



The Pen

Pensioned Employees' Newsletter

www.bcgrea.com

Spring 2009

Ombudsman Investigates Seniors' care

The British Columbia Ombudsman has launched an investigation into seniors' care services after receiving numerous complaints about neglect in care facilities, accessibility of services, placement decisions, separation from spouses and the closure of facilities.

(See also p. 6)

The investigation includes home support, assisted living and residential or long-term care, standards of care and how they are established, monitored and enforced, and on decision-making processes, including the adequacy of information provided, how decisions are communicated and how concerns about decisions are reviewed.

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Winner of the first draw in our contest to increase membership is Jack Selman, chair of Rocky Mountain Branch. He won \$250 from Johnson Inc. Jack drew the name of the second and third prize winners. The \$100 prizes went to the Victoria Branch (no sponsor) and to Kelowna Branch (again no sponsor). With Jack is Membership Chair Mary Foster. Next draw is June 17 so hurry up and sign up new members to qualify. To enter, please see our website.

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.

Tax Breaks for disabled

You may be eligible for the
Disability Income Tax
Credit.

It is estimated that only a
small percentage of those
eligible actually apply for it.
Information can be
obtained by calling 1-800-
959-2221 or visiting the
Canadian government
website at

[http://www.cra-arc.gc.ca/E/
pbg/tf/t2201/](http://www.cra-arc.gc.ca/E/pbg/tf/t2201/)

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Members wishing
information on Fair
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do so at
[www.health.gov.bc.ca/
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Proof of Membership
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Windgate Inn. Proof of
Membership required at time
of registration

President's report

Government no show for mediation

By Lawrence Johnson

The B.C. government has again stymied our efforts to settle our Class Action Lawsuit for the return of our benefits arbitrarily taken away by the province.

First Vice-President Fred Bennett and Past President Ed Bodner and I attended a mediation session with well-known labour mediator Don Munroe on Jan. 5 and 6.

However, this mediation session was not successful and was very frustrating because government representatives did not appear to have a mandate to negotiate a settlement.

So our legal team went to trial and our case was heard in the B.C. Supreme Court on Feb. 2, 3, 4 and 5.

This represents a period of more than six years since the provincial government reduced our pension benefits package.

I can't predict the future but hopefully we will have a judgement from the courts before this summer.

Of course the legal system allows for a judgement to be appealed so there may still be a considerable period of time before our "Class Action" is completed.

Despite the contingency agreement with our legal



President Lawrence Johnson and Membership Chair Mary Foster

team there has been a considerable amount of expenses such as court fees,

mediation costs, travel expenses, photocopying, website updates and others that have built up over the past year.

CAN YOU HELP?

In order to lower costs of The Pen mail out, it was agreed at the Directors' Meeting that the issues (two per year) could be sent out by e-mail.

Your editor, Charles La Vertu and myself were asked to follow this up. We need a volunteer to take this on.

It would involve very little time, twice a year, to accomplish this. Please contact Sarjit Manhas at 250-384-9278 or by e-mail sarjit@telus.net if you can help.

In order to meet these expenses the Directors at their March 25 meeting authorized the assessment of \$3 per member to be paid by each branch. This will leave our legal fund with very little money.

There will continue to be more expenses to be paid in the coming months so I appeal to each and every member to consider making a donation to the association's Legal Fund through your branch treasurer or directly to our Provincial Treasurer John Cone.

(Continued on page 7)

Meet your executive

Kathy advocated for childcare

By Kathy Torhjelm

I completed a BA in psychology and sociology in 1962 at Victoria College (affiliated to UBC).

I married my husband Charles that year and was fortunate to be able to stay at home for 25 years while we raised our four children.

True Vancouver Islanders, I was born and brought up in Port Alberni and Charles was born in Ladysmith.

During our 46 years of marriage we have lived in Victoria, Duncan and now Nanaimo.

While I was at home I operated a licensed family childcare and advocated for quality child care and quality child care providers for many years.

