



## Have a Friend Who Will Retire Soon? Share the News: Workshops Are Online

The BC Retired Teachers' Association is pleased to announce that we are now offering our popular online workshop *Making Sense of Your Pension, CPP, OAS and Group Benefits*.

The workshop is open to all active teachers in BC. Since the workshop was introduced in 2016, more than 2,700 teachers have participated, learning more about the Teachers' Pension Plan, Canada Pension Plan, Old Age Security and voluntary groups benefits (dental, extended health, travel).

Our sessions are an important complement to the Approaching Retirement webinars provided by the Teachers' Pension Plan.

On voluntary group benefits, we emphasize "best friend advice" and inform teachers about how to choose the plan that best meets their needs for the years ahead, and highlight some details of the plans offered by Greenshield Canada, Johnson Insurance and Pacific Blue Cross.

*continued...*

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# PRE-RETIREMENT WORKSHOPS

FOR EDUCATORS

Teacher ratings for our sessions are consistently high thanks to our knowledgeable facilitators and excellent retirement planning resources. When we ask if participants would recommend the seminar to a friend, the answer is a very strong “YES!”

Teachers particularly appreciate the opportunity to have their personal questions answered during the session or as a follow-up using by email.

Our online version of this workshop was introduced in May and over 700 teachers have had a chance to participate in our new online sessions.

Visiting <https://bcрта.ca/workshop> will link teachers to a 2 minute registration process.

We have scheduled 10 online sessions for 2020-2021. These online sessions are free! Tell a friend!

## WORKSHOP SCHEDULE 2020-2021

*(more sessions may be added)*

- November 25 @ 7PM
- January 20, 2021 @ 4PM
- February 17, 2021 @4PM
- March 3, 2021 @4PM
- April 7, 2021 @4PM
- April 21, 2021 @7PM
- May 12, 2021 @4PM
- May 26, 2021 @7PM
- June 2, 2021 @4PM

**Free sign-up at [bcрта.ca/workshop](https://bcрта.ca/workshop)**



## Have a friend who hasn't joined yet?

- Teachers
- School Support Staff
- Post-Secondary Educators

### **BCRTA Membership - First Year Free** *Joining Means a Better Retirement*

- More Choices with Prestige EHC & Travel
- Advantage Partner Discounts
- Pension News and Advocacy
- Learning and Social Opportunities
- Supporting the Cause of Public Education
- PostScript Magazine

**TEST  
DRIVE**  
Your 1st Year  
100% Free!

**Share the Link: [bcрта.ca/join](https://bcрта.ca/join)**

# Why I Joined the BCRTA



For all of my thirty-four years of teaching, I was a member of BC Teacher Federation (BCTF). I was never the person at the forefront of fighting for teachers' rights, but I was sure glad to have BCTF there for me.

Upon retirement from teaching, it was only natural to become a member of the BC Retired Teachers' Association (BCRTA). One never knows what seniors' rights might need to be rallied behind. For instance, did you know that BCRTA was there to fight for our Defined Pension Benefit plans and Universal Pharmacare? And BCRTA was there to help us through the Teacher Pension change from Blue Cross to Green Shield medical coverage. I am glad to be a member of BCRTA.

For me, one of the best moments of joining our local retired teacher branch was being honoured as a new retiree at the "To Hell with the Bell" breakfast buffet. That first day of NOT going to school was exciting because I got to re-connect with former teaching

colleagues and a FREE meal with a Mimosa, too!

Before COVID-19, I looked forward to whatever fun was organized by the Program Committee of the local branch: delicious lunches, inspirational speakers, or interesting guided tours of local areas. And not once, did we talk "teacher"! Discussions were always about life after teaching. Often I learned about a club meeting or activity of interest to try out in my new life as a retiree.

Just like we needed BC Teachers Federation as an active teacher, we need BC Retired Teachers' Association as a retired teacher. I urge you to join BCRTA and your local branch of retired teachers. Your first year of membership is FREE, so there's nothing to lose. So I say to new retirees, try it, you might like it!

*Submitted by  
Cathy Van Herwaarden  
President, Parksville-Qualicum RTA*

***Any changes to your e-mail address or home address?  
Contact Laurie Boyd at the BCRTA Office  
at [laurie@bcrt.ca](mailto:laurie@bcrt.ca) or 604-871-2260***

## FINANCE NEWS

Travel and gathering restrictions resulted in a decision to hold our 2020 BCRTA AGM online. This brought about a significant savings and contributed to a future surplus. The uncertainty of the restrictions made it difficult to project expenditures for the coming year. The AGM approved a budget based primarily on the previous year's anticipated budget. We as a Finance Committee continue to monitor our income, expenditures and investments.

I'm certain that you are watching your personal investments as interest rates are dropping. The Finance Committee continues to do the same with the BCRTA investments. We have some GICs that mature before the end of December and those GICs will be reinvested at the lower interest rate currently available.

Our financial systems have been fully migrated to upgraded software. This has moved the organization to a professional industry standard for bookkeeping and reporting. We are grateful to staff for the additional work and commitment to this transition.

The BCRTA's priority at this time is to follow government recommendations regarding travel and gatherings. We do not want to put any of our members at risk. Staff continue to work primarily from home, visiting the office on a regular schedule to manage mail and other paperwork. The building in which we operate continues to be closed to visitors, but our phones are staffed for regular working hours, and you can reach our staff at any time via email [office@bcrt.ca](mailto:office@bcrt.ca).

Our services to members continue uninterrupted.

