

# PRIME

# TIME

## CPPR NEWSLETTER: SUMMER 2022

Published by the Association of British Columbia  
College Pension Plan Retirees

[www.cppr.ca](http://www.cppr.ca)



Check out our New Logo 

# CPPR

## Paul Ramsey Reappointed as Trustee

See page 5

## AGM: 2 November 2022

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

## PRESIDENT'S GREETING

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Probably the first thing you noticed about this issue of *Prime Time* was the change in our logo.



Developing this new design formed part of the much larger process of updating our website. Susan Weber and her committee of Gordon Lee and John Wilson deserve our gratitude for all the work they did clarifying what we needed, putting the work out to tender, awarding the contract, and then liaising with the designer Vince Dimanno of Alphabet Communications to bring this project to fruition. Our website is, I'm sure you'll agree, up-to-date in design and easy to access and navigate. You and other visitors to our site can now find us simply by typing [cpper.ca](http://cpper.ca) into your chosen web browser. Yes, you really don't need to type www. or https to reach our on-line information. We also now have a much simpler email address [info@cpper.ca](mailto:info@cpper.ca) should you need to contact the office. All this information is set out in the Contact Us block at the bottom left of this page. Our telephone number remains the same.

### Contact Us

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Check out our new website and email

The new site also contains some features that will make work for Downtown Office Services, our administrative support, more efficient and less time consuming. Prospective new members will also be able to join us through an on-line portal, and those who prefer to download, complete, and scan a hard copy membership application will continue to be able to do so. For the next year, anyone accessing our old site will be automatically redirected to the new.



We are not alone in updating our on-line presence. The BC Government Employees' Retiree Association (BCGREA) also recently updated their site. BCGREA is one of the retiree

groups representing retired members of public pension plans in BC. The others are the Retired Teachers (RTA) and the group representing retired members of the Municipal Pension Plan (MPRA), and, as you know, the presidents of these four associations meet regularly over the year to discuss matters of mutual interest. All four groups remain grateful for our jointly trustee, defined benefit plans and continue to examine ways in which retired members of the plans can be recognised as worthy of consultation when matters concerning their pensions and benefits are discussed at every level. College retirees have been successful in gaining some recognition as a useful resource for the pension partners and for our plan's board of trustees, and you will have already seen the highly informative article written about CPPR in the July issue of *Pension Life*.

As I think about our relationship with the Pension Corporation and with our trustees, and pension partners, I want to emphasise another very important item of news: Paul Ramsey's reappointment to the board. I'm sure you join with me in thanking Paul for all the work he has done in the past and for his willingness to accept another term of service. More about Paul can be found on page 5, and his own usual article can be found on pages 7-8.

The routine organization of our association goes on as normal, and I continue to keep in

touch with table officers, have contributed to the website committee when necessary, and liaise with Downtown Office Services regularly. The Holiday Inn on West Broadway in Vancouver has been reserved for our AGM scheduled for Wednesday 2 November. As happened last year, that meeting will be a mixed mode meeting so members may elect to attend in person or via Zoom. Page 4 gives more information. You will be interested to know we have recently affiliated with College and University Retiree Associations of Canada (CURAC). Check them out at <http://www.curac.ca/> Other than to wish you all an enjoyable remainder of the summer and express the hope that you will attend the AGM, I will sign off and let this issue of *Prime Time* speak for itself. I trust you'll find the articles informative; I know you will be very interested to see that the first president of our organization Sam Lewindon has written about the early days of RTA Branch 95 and the beginnings of CPPR.

*Mary L. Griffin, President*



Our New Website Home Page

## FIRST NOTICE OF THE AGM

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

**Notice of Annual General Meeting  
Wednesday 2 November 2022**

**10:30 am**

**at**

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

**or**

**Via Zoom**

**Lunch Provided to those Attending in Person**

**Speakers from British Columbia Investment Management Corporation:**

**Michelle Zhou, Manager, Client Education & Development and**

**Lynn Macadam, Director, Client Relations Corporate & Investor Relations**

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](mailto:secretary@cppr.ca) with the heading AGM by **5 October 2022** 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](mailto:treasurer@cppr.ca) .**

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

See Page 7 for more information  
about our special guests from BCi

## Paul Ramsey Reappointed as Trustee.



Long associated with CPPR, first as liaison from The Federation of Post-Secondary Educators' Pension Advisory Committee and then as a director of CPPR, Paul

Ramsey has been the Retired Trustee on our College Pension Plan Board since 2016. Members of CPPR will be pleased to hear that The British Columbia General Employees Union and The Federation of Post-Secondary Educators have reappointed Paul to a third term as Trustee, a responsibility Paul takes very seriously, especially as he notes, "Nearly a third of plan members are retired. Their income depends heavily on the pension plan."

