

Prime Time

Association of
British
Columbia
College Pension
Plan Retirees
Newsletter



Winter 2022

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President's Message

By the time you read this issue of *Prime Time*, it will be February, so I hope it isn't too late to wish you a happy and healthy 2022. The beginning of a new year often prompts us to look back over the past and to contemplate the future, and perhaps this particular new year period offers even more opportunities than usual for this kind of reflection. While 2021, the second year of enduring the Covid-19 pandemic was not easy, things do seem a little more hopeful than they did twelve months ago. One thing for which we can be thankful is our 2.7% raise this year to cover inflation. John Wilson's article on page 3 gives more detail about that, and there is more detail still on our website.

Being able to meet face to face may also become more of an option in the coming year. We were able to hold our November Annual General Meeting in a mixed-mode format at the Holiday Inn on West Broadway in Vancouver, and you'll see some pictures from that meeting

in this newsletter. It was good for those who attended in person to meet each other face to face, sometimes for the first time, and members who might not otherwise have considered attending were able to join us virtually. We all appreciated Gordon Lee's expert co-ordination of the technology that allowed us to hold that meeting.

The AGM saw us meet some new members even as we bade farewell to some long-time directors. We said heartfelt thank-yous to both Norah Andrew, long time director and secretary of CPPR, and to Al Valleau, who was our Treasurer from the time we became an independent organization. The current executive is listed on page 7. You will be interested to see that John Wilson was acclaimed to replace Al as treasurer and George Davison, who many of you will remember from his tenure as Secretary-Treasurer and then President of the Federation of Post-Secondary Educators, was acclaimed as our new Secretary. We also welcomed a new Affiliate Group, Simon Fraser University Retiree Association (SFURA), and their representative Joan Sharp attended our AGM. As you know, SFU faculty have joined the College Pension Plan, so in the coming years retirees from SFU will draw college pensions and be able to join CPPR as individual members. Representatives from both Johnson and Green Shield attended that meeting to share information about their various travel insurance options.

An important part of that meeting was the passing of the motion "that the ABC CPPR actively lobby the plan partners about the importance of full inflation protection and the reinstatement of a subsidy for health benefits." You can be sure we will be ensuring that the pension

How are the inflation adjustment amounts calculated?

There are two approaches in the BC public sector pension plans for calculating the underlying inflation adjustment needed to keep pace with inflation. They differ in the year-end chosen, September vs October. October is closer to the end of the full year being adjusted in the early part of next year. They also differ in how many Canadian Price Index (CPI) monthly amounts they use. The larger number of CPI amounts gives a less volatile (smoothed) amount. Both methods provide the same inflation adjustment over time. *jw*

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.

partners are made aware of this decision. As I told you in last summer's edition of *Prime Time*, your table officers meet quarterly for "Catch-Ups" with representatives from the Pension Corporation and from our College Pension Board's Secretariat to discuss how each group can support the other. These discussions are proving very helpful in terms of how each group understands the other's aims and responsibilities. One area where these meetings were

beneficial was in the final drafting of the updated Information Sharing Agreement (ISA) that we sign with the Pension Corporation every three years.



All four of the public sector pension plans (College, Teachers, Municipal, and Public Service) have ISAs with the Pension Corporation, and those agreements were one of the major topics of discussion when representatives of the four groups met to discuss common issues. Each group's president, together sometimes with other members of their executives, meets courtesy of Zoom about every two months to discuss everything from our ISAs to whether we use membership cards. You will be pleased to know that our

work, especially that of our treasurer John Wilson, contributed to the drafting of not only our own agreement but those of the other groups.

We continue our affiliation with the Centre for Policy Alternatives, with the National Pensioners' Federation (NPF), and with the Council of Senior Citizens' Organizations of BC (COSCO). The NPF holds meetings with its affiliate group leadership every two months, and I attend those. When I've been unable to attend, Norma Boutillier has attended in my place. Susan Weber, Norma Boutillier, and Norah Andrew attend COSCO meetings. All three of these important organizations have detailed informative websites that include their newsletters, and I encourage you to follow the links provided here to keep up to date with the sterling work they are doing on behalf of seniors in BC and Canada.

