



The Pen

Pensioned Employees' Newsletter

www.bcgrea.com

Fall 2012

A recruitment challenge

**By Fred Bennett
First Vice-President**

At our recent Annual General Meeting, held October 17, 2012, concerns regarding recruitment issues were expressed by several Branches.

It was recognized that the Branches and the Association need help in this area.

Some points pertaining to this concern should be outlined before actions may be considered:

- Current Association memberships stands at 7,587 with 21 out of 26 Branches reporting. This suggests that an overall diminishment of membership, down from approximately 10,000, has occurred. Central Office reports membership at 9,336.

- Peak membership enrollment occurred during the late 1980s to the early 1990s



The BCGREA thanked its legal team for their hard work in our class action against the B.C. government. Former supreme court justice Tom Berger was presented with a glass piece representing a frog (voice of the common people). In the background are past president Lawrence Johnson and President Sarjit Manhas. See pp. 3, 7 and 8.

time period. This resulted from the mass retirements due to the Early Retirement Incentive Programs (ERIPs)

- Potential "pools" of retiring Public Service employees no

longer exist due to the downsizing and eventual closure of Provincial facilities.

These include Riverview Hospital, Woodlands School,

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B.C. Government Retired Employees' Association newsletter



**BC GOVERNMENT
RETIRED EMPLOYEES'
ASSOCIATION**

P.O. Box 791, Station A
Nanaimo, B. C. V9R 5M2

1-250-751-8814
1-250-751-8733 (smart ring)
1-866-729-9299

bcgre@telus.net
www.bcgrea.com

President: Sarjit Manhas,
1006 McCaskill Street,
Victoria, BC V9A 4B9
e-mail: sarjit@telus.net
1-250-384-9278

Past President: Lawrence
Johnson 178 Ocean Walk Drive
Nanaimo, BC V9V 1N2
johnson.l@shaw.ca
1-250-760-0113

Vice-President: Fred Bennett
322 Mariner Way, Coquitlam,
BC V3K 1N6
1-604-939-1773

2nd Vice-President:
Carrie Mulcahy
sashall@shaw.ca
1-250-923-7511

Treasurer: David Adams
38 – 5951 Lakes Rd.
Duncan, B. C. V9L 4R9
dsa93@shaw.ca
1-250-746-4236

Secretary Kathy Torhjem
945 Highview Terrace
Nanaimo, BC V9R 6K5
kathytorhjem@shaw.ca
1-250-753-5778

Provincial Membership
Secretary: Nancy Stewart
307-4701 Uplands Drive
Nanaimo, BC V9T5Y2
nancymarlene@shaw.ca
1-250-751-0540

Editor, The Pen:
clavertu41@gmail.com

Lapel pins Available for \$3 each

The association, to mark
its 60th anniversary, has
made up lapel pins.

These handsome pins
may be obtained from
branch executives at a
cost of \$3 each.

PENSION CORPORATION
1-866-876-6777 (Client
Services) Fax 1-250-953-4912
Victoria 250-356-9617

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**GUARANTEED ISSUE
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Did you know . . .

that in order for a
Consolidated
Financial Statement to
be presented to the
AGM, Branches must
submit their Financial
Statements to the
Provincial Executive
by August 31?

And that if Branches
need assistance, it is
available from the
Provincial Executive?

Provincial Treasurer
David Adams
reports that there
will not be a
Consolidated
Financial Statement
available for this
issue of THE PEN.

**Check out our
web site at [http://
www.bcgrea.com/](http://www.bcgrea.com/)**

The opinions
expressed in The
Pen are those of the
contributors and not
necessarily those of
the BCGREA.

President's report

BGCREA thanks legal team

By Sarjit Manhas

The AGM took place at the Coast Tsawwassen Inn on October 17.

We didn't have as many delegates and/or Observers as in the past years. Some branches were only represented by their Chair.

We had the opportunity to show our appreciation to our legal team, Tom Berger, Q.C., Gary Nelson and Albert Peeling, who acted on our behalf in the class action suit against the government.

