



# Victoria Branch Newsletter

## B.C. Government Retired Employees Association

Editor: Carol Cullimore

Spring

### BCGREA DIRECTORS' MEETING

#### REPORT FROM THE CHAIR

The evening before the Directors' Meeting, which was held on April 18, I attended a Table Officers' Meeting. There have been many concerns expressed to the Pension Secretariat, individual Chairs as well as to our President, Ken Pendergast. These were discussed, and we will be meeting with senior representatives of Green Shield for a one on one meeting. The primary problem is that Pacific Blue Cross were a monopoly since the early providers and allowed procedures to be lax. Green Shield adheres to the contract negotiated with the Pension Secretariat.

There have been amendments to the Societies Act requiring our Association to make certain changes. Our General Counsel spoke on this subject and confirmed he would be willing to handle this matter. In addition, he asked that the Directors be asked to approve a resolution appointing him and to store corporate records separate and apart from BCGREA Minutes. This was taken to the Directors' meeting and a Resolution was Moved, Seconded and Carried.

When Kelowna Branch dissolved in January, members were not given any indication of where members could transfer. The TOs cited a previous example; north of Kelowna and south of Kelowna. Members could transfer to South Okanagan/Similkameen (Penticton); or Shuswap/Columbia (Salmon Arm) Branches or remain 'at large' under the provincial Branch 5000. Our president will send individual letters to members of the Branch giving them the opportunity to respond.

The Table Officers approved the List of Speakers at the Directors' Meeting next day.

The Pen is sent out to 2776 members who opted for an electronic copy and of that number 1938 open the document.

**On April 1, 2018 the Pension Plan Board of Trustees** announced changes to the Public Sector Pension Plan - those who retired on or before March 31, 2006 are not affected by

the changes; pension benefits are improved for pensionable service accrued between April 1, 2006 and March 31, 2018 inclusive and these will be effective **October 1, 2019** and changes apply as of April 1, 2018 for pensionable service earned on or after that date. If you fall in the middle category you are advised to contact the pension corporation to see what your benefits are. Please note no retroactive payments will be forthcoming. There is also a letter from David Vipond, Chair of the Board of Trustees and my understanding is that information is updated regularly.

#### DIRECTORS' MEETING

Claude Marchessault was recently appointed as Executive Director to the Pension Board Secretariat to replace Bruce Kennedy who retired. In a nutshell, he is a "seasoned, politically-sensitive pension lawyer and educator with extensive experience in all aspects of pension plan administration, governance, communications, investment and funding issues". He is also a "forward-thinking, analytical and trusted advisor with a penchant for technology and economics, recognized for resolving thorny problems in a creative and judicious manner". Excerpt taken from his resume.



#### IN THIS ISSUE

BCGREA Directors'	Page 1
Treasurer's Report	Page 2
Telephone Report	Page 2
Luncheons	Page 2
Membership	Page 3
Upcoming Meetings	Page 3
Email Report	Page 3

There are currently 59,500 active plan members; 16,900 are inactive and 46,300 are retirees. He believes in "safe risk" investment and maximizing returns. Active members are decreasing and retirees are increasing. In 2007, the ratio was 1.7 active members to 1.0 retirees. In 2017 there were 1.3 active to 1.0 retirees. Retirees remain the same while active members have decreased. He emphasized the importance of our Inflation Adjustment Account and emphasized that it was in "extremely good shape". As of April 1, this year employee contributions to the pension plan are 7.1% of earnings and the member contributions from employer is the same. Trustees have 1% for subsidized benefits and cannot exceed that amount. \$34M is locked in for group benefits. This is the amount given to our benefit provider (Green Shield). I have alluded briefly to the difference in the Pacific Blue Cross plan and Green Shield. Mr. Marchessault stated that the two have/had different ways of dealing with their contract. Green Shield follows letter of contract with the Pension Corporation. The Trustees recently expressed that there were inadequacies in the plan and wanted to rectify them. Hence the recent revisions to the pension plan benefits. There is a cushion of 105% in the plan and so the 1.9M surplus was not fully available. Mr. Marchessault is an amazing speaker - very articulate and an abundance of humour!

