

Prime

Time

Summer 2023

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Pension Plan Retirees
3 - 2424 Main Street, West Kelowna, BC, V4T 1P6

Website: www.cppr.ca
Email: info@cppr.ca
Phone: 1-844-655-6565



CPPR

Protecting our College Pension Plan
and other related pension benefits for
the benefit of current and future retirees.

*Photo: Carole Whitmer
Ghost Lake: Between Likely and
Barkerville*

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CPPR Director Ian McAskill Rowing at Fort Langley
Photo: Chris Gulka

Members of the CPPR are grateful to live, work, and be in relation with First Nation, Inuit and Métis peoples from across many traditional and unceded territories, covering all regions of British Columbia. We are honoured to live on this land and are committed to reconciliation, decolonization, and building relationships in our communities.

Prime Time is published twice a year. If you would like to contribute an article or images, please contact Mary at president@cppr.ca.

President's Greeting



Photo:
Gordon Lee

Prime Time allows me an opportunity to update you all on what the CPPR's directors have been doing since my last "Greeting" in the winter issue. John Wilson and I attended the SHARE conference in February (for more information check out their website at SHARE.ca). Gordon Lee attended their "boot camp" the day before the full conference. In April, George Davison and I attended the BC Public Sector Pension Conference in Victoria. John also spent two days in May in Kamloops attending the Federation of Post-Secondary Educators' annual convention and meeting as well as being a guest at the Municipal Pension Retirees' Association AGM in Abbotsford. Norma Boutillier attended the College and University Retiree Associations of Canada AGM via video link (See page 11).

Attending these kinds of meetings and events not only informs us of what is happening in the world of pensions and retirement but also allows us to liaise with our own pension partners and pension administrators and to deliver the message wherever we can that retired members of pension plans are important stakeholders in their plans.

Two committees have also been very busy over the past few months.

The Communications Committee—Adrienne Chan, Gordon Lee, Ian McKaskill, John Wilson, and I have been reviewing how well our "new" website is working now that it is a year old, so over the coming months you will see some changes to the site that will, we believe, make it easier to navigate. We are hoping to include a Members Only site



The Communications Committee meets face to face in Vancouver. From Left to Right: Gordon, Adrienne, Mary, and John. Ian was out of town that day.

that will be easy for us to enter. Stay tuned and see what evolves.

The Constitution Committee—Danny Bradford, Diane Bradley, Adrienne Chan, and John Wilson—has been working on some possible revisions to our Constitution and By Laws. Since we became independent of the RTA in 2014, we have established ourselves as a group that is taken seriously by the Pension Partners and by our Board of Trustees. We've forged links with the other much larger Public Sector pension plan retiree associations. We're consulted with in a way that didn't occur when we were still a branch of the RTA. While we have much to celebrate, we also have to ask ourselves questions about the future. Are we on the right track? What could we be doing differently? Adrienne addresses these kinds of questions in her article on page 7.

At the request of the College Pension Board Secretariat, John Wilson, I, and CPPR directors who subscribe to the Green Shield extended health and dental plans also reviewed a draft survey in advance of its being sent to all members. The survey's purpose is to discover what retirees really need and want from their retirement benefits. As a result of our feedback, the survey is being heavily redrafted and we're looking forward to seeing the next version. You can expect to receive it from the Pension Corporation later this year.

Unlike many other seniors' organizations, CPPR has a very particular focus: the college pension. Is it secure? Will it last the length of our retirements and how well are its retired members protected against inflation? John Wilson highlights some of these kinds of questions on page 8, and between pages 5 and 6 Paul Ramsey considers the role of the CPPR in ensuring that retired members of the plan are heard and consulted on matters that affect them.

The next important event in CPPR's calendar is, of course, our Annual General Meeting scheduled for Wednesday 8 November at the Holiday Inn on West Broadway in Vancouver. (See page 4). Our guest speaker will be Adam Molineux from the Public Sector Employers' Council Secretariat and will be talking to us about the BC's public sector pension plans. I do hope as many of you as possible will attend in person or via zoom.

