



## AGM Passes Motion to Study Cost of Living Adjustments

### PENSION AND BENEFITS COMMITTEE TO REPORT ON INFLATION PROTECTION

Members from the Lower Vancouver Island Retired Teachers' Association (LVIRTA) brought a motion from the floor of BCRTA's 2018 AGM, asking for more detailed study of the Cost of Living Adjustment (COLA) provided annually by the BC Teachers' Pension Plan (TPP). Speakers from LVIRTA expressed concern that the actual cost of living in different regions may vary from the Canadian Consumers Price Index (CPI) which forms the reference point for the adjustment. They pointed out that last years' adjustment of 1.6% was less than the rate calculated for residents of Victoria, which was 2.0%. Are TPP recipients falling behind?

Representatives of the BCRTA Pension and Benefits Committee (PBC) responded to the motion with some additional facts. While local indexes may exceed the CPI in a particular year, over the long term, TPP

recipients are significantly further ahead by having the COLA guided by the national CPI. While this fact is reassuring, members of the PBC welcomed the call for further study, and the motion was passed unanimously. When the PBC report on cost of living adjustments is complete, it will be made available to members through our publications and on the BCRTA website.

In other news about COLA and the BC TPP, incoming BCRTA President Gerry Tiede offered insights on the state of educator pensions across Canada. Retired teachers in BC fare extremely well in terms of the preservation of their purchasing power. The BC TPP is fully funded, with a value of \$28 billion, and has a 10 year annualized return of 7.2%. The TPP paid out \$1.2 billion in pensions in 2017, and this is a significant contribution to the BC economy. Tiede reminded delegates that pension recipients aren't "freeloaders" – their pensions are not paid out of government revenue, but are funded

*Cost of Living continued*

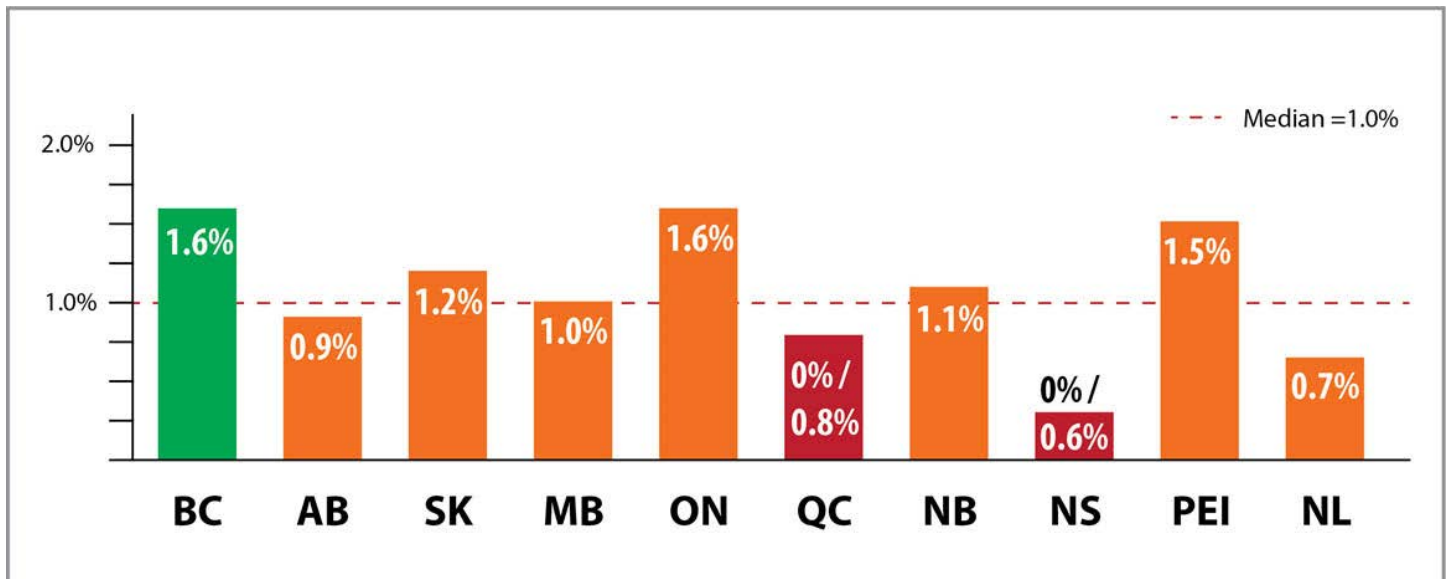
by past contributions and retained earnings. “I never get tired of reminding you,” he continued, “that 10% of the pension you receive is money you contributed when working. About 10% is the deferred wages that your school board contributed when you were working. The remaining 80% comes from investment returns built up over the years.”

