



The Pen

Pensioned Employees Newsletter

www.bcgrea.ca

Spring 2020

Your pension payments will be paid on time, and your plan is secure

*By David Vipond
Chair, Public Service Pension
Board of Trustees*

As the coronavirus (COVID-19) continues to affect the world, I want to offer reassurance about your pension plan.

Your pension is a defined benefit pension. This means the amount of your pension payment is not dependent on the performance of the financial markets.

You can have confidence that your pension will be there when you need it.

If you are a retired member, your pension payments will be paid on time, today and into the future.



Your plan is also well positioned to withstand the turmoil in the financial markets and the slowing global economy:

- First, your plan's investments are broadly diversified, which helps lessen the impact of the current

market downturn. Investments are split between a wide variety of public equities, bonds, real assets and other investments.

- Second, while there was no way to anticipate the COVID-19 pandemic, our investment agent, the British Columbia Investment Management Corporation (BCI), anticipated a correction in the rising financial market.

As a result, the pension fund's investments were adjusted to reduce risk.

- Finally, the challenge

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Pension Plan

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facing investors today reinforces the importance of following a disciplined, long-term approach.

This has been a shock to the economy, and we're not expecting a quick recovery.

The significant market downturn will mean a decline in the value of the plan's investment portfolio.

However, there will also be opportunities to acquire investments at a better value.

We expect the value of the plan's fund to bounce back over time, and we're on track to satisfy our long-term obligations.

The plan's agents and other service providers have also been affected by COVID-19.

They are looking after their employees – encouraging remote work and social distancing.

While they are open for business as usual, the

physical offices are closed.

This will affect how quickly plan staff can respond to requests and answer calls.

In-person consultation and workshops have also been cancelled to protect everyone's health.

We encourage you to use the many online services available to you on the plan website and through *My Account*.

In this challenging time, please take care of yourself and your loved ones, follow public health guidance (wash your hands, practise social

distancing, stay home if you can, etc.) and know that we are taking care of your pension plan.

We'd like to also recognize and express our gratitude to those plan members and employers who are out on the front lines, working for all of us.

Please stay safe.

This letter was published on the Public Service Pension Plan website on 20 March, 2020.

Please check the pension plan website for further updates. — Reprinted with permission.

**COVID-19
IN BC**

**Helping
seniors
stay safe.**

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**Call 2-1-1 or
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- » Grocery and prescription pick up and drop off
- » Meal arrangement
- » Friendly phone calls and virtual visits

**If you can help, or if you need help,
call 2-1-1 or visit bc211.ca today.**

Supported by BC211 and United Way

President's report

Keeping our members informed

By Ken Pendergast

The year 2020 will certainly be remembered by everyone, if not fondly. I believe we were all rather taken aback when we first began to see the reports and coverage of the "**CORONA VIRUS**" quickly named "**COVID-19**".

We are all old enough to remember a number of **Flus, Viruses and plagues** as well as the dreaded **Polio Virus**, but I don't recall any having the impact that COVID-19 has had to date and unfortunately we have not seen the end of it yet.

Hopefully we will see development of one or more vaccines in the near future and everyone can start to put their lives back together again.

The impact on people and businesses throughout the world is extremely traumatic and certainly some of those businesses may not survive.

Huge numbers of people are currently relying on those jobs.

We should be very thankful that we are some of the lucky



Ken Pendergast

people who have a pension to help us through this pandemic period.

Our **Affinity Partners** are some of those affected companies. They have taken serious measures to continue to provide their services where possible, while doing their best to protect their employees from possible contact with the virus.

I'm fully aware of the number of messages we send out to our membership in an effort to keep you informed of changes and potential impact on yourselves.

We continue to operate on the assumption that it is

better to send the added information rather than run the risk of people not being informed.

On a positive note, your Provincial Executive and faithful volunteers continue to address a number of important projects that will favourably affect our association.

I received a quote from a member asking for a comment to be placed in The Pen. I concur with this member's view regarding the small membership dues and therefore submit the quote for all readers to consider:

"My concern is the people who benefit from the PEN but have not contributed (Membership dues). They all seem to have some feeble excuse in not paying \$20 per year.

My feelings are that the \$20 I pay per year is well worth it.

Maybe people who do not pay or drop out of paying, should not receive the PEN."