Paul is committed to accessible education, having observed first-hand during his decades as an instructor at the College of New Canada (CNC) how "Education can change people's lives." Paul's involvement in the CNC Faculty association in the late 1980s led to his being elected to the BC Legislature in 1991 as MLA for Prince George North, a constituency he served until 2001, while also holding various ministerial responsibilities for Health, Seniors, Education and Finance and Corporate Relations. During his tenure as Minister of Finance, Paul played a major role in establishing the joint trusteeship model for BC's public sector plans.

Since becoming a trustee, Paul has seen first-hand how joint trusteeship has proven to be a big success, noting how "BC's model of pension governance is recognized and respected across Canada. Employer- and

employee- appointed trustees can put fiduciary duty first and guide pension plans through good economic times and bad."

After life in the legislature, Paul returned to education and retired in 2005 from the University of Northern British Columbia (UNBC) where he'd been scholar in residence and a visiting professor in the Political Science Department. He and his wife, Hazel, moved to the Saanich Peninsula outside Victoria to be closer to their children and grandchildren and where, when Paul is not working on his apiary and dealing with his bees' honey, he has become Hazel's "gardener's assistant."

And of course, he is a director of CPPR and a continuing trustee of the college pension plan. CPPR would like to take this opportunity to express our appreciation of Paul's ongoing service to our organization, for his work both past and present on behalf of all plan members, and for retirees and society at large, and to wish him a fruitful and engaging further term as the retiree trustee.

*(Compiled from interviews with Paul and from material published on the College Pension Plan Website <https://college.pensionsbc.ca/paul-ramsey; Pension Life Winter 2022, https://college.pensionsbc.ca/documents/1225177/1233321/%28PDF%29+Pension+Life++Winter+2022.pdf/6438d10a-559e-e1d5-6b2c-00e80d0e0895> )*



## In the Beginning....

It began with a suggestion from CIEA President's Council, that consideration be given to forming an Association for College Retirees, based on input from its newly appointed Retiree members of the Pension Advisory Committee, Sam Lewindon and Jim Ford. This association would assist in providing inputs for improvements to future benefits for retirees of the College Pension Plan.

An Association for College Retirees? Well, it did sound like a great idea!

With this idea in mind, Cindy Oliver, then President of CIEA, (soon to become FPSE), asked Sam if he would undertake a feasibility study to explore this possibility. A similar request was made to Dick Schultz by the BCGEU for its college members.

Following consultation with several college Faculty Associations, Sam found that although there was general support for the idea, contact with retirees may be difficult as there was no central data bank of retiree contacts, save for

that maintained by the College Pension Plan. Further discussions with other retiree groups found that often, members relocated to other areas upon retiring and existing contact information was of no use. That was Issue #1.

Issue #2, was that there was a relatively small cohort of college retirees to start this retiree group with. Whereas the forecast for the next five years indicated increasing numbers of retirees would provide a stronger base, for now, a slow start was needed. A request to the College Pension Plan for inclusion of a notice alerting retirees of this intended association in their semi-annual newsletter was a starting point.

With a limited number of retirees to sustain such a group, a suggestion was made to contact the BCRTA to see if it was possible to combine the college retirees within the ranks of retired teachers. After discussions between the Presidents of FPSE and BCRTA indicated this could be a possibility, a meeting was held on April 26<sup>th</sup> 2005, at the Keg Caesar's restaurant in Vancouver to explore this more actively.

At that meeting, Sheila Gair, President of BCRTA, and Cindy Oliver addressed 25 college retirees, outlining the process of Branch formation. Individual retirees were requested to contact BCRTA staff advising of their intent to join a 'Post Secondary Educators' Branch. It was agreed that a special meeting take place to formally create a 'Branch' for college retirees; the meeting was scheduled for May 25<sup>th</sup> 2005, at the 'Lister' Board Room of the BCTF building.

