



# *Prime Time* Winter 2024

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



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*Prime Time* is published twice a year. If you would like to contribute an article or images, please contact Mary at [editor@cppr.ca](mailto:editor@cppr.ca).

## From the Editor

Happy New Year to everyone.



What do you know about new CPPR President, George Davison? About the value of public sector pension plans? About TFSA's and our Cost of Living Adjustments (COLAs) and the Inflation Adjustment Account (IAA)? You'll find some answers in this issue of *Prime Time* as well as some memories of our November 2023 AGM.

You'll also discover that the Pension Corporation and the Board of Trustees want information from you, so watch your email in February when, if the Pension Corporation has your email, you will receive an opportunity to share your feelings about post-retirement benefits. More details can be found on page 4.

BCITRA, KPURA, and LCAR are also keeping us up to date with their activities, and you can check COSCO and CURAC's websites for updates on their activities. Their website addresses can be found on page 16.

I believe you'll find this Winter 2024 issue of *Prime Time* interesting and worthwhile. I hope to see you on screen when we have our Special General Meeting (see page 13) at 10:00 am on February 7.

*Mary L. Griffin*



BC legislature Building at Night  
Photo: Adrienne Chan





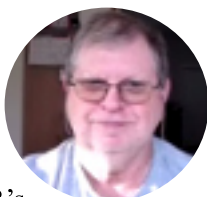
**Caught on Zoom** (L-R, row by row from top)

Mary L. Griffin; John Wilson; Adrienne Chan;  
Ian McAskill; Carole Whitmer; Dennis Anderson;  
Gordon Lee; George Davison; Diane Bradley ;  
Dan Bradford; Gordon Farrell; Paul Ramsey;  
Ken Shaw; Sandra Carpenter.

*Photo: John Wilson's screen*

## President's Greeting

At no time in the hard-fought campaign to become CPPR President was I asked about myself, my background, or what I'd like for CPPR's future. So here goes! I am a historian, educated at Carleton, Ottawa U, and the University of Alberta, earning a BA (hons), MA and Ph.D. over 16 years of study in Canadian History. My thesis was on a long-forgotten politician named Francis Hincks, who brought together Baldwin and LaFontaine in the 1840s to win responsible government, and who went on to be co-Premier from 1841-1844.



I started teaching at the U of A in 1983 and was a wandering sessional for 7 years (U of A, McGill, Keyano College, U Victoria) before landing a job at the College of New Caledonia in Prince George. UNBC had been promised but not yet built when I arrived in 1990, and I got involved in the Faculty Association in 1992 as VP, chiefly doing liaison with CNC & UNBC. The next year, I was President and served in the capacity for 5 years, leading the FA in a strike over the College's attempt to contract out our work during the winter of 1995.

I was part of the negotiating committee in 1998 on the first Common Agreement (with Danny Bradford representing the BCGEU), and again in 2001, and 2004, and 2007. I co-chaired the last two rounds with Danny, fighting the Liberals to hold our own. The early 2000s saw dozens of cuts at the college – I was either President of the local, chief steward or bargainer through these years, and was myself given 3 layoff notices between 2005 and 2009. In the latter year, I ran for FPSE's Secretary-Treasurer, served in that capacity for 6 years, and then 4 years as President. For several years, I was on the SFU Labour Studies advisory committee, watching it grow from a few courses to an undergraduate degree. I was on the Board of the United Way of the Lower Mainland for 9 years, ending up as Chair of the Labour Committee of the Board. Nationally, I was the President of the National Union of the Canadian Association of University Teachers (NUCAUT) for 6 years and served on the Canadian Labour Congress' Canadian Council (and a Labour Council Task Force for a couple years), and CAUT's Contract Academic Staff committee. During my 10 years at FPSE, I was a partner representative on the College Pension Plan and helped make improvements to the plan along with the other partners and trustees.

When I returned to Prince George & CNC in the fall of 2019, I had an ed leave (my second in 31 years) and did a lot of work on the 50<sup>th</sup> anniversaries of FPSE and FACNC.