First Vice-President Fred Bennett, the plaintiff in the class action, presented Tom Berger with an aboriginal glass piece



Past president Lawrence Johnson presents a thunderbird (flaps wings to draw in thunder) print to lawyer Gary Nelson in recognition of his work on our behalf.

depicting a frog (the voice for the common people); past president Lawrence Johnson presented a framed aboriginal print depicting the

Thunderbird (flaps wings to draw in thunder) to Gary Nelson and former president Ed Bodner presented Albert Peeling with a framed aboriginal print depicting the Dolphin (guardian of travellers).

MEET YOUR EXECUTIVE

Nancy Stewart, Membership Secretary

Nancy arrived in Victoria from Ontario in May 1974 with three children.

Looking forward to better career opportunities hoping for a more moderate climate weather wise.

After a couple of no future positions in the private sector she decided she wanted to work in the Public Sector. In June 1977 she started her first of three auxiliary positions the last one with Forestry where she became permanent in February 1978 retiring in September 2002.

Soon after retiring she joined BCGREA and very soon afterward she took on the volunteer job of phoning members to advise them of meeting information.

Next came the volunteer job of overseeing the Phone Committee and then the Membership Director.

Volunteering has been one of the many adventures before during and after retirement Nancy has enjoyed.

She is looking forward to meeting and working for our members around the Province in the BCGREA.

Albert Peeling has also been appointed general counsel to BCGREA on a retainer basis.

Tom McLean of Collette Vacations was the guest speaker.

Your executive will continue discussions with this vacation group to see if we can reach a mutually convenient vacation scenario for BCGREA members.

Johnson Inc. was ably represented by John Crouse, National Director of Pension Benefits & Actuarial Consulting, who talked about the role of the

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Past president's report

Challenging times for pension

By Lawrence Johnson
Past President

These continue to be challenging times for the B.C. Public Services Pension Plan. Valuation of the plan as of March 31st, 2011 showed that the Pension Plan had assets of \$17.76 billion and liabilities of \$18.04 billion.

This means that the plan is 98 per cent funded. The Board is obligated to take measures to ensure that the plan becomes 100% funded over time.

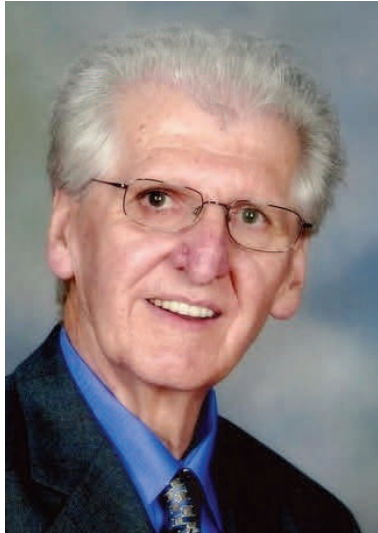
These measures included increases in contributions to the plan from both the Pension Plan Employers and contributing employees.

Subsidies were discontinued for retired members' Medical Services Plan premiums, and for their spouses' and dependents' extended health care premiums.

These changes have been challenging for members.

However, they were necessary because the plan partners needed to reduce the funding available for post-retirement group benefit subsidies in order to comply with requirements of the Income Tax Act.

The reduction in funding for post-retirement group benefits has increased funds available for the Inflation Adjustment Account.



Lawrence Johnson

The Board continues to take a long-term approach to investing the plan's assets.

This allows the plan to better withstand short term market volatility and grow the plan assets steadily over time.

The Public Service Pension Plan is a pre-funded plan, which means that enough

money is set aside through employee and employer contributions along with investments to fully pay basic pension payments owed now and into the future.

When the benefits are paid out, about 75 per cent comes from investment returns, and 25 per cent is from the contributions that were paid into the plan equally by the employees and employers.

The Public Service Pension Plan remains a safe and effective way to save for retirement.

I would like to thank the delegates of the 2012 Annual General Meeting for their support in letting me serve for another term on the Board of Trustees.

I will continue to bring forward the issues of Association Members to The Board of Trustees.



On June 27th, there was a Forest Reunion held at the Curling Rink in Williams Lake. This was to celebrate the 100th Anniversary of the Forest Service in British Columbia. Pictured attending the celebration were, with the exception of one person, members of the Cariboo Branch 1700, BCGREA. From left to right they are as follows: Erma Steele, Herb Steele, Gordon Watson, Phemie Watson, Mary Krajczar and Erno Krajczar.

