

## STRATEGIC PLAN UPDATES

### *BCRTA's 1st Vice-President Provides Insight Into Recent Initiatives*

#### **WHY WE NEEDED A STRATEGIC PLAN**

**It was a concern:** Despite about 1500 teachers retiring each year, membership in our Association declined by 121 members in 2014 and a further 20 in 2015. Some of our branches were struggling to fill executive positions and a few had closed. In response, in the fall of 2016, President Patricia Clough initiated a strategic planning process with the Directors of the BCRTA. An Innovation and Strategic Planning Committee (ISPC) was established and at the 2017 Annual Conference the Board presented our initial vision for the revitalization of our Association.

We received valuable comments from the conference and branches were asked to take the information to members for additional feedback. This dialogue was featured on our website. The ISPC has also recently equipped Directors with a detailed presentation that has been used to explain our plan and facilitate feedback at Zone and branch meetings.

Equipped with good feedback about our members' needs, the Board of Directors made careful adjustments to our plans and moved into action.

#### **GOAL #1**

**BUILD STRENGTH BY INCREASING MEMBERSHIP AND ADDING SERVICES TO IMPROVE THE MEMBER EXPERIENCE.**

- a. With our first-year-free campaign as well as BCTF Support we have enrolled about 900 new members this year. Previously we usually enrolled less than 500 new members.
- b. Members benefit from access to our Membership Advantage partners. Our Membership Committee is working to increase the offerings as well as to ensure best value for our members. We are having success in meeting member needs: for example, 178 members have made appointments with Hearing Life Canada.
- c. Our Pensions and Benefits Committee has prepared and delivered workshops to teachers soon to retire. More than 1,000 people participated in these workshops this past year and they were all introduced to the great value of BCRTA membership.

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- d. Many members join BCRTA to obtain the group insurance benefits available through our partnership with Johnson Insurance. We have been working to promote enrollment and to increase the insurance programs available.

## GOAL #2

### IMPROVE CLARITY AND TRANSPARENCY BY DEVELOPING A UNIFIED COMMUNICATIONS STRATEGY.

The most important service we provide our retiree membership is to share information that improves their quality of life. To expand and professionalize our publications we developed a Communication Committee made up of three sub-committees, one for each of the main ways we reach members. A communication consultant was hired to advise and help with the technical aspects.

- a. **Our website** has been modernized and security has been enhanced. Future steps include individual member accounts. We have developed the ability to host branch websites at no cost to them, giving them access to secure and easy-to-use templates. Branches can post content themselves or get assistance from our staff. Branches are invited to participate.
- b. Our renewed newsletter **BCRTA Connections** has been designed to work on all electronic platforms and is accessed easily through an email sent to all members who have given us their email address. Early feedback has been great, and many thousands of members are reading the articles. We recognize that some members do not have internet access and so will provide printed copies of BCRTA Connections on request. However, it is the on-line format that most engages recent retirees.
- c. The **PostScript** sub-committee has developed an editorial policy and is working to add regular, cornerstone content that appeals

to our 15,000+ readers. We are providing articles on well-being which include health, nutrition, exercise and financial advice. We continue to feature the activities and writing of BCRTA members and cover important policy topics. We have always included some advertising in PostScript, and in the past we gave it away for free. We are now charging for that service, and in so doing recovering some of the costs of publication and mailing.

However, not all ads and announcements will be paid. Community service ads will be free and, as a benefit of membership, members will always be able to advertise in PostScript Classifieds at no cost.

## GOAL #3

### TAKE HOLD OF STRATEGIC OPPORTUNITIES INCLUDING CONTROLLING OUR INSURANCE PLANS.

When researching other successful Retired Teacher Associations in Canada we discovered that their insurance plans offered great value to members while providing revenue to support the activities of the association. They have done this by harnessing economies of scale and moderating the profit margins of the insurance providers. This is an area where we will move carefully.

- a. We hired an independent consultant (ZLC Financial) to review our contractual arrangement with Johnson Inc and provide context and advice.
- b. For the first time we have negotiated improvements to the Medoc travel plan including coverage for within BC vacations and changing the language about when the 35-day limits begins to the day you leave Canada rather than our province.
- c. We have grown our Johnson EHC with Prestige Travel to cover 1,485 lives. This plan has a unique appeal to our members as it covers trips up to 62 days without a 90-day



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stability clause. The plan works best for those who travel a good deal.

- d. In September we will introduce a very economical new top-up Trip Cancellation policy that adds \$12,000 of coverage to existing Trip Cancellation policies.
- e. We will soon introduce a new EHC-only policy as an alternative to the Green Shield Canada policy for members who don't travel.
- f. Please note that all our current plans are fully insured plans – the insurance underwriter takes the risk and makes their profit doing that. We are carefully considering changing that model for *some* of our products where the risk is very limited. Some offerings like house insurance are not candidates for any change; the risks are too great for a small group like ours.

