



# Prime Time

Association of British Columbia  
College Pension Plan Retirees'  
Newsletter



2015  
Summer  
Edition

## President's Message

Just over twelve months ago we voted to become a group independent of the Retired Teachers' Association. I'm not sure whether we were completely clear how much effort and time it would actually take us to reach where we are today, but the ABC CPPR now feels as if it is really up and running.

Any time now—I'm writing this in mid-June—the Pension Corporation will be asking us to let them have a list of those of our members who consent to have their membership dues deducted from their September cheques. In spring, as required by the Pension Corporation, a Confirmation of Membership form and consent to Deduction of dues by the Pension Corporation was sent to all our members. If you still haven't returned this form, or if you prefer to pay your fees yearly by cheque, you will receive a renewal form in the mail. If your *Prime Time* is still delivered by Canada Post, then your renewal form will have accompanied this issue. The renewal form includes the option to have your dues deducted in subsequent years. Deduction from the pension cheque does make it easier for the CPPR to budget, so please consider this option if you haven't used it before.

In May, we had our first AGM as an independent group. Our AGM was hosted at Kwantlen Polytechnic University's Richmond campus by the Kwantlen Faculty Association, for which we are very grateful. We hope that in the future other FPSE locals will feel able to make the same gesture of support. Two new members were elected to fill vacancies on our executive: Tom Whalley, retired from Douglas college, and Ken Bauder, who used to teach at BCIT. After the morning business meeting, we had a very interesting and informative workshop led by Rob Field and Donna Jones of BC Investment Management Corporation on *bcIMC's Approach to Responsible Investing*. bcIMC is the organization that invests all the pension funds from the various BC public pension funds including ours.

I think I can safely say that the start up period of our organization is now complete and we can turn our attention to the future. We will be working to strengthen our relationship with the Pension Partners, and I will be inviting PSEA and BCGEU to send liaison representatives to our executive meetings in the way FPSE already does.

Good communication between us and the Pension Partners is critical if we are to ensure that our voice is heard when the Partners are making decisions. Having a strong liaison with the retired trustee, for

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**PRIME TIME** is published twice a year. If you would like to contribute an article or images, please contact Mary L. Griffin [marylgriffin@telus.net](mailto:marylgriffin@telus.net) or Al Valleau [al.valleau@shaw.ca](mailto:al.valleau@shaw.ca).

example, is crucial in our work to keep in touch with pension issues. Over the past two years, we have been fortunate to have a good relationship with Danny Bradford, the retired trustee, and we hope to have a continued strong relationship with the retired trustee to keep an eye on pension decisions, which will affect us all.

The larger our group, the more influential with the Partners we will be, so at the AGM, members directed the Executive to undertake a membership drive. Planning for this activity will begin at the fall Executive Meeting. Members also passed motions indicating their priorities: the best possible medical and dental plans, the restoration of subsidized premiums, and the restoration of full inflation protection. I can assure you that your executive will do their best to achieve these goals for us all. The full text of the resolutions can be found on page four (4).

We also passed a Constitutional Change that will allow our Active colleagues to join us as Associate Members five years before they become eligible to draw their pensions. This change comes at the request of prospective Associate Members and allows them to access Medoc and other services; it also reflects the fact that there is no more mandatory retirement at age 65. The changes to the Pension Plan also mean that our active colleagues are not retiring as early as some of us did.

In the rest of this *Prime Time*, Norah will be remembering Barry Bompas, Al will be discussing our finances and explaining how our Medoc renewals will work this year. Our “Notes From . . . .” section has returned, and Dennis will be discussing another interesting form of “cruising, so I hope you find this issue of import and interest.

Enjoy the rest of the summer.

*Mary L. Griffin*

### **In Memoriam: Barry Bompas**

Barry Bompas, a former director of our BC College Pension Plan Retiree association and also a former College Pension Plan trustee, died May 30, of cancer. He was 66. Those who knew him will not be surprised to learn that in typical Barry style, he continued to enjoy his usual activities through his treatments until very shortly before his death, with his trademark optimism and resilience. He is survived by his wife Lin.

Barry was widely respected for his principled, innovative ability to quickly assess, seek and find collaborative outcomes to challenging labour relations issues that served the best interests of all involved. He was also much valued for his humanity, exemplified by his caring, respectful approach and keen sense of humour.

