



# The Pen

Pensioned Employees' Newsletter

[www.bcgrea.com](http://www.bcgrea.com)

Spring 2012

## President's report

### Fight against MSP premiums continues

Following the AGM last year, many letters were sent out to Cabinet Ministers, COSCO and the Civil Liberties Association regarding the resolutions covering removal of MSP premiums put forward by Branch 800 and the resolution covering Drivers Over 80 put forward by Branch 600.

Thanks to lobbying by members, some changes have come about and particularly to the DriveAble computer exam.

A private member's Bill was also tabled in the Legislature on February 27.

Tremendous work has also been done and continues to be done by branches with regard to removal of MSP premiums for all residents.

It's interesting to note that we are the only province where seniors are charged MSP premiums and furthermore, BC and Alberta are the only two

provinces that raise money for health care from general taxes. I also learned in a meeting with Vancouver Island



**Sarjit Manhas**

Opposition MLAs that although MSP premiums bring in \$2Billion (according to a letter from Minister of Finance), those moneys are not exclusively used for health care!

There is a long road ahead on

this issue.

A special Directors' meeting was held on December 8, 2011. This meeting was sponsored by Johnson, Inc. for the purpose of presenting the proposed health benefit package.

We had agreed to a mailer and I am confident you have all received it now. It's an alternate plan for members and is beneficial to spouses that still travel.

Since we all have differing circumstances, you are urged to call Johnson Inc. at the number provided and discuss your own situation.

Singles should also review it carefully since the rates are good and it could be beneficial to them as well.

There is a subsidized and a non-subsidized plan and also covers those with a minimum of

*(Continued on page 6)*

**B.C. Government Retired Employees' Association newsletter**



**BC GOVERNMENT  
RETIRED EMPLOYEES'  
ASSOCIATION**

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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.

**PENSION CORPORATION**  
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(Catharine 1-866-799-0000

**HOUSE INSURANCE**  
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**GUARANTEED ISSUE  
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Manulife (Tom Martell) 1-877-  
228-1501

**Did you know . . .**

Did you know that  
by court order as  
class  
representative, Fred  
Bennett, the Plaintiff  
in our Class Action  
Suit, represents all  
retirees in the  
Class, not only  
members of the  
BCGREA.

Fred instructs  
counsel on behalf of  
the Class?

In order to help us  
cut costs, all  
branches should  
continue to send e-  
mail addresses of  
their members to  
Bill Myers,  
[fwmyers@telus.net](mailto:fwmyers@telus.net)

**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.

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# MEET YOUR EXECUTIVE

## **Carrie Mulcahy, 2<sup>nd</sup> Vice-President**

I was born and raised in Victoria, B. C. After attending the University of Victoria, I moved to Montreal, where I received my nursing education at the Royal Victoria Hospital, and graduated from McGill University.

I worked both at the Royal

Victoria Hospital in Montreal and Victoria General before moving to Ontario where I worked in Public Health Nursing for a year.

I became involved in curling, and enjoyed it for many years, curling in Kitimat, White Rock and Nanaimo.

After returning to my native



**Carrie Mulcahy**

province, I worked at UBC before being employed by the Provincial Government in Public Health Nursing in several communities, including Kitimat, Nanaimo, Surrey, Delta, White Rock, Vernon.

In addition to curling, I took up cross-country skiing. I then moved to Campbell River where I worked in Home and Community Health, Vancouver Island Health Authority.

During the course of these years, and since retirement, I enjoyed travelling across Canada, the U. S., in western Europe, Ireland, Mexico, Jamaica, Bermuda, Costa Rica.

I joined the BCGREA on retirement, became Chair of the Campbell River Branch for five years, followed by Secretary, which position I still hold.

I continue to live in Campbell River where I enjoy swimming, gardening, reading, travelling, watercolour painting, and playing duplicate bridge as a member of the Campbell River Club.

Part of the fun of duplicate bridge, is playing in tournaments in various communities.