What do we envision for the coming year? Well, by the time the next issue of *Prime Time* comes out, we should have a new website, and many thanks are due to Susan Weber who has chaired the committee tasked with overseeing this project. Thanks, also, to our current webmaster Bill Thorpe who has taken care of our site for us since 2014. He will be retiring once the new site is online. John Wilson is working with our credit union Vancity to update some of our banking systems and with Downtown Office Services, our administrative support provider, to make processing memberships and renewals a little faster and more efficient. Dennis Anderson has several pre-retirement workshops scheduled, and working with FPSE he will soon be offering a special province-wide workshop for non-regular faculty, who sometimes miss out on receiving information about their pension entitlements, and, of course, we will continue our liaison with partners, the Pension Corporation and other retiree groups.

What I'm sure we all hope for is a return to something that more closely resembles the world we inhabited prior to January 2020. While we wait for those easier days, and while we endure the latter part of winter, at least *Prime Time* may give you some things to think about. I hope so. With all best wishes,

Mary L. Griffin

You May Want to Check Out what Groups with whom we are affiliated are doing.

National Pensioners Federation

<http://www.nationalpensionersfederation.ca>

Council of Senior Citizens Organizations

<https://coscobc.org>

Canadian Centre for Policy Alternatives, especially their newsletter *The Monitor*

<https://www.policyalternatives.ca/monitor/index.php>

Other Useful Links

OAS and CPP

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

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

Seniors' Advocate <http://www.seniorsadvocatebc.ca>

Nidus Personal Planning Resource Centre and

Registry <http://www.nidus.ca>

Rejoice at full inflation increase to your 2022 College Pension Plan—the same increase as the Canada Pension Plan

In 2022, your pension has increased by 2.7%. We rejoice that the College Pension Plan has paid an increase equal to the full cost of inflation. We rejoice that there is no current cap or limit on the inflation that can be paid. This is the first year since 2011 the College Pension Plan has been able to pay inflation higher than the actuary's assumed 2.5% long-term rate of inflation.

In 2011, the College Pension Plan Board adopted a policy of sustainable inflation payments calculated in the same manner as the Canada Pension Plan. The Board wanted to see all members get inflation protection they can count on. The provincial government changed governing pension legislation in 1982 to stop guaranteeing full inflation protection and created the Inflation Adjustment Account (IAA) as part of the pension plan. Many of your current Association Board have worked prior to and during retirement for full sustainable inflation protection as a priority. Prior to 2020, we had a capped inflation payment, first set at 1.83% and later raised to 2.07%. The cap is now removed, but it is still subject to a sustainability evaluation every three years, as part of the tri-annual actuarial evaluation of the College Pension Plan.

Our pension is healthy and will probably be able to grant full inflation protection equal to the Canada Pension Plan in future years. Your Association continues to support inflation protection as one of the key policies benefiting all members of the plan equally.

[For further information comparing the College Pension Plan to the following BC public sector pension plans: Municipal PP, Public Service PP, and Teachers' PP, go to <https://www.bccollegepensionplanretirees.ca> and follow the link]

Notes from Johnson



Whatever's on your horizon, we're looking out for you.

Johnson is proud to be the preferred insurance provider for **ABCCPPR** members. Whether it's for your home, or planning for your next trip, we have insurance coverage for you. Contact us today for an insurance quote, and to learn more.

 **1-855-734-8523** MEDOC® Travel Insurance
Mention Group #783

 **1-800-563-0677** Home Insurance
Mention Group ID code: 7A

www.johnson.ca/abccppr





Johnson and Green Shield desks at the AGM



Thinking about how to prevent water damage now could help stop an issue from arising as the rain starts to fall or the snow starts to melt. Our partner @WeAreJohnson explores 5 common types of water damage and how you can prevent them on their

BlogHouse: www.johnson.ca/blog/home/protecting-your-home-water-damage #JohnsonPartner

From the Board Table

The Pandemic continues, so do positive results for our Pension Plan. When future economists look back on the period of the COVID pandemic, they may be able to explain fully the buoyant markets of the last eighteen months. However, having been a trustee for the College Pension Plan throughout the pandemic, all I can say is that a combination of good planning and good luck has left our pension plan in very good shape.

