

AGM
2024
& CONFERENCE



BC Retired Teachers' Association

BCRTA 79th Annual General Meeting
Hyatt Regency Vancouver
655 Burrard St, Vancouver, BC

BCRTA Annual Conference: September 26th & 27th, 2024
RR Smith Memorial Fund Foundation AGM: September 28th, 2024, 9:00 AM
BC Retired Teachers' Association AGM: September 28th, 2024, 9:30 AM

Thank you to these BCRTA Advantage Partners for sponsorship of this event:



BCRTA 2024 AGM

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**Agenda - BCRTA Annual Conference and AGM 2024
September 26, 27 and 28, 2024**

THURSDAY
September 26th, 2024

9:00 am - 12:00 pm	Northern Zone Meeting
2:00 - 3:00 pm	Board of Directors Meeting
7:00 - 9:00 pm	Registration, Meet and Greet, No-host bar

FRIDAY
September 27th, 2024

BCRTA ANNUAL CONFERENCE - Hyatt Regency Ballroom

8:00 am	Delegates' Breakfast
9:00 am	Welcome
9:00 am	Land Acknowledgement - Liz Mackenzie
9:05 am	President's Updates - Arnie Lambert
9:15 am	Gale Pirie, Appraisals
10:15 am	Insurance News - Lisa Hansen
10:30 am	Golden Star Awards - Margaret Sutton
10:40 am	Membership Awards - Dave Scott
10:50 am	Refreshment Break
11:00 am	Classrooms without Walls - David Falconer
12:00 pm	Delegates' Lunch
1:00 pm	Announcements
1:05 pm	Hilde Deprez - Notary Public
2:00 pm	ACER-CART - David Denyer
2:15 pm	PostScript Awards video
2:30 pm	Zone Group Discussion Overview: Arnie Lambert
2:45 pm	Zone Group Discussions
3:50 pm	End of Session/Closing

SATURDAY

September 28th, 2024

ANNUAL GENERAL MEETING - Hyatt Regency Ballroom

- 8:00 am Delegates' Breakfast
- 9:00 am RR Smith Memorial Fund Foundation AGM – Regency Ballroom
- 9:30 am BCRTA Annual General Meeting – Regency Ballroom
- 10:30 am Refreshment Break
- 12:00 pm Delegates' Lunch

NOTE: Friday & Saturday meals indicated above are provided for Delegates and Official Guests. Tickets may be purchased (if the hotel can accommodate additional numbers) for other guests at the BCRTA Registration Desk.

Please ensure you bring your name tag to each meal. Your name tag will be your meal ticket to all BCRTA provided meals.

INFORMATION FOR DELEGATES BCRTA HYBRID AGM 2024

The BCRTA Conference and AGM will be held in person at the Hyatt Regency Vancouver Hotel. The venue has moved to this hotel in downtown Vancouver at 655 Burrard St. It was not possible to hold the Conference and AGM at our previous hotel in Richmond due to an ongoing labour dispute, which was still in effect at the time of planning the event.

The Conference and AGM will also be available in a virtual format. Delegates must be voted or appointed by their branch and must register with the BCRTA Office to participate in the AGM. The BCRTA Conference day is available to all members of the BCRTA to watch online.

Registration and Delegate Packages

The procedure to calculate the number of delegates allowed to participate remains the same as in previous years. The number of delegates per branch is calculated on a percentage of branch members to total BCRTA membership as of December 31st, 2023. Branch Presidents will forward the registration link to elected delegates. Delegates participating in the virtual Conference and AGM will be receiving packages electronically, delegates attending in person will pick up Delegate packages on Thursday evening at the Meet and Greet. The reception starts at 7pm in the Grouse/Seymour reception room.

The Annual Conference

Friday, September 27th is a full day conference. The draft schedule is available in this Summary of Reports. The Conference online presentation will be available live to all BCRTA members.

The Annual General Meeting(s)

At 9:00 am the RR Smith Memorial Fund Foundation holds their Annual General Meeting, electing its officers for 2024-2025.

At 9:30 am the BCRTA AGM begins, and usually lasts until about lunchtime.

The Annual General Meeting elects the Board of Directors, as well as BCRTA delegates to the pension debates at the BC Teachers' Federation AGM (held each spring); and makes other major decisions for the organization.

The Board of Directors and BCRTA Committees

The Board, consisting of up to 14 members from around the province, holds its regular meetings up to six times a year. The Directors are advised by a number of standing committees that usually meet on the two days immediately preceding each Board meeting.

BCRTA Committee Information

If you are interested in joining a committee, a Committee Application Form can be found on our website at the bottom of the page called "About Us" and also in the 2024 Summer and Fall issues of PostScript. Appointments to committees are made at the October Board meeting.

Election Procedures

Please read the "Selected Election Rules" document included in this booklet. See also the BCRTA Rules of Order in the Handbook, viewable on the BCRTA website, at www.bcrta.ca.



**R.R. Smith
Memorial Fund
Foundation**

RR Smith 2024 Year End Report

The Board appreciates the diligent contributions of time and energy of the Board members. Board members met in person to discuss the issues for our charitable registered program, providing urgently needed funds in many developing countries and in BC. We ensure that all donations and the yearly contribution from members is spent wisely, ensuring transparency in the granting of funds, as we had many more requests for funds than we were able to support. At the last AGM our funding was approved for \$5 per member, donated once a year.

Careful management of the donations which are held through the Vancity Community/R.R. Smith fund with their office sending receipts promptly if donated on-line, and at year-end if donated by cheque. This year grants totalled over \$46,000 which enables the continuation of programs helping registered charitable groups operating in BC and in developing countries with their diverse programs. The list of recipients was published in the earlier PostScript.

We discussed our bylaws and spent considerable time on this matter and now submit the updated bylaws for ratification to this AGM. We especially thank the Board members for their efforts updating the bylaws with the assistance of our pro bono lawyer Anders Ourom. Thanks also to Jim Reid for keeping our charitable status up to date with the government.