In 1989 I became a member of the BCGEU when I was hired by the Central Vancouver Island Health Unit to be a licensing officer, monitoring both child and adult care facilities in this region.

Over the course of my employment I became a chief licensing officer for the Central Vancouver Health Region and a Supervisor of Licensing for the Vancouver Island Health Authority with responsibility for both Central and North Vancouver Island.



Kathy Torhjelm

It was truly a privilege to be able to contribute to this rewarding work.

I retired in February 2005 (on my 65th birthday) and joined the BCGREA and serve as the secretary of the Nanaimo/Mid-Island Branch - No. 0600.

I am active in my community as a member of the Canadian Federation of University Women, Community Kitchens, Toastmasters and Brechin United Church.

In my spare time I enjoy walking, aerobics, knitting, reading and visiting with our four amazing grandchildren.

...MEMORIES ARE PRICELESS!!

17 Nights Circle Hawaii – Vancouver to Vancouver – April 27, 2010 aboard Holland America's MS Zaandam
No flights required!! **Inside Cabins start at \$2300 CAD per person incls taxes based on dbl occupancy.** Dinner at the Pinnacle Grill & wine pkg included. Deposit now...don't miss the boat!

12 Day Mediterranean Romance aboard Holland America's Oosterdam – September 4, 2009 Venice to Barcelona – awesome itinerary and great pricing. **Inside cabins start at \$1854 CAD pp incls all taxes based on dbl occupancy** Deposits - due now!! Flights arranged separately...or use your points!

Cruise & Stay Packages – Enquire about our repositioning cruises (from Vancouver) and stay packages September/October 2009 – Las Vegas; San Francisco; Anaheim/Las Vegas; Anaheim all with flight home included. Call for further details

Atlantic Canada – Want to visit eastern Canada – great tours available featuring Cabot Trail or Hidden Treasures of the Maritimes to name just a couple! Call or email for more details & pricing.

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Dianne Liberto at dliberto@travelonly.net
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1027 Pandora Avenue, Victoria, BC V8V3P6

BC Reg 29791

Outrageous electricity rates predicted

BC Hydro ordered to buy power from private providers

Did you know Hydro rates are going up?

Did you know we have enjoyed the cheapest rates in the past because we own the generating assets?

Did you know that to date the B.C. government has issued licences to divert water for run-of-the-river projects to generate electricity at 139 points, and with pending applications, there will be 709 of them?

John Calvert, author of *Liquid Gold: Energy Privatization in BC* was a guest speaker at the Directors' Meeting on March 25.

Calvert is a very passionate speaker on the topic of energy, its usage in B.C. and ramifications of cost.

He noted that 2001 marked the end of public power with introduction of the BC Energy Plan because as of 2002, BC Hydro must ensure an adequate supply of energy, and must do so by buying this energy from private power developers at a considerably higher price.

This in turn will mean much higher Hydro rates for B.C. residents.

BC Hydro is also required to



John Calvert, associate professor, Simon Fraser University

pay the property taxes for the developers, adding to the cost of power.

Calvert said that the number of private power water licences is staggering, but provide little benefit to the taxpayers selling for about \$5,000 each.

He said the Long Term Energy Agreements with private developers run 15 to 40 years and at the end, the assets belong to the developers who can then turn around and sell the power to the highest bidder.

This means the developers make millions and the owners of the rivers, the B.C. taxpayers, pay outrageous prices for our electricity, he said.

As of July 11, 2008, IPP Watch states that 20 corporations own almost 70 per cent of water licences and applications for private hydro power developments.

As their map states, B.C. has been "SOLD DOWN THE RIVER".

Calvert's book is available in bookstores.

BC Citizens for Public Power, registered under the Elections Act, have a website www.citizensforpublicpower.ca.

More information is also available at www.ippwatch.com

BCGEU report blames lack of funding

Staff shortages hurt seniors

Staff shortages due to lack of funding have led to inadequate care for seniors in British Columbia residential facilities, says a report presented to Ombudsman Kim Carter.

