

BC Government Retired Government Employees Association
AGM Minutes
April 30.2025
Coast Tsawwassen Inn

Call to order and introductions:

Present In Person: (72)

Table Officers:

Brian Green

Wilf Brodrick

Tammy Welch

Kathy Torhjem

Johanna Morrow

Al Barclay

Jodine Ducs

Linda Foubister - Photographer

Branch 100 (Fraser Valley)

Jerry Gosling

Branch 200 (North Island/Sunshine Coast)

Branch 300 (Rocky Mountain)

Deb Kerr

Cathy Phillips

Branch 400 (Grand Forks)

Deb Barclay

Branch 500 (Kamloops)

Edna Park

David LaBar

Branch 600 (Nanaimo/Mid-Island)

Lea Campbell

Chris Crabtree

Branch 700 (Kootenays)

Ken Haynes

Al Pollard

Branch 800 (New Westminster & District)

Bonnie Billington

Mike Strath

Alex Dennison

Branch 900 (South Okanagan)

Maurice Davidson

Darcy McGifford

Larry Martin

Cindy Davidson

Sheila Marting

Branch 1000 (Shuswap/Columbia)

Elaine Koskimaki

JoAnn Fowler

Branch 1100 (Vancouver)

Jean Sickman

Rose Kwek

Terry Dobrozdavich

Branch 1200 (Victoria)

George Bowden

Vijay Vyas

Branch 1400 (Peace River)

Bob Low

Jacquie Kotak

Branch 1500 (Kelowna)

Merilee Ashworth
Vince Sherry

Lynda Reid
Shirley Besler

Branch 1600 (Prince George)

Branch 2400 (Golden Ears)

Barb Armstrong
Ron Morley

Branch 1700 (Cariboo)

George Foisy
Michelle Schilling
Arnold Jenner

Branch 2500 (Peninsula)

John MacLucas
Kathy Ford

Branch 1900 (Northwest)

Don McMillan

Branch 2600 (Cowichan Valley)

Sue Powell
Rod Bergen
Don Ballard
Sandy Ballard

Branch 2000 (Cheam View)

Patrick Harkness
George Razzo

Branch 2700 (Western Communities)

Al Coccola
Lynda Hoel
Colleen Coccola
Sharon Stewart
Cindy Fristoe

Branch 2100 (Langley/Surrey)

Renee Poley
Janice Leonard
Lu Gaudet

Branch 2300 (Mt. Arrowsmith)

Dan Anderson

Zoom Attendees (95)

(Not all identified themselves)
Susanne Armstrong
Debra Barby
Georgina Becker
Steven Breakingbury
Kerrin Brookes
Valeska Campbell
Geri Caporal
Constance Capostinsky (Branch 100)
Shannon Carson (Branch 1600)
Gary Casperson
Rosita Chan
Ian Chisholm
Bonnie Christian

Anne Clayton
Elizabeth Coey
Raymond Cox
Patrick Criss
Valerie Crossley
Valerie Dahl
Gord Ditchburn
Sherry Doak
Susan Dziadyk
Terry Erskine (MPRA)
Ron Ewanyshyn
Edwin Forbes
Robin Ford
Anita Fownes
Kathaleen Freeman

Wendy Friesen
Rob Gay
Hanne Gidora
Laurie Gowand
Diana Grant
Robert Gray
Carol Green
Lorna Green
Dan Harlow (Branch 400)
Gail Harmer
Karen Harper
Joann Harris
Mark Henderson
Lawrence Johnsob
Zoya Jones
Art Kaehn (Branch 1600)
Mike Kelley
Alan Kneeland (Branch 200)
Grace Kramer
Catherine LeBlanc
Assunta Leclerc
Speare Lee
Cameron Leitch
Carson Lew
Angela Louie
Kandyce Louis
Migs Lovlin (Branch 400)
Arthur Lukey
Tom Martell (Martell Insurance)
Cheryl May
Susan McGreish
Gerrie Melnechuk
Marilyn Melville
Lawrence Millar

Guests

Harlan Ens – BC investment Corp
Stuart Morgan – ED – Pensions BC
Shelley Lamont – Green Shield
Fabian Palmer – Green Shield
Nishi Mohan = Folks Digital

