



Celebrating 60 years

# The Pen

Pensioned Employees' Newsletter

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

Winter 2007

**Crown corporations, agencies, boards and commissions**

## Representation needed

We are looking for people who retired before November 2002 willing to become representative plaintiffs in our class action against the Province.

The BC Court of Appeal has limited our class action in contract to claims arising out of an employment relationship with the Province.

As a result, we are looking for people to represent additional classes of people who retired before November 2002 and whose employment relationship was not directly with the Province, but with Crown agencies, boards and commissions.

Specifically, we are looking for people who would represent classes of retirees with respect to each of the following employers:



Re-elected executive members of the B.C. Government Retired Employees Association sworn in by returning officer Denis Carriere, right, are from left First Vice-President Fred Bennett, Second Vice-President Sarjit Manhas and President Lawrence Johnson.

BLJC Workspace Solutions Inc.; British Columbia Assessment Authority; British Columbia Buildings Corporation; British Columbia Centre for Disease Control; and British Columbia Excluded Employees' Association.

British Columbia Ferry Services Inc.; BC Ferry and Marine Workers' Union; B.C.

Government and Service Employees' Union; British Columbia Housing Management Commission; British Columbia Investment Management Corporation; and British Columbia Institute of Technology.

British Columbia Mental Health Society; BC Milk Marketing Board; BC Pavilion

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



**BC GOVERNMENT  
RETIRED EMPLOYEES'  
ASSOCIATION**

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**Pharmacare**

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

**Ministerial greetings**

**Sixtieth anniversary  
greetings were received  
from Community  
Services Minister Ida  
Chong, minister  
responsible for seniors.**

**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.

**Thinking of Going Somewhere?**

**Let Me Help You Get There!**

**Check out these great specials and give me a call!**

**Copper Canyon Adventure – March 16 or April 25, 2008**

**Highlights:** Tucson•San Carlos•El Fuerte•Chihuahua-Pacifico Railroad•Creel•  
Chihuahua•El Paso - 9 days includes 18 meals prices from \$2,369 (dbl) pp  
\$2,959 pp (sgl) includes flights from Vancouver.

**10 Day Exotic Caribbean - Emerald Princess –March 15, 2008**

Roundtrip from Fort Lauderdale visiting Bonaire, Grenada, Dominica, St  
Thomas – pricing from \$1330.00 pp incl taxes - cruise only (based on double  
occupancy & inside cabin) limited availability.

**Join Travelonly's Group on May 9, 2008 for a 2 night cruise**

aboard **NCL Sun** roundtrip from Canada Place, Vancouver Donation will be  
made to Weekend to End Breast Cancer 2008 Cabins starting \$329 US pp  
(based on dbl occupancy)

**19 Day Circle Hawaii Cruise Roundtrip Vancouver aboard**

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**Dianne Liberto at [dliberto@travelonly.net](mailto:dliberto@travelonly.net)**

**Tel: 250-413-3188 or Cell 250-208-2375**

**1027 Pandora Avenue, Victoria, BC V8V3P6**

BC Reg 29791

## CLASS ACTION — WHERE ARE NOW??

# B.C. Gov't drags out suit

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

Since the last issue of this newsletter we have reached a significant step in our Class Action in that the provincial government has exhausted the appeal process as far as our "Certification" as a Class Action is concerned.

If you remember from the last issue of this newsletter we were waiting for the defendant (the provincial government) to decide as to whether to appeal the judgment of the B.C. Court of Appeal to the Supreme Court of Canada in Ottawa.

The defendant has since made application to the Supreme Court of Canada to hear an appeal of the judgment of the B.C. Court of Appeal which denied the first appeal of the provincial government.

In June of this year the Supreme Court denied the Province of B.C.'s application to have their appeal heard.

This decision ends the appeal process as far as our certification as a "Class Action" is concerned.

This puts our action back in the B.C. courts and our legal team has been in contact with the "Case Management Judge" of the B.C. Supreme Court to determine the next steps that need to be taken to



**Lawrence Johnson**

have our action proceed.

We are also dealing with the complication that the B.C. Court of Appeal judgment presented, in that "The Class" of our Class Action has been divided into more than one "Class" or group by identifying that one "Class" are those who worked for and retired from direct government service from those who worked for and retired from other employers (mostly crown corporations, boards and agencies) who also contributed to the Public Service Pension Plan.