Unfortunately, COVID hit in March 2020 and the large celebration that was planned did not take place. I've also been working on my local history, which came out of lectures at CNC and that I've been plugging away on for years. I retired at the end of August, 2021, joined the CPPR and was elected Secretary at that fall's AGM. I'm also on the Board of the BC Labour History Centre and did a labour history walking tour of downtown Prince George for BC Fed Regional Conference delegates last June with Donna Sacuta of the BCLHC. I also Chair the PG Heritage Commission, which oversees the heritage register and heritage signs in the city – it is

still recovering from a huge changeover of volunteers and city staff caused by COVID.

**What do I bring to the CPPR?** A long history of union activism, much of it at the bargaining table or lobbying politicians provincially and nationally.

What do I see in CPPR's future? We know only 7% of retirees have joined CPPR, yet we lobby on behalf of all retirees. We need more members to give credence to the idea that retirees have a voice in decisions around our pension plan. We benefit from the work that FPSE, the BCGEU and previous CPPR Boards have done over the years, yet we need to ensure that our plan is preserved and strengthened, that we have better access to benefits and travel insurance, that we work collaboratively with the other public sector plans' retirees' associations, and that we help enrich retirees' lives.

The new CPPR Board will meet in the new year in a Special General Meeting to make some changes to the constitution and bylaws designed to focus our attention on work that needs to be done to benefit our plan's retirees. We're making changes to the website so we can improve communication with our members, and we've struck a strategic planning committee that will be focused on recruitment and what value CPPR can bring to members.

I'm excited about what lies ahead, and I'm looking forward to working with our Board to make CPPR a larger, more responsive voice for our college pension plan members.

*George Davison*



## WATCH YOUR EMAIL: Two surveys coming from the Pension Corporation!

### Retired? Extended health care survey coming soon!

The College Pension Board of Trustees wants to better understand how the plan's extended health care (EHC) coverage for retired members is meeting your needs.



Ipsos, on behalf of the board, will be sending out survey invitations in **February**. The invitations will be emailed to retired plan members who live in Canada. **You must have an up-to-date email address in My Account to receive the invitation.**

Whether or not you use the plan's EHC coverage or have EHC coverage elsewhere, if you're a retired plan member, the board still wants your feedback. (If you're interested in learning more about eligibility for the plan's EHC coverage, please visit *Retirement health coverage and you* on the plan website.)

Please visit My Account at college.pensionsbc.ca by February 1 to register or to log in and **make sure your email address is up to date.**

*CPPR understands this survey will be available for all retirees.*

### Communications Survey Coming February 5

The Pension Corporation is interested in discovering your thoughts about how it communicates with retired members of the College Pension Plan.

*CPPR understands this survey will be sent to a random sampling of retirees.*

**Please take the time to respond to these surveys if/when you are contacted. Ensure retirees' voices are heard.**



# REMEMBERING AGM 2023



Photos: George Davison

## Executive 2023-24

George Davison, President, CNC  
 Dan Bradford, Vice-President,  
 Selkirk  
 Ian McAskill, Secretary, UFV  
 John Wilson, Treasurer, Capilano U  
 Mary L. Griffin, Past-President, KPU

Directors:  
 Dennis Anderson, Selkirk, C2T2  
 Adrienne Chan, UFV  
 Norma Boutillier, VCC  
 Diane Bradley, Langara  
 Gordon Farrell, BCIT  
 Gordon Lee, KPU  
 Paul Ramsey, CNC  
 Ken Shaw, Coast Mountain  
 Carole Whitmer, CNC

## Our Pensions: Value for us and for our Communities

Around **427,000 public employees** working in their communities **contribute an average of 8% of their salary to their pension plans each year**. Their contributions are typically matched by their employers.

Over **\$7 million annual pension payments** are made to **265,000 retirees** of public sector plans living in communities across BC.