The report, prepared by the B.C. Government and Service Employees' Union (BCGEU) and delivered Nov. 25, 2008, found that insufficient funding and short staffing has ripple effects affecting both residents and staff.

As a result, fewer workers can make a living as casual workers, creating a critical shortage of casual staff.

This means positions cannot be backfilled for people on vacation and/or on sick leave, which, in turn, leaves the remaining staff short-handed.

The report, entitled *Systemic Investigation of Seniors' Care in British Columbia*, also said there has been a dramatic shift in home support services since the late 1990s, and changes to the eligibility requirements has chopped those receiving this service by 24 per cent.

Particularly affected are those seniors with higher needs.

It points out that most home support clients have annual incomes of less than \$15,000 leaving them unable to pay for extra support at home.



Ombudsman Kim Carter

The report noted that studies in 2006 and 2007 called on the B.C. government to ensure seniors and people with disabilities have improved access to quality publicly funded health.

However, in spite of these studies and reports, the continuum of care is not adequately supported, which has direct impact on the quality of life of residents in long-term care facilities.

Health care workers who provide direct, daily care to seniors in residential facilities, say there has been a dramatic increase in the number of seniors requiring complex care and those who qualify for residential care have more complex needs.

The current funding model

allows 2.8 hours a day of one-on-one nursing care to residents.

Workers say this is not enough, and note that government has not met its promises to create new intermediate and long-term care beds. Any new beds were created in unregulated assisted living facilities.

As a result, seniors have been forced out of their own communities, away from families and support networks, particularly in rural areas.

Community Health Workers have picked up the task of caring for clients recently discharged from hospital. In fact, the report indicates that they are expected to do more complex tasks with fewer resources and training.

Health care workers have identified several solutions for improving the delivery of seniors' care and these are detailed in the BCGEU report.

The union has a membership of approximately 65,000 members – half work directly in the provincial public service and the other half in the private sector and in what is considered the broader public sector (community social services, health care and advanced education).

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Gov't is no show

(Continued from page 3)

In addition if you know people who are not members of the BCGREA but have also lost their pension benefits from the Public Service Pension Plan I suggest that they be encouraged to make a donation to our legal fund, as they will benefit from any judgement awarded by the courts.

Remember your association will not receive any monies resulting from a court judgement but we are obligated to pay these expenses.

Your volunteer Table Officers have remained very active with their various

responsibilities since the October 2008 Annual General Meeting.

We have met only once formally in Nanaimo, since the AGM as we have been on a cost-cutting program since then.

In addition we thought it appropriate not to meet until after our Class Action Lawsuit had gone to court.

I would like to make special mention of our 2nd Vice-President Sarjit Manhas who along with newsletter editor Charles La Vertu put together an outstanding newsletter in the Fall 2008 issue of "The Pen".

I have received several complimentary comments from association members and from

people in other organizations.

Johnson Inc. has followed through with their announcement of supporting our contest to sign up new members.

At the March 25 Directors meeting we held the first of three draws with winners being from across the province – Cranbrook, Victoria and Kelowna.

The next draw will be at the Table Officers meeting in June.

So get out there and sign up as many new members as you can.

You will receive an entry into the contest for each new

(Continued on page 8)

With BCGREA Guaranteed-Issue Life Insurance, you can offer your loved ones up to \$10,000 to help look after their needs!

As a B.C. government retired employee, aged 50 to 85 and resident in Canada, you are guaranteed eligible for this exclusive life insurance at low rates that will never increase! Choose \$2,500, \$5,000, \$7,500 or \$10,000 coverage and it's yours for life – your coverage will never be reduced or cancelled as long as your premiums are paid. There are no medical exams and no health questions to answer, so enroll today. As a B.C. government retired employee, you've earned the right to this security!

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BCGREA Directors from around the province hold semi-annual meeting — Charles La Vertu photos

Gov't is no show

(Continued from page 7)

member you sign up. In addition each new member you bring into the association will be entered in the contest as well.