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## **David Adams Treasurer**

I was born in England and grew up in India, where my father worked for the North Western Railway in the Punjab.

With my brother we went to boarding school in Simla, in North India.



**David Adams**

Following graduation, I accepted a job where I tasted Teas and sold Tea at Auctions with a Tea Broking firm in Calcutta.

For recreation I played golf and squash, and did some big-game hunting. In Britain and

Europe I travelled with friends before moving to Ontario in 1959.

In Toronto I worked in industry and did the CGA program, graduating in 1966. While doing this I married and raised a family. After working in industry, I joined the faculty of Humber College of Applied Arts & Technology, where I taught finance and accounting subjects.

In 1975 I accepted a two-year assignment with the Canadian International Development Agency, as Controller of the Lesotho National Development Agency in Southern Africa.

After my return to the College for an additional year of teaching, I joined the Office of the Comptroller General, Ministry of Finance in Victoria. A year later I won a competition to the Ministry of Education as Director of Post Secondary Finance.

My son and family live in Grand Prairie, Alberta with two grandsons. My younger daughter works for Veterans Affairs in the Okanagan, and the older one lives quietly in

*(Continued on page 4)*

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## Past president's report

# Trying times for pension funds

**By Lawrence Johnson**  
**BCGREA Past President**

Following the October 2011 Annual General Meeting I continued to attend all assigned Committee meetings and B.C. Pension Plan Board of Trustee Meetings.

These are indeed trying times for pension plans in Canada and other parts of the developed world.

It is increasingly difficult to meet the expectations of all pension plan members.

Not only are we as retirees receiving fewer subsidized post-retirement benefits but those that are still working are required to pay increased contributions to the pension plan that include less subsidized benefits when they retire.

Your basic pension benefit is guaranteed. However there are other benefits retirees receive that are not guaranteed.

One of these is inflation adjustments. A majority of pension plan members have told the "Board of Trustees" how important this benefit is in maintaining the value of their pension.

Although future inflation adjustments are not guaranteed, once an inflation adjustment is made, it becomes part of the guaranteed basic pension. Providing inflation adjustments



**Lawrence Johnson**

into the future is a priority for trustees.

Your pension plan remains financially sound and promises to provide a pension for life when you retire.

We manage your pension fund with this future promise in mind, making decisions that anticipate how many factors may affect the fund down the road.

Our priorities are to keep the pension fund healthy now and

in the years to come, and to protect inflation adjustments for current and future retirees.

I know that these are difficult times for many members having to arrange to make payments to the Medical Services Plan and deciding on which post-retirement benefits that you wish to purchase and which you can afford.

I encourage you to contact the Pension Corporation, or Pacific Blue Cross or the Medical Services Plan or Revenue Services of B.C. with your questions.

Effective April 1, 2012, the Public Service Pension Plan will discontinue Medical Services Plan (MSP) subsidies for all members and a direct payment method between members and Health Insurance BC will be established.

You should have received an invoice from Revenue Services B.C. in March to pay your MSP premiums so don't forget to make arrangements to make those payments by the various methods available to you.

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## Meet executive

*(Continued from page 3)*

Calgary. In 1991, I left the Public Sector and worked in consulting for a few years.

My life changed for me in 1992 and I moved to the Cowichan Valley, where I have volunteered with several groups. During this time I was

fortunate to meet Jerry in Cobble Hill, and have enjoyed meeting many members of her large family.

Finally, with Neil Robertson and a few other retirees, we started our latest Branch in Duncan, where I have been Treasurer since inception. I have also been a member of our Finance Committee and an Examiner for the past few years.

# Member Services

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and International)

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card available when you check  
-in.

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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.

## Pharmacare

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formation on Fair  
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pharme](http://www.health.gov.bc.ca/pharme)

Locations and telephone  
numbers are as follows – all  
have the 250 prefix.

