fees do not apply in Saskatchewan). **Interest rates starting at 0%. Deposit may be required. Borrower must be age of majority and have a Canadian bank account. Financing is available on select core-brand hearing aids and at select HearingLife locations. ***The extra 10% will be applied to the remaining balance on hearing aids and accessories after all other discounts (if applicable). Offers not valid in Quebec.

Keep being you **Love your ears**

YOUR EXECUTIVE TEAM FOR 2025!



- Brian Green,**
President
- Wilf Broderick,**
1st Vice-President
- Tammy Welch,**
2nd Vice-President
- Al Barclay,**
Membership Secretary
- Johanna Morrow,**
Treasurer and PSPP Trustee
- Kathy Torhjem,**
Secretary

FIND THE JADE CONTEST WINNER

Ken Gibbard of Kimberley won the prize package of all things BCGREA.

Thank you to all those that participated. It was fun to read all your responses!

TABLE OF CONTENTS

President's Message	Page 04
Wildlife Park	Page 06
Business Reports	Page 08
From the Jay's Nest	Page 14
Athletics	Page 18
Pets & Their People	Page 20
Health & Lifestyle	Page 22
Our Literary Legacies	Page 26
The Tech Zone	Page 32
Creative Corner	Page 37
In Memoriam	Page 38

THE PEN DECEMBER 2025 EDITION

www.bcgrea.ca

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The PEN welcomes articles and photography submissions from members. Printing requires high-resolution images at least 300 pixels per inch in printed format (3000 pixels wide by 3600 pixels high). Maximum 500 words per article submitted. For submission or advertising guidelines, contact us at: thepen@bcgrea.ca

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This report covers the period from April to now. During these months I was involved in the various initiatives that have been discussed by others, as well as working on building alliances with our “sister” organizations. I see this as a key to our continued success and relevance for our members.

In September I was unexpectedly hospitalized for two weeks with a resultant serious heart related diagnosis. While I am back at home, I will need ongoing treatment and lifestyle adjustments to the “new normal” which many of us must deal with from time to time as we age. During my hospital stay I was fortunate enough to be part of an innovative “hospital at home” program which I intend to write about. It is one way to address the demands on our health care system.

I will not be standing for office in the spring. Over the next six months I intend to remain involved with the BCGREA but in a lesser capacity. Health permitting. I look forward to others stepping into new roles.

I would like to express my thanks to my fellow table officers who have stepped up given this unexpected turn of events. The BCGREA is in good hands.

Best wishes for the upcoming holidays.



Dreamstimaximum_60259598.jpg

Spirit bear fun facts

Throughout this edition of The PEN, there are fun facts about the Spirit Bear that will help you answer the crossword puzzle on page 37. These bears are not albinos. Find the facts to learn why.

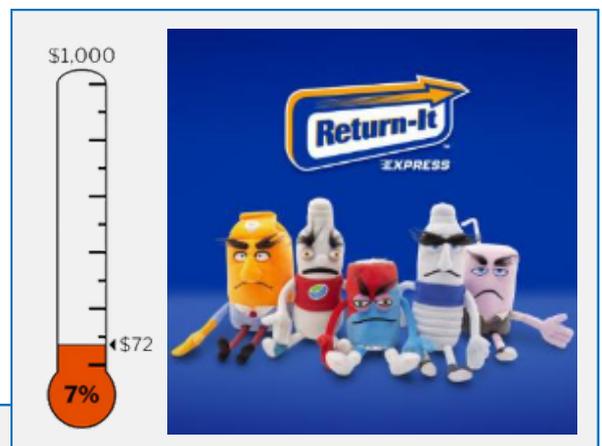
Fundraising Update Return-It Express

The BCGREA hopes to raise \$1000 for the **BC Hospice Palliative Care Association** through the simple act of bottle returns. We’ve signed up for a Return-It Express account so members across BC can donate their bottles.

We’ve had a slow start, so let’s give it a go from now until April. Perhaps make it a New Year’s resolution to try something new with your bottles and return them through an Express location.

For more details, [visit our website](#).

Our Progress



As the year comes to an end and the holiday lights start to sparkle, I want to take a moment to say a heartfelt thank you. Your support, your comments, and the simple act of reading what we share means more to us than you might imagine.

Whether you've been a member of our Association for many years or have just joined us recently, please know how much we appreciate you. Our community thrives because of members like you—your enthusiasm, participation, and support inspire us every day.

This season is about connection and gratitude — two things we've felt in abundance this year because of you. We hope your Holidays are filled with warmth, laughter, and a touch of magic — and that the New Year brings new stories, new adventures, and plenty of reasons to smile.

And because it is the season for sharing, we'd love to hear from you. If you have any special holiday traditions, memories, or recipes that bring you joy, tell us about them! We'd be delighted to share your stories with our readers in the spirit of the season.

On behalf of the Table Officers and the Communications Committee, we wish you a safe, joyful, and love-filled holiday season!

Caption this picture!



What do you think these two rascals are saying? Send your thoughts to thepen@bcgre.ca. The winning caption selected will receive a \$100 Visa Gift Card. Max of two entries per person. Entries must be received by January 31, 2026. The winner will be announced at the April AGM. Good luck!

Edna Park, chair of the BCGREA Kamloops Branch 500, enjoys her many hats, particularly the one she's held for over 18 years, Board Director for BC Wildlife Park (<https://www.bcwildlife.org/test-rocket.htm>). Having reluctantly moved from the Cariboo to a new job at a call center, Edna missed face-to-face contact. Seeking something more fulfilling, she sought out the BC Wildlife Park, after some coaxing from her son-in-law. There she met Hamilton, a little black bear mistaken for a grizzly. Upon realizing their mistake, the park intended to return him to the wild. Coming from a foster care background, Edna gathered over 500 signatures in support of keeping Hamilton. She presented these to the park: Hamilton was kept, and Edna was on the Board!

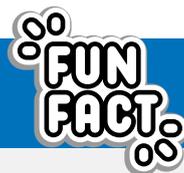
In 2012, the park was asked to take in a Kermode bear, or spirit bear. His mother had been accidentally killed. Despite rehabilitation, the cub was not going to survive in the wild.

The park named him Clover. His first home was built with lucky pennies. At the time, Canada had dropped production of the penny so the park ran a campaign, urging people to donate their pennies. Clover's enclosure now resides on a couple acres and includes two swimming holes.

With his antics and character, Clover quickly became beloved. One of his favorite past times is climbing 50-foot trees and dangling his feet in the air, particularly when school children are present. He'll swing his legs around, without a care in the world, then shimmy down and look towards the children. Undoubtedly they clap and Clover, a natural performer, takes the form of a little bow.

The Kermode bear is a sub species of the American black bear. It's estimated that only 400 fully white bears exist. Clover is the only known spirit bear in human care. In 2006, the Province of British Columbia, recognizing the cultural significance of the spirit bear for Indigenous communities, declared the spirit bear the official provincial mammal. Long revered as courageous protectors on the land, spirit bears have never been hunted and have always been guarded against trappers and trophy hunters. With their white fur, fish do not recognize the colour as predatory, enabling spirit bears to catch food in abundance.

The BC Wildlife Park is open varying hours from mid-March to mid-October and offers a host of activities, including guided tours, animal encounters, and special events. When in Kamloops, make a point of stopping by.



Spirit bears are omnivores feeding on a variety of fruits, nuts, plants, and salmon, which is an important source of protein for them. Hibernation period is typically October through April.



Rehabilitation & conservation work is a mandate of the BC Wildlife Park.
(Photo by Joy Factory Films)



Photo credit – BC Wildlife Park



Photo credit – Amanda Williams, a Dangerous Business Travel Blog

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EGM Summary October 15, 2025

Attendance: Zoom delegates (39); Zoom observers (18)

The Table Officers broadcast via Zoom from the sound studio at Gateway Community Church, 2884 Gladys Avenue, Abbotsford.

Wilf Brodrick (1st Vice President) chaired and welcomed everyone. Brian Green (President) spoke briefly. He will finish this term but will not run for President at the spring AGM.

View Table Officer and Committee Reports at

<https://bcgre.ca/egm-2025-news/>

One Motion and two Resolutions were presented and passed.

1. Honorariums

As per BCGREA policy, it was moved to approve the payment of 2025 honorariums to Directors as submitted by the branches. Details are available within the reports.

2. Resolution to Increase the Dues of the British Columbia Government Retired Employees' Association

Whereas, pursuant to Article 5 of the BCGREA Bylaws, annual dues and any changes thereto, shall be determined by a Special Resolution, passed by a majority of not less than 75 percent of the votes cast at an Annual General Meeting or an Extraordinary General Meeting of the Association, and

Whereas the large increase in our membership in recent years has resulted in the necessity to hire professional help to do work that in the past could be done by volunteers, and

Whereas over 78% of respondents to the March 2025 member survey supported a \$5 per year increase, and

Whereas the dues of the BCGREA have remained at the current \$20.00 per year for many years while the costs of providing the level of service our members expect have been steadily rising,

Therefore, be it resolved that:

The annual membership dues of the Association be increased from \$20.00 per year to \$25.00 per year for individual members, and \$40.00 per year for couples, effective January 2, 2026, and

Be it further resolved that this change be communicated to the British Columbia Pension Corporation so it can be implemented in time for the 2026 Dues Check-Off remittance to the Association.

3. Resolution Related to the Position of Immediate Past President

Whereas the position of Immediate Past President was intended to be a temporary bridge to provide continuity when there is a change in the Officers of the Association, and

Whereas there is currently no time limit on how long a living Immediate Past President can be required to hold this position after leaving the President's position, and

Whereas the Bylaws specify and require an Immediate Past President to undertake certain duties and obligations until a subsequent new President is elected,

Therefore, be it resolved that Article 27 of the Bylaws be amended to read:

27. (a) The Directors of the Association shall be the President, First Vice-President, Second Vice-President, Secretary, Treasurer, Membership Secretary, and the Chairperson of each branch.