Twenty years ago, joint trusteeship came to British Columbia's public sector pension plans. Trustees appointed by employees and employers assumed responsibility for running the plans. Administration of plans and investment of their assets shifted from departments in the Ministry of Finance to independent agencies—the Pension Corporation of British Columbia and the British Columbia Investment Management Corporation—whose boards are appointed by plan trustees.

This model of pension governance is recognized across Canada as progressive and effective. It has served our plan and its members well. Long may it continue to do so!

Investment Results: At the end of the fiscal year on August 31, 2021, plan assets stood at \$6.7 billion—up nearly a billion dollars for the previous year. I can't remember an equivalent yearly rise in assets. The one year return on investments was 16.9%, and the ten-year annualized return was 9.7%. All these figures are significantly above the target rate of return of 6.25%

Healthy investment returns are crucial to our pension plan. The plan now pays out more in pensions in a year than it takes in from active member contributions. That gap will continue to grow as the plan matures, and returns on investments must fill that gap.

2021 Actuarial Valuation

Perhaps the best measure of a pension plan's health is an independent actuarial valuation. The College Pension Plan pays for such a valuation every three years. The last completed valuation was based on the plan's assets and liabilities at the end of the 2018 fiscal year, It reported a ratio of assets to liabilities of 106% and a healthy surplus of \$300 million.

Currently the plan's actuaries are assessing the plan's valuation at the end of the 2021 fiscal year. The results of that valuation will be reported to the trustees this spring; a surplus is expected (the third one in a row). The trustees, working with the plan partners, will then have to debate and decide how to use the surplus. It's more fun to allocate a surplus than to deal with a deficit, but I expect some lively discussion.

Inflation Protection: After the 2018 valuation, the trustees allocated nearly \$200 million of surplus to the Inflation Adjustment Account (the IAA). As the result, the "cap" on COLAs (Cost of Living Adjustments) was lifted, and the Board of Trustees may grant COLAs that cover the full yearly rise in inflation. It did so this year.

BC Pensions is offering an easier way to prove your income

You may be in a situation where financial institutions, government offices or other organizations may ask for a letter to verify your income for some applications.

You can now easily and quickly download an income verification letter in My Account. The PDF letter shows your gross monthly pension payment. Check out this and other convenient self-service options next time you sign in.

To access your income verification letter:

- Sign in to My Account at myaccount.pensionsbc.ca
- Click *Statements* and select Income Verification letter from the dropdown menu.
- To download a printable PDF, scroll down and click the download link.



Your pension increased by 2.7% on January 1, 2022. Once granted, COLA increases become part of your basic pension. It is always a revelation to look at your pension and reflect on how much it has grown since you retired; that growth is entirely due to COLAs over the years.

Other B.C. public sector pension plans received different COLA increases. For example, the COLA for the Municipal plan was 2.1%; for the Teachers' plan it was 4.4%. The differences are due to differing methods and dates for calculating COLAs. For more information on how COLAs are calculated see John Wilson's article in this issue of Prime Time.

Group Health Benefits: GSC (Green Shield Canada) continues to provide optional group extended health and dental plans for retirees. Over the previous year—for reasons I'm not sure I fully understand—claims for these group health plans stabilized and, indeed, declined a bit. As a result, effective January 1, extended health plan premiums will decrease by 2.0%, and dental plan premiums will decrease by 1.8%.

A new insurance option is now available for enrollees in the GSC health or dental plans. Optional medical travel insurance is available starting January 1. If you are enrolled in a GSC plan, you should have already received information from GSC on what this new option covers, what the premiums are, and how to enrol in the plan. This information is also available through the GSC website.

Other Matters:

--We have two new trustees. Alison Woods, an instructor at VCC and long-time PAC member, has been appointed by FPSE. Marnie Wright, the Associate Vice-President for Human Relations at UFV, has been selected by PSEA. Both of these appointments are for three years, beginning September 1, 2021.

--Weldon Cowan, a long-serving FPSE trustee whom many of you may know, has been appointed to the board of the British Columbia Investment Management Corporation.

--Communication and liaison between the CPPR and the Pension Corporation continue to improve. Staff from the Pension Board Secretariat have worked with the CPPR on implementation of the new ISA (Information Sharing Agreement) with PenCorp. The communication staff at PenCorp are planning on-line and print materials to focus on CPPR's role.

