



The Pen

Pensioned Employees' Newsletter

www.bcgrea.com

Fall 2014

BC Pension Plan is excellent model for retirement income security

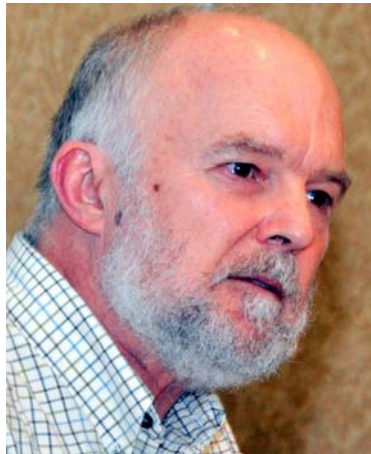
*By Dr. Bruce Kennedy,
Executive Director
Public Service Pension Plan*

The defined benefit (DB) model that your Public Service Pension Plan is based on remains an excellent way to provide better value, according to a research paper released this fall by the Canadian Public Pension Leadership Council (CPPLC).

As you know, retirement income security is a hot topic across the country, and this paper examines the claim that converting public sector defined benefit (DB) plans to defined contribution (DC) is in the best interests of taxpayers and other stakeholders.

It does so primarily by studying the experience of other jurisdictions.

I encourage you to check out the full document, *Shifting*



Bruce Kennedy

Public Sector DB Plans to DC – The Experience so far and Implications for Canada, (available on the CPPLC website <http://cpplc.wordpress.com/>).

I'll summarize a few key points for you about the paper, written by Dr. Robert L. Brown, President of the International Actuarial Association, and Craig

McInnes, a journalist and writer.

The research demonstrates that converting large public sector pension plans to DC arrangements is not a financial panacea.

In fact in the five North American jurisdictions that have actually converted their public sector pension plans to mandatory DC arrangements, the results have generally included some combination of higher costs, lower investment returns, increases in unfunded liabilities, reduced retirement incomes, and increased reliance by retirees on public income support programs.

Half of the pension plans that were converted to DC have subsequently been re-converted to other arrangements.

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B.C. Government Retired Employees' Association newsletter



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

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.

President's report

Retiree associations join BCGREA for benefits

By Sarjit Manhas

We just had our Annual General Meeting on the 15th of October and I was pleased to see many new faces amongst the delegates.

My year so far was taken up with Table Officers' meetings and several Finance Committee meetings.

Once again all branches did not get their financial statements in to the Treasurer by the end of August and although delegates reviewed and passed the Budget for 2015, Consolidated Statements were delayed.

Branches will hear from the Chair of Finance (Lawrence Johnson) about this but I want to say that it's the AGM that must see the consolidated statements, discuss same and have them passed.



Delegates vote at the BCGREA AGM

Right now and for the last several years, they were delayed and passed by Directors at their meeting in March.

Help is available if branches ask the Treasurer.

Several retiree associations in receipt of a pension from the Pension Corporation of BC have expressed interest in our Medoc and the Retirees Benefit Plan. By paying dues to become Associate members, they are able to subscribe for these benefits through Johnson Inc.

The Kelowna Branch #1500 asked me to visit and I did so in April.

They were having trouble getting volunteers to serve on the executive. This is a problem with many of our branches.

I wrote a letter to members of Kelowna Branch and they now have a new Chair who attended his first AGM!!

We all need to remember that the general membership needs to support their executive, attend meetings, give feedback and volunteer to serve.

I announced at the AGM that Sunshine Coast Branch #1800 had turned over all assets to the provincial executive the day before the AGM.

Regrettably the Chair, Norman Monro, stepped down but no one stepped up.

They have now reverted to Comox Valley Branch #200.

The provincial executive spoke with the Chair of this Branch and he will ensure that someone from Sunshine Coast attends all meetings in Courtenay.

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Pension plan

(Continued from page 1)

The reason for these adverse impacts is that the DC model is a relatively inefficient mechanism for delivering retirement income.

While all workplace pension plans help Canadians save for retirement, a given contribution level in a DB plan will produce up to 77 per cent more income than the same amount contributed to a DC plan.

The loss of efficiency involved in converting to DC simply wastes money, and doesn't serve well the interests of any of the stakeholders.