## GOAL #4

### PRESERVE OUR MEMBER-LED CULTURE.

The culture of the BCRTA is defined by member participation and leadership. The Board revisited our committee structures to ensure they efficiently meet the needs of our membership.

- a. We have added a 3-term limit to the position of Board Director to ensure renewal.
- b. We have combined some committees where responsibilities overlapped. The Pensions and Benefits Committee has been combined with the Retirement Workshop Committee. The new Well-being Committee now covers the work of the previous Health and Housing and the Social Concerns Committees.
- c. Members now need only serve on one committee – a step taken to encourage greater membership participation.
- d. We have a more flexible committee meeting schedule to reflect the different needs of committees at different times.

## GOAL #5

### IMPROVED SERVICE THROUGH PROFESSIONALIZED STAFF

To this point, much of the day-to-day work of the Association has been carried by volunteers. That is both a huge blessing for our members and a curse. We bring skills and enthusiasm to our roles but there is a limit to involvement because we want to enjoy the benefits of our retirement! And there are skills required that we do not have. Members expect that organizations such as ours will provide a high standard of communications and quality business practices. To achieve this, the Board of Directors determined that hiring a part-time Executive Director would enable us to achieve the professional standard we have set for our Association.

Remember, to this point BCRTA had only *two* people on staff to serve our 16,000 members. This is in sharp contrast to the Alberta Retired Teachers' Association, who with only 4,000 more members has *twelve* people providing service to their membership. Five of the RTAs across Canada have an Executive Director. It was time.

- a. The Board hired Tim Anderson as a Communication Consultant on three separate contracts over the past year for specific projects beginning with the development of our new web site. His responsibilities have increased with each contract and he has consistently performed above our expectations. Tim has supervised staff in his prior experience as a corporate manager. For many years Tim has provided communications and marketing services for leading non-profit organizations in BC including the Ministry of Health and Ministry of Education. One of Tim's contracts was to produce the BC Seniors' Guide which you have likely used.
- b. The Personnel Committee developed a job description for the position of Executive Director (ED) following the advice and model of other teacher and retiree

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organizations. The job description clearly defines the role of the ED as serving our membership under the control and direction of the Board of Directors.

- c. On May 23, the Board of Directors approved the Personnel Committee’s hiring of Tim Anderson as a 4-day per week Executive Director.
- d. While hiring an ED, or any other additional staff, will have long term implications for office space and budget, we do not believe this will require an increase in membership dues. Our growth in membership and revenue from advertisements, affinity partners and our insurance plans are expected to cover the added costs. For comparison, membership dues in the Alberta Retired Teachers Association are only \$25 per year and they have 12 people on staff with an annual budget of \$2.5 million.

**WHAT’S NEXT?**

From the foregoing I hope you can clearly see that we have aimed for a measured and disciplined approach toward the growth and revitalization of our Association. The changes we have made have already produced positive results. Net membership

grew by 2.1% this past year, reversing the negative trend. Our publications are better than ever. Branches are beginning to take steps to revitalize themselves by collaborating with neighbouring branches. There is excitement around the Board and Committee tables as we see our improvements taking shape.

We have used this quote to motivate our planning processes:

**“When you argue for your limitations, you get to keep them.” (Evelyn Waugh)**

Of course, change can be difficult as we leave our old comfortable ways to try something new. But there is a more vibrant, influential and valuable Association in our future if we wisely take hold of the right opportunities and build together.

*The Innovation and Strategic Planning Committee is a committee of the Board. It brings recommendations to the Board which has the responsibility to make decisions on behalf of the whole membership. The ISPC Committee members are Patricia Clough, Bob Taverner, Grace Wilson, Stefan Cieslik, Steve Bailey, Arnie Lambert and Gerry Tiede.*

**Gerry Tiede** is 1st Vice-President of the BCRTA





## BCRTA Hires Executive Director

The BCRTA's Directors are very happy to announce that they have successfully reached an employment agreement with Tim Anderson, to serve the Association in the position of Executive Director.

In recent months we have contracted with Tim's company, Alphabet Communications, to work with us to improve BCRTA's systems and communications in the areas of our website and print publications. Tim has done amazing work in those areas and continues to do so. He has impressed us all with his knowledge and skills, and with the thoughtful and cooperative way in which he has worked with Directors, Staff and Branch representatives.

We are hiring him to be our new Chief Operating Officer and, in particular, to be the staff person most responsible for helping us develop and implement our ambitious strategic plan, aimed at growing the BCRTA through greatly improving service to members.

He begins work for us in his new role on June 1st.