We were the better for his service to the wider education community, which began in 1974 when he moved to what was then Fraser Valley College to look after HR and labour relations, ending as VP Administration at what became the University of the Fraser Valley. Prior to, and after, retirement from UFV, he continued to expand his already wide circle of influence, serving as an expert advisor and consultant to many educational organizations and provincial ministries. He was extremely well liked by all who knew him, borne out in the many heartfelt tributes that followed the announcement of his passing and in the Celebrations of Life held in his memory.

Our fledgling organization also benefited a great deal from his wide ranging experience in the BC system and the College Pension Plan, as we made the transition to full independence. He will be greatly missed.

*Norah Andrew*

## Updates from our Treasurer

### *Travel Insurance*



As you probably know by now, CPPR arranged for group rate Medoc travel insurance, house insurance, and pet insurance through Johnson, the same carrier with whom the RTA has arrangements. In all cases, please be certain to check your renewal statements from Johnson to ensure that you are now listed as members of the CPPR and not the RTA. As you are no longer members of the RTA, you will not be eligible for insurance under their group plans, and if you do have group insurance with Johnson, your insurance could be nullified if you do not have the correct association affiliation listed with them.

The good news is that the Medoc Travel Insurance rates are going down this year by about 6%. That decrease should be reflected in your policy renewal when it comes some time in July or early August. You might want to check your renewal to make sure your new premium reflects that change. Do remember, however, that your Medoc travel insurance premium rates are linked to your age and that they go up incrementally every five years. Also remember that there is a 90 day health stability clause attached to Medoc travel insurance. Make sure you are aware of the implications of the stability clause before you travel.

Johnson is in the process of developing a new travel insurance plan and hopes to have it rolled out in early autumn. Once we get the details of the plan and know whether it is good value for our members, we will inform you about it. From what I have heard, the new plan will have options in it, one of which eliminates the 90 day health stability clause that is a part of the Medoc plan. If the plan becomes available to our members, we will put information about it on our association web site.

### *Financial Snapshot*



We knew that the first few years of the new association would involve a number of larger set up expenses, including our web site, the organization our membership lists and contacting our membership about the new association. Gradually, as we move forward, we expect the one-time expenses to no longer make budgeting difficult and for our cash flow to even out. That said, we are conscious that we need to remain active in such areas as pension protection, access to group insurance, activism related to seniors' issues, and communications with our members. You will be happy to know that to this end, on our web site, we are going to post links to the three activist organizations we have affiliated with: COSCO (Council of Senior Citizens Organization), NPF (National Pensioners Federation) and the Centre for Policy Alternatives. Luckily, we have a healthy bank account that will enable us to grow the organization and serve its members needs as best we can. In the meantime, you can rest assured that ABC CPPR is in good health financially.

### *Retirees bad news item in Maclean's*

We can be thankful that we have a defined benefit plan, but we need to be vigilant in defending it both for ourselves and for those still working. *MacLean's Magazine* in their July 20<sup>th</sup> issue in their "Bad News" column noted that there are presently 6.4 million retirees in Canada. Of those retirees, 22 per cent of the private sector retirees are having a hard time making do with the money they receive, double the rate of public sector retirees who are financially pressed (9).

*Al Valteau*

Also check out the July edition of *The Monitor*, <https://www.policyalternatives.ca/monitor/index.php>.

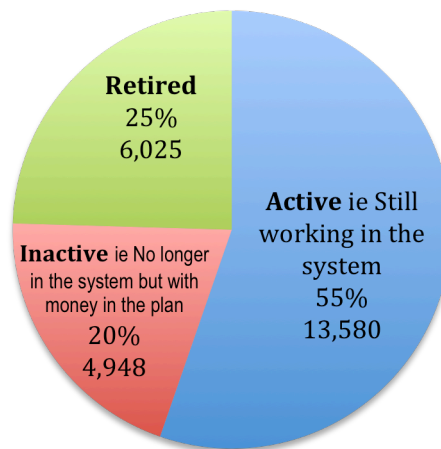
## Interesting Information About the Membership of our Pension Plan

(See the Membership Profile on the College Pension Plan Website

[http://www.pensionsbc.ca/portal/page/portal/pen\\_corp\\_home/cpp\\_home\\_page/cpp\\_about\\_plan/](http://www.pensionsbc.ca/portal/page/portal/pen_corp_home/cpp_home_page/cpp_about_plan/))

These numbers have interesting implications with reference to both our need for a membership drive and for the influence we ought to have given how much of the Pension Fund belongs to Retirees. This percentage will also grow as more Active Members retire.

### Members as of August 2014



### Summary of Policy Resolutions Passed at the May 2015 AGM

The CPPR will urge the Pension Plan Partners to work to ensure the best and most cost effective extended health and dental plans are made available to College Pension Plan retirees and to restore College Pension Plan subsidy of plan premiums.