Keith Monroe
Bridey Morgan
Heather Morlacci
Tom Muirhead
Beryl Nesbit
Nancy Newland
Faye Nidosky
Debbie Nip
Cheryl Oeste
Joseph Ostopowich
Elaine Parker
Carol Paulson
Diane Philnrook
Albert Phipps
Douglas Portfors
Lisa Prichett
Renate Ries
Katherine Schultz
Mark Scott
Jaskarn Sidhu
Stephen Smith
Salwan Soufan
Eileen Stevens
Lois Thompson
Annie Benhuizen
Flavio Vergara
Genevieve Warwick
Brian Wheaton
Ron Willis
Maria Yau
Debra Yearley
Mila Young

Dr. Rich Brown – Collegiate Digital
Leslie Gaudette – COSCO
Tom Maclean – Trip Merchant
Mark Costales – Bel-Air/Johnson
Cheryl Anderson – Hearing Life

1. Territorial Acknowledgement -
“We acknowledge that we are meeting physically on the traditional territories of the Tsawwassen, Musqueam, and other Coast Salish Peoples, and do so with gratitude for their care and sustenance of the land for centuries.”
2. National Anthem
3. Call to order at 8:45 a.m. There was a quorum. The president introduces our guests and those on zoom. The Code of Conduct was reviewed.
4. Approval of the Agenda – M/S Wilf Brodrick/Vince Sherry. Carried.
5. Approval of Minutes of last AGM - M/S George Foisey, Dan Anderson. Carried.
6. Discussion and clarification of matter arising from the minutes of the last AGM. Local branches may support local organisations. Groups such as COSCO are supported by the provincial body only. We need to come up with a method to have branches to continue to be represented by COSCO. Five provincial delegates have been appointed. Additional delegates can be nominated by branches and sent to provincial president. These will be approved by the president and have delegate status with COSCO. This is in the framework of our Constitution and Bylaws. We also work with the National Pensioner Federation. It is a more broadly federal advocacy group for pensioners than is CARP.
7. Affinity Partners
 - a. Tom McLean – Trip Merchant – new website that can be accessed on BCGREA website. New contest – seven-night cruise
 - b. Tom Martell – Manulife Insurance – Zoom – spoke briefly on insurance products,
 - c. Hearing Life – Cheryl Anderson – explained benefits – 10% off for self and family members, plus price matching.
 - d. Bel-Air Direct -Mark Costeles – home insurance – As of July 2025 all benefits offered to BCGREA members are changing to Bel-Air Direct – Prestige is changing to Journey travel plan. All benefits remain the same.
 - e. Leslie Gaudette – COSCO = Conference and AGM – October 4th and 5th, - Equity and Aging – Airport Sheridan Inn – Richmond.
8. Honored member plaques and pins presented to Maurice Davidson, Larry Martin and Frances Monro. M/S Constitutional and Bylaws Committee/Wilf Brodrick. Carried.
9. In Memoria – Zoom presentation on members who have passed over the past year prepared and shown by Jodine Ducs.
10. Morning Break
11. Presentation of Extended Health Benefits –Board of Trustees and Green Shield -Stuart Morgan, Shelley Lamont and Fabian Palmer. Green Shield adjudicates claims, pays approved claims, provides customer service and reports to the Board. Board of Trustees sets what the coverage will be. Concerns about coverage should be sent to the Board.
See www.pspp.pensionsbc.ca
Shelley Lamont from GreenShield spoke on options of communication – customer call center 5:30 am to 5:30 pm. Monday to Friday. Green Shield is a not-for-profit organization. Goal is

Better Health of All. It is 100% a Canadian Company. Fabian Palmer spoke on how to use the Green Shield plan member site. Question: Call center can be accessed for any issues on plan coverage. Yes. There is no cost for providers to use the Green Shield on-line service. They are working on streamlining access for reports for income tax purposes