At this meeting an Executive was to be elected and branch fees set. Once this was completed, the information was then passed to the BCRTA for a formal branch creation. It must be noted that in order to achieve this, a revision to the BCRTA Constitution needed to be made to allow for non-BCTF educators to join. This was agreed at the next BCRTA AGM.

The newly formed Post Secondary Educators' Branch #95, of the BCRTA, differed from the regular branches, being Provincial in nature, not using School District boundaries, and held its first Board meeting on July 21<sup>st</sup> 2005. Chaired

	<b>Post-Secondary Educators' Branch</b>	<b>2006</b>
		Volume 1, Issue 1 June 2006

**Inside this issue:**

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**Directors**

- Sam Lewindon : VCC
- Dennis Anderson : C2T2
- Jim Ford : Selkirk
- Norah Andrews : UCFV
- Miriam Bennett : VCC
- Peter Clark : VCC
- Helen Cunningham : VCC
- Craig Runyan : Kwantlen
- Khatun Siddiqi : VCC
- Martin Toren : Langara

**From your President - Sam Lewindon**

The newly formed Post Secondary Educator retiree group became active in June with a 'Founding Meeting'. Directors were elected and held the first Board meeting on July 21<sup>st</sup>. An initial goal was to advise retirees of our establishment and recruit members, to date we currently have 150 members and anticipate a steady growth in numbers.

Your Directors are:

- President - Sam Lewindon
- Vice President - Jim Ford
- Secretary - Dennis Anderson

Directors - Norah Andrew, Miriam Bennett, Peter Clark, Helen Cunningham, Craig Runyan, Khatun Siddiqi and Martin Toren.

A Social Committee has been formed and is planning general meeting dates. The first of these events held on Oct. 21, 2005 featured a presentation by the BC Securities Commission on "Investment Red Flags". The second meeting was held on January 22<sup>nd</sup> 2006 and featured a College Pension Plan update, by a pension plan Trustee, and a presentation on "Identity Theft". Other committees will be formed as needs warrant. It is hoped that members will want to volunteer to serve on the committees once they have been created.

We plan to hold three lunch meetings per year, each with guest speakers. Our next presentation, by the Memorial Society of BC, is on October 20 and is entitled, "Final Considerations". This meeting will be held at the offices of the FPSE.

**Highlights of the October Directors Meeting**

**Executive Meeting Schedule:** Meetings to be held on same dates as the PAC - 2 per year. Our AGM will be held in May (to accommodate the BCRTA officer requirements), which means that we will schedule three face to face meetings per year.

In order for the Board to maintain its functioning we will need to have a 50% contingent of the Board revolving every year (or term of their appointment). Two year terms, offset.

**RTA AGM:** Jim Ford provided a report on the RTA AGM. He found it a very interesting experience and was amazed at the breadth of the RTA activities. Recruitment of retired teachers is an issue. Future pension health benefits are an issue for Teachers Pension plan members.

BCAA has instituted a program for senior's driving and they are looking for facilitators. There was an interesting session on memory and the mature brain. Teaching in developing countries was also discussed. Lobbying initiatives and partnerships related to not only retired teachers but retirees as a whole. The meetings were all well run and it was an interesting experience.



by President, Sam Lewindon, (VCC), who introduced Vice President, Jim Ford, (Selkirk), Secretary, Dennis Anderson, (C2T2), and the Directors:

Norah Andrews, (UCFV)

Miriam Bennett, (VCC)

Peter Clark, (VCC)

Khatun Sidiqi, (VCC)

Helen Cunningham, (VCC)

Craig Runyan, (Kwantlen)

Martin Toren, (Langara)

With an opening membership of 155, the Branch was off and running, and plans for a general meeting on October 21<sup>st</sup> 2005 were announced, with a guest speaker from the BC Securities Commission to speak on “Investment Red Flags.”

The rest is History... *Sam Lewindon*

## AGM Guest Speakers



**MICHELLE ZHOU**

**Manager, Client Education & Development**

Corporate & Investor Relations

Michelle is the Manager of Client Education & Development on BCI's Corporate & Investor Relations team. In this capacity, she leads the strategic planning, development, and execution of BCI's client education program and engagement initiatives.

Prior to joining BCI in 2019, Michelle worked for RBC Global Asset Management in marketing, communications and business development. She also spent four years as a financial journalist in Canada and the U.S., covering asset management and institutional investing at both mainstream and trade publications. Michelle has an MA in Business & Economic Reporting from New York University, and a BA from the University of British Columbia.