Member Services

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and International)

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Reservations – 1-800-424-6423
Includes: Quality, Comfort,
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It's important that you have
your up-to-date membership
card available when you check
-in.

PRESTIGE INN –
No ID number.
An up-to-date membership
card is needed when checking
in.

Members must make advance
reservations prior to check-in
by calling the direct line of
each hotel/motel in which they
want to stay.

Pharmacare

Members wishing in-
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do so at
[www.health.gov.bc.ca/
pharme](http://www.health.gov.bc.ca/pharme)

Locations and telephone
numbers are as follows – all
have the 250 prefix.

Kelowna	860-7900
Vernon	598-5991
Golden	344-7990
Nelson	352-7222
Cranbrook	417-0444
Radium Hot Springs	347-2300
Salmon Arm	833-5800
Rossland	362-7375

Conditions: The discount rate
may not be available if hotel/
motel expects to be 80 per cent
full, especially during peak
season, long weekends and
conventions.

Remember, some hotels/motels
may not take part in providing
discounts AND **don't forget to
ask for a senior's rate since it
may be less.**

*With BCGREA Guaranteed-Issue Life Insurance,
you can offer your loved ones up to \$10,000
to help look after their needs!*

As a B.C. government retired employee, aged 50 to 85 and resident in Canada,
you are guaranteed eligible for this exclusive life insurance at low rates that
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For more information or to enroll, call toll-free **1 877 228-1501**
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First Vice-President Fred Bennett presented honorary life memberships to Myrna Creswell and Rita Pollock of Branch 800. Also receiving the honour were Harry McKelvie, Carol Erickson and Ann Pratt.

Little things make a big difference



Above and beyond exceptional service, we offer BCGREA members special little extras on our insurance.

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- Protect your retirement income
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www.johnson.ca/bcgrea

JOHNSON 

Home Insurance is available through Johnson Inc. (Johnson), a licensed insurance intermediary. Policies are primarily underwritten by Unifund Assurance Company (Unifund). Unifund and Johnson share common ownership. *Home insurance discount is available on Unifund policies only. MEDOC® is a Registered Trademark of Johnson. MEDOC® is underwritten by Royal & Sun Alliance Insurance Company of Canada and administered by Johnson. Johnson and Royal & Sun Alliance Insurance Company of Canada share common ownership. A 90-day Health Stability Clause applies to pre-existing medical conditions. **For a trip to be covered for Trip Cancellation, MEDOC coverage must be in effect on the day of booking your trip or purchased a) within 5 business days of booking your trip or b) prior to any cancellation penalties being charged for that trip. A complete summary of conditions, limitations and exclusions is available from Johnson and is outlined in your MEDOC® Travel Insurance Policy. Long Term Care Insurance is underwritten by The Manufacturers Life Insurance Company (Manulife Financial) and is administered by Johnson Inc. Eligibility requirements, limitations and exclusions may apply. MVM_Nov2012

President's report

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annuitant and drug formulary.

In this regard your Table Officers met with Riley St. Jacques, vice-president Plan Benefits (Western Region) and Lisa Hansen, senior consultant (Langley) in September.

Questions surrounding drug formulary were discussed and they offered to do up a brochure which will soon be sent out to branches/members and will be available on the Johnson website as well.

For the past year, and certainly since the 2011 AGM, branches and individuals have continued to lobby for the removal of MSP premiums for residents of our province.

We appear to have reached a roadblock and the question is, what next or where do we go from here?

Consensus reached that we continue to advocate with those



Denis Carriere, right, conducted the election that saw Sarjit Manhas, centre, returned as president; Fred Bennett, First Vice-President; and Carrie Mulcahy, Second Vice-President; all by acclamation. In the background is Secretary Kathy Torhjelm.

seeking provincial election next May and that we write to the leaders of the parties and ask for confirmation in writing about their platform (to see if they will endorse removal of premiums).

The question of reinstating delegates to original delegate entitlement was defeated.

Your executive put forward a motion that the legal fund be

collapsed and the funds be put in general funds (reserve).

Although this was passed, there was concern that moneys be put toward recruitment of new members (advertising etc.).

When the Treasurer discussed the budget for 2012/13, there was a lot of discussion about the consolidated statements.....a friendly reminder: year end is June 30th each year, branches have 60 days to submit their financial statements to the Treasurer for preparation of statements.