(b) Following the election of a new President, the Immediate Past President shall continue as a Director for one year.

EGM Summary Contd..**And be it further resolved that Article 29 of the Bylaws be amended to read:**

29. (a) The Officers of the Association shall be the President, First Vice-President, Second Vice-President, Secretary, Treasurer, and Membership Secretary.

(b) Following the election of a new President, the Immediate Past President shall continue as an Officer for one year. And be it further resolved that Article 42 of the Bylaws be amended to delete Section 42.

(c) "The Past President shall chair the Nominating Committee." And be it resolved that Article 45 of the Bylaws be amended to read: 45(a) The Table Officers shall appoint three members to serve as a Nominating Committee and name a Chairperson of the Committee.

Lastly, Folks Digital presented the Benefits and Pitfalls of Facebook & Instagram.

For more information on any of these items, visit <https://bcgre.ca/egm-2025-news/> or email info@bcgre.ca

COSCO BC Conference, Human Rights and Ageing: Advocating for an Equitable Future

As a Delegate to COSCO BC, Wilf Brodrick (1st Vice President) worked as a volunteer. Tammy Welch (2nd Vice President) and Bonnie Billington (R&R Committee Chair sitting in for Brian Green) attended as delegates. The key note speakers were:

- Susie Chant MLA, Parliamentary Secretary for Seniors and Long-Term Care
- Margaret Gillis, President International Longevity Centre (ILC) Canada and Co-Founder Canadian Coalition Against Ageism
- Stephanie McLean MP, Secretary of State for Seniors
- Kasari Govender, BC Human Rights Commissioner
- Dan Levitt, BC Seniors Advocate
- Eric Doherty, Transportation Planner, Human Rights, Ageing and Transportation

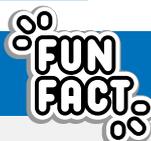
The panel discussions covered:

- Ageism and Human Rights
- Continuum of Seniors Care in the Community
- Understanding Inequality for Seniors in BC
- Seniors' Centres: At the Nexus of Aging and Community
- Transportation
- Advocating for an Equitable Future: Strategies for Healthy Ageing

There was a dinner and entertainment to celebrate COSCO BC's 75th Anniversary. A new video produced by Simon Fraser University about the long history of COSCO BC was premiered at the event.

Check out the videos at:

<https://coscobic.org/conference/conference-videos/>



A male Kermode bear can reach 225 kg (496 lbs) or more and straight up stands 180 cm (71 in) tall. Females are much smaller, with a maximum weight of 135 kg (298 lbs)

Directors' Meeting - October 15, 2025

Attendance: Via Zoom (28); in person (6)

The Directors' Meeting is an opportunity for a Q & A session to discuss members' concerns.

Central support assistance to branches varies by branch and depends on what the branch needs. Jodine would prefer to look after the deceased, resignations, and new members as it impacts other areas of the Association.

Topics Discussed

1. Finding speakers for presentations.
2. Using Zoom Summary to help your secretary.
3. Revitalizing a branch. Using an open house routine.
4. Training for branch executives on both Zoom and Findjoo.
5. Where to distribute BCGREA brochures: BCGEU offices? Service BC offices?
6. Newsletter ideas are found on BCGREA branch web pages.

Q&A

- ? We had a query on ESG investments re: Gaza/Israel.
- ✓ The response from PSPP was shared. The PPSP makes seriously ethical investments knowing that the purpose of PSPP is to raise funds for pensions.
- ? Given the pending increase in membership dues revenue, are there any plans to increase admin support hours?
- ✓ Currently, there are no plans to extend the contract or add more staff. However, Table Officers goal is to provide adequate support to members and there is capacity to add hours if needed.
- ? Management of branch accounts.
- ✓ This is on the agenda for the Finance Committee meeting.
- ? Affiliates – do we have reps for them?
- ✓ COSCO, yes – five members.
- ? Is there an update on whether working employees can join BCGREA? (Federal government and BC Hydro allow working folks to join retiree associations.)
- ✓ Our bylaws require that persons must be collecting a pension to belong to BCGREA. Bylaws and Resolutions are planning to meet to discuss this process.
- ? Honorariums, why are the numbers so different for each branch?
- ✓ They depend on branch size for total provided and each branch decides how to distribute funds for more branch autonomy.
- ? Are T4s issued?
- ✓ T4As are issued for over \$500 and remitted annually.
- ? Are decisions re: honorariums made at board level, or member level?
- ✓ Best practice is to include membership in all decisions.

BCGREA Dues Increase Notification

Effective January 1, 2026, annual membership for the primary member will increase to \$25, our first increase in 16 years. As an incentive for partners to join, a partner can be added to the primary membership for only \$15, for a total of \$40.

The resolution for the increase in dues was passed at the BCGREA EGM on October 15, 2025. This small dues increase is needed to ensure our Association will be able to continue representing our members in the most professional and effective manner possible.

For our members on automatic payment, the new dues will be deducted from your February 2026 pension payment. Cash paying members will be invoiced in December to allow payment by January 2, 2026.

To help with your questions, we've compiled a list of Q&A below. If we've left you with unanswered queries, please email us at info@bcgre.ca.

Q & A Regarding Dues Increase

? When will the dues increase come into effect?

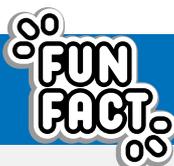
✓ January 1, 2026, although members with automatic dues deduction (DCO) will have their dues taken off their February pension cheque.

? Why is there a discounted rate to add a partner to the primary membership?

✓ The reduced rate to add a partner to the primary membership is designed to make it easier and more appealing for both partners to join and participate in BCGREA. By offering a lower combined rate, we encourage families to be involved together, helping to strengthen our community and expand our membership.

? If both partner receive a PSPP pension and are currently enrolled as primary members, will they receive the combined rate?

✓ Not automatically. To receive the combined rate, they should contact Central Support and request to have their membership converted so that one partner pays the combined rate. They will still be able to select their individual email and mail out preferences if they wish.



The Gitksan and Kitasoo peoples believe that the spirit bear is an incarnation of the creator god. They believe that it can cure diseases and bring good luck. In Tsimshian languages, spirit bears are called moksgm'ol.

Join Central Support Jodine Ducs on a BCGREA Hosted Tall Ship Sailing Expedition

In 2022/2023, my family and I were fortunate to embark on a year long travel odyssey, with the first leg being a small ship sailing trip through some of the Greek Islands. Neither my husband nor I are keen on the large traditional cruise ships - so a smaller sailboat was perfect for us and become a trip that even dreams couldn't surpass!

We made fabulous friends...people that we have since visited. We docked at smaller islands, slept under the stars, and got to experience sailing firsthand. From 8 years to 80, the passengers onboard shared an experience of a lifetime.

And so I invite BCGREA members to join me on another tall ship sailing experience...this time with the renowned **Star Clippers** - sailing through Italy, Croatia, and Montenegro in August 2026.



Interested? Contact Trip Merchant
Phone Number: 1-800-481-9739 ext. 506
Group Booking #G4339



BCGREA: Italy, Montenegro, Croatia 11-Nights
Thu Aug 20 2026 – Mon Aug 31 2026
C \$ 4263 pp/double occupancy



STAR CLIPPERS
Unique Sailing Adventures

August 20th to 31st, 2026

Set sail on an unforgettable 11-night Star Clipper cruise aboard the majestic Star Clipper, departing August 20, 2026, from the romantic canals of Venice and concluding in the historic port of Civitavecchia, gateway to Rome. This enchanting voyage weaves through the Adriatic and Mediterranean, offering a captivating blend of history, culture, and coastal beauty. Discover the medieval charm of Sibenik and Dubrovnik, sail into the dramatic fjord of Kotor, and explore the seaside allure of Otranto. Delight in the Sicilian gem of Taormina and the volcanic wonders of the Aeolian Islands before experiencing the breathtaking Amalfi Coast. The journey continues to the idyllic islands of Ponza and the Pontine archipelago, all while enjoying the relaxed elegance and nautical romance that only a tall ship sailing can provide



Click [here](#) to view Itinerary

BCGREA PRESENTS In Cooperation with the BC Public Sector Retiree Group

The **Public Sector Retiree Group (PSRG)** is a partnership of:



Together, we represent more than **40,000 members** and advocate for the well-being of all seniors across British Columbia.

What They DON'T Tell You About Retirement

There's no shortage of advice about how to prepare for retirement — deadlines, financial checklists, and everything you need to do before your final workday. But what happens after you retire? How does life really change once the routine of work fades away? Are you ready for that next step?

The **BC Government Retired Employees' Association (BCGREA)** recently partnered with our friends in the **BC Public Sector Retiree Group (PSRG)** to record a roundtable discussion on life after retirement.

The conversation focused on the personal adjustments that come with this major life change — the unexpected freedoms, the emotional shifts, and the new rhythms that take time to settle into. Many retirees find that while retirement brings joy and opportunity, it can also present surprising challenges that require patience and self-discovery.

Watch the Discussion

You can watch the full video presentation here:

https://www.youtube.com/watch?v=5dval-w_SQw

We'd love to hear what you think about the program — and about your own retirement journey.

Send your comments to: thepen@bcgre.ca

NPF 78th Convention – Equity in Ageing: Improving Access

The National Pensioners' Federation (NPF) Convention was attended by 1st Vice President Wilf Brodrick, 2nd Vice President Tammy Welch, and Langley/Surrey Branch Vice-Chair Renee Poley (on behalf of Brian Green). Your delegates played an active role during the Convention.