This ruling has made our situation much more complex and we have been meeting with our legal team to develop a plan on how to deal with the increase in the number of groups.

I urge you to refer to the front page article in this newsletter for information on what you can do to make sure that you are included in a Class Action to have your pension benefits returned that you lost in November of 2002.

### WHAT ELSE HAS HAPPENED?

Your association has approached both the Attorney General in which we sought his assistance to develop an out of court process to have our pension benefits reinstated.

His response was not helpful in that he referred us back to his department's lawyers.

The association's legal team has been in continual contact with the Attorney General lawyers but they have seen fit to drag out the court process by using all of the appeals that were available to them.

We will continue to search out all avenues to reach a timely resolution to our case as is possible.

We encourage everyone to continue to write letters, faxes, e-mails and make phone calls to their local MLAs and local newspapers to make sure that the Province of B.C. knows that we deserve to have our pension benefits returned.

We also urge you to attend your local Branch meetings to keep yourself informed on the progress of our Class Action.

## Representation

*(continued from page 1)*

Corporation; British Columbia Pension Corporation; British Columbia Safety Authority; British Columbia Securities Commission and British Columbia Transit.

British Columbia Treaty Commission; British Columbia Utilities Commission; Business Practices and Consumer Protection Authority; Canada/British Columbia Business Services Society and Canadian Office and Professional Employees' Union, Local 378.

Canadian Road Builders Inc. (Lafrentz Division); Coast Capital Savings Credit Union; Coast Mountain Bus Company; Cobra Electric (South Coast) Ltd.; Columbia Power Corporation and Community Living British Columbia.

Deas Pacific Marine Inc.; EDS Advanced Solutions Inc.; Elections BC (Office of the Chief Electoral Officer); Emergency Health Services Commission; Environmental Appeal Board; and First People's Heritage, Language and Culture Council.

Forensic Psychiatric Services Commission; Forest Practices Board; Fraser Health Authority; Fraser River Marine Transportation Ltd.; Freshwater Fisheries Society of BC; and Greater Vancouver Transportation Authority.

Health Research Foundation; Homeowner Protection Office;

Industry Training Authority; Innovation and Science Council of British Columbia; Insurance Corporation of British Columbia; and Interior Health Authority.

Islands Trust Council; ISM Information Systems Management; Canada Corporation; Justice Development Commission; Land and Water BC Inc.; and Land Title and Survey Authority of British Columbia.

Liquor Distribution Branch; Mainroad Pavement Marking Ltd.; Maximus BC Health Benefit Operations Inc.; Maximus BC Health Inc.; Northern Health Authority; Oak Bay Lodge; and Office for Children and Youth.

Office of the Auditor General; Office of the Conflict of Interest Commissioner; Office of the Fire Commissioner; Office of the Freedom of Information and Privacy Commissioner; Office of the Ombudsman and Office of the Police Complaint Commissioner.

Okanagan Valley Tree Fruit Authority; Pacific Vehicle Testing Technologies Ltd.; Partnerships British Columbia Inc.; Professional Employees Association; Provincial Agricultural Land Commission and Provincial Health Services Authority.

Public Sector Employers' Council; Royal British Columbia Museum; St. Paul's Hospital; Telus Sourcing Solutions Inc.; Tillicum and Veterans Care Society (Broadmead Lodge); Tourism British Columbia and Union of Psychiatric Nurses.

Vancouver Aboriginal Child and Family Services Society; Vancouver Coastal Health Authority; Vancouver Island Health Authority; VSA Highway Maintenance Ltd.; WaterBridge Equipment Ltd.; and Western Pacific Marine Ltd.

Workers' Compensation Appeal Tribunal ; B.C. Development Corporation; B.C. Systems Corporation; Cariboo College (Designated Employees); Dyking (Deferred Only); and Expo '86 Corporation.

Kamloops Society for Alcohol and Drug Services; Provincial Capital Commission (Crystal Gardens Employees); Research Secretariat; University of Victoria; B.C. Building Corporation; B.C. Place Ltd. And B.C. Place Stadium.

