



**JULY
2025**

THE

PEN

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EMPLOYEES' ASSOCIATION**



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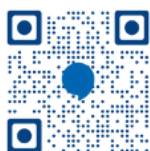
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PROVINCIAL EXECUTIVE

Your Executive team for 2025!

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1st Vice-President

Tammy Welch,

2nd Vice-President

Al Barclay,

Membership Secretary

Johanna Morrow,

Treasurer and PSPP Trustee

Kathy Torjhelm,

Secretary



Did You Know?

BC's Provincial Gemstone is 

Look for our Fun Facts throughout this edition for our crossword puzzle answers. Also for your chance of winning a prize...

Find this  **And win this** 

Send an email to thepen@bcgre.ca explaining where exactly in The PEN you located the picture above, not counting this page.

Your name will be entered for a chance to win a BCGREA Merchandise Prize Package.



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THE PEN JULY 2025 EDITION

www.bcgrea.ca

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The **PEN** welcomes articles and photography submissions from members. Printing requires high-resolution images at least 300 pixels per inch in printed format (3000 pixels wide by 3600 pixels high). Maximum 500 words per article submitted. For submission or advertising guidelines, contact us at: thepen@bcgre.ca

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Navigating These Times : Some Indigenous Wisdom

Life, like the ocean, is rarely calm for long. Just when we think we've found steady waters, a gust of uncertainty shakes the vessel, sending us into new currents. As retired public sector employees, this resonates deeply. After years of navigating bureaucratic landscapes with purpose and precision, retirement can sometimes feel like stepping into a different kind of canoe—one with fewer maps and more open sea.

Perhaps Bill Reid's Spirit of Haida Gwaii (The Canoe) offers us something to reflect on, particularly in these turbulent times. This powerful sculpture, a version of which is at the Vancouver airport, depicts a canoe overflowing with characters, each playing a role in the journey forward. At the helm sits Raven—the ever-curious, ever-mischievous trickster, steering with a firm grasp of the steering oar.

Raven, in Haida tradition, is both a disruptor and a guide. He embraces chaos, finds opportunity in change, and never hesitates to forge new paths. In these uncertain times, where global shifts seem relentless, and retirement itself brings personal transformations, perhaps Raven's approach is a lesson in adaptability. Instead of resisting change, what if we leaned into it—letting curiosity and wit steer us rather than fear?

Here's where another feathered figure enters our discussion: the Steller's jay. In Haida culture, the Steller's jay doesn't hold the same legendary status as Raven,

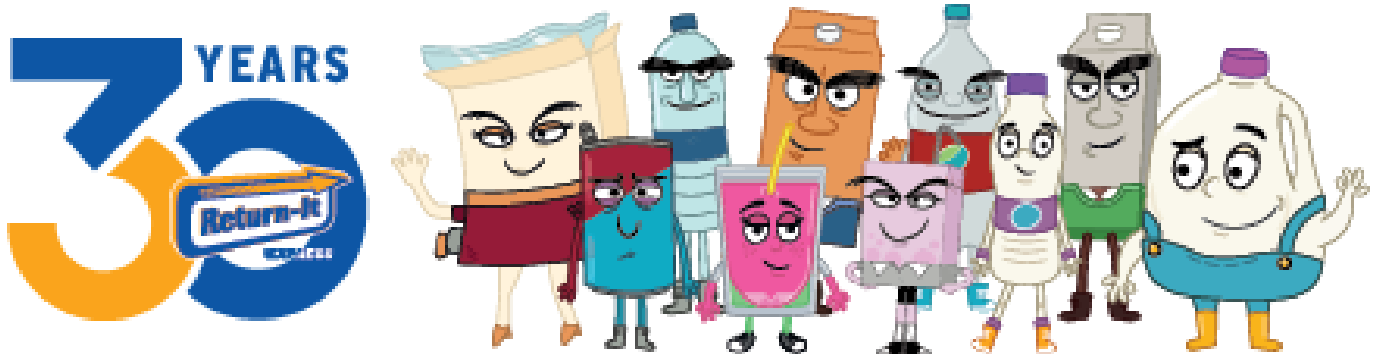


but it carries its own traits—sharp intelligence, strong communication, and a lively spirit. It also happens to symbolize the BC Government Retired Employees' Association. If Raven reminds us to embrace unpredictability, then Steller's jay might urge us to stay vocal, engaged, and active. It seems like a fitting symbol for our association.

Retirement isn't about drifting aimlessly. It's about steering wisely, staying connected, and finding meaning in the ever-evolving landscape ahead. That's what we are trying to do within the BCGREA. Whether we embody Raven's adventurous resilience or Steller's jay's sharp social instincts, one thing is clear: there's still much to explore. And perhaps, in the grand voyage of life, the trickster and the communicator make a fine team for navigating the waters ahead.

Fundraising With Return-It Express

THE
PEN



At over 11,000 members strong, the BCGREA has a say in things! We're the sole association able to appoint a delegate on the PSPP Board of Trustees, and we're well positioned to negotiate discounts with affiliate partners, such as Johnson belairdirect and our newest partner, Specsavers.

What if we use our numbers for philanthropy? While 10 cents return on bottles might not add up to much for an individual member, collectively, those empties can make a difference.

This year BCGREA has chosen to support [BC Hospice Palliative Care Association](#). We've signed up for a Return-It Express account so members across BC can donate their bottles.

At Express Depots and Express Plus Locations
Type the BCGREA phone number for your bag labels: **250-751-8814**.

Please use a clear plastic bag and limit glass bottles to a maximum of 12 per bag, for the safety of the employees.

YOU DO NOT HAVE TO SORT YOUR BOTTLES – just throw them all into the bag!

At Stand-alone Stations (that offer extended hours & contactless service)

Use the BCGREA phone number (250-751-8814) for your labels. Unlock the door to the station. To do this, text **LZAL** to **778-400-5253** and you'll receive a text back with a code to unlock the door. Place your labelled bag(s) inside. I like to add this number into my phone and call it Bottle LZAL. That way, you don't need to reminder the phone number or the code.

Again, please use a clear plastic bag and limit glass bottles to a maximum of 12 per bag, for the safety of the employees. No sorting required – just throw them all into the bag!

With three types of [Return-It Express Locations](#), there's sure to be one close to you.

Your bottles will be counted and the funds will be deposited in the BCGREA fundraising account. We'll have a running total for the year so you can see the difference that our 11,000 members are making – stronger together!

BC Jade Fun Facts

Spirit of Haida Gwaii is a jade sculpture by [BC Haida](#) artist [Bill Reid](#) (1920–1998). Consistent with Haida tradition, the canoe's occupants represent the natural environment on which the ancient Haida relied for their very survival: the passengers are diverse, and not always in harmony, yet they must depend on one another to live.