The CPPR will urge the Pension Plan Partners to restore full inflation protection for retirees' pensions.

The CPPR will work with the FPSE and BCGEU to find a means to have input on the selection of the College Pension Plan Retired Trustee and to ensure a reporting relationship between the Retired Trustee and the CPPR.

The CPPR will implement a membership drive, under the direction of the executive.

## Our Administrative Support

When we became an independent organization, we could no longer access administrative support from the RTA Office. While much of the administration of our group still falls to the lot of our Executive, especially to our Table Officers, we do receive help from two sources. As you know, our mailing and legal address is C/O the Federation of Post-Secondary Educators, and FPSE is really helpful when it comes to providing us with meeting space and preparation for those meetings. Most of our administrative support, however, comes from Kerrisdale Office Services.

Located at 601 - 1281 West Georgia Street in downtown Vancouver, Kerrisdale Office Services ([kerrisdaleofficeservices.com](http://kerrisdaleofficeservices.com)) offer the people and businesses of downtown Vancouver and area a wide variety of business services. They provide bookkeeping and accounting assistance for any size business. Business Plan development for bank financing or business growth is a specialty. Currently, Melissa and Sheryn are providing our members with telephone and message service and are working to create the new data-base for our growing membership. They keep our information up-to-date and—most important—secure. They handle our bulk emails, and generally keep us organized.

We couldn't manage without their friendly and efficient assistance.



### Notes from . . . . *The Gulf Islands—June 2015*

Seven members from Coro Galiano (the little choir that could) had the experience of a lifetime when they sang the Fauré Requiem as part of a mass choir in Carnegie Hall in New York on June 2. The experience included 2 workshop/rehearsals with Dr. Craig Jessop, Conductor Laureate and former conductor of the Mormon Tabernacle Choir, but the highlight was definitely looking out from the stage at a packed hall and singing our hearts out. The standing ovation from the audience didn't hurt either!

After years of being isolated from one another by BC Ferries schedules, residents of Galiano, Mayne, Pender, Saturna and Salt Spring enjoyed 4 days from June 18-21 visiting one another during the first-ever 'Tour des Îles'. People were transported in private boats, free of charge, from one island to another, with each island trying to outdo the other in terms of hospitality, music and food. The weekend was a smashing success, and will no doubt be repeated annually for years to come.

The warm spring and early summer weather has produced bumper crops already, and farmers markets on all the islands are busy selling lettuce, hakurei turnips, beets, salad greens, bread, pastries, pies, nettle hummus and pesto, etc. and all kinds of crafts. Visitors to any of the islands shouldn't miss these events.

Unfortunately, the warm dry weather also means that the fire alerts have been on High for many weeks already, so if you come, please, please be aware that the smallest spark can cause a huge fire which our volunteer firefighters may not be able to control. There are no open fires permitted anywhere on the Gulf Islands until September 30 – please respect this law and report any smoke you smell or see to the local fire department immediately.

*Christina Stechishin*

## *Sunshine Coast Happenings*

Summer time on the Sunshine Coast is pretty darn wonderful. For those who enjoy the outdoors there are walking, hiking and off road cycling trails of every difficulty, water sports including fishing, kayaking, stand up paddle boards and swimming from one of our many beautiful beaches. We have three golf courses to pick from. Then there's our markets: a Saturday farmers market in Sechelt, a Friday market in Gibsons, lots of garage sales, and numerous interesting retail shops.

The 33rd annual Festival of the Written Arts, which features only Canadian authors runs from August. 13-19. The famous Show and Shine Car event held in Sechelt is the weekend before. There is pretty much something happening every weekend all summer long.

Like most west coasters, we are also experiencing beautiful weather but becoming increasingly concerned as the water levels drop in the watershed. Fear of forest fires is real, and drought could have a major impact on the fisheries. But for now we are basking in sunshine, dining from our gardens and enjoying life.

Our major concern continues to be the rising costs and insufficient sailings of BC Ferries. It is very expensive for individuals to enjoy events in the city and for families to come to vacation or visit their parents. There are many who believe a toll highway that continues beyond Whistler would be more desirable and improve access for everyone. Then the ferry would be an option, not a requirement.

*Judy Wilbee*

## **I'm Not Cut Out for Cruising – Yet**



This statement deserves a bit of an explanation. I actually enjoy boating. In fact we own a 24 ft. sailboat; a 14 ft. aluminum runabout; a 14 ft. canoe and no less than 4 kayaks of various configurations. The travel industry markets large boat cruising very heavily to retirees. We have done a repositioning cruise with Holland America (down the Pacific Coast) and a wedding on a Princess Cruise (in the Caribbean), but sharing a boat with 3,000 others is definitely not our idea of a good time – yet, anyway.