We continue to receive letters of appreciation from recipient university students who benefit from the R. R. Smith bursaries administered through six universities, including UBC, SFU, UNBC, University of Victoria, Vancouver Island University and Thompson Rivers University. The Board discussed making contributions to the six universities R. R. Smith bursaries but decided to instead focus on our charitable work under our criteria/application model as the bursaries were set up through a different source of funding after a strike action. Students apply directly to the universities, and the funds, through careful management, continue to grow. We note a member has given a significant donation to five universities R. R. Smith bursary accounts this year.

Thanks to each of the members of our Board for sharing their skills: Kerry Babiuk, Dave Carter, Gail Chaddock-Costello, Laurence Greeff, Karen Kilbride, Sarah Joyce, Steve Bailey, and our BCRTA representatives Caroline Malm and Linda Watson. We appreciate Tim Anderson's skill with the website. Special thanks to Kristi and Laurie at the BCRTA office.

*Respectfully submitted,
Barb Mikulec, President*

The following candidates have been endorsed by the RR Smith Board of Directors for one- year terms:

Kerry Babiuk (New Westminster)
 Steve Bailey (Sunshine Coast, Burnaby)
 Dave Carter (Burnaby)
 Gail Chaddock-Costello (Langley)
 Laurence Greeff (Langley)
 Sarah Joyce (Burnaby)
 Barb Mikulec (Vancouver)
 Jim Reid (Burnaby)

RR SMITH PROPOSED BUDGET JULY 1, 2024 - JUNE 30, 2025

CAPITAL & BUSINESS FUNDS

Balance June 3, 2024	\$239,303.88
Business Fund	\$273.46
Shares	\$228.73

SHARE OF CAPITAL FUND

RR Smith MFF	\$204,242.70
Friends of Abbotsford DRTA	\$6,500.00
Friends of North Shore RTA	\$2,100.00
Friends of Vancouver RTA	\$26,461.18

ANTICIPATED REVENUE FOR 2024-2025

Membership Fees	\$69,500.00
Interest on Capital	\$32,000.00
Bequests	\$53,000.00
Donations	\$5,000.00

ANTICIPATED EXPENSES FOR 2024-2025

Grants (RR Smith & Friends)	\$70,000.00
AGM	\$1,000.00
Board Expenses	\$1,500.00
Bank Fees	\$4,500.00

PRESIDENT'S REPORT

The homepage of the BCRTA website notes that the "...purpose of the BCRTA is to promote the interests of the members, to provide information and advice to members on retirement programmes and benefits, to communicate to members on the activities of the Association and issues of common interest, and to promote excellence in public education."

Your Board has worked hard this year to fulfill those four goals, and a few examples of that work are:

- the resource presentation for Branches on Branch retention and recruitment,
- the support of the Institute for Public Education/BC (IPE/BC) "Hopes and Dreams for Public Education" campaign,
- another four excellent issues of Postscript, with timely and informative articles,
- the cataloging of numerous heritage items,
- the successful lobbying for a national Pharmacare program,
- the careful management of the BCRTA finances,
- the continued growth of our health benefits, and;
- numerous pension and benefit workshops for both active teachers and retired members.

Your staff has been busy looking after the day-to-day needs of members. Tim, Kristi, Laurie and Amberly have all worked hard to help members with any issues or concerns requiring attention, and to answer the many questions that have arisen. During my visits to the office, I have always been impressed with the friendly, caring and knowledgeable assistance they provide to members. I have to thank all of our staff for their dedication.

A few additional points related to our staff are:

- the first stage of the Customer Relationship Management (CRM) program was completed this year. Updating our information services required persistence, considerable attention to detail, and numerous staff hours, so congratulations to all,
- congratulations are also in order for our receptionist, Amberly Tse, who has completed her first year in the office, and;
- by the time of our Conference and AGM, our fifth staff person, Alina Shamina, will have started work. I am excited to see how the addition of Alina's skills as a Media Coordinator will help transform many of our communications.

Branch Visits

A highlight for me of the two years as President has been the ability to get out around the province visiting Branches. Last year I reported that almost 20 Branches had been visited, and this year, with the help of the other Board members, we have now been to over 40 Branches, with a few more visits already scheduled.

Finally, I will say how fortunate I have been to work with both a great staff, and a wonderful Board. They are such a dedicated team to work with, and my thanks go to Tim Anderson, Laurie Boyd, Lori Dennill, David Denyer, Kristi Josephson, Ros Kellett, Stephanie Koropatnick, Cathy Macintosh Lambright, Caroline Malm, Barb Mikulec, Dave Scott, Margaret Sutton, Pat Thiesen, Gerry Tiede, Amberly Tse, Linda Watson, and Grace Wilson.

*Respectfully submitted,
Arnie Lambert, President*

AGENDA
BRITISH COLUMBIA RETIRED TEACHERS' ASSOCIATION
79th ANNUAL GENERAL MEETING
SATURDAY, SEPTEMBER 28th, 2024 at 9:30 AM

1. Call to Order and Welcome
2. One minute's silence for deceased members
3. Overview of hybrid meeting – on-line procedures
4. Adoption of the agenda
 MOTION: THAT the agenda be adopted.
5. Adoption of the 2023 AGM Minutes
 MOTION: THAT the Minutes of the 2023 AGM be adopted.
7. Elections – (to proceed throughout the meeting) – Grace Wilson
 - a) Explanation of Voting Procedures
 – See “Selected Election Rules” in Summary of Reports p. 34
 - b) Elections – Candidates’ statements – Summary of Reports pp. 35-41
 - President
 - 1st Vice President
 - 2nd Vice President
 - Directors for inside the Lower Mainland
 - Directors for outside the Lower Mainland
 - BCRTA delegates to the BCTF AGM
8. President’s Report (questions and comments) – Summary of Reports p. 9
9. Executive Director’s Report (questions and comments) – Summary of Reports p. 11
11. Branch Reports (questions and comments) – See Branch Reports booklet
12. BCRTA Finances – Summary of Reports pp. 13
 - a) Member Fee
 MOTION: THAT the member fee for 2025-26 be \$58.
 - b) Financial Statements
 MOTION: THAT the 2023-24 audited financial statements be accepted.
 - c) Auditor appointment
 MOTION: THAT the BCRTA retain MNP as its auditor for the 2024-2025 year.
 - d) Draft budget – pp. 17-19
 MOTION: THAT the draft 2024-25 budget be adopted as proposed/amended.
13. Committee Reports (questions and comments) – pp. 20-33