12. [Presentation on Membership Survey– Dr. Rich Brown](#) – The Power Point presentation will be attached to the minutes. Written guidance requested to present to the branches.
13. Merchandising committee - Al Coccola – each branch should appoint a person to manage their members' access to buying merchandise.
14. Draws –Bel-Air – I Pads - Cathy Phillip, Branch 300, Carol Paulson, Branch 2100; Green Shield -I watch - Rod Bergen, Branch 2600, Back-pack- Edna Park, Branch 500. Survey draws – \$200 gift certificates - Kathy Thomson, Branch 1200, Peggy Burfield, Branch 2300, Gordon Portman, Branch 700.
15. Lunch - Noon to 1 pm - buffet
16. [Keynote Speaker –Harlan Enns – BC Investment Corporation.](#) Harlan spoke of the role of the BC investment Corporation which is delivering value to its members (those of us who receive pensions).
17. Officer Reports – see attached.
 - a. President's Report – Brian Green
 - b. First VP – Wilf Brodrick – inclusive of Constitution and Bylaws
 - i. Resolution – Branch 1700 see attached– referred to R&R committee re strategy for increasing membership. Carried.
 - ii. Resolution – Housekeeping to bring into compliance with Society Act – Carried.
 - iii. Need to review our Constitutions and bylaws and our policies – workplan for the next year.
 - c. Second VP – Tammy Welch – Communications -thanks to the committee. see attached.
 - d. Membership Secretary – Al Barclay –
 - e. Recruitment and Retention – Bonnie Billington
 - f. Treasurer/ Trustee – Johanna Morrow –
M/S Wilf Brodrick/Patrick Harkness to accept reports as presented. Carried.
18. Fees Increase = Agreement that the Table Officers consider a fee increase of \$5 to be implemented at the Directors' meeting in October.
19. Afternoon break
20. New Branch - M/S Dan Anderson/Al Coccola to recognize the establishment of a new Branch 2600 Cowichan Valley. Carried.
21. Elections – conducted by Jodine Ducs – The following incumbents to serve until the AGM April 2026.
 - a. President — Brian Green - Elected by acclamation
 - b. 1st Vice- President — Wilf Brodrick - Elected by acclamation
 - c. 2nd Vice-President — Tammy Welch - Elected by acclamation
22. Closing remarks. – Brian Green -
23. Good of the Order-
24. Adjournment – Declared by Brian Green at 3:1 pm

President – Brian Green

What we have been doing in the past six months is to figure out where we are and start moving forward to ensure we remain relevant and of use to our members. As I write this, the results of our recent membership survey are being analyzed. We had almost 1/3 of those who received an invitation to respond, take the time to do so. Thank you - this provides us with some strong empirical information that we can factor into our decision making.

While it’s too early to comment in any depth on the survey, it is abundantly clear that you value the role of the BCGREA in supporting and advocating on behalf our pension plan and similar ones for all Canadians. Given the economic turmoil going on, it’s clear that pension funds such as ours are being looked at by politicians as a way of meeting their agendas.

As I have said before, we need to remain vigilant about this, raising our voice when needed and supporting efforts to ensure that both decision makers and the general public understand the nature of our pensions. Our pensions are primarily self-funded and a considerable source of stable income within communities.

We are also working with the other public sector retiree groups in BC to ensure this message is out there. Our keynote speaker at the AGM on April 30th will focus on the role of investments in ensuring the stability and resiliency of our plan. I am a broken record on the need to keep up membership. Fundamentally, the larger our membership, the more we get heard. It’s that simple. I encourage you to reach out to your former colleagues and invite them to join us or at least look at our website. There are no more in person pension seminars, so our opportunities for reaching those retiring is limited.

We are working to enhance our visibility by developing a communications strategy that corresponds to how these folks receive their information, such as social media, YouTube or equivalent. I recognize there is considerable discomfort among some members about operating in this space for a variety of reasons, but I firmly believe we need to do so in order to reach this audience. Our plan will be deliberate, cautious and results focused. To this end, we will be working with a new communications firm to support us along with the other pension associations in producing some videos

– the first of which will focus on recent retirees asking what it is that surprised them about retirement. We know that loss of a sense of community is often felt by people upon retirement, and we are committed to ensuring that members have a variety of tools to stay in touch, including our branch meetings, social events and webcasting. The other big-ticket item we know that often surprises people at retirement is the loss of benefits, including cellphone plans, travel insurance and most importantly, extended health and dental benefits.

If a pending retiree doesn’t pay attention to these, they can be in for a rude awakening. We hope to advise them of upcoming changes so they can make smart choices and where possible,

provide some affinity deals for them to consider. Our extended health and dental plans are optional at the discretion of the Board of Trustees.

