



The Pen

Pensioned Employees' Newsletter

www.bcgrea.com

Fall 2013

New plan in the works

Search for new members

PRESIDENT'S REPORT

By Sarjit Manhas

The year was relatively quiet.

I had the opportunity to visit several branches – Cheam View, Cowichan Valley, Rocky Mountain and Williams Lake.

It's always a pleasure to meet members of the Branches, attend their meetings and simply exchange views. During the year, I was able to attend several Finance Committee meetings and Table Officers' meetings too.

The most crucial issue we face right now is lack of new members and retaining those we have.

A document was included in the AGM agenda and the Chair of Shuswap/Columbia (Lorraine Ibbitson) indicated it was a draft only. Harold Bell of Cheam



BCGREA President Sarjit Manhas enjoys a moment of levity with Denis Carriere who conducted the elections.

View Branch was thanked for its preparation and submission.

Lorraine wishes to continue

consultation with branch membership chairs throughout the province and asked that all

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B.C. Government Retired Employees' Association newsletter



**BC GOVERNMENT
RETIRED EMPLOYEES'
ASSOCIATION**

**P.O. Box 791, Station A
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We regret, a
Consolidated Financial
Statement is not
available for this issue
of THE PEN. — *Carrie
Mulcahy*

Did you know . . .

that Associate members
have always been eligible
for benefits, for e.g.,
Johnson Inc. Health and
Wellness Plan?

BELIEVE IT OR NOT

In the 1800s in B. C. during
gold rush days, the value of
cranberries was greater
than that of gold, by weight.

Lapel pins Available for \$3 each

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

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

Branch Executives may
obtain pins from Provincial
Membership Secretary
Nancy Stewart
stewa85@telus.net.



Denis Carriere, right, conducted the election that saw Sarjit Manhas returned as president and Carrie Mulcahy as second vice-president. Ken Pendergast was elected as first vice-president.

President's report

(Continued from page 1)

branches be involved and send comments to her and/or Reiner Augustin, Co-Chair.

Their e-mail addresses are libbitson@shaw.ca and Reiner is dolittle1@telus.net

Lorraine hopes a report can be finalized by March next year when the Table Officers meet.

During past discussions at a Directors' meeting, we learned not only about the lack of new members but learned also what various branches are doing to try and recruit them.

Although an 'incomplete' document was tabled at the AGM, it's vitally important that each branch submit their thoughts to Lorraine/Reiner so they can prepare some options and solutions.

If you have ideas, give them to your branch membership director or submit them directly

to Lorraine and Reiner. Every thought is important!!

After 10 active years, Cowichan Valley Branch dissolved. Neil Robertson was unable to continue as Chair



Lorraine Ibbitson

and no one stepped up to the plate.

I don't think members realize how difficult it is for volunteers to continue serving, year after year after year.

Those who live south of Duncan, transferred to Victoria

Branch and those in Duncan and north, transferred to Nanaimo.

We lost two branches this year for similar reasons.

Corinne Reekie, Director Public Service and WorkSafe BC told us that investments are improving by eight per cent this coming year.

Corinne addressed several comments made at the AGM and wants to ensure these were circulated to all Chairs and members:

- There is no intention to make online options the only option for their clients. It is intended to be one of several ways to interact.

As always, it is about the member's preference in how to communicate and it may be different for different types of transactions; and

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President's report

(Continued from page 3)

- The Pension Corporation offers a variety of pre-retirement supports to members throughout their working careers and as they approach retirement.

There are two seminars; "Your Pension Your Future" and "Thinking about Retiring".

They are targeted to new members and those within five years of retirement. Individuals can register at any time through the Corporation website.

As well, they have a number of print materials on the website around choosing your best pension option and other



Ryan Britton

important topics around purchasing service.

Ryan Britton, Assistant Director, Client Services showed new electronic systems with a power point presentation.

He also mentioned that new pension statements began in January and provide more



Past President Lawrence Johnson presents retiring First Vice-President Fred Bennett with a token of the association's appreciation for his long service on the BCGREA board

information.

Amber Beattie did a demonstration of a program called "My Account". This program allows members to log into their own account (online) and access pension information.

John Crouse, National VP, Johnson Inc. and Mark Costales, Langley Office also attended our AGM and John spoke about the Retiree Benefit Plan and its experience and performance. The rates can be maintained if more members sign up.

In addition he added that Johnson, Inc. is planning to organize some seminars ...

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

taxes and financial planning.

A \$50,000 contest is currently underway and your name will be put into the draw if you call for a home insurance and/or Medoc quote. The names of those already covered by these policies have been entered.

South Okanagan – Similkameen put forward a resolution to have surplus legal funds re-distributed to members.

In 2012 the AGM voted to place the moneys in general revenue. There being no second, the motion was defeated.

Honorary Memberships were given to Florence Gilbert of Kelowna Branch (1500); Anna Tremare and Mary C. Brown, both of New Westminster & District (800) and David Adams, former Cowichan Valley Branch (2600).