ACER-CART	David Denyer
Advocacy	Arnie Lambert
Communications	David Denyer
Excellence in Education	Margaret Sutton
Health Benefits	Gerry Tiede
Heritage	Stephanie Koropatnick
Membership	Dave Scott
Member Well-Being	Lori Dennill
Pensions & Benefits	Linda Watson
Personnel	Arnie Lambert
14. Introduction of new officers and Directors
15. President’s remarks
16. Adjournment

EXECUTIVE DIRECTOR'S REPORT

I'm not sure who sped up the clocks, but it seems like only yesterday that I was preparing a report for the 2023 AGM. But stepping back to review a year that was a blur has been a good thing. It has helped me recognize the importance of what we have accomplished together in the last 12 months, and I hope to convey some of that to you.

Strengthening Our Association

Our team has the goodwill to show up daily to care for the needs of members. But all the goodwill in the world won't help if our systems don't function well. Over the past year we have reached a live status on our major information systems upgrade. This has been transformative for our staff's ability to maintain and use the information that is central to all our work. While the majority of the upgrade is done, we look forward to expanding our new systems through more advanced reporting and outreach.

The computer software looks pretty shiny, and we might be tempted to give the most credit to the experts who have helped us. But to my eye, the most substantial portion of this project has actually come from the expertise of our own staff. I want to give a special thanks to Kristi Josephson and Laurie Boyd who have spent many hours articulating just how our governance and financial structures are configured, so that the computers can follow those patterns. The result has been a cutting-edge membership management software that conforms to the bylaws of our association and directly addresses the needs of our members. Totally unique, it connects us to the best practices of 21st Century administration and it fits BCRTA like a glove. It is a significant achievement, and hard-won.

Leading From Within Groups

BCRTA has a very positive culture of cooperation when it comes to sister groups and other partner organizations. We consider ourselves one among many, and any sense of competition

we have is best expressed as a challenge to face our current circumstances and win.

But in the midst of all our alleged non-competition we have somehow developed a reputation as leaders. Often when introducing BCRTA to the representatives of organizations we work with, I have given them a tour of our administrative set up and the communications structures we have online, through email, and in print. Whether those people are leaders of a small non-profit organization or working for multi-million (or multi-billion) dollar operations, the response from the other person is pretty much always the same: *Wow! – I had no idea you were so developed in all those areas.* Our cultural, financial and technological resources are the envy of our sister organizations, and I'm grateful to our team for helping us get there.

Our culture of sharing credit and allowing many to shine is really exemplified in our magazine, PostScript. We stand out from most member organizations in terms of the quality and quantity of material we make available to our members. And the secret sauce isn't secret at all. It's our members, who have enthusiastically joined in the fun and sometimes serious work of sharing their experiences, hopes and growing edges. In June I had the opportunity to host another PostScript Writer's Workshop, which was a big success.

PostScript serves as our flagship because it reflects some basic things about the culture we have developed at BCRTA. We continue to foster a community of life-long learners. That's a culture of belonging, an attitude that seeks adventure, is serious about providing meaningful and essential information, and a climate of respect for one another. The magazine is designed to address the needs of the reader on the day it shows up in their mailbox. It could be an inspirational article that helps reset your attitude for the day, or an intriguing destination featured in a travel feature that sparks an idea for the future. You might be surprised how effective the classifieds section has been as a forum for the exchange of

opportunities. Mostly, the tone of our magazine reflects the spirit of service our organization has towards our members, which they in turn show to their own communities.

This year we plan to expand our communications reach with a renewed focus on social media and online content, specifically more social media posts, video and news articles. Some material will be shorter segments of long-form media we already do, and we will also be sharing updates about retirement and seniors' health from trusted sources. We want to renew our emphasis on electronic communication because members of all ages are likely to spend some time online each week, and we know that we can provide useful information to them. We are welcoming Alina Shamina to our staff in September to help coordinate these efforts.

Got You Covered

BCRTA continues to address the very real need for dependable and affordable insurance coverage that is easy to use. Our sponsored EHC plan reflects the same ethos as the rest of our activity: it's not just about numbers, it is caring for people. Expect our emphasis on member-centered service and coverage to continue. The only way an insurance plan works is if it is built on a financially stable model, and year after year, our strategy in this regard has continued to pay off, with our plan being highest in user satisfaction, continuing its strong performance, many more people choosing our plan, and stability reflected in the regular upgrades to what the plan covers.

Our Place in the Sun

In June I was able to participate once again in the national meeting of retired teachers' organizations from across Canada, at ACER-CART's AGM. BC is well-respected amongst our peers there, not only for our long history with the national group (it was started with

significant leadership from BC retirees) but for our willingness to share resources and ideas with our sister organizations.

One cloud in the sky there was the choice of Ontario's traditional representation to remove themselves from the national body and declare themselves the national organization for retired teachers. Did they ask you? I didn't think so. This overreach on their part is not because they have a particular specialization in all the regional histories or specific needs of other provinces, but primarily because they are built to market an insurance product that competes with ours. A sad state of affairs. BCRTA's position is that only the retirees from each province can meaningfully engage with our own pension plans and governments. It would be a shame if retirees inadvertently gave up on having a meaningful voice in the issues that matter most to their retirement because they got a shiny pamphlet from elsewhere. We're confident that the good work each provincial organization is doing will win the day.

Gratitude

My report would not be complete if I did not acknowledge my gratitude to the BCTF staff, who assist us when we need it, our counterparts at the Teachers' Pension Plan and Pension Corporation of BC who also do invaluable work for our members, our friends in other retiree associations, and our many sister organizations who are pulling in the same direction.

Finally, I redouble my thanks to Kristi, Laurie, Amberly and now Alina, for their professionalism and good cheer. Our staff, committee members and directors are among the most dedicated and conscientious people I have worked with, and I thank them heartily.

To our members and especially our branch leaders, I thank you for the opportunity to proudly serve this worthy cause.

