



The Pen

Pensioned Employees' Newsletter

www.bcgrea.ca

Fall 2016

BC PENSION CORPORATION RECIPIENT OF GOLD LEVEL OF EXCELLENCE STANDARD

VICTORIA – Excellence Canada announced Oct. 24 that BC Pension Corporation is a recipient of their prestigious Canada Awards for Excellence.

The professional pension service provider achieved Gold-level recognition in Excellence Canada's Excellence, Innovation and Wellness (EIW) program.

"This recognition from Excellence Canada is a result of our efforts over many years and our shared commitment to develop, strengthen and improve the corporation," said BC Pension Corporation's CEO Laura Nashman.

"This award reflects the ongoing success of our From 12 to 21 strategic plan, our maturity on key organizational systems and processes, and our forward-thinking, positive culture."

A tremendous amount of hard



Laura Nashman

work and commitment is required to become a recipient of Canada's pre-eminent recognition program for organizational excellence.

Meeting the EIW standard involved an overarching assessment of the organization from every perspective, including employees, customers, leadership, governance, planning, processes, social responsibility, suppliers, partners, and results.

In meeting the rigour of the

Canada Awards for Excellence requirements, BC Pension Corporation demonstrated it is one of the best managed organizations in Canada.

"Excellence Canada is pleased to advise that Pension Corporation has qualified for the Gold level of the Excellence, Innovation and Wellness Standard," said Excellence Canada's President and CEO Allan Ebedes.

"The verification of their submission demonstrates numerous strengths and best practices.

"The executive leadership team should be commended for their visibility, transparency and huge focus on their people. Congratulations!"

BC Pension Corporation is one of the largest pension

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**BC GOVERNMENT
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DID YOU KNOW

. . . . that BC Seniors
Advocate Isobel
Mackenzie has
launched a province-
wide survey of 27,000
residents living in 303
publicly subsidized BC
care facilities, and that
this survey covers the
areas of privacy, food,
safety and security,
comfort, respect and
responsiveness of
staff, personal
relationships,
medications and
activities in the facility?

And that residents are
interviewed in person
and their most frequent
visitor (usually a family
member) will be sent a
mail-out survey?

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StatsCan Income Data

Good News for BC Families Bad News for BC Seniors

Victoria – BC’s Seniors Advocate Isobel Mackenzie is concerned about the declining income of seniors, which is particularly acute in BC relative to other parts of the country, according to Statistics Canada’s July income survey.

“The most recent income data from Statistics Canada has some really good news for BC two-parent families,” said Mackenzie.

“Their median income has increased 9.7 per cent and far outpaces the national average.

“However for seniors in BC the story is the complete opposite.”

Since 2013, BC senior families saw their annual median income fall 5.7 per cent and for a BC single senior, the decline is even steeper, with a 6.3 per cent drop since 2013.

This compares to the national averages, which show a 1.9 per cent increase for senior families and a 2.3 per cent

increase for single seniors.

BC’s single, working-age individuals, by comparison, saw a 4.7 per cent increase and working-age couples in BC with children saw a 9.7 per cent increase in their income.



Isobel Mackenzie

This exceeds the national averages, which saw a decrease of 2.0 per cent and an increase of 4.5 per cent, respectively.

Nationally, the percentage of Canadians aged 65 and over living on low incomes rose to 12.5 per cent.

In particular, 30 per cent of single, elderly women are considered low income — triple the level of two decades ago.

“We have to start paying attention to what the data are telling us and stop listening to generationally divisive inaccurate generalizations that portray seniors as rich,” said Mackenzie.

“Median income gives us one of the best measures of incomes, as it is not distorted by the very high or very low incomes of small minorities.

“We know that seniors have the lowest median income of any age cohort over 25 and now we know that, in BC, seniors’ incomes are actually shrinking while other age groups are experiencing significant increases,” Mackenzie added.

She points out the reason for the decreases vary, but record low interest rates, life expectancy exceeding the time frame of a Registered Retirement

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Seniors` Advocate

(Continued from page 3)

Income Fund (RRIF), and the inability of private pensions to provide cost of living increases all contribute.

In BC, the lowest income seniors (54,000) receive the BC Seniors Supplement, which has remained the same amount for over 25 years.

“We also need to remember that, while most seniors do not have a mortgage, over 20 per cent are renters and 35 per cent do not live in one of the over-heated real estate markets,” she said.

“There are definitely seniors in the Lower Mainland and Greater Victoria with a great amount of equity in their homes, but we need to find a way that will responsibly allow seniors to access their equity, while also recognizing that some areas of the province are experiencing stagnant house values.”

