



The Pen

Pensioned Employees' Newsletter

www.bcgrea.com

Spring 2013

President's Report

Dwindling Membership

Sarjit Manhas
BCGREA President

At the last AGM (2012), surplus legal moneys were discussed and a suggestion that the funds be put toward 'recruitment'.

Like many other organizations, we are meeting the challenges of a dwindling membership.

This was actively discussed, not only by Table Officers in their meeting in January this year, but was taken forward to the Directors' meeting in March. More on this follows.

A financial meeting was called in January as well and consolidated financial statements were reviewed by Examiners.

These were submitted to the March meeting of Directors and passed.



Adam Lynes-Ford informed directors that 141 recommendations on Seniors' care in BC were sent to the provincial Ministry of Health and only FOUR were implemented.

Once again, here is a friendly reminder of the time frame to

get your financial statements to

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B.C. Government Retired Employees' Association newsletter



**BC GOVERNMENT
RETIRED EMPLOYEES'
ASSOCIATION**

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Nanaimo, B. C. V9R 5M2**

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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.

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Did you know . . .

that Public Service Pension
Plan investment returns pay for
most of the pension benefits?

During the course of a
member's career, the
contributions paid by the plan
member and by the employer
will together account for about
25 percent of the pension
benefits that are eventually
paid out.

About 75 percent of the
pension payments are provided
from the investment returns.

By funding public service
pensions in this manner, it is a
very cost-effective use of
taxpayer funds and member
contributions.

BELIEVE IT OR NOT

The Fraser River Estuary is
midway between Siberia
and the southern tip of
South America.

**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.



BCGREA table officers from left, Second Vice-President Carrie Mulcahy, Secretary Kathy Torhjem, President Sarjit Manhas, Vice-President Fred Bennett and Treasurer David Adams; and Association Legal Counsel Albert Peeling

President's report

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the treasurer -- shortly after the end of the fiscal year which is June 30 each year. This allows time to compile the statements for review in September by the Finance Committee.

Ultimately, all things being equal, they are then submitted to the AGM.

Many letters on the Retirement Security Resolution were written to provincial and federal governments, with copies to COSCO, the National Union of Public and General Employees (Champions4Pensions fall under NUPGE) and the Canadian Labour Congress.

All letters and responses were shared with Directors.

With regard to recruitment, your Executive was surprised to see a very low number of responses to the article in the Fall issue of The Pen.

The major thrust of the Directors' meeting was to brainstorm this subject which has been coming up in almost

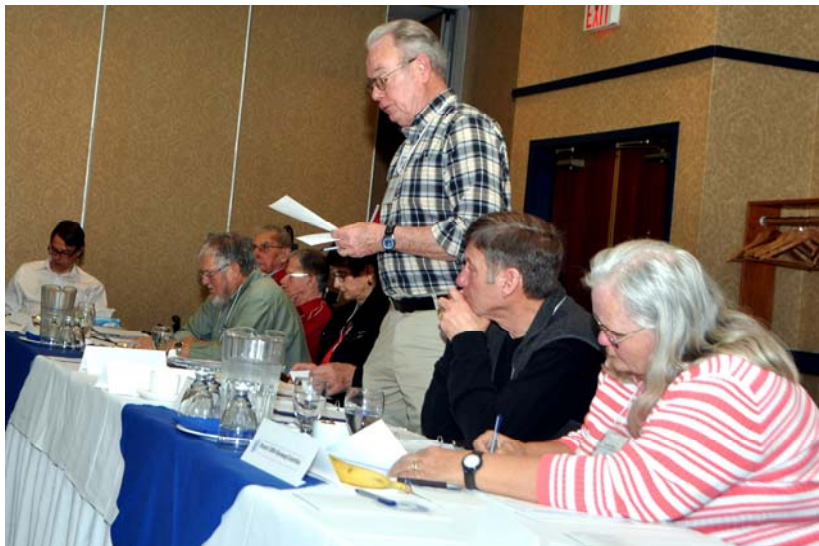
every meeting, if not in all meetings for the past several years. Lots of suggestions -- become a part of Welcome Wagon in your area, BCGEU component meetings, provide substance in meetings, get out in public and be visible, participate in community parades (summer and fall), booth in Fall Fair, contact with seniors' centres, library meetings, re-design website, re-design ourselves to make our association more appealing, get on Facebook, do some door knocking, etc.

