



Prime Time

Association of British Columbia
College Pension Plan Retirees'
Newsletter



2016
Winter
Edition

President's Message

Well, here we are again at the beginning of another new year, and I hope by the time you are actually reading this article it is not too late to wish you a happy and prosperous 2016.

Some important events in the evolution of our organization have occurred since I last wrote for *Prime Time*. One of the most important of these and most recent is that FPSE has chosen one of our Directors, Paul Ramsey, to replace Danny Bradford, also a member of our Executive, to be the Retired Trustee on the College Pension Plan Board when Danny's term finishes this summer. You will remember Paul no doubt as an instructor from the College of New Caledonia, as a past President of CIEA, now FPSE, and for his various Ministerial positions while MLA for Prince George North, during the NDP's tenure as the Government of BC. Paul's appointment will continue the strong relationship our organization has had with the current and past Retired Trustees, and we wish him every success in his future responsibilities as we thank Danny for his continuing and past service.

We continue to build our relationship with the Partners through inviting representatives from both the employers' group and from BCGEU to attend our Executive meetings as liaison reps. Laura O'Neill from BCGEU attended our fall Executive meeting, and Zoe Towle continues as the formal liaison from FPSE.

Following its policies, FPSE consulted with us explaining their process for appointing Trustees, and I have been assured by George Davison, FPSE President, that we will also be consulted when they undertake their evaluation of their procedure. One of the challenges we still face as an organization is ensuring that the Partners in the Pension Plan recognise that Retirees are a significant and growing membership who have contributed a growing percentage of the funds – in the Plan and that any changes to the Plan made at the Trustee and Partner level have a very immediate effect on retirees and a future effect on those still working. Retirees need to have a more active role than we do currently in our relationship with all the partners.

As we've noted before, we see the CPPR as having the ability to be the vehicle through which the Partners consult with Retirees in the way that they consult with active members through the FPSE and

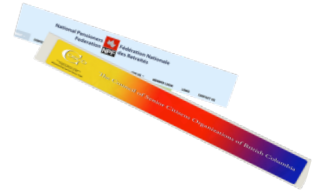
BCGEU locals and through PSEA. In order to achieve this status, we need to increase our membership. The executive has established a Membership Committee (Maureen Shaw—Chair, Dennis Anderson, Tom Whalley, and Dick Schultz) who met via tele-conference during the fall to assess the challenges facing us.

In This Edition

Article	Page
President's Message	1-2
Updates from Our Treasurer	2-3
What Do You Think About?	4
The Seniors Advocate	5
When Was Your Last Home Insurance Claim?	6
Seeking Douglas College Retirees	6
Volunteer Vacations or Voluntourism	7
Contact Us and Useful Links	8

PRIME TIME is published twice a year. If you would like to contribute an article or images, please contact Mary L. Griffin marylgriffin@telus.net or Al Valteau al.valteau@shaw.ca.

One of the most effective ways of informing prospective members about us is through our highly appreciated pre-retirement workshops. At present, all the facilitators for those workshops are based in the Lower Mainland or the South Island. We are, therefore, looking for volunteers from the rest of the province to take the training. Full details are outlined on page 3. Please consider this opportunity to not only help inform your former colleagues about the joys and challenges of retirement but also to help build our organization.



While our prime focus as an organization is to advocate for our own members with respect to our pensions, we also offer our members an opportunity for advocacy on behalf of all Retirees and seniors through our affiliations with the Council of Senior Citizens' Organizations of B.C. (COSCO) and with the National Pensioners' Federation (NPF), and I want to take this opportunity to thank Brenda Appleton, Jack Finnbogason, and Norah Andrew who share the responsibility of attending COSCO meetings on our behalf.

As retired post-secondary educators, we have, as one of our members remarked to me at our recent executive meeting, the skills and ability to advocate. I expect many of you agree that because of those skills and abilities, we therefore also have the responsibility to advocate. There is a lot to advocate for, and on page 4 we've listed some of the issues that face all Canadians, but particularly retirees, right now. You may want to consider what questions you feel are of particular import to you individually and what and how you think you might have some individual input.

If there is an issue on which you think the CPPR ought to speak as a group, then you may want to recommend a resolution to be presented to the membership at our next AGM. If so, please contact our Secretary Norah Andrew (Norah_Andrew@telus.net). The Table Officers are currently planning our next AGM, which will be scheduled for late September/early October and about which full details will be available in the Summer Edition of *Prime Time*.