B.C. Steamship Company (1975) Ltd.; Capital Regional District of B.C.; Dogwood Credit Union (Designated Employees); First Pacific Credit Union (Designated Employees); Metro Transit Operating Company; Registered Psychiatric Nurses'; and Association of British Columbia Universities Council;

If you worked for one of these entities, retired before November 2002, and are interested in being a volunteer, please contact central office by phone at 1-866-729-9299 or by email at [bcgrea@telus.net](mailto:bcgrea@telus.net).

More details of the role of a representative plaintiff will then be provided.

Thank you to all for your help and interest



## President reports

# 2.5 per cent pension hike

**By Lawrence Johnson  
President**

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

We have also met on three separate occasions, Jan. 31, June 22, and Sept. 19. Most activities continue to center around our class action suit.

We have however dealt with other items. We met with representatives of Johnson Inc.

They informed us that an increasing number of association members are taking advantage of their home and travel insurance products.

The association has been approached by a retired administrator of the BC Government and Service Employees Union who has begun a second career as a travel agent and is offering us the opportunity to group travel rates.



**Lawyer Albert Peeling**

We encourage you to complete the travel questionnaire that has been sent to all branches.

Our campaign to encourage retiring provincial government employees to join our association continues.

Membership is down slightly this year, although some branches have been very successful with their membership drives.

All members are asked to invite retired colleagues and/or soon to be retired colleagues

to join our association.

I like to point out to potential new members that everything the association does for its members also helps non members who are in receipt of a Public Service Pension.

I have attended meetings of the following Branches:  
Nanaimo/Mid-Island Branch #0600, Shuswap/Columbia (Salmon Arm) Branch #1000, Kootenay (Nelson) Branch #0700, North Okanagan Branch #1300, Cariboo Branch #1700, Rocky Mountain (Cranbrook) #0300, and Golden Ears #2600

Thanks to Provincial Treasurer John Cone for accompanying me on four of these visits.

John is always available to assist branch treasurers with any problems.

Thank you to 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 to better understand your needs and wishes for a comfortable retirement.

We held the association's Annual General Meeting on Oct. 17 in Tsawwassen.

You are encouraged to attend  
*(continued on page 6)*



**AGM was held Oct. 17 in Tsawwassen**

## President's report

(continued from page 5)

the branch meeting in your area to hear the reports of your delegates.

Delegates were brought up to date on the Class Action by association lawyer Albert Peeling.

John Cook, chair of the Public Service Public Service Plan Board of Trustees, made a presentation on the history of the Inflation Adjustment Account, and also reviewed how the annual inflation adjustment factor to our pension is calculated.

It was reported in the media two days after the AGM that the annual increase in the Consumer Price Index for



### COSCO's Art Kube

September is 2.5%, therefore our pensions should increase by 2.5% in January 2008.

The meeting also received greetings from Council of Senior Citizens of British Columbia (COSCO) Vice-President Art Kube.

Art gave a short report on the influence that their campaign

had on the Premier's Conversation on Health forums across the province.

He also informed us on a COSCO campaign that focuses on seniors maintaining a healthy lifestyle. The details of this campaign

(continued on page 7)



John Cook

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## President's report

(continued from page 6)

were reported on by delegate Jean Sickman from our association's Vancouver branch.

The meeting also dealt with six resolutions which included the requirement for the provincial secretary to publish a draft set of minutes within 30 days of the Annual General Meeting.

A resolution to discontinue annual province-wide directors meetings was defeated.



**Gwyn Oaten**

The resolution supporting the B.C. Coalition of People with Disabilities campaign to change provincial legislation to help disabled people lead a healthy, safe and dignified life in our communities was carried.



**First Vice-President Fred Bennett and New Westminster and District First Vice-Chair Wendell Ratcliffe presented Alan Davies with his honorary membership certificate**

The meeting bestowed "Honorary Membership" to Gwyn Oaten of the Nanaimo/Mid-Island Branch, to Wilma Cullen of the Langley/Surrey Branch and to Alan Davies of the New Westminster and District Branch. (Pictured here)

Congratulations to these outstanding members.

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

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

I am making a heartfelt plea for members to step forward and help with the work of your branches.

I have talked to executive members from across the province, some who have

served for many years.