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BCGREA treasurer David Adams of the former Cowichan Valley Branch (2600), right, was one of four members to be awarded honorary membership. Other recipients were Florence Gilbert of Kelowna Branch (1500); Anna Tremare and Mary C. Brown, both of New Westminster & District (800). Presentation was made by First Vice-President Fred Bennett, left, and Lawrence Johnson.



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Darren from Johnson Inc.
Service Representative

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Pension plans boost economy

**By Lawrence Johnson
Past President**

The Public Service Pension Plan not only benefits you, but it also helps support our economy.

Together, BC's public sector pension plans form one of the best-funded systems of public sector pension plans in Canada.

International bond rating agencies cite our strong public sector pension plans as a significant factor supporting BC's triple-A credit rating.

The PSPP, along with the other public sector pension plans in BC, also serve as a major source of long-term capital and they provide stable reliable incomes for many British Columbians.

One of the highlights of the past year is the introduction of "My Account" for retired Public Service Pension Plan members.

Beginning July 1, 2013, "My Account" was available to retired members.

You are able to logon to "My Account" 24/7 and:

- review your monthly payment history and tax information,
- access group benefit information,
- view your personal information on file,
- email a client service



Lawrence Johnson

representative directly and securely so they can assist you,

- update your username and password.

To access "My Account" from the main page of the pension plan website—look for the "My Account" logon button at the top left of your screen.

Registration is simple and secure.

All you need is your Person ID number (you can find this on your pension statement), the last three digits of your Social Insurance Number and your birth date.

If you used My Account before you retired, and you retired before June 25, 2013, you will need to re-register for access to My Account.

If you retired after June 25, 2013, you will not need to re-

register for retired member My Account access.

There has been a lot said in the public press over the past months about public service pension plans being underfunded.

The response of the Board Trustees of the "B.C. Public Service Pension Plan" has been to point out the facts of our plan.

Some of these facts include that our plan is pre-funded through employee and employer contributions.

In addition the fact is that about 75 percent of benefits paid out come from investment returns and 25 percent from the employee/employer contributions.

The plan's last valuation was conducted as at March 31, 2011, and showed our pension plan's basic account had assets of \$17.76 billion and liabilities of \$18.04 billion.

This meant that our plan is 98 per cent funded.

Legislation obligates the Board of Trustees to manage the plan in a way that's fair to all members (active, inactive, retirees and employers).

After reviewing the valuation report the board took the required action to maintain the plan's funding for the basic pension benefit by equally increasing both the contributions of the employees

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Nanaimo honours BCGREA members

BCGREA secretary Kathy Torhjelm and her husband Charles were recipients of the award PATRONS OF THE CITY of NANAIMO. Mayor John Ruttan conferred the award May 13, 2013.

Charles received this award for enhancing the quality of life in the South End of Nanaimo, especially by starting a community fun day each June. This is where Kathy and Charles live.

Kathy received the award for her volunteer work with her church, the local food bank, the Canadian Federation of University Women, BCGREA, child care, and their neighbourhood association.

Fryer awarded 3 jubilee medals

By Brenda Bysouth

BCGREA member John Fryer, the former general secretary of the BC Government and Service Employees Association, is one of a select few Canadians to be awarded all three of the Queen's jubilee medals.

Fryer, who's work to build the BCGEU beginning in 1969 with Norman Richards as President, was acknowledged in 1977 with the Queen Elizabeth II Silver Jubilee Medal.

During that time John worked tirelessly for the members to improve their working lives.

In the process of visiting members in central British Columbia, he almost lost his life as the result of an automobile accident.

John moved on to continue his work in Ottawa as President of the National Union of Public Employees from 1980 to 1990.

This enabled him to work for all women and men employed in provincial governments from coast to coast.

His focus, success and integrity were then recognized in 1995 when he was made a Member of the Order of Canada for his contributions to "social and economic justice and his negotiating abilities".

This was followed with the Queen Elizabeth II Gold Jubilee Medal in 2002 and the Queen Elizabeth II Diamond Jubilee Medal in 2012 for his continuing public service.

John has always cared deeply about his adopted country.

Since leaving his birthplace in England as a young man he has never looked back.

Lessons learned at home to seek out "the greater good" have informed his life and work.

He often says "we only come this way once". So he has strived to use his time well and not give ground on hard won battles for the equality and integrity of everyone.

Recently, he has been profoundly concerned with the erosion of benefits for our retirees.

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Seek US-style system

For-profit clinics attack Medicare in court

By Adam Lynes-Ford
Campaigner, BC Health
Coalition

The BC government is facing a lawsuit from two for-profit clinics led by Dr. Brian Day, owner of Vancouver's for-profit Cambie Surgery Centre.

The lawsuit seeks to strike down provincial health legislation that limits the for-profit delivery of medically necessary services, claiming that these rules violate the Canadian Charter of Rights and Freedoms.

The lawsuit represents dangerous attack on Medicare, aimed at opening up the Canadian "health care market" to create a US-style health care system in Canada.

This case will likely end up in the Supreme Court of Canada, and may produce the defining Charter interpretation that would apply across the country.