That's all for this report from your retiree trustee. If you have questions about this article or other matters, feel free to contact me.

*Paul Ramsey, Retiree Trustee,
College Pension Plan.
ramsey@shaw.ca*



**Tax Filing Time is
around the corner.**

Your T4A was included with
Pension Life.

For all enquiries about your
College Pension, you can visit the
Pension Corporation's website
<https://college.pensionsbc.ca>

or
phone **1-866-322-8277**

**For questions about your
Health and Dental Plans,**

Call
Green Shield Canada at
1-888-711-1119
or visit their website
<https://www.greenshield.ca>

From Our Affiliates

Welcome to SFURA www.sfu.ca/retirees, our newest Affiliate Group.

BCITRA <http://bcitra.ca>

In the late Fall of 2021, we were finally able to hold a Zoom AGM. This was delayed from the 11th hour of early March 2019. We may need to look at a repeat or perhaps a hybrid AGM later in 2022.

Our membership has continued to grow and sadly see some of members pass on. We continue to keep in touch with our membership through regular email updates and respond to inquiries as appropriate. We were about to begin our monthly luncheons before the latest Covid 19 virus came along.

An important goal of the BCITRA is to build and ensure continued growth of the BCIT Retirees' Endowment Fund. This goal is stated in our current Bylaws, "To provide support for BCIT students through funding to the BCIT Retirees' Endowment Fund." Forty donors contributed in excess of \$12,000 in 2021. As well, up to 4 students are granted a Bursary each year depending on applications and other circumstances.

On January 19th we held our first Board meeting of 2022; agenda items included continuation of updating our liaison with BCIT IT department and updating our website, planning our 2022 AGM (we are hoping to get back in a March date but...). The BCIT President Kathy Kinloch is to retire in the Spring of 2022 and has been a strong supporter of our organization; we would like her to be able to participate in our AGM. As well, we are planning to update our information booklet for members as it has become dated.

Our further activities may depend on what happens with Covid. *Gordon Farrell.*

KPURA www.kpu.ca/retirees

We have 6 people on our board but are considering bylaw changes to allow for more faculty and include a staff member. We have several projects going and can use more help. One member, Alice Macpherson, is secretary and in addition to heroically managing our paperwork, publishes our excellent newsletter; we are so proud of it and would be happy to share copies.

Another member, Geoff Dean, handles membership; we're aiming for 100 members in 2022. We are arranging to participate in the meeting for those about to retire. Dennis Anderson who did a presentation at the last ABCCPPR AGM has been helping with this. Geoff has also done massive work on the inadequate funding for Kwantlen which will eventually bear fruit. One member Roger Elmes has shepherded the History Project. A sizeable number of recordings have been completed reviewing the history of early Douglas College and then Kwantlen.

Another member Sooz Klinkhamer has successfully arranged regular social get togethers for members in addition to informative talks. The last was our Festive Season gathering at Barnside Brewing in Delta. The venue was so successful we plan another one soon. She is also arranging future talks from some faculty. We have had armchair travel to the Magdalene Islands and France and one on The Dark Web.

A Kwantlen retired faculty member just got married and became famous!
<https://www.oprahdaily.com/life/relationships-love/a37851262/audrey-jim-78-pandemic-marriage-love-story/>

We are presently anticipating planning our spring AGM. *Sandra Carpenter*

Links to Other Institutional Retiree Associations

Douglas: whalleyt@hotmail.com

CNC: loisnelson10@hotmail.com

We will include a link to your group in *Prime Time* and post information on our website in return for a link to CPPR in your group's publications.

Send the appropriate information to
marylgriffin@telus.net

Langara College Association of Retirees, which currently has approximately 156 members, held its first social gathering and AGM since becoming an association. This took place on December 1st 2021. Forty-one Langara retirees attended the meeting, either in-person on campus or virtually via Zoom. Music was provided by “Just Duets”, featuring two retirees and there was also a buffet. This event was popular and we have decided to have another social event with entertainment in February. Fortunately, we have numerous retirees who are talented performers, and we receive generous assistance with our equipment from college AV services. Administrative support is provided by the office of the vice-president and by Alumni services, and the department of People and Culture .

