



BCRTA looks at Universal Pharmacare in Canada

There has been an increasingly comprehensive discussion in Canada regarding a move to establish a universal, single-payer, Pharmacare plan in Canada. In late 2016 the Parliamentary Budget officer put out a report indicating there would be substantial savings over the long term in having such a program. A more recent report by the House of Commons Committee on Health has also looked favourably on such an option for Canadians and Dr. Eric Haskins was appointed to develop an implementation plan for the federal government.

The Broadbent Institute has also produced a report written by Greg Marchildon and Andrew Jackson. This report is clear and succinct and easily read and understood. The report outlines the history of working towards a national and universal Pharmacare program that began in the mid-twentieth century and has continued to be advanced to the present day. The report outlines the history of Pharmacare, the status of the hodgepodge of public and private plans operated at the provincial and territorial levels, and discusses two approaches

continued...

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to providing a national and universal Pharmacare program. One option is to have the federal government oversee through legislation, national standards, and funding to the provinces and territories who would assure a universal program in their jurisdiction. The other is to have the federal government finance, administer, and regulate a national single-payer program for all of Canada. The report then discusses their preference for the second option.

The question of a universal, single-payer, pharmacare program is becoming much more of a necessity than a topic of discussion as the present status of prescription medications is seeing significant cost increases for individual Canadians, the recognition that Canadians cannot afford their prescription medications, and the ever increasing costs of private health benefit plan premiums for those fortunate enough to be able to afford such a plan. The Well-Being Committee of the BCRTA is presently preparing a petition to present to members and others in support of a national universal and single-payer pharmacare plan and would encourage your support of our efforts by reading the excellent report from the Broadbent Institute.

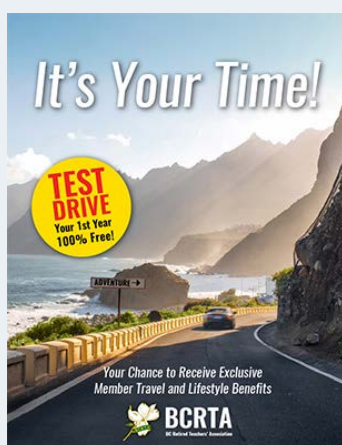
Terry Green

Chair – BCRTA Well-Being Committee



View the National Pharmacare Report at:

<https://bcрта.ca/Broadbent-Pharmacare-Report>



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



National Petition for Pension Security Launched by Canadian Association of Retired Teachers (ACER-CART)

The Canadian Association of Retired Teachers (ACER-CART) has posted an e-petition on the House of Commons petition site to encourage government to increase the security of retirement income. The petition seeks to minimize attempts to cause seniors to surrender rights to their earned pensions, and also to provide insurance for pensioners when their failed employers cannot or will not fulfill the promises they made.

As part of this initiative, ACER-CART has made information available on the website pensionsecurity.ca which provides the wording of the petition and links to sign it.

The rationale for this new petition:

- The number of defined benefit pension plans in Canada have declined even though they are the most efficient and secure way to fund retirement income.
- The introduction of Target Benefit plans, whereby members surrender their secure defined pension benefits, would transfer the risk to plan members, which inevitably reduces pension payments to vulnerable seniors.

- Private sector pension plans members, like Sears Canada employees, suffer when a business closes because the pension plan promises are at the lowest priority, behind investors, management bonuses and corporate profits.

This petition asks government to affirm the principle that pension promises cannot be broken for any service that has already been earned. It also asks government to protect the pensions of retirees by providing an insurance plan, paid for by pension plans, that would guarantee the benefits of retirees if their plan closes.

You may participate in this e-petition even if you have already participated in previous paper petitions concerning Target Pension Plans as this petition language is different.

Visit pensionsecurity.ca or click below to sign.

SIGN THE PETITION



Video Initiative from Communications

The Communications Committee, like all our Board committees, is reviewing its role and the appropriate Policy and Procedure sections of the BCRTA Handbook. This is an opportunity to review and remind ourselves of the work we do as volunteers for the BCRTA, and update sections of the Handbook as the organization continues to grow. As a member-led organization with staff, we balance roles and responsibilities to reflect this.

The Committee is pleased to report that readership of both PostScript and Connections continues to grow. Members are, as always, encouraged to submit articles/ideas/suggestions via email either at postscript@bcrt.ca or connections@bcrt.ca

The IT sub-committee with the help of BCTF production staff had a successful round of video interviews with Directors and with members of a number of BCRTA Committees. Sterling Campbell and Dave Scott were wonderful interviewers, putting us at ease and making the experience both interesting and exciting. The questions ranged from why we value the BCRTA, to why retirees should join the BCRTA, to what we personally are doing to have a successful retirement. This material will be used in our Pension Workshops and to promote ourselves to retired educators around BC.

With this early success, it may be that new careers are opening up for some of our group! Interviews with our Board and special guests will continue throughout the coming year.