**LYNN MACADAM**

**Director, Client Relations**

Corporate & Investor Relations

Lynn is a Director in BCI's Corporate & Investor Relations team, located in Victoria, BC. A financial services professional, Lynn has 25 years of experience in senior roles in the pension industry.

Lynn joined BCI in 2018 from Morneau Shepell where she was Principal in the firm's DC consulting practice responsible for Western Canada, and after a career developing institutional client relationships for the group retirement divisions of Sun Life Financial and Manulife Financial. With proven expertise in client relationship and financial management, and deep experience with retirement plan design, implementation, administration, member engagement and communications, Lynn excels at delivering creative solutions that drive superior experiences and value for clients.

Lynn holds a Diploma in Marketing and Sales Management from the University of British Columbia, Sauder School of Business where she received the Top Student Award in her graduating class and has a Bachelor of Science, Honours Economics Degree from Trent University

## From the Board Table

In May the trustees of your College Pension Plan received the results of the latest actuarial valuation. As of the end of August, 2021, the plan had a surplus of just over \$200 million. The trustees used this surplus for two purposes: first, to increase the Rate Stabilization Account which will buffer any required contribution increases for active members, and second, to increase the Inflation Adjustment Account to improve inflation protection for retirees.

The most important news for retirees is that our plan can, for now, continue to provide full inflation protection.

### What is an actuarial valuation?

Every three years the plan trustees contract with an independent actuary to do a comprehensive examination of our pension plan's assets and liabilities. The results are a snapshot of the plan's financial health at a particular point in time. This year's surplus valuation is the third in a row—2015, 2018, and now 2021. That's good news for the plan and, I believe, shows that it is being managed well.

However, while valuations are an important measure of a pension plan's health, they rest on a variety of assumptions. They not only measure current assets and current pensions being paid (liabilities), they project how those assets will grow (or shrink) in the future and how those liabilities will increase (or diminish) in years to come.

### Valuations are complex

And this is where things get complicated and is why the trustees hire professional actuaries to do this work. For example, the

more active members there are and the higher their salaries, the more contributions they will make and the more the pension plan's assets will grow. The flip side must also be evaluated: more active members means more future pensions that have to be paid, and the higher their salaries, the higher those pensions (liabilities) will be.

An even more important assumption is how much the invested assets of the pension plan will grow. Pensions have to be paid, and since yearly pension payments to retirees are greater than yearly contributions by active members, investment returns are vital to the health of the plan. And COLA increases to cover the costs of inflation rely even more heavily on investment returns.

And there are still other factors that must be taken into account. What is an appropriate assumption about the long-term rate of inflation? Lower inflation will place lessor demands on the Inflation Adjustment Account; higher inflation over a long period could stress the ability to provide full inflation protection. And how long will retirees live? The longer we live, the greater the liability of future pension payments. And, perversely, earlier deaths may be personal tragedies but reduce liabilities for the pension plan.

### We do personal "valuations" all the time

We all make assumptions about our personal finances now and into the future. Can I afford the mortgage to buy that house? Will the investments in my RIF grow enough to cover the costs of my winter vacation in some sunny clime? What will an extended period of high inflation mean for me?

Pension plans are no different. Trustees are always concerned about current and future

liabilities and evaluating the plan's ability to cover them. That's what actuarial valuations are all about.

### What do trustees do with the results of an actuarial valuation?

The first thing trustees are required to do after an actuarial valuation is assess whether contribution rates for active members can remain the same, must increase, or could be lowered. This time, the trustees decided that keeping contribution rates the same was the right decision. And given the looming storm clouds on the investment horizon, the trustees put half of the 2021 surplus into the Rate Stabilization Account to buffer any future contribution increases.

The other half of the 2021 surplus went into the Inflation Adjustment Account. The actuary's report was clear: currently, the plan can provide full inflation protection for retired plan members. However, COLA increases are not a guaranteed benefit and the present high rates of inflation are worrisome.

Later this year the trustees will grapple with the plan's asset allocation: what kinds of investments should the plan make and how much of the assets should be allocated to each category—fixed income, equities, real estate, infrastructure, etc. The results of the 2021 valuation will be in the back of

trustees' minds as they make those decisions.

