



The Pen

Pensioned Employees' Newsletter

www.bcgrea.com

Spring 2008



Table officers from left: Sarjit Manhas, Mary Foster, Kathy Torhjelm, Lawrence Johnson and Fred Bennett listen to report from our lawyer Albert Peeling — *Charles La Vertu photos*

Write your MLA

Settlement is in best interest of all

By Lawrence Johnson
President

Your table officers continue to be very active with their various responsibilities.

We met formally in Victoria on Jan. 29 and 30, 2008.

Activities continue to centre on our Class Action Suit.

We have engaged the services of an additional legal firm, Underhill Faulkner Boies Parker with offices in Vancouver and Victoria.

This became necessary as our need for resources in Vancouver and Victoria were more than our existing legal team could provide.

This change was made without modifying the current retainer agreement.

The "opt out" letter that was sent to everyone who is identified as being in the class, has caused a large jump in the number of phone calls and e-mails to me and

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B.C. Government Retired Employees' Association newsletter



**BC GOVERNMENT
RETIRED EMPLOYEES'
ASSOCIATION**

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Charles La Vertu

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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.

DVD producer Wanted/needed

The Pension Corporation
has indicated they will
incorporate a presentation
from BCGREA when they
conduct retirement
seminars. We now need
your help to develop a 5-
minute DVD. If you have
the knowledge and
expertise to do this,
please contact Sarjit
Manhas by telephone at
250-384-9278 or by e-mail
Sarjit@telus.net.

Pharmacare

Members wishing
information on Fair
Pharmacare may
do so at
[www.health.gov.bc.ca/
pharme](http://www.health.gov.bc.ca/pharme)

Member Services

PENSION CORPORATION

1-866-876-6777 (Client
Services) Fax 1-250-953-
4912

EXTENDED HEALTH BENEFITS

Pacific Blue Cross 1-888-
275-4672

TRAVEL INSURANCE

Medoc/Johnson Inc. (Sandy)
1-866-799-0000

HOUSE INSURANCE

Johnson Inc. (Lynn) 1-800-
563-0677

LIFE INSURANCE PREPAID LEGAL PLAN

Manulife (Tom Martell) 1-
877-228-1501

CHOICE HOTELS

Your ID Number: 00067265
Quality, Comfort, Sleep,
Clarion, Roadway,
Econolodge and Friendship
Proof of Membership
required at time of
registration

CEDANT HOTELS

Your ID Number: 50363
Ramada, Day's Inn, Howard
Johnson, Travel Lodge and
Windgate Inn. Proof of
Membership required at time
of registration

Message from our lawyer

No vote on class action agreement

By Albert Peeling

Some confusion has arisen concerning the role of the BCGREA in the Class Action.

The Plaintiff, Fred Bennett, has the right to instruct the lawyers and the duty to represent the interests of the class, including, not only the membership of the BCGREA but all the class members.

The class includes all retired government employees entitled to pension benefits whether or not they are members of BCGREA.

The BCGREA may advise Bennett concerning how he carries out his functions but the ultimate decision with respect to do those functions is his.



Fred Bennett

Specifically, it was reported that I had said that there would be a vote of the BCGREA membership before any settlement was concluded. That is not correct.

The BCGREA can advise Fred Bennett as to any proceedings in the Class Action but Fred Bennett must carry out his functions.

The interests of the class are protected by Fred Bennett's duties to the class, the lawyers' duties to the class and the necessity that any settlement be approved by the Court.

It should be remembered that any decision about settlement may have to be made on very short notice where there would be no opportunity to conduct a vote of the membership.

Meet our legal team

Lawyer Albert Peeling worked with two justices

Albert Peeling is a lawyer practising in Victoria who has acted for the BCGREA since 2003.



Albert Peeling

He was called to the bar in 2003 after clerking with Justice Lambert of the BC

Court of Appeal.

He practises mainly in the area of constitutional and aboriginal law and has advised many First Nation organizations, including the Assembly of First Nations, the National Centre for First Nations Governance and several First Nations in B.C.

He has appeared in cases at all levels of court, taught law at the University of Victoria, written several articles and spoken at conferences across Canada.

Albert also served on the Policing Inquiry for then Justice Wally Oppal, currently B.C.'s attorney-general.

Write your MLA

(Continued from page 1)
the central office.

If you did not receive an "opt out" letter, contact the association via e-mail or at our 1 800 number.