I encourage you to go to our website for complete contest information.

I have attended meetings and/or other events of Branch #1000 Vancouver and Branch #600 Nanaimo/MidIsland since last October.

Our ongoing program of reducing expenses prevented me from attending meetings of other branches.

Thank you to these branches for their hospitality and for all of the encouragement that I received from your members.

I want to thank the association table officers for their continuing dedication to this organization and all their hours of hard work.

I know that sometimes it feels like you have a full time job.

It is, however, a pleasure to work with such a dedicated,

professional and hard working team.

Additionally let me thank all of the association directors for your hard work to keep your branches and this association meaningful and active.

I know that sometimes it feels like you are working in isolation and support seems so

very far away.

Finally, a heartfelt thank you to everyone that I met after the Annual General Meeting in October and at the Directors meeting in March.

It has been a great experience. I look forward to the upcoming months.



Observers are also invited to attend the Directors' meetings

Reminder

A reminder that we continue to pay disbursement costs for our lawyers for the Class Action suit. To offset these costs, donations will be gratefully received and can be sent to John Cone, Provincial Treasurer, BCGREA, 3478 Littleford Road, Nanaimo, BC V9T 4E2. Thank you.

Estate & Tax Planning Tips

By Thomas Martell, CFP, CLU

Preplan your funeral

Have you ever thought about arranging your funeral in advance?

Probably not an appealing idea for the average healthy adult.

However, if you're willing to face the subject of your own death, there are numerous advantages, some of them financial.

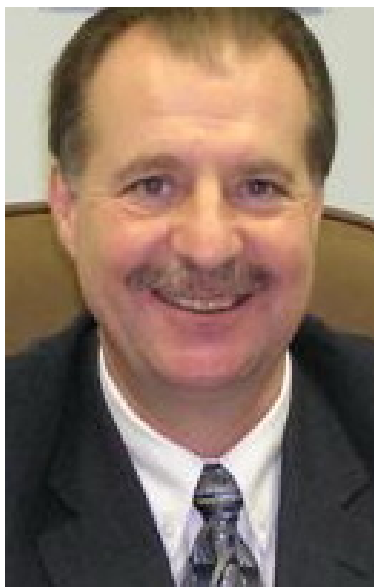
Bruce Cohen, a financial planning consultant and author of *The Money Adviser: The Canadian Guide to Successful Financial Planning*, says the average traditional funeral costs about \$7,000.

"Add to that the cost of flowers, newspaper notices, thank-you notes, long-distance phone calls, family travel and miscellaneous expenses," he says.

"And that amount also does not include the purchase, opening and closing of a grave."

Prearranging and prepaying for a funeral can save you money.

That's because once you've chosen what you want and pay for it in full, the funeral home becomes responsible for any price increase over the period during which the prearranged contract is in effect, regardless of how



Tom Martell

steeply prices may rise during that time.

For example, suppose you prearrange and fully prepay for a \$5,000 funeral for yourself in 2005, but you live until 2030.

Factoring in modest inflation of two per cent per year, you will have saved over \$2,500.

That's because you paid for your 2030 funeral in 2005 dollars.

For many people, the attraction of preplanning a funeral is more about having control over how it turns out, from the kind of casket you prefer, to the readings you want at your service.

But, be careful if you move far away.

Some funeral directors make full refunds, but others don't.

Tax advantages of prepaying

There is a quirky provision in the Income Tax Act called Eligible Funeral Arrangements (EFA), an investment vehicle designed to help you save money towards your funeral costs.

It allows you to contribute up to \$15,000 for funeral services and \$20,000 for cemetery services, to a maximum of \$30,000 for both.

The money grows tax-free until needed, much the way RRSP contributions do.

Even better, if the money is used after death for funeral or cemetery services, no taxes are levied on it.

However, contributions to EFAs are not tax-deductible, and if the EFA is cashed in before death, or if there are funds left over after the funeral costs have been paid, then taxes do apply.