They are financially capped by the Board and focus on core services with few enhancements. They are not negotiable and the BCGREA has no say in how they are set, other than to pass on the concerns of members regarding the adequacy of coverage – sometimes we get results such as the inclusion of shingles vaccines. There needs to be greater clarity around the role of the claims' administrator, GreenShield. They are simply that, an administrator. Greenshield does not set the levels or types of coverage. For those who pine for "the good old days, a change of plan administrator would not change this. There will be a specific focus on the extended benefit plans at our upcoming AGM, which you can stream online by getting a Zoom link from info@bcgre.ca.

As well, the Pen newsletter will be having coverage on this as well. I usually end by encouraging comments and making a plea for volunteers. On that front, I have very good news. As part of the survey responses, a significant number of members indicated a willingness to volunteer on provincial level matters as well as the branch level. This is great news and we will be in touch with you. To my fellow table officers, branch officers and volunteers, thank you. To my fellow table officers, branch officers and volunteers, thank you. To all of you – stay strong, be healthy and enjoy the spring and summer.

First Vice-President – Wilf Brodrick

It has been my distinct pleasure to serve as First Vice-President since being elected at the AGM last Fall.

One of my duties has been to assist the President. In this regard, we have had several meetings with representatives from the other BC Public Sector Pension Plans. In addition to the BCGREA, the other groups are the BC Retired Teachers' Association (BCRTA), BC Municipal Pension Retirees' Association (BCMPRA) and the College Pension Plan Retirees (CPPR). I believe we have made a good start on working together to address issues common to all four organizations.

Another part of the first Vice-President's duties is to Chair the Constitution and Bylaws Committee, and by default, the Resolutions Committee. This is my first General Meeting since finding myself in this role. Unfortunately, the job of becoming accustomed to my role as a Table Officer has meant that I haven't been able to devote as much time to these duties as I might have wished. If I continue as First Vice-President, I hope to have the Constitution and Bylaws Committee meet often enough to ensure that our Constitution, Bylaws, Policies and Procedures are kept in compliance with the Societies ACT while meeting the needs and requirements of the members. I would like to thank George Bowden, Carol Paulson and Merrilee Ashworth for agreeing to serve as members of the Committee and I look forward to working with them.

I also wish to thank President Brian Green for continuing my appointment as a General Vice-President of the Council Of Senior Citizens Organizations of BC (COSCO BC). COSCO BC has a very important role representing and advocating for issues important to seniors in BC, and BCGREA Delegates to COSCO BC are an important part of its continuing success as “The Voice of BC Seniors”.

I would like to acknowledge the other BCGREA Delegates to COSCO BC, particularly Patrick Harkness, Jean Sickman, Denis Ishikawa and Edna Park. In addition, Renee Poley from the Langley/Surrey Branch also deserves recognition, as she has been appointed to fill the remainder of former COSCO BC Treasurer Stéphane Lapierre’s term ending in 2026.

In my role with COSCO BC, I have remained very busy, serving as Chair of the Finance Committee and Chair of the Nominating Committee, responsible for COSCO BC elections. I also serve on the Housing Committee and the Membership and Fundraising Committee.

COSCO BC is planning its 75th Anniversary Conference to be held on October 4th and 5th of this year at the **Sheraton Vancouver Airport Hotel, Richmond, BC**. The theme of the conference is **Human Rights and Ageing - Advocating for an Equitable Future**. Like previous COSCO BC Conferences, there will be interesting and informative speakers and panels. Further information will be posted on the COSCO BC website (<https://coscobc.org/conference/>) as the details are confirmed.

In conclusion, I wish to thank the members of the BCGREA for their support since I was elected. I hope to continue to enjoy your confidence and support as we move forward.

2nd Vice President Report – Tammy Welch

It has been a very busy 6 months for our team. Let me introduce them: George Bowden, Jodine Ducs, Cindy Fristoe, Patrick Harness, Bill Myers, Sharon Stewart, and specialized assistance from Vince Dimani. I’d like to acknowledge them and thank them for all their hard work on the Feb edition of the PEN.