*Respectfully submitted,
Tim Anderson, Executive Director*

FINANCE COMMITTEE

The Finance Committee (FC) successfully pursued its objectives for 2023-24. We met by Zoom on September 18 and November 29, 2023, January 26, May 27 and May 28, 2024, and in person on October 23, 2023, February 12 and April 15, 2024 in Vancouver. Between meetings, work was done using email.

Investments

Throughout the year, the Committee managed the BCRTA Investment Portfolio and monitored the High Interest Savings Account (HISA). The Association currently holds eight GICs.

The Committee continues to use the investment laddering approach adopted in 2022, thus reinvesting mature GIC's for periods of 5 years. Re-investment of two mature GIC's in December 2023 and one in February 2024 was made with interest rates ranging from 4.70% to 4.44%. We now hold GIC's that will mature in December 2024 and in 1, 2, 3, 4, and 5 years thereafter, with interest rates ranging from 4.44% to 5.05%.

The laddering approach is providing better returns: BCRTA is maximizing returns because laddering provides both accessibility and the opportunity to benefit from the longer term GIC rates. Over time, it allows BCRTA to potentially earn more than we would by investing only in 1-year GICs. Laddering GICs reduces risk by reducing the impact of interest rate changes on our investments. If interest rates rise, BCRTA can take advantage of the higher rates by reinvesting the money from the GIC that matures at that time. If interest rates fall, other portions of our portfolio still benefit from the higher rates that were in place when we made the initial investment. Importantly, we can access a portion of BCRTA's GIC portfolio at each maturity.

The HISA has earned interest ranging from 3.50% in August 2023 to 4.8 % in June 2024. All

interest earned from GIC's and the HISA flows to the General Operating Fund.

In the last four years BCRTA has realized surpluses, building our reserves further. It has taken BCRTA 79 years to accumulate these funds and the FC has worked diligently to provide responsible stewardship.

Electronic Payments

The TelPay system is in place and has resulted in fewer paper cheques being written. The Committee encourages Members and Branches to consider use of electronic transactions. This method reduces administrative time, bank charges and mailing costs. Thanks are due to BCRTA staff who arrange the enrollment of payees, document payments for authorization and are available to assist Members and Branches with questions about the electronic payment process. All payments made by BCRTA must be authorized by two BCRTA Board members.

Legal and Compliance

The Committee continues to monitor regulatory requirements regarding BCRTA's various sources of income including regulations related to GST. We continue to engage the law firm Denton's with costs drawn this year from the Legal Costs line in the Contingency Fund. We continue to work with MNP, our audit service provider, on all appropriate governmental filings. Denton's continues to advise us regarding our health benefits plan with costs charged to the Legal Costs line of the Contingency Fund.

Information Systems

In 2022 BCRTA engaged with Encore Business Systems to proceed with Phase 1 and Phase 2a of their proposal. All project costs have been monitored on an ongoing basis and approved by the Board. The rollout of the system occurred in

January 2024. While project development costs were charged to the Growth and Expansion line of the Contingency Fund, software licensing fees are now a regular cost and have been charged to the Computer and Software Services line of the Operating Budget. Thanks are due to BCRTA staff who have devoted many hours throughout the year to assist with the development and implementation of the new system which has improved and streamlined the processes that serve BCRTA Members.

Handbook Updates:

BCRTA Procedure 3.6.1- Expense Vouchers:

Due to rising costs the Committee successfully proposed the following changes to expense claim reimbursements and the details were added to the claim forms:

Effective December 4, 2023 the per diem meal amounts were increased to the amounts allowed by the BCTF per diem meal amounts: breakfast \$20.00; lunch \$25.00; dinner \$40.00

Effective December 4, 2023 cycling mileage was added to BCRTA claimable expenses. Reimbursement rates were set at .26/km.

Effective April 14, 2024, the BCRTA travel rate was set to match the current Canada Revenue Agency non-taxable per kilometer allowance. The current rate is \$0.70/km.

Zone meeting Section F

5. Cooperative planning:

The Committee successfully proposed the following updates:

Claimable expenses guide:

1. for all BCRTA-paid participants: travel, lunch, and coffee/tea/snacks at the meeting
2. for those who drive 175-249km to the meeting site: 1 night hotel + dinner+ breakfast; consideration will be given for exceptional circumstances
3. for those who drive 250+ km to the meeting site: 2 nights hotel + 2 dinners+ 2 breakfasts; consideration will be given for exceptional circumstances
4. the most time- and cost-effective mode of travel will be reimbursed, and car-pooling is expected where it is reasonably possible

5. the rate for hotel accommodation shall be paid for a standard room in a 3- or 4- star hotel (a union hotel is preferred).
6. the cost of meeting space

Auditor

The 2023 AGM approved the engagement of accounting firm MNP. In addition to preparing 2023-24's audit, MNP Partners Ryan Gorder and Chad Sigsworth presented an excellent session to the Board on June 3, 2024: Understanding Financial Statements and Fiduciary Responsibilities.

Member Fees and COLA

A recommendation that came before the 2022 AGM included a policy to adjust the member fee at the same rate as the TPP cost of living adjustment (COLA) each year. In compliance with this policy, the 2023 AGM set the fee for 2024-25 at \$56.00. The yearly COLA adjustment means that membership fees will support the association at a rate that tracks with our members' change in retirement income. Our association will be protected against inflation just as we pensioners are protected against inflation by our COLA.

Branch Support

One of BCRTA's mandates is to safeguard the well-being of our members, and we believe Branches play an important role in this effort. In 2023-24, the Small Branch Grants that were introduced in 2022 were automatically sent to all Branches with fewer than 100 Members along with the Membership dues they receive in the fall. Grants in the amount of \$300.00 were charged to the Membership Branch Grants budget line.

Budget

The Committee was tasked to prepare the 2024-25 budget for presentation to the AGM. With some continuing uncertainty about inflation, this work was challenging. At the end of the 2023-24 fiscal year, we have a budget surplus of \$ 84,673. This good news is largely due to the savings

derived from curtailed in-person meetings and an increase over last year's revenues received from Johnson Insurance, Advantage partners and interest from our investments. However, there remain the unknown effects of inflation that will impact wages, services, meals, travel, hotels and printing. We must budget for all possible expenses that might occur whether or not inflation remains a factor.

