



Prime Time

Post Secondary Educators
Branch 95 Newsletter



2014
January
Edition



President's Report Winter 2014

I hope it is not too late to wish everyone everything worthwhile in 2014. It has been a very interesting few months for our organization since the last issue of *Prime Time*. Our new website, hosted courtesy of SCoPE BC, is now up and running. Guidelines on how to register to use the site are included as page 3 of this newsletter.

Al Valleau, our Treasurer, and I met with the Membership Committee of the Retired Teachers Association in the fall and spent a constructive afternoon with them discussing how our branch of the RTA can move on to become an independent group **affiliated** with them rather than being simply a branch. To this end, your executive group met earlier this month and worked on a draft constitution and bylaws for our organization. You will be asked to approve these documents at our AGM in May, about which I'll say a little more later in this report. We are extremely grateful to Bob Taverner, First Vice President of the RTA, who attended the Membership Committee meeting, and who made the first draft of the suggested Constitution because as he said in an email to me "I like doing this stuff!" His doing so saved your executive group a considerable amount of time because we were able to amend and adapt his suggestions rather than start completely from scratch. And we made quite detailed amendments and adaptations. We will be meeting again to outline what office support services we need to share with the RTA and we will be negotiating what our affiliation fee will be to cover these services and clarifying how our affiliation will be reflected in the RTA executive structure. It's been suggested that we have guaranteed representation on the RTA board and on some of their committees. The RTA is being extremely supportive of our endeavours.

When we have approved our draft constitution and bylaws, the Membership Committee of the RTA will move a resolution at the RTA AGM that our status change to affiliate group rather than branch. We believe that we should have everything organized in time for the upcoming RTA AGM in September of this year. As an affiliate group, we will be able to participate in all the affinity programs offered through the RTA such as the Medoc Travel insurance and so forth, but we will retain more of our dues for our own purposes, formulate our own policy, and advocate on our own behalf. Such advocacy is really rather important.

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PRIME TIME is published twice a year. If you would like to contribute an article or images, please contact Mary L. Griffin marylgriffin@telus.net or Al Valleau al.valleau@shaw.ca. If you would like to receive your copy by email, send an email to BCRTA95@hotmail.com

President's Report continued

You may be aware that recently, the Pension Partners—PSEA, FPSE, BCGEU, and PSEC—approved some changes to the Pension Plan about which we as retirees were not consulted. At our recent meeting, we passed the following motions:

The Post-Secondary branch of the BCRTA believes that the changes to the College Pension Plan contained the Partners' Agreement of January 2014 do not sufficiently address the interests of current and future retired members of the plan for inflation protection and for health and dental benefits.
and
that the above motion be sent to all the partners.

I will be writing to the partners informing them of these motions.

One of the compelling reasons for us to become a fully independent organization and to grow our organization is the fact that as retirees we need a strong voice to advocate on behalf of all retired members of our pension plan. You will find Danny's article on page 5 of the newsletter very interesting.



We have also begun planning our AGM. Mark your calendars for 14 May 2014. We will be meeting at the BCGEU Headquarters 4911 Canada Way Burnaby, B.C.

V5G 3W3, and our keynote speaker will be Bruce Kennedy from the Pension Corporation. Thanks are due to Danny Bradford for arranging the location and speaker.

Please try and attend. There will be some funding available on a first come first served basis for members who live further afield than the Lower Mainland, South Island or Sunshine Coast. More details are given on page 7. So those of you in Kamloops, Prince George, the Kootenays, the Okanagan, the North Island, or the North Coast, please come and join us. Those of you who live more locally or with access to the "half-price" ferry fare, do come. Members of the planning sub-committee for the AGM are Judy Wilbee, Norah Andrew, and I. We will be working on the Agenda and co-ordinating the requests for funding. If you know of any colleagues who have retired and do not belong to our group, bring them along: we will be accepting memberships prior to the AGM, and such new members will be entitled to a vote.

This is a very important AGM in the evolution of our group, so the more of us the better. Talking of growth: once again, last year we won the RTA cup for growing our membership the most for a branch of our size. The prize also comes with a more transient benefit: a bottle of champagne, which was consumed at the December Executive group meeting.