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President's Report

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Al Barclay, our **Provincial Membership Secretary** continues to lead the process of both the transition from



Al Barclay

Social Insurance Numbers to Personal Identification Numbers for all our retirees receiving a pension.

This has been an issue for years and we will see the fruit of the labour with the elimination of the SI# for privacy concerns.

Both **Al Barclay and Brian Green**, with the aid of a **number of volunteer members** are engrossed in revamping our **entire membership database**.

The goal is to develop one

standard database for the entire BCGREA that will better serve all facets of our association with accuracy and accessibility while retaining the privacy of our membership.

Similarly, we are engaged in the **development of a new Website**, with the goal of updating the information and accessibility while making it much more presentable and useful for all concerned.

Allen Cocco and Charles La Vertu have been working diligently with **Media One** and our **Affinity Partners** to create a second video.

This short video is aimed at presenting the various services and options available to members of the BCGREA specifically through these Affinity Partners, all with some very attractive and compelling prices for members.

Unfortunately, this video had to be put on hold due to COVID-19. We had hoped for a copy available this Spring.

Due to COVID-19, we have been obliged to **cancel our spring Directors' Meeting** that was scheduled for April 22nd in Prince George.

However, the Table Officers continue to meet regularly, usually on a monthly conference and video connection to stay abreast of the business for the BCGREA.

We are hopeful that the current "lockdown" will be over in a couple of months, however, we are looking at contingencies that might be necessary to cover off our **Annual General Meeting and Elections, scheduled for October 7th, 2020**, should the pandemic persist well into the Fall period.



Allan Cocco

Despite the pandemic and the impact that it is creating around the world, it too will ultimately be controlled and **the BCGREA will continue to serve our membership with the good things that are happening** behind the scenes.

Seniors Advocate

A Billion Reasons to Care

A Billion Reasons to Care is the first provincial review of the \$1.4 billion-dollar contracted long-term care sector in British Columbia. The review examined industry contracts, annual audited financial statements and detailed reporting on revenue and expenditures for the years 2016/17 and 2017/18.

Report Highlights

The review found:

- financial reporting systems were inconsistent between health authorities and they lacked openness and transparency
- there was insufficient detail for significant expenditures related to management fees, head office allocation and some administrative costs
- the method to report direct care hours was based on self-reported unaudited expense reports prepared by the care home operators with no ability to verify the reported worked hours

less than half of care home operators are required to make their audited financial statements available to the public and no care homes



OFFICE OF THE
SENIORS ADVOCATE
BRITISH COLUMBIA

publicly report their expense statements

Overall the contracted long-term care sector:

- generated \$1.4 billion in revenue of which \$1.3 billion came from public funding
- Spent 54% of revenue for direct care staff, the single largest expenditure
- Spent 15% of revenue on building costs

Generated a net profit of \$37 million

The review found that expenditures and profits were not evenly distributed between care homes and there was a distinct difference based on type of ownership:

- care homes in the not-for-profit sector spent 59% of revenues on direct care versus 49% in the for-profit sector
- not-for-profit care homes

spent 9% of revenue on building expenses versus 20% in the for-profit sector

for-profit care homes generated 12 times the amount of profit generated in the not-for-profit sector, \$34.4 million versus \$2.8 million

The report found that while receiving, on average, the same level of public funding:

- not-for-profit care homes spend \$10,000 or 24% more per year on care for each resident
- for-profit care homes failed to deliver 207,000 funded direct care hours
- not-for-profit care homes exceeded direct care hour targets by delivering an additional 80,000 hours of direct care beyond what they were publicly funded to deliver

<https://www.seniorsadvocatebc.ca/app/uploads/sites/4/2020/02/ABillionRe>

The Pen



By Wilf Brodrick

The motto of COSCO is “**Plan with Seniors – Not for them**”.

COSCO’s mandate is “to promote the well-being of seniors and their families, advocating for policies that allow seniors to remain active, independent, and

fully engaged in the life of our province. COSCO is non-partisan, but politically active, advocating for seniors’ needs no matter who is in power.”

COSCO is best defined as “an organization made up of other organizations” that represent seniors and advocate on issues of importance to seniors in BC.

The BCGREA has been an active member of COSCO for many years.