**THE PROVINCIAL TABLE OFFICERS WILL BE HOLDING THEIR MEETING IN VICTORIA AND ATTENDING OUR BRANCH MEETING ON THE AFTERNOON OF SEPTEMBER 11 (MARK THIS DATE IN YOUR CALENDARS).**

Mark Costales and Lisa Hansen attended on behalf of our partner, Johnson Inc. Mark spoke about the express claim procedure. There have been some improvements to Medoc travel. When travelling throughout the province, those who have the plan will be covered by trip cancellation. Trips covered for out of province travel will start from first day you leave Canada. The Johnson Scholarship is open to BCGREA members and their friends and family.

Box Quelch, Regional Manager for Hearing Life, spoke about services offered. Check out their website at [www.hearinglifeadvantage.com](http://www.hearinglifeadvantage.com). He spoke to Victoria Branch members last October.

Estiban Guti spoke on behalf of International Dental Clinic which is in Costa Rica and which provides dental services for those who travel for cheaper dental rates. The dentist has 49 years of experience, accommodations available on site, gives life time warranty on

dental work. If you pay by cash, he offers 10% discount and credit card payments are given 5%.

The order of business concluded after all Directors' reports were given and adopted as read.

Sarjit Manhas  
Immediate Past President and Chair, Victoria  
Branch 1200



## BCGREA TREASURER'S REPORT

Report to March 2018 -	
Bank chequing account	\$3,753
High Int. savings account	\$6,609
Term Deposits	<u>\$18,128</u>
 Total	 \$28,490

**Income** \$6,336 from Bank Interest, Refreshment Donations, Donations, Dues, Luncheons

**Expenses** \$13,377 from Goodwill, Office and Postage, Catering, Donations, Luncheons, Newsletter, Room rentals and Bursary Fund.



## TELEPHONE REPORT

The telephone committee volunteers make calls to over 90 members each month to remind them about meetings, guest speakers and upcoming events. These members do not have access to email and this allows us to keep them informed. If you know of someone who is not receiving calls but would like to, or if you would like to help out by making a few calls each month, please contact Anne Scott at [anneks@shaw.ca](mailto:anneks@shaw.ca).

Anne Scott  
Director, Telephone Committee



## LUNCHEONS

The Christmas Luncheon was held on December 12, 2017 at the Chateau Victoria Vista 18 roof-top restaurant. Our incredible buffet included 2 delicious entrees, several vegetable dishes, and a healthy variety of salads and soup. Their huge assortment of mouth-watering desserts was amazing. Gluten free options were also provided. The views of our city and ocean were spectacular and the restaurant staff were most attentive. We sold

115 tickets for \$20 each. The actual buffet cost was \$22.99/person. The Branch covered the buffet cost balance for all attendees, plus taxes and tip. Thank you to our members and guests who came out to support this event. Due to the incredible generosity of those attending we sent a cheque to the Dandelion Society charity for \$730.00.

Door prize winners were: G.Lambourne, M.Reed, V.Blazenko, J.Jungen, M.Pletch, M.Spencer, S.Iverson, G.Buydens, P.Benbow, J.Pletch, M.Ironstand, S.Pedersen, B.Warburton, I.Swedberg, G.Garside, S.Redecopp, L.Knapp, M.Anderson, P.Kapik, V.White, V.Campbell and D.Watkis.

The summer luncheon is on Tuesday June 12, 2018 at noon, at Lucky Village Chinese & Japanese Restaurant, 100 Aldersmith Place. Tickets are \$15 for members and \$17 for non-members and are available on a first come first serve basis. **Tickets will only be available for sale at the conclusion of the May 8th General Meeting (not by mail).** Please come to hear our interesting guest speaker, enjoy refreshments and socialize after the meeting.

We will take up a collection for our charity group at the summer luncheon. I hope to see you there!

Thank you - Vicki White  
Director Social Committee



### MEMBERSHIP COMMITTEE

It has been yet another busy year as the Membership Director. Our membership remains reasonably strong but the numbers continue to waiver. Last year at this time our membership was 1,998 and currently we remain at 2,000 strong. If you know of a colleague or former co-worker who has or is soon to retire why not mention to them the benefits of joining the BCGREA or directing them to the website.