The paper also found that jurisdictions that had carefully researched in advance their

pension reforms options, invariably rejected converting to DC and instead adopted

other more efficient pension reforms.

The specific cases documented in the paper are Minnesota, Texas, Nevada, Wisconsin and New York City.

The paper's findings apply to your pension plan.

While the Public Service Pension Plan is jointly sponsored, (which means that financial costs and the risks are shared equally between members and employers), this structure lies within the broad category of DB pension arrangements.

The paper by Brown and McInnes is an informative read, and I encourage you to become informed by it and help spread this important information.

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President's report

(Continued from page 3)

When a branch dissolves, the members need assurance that they will remain members of the Association and will continue to receive information.

We are now left with 23 branches – Campbell River and Sunshine Coast reverted to Comox Valley and Cowichan Valley Branch reverted to Nanaimo and Victoria.

When the Recruitment and Retention Committee Report was delivered to last year's AGM by Reiner Augustin, the committee had recommended that the website be changed so it became 'user friendly' with a modern look and that the mission statement be changed and incorporated into the website.

The provincial executive was charged with these changes.

The new website will be up and running by the end of November if not sooner. You will still be able to access it by using <http://www.bcgrea.com>; however the website will be <http://www.bcgrea.ca>

The new Mission Statement was presented to the AGM by our First Vice-President Ken Pendergast and passed with overwhelming support from delegates.

Both Nanaimo and Victoria branches (600 and 1200) undertook initiatives to further recruitment.



Returning officer Denis Carriere turns over the gavel to Sarjit Manhas who was re-elected president by acclamation. Also returned by acclamation were Second Vice-President Carrie Mulcahy and First Vice-President Ken Pendergast

Nanaimo Branch wanted to update the current brochure and Victoria wanted a poster. The two branches joined to complete this.



Isobel Mackenzie

Branches will receive new brochures and posters on completion. Victoria donated \$5,000 to this project, and Medoc and GoCollette have committed to assisting with printing costs.

We were extremely fortunate to have the Seniors Advocate speak at our AGM.

Isobel Mackenzie is the first to be appointed to this position by the government. She has over 20 years of experience at local, federal and provincial levels and was Executive Director of Beacon Community Services on Vancouver Island from 1995.

Under her guidance the BCS grew to become one of the largest community services providers in BC.

During this time she introduced a new model of dementia care (Licensed Dementia Care) which has been adopted across the country.

From 2007 to 2011, she also served as Executive Director of BC Home Care Association.

Isobel's career has given her an excellent knowledge of the various communities in BC and

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bcIMC is a long-term investor. We recognize that meaningful, large-scale change takes time. Our ongoing interactions with companies, industries, regulators, and policymakers often span years. This timeline is an indication of our efforts rather than an exhaustive list.

bcIMC
FIXED INCOME
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1991

➤ Our real estate investments encompass a philosophy of **responsible property investing**.

1997

➤ Our **first BOMA award**: "Building of the Year" for Commerce Court, Toronto.

2000

➤ Integrate cost-saving measures – **energy retrofits**, efficient appliances, proven technologies – into our buildings.

2002

➤ Construction begins at Broadway Tech Centre, Vancouver, which achieves multiple awards over the years including **LEED Platinum** in 2012.

MANAGING INVESTMENT RISK ASSOCIATED

2014

➤ Our three-year effort with the Investor Network on Climate Risk results in a **new joint global initiative** with the World Federation of Exchanges to encourage a uniform reporting standard for all stock exchanges.

➤ Two keynote speakers at the **2014 BC Public Sector Pensions Conference** will address climate risk management and business operations.

➤ We are considering extending our preferred rating system for **green mortgages to include existing buildings** that are being retrofitted to achieve BOMA BEST or LEED certification.

➤ We invest in the **first green bonds** issued by a Canadian bank.

2013

➤ We are one of the **first Canadian Investors** to invest in global green bonds.

➤ Join a new initiative with PRI to engage 50 global companies exposed to fracking; bcIMC acts as **lead for Canada** while supporting international engagement activities.

➤ Provide guest commentary for the **CDP 2013 Canada 200** Report. More companies than ever before disclose this year.