Elections for the COSCO Executive took place in

February. The Table Officers of new Executive are:
President - Sheila Pither (Vancouver Retired Teachers Association)

Past President - Gudrun Langolf (Vancouver Municipal and Regional Retirees’ Association)

First Vice-President - Barb Mikulec (BC Retired Teachers Association)

Second Vice-President - Annette O’Connor (Langley Retired Teachers Association)

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COSCO

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Secretary - Albert
Lemmonier (ILWU
Pensioners)

Treasurer - Betty Bolton (BC
Old Age Pensioners
Organization)

Membership Chair - Linda
Forsythe (Voices Of Burnaby
Seniors)

BCGREA members on the
COSCO Executive are:

General Vice-President
representing BCGREA – Wilf
Brodrick

General Vice-President
representing BC FORUM –
Diane Wood

Member-At-Large
representing BC FORUM –
Agnes Jackman

Member-At-Large – Navin
Goburdun

Member-At-Large – Jean
Sickman

Like organizations around
the world, normal activities
at COSCO have been
seriously disrupted by the
COVID-19 pandemic.

Meeting in person has been
put on hold, but the



Wilf Brodrick

Executive is active and has
been “meeting” by email,
and video/telephone
conferencing.

Although not formally
announced at the time of
writing, the 2020 COSCO
Conference (**Life in the 21st
Century – Strategies for
Seniors**) scheduled for this
October will be postponed
until October 2021.

While disappointing, this
decision is entirely due to
the uncertainties caused
by the COVID-19
pandemic.

We all look forward to it
taking place under
conditions where we will
all feel safe and secure.

Also temporarily on hold
until in-person meetings
are once again possible,

COSCO delivers educational
programs that would be of
interest to many BCGREA
members.

They are delivered by
volunteers with the COSCO
Seniors’ Health and
Wellness Institute, which is a
very active part of the
organization.

Topics available for
presentation include issues
related to Healthy Living,
Legal and Financial, Personal
Planning, and Safety.

These workshops can be
presented by volunteers in
most areas of the Province
and each one is designed to
take about an hour.

They are an excellent way to
have an informative and
interesting presentation at
Branch meetings.

Any Branch that is
interested can download the
brochure from the COSCO
website ([https://
www.coscobc.org](https://www.coscobc.org)).

Another extremely popular
program that COSCO
delivers is **‘COSCO Stay on
the Road: A Practical Guide
for Senior Drivers’**.

BCGREA members who drive
might be interested in taking

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COSCO

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advantage of this excellent program.

Unfortunately, even when available again, these workshops are so popular that the wait list will likely be several months long and get longer from there.

I would like to conclude by thanking Wayne Dermody, not only for convincing me to get involved with the BCGREA and COSCO, but also for his long and dedicated service filling the role of BCGREA Representative to COSCO.

Wayne is now stepping back from some of his BCGREA and COSCO activities, but he deserves a great big “thank you” from all BCGREA members for his efforts on their behalf over the years.

Finally, I would like to thank President Ken Pendergast and the BCGREA Table Officers for asking me to represent the BCGREA on the COSCO Executive.

The BCGREA has played an important role in COSCO for many years, and I will do my best to continue those efforts.

Central Support

BCGREA updates web site

By Al Barclay

The Association has embarked on a project to expand and enhance the central database to incorporate as much contact information for our members as appropriate.

This will enable us to reach members more efficiently. It will ensure we are able to keep members informed of changes with their pensions as well as activities within the Association.

The expanded central database will require more time to maintain and update than the previous database.

Effective June 1, 2020, Josie Byington will be taking over the duties for the Central Support.

Josie has been working on the expansion project on a contract that was awarded in January 2020.

Josie first contracted with the Association in 2000



Josie Byington

and was responsible for re-designing, updating and maintaining our BCGREA website.

More recently Josie functioned as the troubleshooter for our Sync.com secure File Transfer site.

It is important to be aware that the BCGREA does not have a “bricks and mortar” office and that our central support is provided by a contractor who works part time for our Association.

The mailing address PO Box 791, Station A, Nanaimo, BC V9R 5M2 and the email address of

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The Pen



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.ca

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4C6

kwgrp@telus.net

1-250-552-4770

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Green

buzzinghive@hotmail.com

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178 Ocean Walk Drive

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Johnson.1@shaw.ca
1-250-816-0113

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1-250-753-5778

**Provincial Membership
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Al Barclay
albarc12@gmail.com
1-250-442-2564 (April to
Nov.) 1-951-652-7317
(Dec. to Mar.)