It appeared that what worked for one branch did not necessarily work for another.

After extensive discussion, a motion was put forward and passed to set up a provincial committee of branch representatives to be chaired by the membership director of Branch 1000 (Shuswap/Columbia).

The guest speaker was Adam Lynes-Ford who is the Medicare

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Alex Wallach addresses delegates to the BCGREA directors' meeting held March 17. To his left are Maurice Davidson and Lorraine Ibbitson

President's report

(Continued from page 3)

Campaigner for BC Health Coalition. Topic was the Ombudsperson's report on Seniors' Care in BC.

Adam's comments were directed to Part 2 of the report and the three goals – home support; residential care and a fair process (government's lack of oversight and ensuring new funding).

It's astounding that there were 176 recommendations of which 141 were sent to the provincial Ministry of Health. **FOUR HAVE BEEN IMPLEMENTED!** For more information on the Part 2 summary, go to www.bchealthcoalition.ca

We continue to lobby for removal of MSP premiums.

The provincial election is imminent and each of you can lobby your MLA in this respect.

As requested at an AGM, letters have gone out to the various leaders of political parties

asking for their party's position on the removal of these premiums.

Responses to this question will be circulated to branches, in a timely fashion, on receipt.

Delegates to the past AGM spoke about the need to increase the number of Trustees serving on the Pension Corporation's Joint Board of Trustees – in addition to the one Trustee representing BCGREA since its inception.

This has also been raised at meetings in the past.

Let me give you some background on this appointment. In 1999, by legislation, the Superannuation Commission became the Pension Corporation of British Columbia.

On December 8, 2000 the Public Service Pension Plan Board Trust Agreement was brought into effect between the plan employer partner and

plan member partner, i.e. government and BCGEU; Professional Employees Association and the Union of Psychiatric Nurses.

The above Act states that the "partners must establish appropriate mechanisms whereby the views and interests of the plan members (unionized members not represented by the partner; non-unionized members and retirees) are fairly represented in the negotiation of the agreement".

With this clarification of our participation/representation on the Board of Trustees, to have additional Trustees would entail approaching the government for an amendment to the legislation.

I think we can all agree that this is an uphill battle if equanimity is observed for all participants in the plan.

Your Executive continues to work on your behalf to the best of their abilities and as always, I thank them for their constant support.



Ken Cruickshank, John Price, Ken Dahl and Patrick Roy at the March directors' meeting

Member awarded Queen Elizabeth diamond jubilee medal

BCGREA Vancouver Branch member Jagdev Singh Dhillon has been awarded the Queen Elizabeth II Diamond Jubilee Medal for community and international development service in Cameroon (Africa) and other developing countries.

The medal was created to mark the 60th Anniversary of the Queen's accession to the Throne and was presented to him by Liberal MP Joyce Murray.

Jag and his family immigrated to Canada in 1963. He has a master's degree in Community and Regional Planning from UBC, and had a lengthy career in Community Planning in B. C.

Retired, he continues to provide



Jag Dhillon

consulting services to local governments and private clients, and is involved with many community organizations.

Jag has authored more than 30 planning and economic development studies.

As a Volunteer Adviser with the Canadian Executive Services Organization he has completed nearly 40 projects in South America, Central American, China, Europe, Honduras, Africa, and the Philippines.

He has also provided volunteer professional advice to various First Nations in B. C.

Jag is chair of the City of Vancouver's Board of Variance, a Member of the Provincial Property Assessment Appeal Panel, and was a Member of the Provincial Employment and Assistance Appeal Tribunal.




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DE-MYSTFYING RESOLUTIONS

**By Fred Bennett
First Vice-President**

A recent discussion between our Second Vice-President and me concluded with the thought that a brief article on the management of resolutions could be beneficial.

As First Vice-President I am currently responsible for receiving resolutions and Chairing the Resolutions and Bylaws Committee.