Keynote Speaker – Harlan Enns, BC Investment Management Corporation



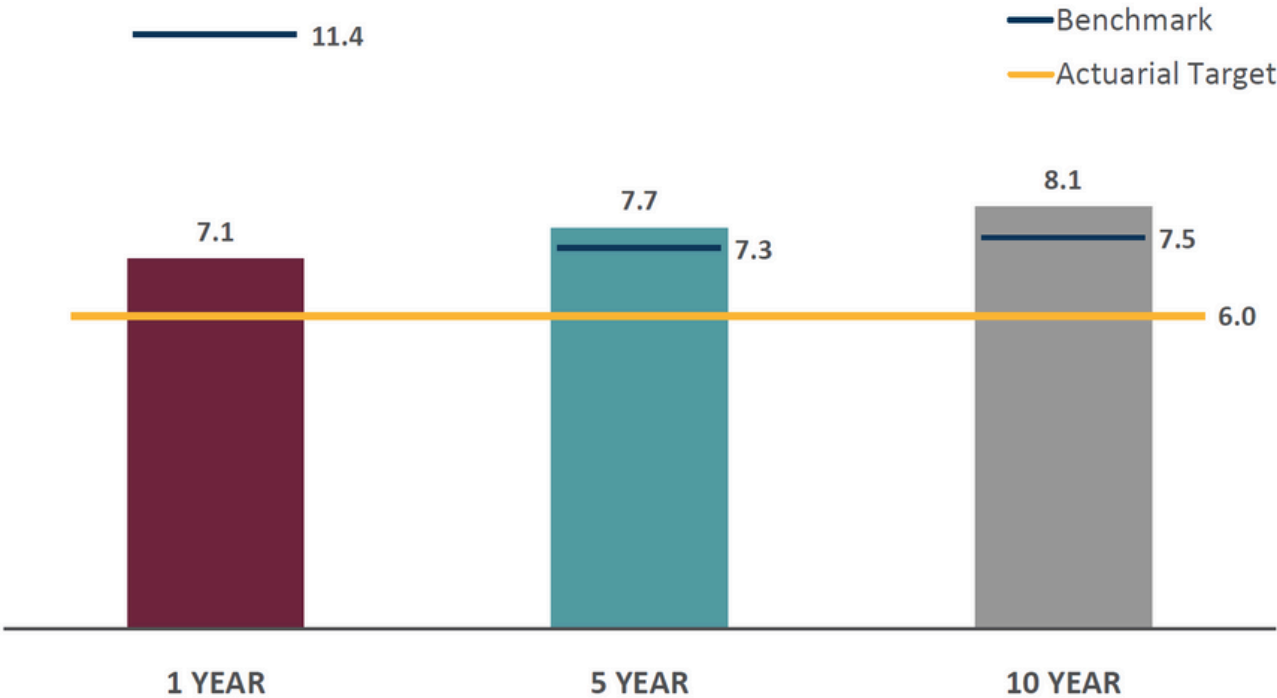
Harlan Enns, Director, Client Relations, attended the AGM on behalf of BCI to discuss the health of the Public Service Pension Plan's investment fund. BCI was pleased to share that the fund is well-positioned to withstand market volatility, such as the fluctuations experienced this year due to President Trump's tariff policies. This resiliency is primarily attributed to three competitive advantages.

- Firstly, the long-term horizon of the fund allows BCI to focus on sustained growth rather than on any temporary disruptions that may adversely impact performance. This perspective ensures that short-term noise does not detract from the overall goal and strategy.
- Secondly, the fund's strong liquidity position ensures that BCI is not subjected to forced selling of securities, even during periods of market stress. This provides a safety net for the fund, allowing it to weather any storms without compromising its long-term objectives. The liquidity also enables BCI to take advantage of investment opportunities as they arise, further enhancing its growth potential.
- Thirdly, the Public Service Pension Board of Trustees' disciplined approach to setting a diversified strategic asset mix and BCI's approach to rebalancing back to the strategic asset mix are instrumental in the fund's resilience. This diversified strategic asset allocation reduces the risks associated with market fluctuations and ultimately contributes to the Plan's overall success and stability.

Moreover, the Plan currently holds a surplus, primarily due to its strong absolute investment returns that have consistently exceeded the actuarial target. This surplus is a testament to the fund's resilience and its ability to generate positive results, even amidst market volatility. Below, you will find the fund's one, five, and ten-year returns as at March 31, 2024.



To see the slide show click [here](https://bcgre.ca/wp-content/uploads/2025/05/BCI-BCGRE-2025-AGM-Presentation-Final-Draft.pdf).



AGM Highlights

Present in person – 72, Present on Zoom – 95 for a total of 167 attendees!

Trip Merchant –

Tom McLean –
Their new website is accessible on the BCGREA website and they have a new contest for a seven-night cruise.



Manulife Insurance – Tom Martell via Zoom – spoke briefly on available insurance products

Hearing Life –

Cheryl Anderson – explained benefits: 10% off for self and family members, plus price matching.



Bel-Air Direct – Mark Costales– As of July 2025, all benefits for home insurance offered to BCGREA members are changing to Bel-Air Direct. Prestige is changing to Journey Travel Plan. All benefits remain the same



COSCO – Leslie Gaudette – Conference and AGM is October 4–5, 2025 at Sheraton Vancouver Airport Hotel, Richmond.
<https://coscobc.org/conference/>



Shelley Lamont and Fabian Palmer from GreenShield, and Stuart Morgan from the Board of Trustees, gave a joint presentation on Extended Health Benefits. The Board of Trustees sets what the coverage will be. GreenShield adjudicates claims, pays approved claims, provides customer service, and reports to the Board.

GreenShield is a not-for-profit organization. It is a 100% Canadian company. Shelley Lamont spoke on communication options – customer call center 5:30 am to 5:30 pm, Monday to Friday. Fabian Palmer spoke on how to use the GreenShield PlanMember Site. They are working on streamlining access for reports for income tax purposes. To see the slide show click [here](#).



<https://bcgre.ca/wp-content/uploads/2025/05/Trustee-and-GreenSheild-Presentation.pdf>

If you have coverage concerns, forward them to the Board.

<mailto:PSPBT@pensionsbc.ca>

For claims, contact GreenShield.

<mailto:Customer.Service@greenshield.ca>

<mailto:Complaints.Officer@greenshield.ca>

BC Jade Fun Facts

BC's first active jade deposits were found in Lillooet. From 1957 until the end of the 1960s more rough jade was produced there than in the rest of the world combined. New deposits were discovered in three areas of northern BC – Dease Lake, Mount Ogden, and Cassiar –now considered to be the global capital for nephrite jade.

AGM Highlights

<https://bcgre.ca/wp-content/uploads/2025/05/CDR-BCGRE-2025-Membership-Survey-Presentation-Final46859.pdf>



Presentation on **Membership Survey** – Dr. Rich Brown – To see the slide show click [here](https://bcgre.ca/wp-content/uploads/2025/05/CDR-BCGRE-2025-Membership-Survey-Presentation-Final46859.pdf).



Honoured member plaques and pins were presented to Maurice Davidson, Larry Martin, and Frances Munro (absent).



Service recognition awards were presented to George Bowden and Patrick Harkness.