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Charles La Vertu
clavertu41@gmail.com

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GUARANTEED ISSUE LIFE PLAN

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Central Support

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BCGRE@Telus.net will
remain in effect.

We expect to continue to
use the existing phone
number 250-751-8814.
The Facsimile number and
1-866 (toll free) number
will be discontinued.

If phone calls to Central
Support are not answered
immediately and a

message is left, the calls
should be returned within
two business days.

Members will also have the
option of sending a text
message or email if they
prefer.

There is usually no cost with
either of these contact
methods.

I would also like to take this
opportunity to welcome
Josie to her new role in
Central Support.

Recruitment and Retention

Database converted to ID numbers used by Pension Corp.

By *Al Barclay*

The Recruitment and Retention Committee meeting scheduled for Prince George in April was cancelled due to COVID-19, so my report includes an update on work in progress as well as activities in the

membership portfolio.

There have been several personnel changes on the committee with Myrna Cresswell, Art Kaehn, Dave Dyke and Ron Kerr stepping back.

The committee members

and Provincial Table Officers would like to thank them for their dedication and commitment to this committee.

Bonnie Billington, Chair of Branch 800 New Westminster, has volunteered to be a member, and we welcome her enthusiasm.

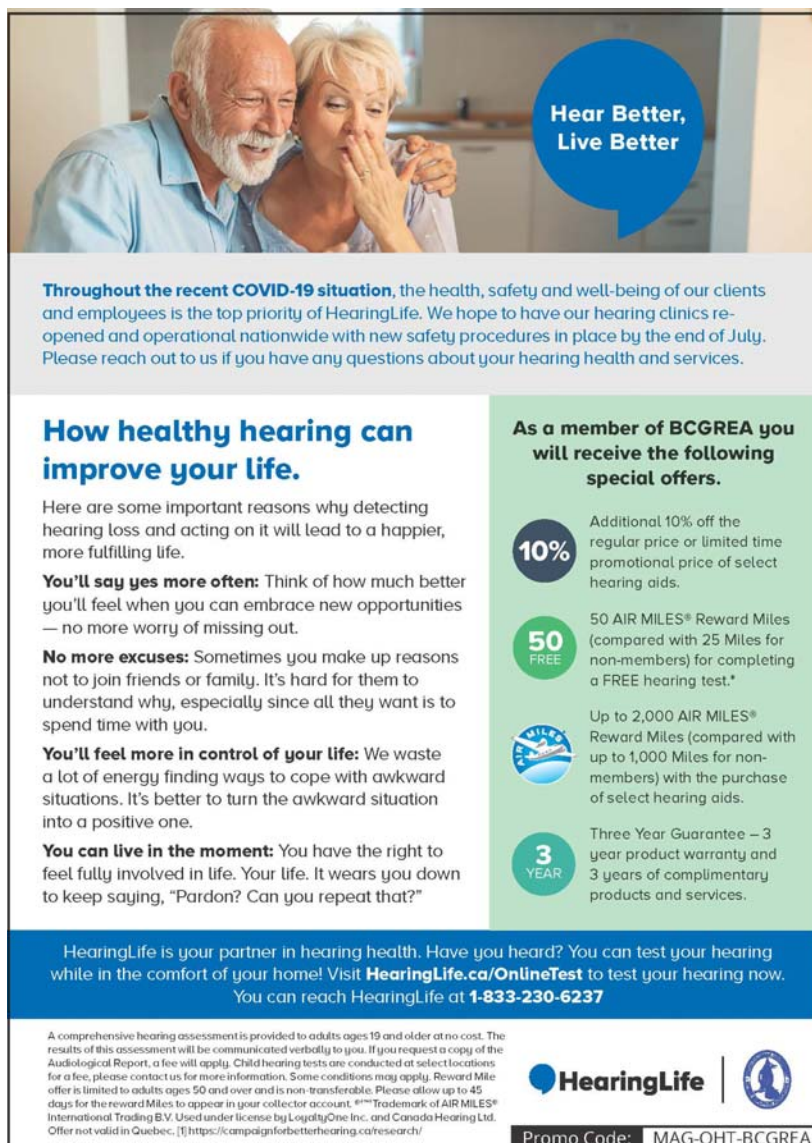
If you are interested in participating on this committee, please contact Terry Burgess, Committee Chair.