As to inflation protection, the TPP has an separate Inflation Adjustment Account (IAA) with a 2017 value of \$5.2 billion. The IAA is fully administered by the pension plan, funded by investment returns, surplus earnings and payroll contributions by both employees

and employers. The IAA has grown by 44% since 2013, and provides significant security for pensioners that their pensions will continue to receive full indexation against inflation.

Retired educators in other provinces are not so fortunate. According to a recent survey by the national body of retired teachers, ACER-CART, many retired educators receive adjustments significantly lower than inflation. No provincial pension plan offered a higher COLA percentage than the BC TPP did last year. The chart below shows the significant variations across Canada.

**Cost of Living Adjustment, Teachers' Pension Plans, 2018, by Province**



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

- Retired Teachers
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- Retired Post-Secondary Educators

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## AGM 2018



*BCRTA staff Laurie Boyd and Kristi Josephson offered a warm greeting to arriving delegates.*



*Johnson Insurance prizes awarded by Lisa Hansen as President Gerry Tiede looks on.*



*No shortage of style here.*



*Bob Meredith of Creston and his daughter Debra Page of Prince George are both retired teachers! Grace Wilson thinks that is great.*



*Kathleen Thomson leads a movement break.*



*Pat Thiesen accepts an award for Delta RTA.*



# Proportional Representation: Opinions For and Against



British Columbia is having a referendum on what voting system we should use for provincial elections. The referendum is being held by mail from October 22 to November 30, 2018. Registered voters will get a voting package in the mail from Elections BC between October 22 and November 2, 2018.

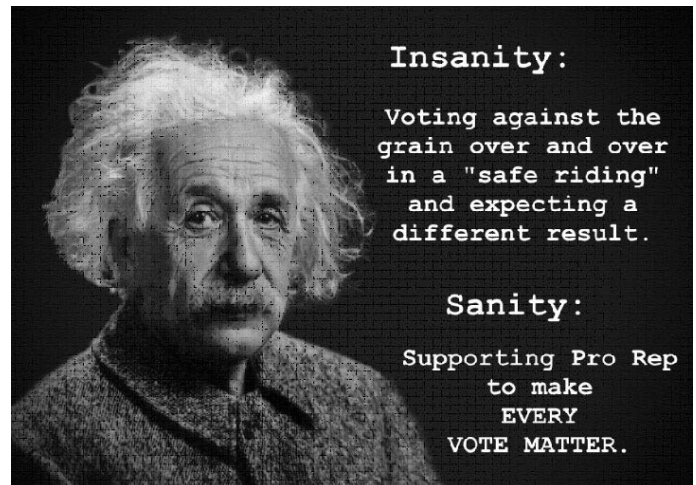
See the official referendum website: <https://elections.bc.ca/referendum>

There has been interest from BCRTA members to discuss the merits of Proportional Representation. As a member-led non-profit association, it is not the role of BCRTA to take a partisan position on political issues. But we do advocate for the well-being of our members, and effective democracy is something we all desire.

So in the interests of fairness and balance, we've invited two BCRTA members with differing opinions to each make their case.

On the following pages, **Daryl Sturdy** makes the case for PR, and **Ros Kellett** argues against it.





Why should you say **YES** to Proportional Representation (PR)? Because *"The case for PR (Proportional Representation) is fundamentally the same as that for representative democracy. Only if an assembly represents the full diversity of opinion within a nation can its decisions be regarded as the decisions of the nation itself."* (Encyclopedia Britannica)

If you want a government that is in line with your beliefs, you not only need to have your vote counted, you need your vote to count. Under first past the post (FPTP) unless your vote goes to electing a candidate, your vote does not count. Under PR, every vote counts to electing a candidate, either the riding candidate, or a regional candidate.

FPTP distorts the will of the people. 40% of the vote = 100% of the power.

PR expresses the will of the people. 40% of the vote = 40% of the seats.

### WHICH IS FAIRER?

Under FPTP, only around 50% of votes count. In countries with a similar PR system to what's being proposed for BC, over 90% of votes count towards electing a candidate. Which system is more likely to get you what you want?