We continue to be grateful to BCCAT for the use of its boardroom for meetings and to FPSE who always make us very welcome to their boardroom and who are supportive in so many ways. Zoe Towle has joined our group as the liaison staff representative from FPSE. Zoe replaced Jeff McKiel, who some of you may have worked with in various capacities. Jeff has moved on to other things. Welcome Zoe.

The forthcoming year looks as if it will be a very interesting one for our group. Do sign up for the website. The more people use it, the more we can do with it. I'll end with thanks to the hard-working executive group and with the hope that I will meet some of you at the AGM in May.

Mary L. Griffin



Signing Up for Our New Website

Creating a new account in SCoPE for the BC College Pensioners Group

1. Go to <http://scope.bccampus.ca/login/signup.php>
2. Enter your information. All fields are required. Note your username and password. You will need them for logging in to SCoPE.
3. Enter the captcha fields to validate your account. For example, enter “trantMe degree” in the textbox provided below the captcha words. If the captcha words provided are hard to read, you can “get another CAPTCHA” to display different words, or “get an audio captcha” to get captcha in audio form.
4. Click “create my new account” to create new account.
5. A message will be sent to the email address you provided. Follow the instruction to complete your registration.

Accessing the BC College Pensioners Group

1. You can go directly to the BC College Pensioners Group using this URL: <http://cp.bccampus.ca>. (If you are not already logged into SCoPE you will be prompted for a username and password.)
2. The first time you access the group you will be asked for an enrolment key. Enter ‘retired’

Choose your username and password

Username*

Password* Unmask

More details

Email address*

Email (again)*

First name*

Surname*

City/town*

Country*

reCAPTCHA  

Enter the words above

[Get another CAPTCHA](#)

[Get an audio CAPTCHA](#)

BC Retired Post Secondary Educators

- Moderator: [Norah Andrew](#)

Self enrolment (Member)

Enrolment key Unmask

BCRTA AGM: Food for Thought

As you know, since our inception as a branch of the RTA, we have been associated with the RTA as they have provided us with help to organize and given us access to popular programs such as the travel insurance program, as well as given us voice on COSCO.



we have been happy to provide logistical support, such as the MEDOC ACER-CART and

In late September, I had the pleasure of attending the BCRTA AGM in Richmond. Unsurprisingly, a fair amount of the meeting did deal with issues directly related to the experiences of the K to 12 sector, to the teacher's pension plan, and to some of the issues that retired and retiring teachers are facing. What was really interesting was the number of issues they face that we retired post-secondary educators are also concerned about. Although their pension plan is different from ours, it was interesting to see that they have concerns over the ability of their plan to deal with inflation indexing, and the quality of health and dental plans available to retired teachers. The RTA, like us, maintains outreach to people nearing retirement. To that end, they ran 25 workshops over the past year in various parts of BC to help prepare teachers for retirement. As well, they arranged Pension presentations in eight regions of the province. The large number of BCRTA branches throughout the province echoes the number of school districts, and this shows the maturity of their system and its age. In contrast, active members of the College Pension Plan still outnumber the number of retirees of the plan by at least three to one and, at present, we do not have organization and numbers in various regions of BC to be more than a province-wide organization.

Given all its locally based branches, the BCRTA is able to be very active in supporting the BC K-12 system from which its membership retired. The association has a Heritage Committee that in the past year awarded \$4,980 to projects helping to preserve educational heritage in BC. As well, the RR Smith Memorial Fund Foundation actively raises money from the branches to give to educational charities. As their report notes, "Since July 1st, 2012, over \$8,500 has been given to the Fund." As well, the Memorial Fund receives a grant from the RTA operating budget of \$13,851 in 2013-14. In March, 2013, the committee distributed \$19,000 to four education charities in BC and nine international educational charities. The BCRTA also operates a Gold Star Program, with a budget of \$8,200 in the current year that supports the interaction of students with seniors in their communities by rewarding school programs that enhance students' education and give seniors the ability to share their knowledge with students. In 2013, the Program recognised five schools' programs. With a budget well in excess of \$600,000, historically generated by memberships, a BCTF grant and a small BCP & VP grant, the BCRTA is not only able to be involved with its retirees, but also to be supportive of the retirees' communities and former school districts. Even so, this year's budget notes there are constraints on province wide activities and on committee activities, even though the RTA tries to keep in touch both through the travel of the association's president and through Zone meetings. Luckily, the BCRTA has been supported with office space, hydro and telephone sponsored by the BCTF.