In the past we have enjoyed some wonderful, intimate (in terms of passenger numbers) boat cruises: a BC Ferries repositioning from Prince Rupert direct to Tsawwassen; one of the first trips by BC Ferries on its Discovery Passage route from Port Hardy to Bella Colla return; trips on

the coastal freighters Lady Rose and Frances Barkley in the Port Alberni Inlet out to the coastal village of Bamfield; a two week trip from Trinidad to the Bahamas on the small supply ship the *Amazing Grace*, serving the now defunct Windjammer Fleet; and most recently a 2 week trip in French Polynesia aboard the *Aranui*, the supply ship connection to the Marquesas Islands north of Tahiti. In each of these experiences there were no more than 150 passengers on board and these trips provided us with numerous one- of- a- kind experiences.

This past winter we joined the *Aranui 3* for a trip from Tahiti out to the Marquesas Archipelago that finishes off with a final stop in Bora Bora in the Society Archipelego. The *Aranui 3* is a purpose built freighter/passenger ship



that makes about 16 trips per year to 10 towns and villages on the small Islands that make up the Marquesas Archipelego. The guests that arrive on the freighter are just about the only visitors that these Islands see in a year. On our trip, there were 135 passengers composed of 50% French, 25% German, and 25% English speakers. Most were European with a smattering of North Americans.

Each of the language groups had its own guide for off ship hikes, jeep tours, and visits to archaeological and historic sites. There was also an on board multilingual lecturer who provided information sessions on Marquesas history, politics, religious practices, and culture. We also had the opportunity to learn about the ship's operation from the cargo master and the ship's designer. Sixty percent of the company's revenue is derived from hauling freight and 40% from passengers so it is a basically a working ship vs a cruise liner, but its amenities are very easy to live with and included a multi-use salon, lounge, fitness room, pool, and plenty of sundeck space.

When the ship arrives in port the crew busies itself with the tasks of unloading everything from heavy equipment to refrigerated cargo containers and loading produce and copra for transport back to Tahiti. As passengers, we were always provided with a number of interesting options to occupy our port time and there was no additional charge for jeep tours, dinners on the Islands, or guided walks, hikes, and cultural events. The food on board was of excellent quality (served dining style mostly, but there were a number of buffets) and always included local specialties – lots of seafood, and served with a nice variety of French and Spanish wines – which was included in the cost of passage. Upon our return from an on shore adventure we had the use of a small pool and each night a band made up of members from the crew provided wonderful entertainment in the bar/lounge on the upper deck. When we did have sea days – and there were only 2, one in each direction, there was a variety of on board activities and movies featuring activities/history of the Marquesas to keep us occupied.

In November of this year a brand new *Aranui 5* will debut – a little bit larger boat with some fancier passenger amenities than our boat but undoubtedly with the same down home and local appeal of the other *Aranuis* that have gone before it. There will be no *Aranui 4* as the number four is an unlucky number in the Chinese tradition and the line was started over 50 years ago by Chinese immigrants.

The citizens of French Polynesia hold EU Passports and the standard of living is more akin to Europe than the rest of the South Pacific (Tonga, Samoa, Fiji, etc.). This means that it is not a particularly inexpensive place to visit (our rental cars in Tahiti and Moorea cost us more than the even larger car that we rented in Norway, which to that point had been our most expensive rental). The vivid blues and greens that comprise the land and water scenery are almost unbelievable, but we did feel that the unique experiences were worth the expense – after all this is supposed to be what Paradise is all about!

For accommodation in French Polynesia, B&B's and Guest Houses tend to be more reasonable than hotels plus you have the advantage of local flavour. The locals dine very nicely at the food trucks that are scattered quite liberally throughout most of the major towns on the larger Islands. They also serve a variety of reasonably priced foods for tourists as well!

French Polynesia is a once in a lifetime trip and is highly recommended if you want something unique, off the beaten path, and would like to be treated more like a traveller than a tourist.



*Dennis Anderson*

## Stay Connected with us and with Others

**Check Out Our Website** [www.BCCollegePensionPlanRetirees.ca](http://www.BCCollegePensionPlanRetirees.ca)

**CONTACT US** via email at [info@bccollegepensionplanretirees.ca](mailto: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 6<sup>th</sup> 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](http://www.bc.forum.ca)

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

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