One way that we can contribute to social improvement is through volunteering, and you will see that Dennis Anderson has written an interesting article on page 6 on "Voluntourism." If you retired from Douglas College, you will be interested to read Tom Whalley's invitation on page 5 about the newly formed Douglas College Retirees' Group. Several of our institutions have such groups: Selkirk, Camosun, and TRU come to mind.

You may be interested to know that our Office Services providers have changed their name from Kerrisdale Office Services to Downtown Office Services to reflect more accurately their current location. Also they/we have a new Administrative Assistant, Kayley. As well, Nancy Yip has replaced Angela Kenyon as the FPSE Administrative Coordinator assigned to help us, and we appreciate her efforts in getting everything ready for our recent executive meeting and for ordering a really delicious lunch.

I would like to end my report by thanking all members of the Executive whose energy and insight is invaluable with a special thanks to the Table Officers whose advice I am forever seeking. I would also like to extend a welcome to all our new members, one of whom is Cindy Oliver, who as President of FPSE did so much to encourage us as we became a fully independent group. I would also like to reiterate my good wishes for the new year to you all.

Mary L. Griffin

Updates from our Trea\$urer

The good news is that at the end of December 2015, we had 560 paid up members in the association, with only 17 members remaining on our list of former RTA post-secondary members who, for one reason or another, have not paid current dues to the new association. Considering that going into the 2014-5 budget year if we had remained a local of the BCRTA, we estimated that we would have had a membership of 250 branch members, with an annual budget of \$3,362, this is healthy growth and healthy financial growth too.

This means that your association is on a healthy financial footing, one that should give us a stronger and stronger voice for you and your concerns. Do encourage fellow retirees that you are in contact with to join us and make our association an even stronger voice for your interests.

At present, we are still looking forward to seeing Johnson's new Travel and Extended Health programme, which they have been working on since last summer. As soon as information on the plan is released to us and your executive has had a look at it, we will be posting information about it on our web site. I do not have a firm date from Johnson as to when this policy will be available, but, in the fall, they were working on having it ready for the beginning of 2016. At a time when everyone on a pension is concerned about extended health costs and coverage, we are doing our best to keep your health interests in mind.

If you have been following the news out of Vancouver mid-January, you will know that there is provincial and federal interest in developing a Canada-wide bulk buying programme for prescription drugs. Such a programme would make prescription purchases for everyone more economical. This is an item that the College Pension Plan has been lobbying for, as have other BC pension plans, and we can only encourage the development of a programme that makes drugs more affordable for everyone.



As well, I am sure you are aware of the public outcry about MSP premiums in BC. BC is, at present, one of only two provinces in Canada that have not rolled the cost of medical services into provincial income taxes and have developed a strongly regressive tax on health care services. We encourage you to be active in urging your MLAs to consider changes to the way that health services are funded in BC.

Al Valteau

Retirement Workshop Facilitators **WANTED**

The CPPR offers a series of Pre-Retirement Workshops for College Pension Plan members. We have a cohort of presenters serving the lower mainland and Vancouver Island but are interested in training retirees to conduct these workshops for their colleagues in the Interior.

If you are living in the Northern Lights, Northwest Community College; CNC regions or the East or West Kootenays we would be interested in having you join our presentation team.

This is an opportunity to help growing our Association and provide a vital service to colleagues in your region. Please contact Dennis Anderson at andersond@shaw.ca if you would be interested in finding out more information about our program and how you can be involved. Materials and training will be provided.

What do You think About ... ?

Issues and Resources

BC Medical Services Plan Premiums.

**The Upcoming meeting of Health Ministers
and the Canada Health Accord
Privatization of Health Care**

You may be interested in looking at the BC Health Coalition's website
<http://www.bchealthcoalition.ca/> especially their
"What You Can Do" tab.

What are your views on what should be done with
the **Canada Pension Plan (CPP)**?

You may be interested in the following:

<http://canadianlabour.ca/cpp-expansion-myths-debunked>

Don't forget that we are affiliated with the
Canadian Centre for Policy Alternatives: Check
out their Website, especially our local BC office
to discover their informative resources

<https://www.policyalternatives.ca/offices/bc>

**How is Canada Post's New Mode of Delivery
affecting you?**

https://www.canadapost.ca/web/en/kb/details.page?article=new_model_for_delive&cattype=kb&cat=receiving&ubcat=maildelivery

Have you already lost door to door delivery?

How reliable is your rural delivery?