### Our Pensions contribute toward

- **Reduced financial stress**
- **Improved health**
- **Greater community involvement**

### Pension spending and operations also

- **Help generate approximately \$11 billion of economic impact in BC.**
- **Support over 110,000 provincial jobs and 7,000 mostly small business.**
- **Provide approximately \$2.8 billion of tax revenue (provincial and federal).**

**\$10 pension paid**  
=  
**\$15.77 economic benefit**  
**in BC**

*Source: Presentation by Adam Molineux, Executive Director, Public Sector Employers' Council (PSEC) Secretariat, Ministry of Finance, at CPPR's AGM on November 8, 2023, informed by a Canadian Centre for Economic Analysis Study entitled, "Economic Benefits of Canadian Public Sector Pension Plans - November, 2021."*



*You might consider keeping this page for reference for next time someone suggests pensions are a drain on the economy (Ed.)*



*2024 is here! As of January, our monthly pension payments will be increased by 4.4%. In this time of financial uncertainty for many, we know that our pension plan is in good shape and is a reliable source of income.*

*But how much else do we know (or not know) about the College Pension Plan? Let's start the year with a quiz and some facts and figures about our plan.*

1. Which is the best description of our pension plan?
  - a. Registered Retirement Savings Plan
  - b. Defined Benefit Pension Plan
  - c. Tax Free Savings Account
  - d. Defined Contribution Pension Plan
2. Our pension plan was established and enrolled its first members in 1968. How many members are enrolled in the plan now?
 

|           |           |
|-----------|-----------|
| a. 55,000 | b. 45,000 |
| c. 35,000 | d. 25,000 |
3. Who runs our pension plan?
  - a. The Government of B.C.
  - b. The B.C. Pension Corporation
  - c. The Superannuation Commissioner
  - d. The Board of Trustees
4. Which of these post-secondary institutions does not participate in the College Pension Plan?
  - a. University of Northern B.C.
  - b. College of the Rockies
  - c. B.C. Institute of Technology
  - d. Simon Fraser University
5. Your pension is paid for by the contributions you and your employer made and by returns on investments. What portion is paid for by returns on investments?
 

|        |        |
|--------|--------|
| a. 0%  | b. 25% |
| c. 50% | d. 75% |

## Questions for the New Year

6. It's nice that we often get a yearly cost of living adjustment (COLA), but that additional money is only there for the one year.
  - a. True
  - b. False
7. Which of these types of investment are not held by the College Pension Plan?
  - a. Canadian stocks
  - b. Real estate
  - c. Bitcoin
  - d. Corporate bonds
8. Bonus question: How long have I been serving as the "retiree trustee" for our plan?
 

|            |            |
|------------|------------|
| a. 2 years | b. 4 years |
| c. 6 years | d. 8 years |

*Check your answers on Page 8*



*Paul at the AGM  
Photo: George Davison*

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

## Answers to the New Year Quiz

1. **(B)** It's a defined benefit pension plan. The "benefits" (pensions) that we receive depend on our years of service and our salaries when we were working—they are "defined." Retirement benefits from those other vehicles can vary considerably, depending on returns on investments.
2. **(C)** The plan has approximately 35,000 members; about 10,000 of whom are retired. The percentage of retirees in the plan has recently been growing faster than overall plan membership.
3. **(D)** Ever since our plan became a joint-trusted plan in 2001, the ten trustees appointed by employer and employee organizations are responsible for running the plan. They set contribution rates, determine asset allocations, approve plan rules and annual COLA increases, and do much else. Prior to 2001 the government of B.C. employed a Superannuation Commissioner, reporting to the Minister of Finance, who ran the plan.
4. **(A)** Maybe the University of Northern B.C. will join the plan in the future, but currently it's not one of the two dozen institutions served by the College Pension Plan. Simon Fraser University is the newest institution in the plan, joining in 2021.
5. **(D)** It may be hard to believe, but 75% of our pension payments come from the money made by investing our contributions. I call it the miracle of compounding returns.
6. **FALSE.** Very, very false. While COLA increases are not guaranteed and are dependent on funds available in the plan's Inflation Adjustment Account, once they are granted they become part of our basic guaranteed pension payments.
7. **(C)** No surprise here, I'm sure. The British Columbia Investment Management Corporation handles investments for all the B.C.'s public sector pension plans. They invest the over \$7 billion of our plan's money in a wide variety of assets—everything from Canadian and U.S. stocks and bonds, to real estate developments in Vancouver, to a forest company on Vancouver Island. But bitcoin is way too risky for a conservative operation like a pension plan.
8. **(D)** That's the closest answer to the truth. I have been a trustee for nearly 7 1/2 years. I will complete my last term (and 9 years on the board of trustees) in August 2025.