A Question-and-Answer document was put together by our law firm of Koskie and Minsky and was put on our website along with a link to the Koskie and Minsky website for additional information.

This is the beginning of the task of initiating additional lawsuits for those of our members who paid into the provincial pension fund but were not employed directly by the provincial government.

We have received a lot of names, however not enough to be able to have a "Representative Plaintiff" for every employer who contributed to the Public Service Pension Plan prior to Nov. 30, 2002.

If you know of any members



Hopefully this has helped all directors and their executives in answering members' questions.

In the last edition of The Pen we asked for volunteers to come forward who were willing to represent additional classes of people who retired before November 2002 and who were not directly employed by the provincial government but with Crown agencies, boards and commissions.

The names of those who volunteered were catalogued and given to our legal team.

who has not submitted their names please encourage them to do so.

The table officers met with a public relations firm Dec. 17 to see if they could help the association encourage the provincial government to settle our Class Action out of court.

We received their proposal and decided not to retain their services because of the costs.

We met with our legal team Jan. 14 to discuss strategy after the Supreme Court of Canada denied us and the provincial government



President Lawrence Johnson

leave to appeal.

Our legal team has met with the case management judge to keep our case moving through the courts.

We encourage you to continue writing and phoning your MLAs, the premier and other provincial cabinet members to persuade them that resolution of our lawsuit before going to trial is in the interest of all parties concerned.

The directors discussed the suggestion that branches have letter-writing meetings to help members put their thoughts on paper.

The association continues to pay all legal expenses as billed by our legal team from our legal fund.

These expenses include travel, photocopying, phone calls, professional fees for appearance before the Supreme Court of Canada, taxes, website updates and many others.

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Estate Planning Tips

Protecting your legacy

By Thomas D. Martell

Protect your legacy: Take advantage of segregated funds to empower your bequests.

Arranging the smooth transfer of assets to heirs can be a challenge for a number of reasons.

The first relates to time.

Often, probate is required before a deceased's instructions can be carried out and their beneficiaries receive their inheritance – and the process of obtaining probate can be a lengthy one taking between three to nine months.

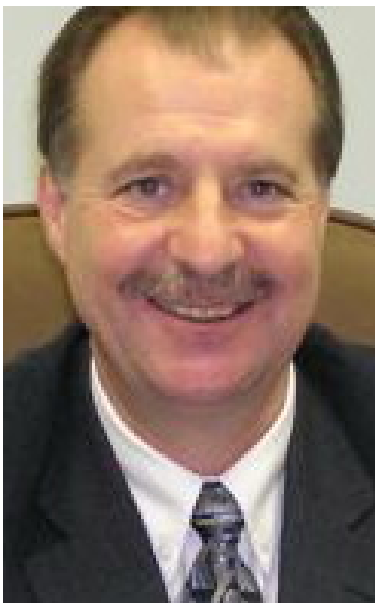
Second, probate and estate fees may significantly erode the value of an estate, diminishing the amount of money beneficiaries receive.

Third, many investors want to protect the privacy of their bequests, but the probate process leaves the details of an estate open to public scrutiny.

In addition to disclosing one's financial assets, this may expose beneficiaries to fraud and provoke conflict among loved ones.

Probate and estate fees vary by province and depend on the complexity of the estate.

Probate fees vary from nil to



Tom Martell, CFP, CLU

1.5% of the value of the estate, while executor, lawyer and accountant fees may vary from 1.0% to 5.0%.

On average, the combined fees of probate, executor, lawyer and accountant are seven per cent, and if the deceased funds are in a Mutual Fund with a deferred sales charge, additional charges of one to eight per cent may be payable.

Because the will becomes part of the public domain through probate, heirs may

end up arguing among themselves about what was given to whom.

On the other hand, naming a beneficiary other than one's estate directly within a segregated fund contract, which are sold only by life insurance companies, the death benefit will flow outside of the estate and avoid probate and all the associated fees including possible deferred sales charges.

This preserves a client's confidentiality, allows for a quicker death benefit payout and can result in a significant savings to an estate.

Beyond what was mentioned in this article, segregated funds offer a number of other benefits.

For example, if a beneficiary other than the estate is named the death benefit is generally protected from the owner's creditors.

The death benefit is excluded from the owner's estate as it is paid directly to the beneficiary, placing it beyond the reach of the owner's creditors.