Finance Committee then meets to review before they are signed and copied for the AGM.

If this process is not followed or delayed, Provincial Body statements are not available at the AGM!

Branch 600 put forward a resolution on retirement security.

The work place is changing and it seems we are constantly on

(Continued on page 8)



Terry Burgess was one of five Branch 1600 members to receive an honorary life membership. Terry's certificate was presented to Jo Ellen Burgess by First Vice-President Fred Bennett, left. Looking on are Treasurer David Adams, background, and Ken Dahl, Chair of Branch 1600, who accepted on behalf of Frank Appel, Marvin Wilkinson, Zenon Burechailo and Donna Kipping.

President's report

(Continued from page 7)

alert due to attacks on our pension benefits.

This resolution calls for our Association to continue promoting and defending defined pension plans to ensure adequate retirement income for workers.

The resolution also calls for our Association to work with other advocacy groups in this regard – COSCO, National Union of Public & General Workers, the Canadian Labour Congress and "Champion for Pensions".

Honorary memberships were awarded to Myrna Cresswell, Carol Erickson, Harry McKelvie, Rita Pollock and Ann Pratt of Branch 800 and to Frank Appel, Marvin Wilkinson, Terry Burgess, Zenon Burecheilo and Donna Kipping of Branch 1600.

The results of the annual election conducted by Denis Carriere are as follows: Sarjit Manhas, President; Fred Bennett, 1st Vice-President; and Carrie Mulcahy, 2nd Vice-President.

The appointed officers are David Adams, Treasurer; Kathy Torhjem, Secretary; and Nancy Stewart, Membership Secretary.

Our congratulations go to Lawrence Johnson. His term as Trustee to the Pension Board of Trustees ends March 2013 and he was unanimously elected by the AGM to serve another three-year term.

Albert Peeling will continue to attend Directors' and AGM meetings in future.

Again my sincere thanks to those branches I visited this year for their warm hospitality – Cowichan Valley, joint meeting of Grand Forks and Kootenays, Northwest and Prince George.

Table Officers also attended the Lower Mainland Picnic in Langley (June) following a table officers' meeting

the day before.

There was excellent inter-active communication between delegates to resolve key issues resulting in another successful AGM.

In closing, my heartfelt thanks go to your Table Officers for their continued support and advice.

Recruitment challenge

(Continued from page 1)

Okalla Prison and others.

- Many Public Service work situations have disappeared due to privatization and contracting out.

These include Highways, Public Works, Housekeeping and Food Services. There are others.

- In the past a periodic list of newly retired Public Service employees was made available to the Association by the Pension Corporation.

This allowed the Branches to "follow-up" and make contact with these future members.

This practice was discontinued due to privacy issues.

Note: In my experience the use of these lists resulted in an approximate 20% positive result.

- Retirement seminars provided by the Pension Corporation were made available for Association members to make short presentations to future members.

This privilege was withdrawn several years ago.

- The "pool" of existing Public Service Retirees stands at approximately 25,000 persons.

This means there are roughly 15,000 retirees "out there" but not recruited.

Final Point! We must keep in mind that our current members are all experiencing the aging process. Think of all the ERIP retirees who left work 20+ years ago.

These are probably only some of the significant factors. However, now that we have considered some of the causes, let's think of some solutions!

Your Provincial Executive will take up the recruitment cause and we need your help.

We are asking that members and Branches explore and submit suggestions to help begin a campaign.

Please send your suggestion by e-mail to bcgrea@telus.net

See page 11 for a copy of the application form

For Seniors:

Protecting yourself against insurance scams

The phone rings. A voice comes on promising to reduce your insurance costs.

They have an apparent corporate name. Sounds good, you think.

And then they ask for a down payment and make it sound like the best investment you ever made. Wrong.

Insurance scam artists often prey on seniors. Here are a few tips on how to avoid them:

- Don't give financial information to strangers over the phone.
- Beware of any phone or email message that claims to be from your insurance company and that asks you to confirm or give certain personal information. This could be a scam to obtain information about your personal finances and could lead to identity theft.
- Do not pay your premiums through a money transfer or money wiring service. This is not a normal practice and could be a scam to get you to buy fake insurance.

