

DECEMBER 2017



RECORD GROWTH FOR BCRTA

BCRTA has set a record of 786 new members joining our association this year to date, thanks to our one-year free membership offer and our I-Pad contest. Johnson Insurance provided 10 I-Pad Mini tablets and all new members were entered in a draw to win one.

We congratulate these winners:

Shirley Wong, *Surrey Branch*
Laurie Faulkner, *Sunshine Coast Branch*
Vicki Hickenbotham, *Coquitlam Branch*
Doris Kuehn, *South Okanagan Branch*
Ann Kratzer, *Surrey Branch*
Stephen Fairbairn, *Elk Valley Branch*
Linda Wiens, *Langley Branch*

Jeannette Tabb, *Delta Branch*
Elliott, Kim D., *Coquitlam Branch*
Janice Gladish, *Campbell River Branch*

New members are welcome to join BCRTA and will receive free membership until September, 2018. However, the free I-Pad contest is now closed.

Do you know someone eligible to join? Let them know they can have they can join the BCRTA and receive all membership benefits, and enjoy their **First Year Free!**





Communications Update

by [Bob Taverner](#), *Committee Chair*

The November meeting of the Communications Committee was largely about acknowledging the progress being made in BCRTA communications so far, and looking at ways in which to keep the progress happening.

Tim Anderson of Alphabet Communications, hired on an initial, part-time, 3-month contract by the Board, met before our meeting with the IT subcommittee, to continue work on the BCRTA website—looking at ways to further improve it, and to keep it current. They looked as well at ways in which to make it easy and practical to have branches linked to, and kept up-to-date on the website. Ways of individualizing and improving member ‘interactiveness’ with the website are also being considered.

Postings to the BCRTA Facebook page are suspended for a while, while we consider questions like who should post to it, and what the appropriate sorts of things are that should be posted on it.

The PostScript and Liaison Priorities subcommittees are now considering similar questions to the IT subcommittee, regarding who decides on the material going into our print publications, and what rules, if

any, should be adopted regarding the types of articles, and ads, that are appropriate. The Committee was pleased to hear from these two subcommittees, how well they had been able to work with Kristi, in the office, and Tim Anderson, in putting together the recent issues of their respective publications.

Speaking of Liaison Priorities... the Committee recommended, and the Board agreed, that Liaison Priorities will henceforth be known as BCRTA Connections.

Through the IT subcommittee we came up with recommendations that the Board later adopted: to investigate the purchase of a small-office-sized, large-ink-tank printer, for the use of Directors (and members visiting the office), and to engage the services of LightStream Communications to ‘perform an assessment, and to prepare a proposal regarding the technological requirements of the BCRTA office’. The subcommittee is also taking a look at lower-cost, group access to Microsoft Office for staff and Directors.

We hope that you, when you visit our website, and read *PostScript* and *BCRTA Connections*, are pleased with what you see. And we hope that you will let us know if you think of ways in which we might make BCRTA communications even better.

2018 BCRTA Golden Star Awards Applications Are Now Open

The Excellence in Public Education Committee has announced that applications for the 2018 **BCRTA Golden Star Awards** are now being received. The BCRTA Golden Star Awards recognize public school programs that creatively engage students and seniors. There are five awards of \$1,500 each. *See the poster graphic at right.*

The application form is available from the BCRTA website at:

http://bcрта.ca/wp-content/uploads/2017/11/BCRTA_Golden_Stars_Awards_Application_September-2017.pdf

Visit bcрта.ca to see complete listing of 2017 Golden Star Award Winners.



BCRTA Golden Star Awards

AWARDS WILL BE GIVEN TO CURRENT PUBLIC SCHOOL PROGRAMS THAT

- ✓ feature the interaction of seniors and students
- ✓ require students to think and work creatively
- ✓ access and use the community as an information source
- ✓ require students to work cooperatively with each other and outside sources
- ✓ use a variety of media to record and display results

FIVE \$1500 AWARDS
GIVEN TO PROGRAMS FROM
KINDERGARTEN TO GRADE 12

PLUS ONE \$1500 AWARD
SPONSORED BY
Legion

British Columbia Retired Teachers' Association
BCRTA

SUBMISSION DEADLINE IS APRIL 15 OF EACH YEAR
Award Ceremonies will be held in each community where a winning program exists.

BCRTA Golden Star Awards:
Celebrating Programs that Feature the Interaction of Seniors and Students

SUBMISSION GUIDELINES AND MORE INFORMATION AVAILABLE:
ON THE WEB: www.bcрта.ca
TELEPHONE: 1-877-683-2243 or (604) 871-2260 or (604) 871-2262
EMAIL: kristi@bcрта.ca or laurie@bcрта.ca
IN PERSON OR BY MAIL: 100-550 West 6th Ave., Vancouver, BC V5Z 4P2



Strategic Planning Meetings

The Board held a second, full-day strategic planning session this past week. We reviewed the process, compared our strategic plans with that of similar

organizations, completed a SWOT analysis (Strengths, Weaknesses, Opportunities and Threats) and began to review and update our goals. We were very capably led by Al Baliniuk, who besides being an expert on strategic planning, is the President of the Surrey RTA.

As often happens with this sort of exercise, we ran out of time before we ran out of work. So the Board is meeting again soon to complete the task. Watch for more communications and the details of our work near the end of January.

Thanks to those who submitted feedback on our plan. We continue to welcome your thoughts, ideas and question. Send them to Laurie@bcрта.ca.



Our BCRTA focus on well-being complements our affiliated group, the Council of Senior Citizens Organizations of BC. COSCO Health and Wellness Institute offers free PowerPoint presentations to senior groups in BC.