For more information on this and other benefits, make the time to talk to your financial advisor today to find out whether segregated funds have a place in your estate plan.



**Please respect
handicapped
parking signs**

Your stories needed to mark merit in public service

Do you have a story to share about hiring or promotion in the BC Public Service?

This year marks the 100th anniversary that merit was introduced into legislation for the BC public service.

"Merit" means appointments are non-partisan and individuals are competent to do the job.

The Office of the Merit Commissioner* is collecting these stories to increase awareness of merit and pride



in the BC public service.

Starting in 1908, a competitive exam was required for someone to be appointed as a clerk.

Over the years, the application of merit was adopted (slowly, in some cases!).

We are collecting stories which reflect this historical perspective from a personal point of view.

Members of the BCGREA have a varied and unique perspective of hiring practices over time.

We'd like to hear how merit-based hiring affected you.

Select stories will likely be posted on our website and/or used in other published material.

If you are interested in sharing your story, please contact Catherine at 250-953-4114 or

carber@meritcomm.bc.ca by May 15th. Thank you!

**The Office of the Merit Commissioner was established as an independent office of the legislature in 2005 which is responsible for the oversight of merit-based hiring in the BC public service, including audits of recruitment and selection processes and final review on staffing appeals.*

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!

For more information or to enroll, call toll-free **1 877 228-1501**
or visit: www.martellinsurance.com

Arranged by:
Martell Insurance Services
3161 Antrobus Crescent, Victoria, B.C. V9B 5M6

Underwritten by:

 **Manulife Financial**
The Manufacturers Life Insurance Company

Meet your executive

Ed Bodner — Nurse, politician, union activist

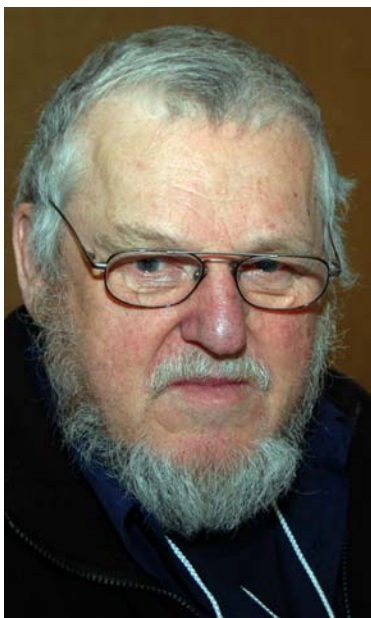
Prior to retirement, Ed Bodner was employed as a registered psychiatric nurse, staff representative with the BC Government and Service Employees' Union, and personnel and industrial officer and regional district sales manager for Old Fort Brewery.

While still in Prince George, Ed found time to serve as alderman for 10 years, director for the Regional District of Prince George, president of the United Appeal, chair of River & Parks Committee, vice-president of minor football and hockey leagues, director - Royal Canadian Legion, president - Prince George and District Labour Council and member of Provincial Council of BC Federation of Labour.

In 1987 Ed retired and moved from Prince George to the Comox Valley and became active in his new community.

His volunteer work included: Crossroads Crisis Centre, United Way for Comox Valley, Strathcona Regional District, Kiwanis, Community Activities, chair BCGREA - Comox Valley Branch.

Ed previously served as a trustee of the Public Service Pension Board, member of the Interplan Group Benefits Committee, and until recent cutbacks, also held a seat on



Ed Bodner

the seniors advisory board and the Representation Agreement Resource Centre (RARC).

For 10 years Ed has served as president, BC Government Retired Employees Association.

Ed and his wife, Shirley, live near Courtenay, where they enjoy being close to their children and grandchildren.

Helpline

Branch 100 reports that 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.

Write your MLA

(Continued from page 4)

The legal fund was set up through a per-member assessment to the branches and through generous donations from individual members. The association will accept additional donations to the legal fund.

We also believe that it is time for retirees who receive a pension from the Public Service Plan and are not association members to contribute. After all, any benefits negotiated out of court or received through a judgement of the court will be enjoyed by these retirees as well.

If you are acquainted with any of these retirees please urge them to make a financial contribution.

The table officers also met Jan. 28 with representatives of the Pension Corporation and the executive director of the Public Service Pension Plan Board of Trustees.

The Pension Corp is changing the content of its retirement seminars to a format for those contributors who are 30 to 40 years of age with a separate seminar for those who are closer to retirement.