You can find your MP through your postal code

<http://www.lop.parl.gc.ca/ParlInfo/Compilations/HouseofCommons/MemberByPostalCode.aspx?Menu=HOC>

Letters mailed to the following do not require stamps:

- the Governor General
- the Speaker or Clerk of the Senate or House of Commons
- the Parliamentary Librarian or the Associate Parliamentary Librarian
- Members of the Senate
- Members of the House of Commons
- the Conflict of Interest and Ethics Commissioner or Senate Ethics Officer.

You can also find your MLA using your postal code

<https://www.leg.bc.ca/learn-about-us/members>



The Seniors Advocate

You will recall that last year Maureen Shaw and I attended the CCPA sponsored forum on System Change for Senior Care where the Seniors' Advocate Isobel Mackenzie was one of the keynote speakers. Just as this issue of *Prime Time* was being finalized, Mackenzie's office issued a very interesting press release drawing attention to the release of the Seniors' Advocate's "first comprehensive report *Monitoring Seniors' Services* and announc[ing] systemic review of resident on resident aggression in licensed care." The report itself is sixty pages long and "focuses on 2014/15 data highlighting key services in the Advocate's legislated seniors' services which include transportation, health care, housing, income support and personal care." The Release itself is too long to be included in this newsletter, but we've included some of its high and low lights here.

Some are extremely depressing:

- Home support hours decreased in three out of five health authorities, while the number of clients increased in four out of five.
- Since 2005, the Shelter Aid for Elder Renters (SAFER) maximum rent that qualifies for a subsidy increased 9% while rents increased by 34%
- Income supports for seniors such as the Old Age Supplement and Guaranteed Income supplement increased by 1%. The BC Seniors' Supplement, available to low-income seniors, has not increased in over 25 years
- The number of residential care beds in the province has increased by 3.5% since 2013, but the population over 75 has increased 10% during that time and the number of seniors placed within the 30 day target window has decreased from 67% to 63% in the past year
- The Seniors Abuse and Information Line (SAIL) received 1,286 calls related to elder abuse in 2014 and 15% of these calls reported the abuse had been going on for five or more years

"Data presented in the report confirm there were between 425 and 550 incidents of resident aggression that resulted in harm in residential care reported in 2014/15"; therefore, "the Advocate will conduct a systemic review of resident on resident aggression this year."

But there is some good news:

"The report notes that 96% of seniors report they have a regular GP. Data also highlights that four out of five seniors over the age of 85 have no diagnosis of dementia."

The above information is drawn from Office of the Seniors Advocate. News Release, January 27, 2016. Web.

If you would like to read the Release in full, you'll find it at <https://www.seniorsadvocatebc.ca/wp-content/uploads/sites/4/2016/01/MONITORING-REPORT-NR.pdf>.



When Was Your Last Home Insurance Claim?

I have owned a home for over 40 years and paid my home owner insurance premium dutifully and unquestioningly for most of those years. I have never had a claim. A friend said that HOI is really there just for catastrophic events, so I feel lucky (sort of).

When my wife turned 60 and I added her to our MEDOC** out of province travel policy I was asked by the agent if I would be interested in having them also quote on our home insurance. He said it would only take about 15 minutes and as I had the time (I am retired you know) I said, “why not”. (I had already done my research and knew that MEDOC was the best travel option - by far- for us, so this seemed like an ok thing to try).

His quote shocked me. In our case (we also insure my wife’s family cabin under our same provider) the savings were over \$300 per year! Why such a discrepancy? Well, we are seniors – no teenagers living at home anymore, non-smokers, and, this is a group based policy.

This is a competitive industry - and prices are rising due to a recent number of significant natural disasters which have occurred in our country - but three hundred dollars a year is not an insignificant amount. It was definitely worth my 15 minute investment, and it has been happening every year for the last 5 years!

I am a happy camper right now but I will have to review my coverage with another carrier next year just to see that I am still where I want to be (financially).

When was the last time you reviewed your Home Insurance policy?

**MEDOC is the name of the Out of Province Insurance provider available to our members through our Affinity Program with Johnson INC. Johnson INC also offers group Home Insurance and Pet Insurance for our members.
Johnson INC: <https://www1.johnson.ca/about-us>



*Dennis
Anderson*

Seeking Douglas College Retirees

The newly formed Douglas College Retirees’ Association has initiated planning for a series of activities to meet the intellectual, social, and recreational needs of retirees. The organization is welcoming anyone who has worked at Douglas College (faculty, staff or administration) interested in establishing or renewing contact with former colleagues. The Association is still very much a work in progress and welcomes input from interested members as it sets out to create an organization that will complement life in retirement and also serve as a “hub” for contact among the many smaller groups of retirees who already meet independently. With years of education and experience, there is also a role for members to play within the larger community by offering expertise to groups in need of assistance.