Additionally, we were forced to find a new venue for the 2024 Conference and AGM due to an unresolved labour dispute at our previous hotel. Our new venue is much more expensive than our previous site and therefore we have mitigated some costs by offering a per diem for dinner rather than hosting a banquet. Members prefer to have both online and in-person formats, meaning BCRTA must cover both broadcast technology expenses and hotel and catering costs.

Our staff has increased to five employees as of September 1, 2024 and we reflect all salaries and benefits in our budget. Also, while we currently enjoy low running costs for our office arrangements, we recognize that our office space circumstances could change over time. In

the recent past, due to lack of space availability in the building, we were not always able to use the meeting rooms at BCTF. BCRTA needs to ensure that we have the resources required to continue operating independently. Our current reserve funds have not come easily to us – they have been carefully built up over a long time and we must manage them prudently to ensure the sustainability of our organization in the face of uncertainties. With careful budgeting and controls in place, we have every confidence of continued success.

Acknowledgements

The Finance Committee is indebted to our Executive Director Tim Anderson and Office Administrator Kristi Josephson for their insights, advice, and attention to detail throughout the year.

Respectfully submitted,

Finance Committee Members: Arnie Lambert, Caroline Malm (Chair), Dave Scott, Grace Wilson, Stephanie Koropatnick, Cathy Mackintosh Lambright and Linda Watson.

BCRTA Contingency Fund Expenditures

The following amounts were charged against the Contingency Fund during the 2023-24 fiscal year, either to cover unexpected increases in budgeted item costs, or to fund expenditure items not foreseen at budget preparation time in 2023.

Encore Business Solutions	\$162,696	Growth & Expansion (Data System Upgrade Project Management)
Dentons Canada LLP	\$23,326	Legal Consultations (Fudiciary Responsibilities, Insurance contracts)
Personnel Committee	\$2,700	Budget Overrun
National Pensioners Federation	\$5,000	Unbudgeted Co-sponsored Events (NPF AGM)

BCRTA Capital Fund Expenditures

Laptops for Board members	\$21,084
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Notes on the 2024-2025 Draft Budget (see page 17)

REVENUE

1. Provincial fees increase by 2023 COLA %3.8 (and rounded) to \$56.00.

EXPENSES

21. Annual General Meeting - The 2023 AGM was budgeted to be held in-person but due to a labour dispute at the hotel it was an online event resulting in much lower expenses than budgeted; the 2024 AGM is being held at the Hyatt Regency in downtown Vancouver (at the time of planning the labour dispute at our regular hotel was ongoing).
41. Heritage branch projects - The budget for 2024-2025 is increased due to a specific branch request for \$4400.
46. Personnel - The Personnel budget was increased due to contract negotiations in 2024; no contract negotiations are anticipated for 2024-2025.
54. ACER CART fee - The ACER-CART fee is a set .35 cents per BCRTA member.
59. NPF - The NPF will not be holding an in-person AGM in 2024.
62. First Call - At the Board of Directors Oct 25, 2023 meeting: Motion - *That the BCRTA inform First Call that we are ending our affiliate membership. (A second motion passed That the Well-Being Committee investigate affiliate options related to senior' issues.)*
78. Wages - As of September 2024, the Media Coordinator is joining current staff; this salary is added to the wages budget line; There is no anticipated need to budget for short term or transitional staffing in 2024-2025.
80. Legal - The BCRTA will be requiring legal consultation regarding insurance programs.
87. Computer software and services - The budget requires increases to account for licensing fees for the new CRM system.

BCRTA 2024-2025 DRAFT BUDGET

		Budget 2023/24	Year End 2023/24	Proposed 2024/25 Budget
	REVENUES			
	<i>OPERATING INCOME</i>			
1	Provincial Fees	\$806,000.00	\$797,440.00	\$873,600.00
2	Johnson Insurance ASA	\$260,000.00	\$288,625.70	\$308,800.00
3	Johnson -Travel Insurance Medoc	\$162,685.68		
4	Johnson-Long Term Care	\$1,219.35		
5	Johnson - EHC/Travel Insurance	\$111,293.06		
6	Johnson - Home. Ins	\$12,712.05		
7	Johnson - Life Insurance	\$715.56		
9	Advertising Revenue	\$33,000.00	\$23,431.25	\$33,000.00
10	Advantage Partner fees	\$23,000.00	\$33,947.00	\$33,000.00
11	Total Operating Revenue	\$1,122,000.00	\$1,143,443.95	\$1,248,400.00
	<i>INVESTMENT REVENUE</i>			
12	Interest Earned - Operating Account			
13	Income Earned on Investments	\$55,000.00	\$57,950.41	\$45,000.00
14	TOTAL INVESTMENT REVENUE			\$45,000.00
15	TOTAL REVENUE	\$1,177,000.00	\$1,201,394.36	\$1,293,400.00
	EXPENSES			
	<i>MEETING EXPENSES</i>			
16	AGM/Conference Accommodation	\$67,000.00	\$11,240.17	\$148,000.00
17	AGM/Conference-Meals	\$48,000.00	\$4,321.57	\$62,000.00
18	AGM/Conference Meeting Travel	\$38,750.00	\$3,958.17	\$40,000.00
19	AGM/Conference Other Expenses	\$32,000.00	\$16,831.94	\$35,000.00
20	AGM Print Materials & Mailing	\$2,000.00	\$2,869.73	\$3,000.00
21	AGM/Conference Total Expense	\$187,750.00	\$39,221.58	\$288,000.00
22	Directors Accommodation	\$42,000.00	\$33,259.21	\$38,000.00
23	Directors Meals	\$8,000.00	\$9,765.65	\$10,000.00
24	Directors Travel	\$15,000.00	\$19,422.78	\$24,000.00
25	Directors Other Expenses	\$5,000.00	\$3,161.79	\$7,000.00
26	Directors Training	\$2,000.00	\$1,837.50	\$2,000.00
27	Branch Travel	\$7,500.00	\$8,693.21	\$10,000.00
28	Directors Expenses Total	\$79,500.00	\$76,140.14	\$91,000.00
29	Committee Accomodation	\$8,000.00	\$5,826.67	\$8,000.00
30	Committee Travel	\$10,000.00	\$7,829.10	\$10,000.00
31	Committee Meals	\$3,500.00	\$3,428.63	\$3,500.00