We are not allowed to make presentations at these seminars. However, the corporation is willing to present a small amount of pre-approved material (five minutes or less) as is the case with other pension plans that it

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Johnson beefs up insurance for home

Home insurance available to BCGREA members through Unifund Assurance Company (Unifund) will provide more coverage, more assistance, and more peace of mind, Johnson Inc. reports.

Along with the 21 PS Home Plus benefits, BCGREA members will now have access to an enhanced Platinum benefits package.

The PS Home Platinum package includes new features like:

- First claims forgiveness;
- Reducing deductible for each claims-free year;
- Up to \$25,000 for personal property kept at a property you own outside Canada; and
- Increased coverage for personal property of member, spouse or parent in a nursing or other long-term care home.

In addition to the Platinum benefits package, a new PS 50+ Assist product offers exclusive benefits to policyholders who are age 50 or more including a morale

assistance benefit and a home repair referral service benefit.

As well, if you have been hospitalized for a period of five consecutive days, nursing assistance, companion services and housekeeping services will be available to

you to ease your recovery.

Members of the BCGREA who would like to learn more about these product enhancements can call toll free 1-800-563-0677 or visit online at www.johnson.ca/bcgrea/.

Offered through Johnson Inc. to Unifund Assurance Company policyholders. Johnson Inc. and Unifund share common ownership. Benefits may be added, amended, or deleted from time to time. This content is not meant to substitute or modify official policy or plan wording

Strength in numbers

The BCGREA promotes the welfare of all persons receiving a pension under the public service pension plan. Please encourage anyone who qualifies to join.

Are you Packed Yet? Check out these specials!

20 Day Panama Canal – April 27, 2009 aboard MS

Veendam From Fort Lauderdale cruise thru Panama Canal to Vancouver. Great ports! Cabins starting at \$2510 US pp **including** taxes based on double occupancy. Air arrangements made separately. Deposit early as this cruise sells out very quickly. Wine Package & Pinnacle Grill included.

14 Night Caribbean – Grand Princess – February 13, 2009

Highlights Roundtrip from Fort Lauderdale visiting Aruba, Curacao, St Kitts, Port of Spain, Barbados, St Vincent, St Thomas, La Romano, Grand Turks – awesome ports Inside cabins starting at \$1539US pp plus taxes based on double occupancy. Don't delay call now.

13 Night Canada & New England Cruise Vacation aboard Celebrity's Constellation – October 17, 2008

Roundtrip from Cape Liberty, New Jersey visiting Bar Harbor, Charlottetown, Quebec City, Sydney, Halifax, Saint John. Pricing from \$1300 US pp plus taxes based on double occupancy– cruise only Deposits due now!!

17 Day Circle Hawaii Cruise - (Lv Vancouver and return to San Diego) aboard MS Zaandam September 21, 2008

Only a short flight home from San Diego. Oceanview cabins from \$3002 pp Canadian including taxes based on double occupancy. Wine Package & \$50 shipboard credit per cabin. Deposits due by April 15, 2008.



Do you have any small or large group ideas? – walking tours, bike/barge trips, bus trips?? Call me and we'll plan together.

BC Reg 29791

Dianne Liberto at dliberto@travelonly.net
Tel: 250-413-3188 or Cell 250-208-2375
1027 Pandora Avenue, Victoria, BC V8V3P6

Write your MLA

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administers.

We have looked into why our identifier number with our Extended Health Plan continues to be our Social Insurance Numbers.

We were informed that those currently working for the provincial government, both union and management, had their group benefit plan identification numbers changed to a unique number not related to their Social Insurance Numbers.

I made some inquiries through the BCGEU and the Pension Corporation. I was told that the B.C. Privacy Commissioner had an inquiry into the use of SINs as identifiers.

We were informed that the Public Service Agency and Pacific Blue Cross are working to discontinue the use of SINs as the individual identifier.

This will be done systematically and over a period of a few years as they upgrade their systems to accommodate the change, and ensure their successor systems are compatible.

Please be patient. Any changes made to these huge systems cost significant dollars, our pension dollars, which I would rather see on our pension cheques every month.

It was reported to us that association director Rudy

Lawrence did not seek re-election as the president of the Council of Senior Citizens Organizations of B.C. (COSCO) in February and that Art Kube has been elected president for a two-year term.

I have attended meetings and/or other events of the following branches: Comox



The March directors' meeting

Valley Branch, Fraser Valley Branch, Prince George Branch, Cowichan Valley Branch and CheamView Branch.