They would like some assistance to carry out branch activities.

I encourage all members to do their part, to be as active as possible in your branch to keep our association effective and strong.



**Wilma Cullen**



# Elections BC looking For electoral officers

Local service clubs and community agencies are the perfect place to find the civic-minded leaders who make ideal District Electoral Officers and Deputy District Electoral Officers, according to Elections BC.

"We find that people who are members and leaders of service clubs and community groups are often dedicated to public service, and have the management and leadership skills these jobs require, as well as being

able to organize events and handle financial reporting," said Adia Kapoor, Manager of Human Resources for Elections BC.

Elections BC's District Electoral Officers and Deputy District Electoral Officers are appointed by B.C.'s Chief Electoral Officer to conduct elections in their assigned electoral districts.

Successful election administrators are impartial, professional, fair, and able to maintain confidentiality.

The province may need up to 180 District Electoral Officers and Deputy District Electoral Officers for the next general election and referendum on electoral reform.

Elections BC is looking for people who are available part-time prior to and full-time during April and May 2009. The next provincial election is scheduled for May 12, 2009.

For more information on qualifications, compensation and how to apply, please contact Elections BC at:

Phone: 1-800-661-8683/  
TTY 1-888-456-5448  
[electionsbc@elections.bc.ca](mailto:electionsbc@elections.bc.ca)  
[www.elections.bc.ca](http://www.elections.bc.ca)

## Membership has its benefits!

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The provincial Finance and Examiners Committee, left, met Oct. 10 to review the financial statements. Sitting are from left President Lawrence Johnson and past president Ed Bodner. Standing are David Adams, Elden Davis, Treasurer John Cone and Bryn Oatem.

## Estate Planning Tips

# KEEPING THE FAMILY COTTAGE... in the family

By Thomas D. Martell, CFP, CLU

For many individuals it is important that the cottage stays in the family so that their children (and grandchildren) can continue to enjoy it.

When you die, assets can be transferred to your spouse tax free, but a transfer to your kids may trigger a capital gains tax that must be paid before the kids can enjoy the property

With the recent real estate boom in Canada, vacation properties have increased significantly in value and 50% on this increased gain will be subject to taxation at death. If your estate does not have sufficient assets, it may be forced to sell the cottage to pay the tax bill, which means the cottage would not stay in the family. It's a tax time bomb that many people are simply unaware of.

By selling the cottage to your children today instead of transferring it at death, you can cap the tax liability and pass the responsibility for any future capital gains to your children. In addition, because the cottage is transferred

outside of your estate it will avoid probate fees and potential claims against your estate from creditors.

While selling the cottage today may trigger a taxable capital gain, you can spread the payment out over 5 years if you take a mortgage back from your kids. If you are feeling generous, you can make the mortgage interest-free and forgive any remaining balance in your will so that your children will own the cottage with no debt payable.

Don't try and reduce your capital gain by selling the cottage for a nominal price. The Canada Revenue Agency will calculate your capital gain based on the fair market value and when your kids sell the cottage, their cost base will equal the nominal price, resulting in double taxation.

For more information on this and other estate planning tips, make the time to talk to your financial advisor today.

## 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

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### 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

# 60 years of service

This year we are celebrating the 60th anniversary of our association.

We have grown to more than 10,000 members today from the original 50 in 1947.

The primary goal of the BCGREA is to obtain benefits for our members and strive to prevent erosion of these benefits.

Our numbers ensure members' views and concerns are made known to the Pension Corporation.

The greater our numbers, the louder our voice.

We urge all qualified persons to become a member of the BCGREA and to encourage other fellow government retirees to do the same.

Below is a condensed history of the BCGREA prepared by Sarjit Manhas and Ed Bodner.

## **HISTORY OF THE BCGREA (Condensed Version)**

1947 — 50 retired civil servants held a meeting in Victoria for the purpose of forming the BC Retired Civil Servants Association.

An executive was elected, consisting of president, vice-president, secretary and treasurer.

The executive was instructed to approach the government with a request for a cost-of-



**Delegates and observers to the 2007 annual general meeting celebrated our 60th anniversary with a banquet.**



living bonus for superannuates on the same basis as active civil servants.