Prize Draws

Bel-Air – iPad winners – Cathy Phillip, Cranbrook Branch in person, Carol Paulson, Langley/Surrey Branch on Zoom.



GreenShield – Apple watch winner – Rod Bergen, Cowichan Valley Branch. Backpack winner – Edna Park, Kamloops Branch.



Survey draws – \$200 gift certificates – Kathy Thomson, Victoria Branch, Peggy Burfield, Parksville/Qualicum Branch, Gordon Portman, Kootenays/Nelsen Branch.

New Cowichan Valley Branch to Open

WELCOME OUR NEWEST BRANCH

The Cowichan Valley Branch is the second branch to join our association in the last 30 years. Officially recognized at our AGM this April, a hardworking group of individuals are committed to making the branch a success.

With the help of the provincial membership secretary, Al Barclay, they surveyed their membership for insight into what was needed. Current plans are to hold the first branch meeting in September, with a yearend celebration in December wherein they will show their blueprint for 2026.

**Submitted by Al Coccola,
Chair, Western Communities Branch.**



The six individuals who answered the call to be the planning committee of Cowichan Valley Branch. Left to Right, Doug Ramsfield, membership secretary, Rod Bergen, treasurer, Helen Fowler, director at large, Sandy Ballard, secretary, Sue Powell, chair, and Malcolm Crockett, director at large.

BC JADE FUN FACTS

Jade bangles are a popular choice for jewelry, particularly in Asia. They say jade is alive and will absorb whatever energy you emanate. The colour will change over time. In Chinese culture, jade is revered as the "Stone of Heaven," symbolizing good luck and good fortune.

AGM Coordinator Extraordinaire – Kathy Torjhelm



Meet 'n Greet



AGM PICTURES



**Kootenays Nelson
Branch**



**Cowichan Valley
Branch**



**Golden Ears Maple Ridge
Branch**



**Peninsula and Gulf Islands
Sidney Branch**



**Fraser Valley and Langley
Surrey Branches**



**Cheam View Chilliwack
Agassiz Hope Branch**



Vancouver Branch



**Victoria Branch & South Okanagan-
Similkameen Branch**

AGM PICTURES



**Nanaimo Mid Island and Kelowna
Vernon Branches**



**Mt Arrowsmith Parksville
Qualicum Branch**



**Grand Forks and New Westminster and
District Branches**



**Western Communities Langford Sooke
Colwood Metchosin Highlands**



**Shuswap Columbia Salmon Arm and Cariboo
Quesnel Williams Lake 100 Mile House
Branches**



**Northwest Terrace Smithers Prince Rupert
and Cheam View Chilliwack Agassiz Hope &
Cowichan Valley Branches**

Recruitment & Retention Committee Report



BONNIE BILLINGTON, CHAIR

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**, which is being mentored by Al Coccola, and is now up and running. The new executive put together a member survey to elicit membership input on meetings and activities. Plans are to hold their first meeting in September.

A point of discussion 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 third All Branch Chair's Meeting was held May 7, 2025 on Zoom. These meetings have been well received, providing a forum for Branch Chairs to share experiences and discuss strategies for the use of digital tools, volunteer management, member engagement, and recruitment, to name a few. The next meeting is scheduled for September 3, 2025.

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 BCGREA 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 'BCGRE Merchandise' preferences.

The R & R Committee will be discussing the outcome of the most recent membership survey in determining their priorities moving forward.

When Your Speaker is a No-Show



This happened at one of our branches. After a few minutes delay, they switched things around to give the speaker more time. Once that had expired, they pivoted and had everyone move their chairs into a circle. A roundtable discussion began about the topic that the speaker was going to present.

This turned out to be a very inspiring meeting as members shared their stories and ideas on the topic, and everyone learned something new. Better yet, they got to know the others in the room.

As a backup plan, I recommend branches have a list of ideas or topics to discuss in cases like this. Or consider having a full meeting, just like this, as a change. You never know who is a fountain of information amid your membership.

BC JADE FUN FACTS

Jade became BC's official mineral emblem in 1968 now with 50 known jade deposits in BC.

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LIFE MEMBER: JIM MACDONALD

Jim was recently recognized as a LIFE member of the Western Communities Branch.

He started his career in 1967 surveying and drafting with the Ministry of Highways in the Rossland District Maintenance Office. In 1975 he moved to Maintenance Management.

When Rossland and Grand Forks Districts were amalgamated in 1989, Jim worked in the Grand Forks Office until his retirement in 2002.

Although Jim and his wife Eileen moved to Sooke in 2009 to be near their two sons, their wives, and grandchildren, Jim remained a member of the Grand Forks Branch until the Western Communities Branch was formed in 2022.

Funny, Random & Weird Holidays

Here is a sample of some for the first two weeks in August 2025.

Aug 1	International Beer Day
Aug 2	National Mustard Day
Aug 3	Watermelon Day
Aug 4	Grab some nuts Day
Aug 5	National Underwear Day
Aug 6	Fresh Breath Day
Aug 7	Lighthouse Day
Aug 8	International Cat Day

Aug 9	Book Lovers Day
Aug 10	National Lazy Day
Aug 11	Son and Daughter Day
Aug 12	Middle Child Day
Aug 13	Left-Handers Day
Aug 14	National Creamsicle Day
Aug 15	Relaxation Day

Our Japanese Experience

By Lynda Hoel

After three years of cancellations, my husband and I finally travelled to Japan. After leaving our car at Vancouver Park 'n Fly (which I booked through the BCGREA Partner Program on the website) we flew All Nippon Airlines direct from Vancouver to Tokyo, a 10-hour flight. I must note that Park 'n Fly gave a generous discount for being a member and the service was fabulous with airport drop-off and pickup. Highly recommended!

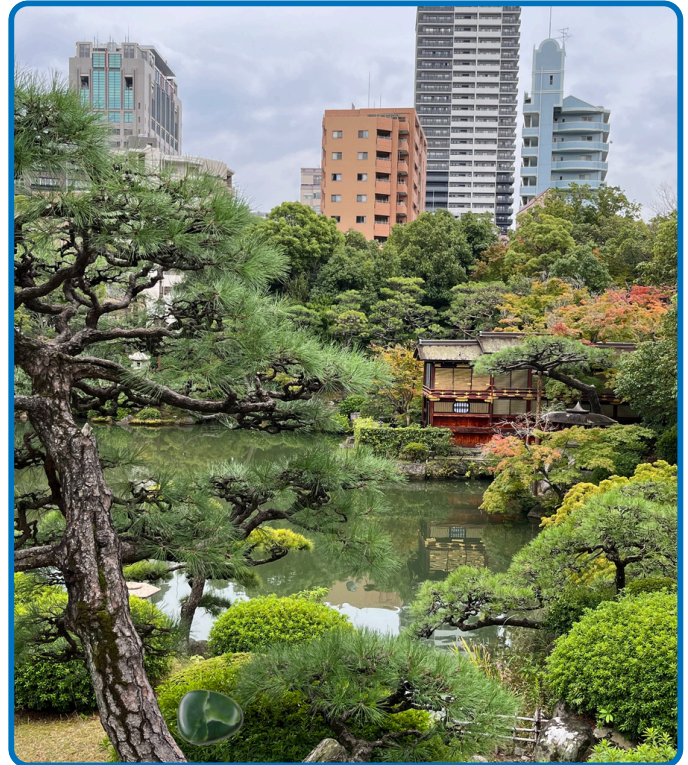
After a stay in Yokohama, we boarded the Celebrity Millennium in Tokyo for a 12-night Best of Japan cruise. Our itinerary included 8 ports as we circled the main island Honshu, with a day in Busan, South Korea, and Hakodate, one of the main cities on Hokkaido, Japan's northernmost island.