Guest speakers included:

- Zena Simces - Board Member, International Longevity Centre
- Dan Levitt - BC Seniors' Advocate
- Alex Hemingway - Senior Economist at BC Policy Solutions
- Chris Chan – TransLink

To read more on what the NPF is working on, visit <https://nationalpensionersfederation.ca/>

BCRTA Conference

Wilf Brodrick (1st Vice President) attended the BC Retired Teachers' Association (BCRTA) Conference on behalf of president Brian Green. Guest speakers included:

- Devona Putland, of Moosomin, Saskatchewan, explained Age-Friendly Cities and how to make that designation more than just a title.
- Crawford Killian, writer and Tye Columnist, discussed teaching from the Stone Age to the age of AI, with implications for the future.
- Vicki Robinson gave an informative talk on Steps to Consider before the End (and I don't mean the end of the world).

For more information visit

<https://bcрта.ca/conference2025/>

Happy Anniversary Lorraine and Bill Lawrence

Lorraine and Bill are members of the Peace River Branch 1400. In April 2024 they celebrated their 70th Anniversary. It is always fun to meet up with them at our meetings and parties. Lorraine worked for the BC Ministry of Agriculture in Dawson Creek. Lorraine and Bill had a mixed farm in North Rolla where one year they even had a field of sunflowers. Their age doesn't slow them down. In 2025 Bill will be 93 and Lorraine will be 91. There is always a project on the go like gardening or helping others with what has to be done.



The Outdoor Ramblers Br2100 by Benita Antonio

In fall 2023 we launched a series of walks in the Lower Mainland. As we approach our 8th walk in 2025, the momentum has been building with more members participating. The enjoyment is a combination of getting to know each other, learning and sharing knowledge of the flora and fauna we encounter, and the opportunity to exercise in beautiful locations in the Lower Mainland.

Our walks have been varied, taking us through forest trails and open parklands by the Fraser River, stunning private gardens open to the public, and Reifel Bird Sanctuary in Delta. Walks are arranged every 2-3 months and are generally completed within two hours on relatively even terrain.

We have members who regularly participated, some who joined after reading the newsletters (hence the importance of The PEN to membership), and others who were simply attracted to the walk location. Meeting members who may not attend our meetings but are looking for other ways to actively participate gives validation to offering alternative activities within local branches.

We walk spring, summer, and fall avoiding November through February because trails tend to be slippery and the weather is often unpleasant. Otherwise, we walk rain or shine.

So, get out there and walk with your local branch members. It's fun!



Interview with Eileen Griffin by Kathy Northrop

At 103, Mt. Arrowsmith BCGREA member Eileen Griffin can't offer any secrets to her longevity. She just says she has strong inner resources from a life filled with change.

As a London teenager in the 1930s, Eileen wanted to study hairdressing, but her father insisted she attend secretarial college to learn shorthand and typing. "Now I am glad I did because it kept me going when I needed it."

Eileen put her training to use in England and again after immigrating to Canada as a war bride. Her first marriage to an Ontario serviceman didn't work out, and in 1946 she and her infant daughter moved to Vancouver.

Her skills helped her find work with Veterans Affairs and while there she met serviceman Bill Griffin, who had been injured overseas. Eileen and Bill married and raised six more children in Haney (now Maple Ridge).

When Eileen answered an advertisement for a secretary to the deputy warden at Haney Correctional Centre, she didn't know it would lead to a career with the BC government. She interviewed on a Friday and was offered the job on Monday. She later worked at Essondale, Colony Farms, and Alouette River Unit.

Eileen has no regrets about her career with the BC government. "I knew it was secure, I had weekends off with my children, the pay was pretty good, I have a pension, and I still have extended health benefits."

Eileen joined the Arrowsmith chapter of the BCGREA after she and Bill retired and moved to Qualicum. "I met people who became friends and still go to the lunches."



Jean and Wilf



Rocky Mountain Branch 300



New Westminster Branch 800 hosted a picnic in Queen's Park on September 9, 2025 for BCGREA members and their guests, and a number of **Golden Ears Branch 2400** members.

Special guest **Wilf Brodrick** (BCGREA 1st Vice President) addressed the members, speaking to the relationship between branches and Provincial BCGREA under the parameters of the Societies Act for non-profit organizations in B.C.



Three members of Sunshine Rhythms Steel Pan Band provided musical entertainment for the 70 people to socialize, listen to live music, and enjoy a nice bag lunch.

Welcome to our Inaugural Meeting

For the 27 members who attended the first meeting of the Cowichan Valley Branch 2600, networking and renewing friendships over coffee, tea, and donuts underscored excitement and enthusiasm around future events. Flowers were presented to the Duncan Branch by the Nanaimo Branch.

New branch president, Sue Powell, introduced the Planning Committee and read provincial membership secretary Al Barkley's letter of congratulations. The branch membership secretary, Doug Ramsfield, profiled the recent 'interests survey' and research on various retiree associations' benefit plans.

Chris Jancowski, North Cowichan Deputy Fire Chief profiled 'Fire Smart' recommendations, answered questions, and, with an audience volunteer, demonstrated the use of a fire extinguisher. Another audience member recalled OSH extinguisher training, PASS: Point, Aim, Sweep, and Spray.



Left to right in photo: Sandy Ballard, Rod Bergen, Sue Powell, Helen Fowler, Doug Ramsfield, Malcolm Crockett



The Joys of Camping – Or Perhaps Not

We decided to go camping to our favourite spot, Buttle Lake in Strathcona Park as the weather reports stated that there was no rain in sight for at least another two weeks. The weather was superb on the drive there and we found the perfect site. Far enough back to be quiet, but not too far from the beach or paths. We settled ourselves and youngest son, in our large tent, and our eldest son, and the dog, in a smaller one. The picnic table and fire pit were in between.

The next day we went for a hike to a nearby stream to have a swim. On the way back we heard rumbling. We thought perhaps the dry weather was causing some thunder. By the time we got back, it was raining. We managed to get a large tarp up over the picnic table first. Our youngest son sat under the tarp and the dog ran under the table. (Pets always know when something's up.) I felt as if someone had just poured a bucket of water over my head. I laughed as I couldn't see in front of me, it was pouring so hard.



Illustration by Brandyn Hansen
Website: brandynhansen.ca

My husband and son fought with the tarps. Then we dug trenches around the tents to reroute the water. When the park ranger came by, he loaned us a shovel and wished us luck. We worked frantically for the next few hours.

When the three of us finally sat down, soaked through, and covered in mud, our youngest asked what we were going to do now. I didn't know. Everything was wet! We survived the night, but first thing the next morning we packed up and headed home. I was done!

It was sunny in Campbell River. By Parksville, no one had even seen a glimmer of a cloud and looked at us as if we were crazy. It took three days to do the laundry and dry everything out.

Our other camping adventures involved things like propane stoves blowing up, broken radiators and axels, flat tires, dislocated toes, and any number of scratches, burns, and insect stings.

While you may think that I am crazy to even think about going camping ever again, I am ever hopeful. I am now of the opinion to be prepared for the worst and enjoy the adventure regardless. We'll just have to see what next year brings! And, a word from the wise, never trust the weather reports.

The Value of expanding our footprint at the 55+ Games by Larry Martin



The venue provides an audience to showcase our organization and support our participating members.

Our sponsors were there, BelAir Direct and Hearing Life, along with other retiree organizations: BC Retired Teachers Association and the Municipal Pension Retirees Association. A message from Gord Ditchburn MPRA President, "The Games were a tremendous success, and we were honoured to be recognized as a sponsor, and very much look forward to next year in Kamloops."

Al Coccola convinced eligible members to join, assisting them with the on-site application. Branch representatives at the booth had lively, constructive discussions on all aspects of our organization and engaged with member participants who "showed their colours".

Let us know if you are going to Kamloops 2026 or Surrey 2027.

Cribbage at the 55+ BC Games by France Monro

Last year in Salmon Arm I played cribbage for the first time at the BC 55+ Games with an old friend from Lac La Hache who originally taught me to play the game in my early 20s. I apologized to his wife (I was the MC at their wedding in the 1980s) for stealing him for the week. This year she came with him and partnered with him in cribbage. This left me looking around for another partner. I invited a dear friend with whom I had worked with at Nanaimo Hospital in the late 70s and early 80s. She was a bridesmaid at my wedding in 1987. Although it had been some years since she had played any cribbage, she tuned up by practicing online.

Last year, we won a bronze medal, but unfortunately, this year neither team won a medal. Nevertheless, we had a wonderful time visiting together and playing Mahjong in our downtime. I met with several other old friends, went for some walks, visited old haunts, and generally had a wonderful week. The atmosphere at these games is amazing and I plan to attend Kamloops next year. My original partner is considering trying snooker next year, so maybe I'll partner with his wife this time around!

Duncan at the BC Games

My trip to the 55+ BC Games last year started with a June email from BCGREA. “For those of you going to the BC Seniors Games in Salmon Arm in September, stop by our tent and pick up some swag so you can recognize each other.”

I didn’t know what the games were, but I wanted a road trip. A visit to the games website let me know I was too late to register for curling, which I can do, so I registered for the sprint triathlon. That’s half the Olympic distance and an eighth of an Ironman. Swim-bike-run: I figured, how hard can it be? (It was very hard!)

This September I went back as a swimmer, doing 800 meters and 50 meters freestyle. It wasn’t until August that I could swim 800 meters without stopping. The starting blocks are surprisingly high above water level, but I used them for the first time in the 50-metre race. It felt a bit odd to be among so many really good age-class swimmers, but in swimming as in many other events that I watched there were people like me who were there for their own level of accomplishment. The serious swimmers from my zone were very supportive.