I hope, too, that you find this issue of *Prime Time* interesting. Gordon Lee shares some family and Canadian history with us, and we have updates from retiree associations at Langara, Kwantlen, and BCIT. Thank you to Gordon Lee and Carole Whitmer for sharing photos with us. This is the last issue of *Prime Time* for which I will write a President's greeting. I will step down from my role as president of CPPR when my term ends in November. It has been an honour to represent you all over the past years. I will, however, at the request of the board continue to edit *Prime Time*, so you can expect me to continue to ask you for articles and photos.

In this greeting, all that remains to say is wish you all well. I expect we are all looking forward to the cooler days of fall. I hope to see you in November.

Mary L. Griffin, President

**Association of British Columbia College Pension Plan Retirees
CPPR**

**Notice of Annual General Meeting
Wednesday 8 November 2023**

10:30 am

at

**Cypress Room Holiday Inn Vancouver Centre
771 West Broadway, Vancouver**

or

Via Zoom

Lunch Provided to those Attending in Person

**Speaker: Alan Molineux, Executive Director, Pensions
Public Sector Employers' Council Secretariat
Ministry of Finance**

All members of the Association are invited to attend either via Zoom or in person. Bring a retired colleague with you. Memberships will be available at the door and on-line. New Members will be entitled to vote.

Registration Required

If you plan to attend this meeting, please email secretary@cppr.ca with the heading AGM by **11 October 2023** and identify if you will attend in person and so need lunch or if you will attend on-line and need to receive a Zoom link. Please also if you have any special dietary requirements that need to be accommodated.

Travel Funding

Members from areas where the senior discount ferry fare or public transit is unavailable (Kamloops, Prince George, the Kootenays, the Okanagan, the North Island, and the North Coast) are invited to apply for up to \$300 travel assistance to attend the meeting if they wish to attend in person. Such assistance will be awarded on a first come first served basis.

To apply for funding, please contact treasurer@cppr.ca .

Formal Notice and all supporting documents will be sent to all members of CPPR by email prior to the meeting.

WHAT IF . . . ?

Paul considers the value of CPPR

Retirees Need a Voice

The role and value of the CPPR (the Association of B.C. College Pension Plan Retirees) has been much on my mind lately. I have been involved in organizations representing our pension plan's retirees for over a decade—long before I became a trustee. My reason for getting involved was pretty simple: retirees need a voice in decisions that affect their pensions, which is often their principal income after retirement. And the CPPR is that voice.

Decisions about the College Pension Plan—and all BC public sector pension plans—used to be made by the provincial government. Government set contribution levels and pension payments, established all the rules for running the plan, and determined how plan assets would be invested. Opportunities for retiree influence (or even input) into those decisions were slim.

Those structures changed when joint-trusteeship was implemented in 2001. Trustees appointed by unions, employers, and government now oversee the administration of the pension plan by the BC Pension

No Direct Role for Retirees

Corporation and the investment of plan assets by the BC Investment Management Corporation. The organizations who appoint trustees are called the “plan partners;” they set broad parameters for plan operations and are the legal owners of the plan.

However, these large changes did not include a

direct role for retirees. Half the trustees at the College Pension Plan table have been appointed by unions—the FPSE and the GEU; but only one trustee—appointed jointly by FPSE and the GEU—must be a retired member of the plan. And the CPPR has no direct role in appointing that trustee.



Two things have always struck me as strange about these arrangements. First, retirees are under-represented at the board table. There are about 17 thousand active members in the CPP and about 8 thousand retired members; yet only one of the five “employee-side” trustees is a retiree. Second, the provincial organization representing retirees—the CPPR—has no direct role in nominating or appointing trustees.

The CPPR has been lobbying the plan partners on this issue. And at present some “consultation” may (or may not) occur when the sole retiree trustee is appointed, but unlike other public sector pension plans, no clear role for the retiree association is written into the plan rules.

When joint-trusteeship was implemented, one clear goal was to give pension plan members clear authority—and responsibility—for running their pension plan. That goal has been largely attained for active members of the College Pension Plan. Not so much for retired members.

As I tend my bees and help out with garden chores this summer, I do wonder if I should even worry about these issues. After all, the pension payments keep arriving in my bank account on schedule, and for the last nine years independent actuarial valuations have

confirmed that the College Pension Plan is in a surplus position—its assets exceed its accrued liabilities. Of equal importance, our pension plan is now able to approve cost of living adjustments that cover the full change in inflation—6.5% for the last year.