At the AGM, we received a report on the new LCAR website, which features registration of retirees, news, announcements of events and workshops, as well as retiree resources. Our new logo was also presented. This design represents gathering and sharing and was created by the Department of Communications and Marketing. It can be viewed at <https://lcar.ca/>



In addition, we are also collaborating with this department in order to create a newsletter for retirees, which will draw condensed highlights from the *Langara Post*, the newsletter for current employees, but also contain other original articles of special interest to retirees. The draft of the first issue has been completed and we intend to have the first issue online by 23rd February. We had scheduled a social for this date and intended to present the first issue in person, but this event is now “on hold” due to covid restrictions and may have to be postponed.

In order to reach out to for our former colleagues who are approaching retirement, two committee members of our association have developed and hosted three pre-retirement workshops during the last few months. LCAR recently sent its sincere congratulations to Harry Lendvoy from the Kinesiology Department who is celebrating 50 years teaching at Langara. Over 12000 college alumni have profited from Harry’s teaching. He is featured in a Youtube video at: <https://www.youtube.com/watch?v=vRdg8ZCdxU>

CPPR Executive 2021-22

President	Mary L. Griffin	2yrs
Vice-President	Dennis Anderson	1yr
Secretary	George Davison	2yrs
Treasurer	John Wilson	1yr

Directors

Brenda Appleton	2yrs
Norma Boutillier	2yrs
Danny Bradford	2yrs
Diane Bradley	2yrs
Kathy Conroy	1yr
Gordon Lee	1 yr
Ian McAskill	2 yrs
Paul Ramsey	1 yr
Susan Weber	2 yrs
Carole Whitmer	1 yr

Non-Voting Representatives from Affiliate Groups

BCITRA Gordon Farrell KPURA Sandra Carpenter
SFURA Joan Sharp

LCAR is represented by Diane Bradley who is already an elected member of CPPR’s Executive.

Diane Bradley

Update from the Federation of Post-Secondary Educators of BC

The Federation of Post-Secondary Educators of British Columbia (FPSE) is proud to be a partner in the College Pension Plan. The pension plan is a major benefit for members, and we are committed to broadening awareness of this benefit earlier in the working life of post-secondary workers through a new “Faculty Whole Life” initiative. In late February, CPPR Vice-President Dennis Anderson will be delivering a virtual province wide pension session with a special focus on our non-regular or contract faculty, and the impact that early involvement in the college pension plan can have over their instructional career. This session was facilitated in part through our valued relationship with the College Pension Plan Retirees’ Executive.

Covid-19 has ravaged post-secondary education in a myriad of ways, but a positive outcome through the pandemic we are excited to relay is the formation and strengthening of the BC Post-Secondary Education Sector Partners group detailed below, adding that several associations have full or partial participation of their membership in the College Pension Plan.

- Federation of Post-Secondary Educators of British Columbia (FPSE)
- British Columbia Institute of Technology Faculty & Staff Association (BCITFSA)
- BC General Employees Union (BC-GEU) - Component 7 (Education, Scientific, Technical & Administrative Units)
- Confederation of Faculty Associations of BC (CUFA-BC)
- Canadian Union of Public Employees (CUPE-BC)
- Movement of United Professionals (MoveUp)

Together the PSE Sector Partners Group represents approximately 40,000 PSE workers in British Columbia, making it the third largest public sector group behind health care and K-12 education. Through the various stages of the pandemic the group has released BC PSE sector statements addressing parameters for the safe return to campuses in September 2021 and January 2022, both questioned the existence of and advocated for PSE institutional autonomy considering provincial health orders, and undertaken specific solidarity actions such as a flying picket to collectively walk the strike lines to support the University of Manitoba job action against less than inflationary wage offerings, and government attempts to impose provincial mandates on collective bargaining.

We plan to continue building support and solidarity for world class post-secondary education systems for British Columbia and Canada by bringing interested individuals and groups together. In addition to welcoming students, parents and communities to this mission, the readers of the CPPR *Prime Time* newsletter need to know that space is reserved for retirees, and specifically College Pension Plan Retirees' to join us.