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Vernon	598-5991
Golden	344-7990
Nelson	352-7222
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Radium Hot Springs	347-2300
Salmon Arm	833-5800
Rossland	362-7375

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## President's report

*(Continued from page 1)*  
five years employment.

We are assured that if you take the coverage with the travel component and find yourself unable to travel in the future; you would not lose the other components.

This benefit package is exclusively for our members. If you have interested friends or friends of friends, they must become a member of our Association to opt in.

Table Officers met on February 1, 2012 and David Adams was appointed Provincial Treasurer. He previously served on the Finance Committee and was an Examiner.

Due to the efforts of John Cone

over the past 10 years, the Association's finances continue to remain in good hands.

While talking about finances, I have asked the current chair of Finance, Lawrence Johnson, to come up with a financial policy for our Association.

At the Directors' meeting on March 21, directors and provincial executive signed a "thank you" card for John Cone. The Association will present him with a travel gift certificate for an Alaska Cruise.

Honourary Membership was given to Shirley Makeiv of the South Okanagan Branch. Maurice Davidson accepted the award on her behalf.

John Crouse, National Director



**John Crouse**

of Pension Benefits and Actuarial Consulting (Johnson Inc.) was one of the guest speakers at the meeting.

He reviewed the Johnson, Inc. health benefit plan package. The plan should have gone out at the end of January but was delayed for several reasons.

Originally it was to be under the Alberta Retired Teachers' Association. It is now exclusively a plan for BCGREA members and needed an in-depth review of rates and benefits.

I trust you will read the benefits and rates carefully whether you are a subsidized or non-subsidized public sector retiree.

It's extremely beneficial to the annuitant, with a spouse, but can also be good for singles.

Only you can make that decision and I urge you to call the Johnson number and discuss your situation with them.



Honourary Membership was given to Shirley Makeiv of the South Okanagan Branch, and Maurice Davidson accepted it on her behalf from Vice-President Fred Bennett.

*(Continued on page 7)*



**Tom Berger, Q.C., Gary Nelson and Albert Peeling**

## President's report

*(Continued from page 6)*

The Executive met with John Crouse and Lisa Hansen the evening before the Directors' meeting and some qualifying concerns were raised.

What happens if a couple took the plan and subsequently could not travel any more? Would they lose other components of the plan? The answer is – no, they would not lose other components.

This plan is only available to members of our Association so spread the word to your retired friends and to those who will be retiring shortly.

It's a voluntary plan, open to recipients of the Public Sector pension plan; 55 years or older; with a pensionable service of five years or more and available without providing evidence of good health.

Tom Berger, Q.C., Gary Nelson and Albert Peeling were the other speakers.

They have not yet had an opportunity to review the

Reasons for Judgment. Under the circumstances, they had no recommendation for future action.

A reminder at this point in time, especially when I have received numerous calls and e-mails about what we should do; **Fred Bennett is the Plaintiff for the Class Action which is composed of members who retired on or before December 31, 2002 (27,000).**

BCGREA funded the action under the rules laid down in the BC Class Proceedings Act, i.e. disbursements only. Counsel, in a private meeting with Fred Bennett and your Executive, stated they would study the Judgment in its entirety and make a recommendation to the Plaintiff by April 7.

I heard last week (just before Easter that there will be a delay). The Plaintiff will then contact me and I, in turn, will take the recommendation to Executive.

There are several scenarios that could take place – beg

leave of the Supreme Court of Canada (there are thousands of requests that go forward but only those in the interest of the national good are accepted); if Counsel says no and we go ahead, Counsel may not wish to continue acting for us. The only firm answer at this time is that if the recommendation is to move forward, our Association will continue to pay disbursements, commencing with copies of initial documents.

The recent decision in the Supreme Court of BC awarding pension and group benefits to Mc&Blo retirees does not affect our lawsuit.

Many of you have raised this in notes and calls. The difference is that one is a Supreme Court decision and the class action is an appeal of a Supreme Court action.

A vigorous exchange of information occurred at Directors' meeting on what branches have done to further the resolution on removal of MSP premiums.