When you prepay this way, says Cohen, "the money is put in trust and earns interest tax-free.

"Be careful if you might move far away. Some funeral directors make full refunds, but others don't."

On balance, it sounds like there is much to be gained and very little to be lost in taking advantage of prearranging your funeral.

Ombudsman

(Continued from page 1)

As part of the investigation, the Ombudsman has posted a questionnaire at www.ombudsman.bc.ca

The public is invited to respond in confidence.

People who have a specific complaint about seniors' care services may submit a complaint online or by calling 1-800-567-3247.

Who is Kim Carter

Kim Carter is the B.C. Ombudsman.

A retired colonel, she has a law degree from York University and a master's of law from the University of Ottawa.

In 1999, Carter was appointed as the first independent Director of Military Prosecutions for the Canadian Forces and in 2002 became Canada's first female Chief Military Judge.

She served in the Canadian Forces from 1975 to 2006 and was named B.C. Ombudsman in April 2006.

Staff shortages

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The union provides a strong voice in supporting a health care system for seniors, as well as those with chronic illness and disabilities.

It supports a model that includes a variety of options to seniors, i.e., home support, assisted living, complex care facilities and end of life care.

In conclusion, the Union believes that

- seniors deserve the best

possible care,

- government must view health care as an integrated continuum of care, and
- government must provide an accessible, accountable and publicly-funded health care system to all seniors whenever and wherever needed.

The full report is available on the BCGSEU website at http://bcgeu.bc.ca/reports_and_briefs

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BCGREA table officers from left 2nd Vice-President Sarjit Manhas, Secretary Kathy Torhjem, President Lawrence Johnson, Vice-President Fred Bennett and Membership Chair Mary Foster.

Johnson partakes in bid for national organization

BCGREA President Lawrence Johnson attended a meeting Feb. 27 in Ottawa organized by the National Union of Public and General Employees to see if there is interest in creation of a national retired government employees association.

The meeting was called at the behest of Johnson through the B.C. Government and Service Employees Union, and the Nova Scotia Retired

Government Employees Association.

Johnson's trip was funded by the BCGEU.

Next step for the NUPGE to prepare a report based on the discussion that took place during the meeting.

Johnson said NUPGE does not intend to replace existing groups but to continue to foster good relationships with the groups for the well-being of all retired people.

Gov't buying power to benefit members

Government is broadening its purchasing power and offering merchandise to government employees and extending the option to members of BCGREA, Jennifer Wood, Marketing and Business Development, Queen's Printer, told directors.

Logistics on access have to be worked out so stay tuned!



Jennifer Wood

QP marks 150 years

The Queen's Printer is celebrating its 150 year history by putting together a book which will be published this summer.

David Duncan is writing some of the later chapters - 60s and 70s - and is hoping some of our retired members will be able to help.

If you worked for, or with the Queen's Printer in that era, he would like to hear from you. You can contact David Duncan via e-mail at David.W.Duncan@gov.bc.ca and arrange a mutually convenient time to be interviewed.

!! SCAM !!

People have been receiving phone calls and e-mails saying they are entitled to an added refund on their income tax. Revenue Canada does not contact people by either method.

**B.C. Government Retired
Employees Association
PO Box 209
1 — 5765 Turner Road
Nanaimo, BC V9T 6M4**



The Vancouver branch of the BCGREA honoured two of its long-time, hard-working members with Honourary Memberships in the association. Branch chair Rudy Lawrence, left, presented certificates to Betty Mar and Jean Stickman, seen on the right with association Vice-President Fred Bennett.

Helpline

Seniors who want information on anything from where to get a fishing licence to how to get a lift to the grocery store can call toll-free 1-800-465-4911 8:30 a.m. to 4:30 p.m. Monday through Friday.

PharmaCare

If you want to access your account information at PharmaCare, please call 1-800-663-7100.

Their brochure has been updated and is available.