*Patricia Clough, BCRTA President*

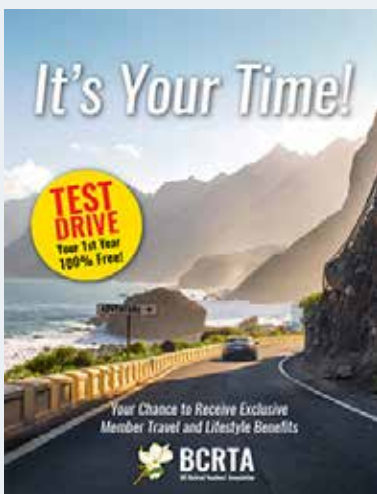


*Patricia welcomes Tim to the BCRTA team*

### PROFILE - TIM ANDERSON

Tim Anderson is a communications professional with a long history of work in adult education, program development and marketing. His firm Alphabet Communications has an impressive client list, including BC's Ministry of Health, BC's Health Authorities, the Ministry of Education, Diabetes Canada and numerous others. You may know his work - he designed the BC Seniors Guide. Tim has extensive experience in working with small organizations in business systems development and media platforms in both public and private sectors. An accomplished writer and editor, he is Executive Editor of PostScript Magazine and is actively developing partnerships to enhance the BCRTA member experience.

Tim's wife Janet is an active teacher, and they have three grown daughters and two grandchildren.



### Have a friend who is eligible to join the BCRTA?

- Retired Teachers
- Retired Support Staff
- Retired Post-Secondary Educators

**Get all the benefits of membership and the first year is free!**

[bcрта.ca/join](http://bcрта.ca/join)

# TARGET BENEFIT PLANS AND DEFINED BENEFIT PLANS: *WHAT'S THE DIFFERENCE?*



*Dale Lauber answers a BCRTA member's question about the real import of Bill C-27, which proposes to create a means where employers can convert Defined Benefit Pension Plans to Target Benefit Pension Plans. Get more information at <https://bcrt.ca/target>*

**Q**

I still do not know what a targeted benefit plan is. I think it has something to do with retirement funds that are not working well? We are always being assured the BCTF pension fund is doing well, so do not know if this would affect retired teachers in BC, nor can I find anything on the BCTF website. I would appreciate a very simple, understandable statement about what a TBP is and how it could affect BCTF retirees.

Thank you,  
Retired BC teacher

**A**

Defined Benefit pension plans, like our Teachers' Pension Plan, define (calculate) your pension according to salary, years of service, and an accrual rate. This pension promise can be calculated at anytime during your years of contributing to the pension plan. That pension promise is guaranteed. When you retire the calculation is finalized and that pension is guaranteed. The lifetime pension can not be reduced at any time in the future. This is a very important part of our pension plan.

Target Benefit plans are a lot less secure. The plan has a target that it attempts to pay to you on

retirement. However, if the pension plan has some years of poor investment returns the pensions promised to workers can be reduced and even pension being paid to retirees can be reduced then or at any time in the future. Quite shocking to retirees when that happens.

Bill C-27 applies to all Federally regulated pension plans - federal government workers, RCMP, soldiers, airlines, railways, ports and banks. This bill would allow Defined Benefit pension plans (which have guaranteed pension) to be converted to Target Benefit pension plans (which have benefits that may be reduced).

The province of Manitoba has already followed the outline of Bill C-27 and proposed a similar process of eliminating Defined Benefit plans and replacing them with Target Benefit plans for workers in that province. We do not want this 'disease' to spread to BC and our Teachers' Pension Plan. Because Bill C-27 has not yet been passed in the House of Commons we want Members of Parliament to know that we are opposed to this surrendering of Defined Benefit plan rights to Target Benefit plans (the word 'surrender' is used 14 times in C-27).

Bill C-27 does not directly affect us but it could, if passed, start a trend of Target Benefit plans replacing Defined Benefit plans across Canada and in our province.

*Dale Lauber is a member of the BCRTA Pensions and Benefits Committee. He has been a member of the BC Teachers' Pension Plan Board of Trustees since 2001.*



**STAY ON THE ROAD**



**EMERGENCY DEPT.**

## KEEPING YOUR LICENSE & BETTER EMERGENCY CARE

### BCRTA SUPPORTS COSCO WORKSHOPS

COSCO workshops for the *Stay on the Road* and *Emergency Department* will be held around the province, supported financially by the BCRTA.

These workshops are for everyone, please inform your friends and neighbours.

These workshops are free and include lunch! Dates and locations are now confirmed.