And the role of the CPPR has continued to grow and strengthen over the past few years. Staff at the Pension Board Secretariat and the BC Pension Corporation recognize the CPPR as the voice of retirees and regularly consult with the CPPR executive. Most recently, a review of the post-retirement group benefits offered through Greenshield Canada is being conducted in close coordination with the CPPR. And the CPPR communicates regularly with plan partners—unions and government—and with other retiree organizations.

“No Decisions about us, without us”

And yet . . . and yet . . . an old phrase from my political and union activist days keeps running through my mind: “no decisions about us, without us!” Even in this present time of a healthy, well-managed pension plan, the voice of retirees seems muted at times. And there is no guarantee that this stable time will last indefinitely.

What if economic conditions and market returns deteriorate for an extended period and substantial changes to our pension plan are required. Will retirees have a voice and influence in marking hard decisions?

What if plan partners—particularly unions—decide that things important to retirees like inflation protection and post-retirement group health benefits are not high priorities for them. How will the voice of retirees be heard?

Or what if the political winds in BC shift and a new government decides that it doesn’t want to support the joint-trusteed, defined benefit model of public section pensions? Who will lead the fight to preserve this hard-fought gain for retirees?

CPPR Our Best Tool

The best tool we have to speak and fight for us—for College Pension Plan retirees—is the CPPR (the College Pension Plan Retirees Association).

That’s why I have chosen to be a member, and a director, of this organization for many years. If you are not a member already, I encourage you to join; if you are a member, I encourage you to get active. The CPPR depends on the commitment of its members.

When I talk to retirees from other backgrounds, other walks of life, I am constantly aware of how fortunate we members of the College Pension Plan are to have this stable, well managed, inflation-protected source of retirement income. This was not achieved by accident, nor will it be sustained and improved automatically.

*Paul Ramsey, Retiree
Trustee,
College Pension Plan*



ramsey@shaw.ca



Photo: Pixabay

What We Stand For

Adrienne Considers Our Constitution and Bylaws

Why review the Constitution and Bylaws?

This Spring, the Board of CPPR asked a committee to be formed to review the constitution and bylaws. Why do we undertake a review? This is quite an important question to consider. In my view, there are two main reasons for the constitution and bylaws. One is about our mission or vision, and the other is legal. The mission is to state *what we stand for, and what we promote*. The constitution states the purposes of our organization or society (CPPR); this is our mission. The purpose must be consistent with the Societies Act of B.C., and our purpose statement fulfils that obligation. The bylaws state how our purposes can be achieved and how the structure of our society works: they are a framework of our rules and procedures. The legal reason is to state the internal governance of the society. This means the bylaws have procedures to be followed and if we do not follow them, we may be in breach of our legal responsibilities to the society (e.g. if we do not approve our budget and we just spend our money as we go along). The bylaws are an essential guide for the structure of the Board and for our processes (e.g. the power of the Board, how many members, terms of office, how elections are held).

It is valuable and informative to conduct a review, so we think about whether or not we are consistent with, and focused on, *our key purposes*. The review can help us if we think that the purposes have changed or if we have lost our focus. By having a review, we have an opportunity to think through why we are here and what we do. This is like a self-reflection about our goals and priorities. In this way, we also want to make sure we are doing our work in the best possible way, with sound practices and procedures. Is this an organization that I want to be part of? Is it operating in a way that gives me an opportunity to be credible and to be heard? The bylaws are a guide for members

of the Board to review their individual responsibilities and help the Board as a whole to understand how they can achieve its responsibilities. It takes some of the guesswork out of what we have to do, gives us a structure for committees and operations, helps us think about being strategic, prevents us from conducting ourselves reactively, and keeps us on track.



Photo:
Gordon
Lee

The constitution and bylaws are also a window for outsiders to look in on us. When non-members read our constitution and bylaws, they have an introduction to who we are as an organization. When I joined the Board, one of the first things I did was to read the constitution and bylaws. It gave me a better idea of what I was committing myself to, and how my time might be used as Board member.

While I have many important things to do (even in retirement), I consider participating in the committee charged with reviewing CPPR's constitution and bylaws to be a valuable and essential piece of work. This process has helped inform me: to know where I stand as a Board member and what I am meant to do in relation to the organization. As a new Board member, I've appreciated discovering the answers to important questions: "why we do this", "does everyone understand what that statement means" and "have we left something out"?