FPTP is unfair and undemocratic and unlikely to give you the type of government you want. Some numbers to illustrate this:

<b>3%</b>	in 1996, the amount of the popular vote by which the BC Liberals topped the NDP, when the NDP "won" the election.
<b>22%</b>	in 2001, the % of the popular vote received by the NDP
<b>3%</b>	in 2001, the % of seats won by the NDP
<b>40%</b>	in 2017, the % of the popular vote received by the BC Liberals
<b>49%</b>	in 2017, the % of seats won by the BC Liberals
<b>17%</b>	in 2017, the % of the popular vote earned by The Green Party
<b>3%</b>	in 2017, the % of seats won by The Green Party

The anti-electoral reform people are putting out misleading, cherry picked, irrelevant, and fear inducing "information", skillfully crafted to persuade you that the sky will fall if you support PR.

As an antidote, view the video of Helen Clark, former PM of New Zealand being interviewed on YouTube.

*continued on next page....*



PR continued

Search Google for “Helen Clark Gary Mason”

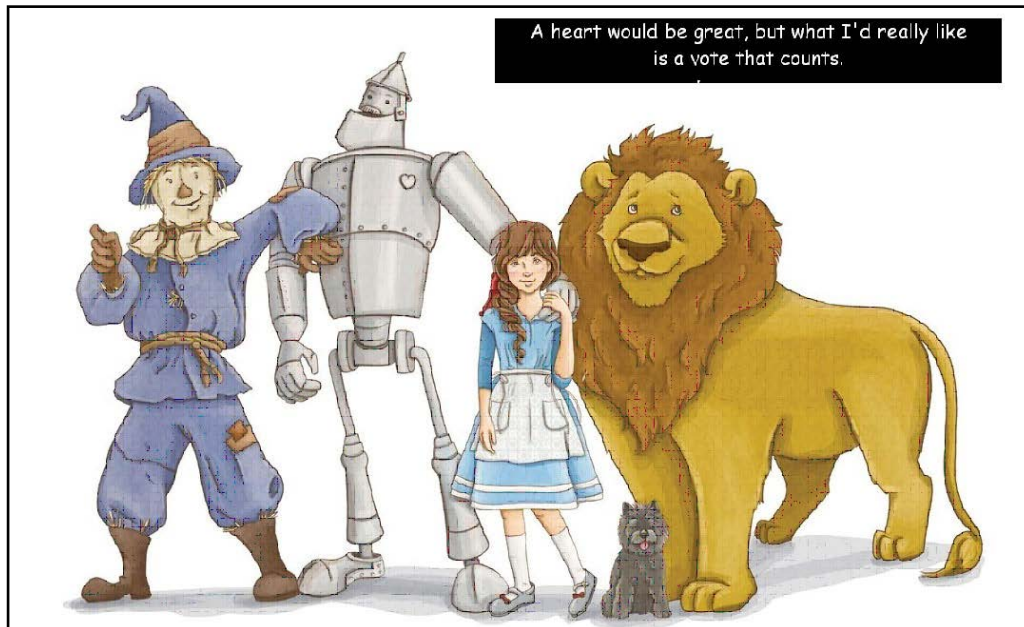
Helen Clark was a staunch supporter of FPTP, then chose to adopt PR. The video gives her reasons and how well PR has worked. Skip the introduction and go to minute 18.

As well as Helen Clark, 11 commissions across Canada, including the Citizens Assembly, have recommended PR as a fairer more democratic

system. The anti-electoral reform group will give you all kinds of misleading reasons not to adopt PR. Who would you trust?

**Money back guarantee.** After 2 election cycles under PR, there will be another referendum to decide whether to keep PR or go back to FPTP.

In the words of the immortal John Lennon, “All I am saying, is give PR a chance.”



## OTHER LINKS OF INTEREST IN SUPPORT OF PROPORTIONAL REPRESENTATION

[www.fairvote.ca](http://www.fairvote.ca)

[www.leadnow.ca](http://www.leadnow.ca)

*(Thanks to Jean Oke of the Cariboo/Chilcotin Branch for providing links to additional online resources)*