### In conclusion . . .

Actuarial valuations are an important tool for trustees—and for plan members—in assessing the health of pension plans. They reflect past decisions and guide future actions. Getting an independent professional view is always a good thing.

However, it is also a good thing to remember that actuarial valuations are done for a particular point in time—the plan's assets and liabilities are always changing. While the results of a valuation may seem rock-solid, they rest of a variety of assumptions about the future. And the future always holds both promise and risk.

The full valuation report is available on the College Pension Plan website: [college.pensionsbc.ca](http://college.pensionsbc.ca)

If you have questions about this article or other pension issues, do ask.

*Paul Ramsey, Retiree Trustee, College Pension Plan. [ramsey@shaw.ca](mailto:ramsey@shaw.ca)*



## From Our Affiliates

### BCITRA

The BCITRA held its first hybrid AGM on June 9<sup>th</sup> at BCIT Burnaby Campus. Our Treasurer handled the technical aspects of this with backup from the BCITRA IT technical staff. Overall, the Board and membership were pleased with the in person and virtual attendance. In fact, we attracted one member from Florida.

The regular business of an AGM went well and included the granting of two Honorary Memberships (Life). One to retired BCIT President Brian Gillespie and to the current but retiring BCIT President Kathy Kinloch. Their ongoing support of our association has and will continue to make a real difference. I made a report to the membership on CPPR, indicating that they had made great progress in gaining the attention of the pension board trustees and would continue to make inroads and hope to gain a greater number of retirees on the pension board. As well, they will provide input on pensioner economic needs including economic lifts and possible benefit increases. The CPPR is now meeting the other provincial pension plans' associations as well. It is anticipated that this could provide a more uniform approach to listening to pensioner needs. The chart showing each pension group of retirees, active, inactive, and number of retirees on their Boards was also shared.

The existing Board plus one forms the Board for 22/23. Our first meeting will be held in September. Any matters needing handling over the summer will be dealt with as needed.

It is planned, subject to Covid restrictions, to restart our regular get social activities beginning with a summer luncheon.

A Board member will put together a survey questionnaire to our membership to obtain information on their priorities for our Association. Their feedback will assist us setting priorities for the future.

*Gordon Farrell BCITRA*

### KPURA

Roger Elmes is still shepherding our History Project. We're curious whether any other institutions have History projects. We'd like to compare notes.

Our events coordinator, Sooz Klinkhamer, successfully arranged another social get together for members at Barnside Brewing in Delta on Tuesday 17 May. We were given a special tour of the hops field and invited back when the hops have grown the height of telephone poles! We also toured the brewery which was busily bottling their terrific brew.

At that gathering, Alice McPherson, secretary and publisher of our excellent newsletter, of which we are so proud, was awarded "The Swiss Army Knife Award" created by Sooz. Alice received a plaque and flowers and an ovation! We pray for her longevity! Our next event on Thursday, July 28, at 3 is a zoom viewing of the video *Call of the Forest – The Forgotten Wisdom Of Trees*, a documentary featuring



scientist and acclaimed author Diana Beresford-Kroeger as she investigates our profound biological and spiritual connection to forests. Her global journey explores the science, folklore, and restoration challenges of this essential eco-system. Beresford-Kroeger explores the most beautiful forests in the Northern Hemisphere from the sacred sugi and cedar forests of Japan to the great boreal forest of Canada. She shares the amazing stories behind the history and legacy of these ancient forests while also explaining the science of trees and the irreplaceable roles they play in protecting and feeding the planet.

Trees provide food, create medicine, and life-giving oxygen. Without trees and their ability to capture carbon dioxide, our living breathable atmosphere would cease to exist. Trees are the most important living organisms on earth, chemically affecting our environment. Trees are literally the lifeline of the planet and the key to reversing climate change.

Here is a link to a 2 minute clip of the film.

<https://vimeo.com/185080510>

Perhaps members of other institutions would enjoy joining us.

KPURA is presently involved in encouraging Kwantlen to be officially designated as an Age-Friendly University. You may have heard a presentation by Christine O'Kelly (Age-Friendly University Network Coordinator, Dublin City University). The university initiative builds on the World Health Organization's Age-Friendly Communities Initiative, which encourages all communities to shape their physical and social environments to support people of all ages.

We would like other institutions to also begin the process of becoming Age Friendly Universities. BC could lead the world in having the largest number of such designated institutions.