Our committee will complete its work very soon.

Adrienne S. Chan

Professor Emerita, University of the Fraser Valley. Board member of CPPR.

Pension Funding

We are concerned about your pensions' funding policies and the protection they provide.

Some Questions and Answers from CPPR Treasurer John Wilson

In the fall, we will be sending out a VERY SHORT Pension Funding and Investments survey.

Here are some questions you may face:



John Wilson
Photo: Gordon Lee

We want to be better able to represent an accurate view of what College Pension Plan Retirees' thoughts are on Pension Funding issues.

1.	Is there a guarantee that your lifetime pension will be paid?	YES, thank goodness
2.	Does your lifetime pension enjoy guaranteed inflation protection?	Unfortunately, NO
3.	Are your College Pension Plan extended health benefit premiums subsidized by the Pension Plan.	Unfortunately, NO
4.	Did you know the trustees approved changes to the Statement of Investment Policies and Procedures was amended effective 1 July 2023?	Unfortunately, NO
5.	Do you know how BCI (British Columbia Investment Management Corporation) uses your investments' voting power in promoting more sustainable and socially responsible business practices?	Only You know the answer <i>You may want to look at this document on the College Pension Plan website: https://tinyurl.com/2023SIPP</i>
6.	What is a proxy?	The right to tell someone how to vote your shares at an AGM.
7.	What are the three approaches to using investment power to influence corporation behaviour as corporate citizens?	(1) Engagement with management directly, including sponsoring shareholder motion or voting against certain directors. (2) Divesting in corporations you do not link. (3) A combination of (1) and (2).

News from Other Groups

BCITRA Solicits Donations

BCITRA members are enjoying the great Summer of 2023!

BCIT's new President Dr. Jeff Zabudsky started July 10th and is getting to see how expansive and comprehensive BCIT is. We look forward to seeing his plans for BCIT as they evolve.

September 1964 BCIT opened its doors to students for the first time. In September 2024, BCIT will celebrate its 60th anniversary. The BCITRA has asked its members to consider a donation to the BCITRA endowment fund as part of the 60th anniversary celebrations.

The BCITRA is planning its AGM on November 9th 2023. It is planned to be offered in the hybrid mode as was our 2022 AGM.

Gordon Farrell

LCAR raises funds at its Gala

The LCAR 2023 Grand Gala took place on April 11th in Studio 58, the home of Langara's Theatre Arts program. The performances were excellent and the event was very enjoyable. The proceeds were donated towards funding Studio 58 student scholarships, and matched by the Langara Foundation.

At a board meeting on May 5th, we welcomed Simone Le Blanc, Executive Director of the Langara Foundation and Director of College Advancement as our new temporary liaison with the Foundation. Simone joined the college in September 2022 and has been working on restructuring the Foundation Office. She hopes to continue a fruitful relationship with us.

On May 24th, the chair of LCAR was invited to the President's Retiree Luncheon, given a display table, and allowed to make a short

presentation. We distributed recruitment cards with retiree pins provided by the College, and gave out copies of our newsletters.

Langara awarded emeritus/emerita status to five retirees in 2023, Chris Arnold-Forster, Patricia Cia, Laura Cullen, Kathryn Shaw, and Gordon Trick. <https://langara.ca/about-langara/office-of-the-president/recognizing-excellence/emeritus.html>

The Summer 2023 issue of our newsletter is due to be published shortly. All newsletters are available online at <https://lcar.ca/news-events>

During the summer months, informal afternoon pub gatherings take place at the Langara Golf Clubhouse. The first was held on July 19th followed by another on August 16th. In the Fall term, our AGM with social and entertainment has been scheduled for the afternoon of Thursday, September 21st 2023.

Diane Bradley

Successful Lunch and Learn at Kwantlen

KPURA has been busy with a presentation to KPU employees about retirement, reviewing KPU's Vision 2026, and involving ourselves in the university's community outreach.