Another issue of great importance to superannuates at this time was the strong desire to receive free hospitalization and medical care for pensioners, between 60 and 70 and to make some provision for the chronically ill.

When no headway was made with the Superannuation Branch, the committee went directly to the provincial

cabinet.

1949 Vancouver Branch was formed. Its first president was Miss Dewolf. The Vancouver Branch joined forces with the Victoria Branch to form a planning committee.

1950 The New Westminster Branch is formed.

1952 Medical benefits first become available through  
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membership in the BCGREA. The association obtained a medical plan in order to attract members.

Due to lack of funds, it was difficult over the years to establish new branches throughout the province. Following the establishment of the Victoria, Vancouver and New Westminster branches, no new branches were added until:

- 1980 Kamloops
- 1983 Nanaimo/Mid-Island
- 1985 Grand Forks
- 1986 Fraser Valley/Abbotsford
- 1987 Kootenays (Nelson)
- 1989 North Okanagan (Vernon)
- 1989 South Okanagan/Similkameen (Penticton)
- 1989 Shuswap/Columbia (Salmon Arm)
- 1989 North Island (Courtenay)
- 1990 Rocky Mountain (Cranbrook)
- 1991 Peace River (Dawson Creek)

1993 Intensive membership drive was undertaken to increase membership and to provide funds that would assist in establishing further branches throughout the province.

Due to increased membership, funds were available and new branches were established as follows:

- 1994 Kelowna
- 1994 Prince George
- 1995 Cariboo (Quesnel, Williams Lake, 100 Mile



**Our insurance company, Johnson Inc helped us celebrate our 60th anniversary by providing door prizes including a television won by Shirley Davis, centre of Mt. Arrowsmith Branch 2300. Presenting the prizes were Dianne Anderson, left, and Lynda Stewart. In the background is Treasurer John Cone.**

House)

- 1995 Sunshine Coast
- 1996 Northwest (Terrace, Prince Rupert, Smithers)
- 1997 Cheam View (Chilliwack, Agassiz, Hope)

1992 In August of 1992, the association had 16 branches with a total membership of 5724. Membership has steadily increased, so that as of August 1998 there were 20 branches with a total membership of 9,500.

1997 Several new branches were formed (alphabetical order):

- Campbell River
- Comox
- Cowichan Valley
- Golden Ears
- Grand Forks
- Langley/Surrey
- Mt. Arrowsmith
- Peninsula & Gulf Islands

We entered the millennium with 26 branches!

### Highlights

1947-1951 – attempted to get recognition for the association through Cabinet benefits for superannuates

1950-1974 – Worked constantly with government and BCGEU to improve benefits

1952 - 270 members

1955 - 558 members

1956 – its official – BCGREA

1994 - representative from BCGREA appointed to Public Service Advisory Board (Ed Bodner followed by Lawrence Johnson to Board of Trustees

In later years, a central office becomes available; Johnson Inc. offers long term insurance/medoc etc.; Manulife

2002 – Clawback of pension benefits occurs and a class action is commenced in 2005.



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



## Meet your executive

### **Fred Bennett 1st Vice-President**

Fred moved to British Columbia from Alberta in 1958 to seek fortune and fame - and came to realize there was none to be had.

He entered nursing school at Essondale, B.C. and graduated as a Psychiatric Nurse in 1961.

He was subsequently employed as staff nurse and assistant head nurse for 12 years at Riverview Hospital.

Fred returned to school at BCIT to complete the General Nursing Program, returning to his employment at Riverview Hospital in 1975 as head nurse.

He retired from this position in 1996.



Fred has resided in Coquitlam since 1959.

He has over the years enjoyed coastal boating and has taught many boating programs for the Canadian Power and Sail Squadrons.

He has also engaged in

competitive hand gunning as a hobby.

His current interests are not quite as physically demanding.

He enjoys the restoration of British cars and motorcycles and is a member of several related clubs.

In 1996 Fred joined the BCGREA as a member but soon found himself elected to the position of vice-chair and now holds the position of Chair of the New Westminster and District Branch.

To add to his busy schedule, he accepted the position of First Vice-President of the provincial body of BCGREA in 2001.

His actions speak for what he believes in.. 'Everyone must do their part.'

Fred has three adult children.