*Grace Wilson*  
Treasurer

## Pension Report Highlights November 2020

### 10-YEAR ANNUALIZED RETURN REMAINS WELL ABOVE TARGET

The 2019 Annual Report on the Teachers' Pension Plan showed a return on investments of 13% during that year. While we can expect a much lower return during 2020 because of the financial strain caused by the pandemic, the 10-year annualized return was 9.1%. That means our pensions are secure as there is a comfortable cushion in investment returns; the plan needs to earn 6% per year, on average, to pay the pension promise.

During 2019 \$1.2 billion was paid to the 39,146 pensioners in our plan. That money returned to support the BC and Canadian economy as we purchased goods and services and paid taxes here at home.

The Consumer Price Index for Canada was 0.5% for September 2020 over September 2019. This means that we may expect to receive an increase in our January pension payment of .5% although that has not been formally approved by the Trustees yet.

*Submitted by Gerry Tiede,*  
*Chair, Pensions and Benefits Committee*

# OLD FAVOURITES, NEW FAVOURITES



by Dave Scott  
Membership Committee Chair

Old favourites are reassuring, safe, and reliable but maybe just a bit boring. With Covid-19, like everyone, we're eating at home and not going out much all.

Ordering in delivery (Italian, Chinese) or take-out is the only "relief" to cooking old favourites – meals we enjoy but often repeat.

So we decided to try changing up by ordering from **FreshPrep** – one of the BCRTA Advantage Partners operating in Kelowna, Vancouver, and Victoria.

It seemed to have potential. We wouldn't have to go out to a restaurant, or have to social distance, or wear a mask and we'd get new and different food!! We wouldn't even have to get good clothes on!!

Instead of going out, paying for meal, tip, drinks, gas etc. and worrying if we're getting infected or not we simply paid \$12.50 per meal each (\$50 per week) and get 2 nights of dinner "supplies" delivered – pre-cut, pre-measured, and in a safe all weather sealed case with icepack to keep things fresh.

We get to cook TOGETHER because they provide easy illustrated prep and cooking directions on heavy cardstock we keep – a NEW favourite to use again later. If we have to be away, we don't order for the week and there is no cost.

This week we'll be making Lebanese Dry Rubbed Steelhead with Lentil Tabbouleh Style Salad and another night it will be Shanghai Chicken Noodle Stir-Fry with Bok Choy, Snow Peas & Chopped Peanuts. We get to choose from a varied selection of meals, and so we often make one of our orders vegetarian.

FreshPrep is currently available in Greater Vancouver, Greater Kelowna, and Greater Victoria. You may have other similar "cook at home" programs in your town.

It is another way that BCRTA through its Advantage Partners helps us in retirement – to adapt positively to restrictions on our entertainment without being hugely expensive!

To try it out, visit <http://www.freshprep.ca/bcрта>

# News



## ACER-CART WEST: HIGHLIGHTS FALL 2020

The October meeting of the Western Region of ACER-CART took place by zoom. The biggest ACER-CART news for us in B.C. of course, is that Gerry Tiede, our BCRTA Past President is now the president of ACER-CART.

Please have a look at the re-designed ACER-CART website. You will find some useful links and information as well as a means to connect to retired teachers across Canada through a host of publications and websites. Just google ACER-CART or go directly to [acer-cart.org](http://acer-cart.org).

Each ACER-CART member submits reports to its regional representative. Our BCRTA representative for the Western Region is Marilyn Bossert. Marilyn is from Alberta and chairs the ACER-CART Communications Committee.

Our most recent BCRTA report included details of our AGM and Conference Day and included summaries of presentations by our guest speakers.

ARTA – The Alberta Retired Teachers’ Association report included a link to the International Federation on Ageing ‘town hall’ Series. Log on to [www.facebook.com/intfedageing/](http://www.facebook.com/intfedageing/) and then scroll down to IFA Virtual Town Hall Series. Click on Recordings and resources. Next, click on the right-hand side – the http site should be there.

On September 25, the ACER-CART Advocacy Committee met via zoom to discuss issues involving seniors and set priorities: health care (long-term care and pharmaceutical), pensions, and elder abuse.

STS – Superannuated Teachers of Saskatchewan was well prepared for the October 26 provincial election. They produced some election support materials including a brochure that was sent to all members and a number of “one-pagers” that can be found on the STS website: <http://www.sts.sk.ca/>

RTAM – The Retired Teachers’ Association of Manitoba reports a concern with the recruitment of retired teachers as teachers-on-call during a time of pandemic. While acknowledging that individuals can decide on their own whether to accept such opportunities, the association feels that the precariousness of the situation in terms of seniors’ vulnerability should not be dismissed or ignored.

*Steve Bailey*  
BCRTA representative to ACER-CART

## NEW ACER-CART WEBSITE

Canada’s national retiree organization for educators is the Canadian Association of Retired Teachers (*ASSOCIATION CANADIENNE DES ENSEIGNANTES ET DES ENSEIGNANTS RETRAITÉS*) known as ACER-CART.

As a provincial body, BCRTA is a member organization in the national group. Indeed the current President of ACER-CART hails from BC: BCRTA’s Past President Gerry Tiede.

The renewed website provides links to retiree publications from across Canada.

Visit the renewed website at <https://acer-cart.org>



# DISCOVER THE VALUE OF BCRTA'S MEMBERS' ADVANTAGE PROGRAM

[www.bcrta.ca/members-advantage-program/](http://www.bcrta.ca/members-advantage-program/)



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BC Retired Teachers' Association