The Resolutions Protocol is in the Association Policies and Procedures and consists of 3 ½ pages. For reference, access is our website--
www.bcgrea.com.

The following helpful hint is somewhat briefer.

A resolution is a formal motion, initiated by a Branch and brought to a Provincial meeting, and preferably an Annual General Meeting.

The resolution shall be moved and seconded by members in good standing.

If endorsed by the Branch, the resolution shall be forwarded to the Provincial Secretary.

The resolution shall be received by the Provincial Secretary at least seventy (70) days prior to the provincial meeting.

Upon receipt, the Provincial Secretary will forward the resolution to the Chairperson of the Resolutions and Bylaws



Fred Bennett

Committee for consideration and action.

The Resolutions and Bylaws Committee will:

1. Categorize the resolution as:

- Bylaw amendment
- Policy/action implementation

2. Make recommendation:

- Endorsement (with/

without proposed amendment)

- Rejection with reasons and will:
- Refer the resolution back to the Branch for clarification or amendment
- No recommendation

3. Prepare a formal report, noting recommendations, for circulation to the Branches at least forty (40) days prior to the meeting.

The underlined timelines allow the committee time to carry out this process, and allow the Branches time to review the resolution and recommendations.

Some points to consider:

1. Keep in mind use of the Resolution Format.
2. Avoid poorly researched and hastily constructed resolutions.
3. Consider forming a Branch Committee to study/ research the issue prior to presentation to the Branch as a resolution.
4. Keep timelines in mind in order to avoid late resolutions.

NOTE: The deadline for receipt of resolutions by the Provincial Secretary for the October 16, 2013 AGM is August 8, 2013.

I hope this is helpful.

Pharmacare

Members wishing information on Fair Pharmacare may do so at
www.health.gov.bc.ca/pharme

Key election issues

Seniors Advocate wanted

The Council of Seniors Citizens' Organizations of BC (COSCO) is calling on the next provincial government to take action on key issues that define a civil society, and to support the creation of age friendly communities.

British Columbians today are living longer, healthier lives. Their continuing contributions to civil society must be recognized and supported through a provincial commitment to creating age-friendly communities.

A modern, forward-looking approach is required.

We call on the next provincial government to work with seniors to implement these practical steps to meet the needs of British Columbians:

Fight inequality

- Set up a provincial commission to recommend taxation policies that ensure individuals and corporations pay their fair share of taxes to meet the needs of a civil society – including environmental protection, skills training, and economic opportunities for young people.
- Lobby the federal government, and other provincial governments, to gradually double CPP benefits, and immediately increase OAS and GIS

payments to lift seniors out of poverty.

- Stop the provincial claw backs to senior benefits every time there is a cost-of-living increase to the OAS and GIS.

Help seniors age in place

- Reduce costs and over-

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) fwmyers@telus.net, with a cc to BCGREA Central Office bcgreac@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.

crowding in acute care hospitals by establishing a universal home care and home support program based on need, available seven days a week, twenty-four hours a day to seniors and people with disabilities.

- Support quality public services which respect the cultural diversity and diverse needs of seniors, and stop downloading vital services such as non-medical home support to the voluntary sector.

Improve health care

- Implement the Ombudsperson's Feb. 14, 2012 recommendations for consistent, fair and equitable province-wide standards of care.
- Reinstate Pharmacare benefits for seniors to the 2001 levels.
- Fund health care from general revenues, and eliminate regressive

MSP Premiums

- Stop and reverse the privatization of health services.

Promote age-friendly communities

- Consult with seniors and

(Continued on page 9)



Branch officials from around the province took part in the directors' meeting

Member Services

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Its 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.

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.

**Don't forget to ask for a
senior's rate since it may be
less.**

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Seniors Advocate

(Continued from page 7)

people with disabilities to
improve public
transportation services, a
vital component in building
accessible, inclusive
communities.

- Establish a truly
independent Seniors'
Advocate position with a
priority mandate to prevent
elder abuse.
- Help seniors help
themselves by giving
financial support to seniors'
organizations that provide
advocacy and health
literacy education services
to their peers. --
www.coscobc.ca

— Editor's note: The BCGREA is a
member of COSCO

Help! My bank won't listen to me

By Sheila Pither
Secretary-Treasurer, COSCO

I attended the 2012 Elder Law
Conference as a delegate from
COSCO.