At the AGM, I was interested to hear that nine teachers have had problems with pension overpayments, most in the range of \$2,000 to \$35,000 but with one in excess of \$100,000. Members of the BCRTA Pension Committee have been in touch with the Firefighters, Municipal and the College Pension Plans, who have, fortunately, not had such occurrences. The Pension Corporation, of course, is asking these individuals to repay the overpayments.

As no doubt you can see, attending the RTA AGM as a delegate from our branch left me with a lot to think about.

Al Valleau



Should College Pension Plan Retirees have Advisory Input Rights Regarding Plan Changes?

The College Pension Plan is the fourth largest public pension plan in British Columbia with assets of approximately \$3 billion. The Plan's Inflation Adjustment Account (IAA), which is designated to pay annual indexing of pensions, currently sits at about \$324 million.

The College Pension Plan membership of 22,000 consists of approximately 13,000 active members, 5,000 retired members and 5,000 vested / deferred members.

The College Pension Plan is a pre-funded Plan which means it is designed so that each generation pays in advance for its own pension benefits so that when it comes time to receive a pension it is actually the contributions plus the investment return over the years of your career that has pre funded the pension that you will receive in retirement.

The College Pension Plan's Board of Trustees are entrusted to manage the financial health of the plan and the Trustees are appointed by the Plan Partners who are the BC Provincial Government, the Post Secondary Employers' Association, The Federation of Post Secondary Educators of BC and the BC Government and Services Employees' Union.

Over the past decade because of financial issues and fiduciary responsibility the Board of Trustees has implemented changes that have resulted in severe financial consequences to the Plan's Retirees such as:

- Elimination of Retirees and Dependants' MSP subsidized coverage
- Elimination of Retirees and Dependants' EHB subsidized coverage
- Elimination of Retirees and Dependants' Dental subsidized coverage
- Replaced Retirees' Full Indexing with a sustainable indexing rate that is reviewed every three years

Also, over the last decade the Plan partners have negotiated a number of Plan changes and are currently in the process of negotiating additional changes.

For the purpose of this article let's explore the issue of the retired members of the plan having the right to provide advisory input when Plan Benefits are being considered.

Is it right that 5,000 Retired Members, approximately 25% of the College Pension Plan members or their Advocate have had no advisory input to the Benefit changes made to the Plan over the last decade or no input to changes made in the future by the Plan Partners and the Board of Trustees?

I suggest that we work to increase our membership in our Retiree Association so that we can represent the majority of College Pension Plan Retirees and as a result solicit their relevant input on plan issues and then have our Executive advocate on our behalf with the Plan Partners and the Board of Trustees.

Let me know what you think and suggest and I will take your responses to College Branch executive for a discussion on Retiree input to College Pension Plan issues.



our

dbradford@selkirk.ca

Danny Bradford

Director, College Branch, RTA

Notes From. . .

NOTES FROM THE SUNSHINE COAST.

As noted in a previous edition of *Prime Time*, the Sunshine retirees from all across the province.

Of course, at this time of year, there are many who have escaped south. Others stay home and continue their busy lives.

So what does one do in the winter on the Sunshine Coast? Just about anything that pleases your body, mind and soul.

Sechelt has an active Seniors Centre, modern recreational facility, has one of the largest Chapters of the University Women's Club, supports drama and artistic endeavours of all kinds and is home for several spiritual retreat centres. There are numerous volunteer opportunities and you can also consider the life long learning that Elder U offers at the Sechelt Campus of Capilano University. The topics are many and can include everything from hands-on computer applications; issues of aging, health and well being; history, local and otherwise; politics; Conversation Cafe and exchanging ideas; birding, gardening and other outdoor recreational activities, art and many more. The course fees are minimal. And it is a pretty sweet place to live.

Our biggest local concern is the ferry service. Fares continue to increase, service is being threatened and the Monday to Thursday free passenger fares for seniors are being reduced. For most, the ferry is the only affordable method of travel off of the coast and such service cuts could affect our quality of life.