Over the next 12 days we visited temples, castles, and shrines as well as:

- Enjoyed the Shimizu countryside on our way to see Mount Fuji, a highlight for me!
- Wandered Sorakuen Gardens and explored the Motomachi Shopping Street in Kobe.
- Travelled from Osaka to Kyoto aboard the Shinkansen bullet train - another highlight!
- Visited a sake brewery and castle in Kochi.
- Ate fresh seafood from the famous Jagalchi Fish Market in Busan, South Korea.
- Rode Mt. Hakodate Ropeway to see the views from the summit before enjoying a delicious sushi lunch.
- Visited an original Japanese pottery kiln, saw Fuji apple orchards, and viewed the amazing festival floats in Aomori.
- Marveled at the Ginza Shopping District and Shibuya scramble crossing in Tokyo.
- And best of all ... meeting many beautiful people from around the world.

We were fascinated with Japan's transportation, technology, and architecture - old and new - while still upholding their traditions and culture. It was beautiful to see ladies in kimonos whether shopping in downtown Tokyo or attending a celebration at the temple

Our Japanese experience will remain very memorable to us!



The Joys of Camping – Or Perhaps Not – Part 1

When I think of camping, I envision family gathered around a warm cozy fire roasting hot dogs and marshmallows. There are lakes for swimming and fishing, or just sitting and reading a book, the aroma of trees, and sounds of birds chirping, Steller's jay squawking, babbling brooks, and crackling campfires.

But let me pass on a couple of points to consider for your next camping adventure: 1 - be prepared for anything.

My husband and I borrowed a camper to make our trip to Barkerville easier. Everything went wonderful through the first leg of our journey.

The weather was great, we stayed at nice campsites, saw some really neat sights, and didn't even get lost. We were feeling confident on the way to Quesnel. So confident that as people passed us and waved at us, we waved back thinking how friendly everyone was. I looked back and noticed a bunch of magazines blowing around and thought perhaps we had left the window open. We stopped to pick them up and check the windows.

As we looked at what I thought had been magazines, we realized that it was in fact insulation, from the camper roof, that was no longer on the camper. Wow! What were we going to do now? We were in the middle of nowhere, on the side of the highway, with no camper roof, and it wasn't even ours. What a pickle to be in!

We drove the rest of the way to Quesnel and stopped at a gas station.

As a temporary measure, we duct taped our silver emergency blanket to the roof, (wonderful invention duct tape is) and carried onward to Barkerville.

By the time we arrived at the campsite, the blanket was in shreds. I guess they aren't made to be temporary roofing. That night, as the sun went down, it rained. Yup, rain. At least we had found a tarp to throw over the camper.

We spent our week enjoying Barkerville's many wonderful sights and limped back home with a tarp tied very tightly around the roof. I think we went through a couple on the return trip, but at least no more parts blew off the camper, that trip.

Stay tuned for Part Two, The Conclusion in the next issue of The PEN



Illustration by Brandyn Hansen
Website: brandynhansen.ca

Our Motorcycling Passion by Al Barclay



Although I enjoyed motorcycling in my younger years, I did not get fully involved until I was approaching 50. I mentioned to an avid motorcyclist friend that Deb and I were thinking about motorcycle touring once I retired and he said, "Why wait until you retire? The sooner you get back on the bike, and learn to ride properly, the better you will be." Two days later, he phoned and asked if I had seen the ad in the local paper for a used Honda Goldwing. The rest, as they say, is history. Since that day, I have ridden more than 600,000 kilometers, with Deb riding alongside for many of them.

Once I got on my motorcycle, I realized that I needed to hone my defensive driving skills as many drivers are not paying attention and don't see or recognize motorcycles. This is partly due to the number of distractions as well as the tendency of motorcyclists to "assume" they have been seen.

I recommend reading "Proficient Motorcycling: The Ultimate Guide to Riding Well" by David L. Hough. It is somewhat dated but has numerous tips to keep you safe.

We have ridden across the continent at least 6 times. Deb made cards with our contact information so we could keep in touch with people we met. The motorcycling community is generally very friendly and outgoing.

Although we've ridden in Canada, Europe, and New Zealand, most of our riding has been in the USA having enjoyed their paved secondary roads and National Parks. We will have to see what the future holds for us, but I hope we are able to continue riding for several more years.

An interview with George H. Jackson

GEORGE H. JACKSON – WHAT A LIFE!

George was delivered by their neighbour on the living room couch in West Vancouver. It was 1935, his mother's birthday, April 1st.

In 1940 the family moved to Oak Bay, Victoria to join his father, a Naval Reservist, who had been called up in 1939. George completed his education and was accepted into the Regular Officers Training Program as a Naval Cadet at Royal Roads. He served a further 24 years in the Royal Canadian Navy.

In 1949 George attended the first World Scout Jamboree at Connaught Range in Ottawa. They were transported back and forth in the same colonist train cars as his mother had travelled in from Halifax in 1923.

His first job was a Mess Boy on a freighter serving the BC coast. After 26 years with the Navy, George retired in 1980 and joined the Ministry of Lands, Parks and Housing as a personnel officer. He was assigned to the Parks Branch where he spent the next three years working with Parks people throughout the province.

This was a wonderful experience for George, working with those who had continued the building of our world ranking national parks system after the Second World War. Their stories of those transformative years were inspiring, having started the work during the Great Depression.



George married an English bride while serving with the Navy in submarines. They were blessed with three children who were all schooled in Victoria and went on to careers in the military and government.

In 1983 he transferred to BC Ferry Corporation to establish a much needed training system. He remained as a senior manager overseeing this department for eleven years. George retired again, after 14 years in the Public Service in 1994, and joined the BCGREA.

In 2001 George was diagnosed with metastasized esophageal cancer and placed in palliative care. He organized a living wake to say goodbye to his family and friends, but thanks to the advice of a doctor friend, he challenged the diagnoses. After extensive treatment he was cured. George credits Victoria's Cancer Clinic and staff under the direction of Dr. Brian Weinerman.

Since retiring, George has taken up golf, swims laps three to four times a week, volunteered as a cancer patient driver until he turned 80, and enjoys off-shore sailing - completing 158,000 nm as of 2014.