The first social event, a lunch on January 13th, drew a crowd of retirees who enjoyed reconnecting with former colleagues and had much to suggest for future activities. If you are interested in joining the Association and finding out more about future plans, you are invited to sign up for the Association’s email list by contacting Diana Wegner (wegnerd@telus.net).

From Tom
Whalley

Volunteer Vacations or Voluntourism

Volunteer Vacations have been a feature of faith communities for decades. They were a way of involving the faithful in mission efforts related to education, community development, health and human service activities. During the last decade, with an increase in western affluence, many young people began taking 'gap years' and this spawned the development of a for profit industry to provide them with opportunities to volunteer and serve. Recently Carnival Cruise Line has implemented a cruising experience that provides developmental education as well as the opportunity to volunteer in a number of community projects when the ship arrives in port. The target audience? Seniors. www.cruise critic.com/articles.cfm?ID=885



For the past 15 years I have had the opportunity to take part in and lead 26 volunteer vacation experiences with the organization Habitat for Humanity. These experiences provide a unique way to see and experience a country. In just about all trips the group will have the opportunity to do a number of the things that any tourist would do if they visited the country (visit historic sights, museums, explore natural wonders). The value added of a service-oriented vacation is the fact that participants will also have the opportunity to do things and spend time in towns, villages, communities and streets that no tourist would ever discover on their own.

A Habitat project always involves a local individual who serves as the visiting team's host. That person's knowledge of the community and use of local contacts make it possible for teams to become part of the local community, celebrate its events, and take part in local activities. Volunteers also have the opportunity to learn new skills or apply skills that they bring with them to the construction of affordable, safe, and well-built living accommodations. This is done in partnership with the local home owner and other community members.

The projects that my wife and I have been involved with have included trips to India, Europe, Africa, Southeast Asia, New Zealand, South America and also builds in Canada, the United States and Central America. Volunteers pay their own travel expenses, food and accommodations, and make a financial contribution to the host country program. The project expenses that participants pay are tax receiptable. If the majority purpose (based upon days spent on the activity) of the trip is volunteer service then the airfare may also be tax receiptable. This effectively cuts the out of pocket posted trip cost by about a quarter.

Would a trip like this be something that you might consider putting on your travel agenda? Habitat always attempts to provide prospective volunteers with as much information as is possible: a comprehensive orientation manual, country orientation, project overview, housing and medical insurance information etc. so that folks can make an informed decision. Group experiences are not for everyone; however, if flexibility and a sense of humour and adventure are part of your make-up this might be something to consider (www.habitat.ca/globalvillage.)



There are other volunteer options beside construction. While in Arizona two years ago, I saw a number of interesting opportunities for 'snowbirds' to act as hosts at National Conservation areas (trailer pads and electricity provided for 15-20 hours of hosting, assisting with tour guiding for school field trips, or maintenance activities). In Oregon, I met a group that provides hosting services at state and national park campgrounds. In Washington, I saw a flyer advertising opportunities for trail walkers and maintenance crews: Washington Trails Association (www.wta.org).

What do all of these activities have in common? The opportunity to expand horizons by serving, learning, and enjoying the company of others in a variety of unique environments. It is never too late for a new experience!

Dennis Anderson

Stay Connected with us and with Others

Check Out Our Website www.BCCollegePensionPlanRetirees.ca

CONTACT US via email at info@bccollegepensionplanretirees.ca

or by phone at 1-844-655-6565

or by mail at The Association of British Columbia College Pension
Plan Retirees
C/O FPSE
400-550 West 6th Avenue
Vancouver, BC, V5Z 1A1

USEFUL LINKS

You will also find these links on our website.

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

BC Pension <http://www.pensionsbc.ca>

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

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

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

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

Federation of Post Secondary Educators <http://www.fpse.ca>

Post Secondary Employers' Association <http://www.psea.bc.ca>

BCGEU <http://www.bcgeu.ca>

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

Nidus Personal Planning Resource Centre and Registry <http://www.nidus.ca>

Pacific Blue Cross <http://www.pac.bluecross.ca/Corp/client/pensionbc/cpp.aspx>

CCPA's Newsletter *The Monitor* <https://www.policyalternatives.ca/monitor/index.php>