Since last October we have been updating the website a bit at a time, working on new ideas and articles for the PEN, looking into revamping the Welcome and Partners videos on the Website, reviewing our Affinity Partner contracts and introducing The PEN Mobile version. Watch for new partners coming soon.

Patrick Harkness and I have been attending many meetings of various senior organizations and affiliates to stay in touch with the latest information for you. And as we gather it, Bill Myers has been busy sending out our monthly bulletins to those that have requested this information.

We also submitted requests for proposals from several companies for our Newsletter and for New Social Media expertise. This will be announced at the AGM. Another project that we are working on is a joint video with the BC Retired Teachers Association, The Municipal Pension Retired Association, and the College Pension Plan Retirees. This video is an introduction to retirement and our organizations.

As always, we appreciate your input and feedback, so keep it coming. Thepen@bcgre.ca is the best way to send information to us. Our next edition of the PEN will be out in the summer and

Membership Secretary's and Central Support Report – Al Barclay and Jodine Ducs

The change for the AGM to be held in April has reduced the number of accomplishments to report in the last six months. On April 11, 2025, the BCGREA had 10,972 members, which is a decrease of 325 members or nearly 3%. Quite a few members have passed away and we have also deleted members that we have lost contact with and those who have not paid their membership dues. We want to reverse this downward trend and it will be helpful if current members reach out to former coworkers and invite them to join. As a reminder, the first year's membership is free, so they can test the benefits of membership and see if they like it.

One of the biggest initiatives I was involved with was the member survey in March. It took a lot of time and effort to develop the questions so that we should get meaningful feedback about the members' preferences for moving forward. I would like to thank the 10 people who served on the design committee as well as all the members who submitted their survey responses. Dr. Richard Brown of CDR Business Diagnostics will be presenting an overview of the survey results at the AGM, but a couple highlights are that 2,794 surveys were submitted for a response rate of 32.17%, which makes us confident that the information is accurate.

Another positive result of the survey is that a number of people expressed interest in volunteering for positions at the provincial or branch levels. We will be reaching out to those people to ensure there is an opportunity to assist and to answer questions they may have about the various roles.

The new Cowichan Valley branch appears to be off to a positive start. A core group of willing volunteers stepped forward to fill the branch executive roles and have designed a poll that will ask their members what their preferences are with respect to gathering frequency, topics, locations and activities. It is good to see the level of enthusiasm that is being generated; I am confident that this branch is well positioned to build momentum. I want to thank Al Coccola for his dedication and direction as the mentor for the branch.

Most people's least favorite job is asking for money! This year, Central Support offered to assist branch volunteers with the collection of cash dues from our Associate members. Our database software, Findjoo, has the ability to issue electronic notices and emails – providing a much easier way to collect the annual dues.

We have also added a new email preference: BCGREA Athletics. This preference will ensure members interested in the 55+ BC Games and other athletic opportunities are kept apprised.

Finally, have you checked out the BCGREA [Events Calendar](#)? It's a great way to see what's happening across the province and to confirm your own branch's upcoming event.

As always, it is a pleasure to work and serve this great Association.

Recruitment & Retention Committee Report – Bonnie Billington

In discussions with non-government Human Resources departments, Brian Green reports that a significant number of their members are unaware of their eligibility to join our association. Hence the proposal to change the name of the BCGREA to attract all potential PSPP recipients.

The 'Open House' in Duncan on October 8, 2024 sparked the formation of BCGREA Branch 2600 Cowichan Valley that is now up and running, mentored by Al Coccola. The new executive put together a member survey with help from Al Barclay to elicit membership input on meetings and activities. Plans are to hold their first meeting in May and the second in July.

A point of discussion at our last R & R meeting on March 20th involved an offer by the Table Officers to visit branches throughout the province. To maximize efficiency, Brian Green suggests branches take the initiative to coordinate with others in close proximity. Although in-person meetings are preferred, using zoom for remote areas would be an option.

The second All Branch Chair's Meeting was held on March 5th on zoom. The next meeting is scheduled for May 7th. These meetings provide a forum for Branch Chairs to share experiences and have been well received. Discussion on the definition and purpose of honorarium payments to branch executives i.e. recognition of meritorious service as defined by the branch. The process requires participating branches to submit a resolution to the Resolutions Committee for approval by a majority vote of authorized delegates at the BGGREA AGM or Directors Meeting.