Mackenzie stresses that financial assistance should be based on economic need, not age alone.

“Seniors are as different as the population at large, and like most people,



believe in a progressive approach to subsidies and entitlements.

“The one distinction is that some policies that may be considered to have contrary incentives within the working population are in fact reasonable when looking at a population that is not, and will not be, an active participant in the labour force,” Mackenzie said.

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

The Office of the Seniors Advocate is an independent office of the provincial government with a mandate of monitoring seniors' services and publicly reporting on systemic issues affecting seniors.

The office also provides information and referral: Toll-free 1.877.952.3181 and by visiting the office's website at www.seniorsadvocatebc.ca

To learn more about Statistics Canada's Income Survey visit: <http://www23.statcan.gc.ca/imdb/p2SV.pl?Function=getSurvey&SD DS=5200>

President's Report

Partnership considered with hearing centre

By Ken Pendergast

The BCGREA concluded another successful AGM October 19 in the Coast Tsawwassen Inn.

With the early wet fall weather, the delegates didn't seem to mind being cooped up indoors for the day.

We were pleased to have Lisa Hansen and Mark Costales representing Johnson Inc. during the AGM, where they gave a brief update on Johnson Insurance programs and presented yet another nice flat screen TV to a lucky Delegate to the AGM.

This year's lucky winner was Lu Gaudet, Branch 2100, Langley/Surrey.

Our main presenter for the AGM was Sally Thompson, Director of Affinity Partner Development representing the Canada Hearing Centre.

Sally provided a very informative presentation about progressive Hearing Impairment implications that are applicable to many seniors over the age of 60 years.



Re-elected by acclamation were from left President Ken Pendergast, First Vice-President Art Kaehn and Second Vice-President Carrie Mulcahy

The data is quite significant with the reality

be exposed to without knowing it.



Sally Thompson

that all seniors should be getting an annual hearing examination to determine the level of hearing loss they might

Delegates were both surprised and intrigued by the information presented by Sally.

The Canada Hearing Centre has indicated their intent to enter into partnership with the BCGREA to provide information and assistance to our Association on Hearing assessment, solutions and advice, with favorable Association discounts through a Partnership Agreement.

The Canadian Hearing Centre is also having discussions with Johnson Inc. to look at how some of these Hearing solutions

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President's Report

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for members might be applicable to Johnson Inc. Insurance coverage.

The Delegates to the AGM endorsed a motion to proceed with negotiation of a Partnership Agreement with the Canadian Hearing Centre.

We look forward to providing more details in this regard soon.

Your Association received a response from the Public Service Pension Board of Trustees, declining our suggestion of including the cost of "Shingles Vaccine" in the regular coverage provided by our Extended Health Care program.

This news was received almost simultaneously with the recent announcement



by the Ontario Ministry of Health that they will be the first jurisdiction in Canada to provide the shingles vaccine free of charge to all seniors across Ontario between the ages of 65 and 70.

This initiative in Ontario is expected to save eligible seniors approximately \$170 and help them stay healthy.

Given the precedent by the Ontario Government and the fact we are looking at another election year, this topic needs to be redirected from the Public Service Pension Board of Trustees, to the appropriate Government officials for consideration.

The BCGREA was asked to indicate our position relative to the "Call for Action – BC Government Engagement on the CPP Enhancement."

We are pleased to acknowledge that the BC Government has signed on to the Canada Pension Plan Expansion, reported in the Victoria Times Colonist dated October 4, 2016.

The suggestion that this enhanced program will not have an effect on any of our current membership is true, but should have a favorable influence on our younger colleagues, our children and families in the future.

The BCGREA addressed the issue of "Cash Pay" members versus "Dues Check-Off" again.

For those members who have been in our Association longer, this issue has been a thorn in our side for many years.

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Lu Gaudet, Branch 2100, Langley/Surrey, was winner of the flat screen TV presented during the AGM by Lisa Hansen (right) and Mark Costales representing Johnson Inc.

Delegates at work at the AGM





Landmark home support survey

Clients satisfied with quality of services

Victoria – Isobel Mackenzie, Seniors Advocate for BC, has released a report highlighting results of BC’s first ever province-wide survey of home support clients and their family members.

“We have heard the collective voice of almost 10,000 seniors and their family members on how they rate the quality and effectiveness of our provincial home support program,” said Mackenzie.

“There was some good news in the results, as well as clear messages about where there are opportunities for improvements,” Mackenzie added.

Survey results show that, overall, clients are satisfied with the quality of the home support services they receive (62 per cent).