*And that's it for the 2024 College Pension Plan quiz. If you need more information about any of these questions or have other questions you'd like the answers to, do ask.*

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



Sun Peaks  
Photo: Gordon Lee



# Comments and Concerns:

Treasurer John Wilson

## The Devil is in the Details

### This Issue - Tax Free Savings Account - TFSA

#### 1. Is your spouse a “successor holder” or a “beneficiary”?

Your spouse could be either but not both, and there is a difference.

| Successor holder  | Beneficiary   | Comment   |
|---|---|---|
| <ul style="list-style-type: none"> <li>TFSA plan continues</li> </ul>                                     | <ul style="list-style-type: none"> <li>TFSA plan is terminated</li> </ul>   | The successor holder gets to keep all the tax free earning room. More tax free earnings you have control over is very good. |
| <ul style="list-style-type: none"> <li>Profits continue to be tax sheltered.</li> </ul>                   | <ul style="list-style-type: none"> <li>The survivor will inherit the assets tax free, but gains made after death become taxable.</li> </ul> |   |
| <ul style="list-style-type: none"> <li>Unused contribution room expires</li> </ul>                        |   | Get assets into tax free TFSA so they can stay sheltered until need by successor holder (spouse).                           |
| <ul style="list-style-type: none"> <li>The survivor cannot make new contributions to the TFSA.</li> </ul> |   | Ensure automatic transfers stop.  |

#### 2. Other tips

- Make your contributions for the new year as soon as possible.
- Next December, if you think you will need to take some money out of your TFSA early in year for some purpose not yet set in stone, you can replace the withdrawal in the new year without using up contribution room. Replacements cannot be done in the year of withdrawal unless you have contribution room that is then used up.
- Example: You have \$1,000 of contribution room and take out \$1,000 of your TFSA and then repay the \$1,000 in the same year. You have the same amount of money in the TFSA, but you just used up your \$1,000 of contribution room. If you took out \$1,000 in December and repaid it in January, you will have lost one month of earnings, but still carryover the unused contribution room to allow \$1,000 of extra room for contributions.

# COLA - Cost of Living Adjustment

## NOT GUARANTEED

The CPPR's purpose is to advocate for your pension benefit interests. One of key area we monitor is COLA adjustments made each year and the methodology adopted.

A new funding policy\* was adopted in 2021 which ensures excess surplus is used to reduce contribution rates of members and employers without allowing for increased assurance that full COLA protection will be available.

**A 75% probability** is the goal set for keeping full COLA payments through the Inflation Adjustment

**An 80% probability** is the goal set for keeping contribution rates stable through the Rate Stabilization Account (RSA).

There is also a proposal to eliminate a significant source of funding for the Inflation Adjustment Account (IAA). The College Pension Plan Board of Trustees has agreed to inform and consult with the CPPR on this proposal.

**My concern is that the funding, for the non-guaranteed COLA, should be strengthened not weakened.**

**Table of COLA since 2011**

| Year   | COLA %<br>CAP LIMIT | College<br>Pension<br>Plan CPI%<br>Calculated | College<br>Pension<br>Plan COLA<br>% Granted |
|--------|---------------------|---|--|
| Totals | (1.10)              | 31.80   | 30.70  |
| 2010   |                     |   |  |
| 2011   | 1.83                | 1.60  | 1.70   |
| 2012   | 1.83                | 2.80  | 1.83   |
| 2013   | 1.83                | 1.80  | 1.80   |
| 2014   | 1.83                | 0.90  | 0.90   |
| 2015   | 1.83                | 1.80  | 1.80   |
| 2016   | 1.83                | 1.20  | 1.20   |
| 2017   | 2.07                | 1.50  | 1.40   |
| 2018   | 2.07                | 1.50  | 1.50   |
| 2019   | 2.07                | 2.30  | 2.07   |
| 2020   | None                | 1.90  | 1.90   |
| 2021   | None                | 0.90  | 1.00   |
| 2022   | None                | 2.70  | 2.70   |
| 2023   | None                | 6.50  | 6.50   |
| 2024   | None                | 4.40  | 4.40   |

35.3% Growth in a pension started in 2011. This growth once granted is part of your basic pension and thus guaranteed.

Less than full inflation COLA in 2012 and 2019 totalled a loss of 1.1%.