<b>MAY 25 TERRACE</b>	at the Legion, 4425 Legion Ave.
<b>MAY 28 MERRITT</b>	at the Legion, 1940 Quilchena Ave.
<b>MAY 29 KAMLOOPS</b>	at Desert Gardens Seniors Centre, 540 Seymour Street

<b>MAY 30 KELOWNA</b>	at Okanagan Regional Library, 1380 Ellis Street
<b>JUNE 4 WILLIAMS LAKE</b>	at the Legion, 385 Barnard Street
<b>JUNE 5 PRINCE GEORGE</b>	at Columbia Centre, 7201 Domano Boulevard
<b>JUNE 6 BURNS LAKE</b>	at the Legion, 120 Park Street
<b>JUNE 11 NELSON</b>	at Selkirk College-Silver King Campus, 2001 Silver King Road
<b>JUNE 12 CRANBROOK</b>	at Aunty Barb's Bakery, 217 Cranbrook St. North

### INTERESTED?

Registration through Annette O'Connor -

[coscosecretary@gmail.com](mailto:coscosecretary@gmail.com)

*Submitted by Barb Mikulec, COSCO rep*



## 2018 GOLDEN STAR WINNERS ANNOUNCED

The winners for 2018 are:

### ADAM ROBERTSON ELEMENTARY SCHOOL, CRESTON, BC

**Program Name:** “Adam Robertson Elementary School and Crest View Care Village Friends”

**Teacher:** Lorraine Doeleman

**Presentation:** June 6th, 1:30pm Crest View Care, Creston

### SOUTH RUTLAND ELEMENTARY SCHOOL, KELOWNA

**Program Name:** Sun Pointe Senior Buddies

**Teacher:** Suzan Miles

**Presentation:** June 14th, 1:30pm, Sun Pointe Village

### D. P. TODD SECONDARY SCHOOL, PRINCE GEORGE, BC

**Program Name:** Heritage Inquiry Program

**Teacher:** Glen Thielmann

**Presentation:** June 12th, 7:00pm DP Todd Secondary

### MAQUINNA ELEMENTARY SCHOOL, PORT ALBERNI, BC

**Program Name:** “Big Buddy Programme”

**Teacher:** Lori Souther

**Presentation:** May 30th, 9:30am Port Alberni Museum

### RAY SHEPHERD ELEMENTARY SCHOOL, SURREY, BC

**Program Name:** “G is for Grandfriend”

**Teachers:** Ellen Petersen, Colleen Siple, Lisa Tome

**Presentation:** June 14th, 1:00pm Ray Shepherd Elementary

### REMINDERS FROM THE EXCELLENCE IN PUBLIC EDUCATION COMMITTEE

The provincial government has responded to the BCRTA request and has proclaimed June 1st “Intergenerational Day” in BC. School Trustees at their 2016 AGM declared, in perpetuity, June 1st as “Intergenerational Day” for school boards across the province. Branch presidents are encouraged to contact their local school board chair to see what joint opportunities might be possible to celebrate this day.

Where Golden Star Winners are in a community with a BCRTA branch, the BCRTA Branch presidents have been invited to attend the presentation ceremonies.

*Submitted by Charan Gill, Chair, Excellence in Public Education Committee.*





## Finance

The BCRTA expense voucher has been revised and approved to reflect this year's changes and additions to BCRTA procedures.

Following information presented to the Finance Committee by a previous BCTF treasurer, Rob McLaren, the Finance Subcommittee reported that they would not recommend the investment of BCRTA funds outside of GICs. Most financial institutions want a substantive amount of funds (at least \$1 million) invested for five years to allow for market fluctuations. The BCRTA doesn't have the requisite funds and our organizational changes may necessitate flexibility in accessing our funds.

In preparation for the BCRTA audit, Branch treasurers' should be preparing to submit their year end financials to Kristi Josephson, the BCRTA Office Administrator. She will be providing treasurers with a template for this purpose.

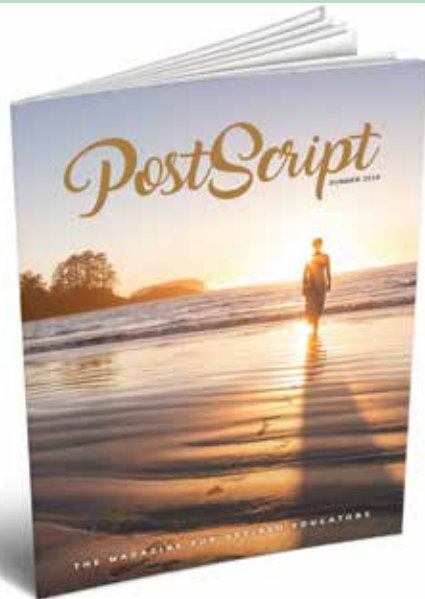
On June 11, 2018 the Finance Committee will meet to prepare a draft budget for the coming year.

*Committee Members: Grace Wilson, Bob Taverner, Stefan Cieslik, Charan Gill, Arnie Lambert, Barb Mikulec, Patricia Clough*

## PostScript

MAGAZINE  
SUMMER 2018

*Watch for it!*



*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@bcrt.ca](mailto:laurie@bcrt.ca) or 604-871-2260**