However, many respondents want more services to be available to them, such as housekeeping (28 per cent) and meal preparation (12 per cent).

Additional highlights include an overwhelming recognition that home

support staff are caring and respectful (92 per cent), but there were also concerns around the number of different workers (20 per cent of clients say they get too many regular workers), as well as the lack of skills and training of some home support workers (only 47 per cent of clients think their workers have all necessary skills to provide good care).

“We need to look at how the housekeeping and meal preparation needs of our clients can be better met, how we can reduce the number of different workers involved in care delivery, and how we can increase the skills of a workforce that is highly compassionate,” said Mackenzie.

In addition to questions about home support services, the survey asked clients about their use and awareness of medications.

The survey found 80 per cent of clients knew how many medications they were taking, but there was a much lower rate of awareness around

why a client is using them (only 59 per cent know why they are taking all medications) and their side effects (only 17 per cent know the side effects for all of their medications).

“Clearly, all of us involved in the care of seniors, from physicians and pharmacists to nurses and family members, need to be more diligent about communicating possible side effects of medications.

“This is important at any age, but particularly crucial for seniors because, in some cases, we might think there is a cognitive impairment or permanent condition when, in fact, what we are seeing is a side effect from one of the many medications some seniors are prescribed,” said Mackenzie.

The Office of the Seniors Advocate’s home support survey was conducted in the fall of 2015.

Responses were received from 5,336 clients and 4,040 family members.

The margin of error on a survey of this size is +/- 1% after applying a finite

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Pension Corp.

(Continued from page 1)

service providers in Canada and the largest in BC, providing professional pension services on behalf of BC's College, Municipal, Public Service, Teachers' and WorkSafeBC pension plans.

The corporation serves approximately 550,000 plan members and 1,100 plan employers.

BC Pension Corporation is the only pension organization to achieve recognition from Excellence Canada.

In April 2012, BC Pension Corporation embarked on a comprehensive nine-year



strategic plan.

The strategic plan, *From 12 to 21: Our Way Forward*, is an ambitious program of business transformation that supports high service levels and cost-effective delivery through better use of technology, improved business process and continued attention to staff training and development.

For more information on BC Pension Corporation and its *From 12 to 21* strategic plan, read the corporation's 2015/16 Annual Report.

Clients satisfied

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population correction.

The Office of the Seniors Advocate is an independent office of the provincial government with a mandate of monitoring seniors' services and publicly reporting on systemic issues affecting seniors. The Office also provides information and referral: Toll-free 1.877.952.3181.

View the Office of the Seniors Advocate home support survey report and full survey results: www.seniorsadvocatebc.ca

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President's report

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Our Association Membership, and Executive are all volunteers, and have had the continual struggle to try and collect dues from members through the "cash pay" process for all those years.

This process has been frustrating, time consuming and an added expense to the Branches.

It has created problems throughout the Association from the Branch to the Provincial Executive, trying to ensure membership dues were both collected, reported and shared in accordance to the Association's Constitution.

After several separate resolutions, long debates and further revisions and amendments, the BCGREA has accepted the latest resolution, by a large majority of the Delegates at the AGM, to remove "Cash Pay" option to any new members joining the association.

Appropriate changes to the membership application forms, Constitution and By-Laws will be carried out soon.

This approved resolution



BCGREA AGM honoured the late Denis Carriere for his long service to the BCGREA with a plaque and a card of thanks to be presented to Shirley Carriere by Kamloops Branch 500 delegates from left Edna Park, Roz Kennedy and Tivola Howe.

will make some of the work of our Branch volunteers easier, hopefully helping to encourage more people to get involved in those Branch Executive positions.

In the longer term, this resolution will likely help our Branches save money, and may even help to retain members who have "slipped away" because they were only paying dues by cash, and may have let their membership lapse.

The BCGREA AGM provided an "Honoured Member" recognition and a card of thanks for presentation to Shirley Carriere, by the Kamloops Branch 500 Delegates, in respect of the many years of service, support and leadership provided to

the BCGREA by Denis Carriere, who functioned as a friend, delegate and director to the association as well as a long-term Chair of the Branch 500 Executive.