**Strengthen IAA not Weaken**

\*Excerpts from the Funding Policy can be seen in "The Small Print" on page 16.



# News from Other Groups

## New Presidents for BCIT and BCITRA

The BCITRA AGM was held on November 14, 2023. The new BCIT President Jeff Zabudsky spoke of the importance of a strong retirees group and was pleased to hear of our Bursary endowment supporting deserving students. In addition, he indicated how impressed he is with all of the important BCIT programs and activities which he is still learning about. He is pleased to be at the helm of this large institution with its 6 campuses and approximately 50,000 students annually.

The BCITRA Board of Directors elected Gordon Farrell as its President. The Member services position was divided in two to provide a higher level of service to our members and other stakeholders. A Christmas lunch was held on December 8<sup>th</sup> and was well attended. It is our intention to offer these luncheons on a frequent basis.

A priority for BCITRA is to continue working with BCIT IT to bring our IT needs under the umbrella of BCIT. It is anticipated that this milestone will be achieved during 2024.

As BCIT is celebrating its 60<sup>th</sup> anniversary in the Fall of 2024, the BCITRA is anticipating participating in these activities. We are encouraging our members to help grow our endowment for this 60<sup>th</sup> anniversary.

*Gordon Farrell*



Winter Fungi  
Photo: mlg

## LCAR raises funds at its Gala

LCAR held its AGM on Thursday, September 21st 2023. This was attended by 29 retirees and 4 senior administrators. The Langara President, Dr Paula Burns, welcomed the group and gave an update on major college events and initiatives. Simone Le Blanc, Director, College Advancement, Executive Director, Langara College Foundation also gave a short presentation about the fund raising work of the Foundation. Board members were elected and Diane Bradley and Patricia Cia are continuing as Chair and Vice Chair of the Association. A social followed the business meeting and two retired English instructors provided very enjoyable entertainment by reading short stories which they had written.

In the Spring term, we are planning to hold several events, including workshops provided by the Seniors' Health & Wellness Institute. We are also working in cooperation with the Langara Foundation and a financial advisor to produce our own workshop on estate planning and charitable giving. Our main social function of the Spring will be the Langara Gala, a variety performance showcasing the very varied talents of past and present college employees, and this will take place in Studio 58 on Monday, April 8, 2024 at 7:30 pm. All are welcome. Our events and the next copy of our newsletter will be posted on our website. <https://lcar.ca/news-events/>

*Diane Bradley*

## Kwantlen becoming even more Age Friendly

Kwantlen Polytechnic University in fall, 2023, joined the University of the Fraser Valley and UBC Okanagan in being designated as an Age Friendly University. The Kwantlen Polytechnic University Retirees Association, KPURA, on the recommendation of CPPR board member, Adrienne Chan, invited Shelley Canning from UFV to speak to them. She spoke about UFV's approach to becoming an AFU and its Centre for Education & Research on Aging which promotes gerontological

research and educational programs at UFV and in senior communities in the Fraser Valley, BC.

The idea for KPU to join the AFU originated with KPURA after attending an AROHE (Association of Retirees of Higher Education) meeting. As a retiree organization, KPURA does not have the same ability to bring about change that an internal department has. However, it plans to learn more from the experiences of UFV and UBCO to learn what recommendations it might make to further KPU's age friendliness.

On November 30, 2023, at KPU, TEDx held a Salon on the topic of Healthy and Vibrant Aging which you can find on the TEDx site. I was fortunate to be able to attend because KPU's VP of External Affairs, who sponsored the event, was unable to attend and generously passed his tickets on to me. Aging is becoming popular!

As for social events, KPURA gathered on Thursday, October 19 at Country Vines Winery in Richmond. Photos can be seen in the KPURA newsletter. KPURA last gathered there in February 2020 shortly before COVID. It is a lovely environment - a picnic area and outdoor lounge. A wine tasting was hosted by the owner Eric, and then the opportunity to visiting with colleagues.

On December 7, 2023, KPURA held a Festive Lunch at the Fort Langley Pub for the second year. The administrator who works with KPURA, VP of External Affairs, Randall Heidt, attended. He surprised members by picking up the check! A welcome Xmas present, indeed!