You might see me in table tennis, or maybe I’ll try soccer, or shotput, and maybe javelin. Time to choose and start training.

Check out the games in Kamloops next year, September 8–12, 2026,
<https://55plusbcgames.org/>



Cross Country Skiing by Michelle Schilling

Winter cross country skiing is a fabulous way to enjoy affordable winter sports throughout the Cariboo. It’s gentle on the body and great for the mind. I started skiing in Markham, ON in 1968. When I moved to the Cariboo in 1992, the skis and beautiful rolling trails beckoned again.

The 100 Mile Nordic Ski Society is turning 50 years old next year. Back in the 1980's the Cariboo Marathon was a huge event with thousands of participants. These days, skiers include all ages and skill levels. The public is always welcome to visit the beautiful cozy log Nordic Club House; rent or bring your own skis, or snowshoes, to enjoy the trails and meet new friends.

The Golden Years

Courtesy of the Juan de Fuca Veterinary Clinic

Slower zoomies, extra snoozes, and a little extra fluff... our senior pets may move a bit more cautiously, but their hearts are still bursting with love and cuddles.

Did you know?

Large dogs can be considered seniors as early as **6 years**, while small dogs and cats often reach that stage between **7 and 10 years**. Every pet is unique, so these are just guidelines... but even subtle changes can tell us a lot about their comfort and joint health.



Kazu, Migs, Tucker & James

Signs your pet may be slowing down:

- Hesitation to climb stairs or jump onto furniture
- Stiffness after rest or less interest in walks or playtime
- Changes in appetite, weight, or energy
- Difficulty getting up or lying down
- Changes in bathroom or litter box habits



Colleen & Lion

Even small changes can be early signs of arthritis or discomfort, and pets are very good at hiding pain. If you notice any of the above changes in your pet, or if it has been a while since their last senior wellness exam, we encourage you to book an appointment.

Tips to keep them feeling paw-some:

- **Routine check-ups every 6 months** help us catch joint issues early and keep pets comfortable.
- **Gentle, low-impact exercise** maintains muscle tone and joint flexibility.
- **Comfortable bedding and home adjustments**, like ramps or non-slip mats, for ease of movement.
- **Love, patience, and enrichment**, including extra snuggles, puzzle toys, or lick mats keep them happy and engaged.
- **Maintaining a healthy weight** supports mobility, comfort, and helps pets enjoy more Golden Years.

Juan de Fuca Veterinary Clinic

(250) 478-0422

117-2244 Sooke Rd Victoria, BC V9B 1X1



<https://www.instagram.com/jdfvet/>



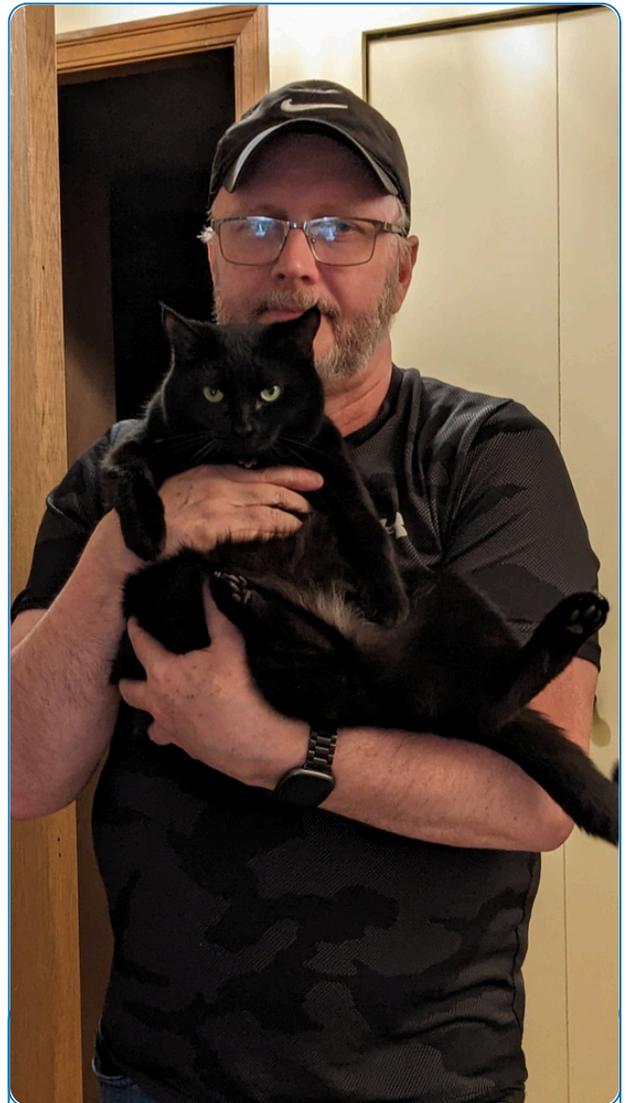
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Meet Kita by Cindy Fristoe

Kita was a wonderful dog that I rescued in April 2021. She was 10 years old, but I wanted to give a senior dog a home. What an incredible addition to my life she was. I was told she was a German Shepherd-Lab cross, but what I found out was that she had Husky in her too. At the dog park she talked constantly, and when we sat to watch TV she nattered away. She passed in 2024 at the age of 13, which is a very long life for a large dog. I was lucky to have had her in my life for that long. If you are thinking of adopting, consider a senior dog, or cat, and you will be rewarded with so much love.



Molly, Kobe, Maggie & Susan



Ron & Stella



Tucker, Cooper and Sandy

A Psychological Look at Retirement by Ron Morley

Think back to your work site when you were counting the months until you retired. Permanent vacation was within sight, and anxiety was likely increasing.

But have no fear, you have advice. Unsolicited, unscripted, unproven, and sometimes even offensive, words of wisdom. The three richest sources of guidance you likely received were from your family, friends, but predominately your co-workers:

- Find a hobby...volunteer...travel the world.
- Pseudo financial planners - maximize your RRSPs and TFSAs before 71.
- Retire but come back as a casual.
- Take full advantage of your benefits before you retire.
- Medical experts - “Rest, Relax, Repeat.

Now fast forward back to present day. You are retired and desire to be happy in our golden years. But how can we be happy when we have such difficulty defining it? Happiness is very subjective and context dependent. We have 85 billion neurons between our ears which all require significant amounts of energy – approximately 20% of all the energy that our bodies produce even though these complex organs only comprise 2% of our body weight. The average adult brain consumes about 20 watts of power, enough energy to power (and crank) the Pioneer stereo in my 1973 F150, a time when my head had noticeably more hair and cassettes had just trumped 8-tracks.

As sophisticated and fascinating as our brains are, they may also prove to be our challenge in retirement. As happiness is difficult to define, so is retirement. While money management is undoubtedly important, psychological wisdom may prove to be scarcer. Many of us may benefit more from learning about strategies to cope with the losses that we commonly face in retirement – routine, identity, relationships, purpose, and power (Riley Moynes, “The Four Phases of Retirement: What to Expect When You Retire”). Compounding these losses are the maladjusted responses to them such as fear, anxiety, divorce, depression, as well as cognitive and physical decline.

A Psychological Look at Retirement by Ron Morley.. Contd.

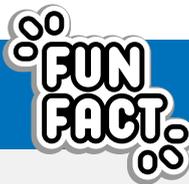
By comparison, I am a newbie retiree to most of you readers. I was amongst the 266,000 Canadians who retired in 2022. After what I could sheepishly and hopefully describe as an illustrious career as a Psychiatric Nurse in a forensic setting. I believe I did thoughtfully prepare myself psychologically for the uncharted territory of retirement.

The science of psychiatry has always been of interest to me. Recently, I stumbled across the “Harvard Study of Adult Development”, believed to be the longest study of adult life. Harvard scientists began tracking the physical and mental health of 268 Harvard sophomores in 1938 (one of whom was John F. Kennedy) and then eventually expanded their study to capture offspring and spouses. Researchers conducted hundreds of interviews and questionnaires and scoured over the participant's medical records in the hope of discovering the key to living healthy and happy lives. It bears mentioning that in 1938 the most common life goals for these sophomores was fortune and fame, perhaps due to the backdrop of the Great Depression. During the 1970s, the control group was expanded to include 456 Boston inner-city residents in contrast to the privileged. It is also significant to note that the findings of this study did not discriminate – the results applied equally to the Harvard group as they did towards the disadvantaged controls.

Almost 90 years later the research continues to provide the benefits of insights into human behaviour and health. Surprisingly, the best predictor of physical health was not cholesterol levels but rather satisfaction with their relationships at age 50. It was also proven that the healthiest 80-year-olds were those that were most satisfied in their relationships at age 50 regardless of privilege or poverty. The quality rather than the quantity of our relationships also brings us joy and health – one solid relationship is better than 10 superficial ones and genetics plays less of a role in longevity than our relationships. How to achieve this utopia is beyond the scope of this PEN article, however I would encourage you to read:

<https://news.harvard.edu/gazette/story/2017/04/over-nearly-80-years-harvard-study-has-been-showing-how-to-live-a-healthy-and-happy-life/>

https://www.ted.com/talks/robert_waldinger_what_makes_a_good_life_lessons_from_the_longest_study_on_happiness



The spirit bear is also known as the Kermode bear (*Ursus americanus kermode*) after Francis Kermode, the first person to study them in detail. Gestation period is eight months. Spirit bears are usually born during May and June and can live up to 25 years in the wild. The spirit bear is not albino, but rather it is a black bear that has white fur due to a rare genetic trait.

ESTATE PLANNING TIPS - POWER OF ATTORNEY BY TOM MARTELL, MANULIFE

What is a power of attorney?