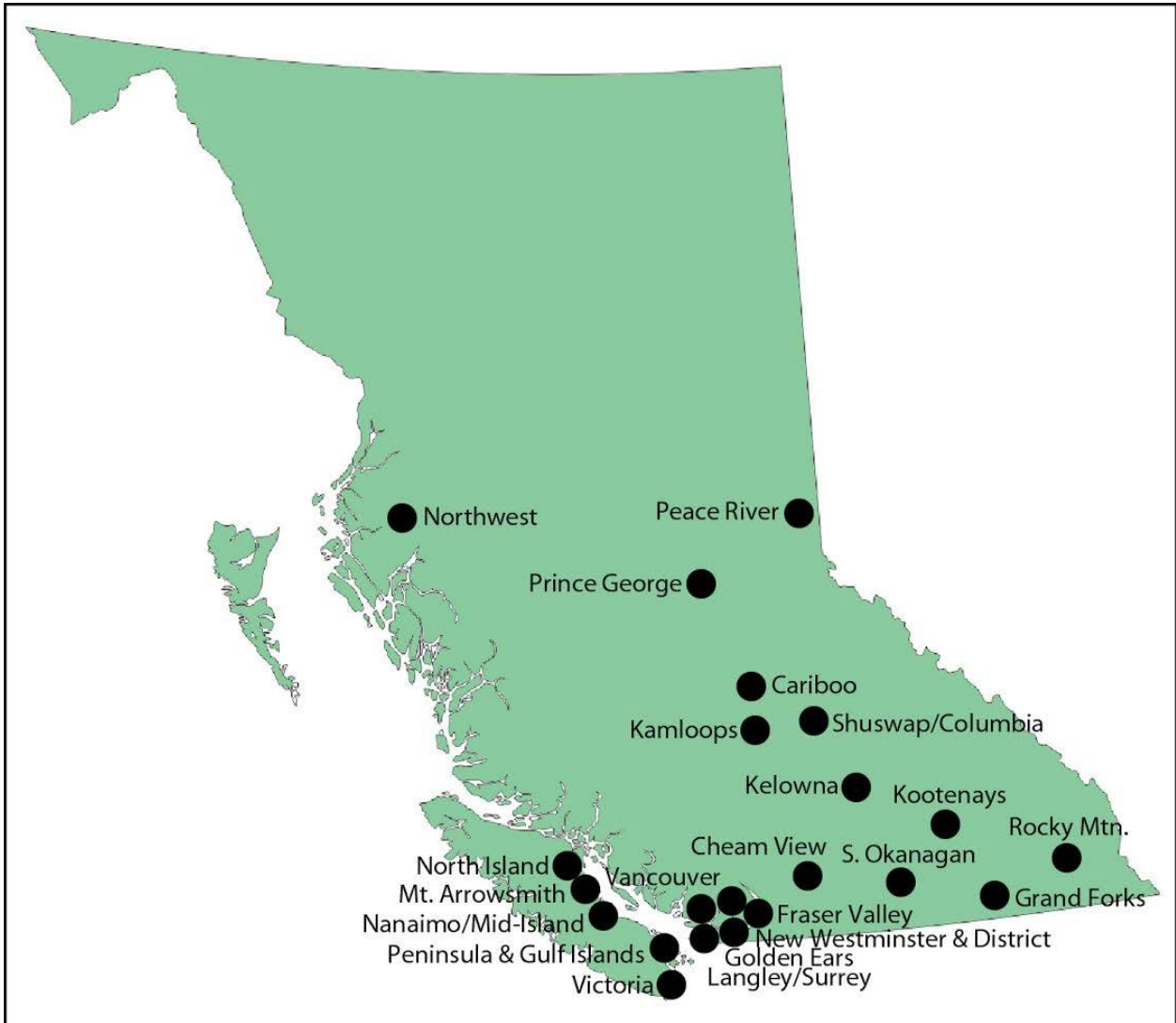
Denis died Aug. 25.

His sage council and humour will be missed by our association.

Re-elected by acclamation during the AGM were President Ken Pendergast, 1st Vice-President Art Kaehn and 2nd Vice-President Carrie Mulcahy.

Dates for the next meetings of the Directors and AGM have been tentatively set for: April 26, 2017 in Tsawwassen October 18, 2017 AGM in Tsawwassen.





BCGREA Branch Locations

A MESSAGE TO MEMBERS

Members wishing to change from receiving a copy of THE PEN through Canada Post to receiving our website version, are asked to use the following procedure:

- ask your Membership Chair (or Branch member responsible for maintaining membership records) to send an e-mail to Bill Myers bcgreapen@gmail.com with a cc to Central Office bcgrea@telus.net with the following information:
- Branch name and number in the subject line
- Your first and last name
- Your e-mail address
- E-mail notification of THE PEN available electronically—yes or no

As well, if you have not taken the opportunity to view our website version of THE PEN, you might like to have a look at it there www.bcgrea.ca.

My thanks for following above procedure,

— Carrie Mulcahy

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