Randall has made KPURA feel even more welcome by inviting them to be his guests at KPU's Inaugural New Moon Gala on **Thursday, January 11th** to which tickets are normally \$75. Special guest **The Honourable Steven Point will deliver the keynote address.** The gala will help raise

#### Links to our Affiliate Groups

|        |  |       |  |
|--------|--|-------|--|
| BCITRA | <a href="http://bcitra.ca">bcitra.ca</a> | KPURA | <a href="http://kpu.ca/retirees">kpu.ca/retirees</a> |
| LCAR   | <a href="http://lcar.ca">lcar.ca</a>     | SFURA | <a href="http://sfu.ca/retirees">sfu.ca/retirees</a> |

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

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

**Why not consider affiliating your group with us?**

**Email us at [info@cppr.ca](mailto:info@cppr.ca) for more information.**



Photo: mlg

funds to support scholarships, bursaries and other initiatives for Indigenous students. There will also be Indigenous performances, a silent auction.

KPURA is also coordinating with KPU's senior college, Third Age Learning at Kwantlen, TALK. Randall Heidt responded to a letter from TALK saying, "There are quite a few themes, questions and ideas in your letter and I was thinking the most efficient way to address them is for all of us to meet and work out the best path forward for KPU being an Age Friendly University (AFU)." Randall is setting up a 60 minute Teams meeting with representatives from TALK, KPURA and ACP "to address the questions in your letter as well as consider ways that we can all work together to mutual benefit going forward."

KPURA at a board meeting soon will be hearing from COSCO (Council of Senior Citizens Organizations of BC) president, Leslie Gaudette. The more interactions among organizations representing seniors, the more age friendly we will be able to become.

*Sandra Carpenter*



# Don't Forget

## To Check these websites

The Council of Senior Citizens (COSCO) <http://coscobc.ca> and College and University Retiree Associations (CURAC). <https://curac.ca>

Both groups with which we are affiliated,

Also, don't forget that

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

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

BCGREA [bcrgea.ca](http://bcrgea.ca)

BCRTA [bcrt.ca](http://bcrt.ca)

MPRA [mpr.ca](http://mpr.ca)



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

# Special AGM

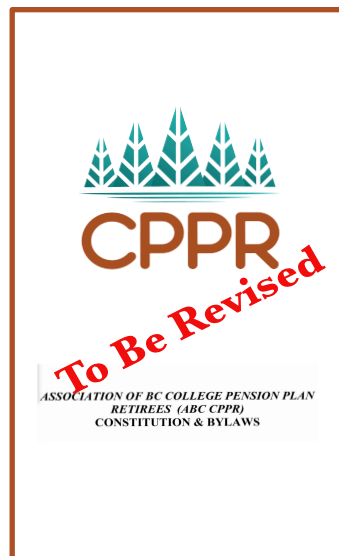
**Special General Meeting  
February 7, 2024  
Zoom**

**10 am - noon.**

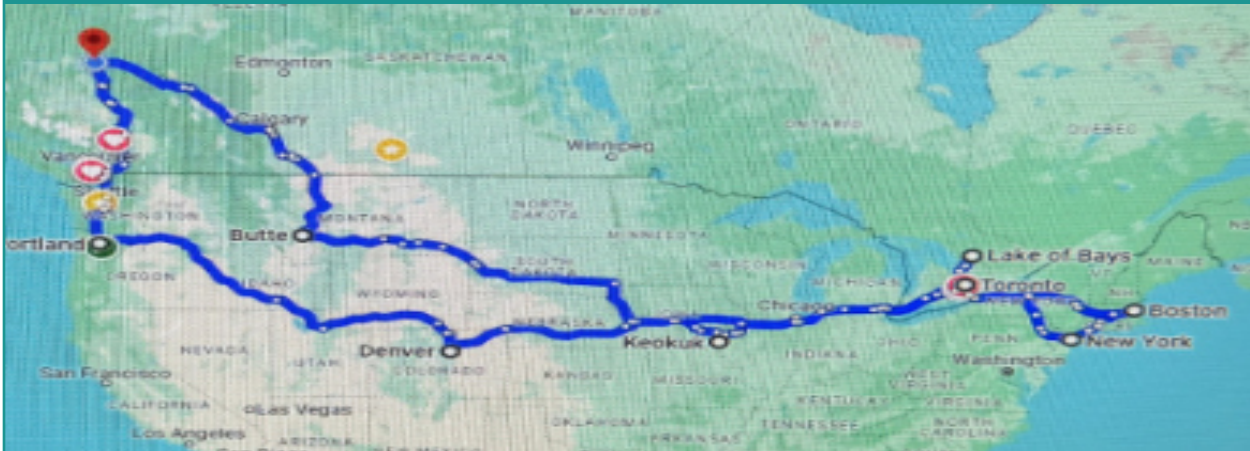
**The Zoom link will be sent out in mid-January.**