*(Continued on page 8)*



**The provincial executive from left Past President Lawrence Johnson, Second Vice-President Carrie Mulcahy, Secretary Kathy Torhjelm, President Sarjit Manhas, First Vice-President Fred Bennett, Provincial Membership Secretary Nancy Stewart and Treasurer David Adams.**

## President's report

*(Continued from page 7)*

The majority of branches have undertaken letters to municipalities, involving seniors' organizations, contacting media and contacting their MLA.

In a meeting with Vancouver Island MLAs, I discussed both the DriveAble exams and the MSP premiums.

We discussed how government could replenish loss of premium income and suggestions were income tax, reorganization of health care services (reduction of bureaucracy), gaming income, increased taxes for corporations, carbon offset taxes, increase personal exemptions for those filing income tax returns, allow MSP premiums to be a part of medical expenses, increase in alcohol and tobacco tax.

These suggestions were forwarded to the Vancouver Island Opposition members.

Did you know that high income earners pay the same premium as a family of three?

Did you know that all provinces, except BC and Alberta, raise money for health care from general taxes and

not from premiums?

Did you know that BC is the last province that requires seniors to pay MSP premiums?

The week of March 12 was a big "whammy" for our members – appeal denied and Revenue BC notices for premiums went out.

Thanks to all of you for your telephone and e-mail inquiries. I have attempted to answer each and every question and concern. If I missed yours, please contact me again

I hope to visit Grand Forks Branch (joint meeting with Kootenays) in May, Northwest Branch in early July and Prince George in September.

We thank John Cone for his more than ten years of service and I thank the Table Officers for their continued support.





# NEW DATA BASE AND E-MAIL MANAGER

We are pleased to announce the appointment of Bill Myers, Branch 1900, as our new Data Base and E-Mail Manager.

Bill's expertise equips him well for this position.

In order to assist him in this position, will Membership Secretaries please send him the following information on members being added to the data base:

- Member's first and last name
- E-mail address
- Branch Name and number

- E-mail notification of THE PEN available electronically — yes or no
- The Branch number in the subject line of the e-mail

Membership Secretaries are also asked to assist Bill in keeping the Data Base current by notifying him of address changes .

Bill's address is [fwmyers@telus.net](mailto:fwmyers@telus.net)

Again, we wish to express our thanks to Louise Wright for the very competent job she did with the data base.

In appreciation of this, the BCGREA gave Louise a gift certificate for dinner at a restaurant of her choice.

Thanks again, Louise, and enjoy your "retirement".

**Class Action Lawsuit**  
The Appeal Court Judgement is available to view on our web site at <http://www.bcgrea.com/>

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**BCGREA directors meeting in Tsawwassen**

B.C. Government Retired  
Employees Association  
P.O. Box 791, Station A  
Nanaimo, B. C. V9R 5M2



# SUMMER PICNIC

Mark your calendars for Thursday, June 21, the date of the lower mainland's multi-branch picnic.

Hot dogs, chili, tea, coffee and punch will be supplied, but bring your own picnic or potluck dish. There are tables at the picnic site but bring your own chairs and tables if you wish. Entertainment has been arranged.

The picnic gets under way at noon at Williams Park in Langley. N.B. Do not follow the Mapquest directions, that take you to the 64<sup>th</sup> Avenue entrance which does not connect to the picnic site.

From Vancouver, exit Highway 1 at exit 66 (232<sup>nd</sup> Street). Drive past the Chevron gas station, the road curves to the right, but position yourself to make a left turn halfway round the curve. This takes you back to 232<sup>nd</sup>, go left again. A few yards north on 232<sup>nd</sup> brings you to 70A Avenue on your right.

Just follow the road. 70A makes a right turn and becomes 236<sup>th</sup> Street. After a bit it makes a left turn and becomes 68<sup>th</sup> Avenue. Turn right at 238 Street and you will come to the park on your right.

The picnic site is a little way into the park.