A power of attorney authorizes one or more people to manage money and property on behalf of someone else (the grantor). The person appointed can be a family member, friend, or professional. While each province and territory has different legislation governing powers of attorney, there are two basic types.

A general power of attorney takes effect only when the grantor is mentally capable of managing their own affairs. It ends if the grantor becomes mentally incapable. In addition, it can be specific or limited, applying only to a defined task, such as selling a house, or to a defined period, such as the dates the grantor plans to be out of the country. It starts either as soon as it's signed or on a specific date.

An enduring, durable or continuing power of attorney allows the attorney to continue acting if the grantor becomes mentally incapable. It starts either as soon as it's signed or only when the grantor becomes mentally incapable. The standard for incapacity should be specified for a springing power of attorney.

What can an attorney do?

An attorney can be authorized to take care of a range of tasks on the grantor's behalf, such as managing day-to-day banking, signing cheques, buying or selling real estate, and borrowing money. The money and property continue to belong to the grantor — they're simply delegating authority to manage it. It's important to note that an attorney can't change the grantor's will, change a named beneficiary on a life insurance plan, or give a new power of attorney to anyone else.

That said, because an attorney has such important responsibilities, it's a good idea to ask a lawyer who's familiar with the grantor's provincial or territorial power of attorney legislation to draft this document. A lawyer can make sure that a power of attorney is valid, explain how to monitor an attorney's actions, and advise how to revoke or change a power of attorney appointment. A lawyer can also incorporate restrictions that limit what an attorney can do.

Who is the right person for the job?

A power of attorney grants considerable authority. Questions to consider before selecting an attorney include:

- Is this person willing to be an attorney?
- Can this person be trusted with personal finances?
- Is this person reliable, living nearby, easy to contact, and readily available?
- Does this person have a good understanding of financial matters?
- Are there financial, health, or family challenges that may interfere with this person's duties?
- Does this person have time to dedicate to being an attorney?

This is a brief summary of a Power of Attorney, once someone has been chosen, talk with your lawyer about your financial preferences and have him/her draw up your power of attorney.

Volunteers for Cancer Patients – Did you know? By Cindy Fristoe

The Cancer DriveLine Society and The Canadian Cancer Society – Wheels of Hope offer driving programs to cancer patients that need transportation to treatment in BC.

If you are looking for something to do for a few hours a week or month, consider volunteering to be a driver.

Cancer DriveLine Society

<https://cancerdriveline.ca>

Ride requests call 778-265-0906 or email cancerdrivlinedispatcher@gmail.com

Canadian Cancer Society

<https://cancer.ca/en/living-with-cancer/how-we-can-help/transportation>

Patients must be able to get in and out of a vehicle without assistance. If you cannot travel independently, you must bring a travel escort (at least 18 years of age) with you. They are unable to transport wheelchairs.

Contact them to find out more about this program in your area. Prince George, Southern Interior and on Vancouver Island call: 1-888-939-3333

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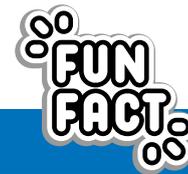
Applicant must be a BC government retired employee or spouse, aged 50 to 85 inclusive and a resident of Canada.

[†] Acceptance is guaranteed if eligibility criteria is met, and is subject to receipt of first premium payment.

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2026 Pension Payment Dates

PSPP Pension	CPP and OAS
January 30	January 29
February 26	February 25
March 30	March 29
April 29	April 28
May 28	May 27
June 29	June 26
July 30	July 29
August 28	August 27
September 28	September 25
October 28	October 27
November 26	November 25

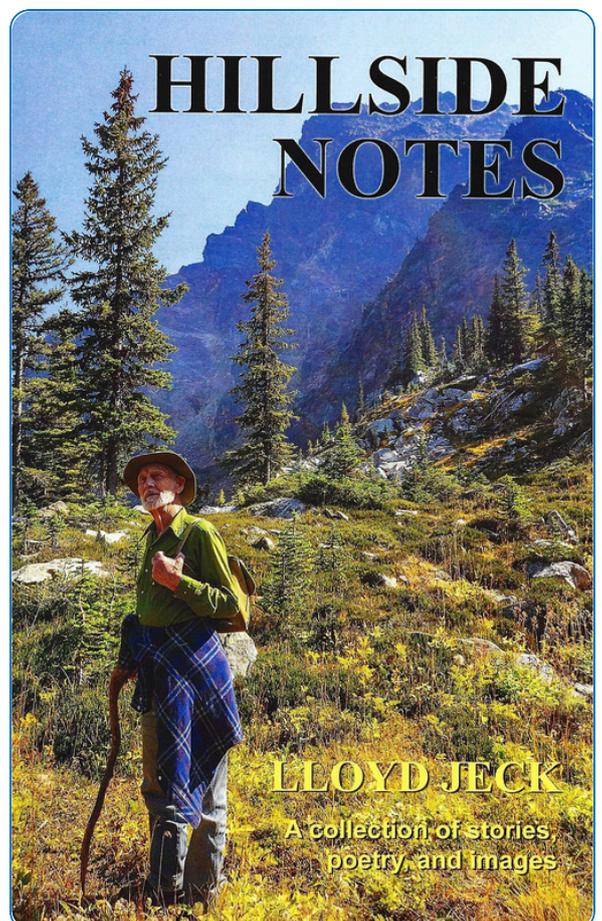


There are an estimated 100–500 spirit bears in the wild. Fewer than 400 bears exist in the coast area that stretches from Southeast Alaska southwards to the northern tip of Vancouver Island and about 120 inhabit the large Princess Royal Islands. The greatest concentration of spirit bears can be found on the Central Coast and North Coast of B.C. Kitasoo Xai'xais Traditional Territory is home to the largest proportion of the spirit bear population and the only Spirit Bear Conservancy.

1955 SADDLE TRIP by Lloyd Jeck

July 1955 six eager soles gathered in Jasper, AB for a 12-day horse trip along the Jasper Park North Boundary Trail in the Rocky Mountains. The party included three ladies from the United States. Support staff were the Guide, Cook, and Wrangler.

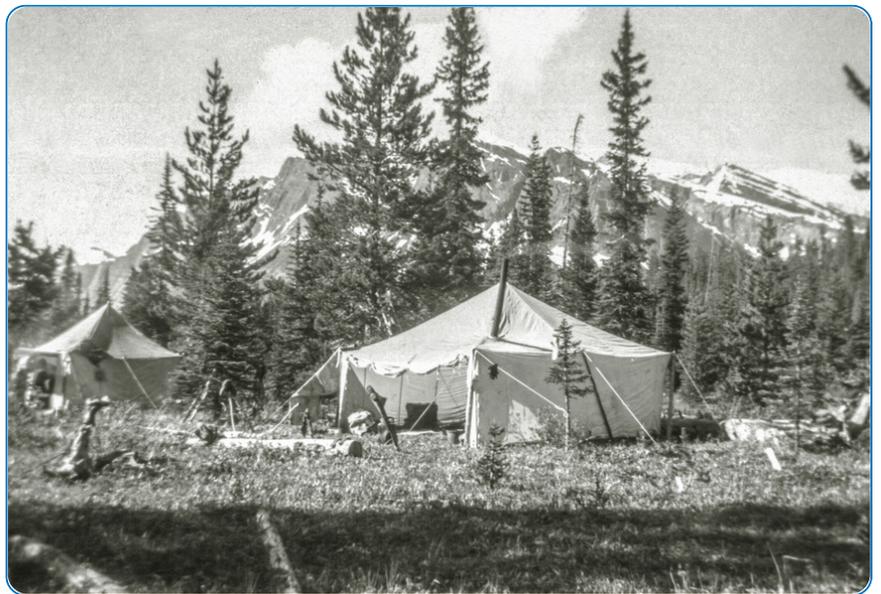
Trailhead was on the Alberta side of Yellowhead Pass, Hwy 16. The first day was northward up the Miette River Valley. A layover day allowed the Guide to inspect the trail up the timbered slope that would provide entry into BC. Third day's travel required considerable elevation gain to reach the western exposure of the Divide, where several inches of old snow was encountered. Now, in the Fraser River drainage, the route continued upwards to re-enter Alberta. At this point, the horses were near belly level in mushy snow. The third night's camp was at the head of Snaring River.



1955 saddle trip by Lloyd Jeck.. Contd.

Fourth day required negotiating narrow Colonel Pass and following steeply down the small stream of that same name. Now in the Moose River Valley, a substantial tributary of the Fraser, the night-camp was set up. At this point, the trail crossed the Moose River. However, the river was extremely high, having spilled over its banks flooding valley bottom. As it would be swimming water, the Guide decided it best to “bushwhack” up the wrong side of the valley. In situations like this, the highest

ground is often a narrow strip right beside the river’s bank. Following single file, in this track, a young packhorse decided to gain position by passing and got tipped into the swollen river. The loaded horse went completely out of sight in the deep water. When surfacing, she swam to the far side and paralleled the train for three miles before joining up. Gaining the confluence of Champion Creek, the party turned



a short distance east, up that distance east, up that stream, and camped for two nights. On this layover, the Guide checked the high trail over Wall Pass to get back into Alberta. The Wrangler escorted the guests on a short ride further up Moose River. Day seven had the outfit moving over Wall Pass into Alberta’s Snake Indian River watershed. Ogilvie site was the next home for two nights. A ride up the river valley provided spectacular views.

(Abridged) Story and photos by (Wrangler) Lloyd Jeck. Website: <https://majeckbooks.weebly.com>

My Most Unusual Experience by Ian Cameron

There are three kinds of unusual experiences: one that has happened only once to the person in question, one that has happened to many people but was particularly outstanding, or one that is so rare that few people have ever had it. Mine comes under the third heading: I am one of a handful of people now alive who has **swaged a Stanley Steam Car boiler in situ**. In fact, most people don't even know what that means.