**Please advise Ian McAskil, CPPR secretary, whether you intend to attend at [secretary@cpr.ca](mailto:secretary@cpr.ca).**

*As agreed at our November AGM, this meeting will consider one item, the revised Constitution and Bylaws, which were emailed to you on 6 January 2024.*

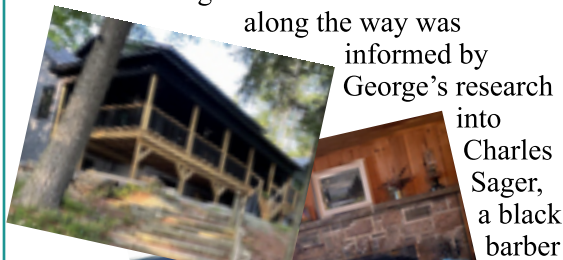


# How George Spent his Summer Vacation



Map: Google Maps

This summer's trip to Ontario had two goals: visit George's 98-year-old Dad and see the new cottage that his brother had built, replacing the family's 100 year old 3 season cottage on Lake of Bays near Huntsville, Ontario. But how we got there and what we did



along the way was informed by George's research into Charles Sager, a black barber who showed up in Fort George on a scow on the Fraser River with a bathhouse and barbershop on board, and who called out the town council for being racist in 1921. This is one of the rabbit holes George has followed while working on his local history. He never imagined it would take him where it did!

Sager was born in Montgomery, Alabama, in 1867 but found his way to San Francisco as a teenager (his father was there), and then Butte, Montana, which, in 1888, was a bustling mining town built around the largest copper deposit on earth. Sager was listed as a mail clerk and a barber; he married there in 1891 and was soon involved in dancing, singing and acting in cake walks (a pre-civil war southern spoof of slave-owners' parties) and minstrel shows. He fronted Ernest Hogan's Criterion Quartet (Hogan is often referred to as the father of ragtime) in Salt Lake City, Spokane and other parts west. Before long, he was writing and directing his own productions: *The South in Slavery*, *Darkness and Dawn*, *The Negro* and *The Man from Bam*. These shows had casts of over 100, made up mainly with local talent who rehearsed for weeks, and whose shows were benefits for a local church or charity. The skits/acts showed the progress of the black race from emancipation in 1863 up to the end of the 19<sup>th</sup> century. These shows played in Kansas City, St. Louis, Minneapolis, Indianapolis and places in between. The second act of *Darkness and Dawn* was performed at Carnegie Hall in New York in 1902, and Sager landed a job as Director of Amusements at the Pekin Theatre in Chicago, the first all black theatre in the US.

But after a year, something happened and Sager left, heading north to Winnipeg and falling back on his barbering. In 1913, he was on the

Fraser River, servicing work camps along the Grand Trunk Pacific route as it was building west. In Fort George, he put down roots, staying for 17 years with a barbershop and bathhouse on 3<sup>rd</sup> Ave, and was involved in the local Methodist, then Presbyterian churches, a Male Glee Club and Pierrot Troupe. Sadly, Willa, his second wife, died here in 1926 and is buried in the PG Cemetery. In 1930, he left to go back to the US, ending up in Brooklyn, and playing a bit part in a Flo Ziegfeld production called *Smiles*, starring Marilyn Miller and Fred and Adele Astaire. It ran for 63 performances on Broadway. He married twice more, dying at the ripe old age of 89, and is buried in the Evergreens cemetery in Brooklyn.