A list of potential speaker topics is posted on the BCGREA website to assist branches in selecting topics of interest for their meetings. Members are encouraged to contact the R & R Committee with any new ideas: bcgre.ca/recruitment-and-retention The Merchandise Committee currently has 21 Branch Contacts listed on the BCGREA website under Merchandise, with links to generic emails for each. In keeping with the Canada First Movement, the

merchandise page now includes the country of origin for each product. New offers will be sent out to members who have chosen 'BCGREA Merchandise' under 'Email Out' on Findjoo. There will be a couple of new items on display at the AGM.

The 55+ Games for 2025 will be held in Nanaimo from September 9 –13; now open for registration. The option to receive information about BCGREA Athletics is now available on the BCGREA website members page when new members complete the Communication Category Descriptions. To choose this option, existing members need to update their member profile.

The R & R Committee awaits the outcome of the most recent membership survey in determining the membership's current interests, priorities and willingness to volunteer at the branch and /or provincial level.

Treasurer's Report – Johanna Morrow

I am pleased to present our 2024 financial statements (pages 2-6) and the 2025 budget (page 7). Traditionally these statements compare the reporting year with the prior year. Because we changed our yearend in 2023 from June 30th to December 31st, annual comparisons were not available and instead these statements break out 2024 spending for the provincial level (centralized spending) and the branch level (23 provincial branches). Next year the statements will again compare the current year to the prior year.

We ended 2024 with a small surplus of about \$34,000 which, along with a healthy year end balance, allows us to fund the 2025 member survey, expand our association newsletter (The PEN), absorb increasing operating costs, and continue to support member programs. There is no imminent need to raise member dues.

While our overall cash is sufficient to fund our spending plans for the coming year, it is still unevenly distributed between the various branch and provincial level bank accounts. Therefore, rather than allocate the same proportional share of member dues to every branch, we will continue to use a funding formula that ensures those branches without surplus funds will have at least \$10 per member to fund their annual operations. At the AGM I will briefly highlight our significant expenses from last year and our budget for this year. And I will compare historical cash on hand to our annual income and expenses for the branch and provincial levels. I would like to thank the Finance Committee (Chair: Sarf Ahmed; Members: Brian Taylor, Dan Anderson, David LaBar, George Bowden, Kathy Torhjelm, Terry Burgess) for their advice and support throughout the year and their help in preparing our 2025 budget. And a special thanks to Kathy Torhjelm who, along with her many duties as our Association Secretary, was also my second signer/approver for all provincial level expenses.

Trustee for the BC Public Service Pension Plan Report – Johanna Morrow

I am honoured to have been appointed by the BCGREA to continue as a Trustee of the BC Public Service Pension Plan (PSPP) Board of Trustees for another three-year term to March 2028.

I'd like to clarify the trustee role. Although appointed by the BCGREA, I do not directly represent our association. Nor do any of the other trustees represent their appointing bodies. All 14 PSPP trustees have a fiduciary duty to represent and act in the best interest of all plan members (active, inactive, and retired). Direct advocacy on behalf of the BCGREA rests with the president. Many thanks to our president, Brian Green, for being a strong advocate for maintaining and improving retired member benefits. He works closely with the Board's chair and executive director to raise our concerns in areas such as improving post retirement group benefits and communications.

Our pension has continued to perform very well. The most recent valuation showed a funding ratio of 113%, meaning the plan's assets exceeded its liabilities by \$4.5 billion. But as we follow the imposition of tariffs and other news from our southern neighbour and see the political and economic fallout in Canada and around the world, we have very understandable concerns about our pension plan's future investment performance. The keynote speaker at this year's AGM is Harlan Enns, Director, Client Relations, BC Investment Corporation. Harlan's presentation "Challenges and the Strength of our Pension" will address these concerns and provide some insights and reassurance on how our plan is designed to withstand challenging economic times.

On a personal note, last year I achieved the designation, Master of Trust Management Standards (MTMS) from the International Foundation of Employee Benefit Plans. This was a four-year program for advanced level multi-employer, public sector and corporate plan trustees. Every PSPP trustee also participates in annual workshops and conferences to grow their pension knowledge and expertise.