George published his first book at age 87, his second at age 89 and has another waiting in the wings. You can obtain a copy of *"I Didn't Make Admiral, but what a life, no regrets!"* through FriesenPress.

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home insurance



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home insurance only in British Columbia. © 2025, Belair Insurance Company Inc. All rights reserved.

BC JADE FUN FACTS

One of the largest sculptures made of BC jade is the Buddha for Universal Peace commissioned for the Great Stupa of Universal Compassion

2025 Payment Dates

PSPP Pension

July 30
August 28
September 26
October 30
November 27
December 23

CPP and OAS

July 29
August 27
September 25
October 29
November 26
December 22

CHOOSE TO MOVE – A STEP IN THE RIGHT DIRECTION

Sharon Stewart, Western Communities Branch

I recently took part in a program called Choose to Move, and I have to share how much it's helped me. The name says it all – it's about getting up, getting active, and doing it in a way that works for you. It's not a boot camp, there's no pressure, just encouragement, good advice, and a little accountability to help keep you going.

The program is designed for older adults and supported by the Active Aging Society. It's totally free and runs for three months. What makes it stand out is how personal it is. Right from the beginning, you get paired with a friendly activity coach who helps you set your own goals based on what you enjoy and what's realistic for you. You don't have to go to the gym or do anything intensely – just move a little more than you used to – whether that means walking more, stretching, gardening, or dancing around the kitchen (yes, that counts!).

For me, I started with a mild exercise class for seniors once a week. It doesn't sound like much, but that small step made a big difference in my energy and mood. I found that I looked forward to moving more – something I never thought I'd say!

One of the nicest parts of the program is the small group meetings. We met once a week to check in, share how we were doing, and learn about different topics like nutrition, mental health, and how to build better habits.



It was relaxed and fun – no judgment, just people cheering each other on. It was also great to see familiar faces and know we're all on the same path, just taking it at our own pace.

At the end of the program, I realized I felt stronger, more connected, and more confident. Programs like this remind us that it's never too late to make a change or try something new. If you've been thinking about getting a bit more active but aren't sure where to start, Choose to Move is a great first step.

Visit, www.choosetomove.ca.

Meals on Wheels by Jodine Ducs

THE
PEN

In the last edition of The Pen, we featured an article on the silent epidemic – loneliness! I’m still struck that loneliness, social isolation, or living alone are now considered risk factors for an increase in early mortality by up to 30%. That’s the equivalent of smoking 15 cigarettes per day!

One way to combat loneliness is giving back through volunteering. My son and I have started driving for Meals on Wheels. It’s been an absolute joy and has become a highlight of our week. We have regular clients who always greet us with the sweetest smiles. I know for many of these seniors, we are their only in-person visitor that day.

Meals on Wheels (MOW) helps combat loneliness through a two-pronged approach. For volunteers, the opportunity to contribute meaningfully to society is a great moral booster. One of our drivers is a 94-year-old man with limited activity options. MOW arranged for a small route within his neighbourhood. He thrives having this responsibility.

MOW also provides an informal welfare check for those living alone. My son and I know that if sweet Lita doesn’t answer the door, something is amiss. We would then contact the MOW coordinator who would then reach out to the family.

One of our clients is a veteran with severe PTSD. When he started the program, he was severely malnourished. In just a few months, his face has filled out and he is more alert and active. Never underestimate the importance of a good, hearty meal and a kind soul.

I strongly encourage anyone, even mildly interested, to reach out to your [local MOW](#) and inquire.

There are no meetings to attend, no “take home” stress, it’s easy to do, and everyone loves their MOW deliverer!



BC JADE FUN FACTS

In Chinese folklore, wearing jade close to the body was thought to create a shield of positivity, promoting inner peace, and warding off misfortune. It is believed to offer protection, serenity, and balance. Gifting jade jewelry, therefore, means offering a talisman of well-being and luck



Save with Specsavers

Welcome to the BCGREA we're proud to partner with this organization to provide affordable, accessible eyecare and eyewear to all its members.

All our locations provide a great range of offers, glasses, and contact lenses, as well as online booking and direct billing.

Plus, as a valued BCGREA member, you can also get **60% off lens upgrades*** to help you make the perfect glasses.

And don't forget, if you're eligible for provincial health care, your eye exam (including an OCT eye health scan) will be at no cost to you.**

Book an eye exam today at [specsavers.ca](https://www.specsavers.ca)

*Discount only available for BCGREA members with proof of valid BCGREA membership. Cannot be used for friends or family purchases. Offer details are subject to change. Other conditions and exclusions apply. For more details visit www.bcgrea.ca/members/benefits.

**Costs of eye exams provided by independent optometrists are covered by provincial health care for eligible seniors.

Specsavers

Original article is courtesy of the Municipal Pension Retirees' Association

Radon gas is the result of the radioactive decay of uranium and thorium, creating a radioactive gas that enters buildings through the ground, air, and water. All homes in Canada have some level of radon, a colourless, odourless, radioactive gas. What matters is how much.

Of all the radiation exposures we face, 50% comes from radon. According to 2016 Canada Cancer statistics, of 21,800 lung cancer deaths, 3,300 (16%) were attributed to radon gas exposure.

Without mitigation and dedicated exits, this gas can concentrate into unsafe levels. Current Canadian guidelines recommend that remedial measures be undertaken whenever the average annual radon concentration exceeds 200 Bq/m³, (200 parts of alpha radiation being emitted per second, per cubic metre of dwelling) the equivalent of 200 chest x rays per year, or 8 cigarettes per day.



60% off lens upgrades

Specsavers

A 2012 survey indicated that 6.9% of Canadians are living in homes about this measure.

It's recommended that every homeowner test their dwellings for radon levels, with those finding levels above 200 Bq/m³ beginning a process of mitigation. It According to Health Canada, "All homes in Canada have radon gas in them.

No matter the age, type of construction or where your home is located, the only way to be sure of the radon level in your home is to test."

For more information on radon gas, or to order a test kit on-line, visit:

<https://www.canada.ca/en/health-canada/services/health-risks-safety/radiation/radon.html>

Setting up a zoom meeting. – George Bowden – The Tech Zone

There are several settings in the scheduling of a Zoom meeting that make joining a Zoom meeting easier for your guests.

- Log into zoom.us using your zoom paid account to schedule and host a meeting.
- Allow attendees to enter the zoom meeting without using a waiting room.
- In your emailed invitation to attendees, use the invitation copied from the Zoom scheduling window.
- Provide the link to look up a local phone number for those joining with just a land line phone.
- You can start the meeting about 15 minutes before it is scheduled in Zoom's invitation, so that attendees can check out their audio and video connection to Zoom. It's a nice time to socialize too.
- Before you start the meeting, open any documents you will be sharing. It is easiest if these documents are online and are opened in multiple tabs of your browser.
- Have someone online co-host the meeting to admit latecomers for you. Regardless, they can monitor the chat for the host and silence attendees when needed.
- Use Zoom's AI generated summary to help take minutes. Its generated list of to-do's can be distributed right after the meeting, giving attendees lots of time to act before the next meeting.
- The host can manually turn on the Zoom AI summary when the meetings comes to order, to avoid summarizing the socializing. But the host will have to remember to turn it on.