In 1955 I was one of the first students in the brand-new Central Junior High School which featured a large library with an amazingly complete collection of books about cars, probably bought on the advice of shop teacher Doug Collis, a car nut. One was *The Story of a Stanley Steamer* which I read, and re-read, and promised myself that I'd own someday. Someday came 54 years later when I bought a 1919 Stanley 5 seat touring car (red convertible) in Sacramento.

The car arrived and I spent a few days making sure it was ready for the road, and for its inspection at a local garage. The inspection was painless:

"Wipers?" "Doesn't have any. The windshield folds down, see?"

"Windshield washer? Don't tell me."

"Seatbelts, no, I know."

"Horn?" "It's got a whistle. Pull that cord." "Jesus! Don't use that in traffic!"

Off to my local insurance agency to fill out the form.

Young Lady: "You didn't check off the fuel."

Me: "There's no space for kerosene."

Young Lady: "We'll put down gas."

No mention of the fact that the car runs on a roaring fire two meters from a tank full of gasoline (it's difficult to buy 60 litres of kerosene). I registered it as an antique car, with no problem at all.

I drove it home and around Central Saanich a few times, testing the various adjustments I made until one day I scorched the boiler. Meaning: I ran it out of water while the fire was still lit, whereupon the boiler tubes leaked, and it wouldn't hold pressure. ('Pressure' on a Stanley is 600 PSI, or 42 BAR, or 4200 kilopascals: it's really, REALLY, high pressure.)

Solution: I had to swage the boiler. This meant I had to tighten up the 680 vertical tubes which run from the bottom sheet of the boiler to the top sheet. The Stanley boiler is a cylinder 58 cm in diameter, 45 cm high, made of sheet steel wrapped with three layers of piano wire. The burner, which is like a very large burner on a gas kitchen range, is below the boiler and the heat rises through the tubes and is contained by an insulated bonnet on top.

To swage the boiler in situ (in place, without removing it from the car [which is tricky as it weighs 250 kg]) you:

- jack up the car
- undo six bolts and five fittings
- lower the burner
- remove the smoke bonnet (six more bolts)
- chalk a diagram on the bottom sheet to guide your progress
- don your goggles and hold your drift (a tapered steel rod) in vice-grips
- dip rod in oil
- insert it into the first tube and whack it with a two-kilo hammer

My Most Unusual Experience by Ian Cameron... Contd.

Ian cleaning the bonier tubes before swaging

You then twist the vice-grips to loosen the drift, dip it in oil, insert it into tube number two, whack it with the hammer, and repeat - 678 times - while you lie on your back on a crawler while soot and rust particles rain down on you. (I mentioned goggles, didn't I?)

When you have done all 680 tubes you fill the boiler with water (which fills all the space that isn't occupied by tubes) and pump it up to 800 PSI. (200 PSI safety measure.) Then you slide under again and pray. If you are incredibly lucky there will be no water leaking out from where those 680 tubes are held in the sheet. I have no idea how often that happens, but I would guess not often. It certainly didn't happen for me. It took me five tries, a total of 22 hours on my back swinging a heavy hammer, to get the tubes tight.

Then I put it all back together, fired it up, and it leaked. So I did it all over again, and this time it only took three tries. When I fired it, it didn't leak. Grand total – 52 hours. But according to the Steam Car Club of North America, I'm one of six people who have done that in the past 25 years, world-wide. I'll take that as unusual.

Author Interview – Gordon Boisvert by
Zoe Duff

Gordon Boisvert (writing as Gordon Greene) is a Canadian author whose suspense fiction explores leadership, loyalty, and survival. After a four-decade career in business and IT, he retired in 2016 and joined BCGREA.

Greene’s storytelling roots trace back to childhood in Calgary, where early writing projects sparked a lifelong passion. A Cold War thriller drafted in his twenties was shelved with the collapse of the USSR, but the desire to write endured. Greene moved to BC in 1982 and lives in Mill Bay with his wife and their canine companion. His family includes adult children and teenage grandchildren.

His debut novel, *Dominance Unleashed: Unmasking the Monolithic King* (2023), was followed by *Echoes of Duty: In Search of Innocence* (2024) and *Quest* (2025). In *Echoes of Duty*, Greene introduces Mark Peltier, a former Green Beret seeking peace in the US Virgin Islands, only to be pulled into danger when a child under his care is abducted. *Quest* explores the perilous edge of AI, loyalty, and betrayal.

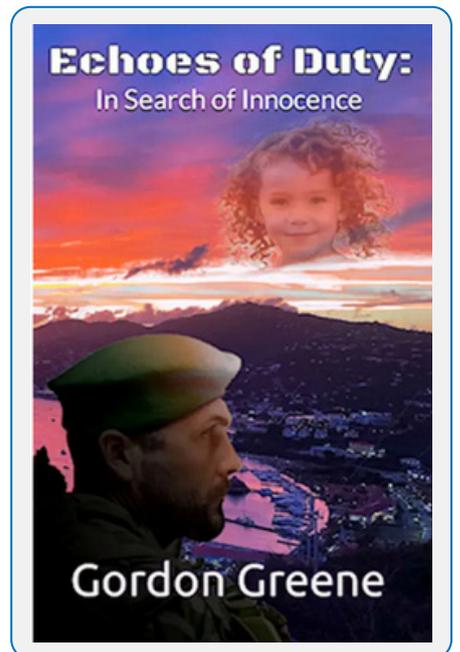
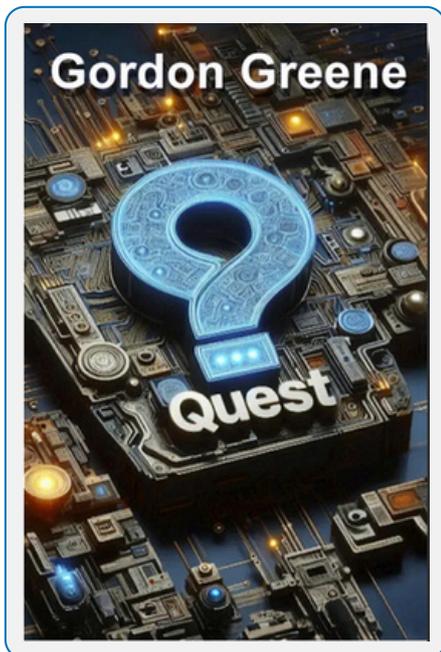


All three books are available in eBook and print formats. Learn more at

<https://gordongreenebooks.com/index.htm>

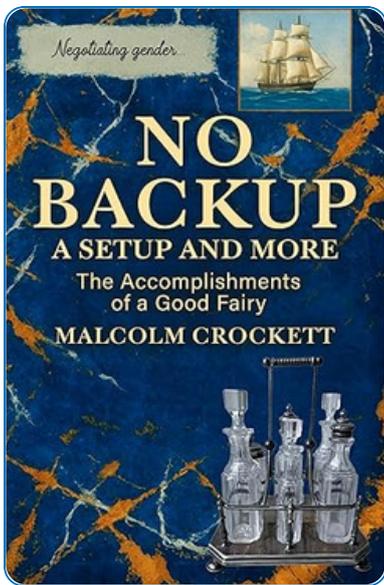
Audiobooks are available for the first two, while *Quest* is released as a podcast series:

https://gordongreenebooks.com/quest_audio.htm



Author Interview – Malcolm Crockett
by Zoe Duff

Malcolm Crockett is a Canadian author whose debut novel, *No Backup – A Set-up and More*, blends memoir, social commentary, and literary intrigue to expose a troubling chapter in Canadian history. Drawing on over 30 years of government service, his novel, told through the lens of a young social worker navigating systemic discrimination and personal trauma, explores the covert harassment of LGBTQ+ individuals in Canada’s military and civil service from the 1960s to the 1990s..



Crockett’s career in child protection social work spanned 37 years. As a Field Practice Supervisor, Crockett mentored many Social Workers and Child and Youth Workers working towards the goal they were asked to achieve. In his final six years before retiring on December 31, 2022, he served on MCFD’s Provincial Mobile Rapid Response Team.

Encouraged by a BCGEU colleague, Crockett turned to writing, having previously edited a book profiling services for Burnaby’s retired population. *No Backup* is available at: <https://tinyurl.com/45nzkaxn>

FUN FACT

The spirit bear is an important part of First Nations’ culture and spirituality. They are considered sacred animals and are often called “ghost bears”. Spirit bears hold a prominent place in the oral traditions of the indigenous peoples of the area. They have also been featured in a National Geographic documentary and in the BBC TV series *Planet Earth III*.



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THE CELL PHONE DEBATE - THE BIG PICTURE (PART 2 OF 3)

How Seniors Use Mobile Phones

Studies show seniors rely on mobile phones for communication, memory aids, emergency response, and social engagement. Here are some key ways they integrate phones into daily life:

- Reminders & Alerts – Phones help seniors track medications, appointments, and daily tasks using voice reminders and notifications.
- Emergency Assistance – Dedicated SOS buttons and auto-answer features provide safety and quick access to help or identify emergency contacts.
- Caregiver Support & Remote Management – Some devices allow caregivers to remotely manage settings and battery life to reduce frustration.
- Voice Commands & Dictation – seniors can set reminders, send messages, and make calls hands-free using voice assistants.