If it sounds too good to be true, it is. Take down any information you can and contact SeniorBusters at the Canadian Anti-Fraud Centre.

SeniorBusters was officially launched in 1997. It is run by seniors for seniors.

They come from varied backgrounds and bring many

different skills to the Canadian Anti-Fraud Centre (CAFC), their umbrella organization in North Bay.

SeniorBusters has a proven track record as a successful and effective long-term approach to reducing the number of seniors victimized by fraud.

As a program operated by the Canadian Anti-Fraud Centre, SeniorBusters garners and receives information from consumers

on mass marketing fraud (telemarketing), advance fee fraud letters, internet fraud and identity theft complaints.

SeniorBusters helps senior fraud victims by:

- Relating personal experiences, wisdom and expertise
- Providing strength to victims
- Providing emotional and moral support
- Being sensitive to the needs of seniors
- Contacting victims as often as needed
- Educating and re-educating seniors
- Obtaining suspect company information
- Referring victims to other appropriate agencies
- Developing personal relationships with victims
- Ensuring that seniors have a place to turn to when they need assistance
- Helping victimized seniors regain personal dignity.

Rick Doust is a senior writer and contributor for the Insurance Bureau of Canada. This is a June 19, 2012 article written for them under the B. C. Masthead.

Cutting costs

In order to help us cut costs, Branch Membership Chairs should send requests on behalf of members who wish to receive The Pen electronically (as opposed to through Canada Post) to Bill Myers, E-mail Co-ordinator (The Pen) fwm Myers@telus.net, with a cc to BCGREA Central Office bcgre a@telus.net.

The information to be sent, for the members wishing this e-mail notification that The Pen is available on our website, is:

Member's first and last name; E-mail address; Branch name and number; E-mail notification of The Pen available electronically—yes or no; Branch number in the subject line of the e-mail.

Delegates and executive at the 2012 AGM



APPLICATION FOR MEMBERSHIP IN THE BC GOVERNMENT RETIRED EMPLOYEES' ASSOCIATION

I Am: My Spouse is:

BRANCH _____

- ☐ Applying as an Active Member (Those who receive a pension under the Public Service Pension Plan, or their spouse)
- ☐ Applying as an Associate Member (Government Pension annuitant, OTHER THAN the Public Service Pension Plan)

Spouse is one who resides with an Active or Associate member or one who is in receipt of a deceased member's pension.



General Information – Please Print Clearly

First Name – Member	Initial(s)	Last Name

First Name – Spouse (if applying)	Initial(s)	Last Name

Address – Apt/Street	City/Province & Country if not Canada	Postal Code

Area Code & Telephone #	Fax Number	E-mail Address

Former Branch, Ministry or Government Employer – Active	Former Government Employer - Associate

- ☐ Please deduct my (and my spouse's if applicable) annual dues from my Public Service pension payment each February. (Available to Active Members only) SIN must be provided to take advantage of this provision (see below). Applications received prior to October 31 require dues payment for the current year.
- ☐ I have enclosed a cheque or money order payable to BCGREA for \$20.00 or \$40.00 for Member and Spouse for the current calendar year's membership.

By signing this application I agree to abide by the Constitution and Bylaws of the Association and consent to the sharing of my personal information between the BCGREA and the Public Service Pension Plan. I agree to the Association using this information internally for administrative purposes.

Applicant's Signature _____
Date signed _____

Spouses signature (if applicable) _____
Date signed _____

Optional Information – This information is required to maintain contact with you and with the Pension Corporation. If provided it will be used for administrative purposes only and will not be shared with outsiders.

Social Insurance Number – Member	Social Insurance Number - Spouse

(Branch Mailing Addresses are on the website – www.bcgrea.com) OR Call 1-866-729-9299

**B.C. Government Retired
Employees Association
P.O. Box 791, Station A
Nanaimo, B. C. V9R 5M2**



Former president Ed Bodner presented BCGREA counsel Albert Peeling, left, with art work depicting dolphins dancing on the waves when they accompany canoes and boats. Bodner expressed the association's gratitude to Peeling for staying the course during the lengthy class action suit against the BC government. Albert spent years researching, attending meetings, filing and recruiting lawyers to defend the suit. The dolphins are known in First Nation lore as lifeguards of travellers.