*Sandra Carpenter KPURA*

Do you belong to a retiree group attached to your old institution? Why not consider affiliating your group with us? Email us at [info@cpr.ca](mailto:info@cpr.ca) for more information.

### The Ten Age-Friendly University Principles

1. To encourage the participation of older adults in all the **core activities** of the university, including educational and research programs.
2. To promote personal and career development in the second half of life and to support those who wish to pursue **second careers**.
3. To recognize the **range of educational needs** of older adults (from those who were early school-leavers through to those who wish to pursue Master's or PhD qualifications).
4. To promote **intergenerational learning** to facilitate the reciprocal sharing of expertise between learners of all ages.
5. To widen access to **online educational opportunities** for older adults to ensure a diversity of routes to participation.
6. To ensure that the university's **research agenda** is informed by the needs of an aging society and to promote public discourse on how higher education can better respond to the varied interests and needs of older adults.
7. To increase the understanding of students of the **longevity dividend** and the increasing complexity and richness that aging brings to our society.
8. To enhance access for older adults to the university's range of **health and wellness** programs and its **arts and cultural activities**.
9. To engage actively with the university's own **retired community**.
10. To ensure regular **dialogue** with organizations representing the interests of the aging population.  
(<https://www.geron.org/programs-services/education-center/age-friendly-university-afu-global-network> Accessed 3 August 2022)

### LCAR

On June 6<sup>th</sup> Langara welcomed a new president and CEO, Dr Paula Burns. We plan to feature her in an article in our October newsletter. This recently created newsletter is named *And By The Way, Retirees* and our two published issues are available at: <https://lcar.ca/news-events/>

LCAR hosted another successful social event on 28<sup>th</sup> April in the afternoon with musical performances and a buffet. Another is planned for September. During the summer months there are also informal get-togethers for members and friends. *Diane Bradley*  
<https://lcar.ca> Langara College Association of Retirees

## Aging In Place Toolkit

Many of us can identify with being experiential learners.

For over 15 years, members of our Association have been presenting pre-retirement workshops for employees of the College Pension Plan. During this time the largest cohort on record – the Boomers - began their retirement experience, so now social scientists and economists have a wealth of data on how this cohort has experienced retirement.

As the effects of COVID on seniors in residential facilities is being analyzed and digested, it is timely to begin thinking about residential options for our future. My mother-in-law recently passed away at the age of 99. As a family, we have learned some valuable lessons from her experience with aging and the transitions that she made in her life.

Twenty-three years ago, because of her husband's health they left their small rural ocean



side residence. This abode had served them very well in their 16-year snow-birding existence of two months in Arizona and one in Hawaii each year. They moved into a patio home ‘in town.’ The move to town provided less work and better access to health and medical facilities. The patio home was in a 55+ community and had an outside patio plus a small garden area for their gardening interests. She enjoyed this community for 13 years until her husband passed away. At only 5 months after his passing, she made the

decision to search out an Assisted Living facility – worrying some family members who thought it was too soon – but she said she was lonely. She also did not want to move again so she sought out and found a situation that offered a continuum of care from Assisted Living to Long Term Care.

Her move to a vibrant senior's residence where she was an active and valued contributor to the community (she was a gifted musician) translated into 11 very happy years. At age 95 she had to quit swimming laps at the local municipal rec center, that she accessed via Handi-dart - not because she couldn't do the laps, but walking into the pool on the wet tiled deck was just too challenging as, at this point, she had a visual impairment and mobility challenges.

The move from Assisted Living to Long Term Care was not what we expected nor was it what we were led to believe. The assumption that there might be a continuity of care between Assisted Living and Long Term Care just because it was within the same institution, proved faulty. In retrospect, while she had availed herself of all of the extra supports available in Assisted Living, we did not explore additional private pay options which might have been available as a back-up. She was on a waitlist for her preferred Long Term Care facility for over 6 months; however, the facility actually had an 2 year wait list.

How do you prepare for this transition and when do you start? Everyone's situation is unique; however, the United Way in the Lower Mainland has a very useful planning tool: ***Aging in Place Tool Kit***: *Plan today for the life you want to live tomorrow*. It can be found at [www.aginginplaceplan.ca](http://www.aginginplaceplan.ca).

May we all enjoy healthy and long lives filled with the activities and experiences that sustain us physically, emotionally, and spiritually.