In contrast to the aims of these for-profit clinics owners, Canadians don't want US-style health care.

Poll after poll shows that the public favours investment in public health care to improve the system for everyone, not the expansion of for-profit health care that benefits only a very wealthy elite.

Research shows that private clinics actually increase wait times overall because scarce health care professionals can't be in two places at once.



Action outside Cambie Surgery Centre – Photo courtesy of the Health Sciences Association of BC

While this case is heard in court in 2014, this issue will also be fought in the court of public opinion.

Public health care advocates have an important role to play in spreading the word about

the serious threat this case poses to our Medicare system.

To get involved, contact the BC Health Coalition at adam@bchealthcoalition.ca or www.bchealthcoalition.ca

3 Jubilee medals

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John will always continue to stand up for those among us who need help.

John continues his involvement in social and economic justice and in

recent years has found his vast knowledge being harnessed in such disparate places as The World Bank, Guyana and China.

Many governments and organizations continue to seek his counsel.

Right now he is looking for time and space to write his memoirs and spend more time with his 10 grandchildren.

His continuing interest in the politics of the day animate much of his time.

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

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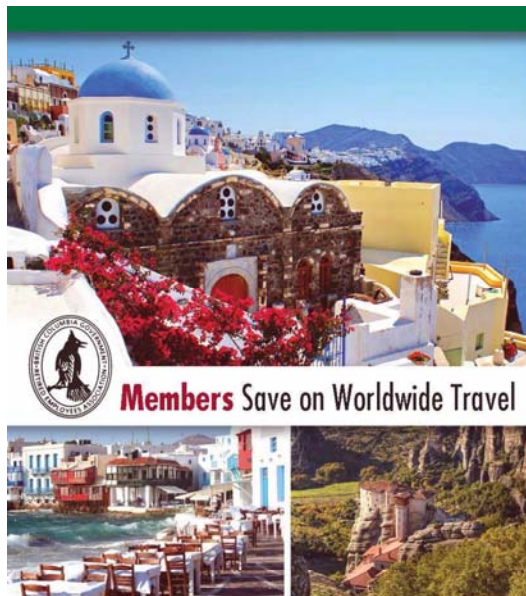
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FL075

Pension plan

(Continued from page 6)

and the employers by 0.40 per cent.

This change helps to ensure the pension promise for all members is met over the long term.

Here are five easy ways to learn more:

1. Visit the website at pspp.pensionsbc.ca. The Retired Members section of the website has important information about your pension, including news, financial reports and pension plan updates.
2. Read your pension statement, included which was included with the Summer 2013 issue of the newsletter After Work.

On it, you will find detailed and easy-to-understand information about your pension.

3. Read the After Work newsletter, sent to you twice a year. The newsletter includes valuable information to keep you up-to-date.

We also encourage you to send feedback on the newsletter to the After Work editor (AfterWork@pensionsbc.ca), so we can consider your feedback for future issues of After Work.

4. Get involved with your local retiree association, the British Columbia Government Retired Employees Association (BCGREA).

The contact and membership details are included in the

Summer 2013 issue of the After Work newsletter.

5. Check out the "StraightTalk" website at pspp.straighttalk.bc.ca.

On the site, you can get the facts about your pension plan.

Your pension is valuable, and we encourage you to get to know your pension.

This is your pension plan; you've earned your pension throughout your working career.

As a result, it's important you understand how it works.

Read your pension statement, and the "After Work" newsletter.

I wish to thank the B.C.G.R.E.A. for their continuing support in my role as a trustee to the B.C. Public Service Pension Plan.

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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**



President's report

(Continued from page 4)

COSCO will be training younger seniors around the province. Workshops will be valuable for those who want to develop leadership skills and in particular, for those who want to be more involved with seniors' groups.

Having given us 12 years of service, Fred Bennett stepped down from his position as 1st Vice President. We shall miss Fred at the Table and look forward to seeing him in future "on the other side".

Fred was Chair of Resolutions and By-Law Committee and Privacy Officer for the Association. Thank you Fred – job well done!

Ken Pendergast, Vice Chair of Prince George Branch (1600) was elected 1st Vice President. He is a welcome addition to the Table. For more information about Ken, check out his bio on our website .

Carrie Mulcahy was re-elected 2nd Vice President and I was re-elected President.

The following are re-appointed

- David Adams, Treasurer;
Kathy Torhjem, Provincial Secretary and Nancy Stewart, Provincial Membership Secretary.

BRANCH MEMBERSHIP CHAIRS

Branch Membership Chairs are asked to send requests on behalf of members who wish to receive The Pen electronically (as opposed to Canada Post) to Bill Myers, E-mail Co-ordinator (The Pen) bcreapen@gmail.com,** with a cc to BCGREA Central Office bcrea@telus.net.

The information to be sent, for the members preferring the electronic version 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

If your Branch members who have computers have not viewed the electronic versions of THE PEN, perhaps suggest to them they might like to take a look. Previous issues are archived on our website. This may be one way of encouraging more use of the electronic version.

** Note new e-mail address of E-Mail Co-ordinator