2012

➤ Our staff now includes a **LEED-accredited investment professional** to help assess mortgage proposals; this in-house expertise benefits our underwriting process as green technologies can be verified and quantified before being assigned a risk rating.

➤ With the Investor Network on Climate Risk, we are part of a global group effort **urging stock exchanges around the world** to adopt standards requiring all listed companies to disclose ESG information, including climate change considerations. We work on the committee that develops recommendations in the *Investor Listing Standards Proposal* submitted to the World Federation of Exchanges in 2014.

2011

➤ All hotels operating under the Delta Hotels and Resorts brand commit to Delta Greens, one of the **most comprehensive environmental programs** in the Canadian hospitality industry. It includes reduction targets and certification under the HAC Green Key Eco-Rating program.

➤ We urge the federal Minister of the Environment to **set strong policy on emissions reduction** and a price on carbon.
➤ With the Investor Network on Climate Risk, we participate in an investor letter urging the U.S. Senate to back **greenhouse gas regulations** under the Environmental Protection Agency. The Senate defeats amendments that would have blocked the EPA from regulating emissions under the *Clean Air Act*.

Responsible Investing Newsletter March 2014
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2004

► Our **first energy retrofit** project: Commerce Place, a mixed use office/retail complex in Edmonton.

2005

► Host a **Climate Change & Responsible Investing symposium** with the BC Ministry of Environment and the University of Victoria; panel includes international speakers.

► Provide mortgage financing for **North America's first LEED Platinum** multi-family residential project: The Vento in Calgary.

2006

► Become a **founding member of the United Nations Principles for Responsible Investment**; we are one of first Canadian asset managers to be a PRI signatory.

► Join **CDP**, then known as the Carbon Disclosure Project.

► We are **the only Canadian** in a group of institutional investors asking the U.S. Securities and Exchange Commission to require enhanced disclosure by publicly traded companies, particularly on the financial risks of climate change.

► Set a measurement baseline for our office, residential, and enclosed retail properties, as phase one of a **new environmental reporting process** on greenhouse gas emissions and energy and water consumption.

2007

► Extend consumption and emissions baselines to **our entire Canadian real estate portfolio**, enabling us to report annually on property emissions and monitor our buildings' footprints.

► Just before the G8 Summit, we sign a **Declaration on Climate Change** along with a group of investors participating in the UN Environmental Programme. It emphasizes the importance of government leaders and policymakers setting standards to reduce greenhouse gas emissions.

WITH CLIMATE CHANGE 1991–2014

2010

► Our specialized rating system incorporates environmental factors, including climate change, into our **customized analysis of public companies and sectors** within the Canadian economy.

► We ask the Canadian government to support the CDP 2010 Canada report; they do, in the **first year of an ongoing relationship**.

► We contribute to *Environmental, Social and Governance (ESG) Issues in Institutional Decision-making*, a brief by the **Canadian Institute of Chartered Accountants** discussing investors' need for environmental disclosure, especially related to climate change.

► Our **green mortgages credit risk rating system** now applies to our existing construction mortgages as well as new ones.

2009

► In the run-up to the **UN Copenhagen Climate Change Conference**, we are part of a group issuing the *Investor Statement on a Global Agreement on Climate Change*, a joint call for action to international policymakers.

► We are among stakeholders consulted by the Ontario Securities Commission on environmental disclosure requirements. Canadian Securities Administrators then releases *CSA Staff Notice 51-333: Environmental Reporting Guidance* in 2010, **requiring greater transparency** by listed companies on environmental risks and marking a significant shift in how businesses operate and plan for the future.

► We urge the Canadian government to create regulatory policy aimed at **reducing Canada's greenhouse gas emissions** and promote energy efficiency.

► With 12 peers, we participate in a year-long research project led by Mercer on the long-term impacts of climate change on investments. This marks **the first time major international pension funds proactively join forces** to evaluate a global risk factor with significant impacts on long-term returns and risk. The research report *Climate Change Scenarios: Implications for Strategic Asset Allocation* is published in 2010.

► As an investor group, we request the U.S. Securities and Exchange Commission address disclosure of climate change and other material ESG-related risks in securities filings. The SEC issues **new interpretive guidance** in 2010, clarifying the disclosure of material effects of climate-related risks on operations of publicly traded companies.