Common Challenges with cellphones

Seniors often encounter specific challenges when using mobile phones. Most of these can be changed in the accessibility menu on the phone:

- Complex Interfaces – Overly complicated menus and small icons can make navigation frustrating.
- Touchscreen Sensitivity – Some seniors struggle with touchscreens and prefer physical buttons.
- Small Text & Low Contrast – Poor readability can make use difficult.
- Unnecessary Features – Advanced functions like app management and multitasking may feel overwhelming.
- Battery & Charging Issues – Forgetting to charge or dealing with short battery life is a common issue. Remember your phone needs to be charged to work.
- Call & Scam Protection – Many seniors benefit from blocking unknown numbers to prevent phone scams. This feature is found in most phones.

Unexpected Benefits from Mobile Phones

Beyond basic functions, mobile phones offer useful tools that many might not initially consider. These can be accessed either through Wi-Fi connections or cellular data:

Navigation & Travel Assistance

- Google Maps – Offers turn-by-turn directions, saved locations, and public transit schedules along with restaurant and attraction reviews and indications of wait times.
- Transit App – Covers Vancouver, Victoria, and other B.C. cities, providing real-time bus and train schedules.

Translation & Communication

- Google Translate – Supports live voice and text translation.
- SayHi Translate – Offers voice translation with Canadian French and English support.
- Microsoft Translator – Works offline, useful for travel.

Reminders & Organization

- Medisafe – Helps seniors track medications with alerts and caregiver notifications.
- Google Calendar – Allows event scheduling, appointment reminders, and daily task management.
- Evernote & Google Keep – Great for shopping lists, notes, and organizing information.
- Google Wallet and similar – Great for storing loyalty card information or making digital payments

Photography & Video for Shopping

- Microsoft Lens – Scans receipts, warranties, and product labels for easy reference.
- Google Photos – Stores and organizes shopping images for later comparison.
- CamScanner – Converts photos into PDFs, useful for saving product details.

Government-Supported Apps in British Columbia

BC Services Card App

- The BC Services Card app allows residents to securely verify their identity online and access government services.
- It replaces the CareCard and is used for healthcare access, identity verification, and logging into government portals including Revenue Canada .

Health Gateway

- Health Gateway is a secure platform that provides access to personal health records in British Columbia. (this is separate from Lifelabs app)
- Seniors can use it to:
 - View lab results, imaging reports, and medication history.
 - Check immunization records and COVID-19 proof of vaccination.
 - Track hospital visits and health appointments.

Safety & Emergency Features

- Senior Safety App – Allows caregivers to track a senior’s location in case they get lost.
- Life360 – Provides real-time GPS tracking for family members.
- SOS My Family – Sends emergency alerts with location details.

What about online banking vs. using a mobile app?

Mobile banking apps generally offer additional layers of protection that can make them more secure than traditional online banking.

Why Mobile Banking Apps Can Be More Secure

- Biometric Authentication – Many banking apps require fingerprint or facial recognition before granting access, making it harder for unauthorized users to log in.
- App Sandboxing – Mobile apps operate in a controlled environment, reducing exposure to malware compared to web browsers.
- Automatic Logout & Session Expiry – Banking apps automatically log out after inactivity, reducing the risk of unauthorized access.
- Push Notifications for Transactions – Many apps send real-time alerts for purchases or withdrawals, allowing users to detect fraud quickly.
- Limited Exposure to Phishing – Since banking apps don’t rely on web browsers, users are less likely to fall for phishing scams that mimic bank websites.

Be Emergency Prepared – What Seniors Need to Know

(Excerpts from the guidebook originally developed by the Maple Ridge, Pitt Meadows, Katzie, and the Seniors Network; and revised 2023 in partnership with Diverse City, Golden Community Resources Society, Maple Ridge, and United Way.)

Emergencies can occur suddenly and without warning so it is important that individuals and families (especially those with support needs) are prepared to be self-reliant for a period of up to seven days immediately following a disaster.

In an emergency, phone lines, gas, electricity, and water services can be disrupted for an extended period. Roads may be blocked, store and gas stations closed, and ATMs out of service. Water, heat, electricity, or telephone service could be disrupted for up to one week.

What Everyone Should Know about Preparedness

Have a radio so you can get the latest news.

Know when to shut off gas, water, and utilities and keep the tools nearby. Turn off gas **ONLY** when you hear it, smell it, or when officials instruct you to do so. It takes a technician to turn the gas back on. Meanwhile, you may need to cook, heat your home, or access water. Create a plan for how to manage during the shutdown. Turn off other utilities if you suspect a leak, if lines are damaged, or your home is inundated by water.

Have a fire extinguisher and ensure everyone in the household knows how to use it. Functioning smoke alarms should be installed on each level of your home, especially outside bedrooms. Deaf or hard-of-hearing should install visual smoke detectors.

Homeowners insurance may not cover flood damage or other acts of nature. Review your policy to ensure you have the coverage you think you need. Include the policy holder's (not the sales agent's) contact information with a photocopy of your insurance documents in your important documents folder.

Have a phone at home that does not require electricity to work or can be battery powered. Your cell phone may not work so do not count that as your secondary phone. Consider purchasing a medical alert system if the situation warrants it.

Personal Assessment

Determine what you can do yourself and what you will need help with. As you go about your daily routine, carry a notepad and jot down anything that might be difficult for you to manage without help. Make list of resources to assist you when in need.

Collect contact information including phone, email, and social media info for your family, friends, caregivers, neighbours, and medical service providers. Create a phone tree so friends and family can check on you if necessary.

If you take medication that needs to be kept cool, have ice packs ready to put in an insulated bag should there be a power outage or evacuation.

For more information, and the full booklet, contact:

<https://www.canada.ca/en/services/policing/emergencies/preparedness/get-prepared.html>

Resources

Emergency Info BC: www.emergencyinfobc.gov.bc.ca

Wildfire in BC: 1-800-663-5555 or (*5555 from a cell phone)

Regional Districts: <https://www.civicinfo.bc.ca/regionaldistricts>

or call 1-800-663-7867

211 British Columbia: visit bc.211.ca or dial (or text) 2-1-1

Canada Red Cross: www.redcross.ca/prepare or call 1-613-740-1900

Emergency Management and Climate Readiness (EMCR):

<https://www2.gov.bc.ca/gov/content/safety/emergency-management/preparedbc> or call 250-952-4913 or (in an emergency call 1-800-663-3456)

Environment Canada Weather Office:

<https://www.canada.ca/en/services/environment/weather/yourweather.html>

First Nations Emergency Services Society of BC: www.fness.bc.ca or call 604-669-7305

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All our locations provide a great range of offers, glasses, and contact lenses, as well as online booking and direct billing.

Plus, as a valued BCGREA member, you can also get **60% off lens upgrades*** to help you make the perfect glasses.

And don't forget, if you're eligible for provincial health care, your eye exam (including an OCT eye health scan) will be at no cost to you.**

Book an eye exam today at specsavers.ca

*Discount only available for BCGREA members with proof of valid BCGREA membership. Cannot be used for friends or family purchases. Offer details are subject to change. Other conditions and exclusions apply, for more details visit www.bcgrea.ca/members-benefits.

**Costs of eye exams provided by independent optometrists are covered by provincial health care for eligible seniors.

Specsavers



Benefits & Drawbacks of Google with Zoom By George Bowden

I asked Google Gemini to list the benefits and drawbacks of the summary generated by Zoom AI of a meeting. Here's its answer:

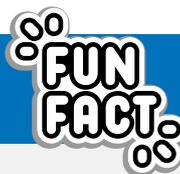
Benefits

- **Timesaving:** Get the gist of a meeting quickly. Especially useful if you missed a portion.
- **Easy Information Retrieval:** Find key decisions, action items, and topics discussed without having to scrub through a video.
- **Improved Accessibility:** Beneficial for those who have difficulty focusing or prefer reading over listening.
- **Record Keeping:** Provides a written record of the meeting's key points.
- **Action Item Tracking:** Easier to follow up on tasks assigned individuals.
- **Highlights Key Decisions**
- **Supports Asynchronous Collaboration:** Absent team members can catch up and contribute effectively.

Drawbacks

- **In a hybrid meeting of both Zoom and in-person attendees, in-person speakers are not identified.**
- **Zoom attendees must show their real names.** A name like "iPad" is incognito.
- **Inaccuracy:** AI-generated summaries might misinterpret nuances, miss subtle but important points, or incorrectly transcribe spoken words.
- **Lack of Context and Tone:** Non-verbal cues and emotional undertones are entirely lost.
- **Hinder Engagement:** If participants know a summary will be available, they might be less attentive during the meeting.
- **Not a Substitute for Full Participation:** While helpful, a summary cannot capture the collaborative spirit and real-time discussions of a live meeting.
- **Dependence on Audio Quality:** Background noise or unclear speakers can significantly impact the quality.
- **Privacy Concerns:** Depending on how the data is processed and stored, privacy might be a concern.
- **May Miss Nuanced Discussions:** Complex or highly nuanced discussions in back-and-forth dialogue, and subtle arguments, might be oversimplified or misinterpreted.

Overall, Zoom's meeting summaries are a valuable tool for efficiency and information sharing. However, it's crucial to be aware of their limitations and use them judiciously, ideally as a supplement to, rather than a replacement for, active participation and careful review when necessary.



The spirit bear was designated the provincial mammal of BC April 2006.
It is also the symbol of Terrace, BC.