Happy Valentine's Day,

Charan Gill
Chair, Communications Committee



Revolutionary Thoughts for Retirees and Seniors

At different stages of our lives there are many pressures that we face and this is true for those of us on our journey as seniors and retirees. Here are a couple thoughts you might wish to reflect on. They may be counter-intuitive.

DON'T BE FRUGAL.

It's time to use the money you have saved up. Use it and enjoy it. Don't just keep it for those who have no notion of the sacrifices you made to get it. Also remember, there is nothing more dangerous than other people with big ideas for your hard-earned capital. So heed this warning: This is usually a bad time for risky investments even if they seem wonderful or fool-proof. They only bring problems and worries. This is a time for you to enjoy some peace, quiet, and enjoyment out life.

YOUR KIDS NEED YOUR LOVE, NOT YOUR MONEY.

Stop worrying about the financial situation of your children and/or grandchildren, and don't feel bad spending your money on yourself. You've taken care of them for many years and you've taught them what you could. You gave them an education, food, shelter, and support. The responsibility is now for them to take flight and fly for themselves.

LIFE IS SERIOUS BUSINESS. UNTIL YOU HAVE SOME FUN.

Who knows, by watching you, your kids might learn a few things about self-care in the senior years!

BCRTA Well-Being Committee

News

FROM AROUND THE BCRTA



FINANCE NEWS

Between the end of November and the end of January we signed up 91 new members.

An executive review of our PST expenses showed that we were paying the provincial tax on the printing of our publications, though such spending is PST-exempt. Office staff combed through the last four years of printing bills, submitted a claim and in January the BCRTA received a refund cheque from the BC Minister of Finance for \$16,500.

The Board has authorized the purchase of some new computer equipment, as our existing systems have completed their depreciation cycle, and in some cases were no longer supported. The need for reliability in our data and backup systems made the purchase a number one priority. A new backup system is now in place. We are also pleased to inform you that we can now accept payments using credit cards in person and by phone.

Also on the technology and systems front, the BCRTA is working with our auditor to identify and implement accounting software solutions that will meet the needs of our changing organization.

In every household, there comes a time when the accumulation of material becomes such that there is a need to purge. That time arrived in the BCRTA photocopy room in November and continues. Apart from “just house cleaning” the necessity of rearranging office space was imperative. The executive director needs an office and board members will benefit from a discrete work/meeting space. To that end the Finance Committee

HERITAGE NEWS: BCRTA HISTORY PROJECT

The Heritage Committee is preparing a BCRTA history for the years 2000 to the present. We would appreciate any pictures or news stories you have in your files. Some suggested items are pictures of speakers at our AGMs, installation of plaques, Golden Apple Awards, special events in your branch. Some items in the history to 1999 came from branch newsletters. Items can be e-mailed or sent as hard copy. If you want hard copies returned, be sure to label them or send instructions. Send materials to:

janice.androsoff@bcrt.ca

or

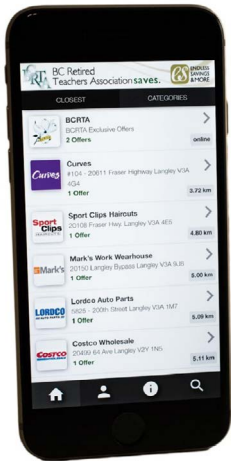
Janice Androsoff, Heritage Chair
c/o BCRTA
550 West 6th Avenue, Suite 100
Vancouver, BC, V5Z 4P2

recommended and the Board agreed to spend up to \$20,000 from the Growth and Expansion Fund for renovations to our existing office space and up to \$10,000 for furniture/fixtures from the Capital Fund. Authorization, labour and timelines for this renovation are under the jurisdiction of the BCTF as they own the building.

Finally, we continue to seek efficiency in spending and investing. One GIC matures in February and a decision has been made to cash that in and hold it in our high interest (1.85%) cash account until needed.

Grace Wilson
1st VP and Treasurer

ADVANTAGE TIP FOR SUPER-SAVERS



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Endless Savings & More (ESM) Discounts on your Smart Phone for BCRTA Members

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To get the ESM App, go to your app store (Google or Apple). When you first download the ESM App, you will be asked for the "organization code" for BCRTA. It is: **bcrt**

For complete details, view the

[BCRTA Welcome Letter](#)

(<http://www.esmobileapp.com/files/WelcomBCRTA.pdf>)

BCRTA ADVANTAGE PROGRAM

NEW AND IMPROVED

BCRTA ADVANTAGE PROGRAM has a renewed agreement with STAPLES PRINT AND COPY. All BCRTA members receive a discount for copying and print services. See the ad below.

(Note: Print and copy area only, this does not yet apply to other retail products, we're working on it!)

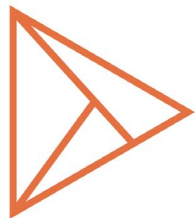
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