In May, KPU's Human Resources Adrienne MacRitchie invited KPURA to present a Lunch and Learn online for those nearing retirement. KPURA acquainted 37 participants with information about our retirees organization. Many faculty have attended CPPR's Dennis Anderson's popular presentations about retirement already. KPURA's membership includes faculty, staff, and administrators. Many were interested in insurance matters and subsequently, our board chair, Carol Barnett, has prepared a comparison to help figure out what options fit each individual best. KPURA also presented information about our social events and our affiliations with seniors' groups such as

CPPR and our senior college, Third Age Learning at Kwantlen (TALK). If you'd like to check out its fall offerings, the brochure is now posted online at <https://www.kpu.ca/talk/courses>

The Lunch and Learn is considered such a success that we plan to do it twice a year.

Vision 2026 is KPU's vision for the next three years. It begins by addressing the importance of lifelong learning which we endorse and plan to submit suggestions as to how to implement more of.

We anticipate our designation as an Age Friendly University soon. We will be seeking ways in which KPU can include more age friendly policies in its Vision for 2026.

Our contact administrator, Randall Heidt, has done an excellent job of community outreach as well as reaching out to KPURA to become more involved. KPU held a fabulous Community Day at its Richmond campus. An Open House will be held in October. Our senior college, TALK, Third Age Learning at Kwantlen, will be manning a table at the October Open House. KPURA is considering having a table as well. It would be an opportunity to raise issues related to seniors as well as our Age Friendly University initiative which is scheduled to be finalized by the end of July.

Social activities upcoming include a picnic September 7 at Crescent Park in South Surrey. KPURA members can renew old acquaintances in person!

Alice Macpherson, KPURA's excellent and talented secretary, has once again has put together an excellent edition of our newsletter. Current and Back issues can be found here: <https://www.kpu.ca/retirees/newsletters>

Sandra Carpenter

Links to our Affiliate Groups

BCITRA	bcitra.ca
KPURA	kpu.ca/retirees
LCAR	lcar.ca
SFURA	sfu.ca/retirees

BCITRA, KPURA, LCAR, and SFURA are affiliated with CPPR.

Do you belong to a retiree group attached to your old institution?

Why not consider affiliating your group with us?

Email us at info@cppr.ca for more information.



Don't Forget

We are affiliated with several other organizations:

The Council of Senior Citizens (COSCO)

The National Pensioners' Federation (NPF)

The Canadian Centre for Policy Alternatives (CCPA) and College and University Retiree Associations (CURAC).

CURAC recently held its AGM, CPPR director Norma Boutillier attended. See her report below.



CURAC Needs Volunteers

I was elected to the Board at the AGM held at the University of Saskatchewan, Saskatoon May 31. There were Board Meetings May 31, and June 2 both in-person and by Zoom. I attended by Zoom. They have voted to use a simplified alternative to Roberts Rules of Order, called Call to Order, by Herb and Susan Perry.

One of the current challenges of the organization is a shortage of board members: 9 instead of the permitted 15. A local team of CURAC and local members of the retiree association organizes conferences. Currently there are no paid staff, but that is being discussed now for the future. Another issue to be discussed at upcoming Board meetings is the storage of archives.

These various committees need volunteers from outside the board members:

Benefits Committee with Dan Sitar,
Communications Committee with Fred Fletcher

Website Renewal

Newsletter

Events

Later Life Learning

Health Policy

Pensions

Membership with Jim Boyd (I've volunteered for this.)

Another interesting item was that the question of Library Access for retirees was being discussed, so we could have access to the licenses for online access if the Benefits committee could get that for retirees.

If any of you might be willing to consider being on any of these committees, Please let me know.

Norma Boutillier
Board Member CPPR

Also, don't forget that

There are four groups that advocate for retired members of BC's public sector pension plans, so

if you have a spouse, ex-colleague, friend, or neighbour who receives a BC public pension, tell them about how important it is to support the organizations that advocate on behalf of the retired members of our BC public sector pension plans and direct them to the appropriate place.

BCGREA bcrgea.ca

BCRTA bcрта.ca

MPRA mprа.ca

And, of course, if you know a retired ex-colleague, who's a member of our plan but not yet a member of CPPR, then direct them to our website cppr.ca where they can easily find our on-line membership form.



恥辱日

CANADA DAY/ HUMILIATION DAY

Gordon Lee shares a Canadian Family's History

On Canada Day 2023 I visited the first exhibition at the new **Chinese Canadian Museum** on Pender Street in Vancouver. The exhibition, *The Paper Trail*, tells the story of the 1923 Chinese Immigration Act which banned Chinese immigration until 1947.