► bcIMC participates in a summit of the **HRH Prince of Wales's P8 Group**, which brings together senior officials from leading public pension funds to discuss climate change and investments.

► Incorporate environmental factors into our credit risk rating system for underwriting mortgage properties, providing a more **favourable rating on energy-efficient** projects.

► Our **first LEED certification**: LEED Gold Core and Shell at Meadowvale North Business Park, a multi-tenant industrial park in Mississauga, Ontario that achieved zero waste in 2010.

2008

► Expand our **real estate environmental reporting** to include emissions associated with water usage and waste production.

► Ask the **Canadian Institute of Chartered Accountants** to address climate change in its "20 Questions" series of Q&A publications, which focuses on topics relevant to board directors. CICA's 2009 *Climate Change Briefing: Questions for Directors to Ask* references bcIMC's work with CDP.

President's report

(Continued from page 5)

during her visits throughout the province she found the biggest challenges were housing, transportation, and the quality of key services.

Isobel Mackenzie's mandate encompasses over 700,000 seniors in BC.

You can read more about the Seniors Advocate on the office website <http://www.seniorsadvocatebc.ca/> as well as view the first report "The Journey Begins, Together We Can Do Better".

The following Honorary Membership were submitted and approved –

Branch 400: Ray Hanson, Maureen Hanson, Eveline Kyle, George Broomfield, Frank Wolfram & Gladys Floyd

Branch 500: Sharie Randall

Branch 800: Bonnie Billington, Sheila Halvorson

Branch 900: Bill Solberg

Branch 2000: Doug Carson, Pam Temple

Ken Pendergast, Carrie Mucahy and myself were re-elected by acclamation to our current positions.

Appointed officers remain the same – Kathy Torhjelm, Provincial Secretary; David Adams, Treasurer; and Nancy Stewart, Provincial Membership Secretary.

Lawrence Johnson has another year to serve as Trustee.

In closing, I wish to thank the provincial executive for their excellent support and to wish

all our members the very best during the upcoming Holiday Season.

I trust you will all enjoy good health and prosperity in 2015.



Branch 500's Denis Carriere presented Sharie Randall with her Honorary Membership certificate (above). Branch 900's Maurice Davidson, left, presented award to Bill Solberg (below).





Bonnie Billington was one of 12 members awarded honorary membership for service to our association



Denis Carriere, inset, was winner of a pair of NHL tickets while Mike Stevenson won a large-screen television set provided by Johnson and presented by Lisa Hansen and Mark Costales.

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Message from the Seniors Advocate



Last week I released my first report, "*The Journey Begins, Together We Can Do Better.*"

Many of you may have attended the news conference and received the report. If you were not able to attend, please take a moment to view the [report](#) on the new [website](#).

Over the past six months, I visited many seniors and their families in their communities. Some of the biggest challenges I heard about concerned housing, transportation, and the quality and adequacy of a number of key services.

In response, my first report outlines the key seniors' services I will be monitoring.

Part of the monitoring includes independent client surveys my office will commission for all publicly-funded residential care facilities, home support clients and handyDART users.

I heard overwhelming concerns about seniors' housing.

Therefore, my office will be launching a major review into the affordability, accessibility and availability of seniors housing options, from independent housing to residential care.

The review will look into how seniors use the variety of housing subsidies and supports available in B.C.

In the resulting report, I will make recommendations about housing programs and

regulations to better serve seniors in their right to affordable, accessible and available housing, a key determinant of good health.

I look forward to working with seniors, caregivers, service providers and those who promote the best interests of seniors over upcoming months and years.

Please stay in touch with my office. Send in your input through [email](#) or telephone, and let your contacts know that the Office of The Seniors

Advocate is seeking the voice of seniors in B.C.

Sincerely,

Isobel Mackenzie
Seniors Advocate
Province of British Columbia

Website:
www.seniorsadvocatebc.ca

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A MESSAGE TO MEMBERS

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- Branch name and number in the subject line
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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.com.

My thanks for following above procedure,

— Carrie Mulcahy



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CONSOLIDATED FINANCIAL STATEMENT

As a result of all Branches not reporting by the end of August to our Provincial Treasurer,

there will not be a Consolidated Financial Statement for this issue.
— Carrie Mulcahy

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