So the trip east following in Sager's footsteps, again in our Ram 1500 with a canopy and travelling from Costco gas bar to Costco gas bar and KOA campground to KOA campground took us to Butte, Montana, Hamilton, Missouri (a quilting town that George's wife Dawn wanted to visit), Columbia & Mexico, Missouri, Keokuk, Iowa, places that had opera houses seating 1000 or more patrons. Five thousand people gathered for the Emancipation Day celebrations in Keokuk in August 1898 where Sager's play, *The South in Slavery*, was a big hit. Then we went on to Chicago – the Pekin Theatre is now but an empty lot, as is the Institutional Church, but Sager's 1905 house in East Chicago that he had a two-story addition built on the back is still there.

While waiting for our week at the new cottage, Dawn & I offloaded the canopy, having bought a truck camper in Orillia (it wasn't installed til Aug 8) and went



on a quick trip to NYC (Carnegie Hall is being renovated) and Brooklyn's Evergreens cemetery (where Sager is in an unmarked grave) and Boston (to see the Colonial Theatre and a Red Sox-Blue Jays' game). We had a great city tour with Elaine Bernard and partner Greg Gigg – Elaine has strong BC connections

and was the Director of the Labour Studies program at Harvard for decades.

After a 5 day reunion at the cottage, we headed west, through Sarnia, down to Indianapolis, St. Louis (and a Cardinals' game), Denver, & Salt Lake City. Sager had

performed at Saltair, a massive amusement park the Mormons built on 12 ft piers on the



lake that boasted the largest dance floor in the world – it's now nothing but a few pilings as it burned down and the lake has receded. As the truck was riding pretty low with the weight of the new camper, we found a shop in Portland, Oregon to install air bag suspension on the way home, trying to avoid smoke and fires in SE BC and along the Columbia River. The coast was clear, and it was smooth sailing home, stopping in Lillooet to visit Dawn's Mom, Eileen. Only 16,463 km this summer, and lots of photos to remember them by!

*George Davison*

Who also took the photos and annotated the map

## Thinking of Travelling, Don't forget

**"B.C. residents are strongly advised to purchase additional health insurance when travelling to other Canadian provinces/territories to cover the cost of services not included in the reciprocal agreement.**

**The cost of medical care outside Canada can be much higher than the amounts payable by MSP and extended health care plans. For complete protection, additional medical insurance should be purchased from a private insurance company, even if you only plan to leave the country for a day. Check the exclusions and limitations of your private insurance policy carefully to ensure that the policy meets your personal needs."**



Source: <https://www2.gov.bc.ca/>

Search for Medical Benefits Outside of British Columbia.



# Connections

**KNOW** an ex-colleague who's already retired or 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](http://cppr.ca)

To update your own information,  
Email us at [info@cppr.ca](mailto:info@cppr.ca)  
Phone 1-844-655-6565 or  
Write to us at  
3-2424 Main Street, West Kelowna, BC  
V4T 1P6

## The Small Print Excerpts from The Funding Policy

Funding Policy 6 (d)

- (d) Accordingly, and subject to 6 (b), the surplus allocation policy is to maintain PBSA minimum surplus as a cushion, and use any Accessible Going Concern Excess as follows:
- (i) Firstly, reduce the contribution rate to the greater of the Contribution Rate and the entry age normal cost, subject to materiality, but if the current contribution rate is less than the EANC, then use surplus to support a contribution rate of the greater of the current contribution rate and the EANC minus 1.0% ,
  - (ii) Secondly, transfer surplus to the IAA to support the indexing and to the Rate Stabilization Account (RSA) to stabilize the contribution rate, as required
  - (iii) Thirdly, consider benefit improvements or contribution rate reductions.

### Probabilities

**75% for IAA** is based on less than 25%

8(b) in Funding policy

The target amount in the IAA to achieve a prudent reserve as per the JTA is the amount required in order to keep the stochastically modelled probability of an indexing cap being reinstated to less than 25% over a period of 15 years following the valuation in question.

**80% for contributions**

9(e) in Funding policy.

The target amount required in the RSA is the amount required to keep the stochastically modelled probability of the Basic Contribution Rate being equal to the entry age normal cost at 80% over a period of 15 years following the valuation in question.

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

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

**Other Direct Links from their site**

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

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

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

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

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

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

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

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

**And don't forget to check on the activities of the Groups with whom CPPR is affiliated**

**Council of Senior Citizens of BC**

<http://coscobc.ca>

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

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