*Dennis Anderson, CPPR Retirement Workshop Facilitator*

## Travelling again?!?!

If you are like me, I have started to travel again. This meant I needed some travel insurance and I approached [Johnson.ca](https://www.johnson.ca) for its MEDOC coverage. You can get further information at <https://www.johnson.ca/travel-insurance>.

**IMPORTANT – Your automatic renewal program with Johnson/MEDOC is adjusted each renewal period in August to the Standard Health Option, the HIGHEST cost option.**

**If you previously qualified for the Preferred or Optimum Health Option lower rates, YOU MUST SUBMIT A NEW HEALTH OPTION QUESTIONNAIRE to requalify for the lower rates.**

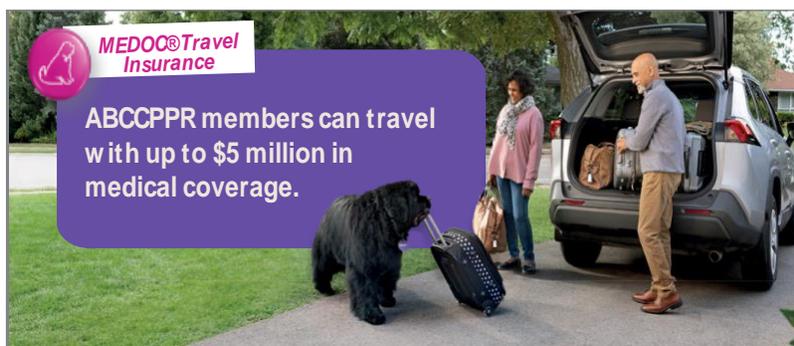
**The LAST DAY for submission of the new “Health Option Questionnaire” or cancellation of your policy is OCTOBER 5, 2022.** I strongly suggest you review the questionnaire and submit it if applicable by September 30, 2022. Keep proof you have delivered any requested changes. Canada Post has options with proof of delivery.

### Want to save time?

Start in section 2 of the Health Option Questionnaire. **Stop if you have 1 YES answer in section 2.** You only qualify for the Standard Health Option and Johnson does not need you to submit the form. You just sit back and let the policy automatically renew at the higher rate. This is what I am doing. The bright side is despite the health conditions that prevented me from saving money, I am still able to travel.

*Have safe travels.*

*John Wilson, Treasurer*



**1.855.473.8029**  
**[Johnson.ca/MEDOC](https://www.johnson.ca/MEDOC)**

**JOHNSON**   
**INSURANCE**

Johnson Insurance is a tradename of Johnson Inc. ("J"), a licensed insurance intermediary, and operates as Johnson Insurance Services in British Columbia. MEDOC® is a Registered Trademark of J. MEDOC® Travel Insurance is underwritten by Roy Sun Alliance Insurance Company of Canada ("RSA") and administered by J. Valid provincial or territorial health plan cover required. Travel Assistance provided by Global Excel Management Inc. The eligibility requirements, terms, conditions, limitations and exclusions which apply to the described coverage are as set out in the policy. Policy wordings pre-Described coverage and benefits applicable to policies underwritten by RSA. J and RSA share common ownership.

## AFTER THOUGHTS

**USEFUL LINKS** If these links do not work immediately, 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://college.pensionsbc.ca/register-for-my-account?inheritRedirect=true>

Retirement health coverage: <https://college.pensionsbc.ca/retirement-health-coverage>

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

CCPA [www.policyalternatives.ca](http://www.policyalternatives.ca)

Council of Senior Citizens of BC <http://www.coscoba.ca>

CURAC [www.curac.ca](http://www.curac.ca)

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

### Groups affiliated with CPPR

BCITRA [commons.bcit.ca/retirees-association](http://commons.bcit.ca/retirees-association)

KPURA [kpu.ca/retirees](http://kpu.ca/retirees)

LCAR [lcar.ca](http://lcar.ca)

SFURA [sfu.ca/retirees](http://sfu.ca/retirees)

### 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**

### Need to Update Your Information?

To ensure you are kept in the CPPR loop, please email us at [info@cppr.ca](mailto:info@cppr.ca) if you've changed your mailing address, email, or phone number, so we can keep our records up to date.

or you can call us at 1-844.655-6565,

or write to us at

3 – 2424 Main Street, West Kelowna, BC, V4T

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