BC CRN



With a legislated mandate to help prevent adult abuse and neglect by bringing awareness to community members, the BC Community Response Networks (BC CRN) is a provincial non-profit dedicated to fostering safe, inclusive communities where vulnerable adults are valued and protected.

For individuals, the BC CRN offers Free virtual presentations on the first Tuesday of each month, from noon to 1pm, pacific time. The BC CRN also offers free virtual or in person presentations throughout the province for districts interested in holding their own local presentation. Register at: programs@bccrns.ca.

The focus of all our presentations is adult abuse, neglect and self-neglect and its many contributing factors.

The 4 main presentations that they currently offered are: It's Not Right, See Something Say Something, Spotlight on Ageism and an Introduction to Extreme Clutter.

Visti the website for brief program descriptions of the available presentations at:

<https://www.BCCRNS.ca>

BC JADE FUN FACTS

The Government of BC proclaimed May 28, 2016, as BC Jade Day to increase knowledge and promote public awareness of our provincial gemstone's history, craftsmanship, and economic benefits.

Swimming in 55+ BC Games

THE
PEN



Colleen Coccola, Western Communities Branch

This September I will participate in my fifth 55+ BC Games. Each year, the games are held in a different city in BC. I have been to Vernon, Kimberley-Cranbrook, Abbotsford, and Salmon Arm. Places I otherwise would have just driven through.

The 55+ Games provide a great opportunity to meet like-minded people and to make new friends. Everyone is there to have fun and to enjoy the moment. With over 20 events, there is something for everyone.

Senior athletes like to compete and take their sport seriously. Some of them are truly inspirational like Betty Brussels who competed in swimming at the age of 100! Last fall, I went to the Canada 55+ Games in Quebec City. There was a woman from Alberta who used a walker to compete in darts, and a man in a wheelchair playing cribbage.

The swimming events are held over three days. The final event is a fun relay where teams get the chance to dress up and are given props that they must hold onto while trying to swim faster than the other teams. Last year, our team from Victoria dressed up as the Queen V's with crowns and pearl necklaces.

Occasionally, things go wrong, as I found out when my goggles slid down my face as I dove off the platform. Somehow, I still came second and it made for a good photo.

If you are toying with the idea of participating in the 55+ Games, I would highly recommend it. Give it a try! You might find you like it.



**NANAIMO TO HOST 55+ GAMES
(SEPTEMBER 9–13, 2025)**

Registration is now open. Receive information about BCGREA Athletics by updating your Communication Category Descriptions on the BCGREA website (under MEMBERS) to include this new category

Don't miss a beat: Stay informed with My Account

THE
PEN



Public Service
Pension Plan

Don't miss a beat: Stay informed with My Account

Last winter's Canada Post disruption was a timely reminder of how quickly service interruptions can affect important communications. For Public Service Pension Plan (PSPP) members, this can mean delayed delivery of essential documents like tax slips or benefit statements - especially during critical times of the year.

With another potential mail disruption on the horizon, PSPP is encouraging members to get their plan communications digitally through My Account. My Account is a secure online portal where PSPP members can access their pension information anytime, anywhere. You can view your annual statement, update your contact details, and, if you're retired, see your payment schedule. My Account is safe and confidential, and you will receive an email notification whenever new information is available to you in My Account.

If you are already registered for My Account and are currently receiving paper statements and tax slips by mail, consider going paper-free by changing your communications preference to digital. To do this, log into My Account, navigate to your name and click "Account settings" in the dropdown menu. At the bottom of the page, you'll see "Your preference for electronic delivery of documents" and change to "yes."

We understand that not everyone is comfortable online. If you or someone you know needs help changing to digital communications our team is here to support you every step of the way. For help you can contact us through My Account secure messaging or by calling our office.

Visit <https://pspp.pensionsbc.ca/register-for-my-account>, or call 1-866-876-6777 and ask for help registering for My Account.

When calling in you will need to have two pieces of information ready:

- The last three digits of your social insurance number
- Your Person ID number, which is included on any mail you receive from PSPP

Stay informed. Stay connected. Sign up for My Account today!

A DEEP DIVE INTO ELDER SWIMMING

Betty Brussel and Late Life Exercise

<https://www.cbc.ca/radio/thecurrent/99-year-old-swimmer-betty-brussel-1.7101711>

List of BC Masters Association Swim Clubs

<https://www.msabc.ca/find-a-club>

Why not swim: some good articles and videos

<https://www.youtube.com/watch?v=MsKS7uA6Xik>

<https://www.npr.org/sections/health-shots/2023/10/08/1204411415/cold-plunge-health-benefits-how-to>

<https://www.nationalgeographic.com/premium/article/is-swimming-the-ultimate-workout>

Risks of Cold-Water Swimming

<https://www.outdoorswimmingsociety.com/risks-cold-water/>

Open Water Safety Advice

<https://www.vowsa.bc.ca/safety-swim-advice/>

The Cell Phone Debate – THE BIG PICTURE – Part one of three

Cellphones Versus Landlines in British Columbia: What's the Difference?

Traditional vs. VoIP Landlines

Telus's traditional copper landline services are being phased out in favour of fiber-optic and VoIP-based services. All Rogers "landlines" are VoIP. Most landlines today rely on internet connections, meaning they may not work during power outages unless backed up by a battery.

Cellphones

Mobile phones provide flexibility and mobility, but 911 calls may not always pinpoint exact locations like landlines do. However, Wi-Fi calling and GPS tracking can improve emergency response.

Wi-Fi Versus Cellular Data: What's the Difference?

Smartphones connect to the internet in two ways: Wi-Fi or cellular data. Here's how they differ

Feature	Wi-Fi	Cellular Data
Connection Type	Uses a router connected to an internet provider	Uses cell towers to transmit data
Cost	Usually unlimited (home or public Wi-Fi)	Limited, based on monthly data plan
Speed	Often faster than cellular data	Can be slower, depends on network congestion
Coverage	Works only within range of a router	Works anywhere with cell tower coverage
Security	More secure on private networks	Less secure on public networks

When to Use Wi-Fi Versus Cellular Data

- Use Wi-Fi when at home, work, or public places to avoid using up your mobile data.
- Use cellular data when travelling or in areas without Wi-Fi access.

How Much Data Do Common Activities Use?

Different activities consume varying amounts of data. Here's a general estimate:

Activity	Estimated Data Usage
Texting (SMS)	No data (uses cellular network)
Texting (WhatsApp, iMessage, etc.)	1MB per 100 messages
Navigation (Google Maps, Apple Maps)	5MB per hour
Web Browsing	60MB per hour
Social Media (Facebook, Instagram, Twitter)	100MB per hour
Streaming Music (Spotify, Apple Music)	50MB per hour
Streaming Video (YouTube, Netflix, etc.)	500MB per hour (SD), 1GB per hour (HD)
Video Calls (Zoom, FaceTime, WhatsApp)	500MB per hour

The Cell Phone Debate – THE BIG PICTURE – Part one of three

Texting Versus Email: Which One Should You Use?