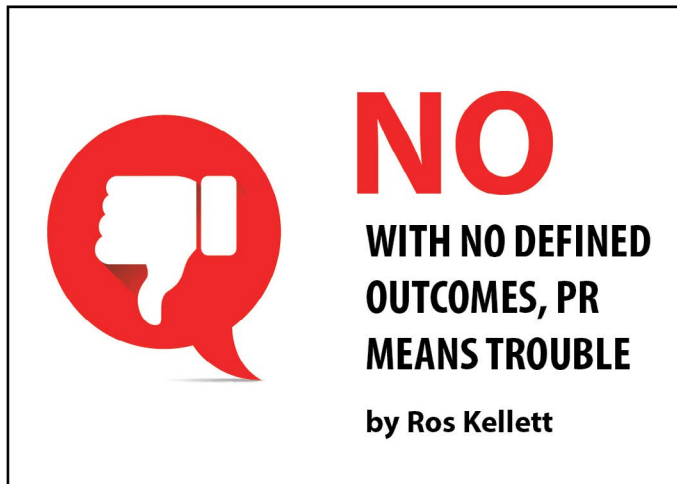
**Editor's Note:** *The opinions expressed in this article are those of the writer.*

**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**

PR continued



**First Past the Post (FPTP)** is how BC has voted since 1871. BC once experimented with a form of PR. In 1952 voters got a ranked ballot (Alternative Vote system) in each constituency and Social Credit (SC) was elected, despite having less of the popular vote than the CCF (successor to the NDP). The SC removed the system the following year.

Since then BC voters have rejected PR twice. A 2005 vote on the BC-STV system did not pass

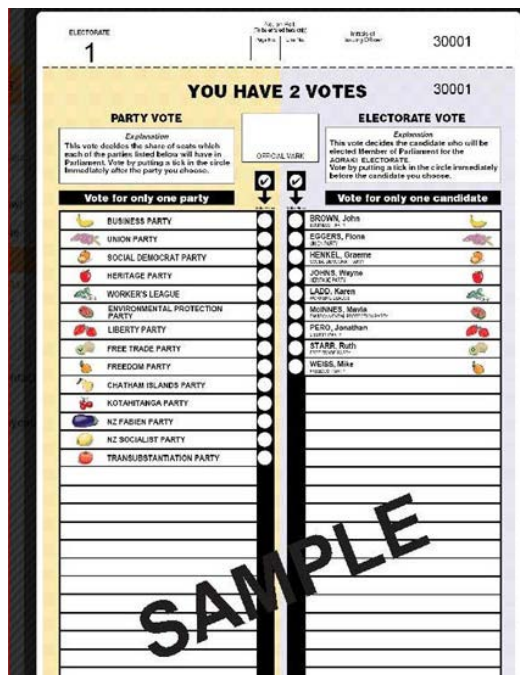
the required thresholds of 60% in the vote or a majority in 60% of constituencies. In 2009 the BC Liberals re-introduced this and it failed again.

Now we have a third PR proposal. Why reject PR again? FPTP produces accountable governments. I know who I voted for and whether they won or lost. If they lost, I don't consider my vote 'wasted'. The "losing" side forms the Opposition. I know who to go to for help: my local MLA of any party.

The FPTP system, easy to understand, gives a real chance for a winning party to fulfill their mandate.

PR systems focus on the value of the party and not the candidate. Citizens sometimes vote for "Anybody but" and thus convey a lot of negative power. We may vote for a candidate we trust rather than for their party. A PR system puts party first.

The referendum includes three choices. Two have never been used anywhere and are theoretical: **Dual Member Proportionality (DMP)** and



German ballots are complicated.



A ballot from New Zealand

PR continued

**Rural-Urban Proportionality (RUP).** Under RUP, urban voters elect MLAs in huge regions one way (by STV, overwhelmingly rejected nine years ago), and rural voters choose a different way. All constituencies change. And we don't know HOW the map of BC will be divided up. That's a real Leap of Faith!

In DMP every constituency ends up with two MLAs—but your second MLA may be the candidate who came in not second but third or even fourth.

The third option and the one favoured by most PR supporters is **Mixed Member Proportionality (MMP)**. This would mean reducing our 87 constituencies to perhaps 52 so we could elect “regional MLAs” from lists prepared by the political parties. This scheme might require BC to add as many as seven more MLAs. We don't know the new boundaries or how many we will end up with.

**Germany** has a system like MMP - it recently took over five months for seven parties to form the government. The moderate second party gave up being the Opposition (government in waiting) in order to keep out the neo-Nazi party. Extremist parties proliferate. Now **Sweden** grapples with a populist anti-immigration party as PR requires nearly impossible coalitions to govern.

**New Zealand** voted for MMP in 1993 and neither major party has governed with a majority since (22 years). Candidates urge supporters to give their constituency vote to a minority party that will form a coalition with them. Yet PR proponents claim that PR ends that sort of strategic voting.

Voting for workable government is more important than dwelling on the overall provincial vote summary. **Say no to PR.**

**Editor's Note:** *The opinions expressed in this article are those of the writer.*



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