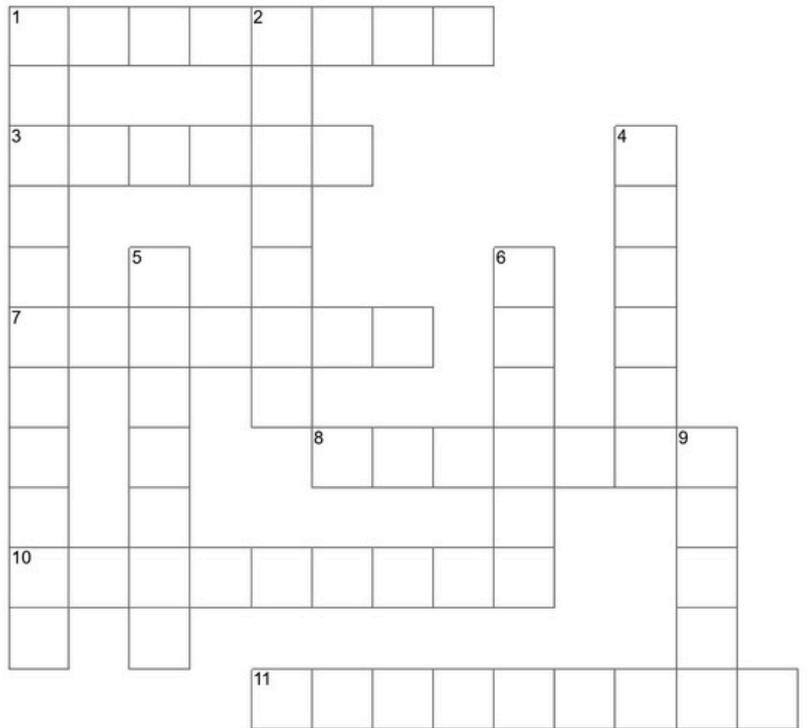
The Spirit Bear Crossword

ACROSS

- 1 120 Bears inhabit what island?
- 3 What is a Spirit Bear not?
- 7 What city in BC has the symbol of the Spirit Bear?
- 8 What is another name for a Spirit Bear?
- 10 What language calls Spirit Bears moksgm'ol?
- 11 What do Spirit Bears typically do from October to April?

DOWN

- 1 What BBC TV series have they been featured in?
- 2 What coast of BC has the largest concentration of Spirit Bears?
- 4 What do first nations consider these bears?
- 5 What is the first name of the first person to study Spirit Bears?
- 6 What is an important source of protein?
- 9 What is the bear's gestation period?



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			5					7
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6		8			4	1		

**Fraser Valley
(Branch 100)**

Shirley Chapman
Bruce Handysides
Patrick Hassard
Lloyd Hopper
Ron Osborne
Heather Pedlar
Diana Turner
Alan Woodland

**Kamloops
(Branch 500)**

Mary Miyahara
John Richardson
Herb Rosin
Jean Stewart
Caroline Taylor
Pat Turner

**New Westminster &
District (Branch 800)**

William Dow
Bruno Falk
Marcella Fincaryk
Jean (Dianne) Friend
Arnthor Gislason
Dayal (Din) Gupta
Sheila Halvorson
David Harlow
Margaret Hill
Dianne Jackson
Mansukh Jobanputra
Henry Lawrence Koehler
Marina Krewenchuk
Harold Lanki
Margaret Leladhar Singh
Harvey Lyman
Harold Minshull
Ian Murdoch
Joseph Scherba
Joan Simonsen
Sheamus Slevin
Sheila Thompson
Marian Tompkins
Margaret Walsh
Joseph Witiuk
Betty Wynne

**Vancouver
(Branch 1100)**

Colleen Anderson
Dora Anderson
Kenneth John Black
Doreen Box
Ellen Brown
Valerie Chenoweth
Melodie Corrigan
Harvie Delmar
Alcon Devries
Pauline Frazier
Ken Geary
Edward Donald Hepting
John Herman
John Horwood
Ada Jensen
Carl Jeronimus
James John Johnson
Donald Johnson
Sylvia Korteling
Amarnath Kshatriya
Larry Leroy Law
Peri Leander
Norman Mains
Joyce Mintak
Walter Morgan
Helen Nesbit
Ray Perron
Lorraine Peters
Jan Ian Sawoniak
Cherry Sullivan
Sharie Tayner
Jean Thurley
Herbert Torrance
Robert Wells
Jacqueline Winning
Theodorus Wouters

**North Island/
Sunshine Coast
(Branch 200)**

Al Aalgaard
Allan Cobbin
Fred Muzin
Edward Ernest Nutting
Patricia Summers
Kathryn Diane Young

**Nanaimo/Mid-Island
(Branch 600)**

Audrey Aquino
Robert Ducharme
Katy Floyd
John Johnson
Ronald Charles Kowall
Hans Lussenburg
Linda Malpass
Christine Manson
Jennifer Cicely Maxwell
Brian Osborne
A Karen Shepherd
Alice Stoessel
Catherine Touminen

**Rocky Mountain
(Branch 300)**

Don Diesing
Helen Gigliotti
W Houlind
Janina Kubos
Dennis McDonald
Gustav Meshwa
Donald Paul Miller
Richard (Joel) Vinge

**Kootenays
(Branch 700)**

Jane Bodnarchuk
Sharon Drew
Phyllis Gairns
Sybil (Jane) Hardy
Paul Holitzki
Cary Larsen
Esther Lucas
Richard Welychko
Brenda Willson

**South Okanagan
/Similkameen
(Branch 900)**

Paul Bedard
Jack Bieber
Andy Brown
Ken Charlish
Kerri Cross
Fred Leard
Gerald Runnalls
George Stefanac
Erma Vandusen

**Grand Forks
(Branch 400)**

Horace Ackerman
Frances Canfield

**Victoria
(Branch 1200)**

Richard Barker
David Boon
Fred Colthorpe
Dennis Devicq
Susan Donaldson
Magdalena Eberl
Barry Ellett
Davis Ellis
Claire Eraut
Richard Evans
Irene (Anne) Fedora
Joyce Folbigg

**Kamloops
(Branch 500)**

Sandra Barber
Carole Berglund
Alan Devitt
Judy Fassbender
Helen Gray
Yvonne Heron
Koici Kaminishi
Beverley Knowles
Charles McKenzie
Colin Mitchell

**New Westminster &
District (Branch 800)**

Ray Albert
Edward Blakey
Vicky Briggs
Gertrude Cairns
Carol Ann Collins
Hilda Connell
Rosemary Cooper
Allan Cruickshank
Gale Dodsworth

**Shuswap/Columbia
(Branch 1000)**

Lawrence Davis
Glenn Hill
Evelyn Jackson
Martin Lindberg
Lawrence Nelles
Philip Rathbone
Lillian Sloat
Lynda Toney

IN MEMORIAM

Victoria (Branch 1200)

Muriel Forslund
Joanne Frang
John Fuller
David Griffith
Evelyn Joan Hardie
Peter Haylett
Joan Hong
Lawrence Jones
Laverne Knapik
Frances Iris Lefevre
Heather MacGregor
Jon MacKinnon
Petronella Marcus
Darlene Masson
John McMurdo
Dr. Clement P Meunier
John Mika
Esther Mitchell
Robert Moar
Irene Monroe
Helmut Mueller
John Noble
John Peterson
Hilda Richards
Myra Rippon
Allan Roger
Michael Frederick Rose
Wendy Russell
Patrick Seaman
Jean (Marki) Simpson
John Smith
Norman Smith
R A Hugh Sparrow
Elizabeth Stafford
William (Earle) Taylor
Annabelle Trask
Janos Viszlai
Roger Walker
William Watson
Sandra Lesley Whitney

Peace River (Branch 1400)

Martin Hornland
George Kalischuk

Kelowna/Vernon (Branch 1500)

Jennie Barton
Gene Beaudoin

Kelowna/Vernon (Branch 1500)

Robyn Clifford
Lorne Cook
Anthony Drew
Jim Frey
Laverne Sheila Kinney
Armand Poitras
Stanley Smith
Betty Robyn Thornton
Waddy Whatmore

Prince George (Branch 1600)

Leslie Alway
Jean Bowden
Mary-Jane Burr
Ken Dahl
Joelle DeFrane
John Mussick
James Phillips
Dennis Rejman
Milton Rutherford
Clyde Smaaslet
Royce Stevenson

Cariboo (Branch 1700)

Elizabeth Buckland
Kenneth Haupt
Irene Jasper
Patricia Reinsdorf
Robin Sharpe
Donna Wawryk
Norma Williams

Northwest (Branch 1900)

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Thomas Bray
Geoffrey Phillips
Albert Rattray
Alex Schulz

Cheam View (Branch 2000)

Julie Brewer
Arlene Annette Currie
George Johansen

Cheam View (Branch 2000)

Barry Lafbery
John Rose
Greig Simpson

Langley/Surrey (Branch 2100)

Teresa Margaret Alcorn
James Chisholm
Ann Clark
Brenda Crowe
Eric Eastick
Eugenia Fernandez
Thomas Fitzgibbon
Henry Gerber
Barbara Healey-Ogden
Ron Hutzcal
Cecily May
Carmen Mckay
David Officer
Glen Painter
Steve Papp
Bill Taylor
Ian Wright

Mt. Arrowsmith (Branch 2300)

Lorne James Anderson
Mary Dillon
Robert Hayward
Patricia McLeod
Muriel Patterson

Golden Ears (Branch 2400)

Dennis Birch
Maxine Clough
Violet Earl
Shirley Holmes
Gail Anne Ingalls
Vincent Rath
Nancy Wallden

Peninsula & Gulf Islands (Branch 2500)

H Bruce Bennett
Annetta Delacretaz
John Harvey Little
Barbara Jean Lyngard
Joan Nicoll

Cowichan Valley (Branch 2600)

Laszlo Bedocs
Kathleen Van Elk
Tom Alexander Walker
Roger George Wiltsie

Western Communities (Branch 2700)

Timothy Neal

Out of Province (Branch 5000)

John Lovett
Timothy Nelson Samograd
Fred Semenov
Ron Staney
Pauline Sundby
Myrna Young

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6	2	8	7	3	4	1	9	5

BCGREASudoku

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