		Budget 2023/24	Year End 2023/24	Proposed 2024/25 Budget
32	Advocacy	\$0.00	\$0.00	\$0.00
33	Issue Action Grants	\$0.00	\$0.00	\$1,000.00
34	Communications Committee	\$2,000.00	\$0.00	\$1,000.00
35	Media and Promotions	\$9,000.00	\$2,595.78	\$10,000.00
36	Excellence In Education	\$1,350.00	\$380.40	\$1,000.00
37	Golden Star Awards	\$10,000.00	\$3,000.00	\$10,000.00
38	Finance Committee	\$2,000.00	\$0.00	\$2,000.00
39	Health Benefits Committee	\$2,500.00	\$982.04	\$5,000.00
40	Heritage Committee	\$2,250.00	\$250.00	\$2,250.00
41	Heritage Branch Projects	\$6,000.00	\$6,000.00	\$9,400.00
42	Member Well being Committee	\$2,000.00	\$72.08	\$2,000.00
43	Membership Committee	\$4,900.00	\$1,477.06	\$5,575.00
44	Pensions/Benefits Committee	\$8,000.00	\$5,988.41	\$8,000.00
45	Retirement Workshops	\$7,000.00	\$3,228.60	\$5,000.00
46	Personnel Committee	\$1,000.00	\$3,753.72	\$1,000.00
47	Committee Expenses Total	\$79,500.00	\$41,058.77	\$84,725.00
48	BCTF AGM	\$3,000.00	\$1,316.39	\$1,500.00
49	Zone Meetings	\$10,000.00	\$8,988.98	\$10,000.00
50	BCRTA Representation	\$2,000.00	\$395.20	\$1,000.00
51	TPPAC	\$4,000.00	\$2,389.23	\$4,000.00
52	TOTAL Other meeting expenses	\$19,000.00	\$13,089.80	\$16,500.00
53	TOTAL MEETING EXPENSES	\$365,750.00	\$169,510.29	\$480,225.00
	<i>AFFILIATE FEES</i>			
54	ACER-CART - Fee	\$6,000.00	\$6,102.25	\$6,200.00
55	ACER-CART Translation	\$500.00	\$0.00	\$500.00
56	ACER-CART - Travel	\$2,500.00	\$3,076.22	\$2,500.00
57	ACER-CART - TOTAL	\$9,000.00	\$9,178.47	\$9,200.00
58	NPF - Fee	\$350.00	\$350.00	\$350.00
59	NPF Delegates' expenses	\$2,500.00	\$1,532.90	\$0.00
60	NPF - TOTAL	\$2,850.00	\$1,882.90	\$350.00
61	CCPA - Fee	\$500.00	\$500.00	\$500.00
62	First Call - Fee	\$500.00	\$0.00	\$0.00
63	COSCO - Fee	\$500.00	\$500.00	\$500.00
64	BC Health Coalition - Fee	\$500.00	\$500.00	\$500.00
65	Total other Affiliate fees	\$2,000.00	\$1,500.00	\$1,500.00
66	TOTAL AFFILIATE FEES	\$13,850.00	\$12,561.37	\$11,050.00
	<i>EMPLOYEE EXPENSES</i>			
67	Wages & Salaries	\$389,000.00	\$376,381.09	\$459,560.00

		Budget 2023/24	Year End 2023/24	Proposed 2024/25 Budget
68	Contractual Obligations	\$15,150.00	\$8,378.11	\$17,600.00
69	Staff Professional Development	\$9,000.00	\$3,934.50	\$11,000.00
70	Short Term Staffing	\$20,000.00	\$0.00	\$0.00
71	New/Transitional Staffing	\$62,000.00	\$0.00	\$0.00
72	CPP Expense	\$14,000.00	\$14,883.40	\$20,000.00
73	EI Expense	\$5,500.00	\$5,613.96	\$7,500.00
74	EHB & Dental Benefit	\$24,500.00	\$29,632.06	\$39,000.00
75	Municipal Pension Benefit	\$36,250.00	\$33,086.89	\$44,650.00
76	Life Insurance Benefit	\$5,320.00	\$5,368.00	\$6,700.00
77	WorksafeBC	\$500.00	\$333.25	\$500.00
78	Total Employee Expenses	\$581,220.00	\$477,611.26	\$606,510.00
	GENERAL & ADMIN EXPENSES			
79	Accounting & Audit	\$10,000.00	\$10,716.30	\$12,500.00
80	Legal	\$0.00	\$0.00	\$10,000.00
81	Bank Charges	\$1,500.00	\$1,700.41	\$2,000.00
82	Office Supplies	\$5,000.00	\$3,908.68	\$5,000.00
83	Postage & Courier	\$2,000.00	\$42.26	\$1,000.00
84	Storage	\$2,700.00	\$2,308.31	\$3,000.00
85	Photocopying & Printing	\$6,000.00	\$7,792.24	\$8,000.00
86	Telephone & Internet	\$4,000.00	\$2,705.95	\$4,000.00
87	Computer Software & Services	\$10,000.00	\$27,702.00	\$18,000.00
88	Website & Online Services Support	\$5,000.00	\$2,850.75	\$4,000.00
89	Equipment Maintenance & Upgrades	\$6,000.00	\$393.06	\$6,000.00
90	Executive Director Tech Allowance	\$6,000.00	\$6,000.00	\$6,000.00
91	Staff Travel	\$4,000.00	\$2,836.54	\$5,000.00
92	Service Recognition	\$1,000.00	\$932.48	\$1,000.00
93	President's Discretionary Fund	\$1,000.00	\$259.07	\$1,000.00
94	Directors/Staff liability insurance	\$6,875.00	\$6,654.00	\$7,000.00
95	General Liability Insurance	\$2,500.00	\$2,797.00	\$3,000.00
96	Branch Grants	\$6,000.00	\$5,100.00	\$6,000.00
97	Postscript Production	\$90,000.00	\$93,343.91	\$109,766.00
98	Postscript Support	\$24,000.00	\$12,157.75	\$15,000.00
99	Postscript Mailing	\$49,000.00	\$54,730.43	\$55,000.00
100	Consultants - Systems & Administration	\$0.00	\$0.00	\$0.00
101	General & Admin Total Expenses	\$242,575.00	\$244,931.14	\$282,266.00
102	TOTAL EXPENSES	\$1,203,395.00	\$904,614.06	\$1,380,051.00
103	NET INCOME	-\$26,395.00	\$296,780.30	-\$86,651.00