More Useful Links

Federation of Post-Secondary Educators (FPSE)
<http://www.fpse.ca>

Post-Secondary Employers' Association (PSEA) <http://www.psea.bc.ca>

BC General Employees' Union (BCGEU) <http://www.bcgeu.ca/>

BC Forum (Retired Unionists)
www.bc.forum.ca

the BC Post-Secondary Education "Sector Partners Group represents approximately

40,000 workers

in British Columbia"

Thank you for the opportunity to share a few developments currently taking place with FPSE and within BC post-secondary education.

*Brent Calvert
President, Federation of Post-Secondary
Educators of British Columbia*

Preparing for the Future



For the last decade, a number of members of our Association have been presenting pre-retirement workshops for folks in our educational sector. I have also been penning a note about travelling adventures for this newsletter.

Things are changing (haven't we noticed that on all fronts of our lives lately?). On the pre-retirement front, there are a whole bunch of new options for folks to consider about when they might like to begin taking their Canada Pension. It is much more complex than the decision was for many of us (early or at the then normal age 65). Now folks can take it anywhere from early up to age 70.

On the retirement front we, the Freedom 55 cohort, are now beginning to see some interesting press on 'de-accumulation' rather than the predominant advertising around accumulating resources for retirement, which was so common a few years back.

Another interesting development is the fact that as a demographic group we (the Boomers) are the largest cohort that has ever experienced 'retirement.' As the social scientists are beginning to focus on us and our experience, there is some rather amazing data that is beginning to appear, and interesting trends are being identified that will undoubtedly shape the decision making of folks who follow in our footsteps.

As travelling has been off most of our agendas for the past 2 years - I made my very first 'overseas' trip in 18 months (from Victoria to Vancouver for an Association meeting in November!) and travel further afield doesn't seem to be on the horizon for the next little while, I have decided to focus this piece (and probably more to follow) on some of the recent information that I have been gleaming about what might be in our future as aging Boomers.

To begin this series, it is probably most important actually to take stock of our current situations. In our pre-retirement workshops, we included a print copy of a personal inventory and recommended that this be completed and placed in a secure or at least a place known to your significant others. Here are the links to a couple of fairly comprehensive Canadian examples of these types of inventories:

Executors Inventory Workbook

<https://www.bmo.com/estate/Executors%20Inventory%20Workbook%20-%20English.pdf>

Personal Inventory of Assets

<https://www.desjardins.com/ressources/pdf/b23-inventory-assets.pdf>

You can complete these on-line and then print and save the completed form on your computer.

The year 2021 was a tough year for just about all British Columbians and a horrific year for some. As well as experiencing a world-wide pandemic, in BC folks have faced



the trauma associated with a heat dome; wild fires that raged in some areas for weeks; and floods that inundated homes and washed-out roads and major highways that cut people off from friends, families, and the everyday essentials for living.

The BC Government has a website called “BC Public Emergency Preparation and Recovery” and the American Federal Emergency Agency (FEMA) has a website called “Make a Plan”. These websites recommend that all families know the types of disasters that could affect their areas, how they will contact one another, and reconnect if separated, and establishing a family meeting place that is familiar and easy to find. While this might not pertain specifically to a retired couple, many of us have children and grandchildren who could benefit from having a discussion that addresses a number of these suggested topics and recommendations.

Both websites have recommendations for compiling Emergency kits.

<https://www2.gov.bc.ca/gov/content/safety/emergency-management/preparedbc>

<https://www.ready.gov/plan>

As we head into 2022, let us hope that we are on the way to a new normal that allows us to once again to celebrate lives that are meaningful and full of the things that are so important to the wellbeing of each and every one of us.

All of the best in 2022!

Dennis Anderson

STAY CONNECTED WITH US

Check Out Our Website
CONTACT US at
or by phone at

www.BCCollegePensionPlanRetirees.ca
collegeinfo@bccollegepensionplanretirees.ca

1-844-655-6565 or by mail at

The Association of British Columbia College Pension Plan Retirees

#3 - 2424 Main Street

West Kelowna, BC, V4T 1P6



And don't forget

If you know an ex-colleague who's retired or about to retire, remind them that while other retiree organizations may offer similar travel and other insurance options, those organizations, especially those based in Ontario, cannot speak on College Pension Plan members' behalf. Only CPRR speaks for retired members of the College Pension Plan.

Membership forms are available on our website.