Judy Wilbee

NOTES FROM THE LOWER MAINLAND mlg

- Transit and the possible fall referendum on how to pay for it still occupy Lower Mainland mayors and residents.
- The closure of Point Grey Road between Macdonald and Alma has now taken place. Residents' points of views appear to be highly polarized.
- Surrey's crime rate, a new record number of murders in 2013 were at the forefront of the news.
- Vancouver's still not having a "First Night" celebration for New Year's Eve also elicited criticism.
- The development of Port Metro Vancouver and the Kinder Morgan Pipeline remain divisive issues



Coast is a hot bed of

from the rain and headed



Still WANTED!
Members who can
write **NOTES** for
their area.
So what about it? If
you live on the
Island, in the North,
in the Kootenays or
Okanagan. Contact
a.l.valleau@shaw.ca
or
marylgriffin@telus.net

Notice of Annual General Meeting RTA Branch 95: Post-Secondary Educators

The Annual General Meeting of the Branch is scheduled for

Wednesday 14 May at 1:00 pm

BCGEU Headquarters
4911 Canada Way,
Burnaby, B.C. V5G 3W3

Keynote Speaker: [Dr. Bruce Kennedy](#)
Executive Director
BC College, Public Service and Teachers' Boards of Trustees

Travel Funding

Members from the following areas where the half-price ferry fare or public transit is unavailable

Kamloops)
Prince George) are invited to apply for up to \$300 travel assistance to attend the
the Kootenays) meeting.
the Okanagan) Such assistance will be awarded on a first come first serve basis
the North Island) per area.
the North Coast) **To apply for funding, please contact al.valleau@shaw.ca**

It would be helpful if we could have an idea of our attendance, so please email marylgriffin@telus.net with the heading **AGM Burnaby** if you plan to attend.

Memberships will be available prior to the meeting, so if you know of retired colleagues who have yet to join us, please bring them with you. **New members will be entitled to vote at the meeting.**



Dennis and Making the Best of the First Day in a Major City

They are just about everywhere – at least in all of the major cities travelled to recently. The ubiquitous red (but sometimes yellow or Transport open topped double decker Hop on Hop off city tour five years we have used them in Washington, New York, Porto, Lisbon, London, Sydney, and Brisbane - and they are even now available in Victoria and Vancouver.



that we have (blue) ex-London buses. In the last



From our perspective, there is no better way to get one's bearings, achieve an orientation to a city, and learn a bit about its history and architecture. We usually do the whole route or routes (many cities have two or even three routes; Washington also has a spectacular night tour and NY offers a package that also includes a harbour tour) before we hop off. This usually takes the better part of a day; however, on a multi-day visit it is a great way to go. At the other end of the visit duration scale, it is a wonderful way to simplify a short stay where one can be totally overwhelmed by the fact that there are too many things to choose from or even attempt to do in one day.

Over the years we have seen this service gradually improve in terms of audio quality. Some services still offer the personal touch (the Washington Monument night light tour), but most have multi-language plugin audio that will accept your higher end and more comfortable personal head set or ear phones, and we've found it very valuable to have the option of better quality earphones since the ones provided are not always great.

On our most recent trip to Australia, we used the service in Sydney and were interested to find that along with eight languages there was also a kids' channel (with Rev, a kangaroo who gave the commentary). It was the same content by the same voice as on the English channel; however, it was much more animated; the explorer's name was Jimmy – not Captain James Cook; and we learned about Kangaroos – which was not part of the adult commentary. I actually preferred this version!!!

Dennis Anderson

USEFUL LINKS

Our New Website for Branch 95

<http://cp.bccampus.ca>

SCOPE

<http://scope.bccampus.ca>

RTA

<http://www.bcrta.ca>

OAS and CPP

<http://www.servicecanada.gc.ca/eng/home.shtml>

BC Pensions

<http://www.pensionsbc.ca>

B. C. Forum (Retired Unionists)

www.bcforum.ca

BC Ombudsman

<http://www.ombudsman.bc.ca/seniors>

Council of Senior Citizens of BC

<http://www.coscobc.ca>

National Pensioners and Senior Citizens Federation

<http://www.npscf.org>