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

I must say that meeting the general membership has helped me better understand your needs and wishes for a comfortable retirement.

I have now visited each branch at least once in the past two and a half years, with Grand Forks being the only Branch that I have not visited as president but as provincial secretary.

It is not my intention to visit every branch in the next 2½ years; however I intend to visit as many as possible when invited.

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

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 in keeping your branches and this association meaningful and active.

Finally a heartfelt thank you to everyone I have met since the Annual General Meeting in October.

It has been a great experience.

I look forward to the upcoming months. — *Lawrence Johnson is BCGREA president*

More reps needed in law suit

Reminder to all members who retired on or before November 2002 that representation is still needed.

If you had an employment relationship that was not directly with the province but with crown corporations, agencies, boards and/or commissions, please submit your name.

We are still looking for people to represent additional classes.

The list of agencies is available in the winter 2007 edition of the pen.

Please call 1-866-729-9299 and leave your name and telephone number or by e-mail at bcgre@telus.net

Reminder

A reminder that we continue to pay Counsel disbursement costs only for the Class Action case. 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.

Meet our legal team

Ont. lawyer specializes in pension, benefit cases

Mark Zigler is the managing partner of the Toronto-based law firm Koskie Minsky LLP, and senior partner in the pension and employee benefits group as well as Chair of the firm's Class Actions Committee.

He advises trustees of pension and benefit trust funds, trade unions, plan administrators and groups of employees and pensioners.

Mark has acted as counsel in many of the leading pension and benefit cases in Ontario and across Canada as well as many class proceedings.

He has appeared in trial and appellate courts in Ontario and in other provinces as well as before the Supreme Court of Canada.

For more than 25 years Mark has acted as counsel for plan members and unions in many of the leading pension and benefit cases including the Dominion Stores, National Hockey League, Monsanto, Massey Ferguson, Ontario Hospitals Association, Imperial Oil, Confederation Life, Eaton's, National Trust and OMERS/Borealis litigation, among others.

Recently he has been involved as counsel for employee groups in some of the leading class proceedings litigation involving pension, benefit and



Mark Zigler

employment matters in cases involving Kidd Creek Mines, Hudson's Bay Company, Colgate-Palmolive, the British Columbia Colleges Pension Plan, OMERS and the Government of British Columbia among others.

He now also advises provincial and federal government agencies on retirement income and employee benefit issues.

Mark is regularly called upon to address conferences sponsored by numerous organizations in Canada and internationally, through the International Pension and Employee Benefit Lawyers Association.

He is rated as a "most frequently recommended" leading practitioner in the pension and benefits field by the L'Expert Organization.



Observers
attended the
March meeting



Branch 200 Director Jim
Egan and Neil Ellett



Brenda Dixon

Brenda Dixon of Pacific Blue Cross addressed directors during their March meeting. She reminded delegates that June 30 is deadline for 2007 claims, and secure online access to benefits and claims information for members is available at www.pac.bluecross.ca



Albert Peeling and Greig Simpson



Rudy Lawrence

Branch 1100 president and association director Rudy Lawrence did not seek re-election as the president of the Council of Senior Citizens Organizations of B.C. (COSCO) in February. Art Kube has been elected president for a two-year term.

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



BCGREA MEDOC® TRAVEL INSURANCE PLAN

With the Canadian dollar close to par with the US currency, a growing number of Canadians are taking cross-border shopping trips, planning for summer vacations, and are in need of travel health insurance.

BCGREA has arranged to make the MEDOC® Travel Insurance Plan available to all BCGREA members. It is an emergency medical insurance plan that offers BCGREA members comprehensive coverage at competitive rates. The plan is administered by Johnson Inc. and underwritten by Royal & Sun Alliance Insurance Company of Canada.

To learn more about the great features and benefits of the MEDOC® Travel Insurance Plan, please contact Johnson Inc at 1-866-60-MEDOC (1-866-606-3362) or visit www.bcgrea.com or www.johnson.ca/medoc_c link to complete an application online.

Johnson Inc. and its Service Staff welcome the opportunity to assist you with your travel insurance needs.

MEDOC® is a registered trademark of Johnson Inc. MEDOC® is underwritten by Royal & Sun Alliance Insurance Company of Canada and is administered by Johnson Inc. Johnson Inc. and Royal & SunAlliance share common ownership.