Babies and young children were required to be registered with the Government of Canada. These registration certificates were, according to the Exhibition Notes, “created to monitor, contain, discourage and ultimately exclude this one community”.

My Mother's Certificate



The certificates state: “This certificate does not establish legal status in Canada.” So my parents, born in Killam AB and St Catherine's ON, were not permitted to become Canadian citizens.

My Father's Certificate



I donated copies of my parents' Certificates of Immigration to the exhibition and they are on display there until June 30, 2024.

The Exhibition also features Head Tax Certificates that were issued to Chinese coming to Canada between 1885 and 1923. This tax was levied to discourage Chinese immigration. My four grandparents and my Uncle each paid the \$500 head tax. I donated a copy of one of my grandfathers' head tax certificates to the Exhibition.

My Grandfather's Certificate



The Paper Trail exhibition at the Chinese Canadian Museum is well worth a visit. I encourage you to take a guided tour to learn more about little known part of Canadian history. Tours are offered on Fridays, Saturdays, and Sundays. You can book timed tickets and tours online:

<https://www.chinesecanadianmuseum.ca/exhibitions/paper-trail-1923-chinese-exclusion-act>

Gordon Lee

Photos: Gordon Lee
Chinese Script: Google Translate

Remembering Summer

A Page from our photo album



After her recent trip to Ottawa and Niagara Falls, CPPR director Carole Whitmer recommends the Byward Blue Inn and the Hop On/Hop Off bus.

Travelling?

You should already have received your renewal documents from Johnson if you have a Medoc policy. Some useful things to remember:

- Unless you wish to change your health option, you need not do anything.
- The renewed policy will be effective from 1 September 2023 until 31 August 2024.
- Your first premium was deducted on 1 August 2023.
- The final deadline to cancel is 5 October 2023.

For further information, contact Johnson directly. *See below*



MEDOC@Travel Insurance

ABCPPR members can travel with up to \$5 million in medical coverage.

1.855.473.8029
Johnson.ca/MEDOC

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BEFORE YOU LEAVE

The UK and EU are introducing Electronic Travel Authorizations (ETAs) over 2023 and 2024.

Check the following links:
www.etauk.uk and www.etias.ca

SHOULD YOU TRAVEL?

Check whether the Canadian Government has issued any Travel Advisories at travel.gc.ca

Connections

USEFUL LINKS: If these links don't work, copy and paste them into your web browser.
College Pension Plan

Home Page: <http://www.pensionsbc.ca>

Other Direct Links from their site

My Account: <https://collegepensions.ca/register-for-for-my-account?inheritRedirect=true>

GreenShield Information: <https://onlineservices.greenshield.ca/publicbooklets/cpp.pdf>

EHC Premiums: <https://college.pensionsbc.ca/extended-health-care-plan-premiums>

Dental Premiums: <https://college.pensionsbc.ca/dental-plan-premium>

Taxes and Pension Payments: <https://college.pensionsbc.ca/taxes-and-pension-payments>

Pension Life: <https://college.pensionsbc.ca/pension-life>

Death and death benefits: <https://college.pensionsbc.ca/death-and-death-benefits>

Old Age Security and Canada Pension Plan
<http://www.servicecanada.gc.ca/eng/home.shtml>

Groups with whom we're affiliated

CPPA www.policyalternatives.ca

Council of Senior Citizens of BC

<http://coscobc.ca>

CURAC/ARUC <https://curac.ca>

National Pensioners' Federation <http://www.nationalpensionersfederation.ca>

KNOW an ex-colleague who's about to retire?

REMEMBER, while other retiree organizations may offer similar travel and other insurance options, they cannot speak on our behalf.

Only CPPR SPEAKS FOR RETIRED MEMBERS OF THE BC COLLEGE PENSION PLAN. Ontario based organizations cannot advocate on your behalf in regard to your pension plan.,

ENCOURAGE your ex-colleagues to JOIN CPPR now and strengthen the voices in support of our Pension Plan and our benefits. Membership forms are available on our website cppr.ca

To update your own information,
Email us at info@cppr.ca
Phone 1-844-655-6565 or
Write to us at
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