The brochure is available at www.coscoworkshops.org.

If you are interested in training as a presenter please contact Barb at barb.mikulec@bcрта.ca.

ONLINE SAFETY



SCAM ALERT!

Last week our 1st Vice President (Gerry) got an email pretending to be from our President (Patricia) asking for some information to hurry the payment of an outstanding bill. Everything looked legitimate including Patricia's email address but of course this was a 'phishing' expedition to gain account information.

We have seen these fraudulent attempts before and remind you, especially executive members whose email addresses may be publicly available to be suspicious of all requests for financial information – even those that appear to be from a friend, colleague or relative.

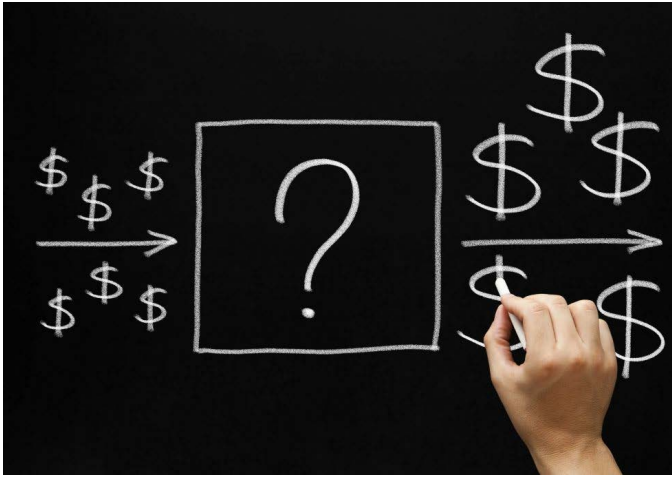
Caring for your online security is no joke, but [British comedian James Veitch](#) finds a way to take risks on your behalf, and the results are hilarious. See his YouTube video where he explains his encounters with email spammers.



Know someone who is eligible to join BCRTA? Get the First Year Free!

bcрта.ca/join





How do cost-of-living increases to my pension work?

Every year the Teachers' Pension Board of Trustees look at the September Consumer Price Index (CPI) for Canada. The September CPI measures inflation over the year – from September 2016 to September 2017. Then, if there is enough money in our Inflation Adjustment Account, the Trustees grant an increase to our pensions equal to the September CPI. The CPI for this past September was 1.6% and since our Inflation Adjustment Account is in a healthy position we expect that announcement from the Trustees soon.

The 2016 cost of living increase in our plan was 1%. The full cost of that increase was \$106.2 million. When cost of living increases are made, those increases become part of our lifetime, guaranteed pension. That \$106.2 million doesn't just pay for the increased pensions during 2017, it pays for that 1% increase until each of the current retirees pass away.

This year's cost of living increase will likely cost about \$170 million and again, that will buy the 1.6% increase to all pensions currently in pay, guaranteed until each of us join the choir eternal.

WHO'S THE TARGET?
YOU ARE.

LEARN MORE

10% Teacher Payroll Deductions

10% Employer Payroll Contributions

80%

Investment Growth
Over Time

TPP Cost of Living Increase

While the Board of Trustees hasn't approved any cost of living increase to our Teachers' Pension yet, the Canadian Consumer Price Index showed an increase of 1.6%, year over year, for the month of September. Since we know that the Inflation Adjustment Account has a healthy balance we can predict that our pensions will be increased by 1.6% beginning at the end of January. And once cost of living increases have been made they become part of our guaranteed pension.

How is it possible that our pension is in a healthy, sustainable position when the government and news reports that Defined Benefit Plans, like our, are unsustainable? Active teachers and their School boards contribute sufficient funds during the active member's career. When that money is invested prudently over the life time of each member it becomes enough to pay the lifetime pension. You might be surprised to know that about 80% of the pension money you receive comes from investment income. About 10% for your pension is your original contribution coming back, about 10% is your employer's contribution coming back, but the huge majority of your pension is investment returns. Our pensions are not subsidized by the taxpayers.

Interestingly, another Defined Benefit Pension Plan – The Canadian Pension Plan – has recently been shown to be sustainable for the next 75 years.

Sustainability of the CPP has been examined in this report: http://www.cppiib.com/documents/1457/CPPIB_Sustainability_Backgrounder_Nov2016EN.pdf

So why is Bill C-27 still on the agenda of the federal government? Read <http://bcrt.ca/target/>



BCRTA Travel Offers from Collette

BCRTA Members Save 15% off a Collette Tour

Limited booking window is 12/26/17 – 1/13/18 for travel through 4/30/19

Applies to All Tours (excluding Iceland's Magical Northern Lights, The Northern Lights of Finland and Alaska Discovery)

*Use offer code **BOXINGDAY17** for 15% savings on your land tour. Offer is only available to BCRTA members by calling Collette directly at 800.468.5955 and is not available for online bookings. Offer valid on new retail bookings only made between 12/26/17 – 1/13/18 for travel between 12/26/17 – 4/30/19. Offers can expire earlier due to space or inventory availability. Space is limited and savings are only available on select departures. Space is on a first come, first served basis. Offers are not valid on group or existing bookings. Offer amounts vary by tour and departure date and is combinable with member benefits but not combinable with Hot Deal Offers during this booking window.

Other restrictions may apply. Call 800.468.5955 for more details. [See the preview videos at bcrta.ca](http://bcrta.ca)



**Any changes to your e-mail address or home address?
It is important to notify the BCRTA Office of any changes.
Thank you for keeping in touch!**

**Contact Laurie Boyd at the BCRTA Office
at laurie@bcrta.com or 604-871-2260**