Al Coccola was making significant progress on the Sponsors Video (highlighting our Affinity Partners) that will be placed on the BCGREA website, but the COVID-19 restrictions have caused a pause in that production.

Brian Green, Wilf Brodrick, Bill Myers, Al Kneeland, Reiner Augustin and Ron Kerr are a sub-committee providing direction for redesigning the website.

This will incorporate new elements, such as online registration and Client

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Hear Better, Live Better

Throughout the recent COVID-19 situation, the health, safety and well-being of our clients and employees is the top priority of HearingLife. We hope to have our hearing clinics re-opened and operational nationwide with new safety procedures in place by the end of July. Please reach out to us if you have any questions about your hearing health and services.

How healthy hearing can improve your life.

Here are some important reasons why detecting hearing loss and acting on it will lead to a happier, more fulfilling life.

You'll say yes more often: Think of how much better you'll feel when you can embrace new opportunities — no more worry of missing out.

No more excuses: Sometimes you make up reasons not to join friends or family. It's hard for them to understand why, especially since all they want is to spend time with you.

You'll feel more in control of your life: We waste a lot of energy finding ways to cope with awkward situations. It's better to turn the awkward situation into a positive one.


You can live in the moment: You have the right to feel fully involved in life. Your life. It wears you down to keep saying, "Pardon? Can you repeat that?"

As a member of BCGREA you will receive the following special offers.

- 10%** Additional 10% off the regular price or limited time promotional price of select hearing aids.
- 50 FREE** 50 AIR MILES® Reward Miles (compared with 25 Miles for non-members) for completing a FREE hearing test.*
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- 3 YEAR** Three Year Guarantee – 3 year product warranty and 3 years of complimentary products and services.

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HearingLife | 

Promo Code: **MAG-OHT-BCGREA**

Database

(Continued from page 10)

Relationship Management software. They have been in discussions with a contractor about potential changes, but that is also on hold.

At the last AGM, the committee recommended approaching the Pension Corporation to request inclusion of BCGREA promotional literature with a mailout of their bulletin, Pension Life.

A letter was sent in November, but the Board of Trustees refused our request due to privacy concerns of pension recipients.

Our Trustee Lawrence Johnson and the Table Officers have had follow-up discussions with the Pension Corporation to see if there are other opportunities to reach out to potential members.

On the Membership side, we successfully converted our database linkage with the Pension Corporation from using Social Insurance Numbers (SIN) to the Person ID assigned by the corporation.

This reduces the risk of the

SIN being improperly handled and potentially used for identity theft.

Some members have signed up for Dues Check Off since they are no longer required to supply their SIN.

The Pension Corporation provided us with an expanded address report in March that included all phone numbers and email addresses that they had in their files for our members.

This information is being incorporated into the expanded central database and was also distributed to the Branch membership Chairs.

Several Branch Chairs have spent considerable time following up with members whose contact information was out of date.

Their work will be very helpful for the ongoing central database update project and I thank them for their dedication.

Some members of Branch 5000 (which was the Branch set up to accommodate people who don't live in British Columbia) will have their membership transferred in the next few months.

When several of the Branches ceased operation in the past, some members were placed in Branch 5000 rather than being assigned to an adjacent Branch.

This has resulted in over one-third of the members of Branch 5000 residing in B.C.

These members will be contacted whenever possible and will be transferred to the nearest Branch or the Branch of their choice.

This will allow them to be kept informed of events in their area as well as providing a portion of their annual dues to the local Branch to cover operating expenses.

That is all for now. Best wishes for everybody to stay healthy and safe.

Notice

Upcoming in The Pen, Fall 2020:

Article submitted by Nadine Wallace, BC Pension Corporation, on group health benefits

Article submitted by Haley Sawyer, Manager, Internal Communications @ Healthlink BC

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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.

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Vernon	558-5991
Golden	344-7990
Nelson	352-3595
Cranbrook	417-0444
Radium Hot Springs	347-2300

Salmon Arm	833-5800
Rossland	362-7375

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may not be available if hotel/
motel expects to be 80 per cent
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season, long weekends and
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