ACER-CART REPORT

A development that had long been anticipated took place at the end of November 2023 with the RTO (Retired Teachers of Ontario) leaving the ACER-CART. Needless to say this has had a significant impact on the organization and required a reassessment of operations. As part of this reassessment a SWOT analysis was conducted. Each affiliate organization was asked to complete a survey to determine what it saw as the strengths, weaknesses, opportunities and threats posed by the change in circumstances. This survey was duly completed by the BCRTA and submitted in order to provide guidance to the executive as it faced this uncertain future.

In the meantime the executive considered a number of draft legislative changes which were put to this year's AGM. Another key element of activity is political advocacy focusing on major objectives which include:

- Expansion of the National Pharmacare Program
- Aging in place
- Changes needed to the Canadian Dental Care Program

The 2024 AGM held in June underscored the rather precarious future facing the organization. The meeting was held in the offices of the CTF (Canadian Teachers' Federation) as a cost saving measure. An in-person AGM will now be held every two years with regional meetings in the odd years. A budget was passed with a surplus/deficit of \$50.00 reflecting the change following the loss of the RTO. The total membership of ACER-CART for 2022-2023 was 167,852. For 2024 total membership stands at 88,234 with a consequent loss of revenue of approximately \$19,768. A decision to increase the fee was not brought forward or considered.

Far from this change of circumstances having a negative impact on morale it has strengthened resolve to ensure the ACER-CART will continue to be the national voice for retired teachers as the reports from the committees made clear.

It was emphasized throughout the meeting that working with other like-minded organizations was going to be critical for the effectiveness and success of ACER-CART in pursuing its major priority for 2024-25 of developing strategies for aging at home. The strategies adopted are:

- a. Advocate for the development and implementation of National Senior's Strategy which includes a universal national Pharmacare program and combats the move towards privatization.
- b. Advocate for a public health care system that prioritizes care in seniors own homes for as long as possible.
- c. Support members in their efforts to achieve the full cost of living pension adjustments; and
- d. Complete the strategic plan

The Retired Teachers of Ontario (RTOERO) has developed its own insurance plan which is now being offered to retirees across the country and by extension membership in the RTOERO regardless of jurisdiction. The BCRTA has received enquiries from our members expressing interest in the insurance plan. In our view this is not in the best interests of maintaining a coherent national voice for retired teachers. It is clear the RTOERO now wishes to be seen as that voice and that expanding its membership and insurance scheme as taking on that role. In short, we do not think retired teachers' associations should attempt to capture a larger membership in this manner. This has set up an unfortunate dynamic where the RTOERO is competing with the ACER-CART to be that national voice. As indicated earlier the ACER-CART is determined to not let that happen.

One of the ways we can continue our support is to raise awareness amongst our members of the importance of having a voice at the federal level and the work that ACER-CART does on our behalf.

Respectfully submitted,
David Denyer, BCRTA Representative to ACER-CART

ADVOCACY COMMITTEE

The Advocacy Committee is made up of the Table Officers. The committee meets to deal with matters that are appropriate for the pursuit of the goals of the Association; issues for which we can advocate for the betterment of our members and seniors in general, as well as supporting public education.

The committee met several times to this year, made recommendations to the BCRTA Board, and contacted both provincial and federal officials regarding a wide range of initiatives.

The two significant issues were the national Pharmacare program, and the Canadian Dental Care Program (CDCP). Both programs are now in place, which represents a significant improvement for the health of Canadians; however, there is still a need for improvement of both programs. The list of medications covered by the Pharmacare program needs to be expanded beyond diabetes medications and contraceptives, and the CDCP fails to address the needs of low-income teacher retirees. We will continue to press for improvements to both programs.

Other actions this year have included;

- A letter to the Minister of Labour in support of Unite 40 regarding the unfair labour practices of the employer of the Richmond Sheraton hotel,
- A letter to the Premier regarding the lack of resources for seniors living in rural BC,
- The distribution of information and encouragement to members to work with the Seniors Advocate's Survey of Long-Term Care residents,

- Meeting with the BCTF to discuss Teacher Pension Plan investments,
- Support of the Institute for Public Education/BC (IPE/BC) "Hopes and Dreams for Public Education" campaign, and
- Development of an "Elections Booklet" for the October 2024 provincial election.

As well as our individual work, we have continued our affiliation with the RR Smith Foundation, National Pensioners Federation, ACER/CART, BC Health Coalition, COSCO, Canadian Centre for Policy Alternatives(BC), and BC FORUM, working together with these organizations to improve the lives of members and seniors.

An interesting addition to our work this year has been the exploration of a joint effort with the BCTF to assist the Namibian National Teachers' Union (NANTU) in establishing a retired teachers' organization. While this work is not primarily a member advocacy project, it is of benefit to retired teachers elsewhere, and we believe that what we learn from NANTU will be of long-term benefit to the BCRTA.

Respectfully submitted, on behalf of Caroline Malm, Dave Scott, and Grace Wilson,

Arnie Lambert, President

COMMUNICATIONS COMMITTEE

The Communications Committee has general oversight of the communication processes and initiatives of the BCRTA. These include primarily the 'Connections' newsletter and quarterly magazine 'PostScript'. In addition, the management of the website and the arrangement of special events such as the video steaming of speakers are items on which the committee has input.

All these areas have featured in the work of the committee over the past year 2023-2024. The purpose and design of the newsletter has been reviewed with an emphasis on timeliness and coverage of new and emergent topics. The direct to members nature of Connections is seen as a particularly valuable way of updating members on the benefits offered through the BCRTA and partner organizations and services. Notices of special events and accessible videos and recordings of past events are posted along with archived news items. There is some concern as to the general awareness of Connections and the degree to which it is actively used. Aside from the website the only other point of access is through the member's email which is dependent on having current contact information.