Texting and email are both essential communication tools. By understanding their different purposes, users can communicate more effectively, balancing speed, convenience, and formality.

Feature	Wi-Fi	Cellular Data
Speed & Urgency	Instant, often read within minutes	May take hours or days to receive a response
Best Use Case	Quick updates, urgent messages, informal conversations	Detailed information, professional communication, record-keeping
Notifications	Immediate alert on phone	May be filtered into spam or checked less frequently
Ease of Use	Simpler, just type and send	Requires subject lines, formatting, and attachments
Formality	Casual, ideal for friends, family, and short messages	Professional, better for work, business, and official matters
Multimedia Sharing	Can send photos, videos, voice messages, locations instantly	Can send attachments, documents, and formatted messages
Security & Privacy	Less secure, messages can be intercepted	More secure, often encrypted and archived
Group Messaging	Great for small group chats	Better for long discussions with multiple recipients

When Should You Use Texting Over Email?

Texting is ideal for

- Quick reminders (“Meeting in 10 mins!”)
- Personal conversations with family and friends
- Urgent updates (time-sensitive alerts)
- Real-time coordination (“Where are you?”)
- Casual check-ins (“How’s your day?”)

When Should You Use Email Over Texting?

Email is better suited for:

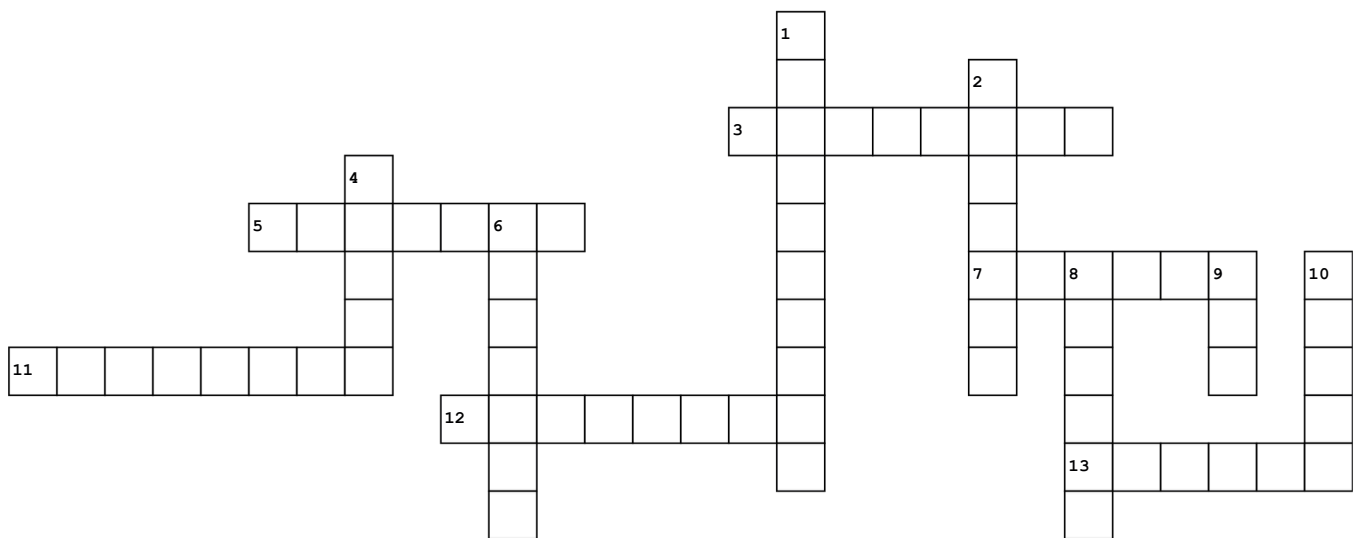
- Business communications
- Formal requests and documentation
- Long messages that require detail
- Sending attachments (contracts, presentations, PDFs)
- Professional networking and introductions

Tips to Reduce Data Usage

- Download maps for offline use (Google Maps allows this).
- Use Wi-Fi for streaming whenever possible.
- Limit auto-play videos on social media.
- Set apps to update only on Wi-Fi.

Jade Fun Facts Crossword

The answers to this crossword puzzle can be found in our Fun Facts sections throughout this Edition



Across

3. One of the 3 symbols of Jade (2 wds)
5. This culture shares prizing of Jade with BC First Nations
7. In 1968, Jade became BC's offical mineral

11. Jade is a popular choice for this
12. Where first deposits were found in BC
13. Stone of this in Chinese culture

Down

1. One of the 3 symbols of Jade
2. One of the 3 symbols of Jade
4. The number of jade deposits in BC
6. Jade's name is derived from this language
8. One of largest sculpures made of BC Jade is the Jade -----
9. Month BC Jade Day occurs
10. Character steering the Spirit of Haida Gwaii sculpture

GEMS Word Search

T N F P O S G M T M X J J Q J
K E S O D A L I T E J A D E H
M O B S I D I A N D U X B U F
P N M J E I F I H I C L I C U
E X A X X P F L Z A L K F A N
R T E K K J U Y N M A R Q M R
I F E M E R A L D O M H I B A
D T M B Q R K Y S N E O J E F
O R A A U U G M A D T D L R P
T O R O A R A H P J H O T V E
D P Q S R U R C P N Y N O T A
Q A G H T B N A H W S I P O R
E L P Y Z Y E I I W T T A N L
W B E R Y L T U R I E E Z Y P
E I J J R X Y O E R L O N X G

RHODONITE	SAPPHIRE	SODALITE	JADE
OBSIDIAN	AMETHYST	EMERALD	
PERIDOT	DIAMOND	QUARTZ	
BERYL	TOPAZ	PEARL	
GARNET	AMBER	RUBY	
OPAL	ONYX		

BCGREA Merchandise



The BCGREA merchandise program was initiated to increase our visibility in the community and improve our continuity and unity. With no employees, or store, branch contacts coordinate orders for their members.

The items that we keep in stock, such as pins, pens, and patches, can be found on the BCGREA website, under the drop down menu "Merchandise". Please check it out. Note: All orders must go through branch contacts. If your branch does not have a contact - consider volunteering

Our 2025 marketing campaign will use the BCGREA e-blast system for merchandise offers to members who have indicated they would like to receive them. Please check your email preferences to make sure you are getting the emails you want by clicking on the drop down menu for "Members".