While too numerous to list here we have had members pass away in the last 12 months. Just as we take a minute at each meeting to remember those who have passed let's take a moment here to do the same . . . , Rest in Peace!

**Address or Personal information changes?** Has your address, telephone number and/or e-mail address changed? Please ensure that you forward the changes to my attention at 250-744-4275 or [kcruickshank@gmail.com](mailto:kcruickshank@gmail.com) .

It is also very important for you to remember to notify the Pension Corporation of any changes.

Are you presently paying your annual membership dues by cheque? Renewals for 2018 are well underway. If you don't currently pay your dues by having them deducted annually from your February pension cheque you should have received a renewal notification either by e-mail or conventional Canada Post. Contact me if you haven't been notified and/or if you wish to change over to automatic deduction for 2019. Thank you for your consideration.  
Ken Cruickshank - Membership Chair



### UPCOMING MEETINGS with GUEST SPEAKERS and EVENTS

Location and time of regular meetings is 2 p.m. at the BCGEU Hall, 2994 Douglas Street. These meetings are held on the 2nd Tuesday of each month except June, July, August and December.

**May 8** - Joanne Barnard, Ambassador  
Coordinator, Victoria Genealogical Society

**June 13** - Summer Luncheon

**Sept. 25** - Provincial Table Officers



### EMAIL REPORT

New members most always have an email address, continually adding to our email list, which now totals 1,248, up by 91 since last report. However, over the last 4 months, 87 addresses on the list have "bounced", probably due to members changing email providers and not advising us.

If you do change your email address, please don't forget the BCGREA so you don't miss out on important information. Just a quick email to [bcgreavictoria@gmail.com](mailto:bcgreavictoria@gmail.com) , or any of our Directors, is all that is required.

Sharon Stewart  
Email Director



BCGREA Victoria Branch  
Legislative Buildings  
Victoria, BC V8V 1X4

## Serving the Public Service Retiree

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### **British Columbia Government Retired Employees Association Branch Executive 2017-2018**

<b>Chair:</b>	Sarjit Manhas	250-384-9278	<a href="mailto:sarjit@telus.net">sarjit@telus.net</a>
<b>1st Vice Chair</b>	Ken Cruickshank	250-744-4275	<a href="mailto:kccruickshank@gmail.com">kccruickshank@gmail.com</a>
<b>Secretary</b>	Barb West	250-478-5935	<a href="mailto:barbarawest@shaw.ca">barbarawest@shaw.ca</a>
<b>Treasurer</b>	Dawn Jones	250-920-7681	<a href="mailto:dawnj11@outlook.com">dawnj11@outlook.com</a>
<b>Past Chair</b>	Terry Prentice	250-383-2026	<a href="mailto:taprentice@shaw.ca">taprentice@shaw.ca</a>

#### **DIRECTORS**

##### **Membership & Data Base**

Ken Cruickshank -----250-744-4275 [kccruickshank@gmail.com](mailto:kccruickshank@gmail.com)

##### **Program Committee**

Vacant -----

##### **House Committee**

Suzanne Iverson -----250-592-5991 [sliverson@telus.net](mailto:sliverson@telus.net)

##### **Email Committee**

Sharon Stewart -----250-208-9012 [sharonstew@gmail.com](mailto:sharonstew@gmail.com)

##### **Phone Committee**

Anne Scott -----250-590-3280 [anneks@shaw.ca](mailto:anneks@shaw.ca)

##### **Social Coordinator**

Vicki White -----250-361-0024 [vltwhite@shaw.ca](mailto:vltwhite@shaw.ca)

##### **Newsletter**

Carol Cullimore -----250-477-4230 [grandmagreen@telus.net](mailto:grandmagreen@telus.net)

##### **Goodwill**

Barbara Golder -----778-265-0563 [barbaragolder@shaw.ca](mailto:barbaragolder@shaw.ca)

Meetings are held at  
2:00 p.m. on the second  
Tuesday of the month,  
(except June, July, August  
and December) at the  
BCGEU Hall, 2994 Douglas  
Street. Branch lunches and/  
or other events are  
held in June and December.

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**WE'RE ON THE WEB**  
[www.bcgrea.com](http://www.bcgrea.com)

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