One of the workshops was
presented by Doug Melville, the
Ombudsman for Banking
Services and Investments (OBSI)
in Canada.

He is obviously an enthusiastic
advocate for consumer rights and
I would advise any customers
who believe the bank has made
a decision which cost them
money to use the service.

Here's a short summary of what
Mr. Melville said:

- The service is free to the
consumer.
- It is meant to flatten the power
imbalance between the bank and
the customer.
- The goal is to make the client
whole.

- 98% of cases are resolved
satisfactorily, even though the
OBSI cannot impose their findings.

- 53% of cases are launched by
seniors.

- In Canada there is no fair dealing
regime, as there is in the UK.

- There are many Power of
Attorney cases.

- Be very careful if you plan to
establish a joint account or joint
ownership to escape probate.

- Reverse mortgages can result in
people having little left if they must
sell the property to provide for their
care in later life.

- Many, many complaints are not
reported to the OBSI.

- Seniors can die from the trauma
of fraud.

The contact numbers for OBSI are
1-888-451-4519 or email
www.ombudsman@obsi.ca

Protect yourself from life's "What ifs"

By Tom Martell, CFP, CLU



Life is full of "what ifs."

They can be small "what ifs," like, "What if I don't like the meal I ordered?" But there's one big "what if": "What if the worst

happened to me? What would happen to my family?"

What if you were no longer around to contribute financially to your spouse's, children's or grandchildren's well-being?

Your current income may have a significant impact on their lives. But if it was gone, how would they pay their everyday bills and expenses? Would your family have enough money saved to pay for final expenses, like funeral, casket and burial? After all, a traditional funeral in British Columbia can cost up to \$11,795.*

Maybe you have already made those kinds of plans for your family's future, setting some money aside to protect your family's finances.

Even so, you might want to think about leaving a little bit extra behind for the ones you love most – whether it's as an inheritance to spend as they choose, or maybe an education fund for your grandchildren, or retirement money for your spouse.

It can be difficult to save that kind of money. And it can also be difficult to find life insurance when you reach retirement age.

That's where BCGREA Guaranteed Issue Life Insurance, with its non-taxable death benefit, can help. You are pre-approved, regardless of pre-existing health conditions. To find out more, see the ad below.

*Everest PriceFinder Data, 2012

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Offer your family financial protection when you're no longer there to protect them, with benefits like these:

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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**



BCGREA member benefit

Health and Wellness program

The British Columbia Government Retired Employees' Association (BCGREA) is sponsoring a Health & Wellness Benefit Program for future and current retirees, including spouses of deceased retirees.

The BC Public Sector Retiree Health & Wellness Benefit Plan is administered by Johnson Inc.

BCGREA retirees who are vested in a British Columbia government sponsored pension plan for a minimum of five (5) years and who are age 55 and older are eligible to join the BC Public Sector Retiree Health & Wellness Benefit Plan.

Please note you must provide proof of enrolment in the BC Fair PharmaCare Plan in order

to be covered under the BC Public Sector Retiree Health & Wellness Benefit Plan for BCGREA members.

This program includes a number of voluntary benefits available, including Extended Health Care (EHC) with Emergency Travel Insurance, Dental Care, Life Insurance and Stand-Alone Trip Cancellation/Interruption Insurance for retirees, their spouses/partners, and dependent children.

Each of the benefit plan

options is available separately to meet the needs of you and your spouse. The plan details and eligibility criteria are outlined here.

Future eligible BCGREA Members who retire may apply for benefits within 60 days of termination of their existing employer benefit coverage without submitting evidence of good health. After this 60 day period, Extended Health Care benefit applications require evidence of good health, and may be declined.

Any questions about these benefits, or eligibility requirements should be directed to the plan administrator, Johnson Inc., toll free at 1-866-799-0000 or 1-877-989-2600.

**For more information
on our programs,
please visit us at
www.BCGREA.com**