If you have any questions, please reach out to your branch contact listed on the Merchandise page. Or you can ask me, Al Coccia Chair.branch2700@bcgre.ca

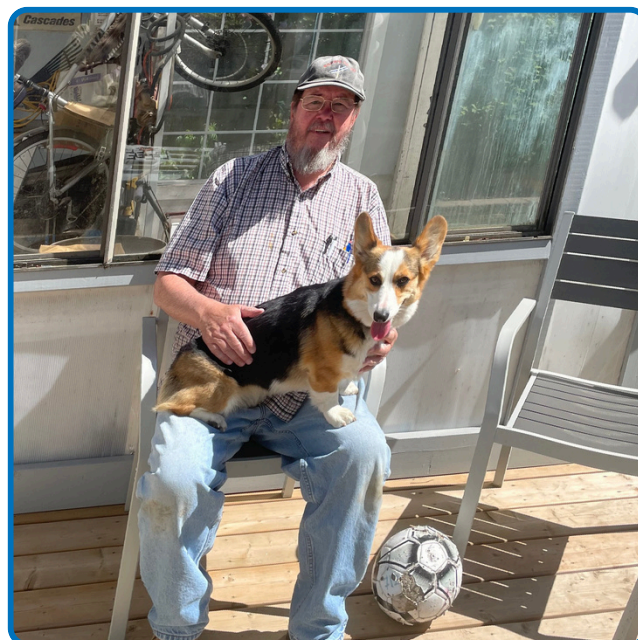
BC Jade Fun Facts

The name jade comes from the Spanish expression piedra de ijada—literally "stone of the pain in the side." Early Spanish explorers named it after they saw natives holding pieces of the stone to their sides to cure or relieve various aches and pains.

People & Pets



Sharon & Georgie - Western Communities



George & Sadie - Cheam View



Al & Lion - Western Communities

Q & A from the 2025 Member Survey



As the survey was anonymous, we thought it helpful to answer some members' questions.

1. **What is the real advantage of being in the BCGREA if BCGREA cannot represent the retired employees and negotiate better benefits?**
 - a. The survey showed that representation on the Board of Trustees, supporting organizations that advocate for seniors, affinity partner discounts, and information dissemination through The PEN and Bulletins are the services most valued by our members.
 2. **As a member who no longer lives in B.C., I'm questioning the value of continuing my membership. I don't perceive a lot of benefits. What can you do to make the program more inclusive for out of province members?**
 - a. We believe most out-of-province members join so they have a representative on the board of trustees and to obtain information updates about their pension, as well as to take advantage of affinity partners' discounts. Out-of-province members have been asked if they would like to interact via Zoom, but none have expressed an interest to date.
 3. **How do I prove my membership in order to claim discounts?**
 - a. Each partner may have a different discount code to use. Check on our website under "Member Services & Benefits" section. As you scroll down to each partner,
- there will be a code for you to use for that discount. If you are asked for your membership number, it is the 8-digit PID that is assigned by the Pension Corporation.
4. **When are my yearly fees due? Will I receive an email?**
 - a. If you are set up for automatic dues check off (DCO) it comes directly off your February Pension. If not, they are due January 1st each year. You may contact info@bcgre.ca to confirm or sign up for DCO. All members who receive a PSPP pension and joined after 2016 are automatically enrolled in DCO to reduce volunteer workload.
 5. **I am re-locating to a small community in BC and wonder if there will be any branches close to me.**
 - a. Check our website bcgre.ca and check under "BRANCHES" for a branch close to your new community. Branches welcome new members and encourage in-person participation.
 6. **If membership is currently \$20, why did I have \$40 deducted from my pension?**
 - a. If you had \$40 deducted from your Pension for the BCGREA dues, it is probably because you paid for your spouse as well. It is \$20 per member. If this should not be the case, please contact info@bcgre.ca.

Q & A from the 2025 Member Survey



- 7. I have moved from the area where I first joined. How do I change my membership location as I would like to become more active with the organization?**
- a. No matter where you live in BC we have a branch for you. Check out the “BRANCHES” section on our website. You can contact the branch directly to find out information on meeting times and locations, etc. You can also send a note through our website under “Contact” and ask to have your membership transferred for you.
- 8. I am curious if there are any scholarships for grandchildren to apply for?**
- a. Belair direct has a scholarship program. To learn more, visit <http://belairdirect.com/scholarship>. The deadline for this year is July 15, 2025.
- 9. I am wondering if there is a link I am missing as I don't seem to be receiving meeting notifications this year. Have you changed the way this is communicated?**
- a. You may not be on the correct distribution list in our database. Go to our website bcgre.ca, click on “MEMBERS”, and log in. Once you are in, scroll down to see what preferences are selected under distribution lists and select all those that you would like to receive. You can change this at any time.
- 10. Is there ever any outreach to members with small pensions,**
- to find out how they are faring financially, as those who worked a long time for government at lower salary levels might be finding things a bit tight these days?
- a. The BCGREA does not have access to any information about the pension value received by members, so this is not feasible
- 11. My husband was a BC Government employee. I am new and plan on coming to your meetings in the near future. My knowledge is limited but I would like to know if I could be eligible for your Dental Plan.**
- a. The extended health dental plan does not allow new enrollment by people who have not had a recent dental plan.
- 12. What expenses does the BCGREA have and what services do they provide?**
- a. The three largest expense categories are meeting costs, central support, and information newsletters. A detailed treasurer’s report is available on the BCGREA website, under the AGM link, then click on the Treasurer and Finance Report. For services provided, see other questions.
- 12. Who do I call regarding information about senior housing subsidies?**
- a. Visit: <https://www.bchousing.org/> and click on Housing Assistance. A menu with a variety of options will be available. The Contact Us tab has contact information for different locations in the province. We do not handle these.

MEMBER SERVICES



ACCENT INNS Discount Code: BCGREA Reservations:
1-800-663-0298 Website: www.accentinns.com
Includes: Hotel Zed, ROAR

ENDLESS SAVINGS & MORE Contact: 1-877-514-2723
Email: Chris@ESMobileApp.com Website:
www.esmobileapp.com Exclusive savings on Telus
and Bell plans, and many other stores such as Mark's,
The Brick, Staples and more! Download the app
today!

Specsavers Promo Code:
202401

Website: www.specsavers.ca

60% Off Lens Upgrades for members

PARK 'N FLY – Airport Parking Contact
Central info@bcgre.ca for Discount Code
and Dedicated Web Page.

JOHNSON / BEL AIR DIRECT INSURANCE Contact: 1-
833-734-2022 Website: <https://bcgre.ca/johnson.ca>
Insurances: Home, Travel, Trip Cancellation,
Guaranteed Life, Term Life, Health, Dental

MANULIFE – MARTELL INSURANCE Contact: 1-877-
228-1501 Website: www.martellinsurance.com/bcgre.ca
Insurances: Life & Disability, Guaranteed Life, Travel,
Health & Dental Plans

HEARINGLIFE CANADA INC. Contact: 1-888-289-4391
Website: <https://hearinglifeadvantage.ca/bcgre.ca/>

TRIP MERCHANT
Contact: 1-800-481-9739
Website: <https://bcgre.ca.tripmerchant.ca/>
Password: BCGREATM18

RETURN UNDELIVERABLE ITEMS TO:

**B.C. Government Retired
Employees Association PO Box
26067, West Kelowna RPO West
Kelowna, BC V4T 2G3**