Each issue of Post Script is reviewed and suggestions made for future articles. There has been an effort to include a varied range of topics and provide for diverse interests. The responses, particularly to the more recent issues have been most positive. Aspects of design and formatting are often up for discussion.

A redesign of the website has been under consideration for some time and a 'new look' is now in place. It is hopefully more attractive, clear and easier to navigate. This new version is in place for now but may be subject to change depending on members' reactions.

The contemporary media landscape is changing rapidly and different modalities are used increasingly such as streaming video, aural transcriptions of articles, podcasts and with the advent of AI greater interactivity. The degree to which it is possible to explore these other avenues is heavily dependent on the resources available. It remains to be seen to what degree we can utilize some of these opportunities but aiming to have expanded use of communications technologies has resulted in the decision to hire an additional staff member with direct responsibility in this area. A search for a suitable candidate was conducted and eventually selected. It is anticipated that the new staff member will begin work in September of this year.

A 'writers' workshop' was held on June 25th and it looks like becoming an annual event.

I'd like to express my thanks to the committee members for their support and contributions. We've often had spirited meetings providing valuable ideas and opinions.

Respectfully submitted,

David Denyer, Chair

*Committee Members: Grace Wilson, Lori Dennill,
Pat Thiesen, Rosalind Kellett, Judith Blakeston,
Debra Page*

EXCELLENCE IN PUBLIC EDUCATION COMMITTEE

An important function of the committee is to publicize and adjudicate the yearly applications for the GOLDEN STAR awards and subsequently to arrange for the presentation of the awards (the handsome statuette and a cheque for \$1500.00) to the successful classes. This year the awards went to a class at Greenwood Elementary and Port Alberni. Unfortunately there were no entries this year that qualified for the Royal Canadian Legion award. Margaret reached out to the Legion and was thanked that our awards can recognize their organization when appropriate.

You will all have read the excellent article in Postscript (Winter 2023) written by our member Larry "How things have changed" which, although credited to the Heritage committee is also VERY pertinent to the goals of our committee. In fact, there is much crossover since much of the work of the Heritage Committee highlights the work done to enhance the excellence of public education in this province in previous days.

If you haven't seen it, please dig out your copy of Postscript, Summer 2024, turn to page 60 and read "Hopes and Dreams for Public Education." Although the author is Steve Cardwell, I'm sure our own Larry Kuehn had much to do with it. Many of us are no longer actively engaged in public education but we still care deeply. We are urged to "join the project" and I hope branches will engage in doing this and, one day, our public education system will be recognized as the best in the country.

This committee is always on the lookout for interests and concerns to help promote public education, so if you have ideas or suggestions, please send them in to the BCRTA office and they will be forwarded to the committee.

*Respectfully submitted,
Margaret Sutton, Chair*

*Committee Members: Gail Chaddock-Costello,
Larry Kuehn, Cathy Macintosh-Lambright, Barb
Mikulec, Louisa Sanchez*

HEALTH BENEFITS COMMITTEE

The Health Benefits Committee is responsible for the insurance plans administered by the BCRTA. Our main professional consultant is Lisa Hansen from Johnson Insurance.

Johnson Extended Care and Prestige Travel

We continue to see significant growth in this plan. There were 3,070 insured individuals at the end of February 2024.

Beginning in September 2024 we are adding Pharmacogenetic testing for some identified conditions.

Travel premiums will increase by 7.5% this September and 5.4% for the Extended Health portion. (We had just a 2% increase last year.)

Dental

Also, as of February 2024, our dental insurance plan had 1,123 insured individuals. The premiums will increase by 5.8% this year. (This compares to the sizeable 15.9% increase last year.)

MEDOC

Our MEDOC travel plan has 6,325 individual members as of February 2024.

General Comments

The continued strong growth in our plans is attributable to the quality of our offerings and the branch visits that explain the available options. Between Lisa Hansen, Arnie Lambert, Gerry Tiede, Caroline Malm, Grace Wilson and Dave Scott, most branches have been visited with insurance information provided. Also, more than 1,200 active teachers participated in BCRTA's pre-retirement workshops where they received information about our insurance plans, their pensions and BCRTA.

Each year we make improvements to our plans based on feedback we receive from members. Here are the results of recent beneficial changes:

- Our Extended Health Care plan provides \$100/year for vaccinations. This has been a very popular addition; this past year Shingrix (Shingles vaccination) was the third highest drug cost claimed. It shows that our members are using their plan benefits wisely - to prevent possible illness in the future.
- Hearing loss, as one ages, is associated with cognitive decline, depression and communication problems as well as a shortened life expectancy. Last year we increased the allocation for hearing aids in our EHC plan to \$1,400 every 4 years. As a result, more members are buying hearing aids and the costs paid by our plan have doubled. This as a win for our members who are taking steps to improve their quality of life.

The Teachers' Pension Plan Board of Trustees has just announced improvements to the Green Shield coverage provided to their members effective on January 1st, 2025. They have also made some changes that mitigate the cost of the improvements, but we do not know what premium increases they will enforce at that time. Because our plan renews on September 1, we have already announced our improvement and premium increases. However, we will be working with Johnsons to seek additional improvements for our plan for next September.

Development of our Insurance Programs

BCRTA unveiled a new strategic plan at our AGM in 2017 that has stimulated growth and value in provincial and branch membership to this day. We added services to members,

improved our communication products, preserved our member-led governance, and professionalized our operations by adding staff.

A fifth goal was to grow and gain more control over our insurance plans. Quality, cost-effective, service-focused group insurance programs are often the key reason that people join BCRTA. Since 2017 we have taken careful, measured and successful steps:

- We have increased participation in EHC and dental plans by 400%.
- Our 2021 survey showed especially high levels of satisfaction with our products and the service that members receive from both Johnson and the BCRTA office.
- The insurance reserves are now owned by BCRTA rather than the insurance company. The rate stabilization reserve is used when the plan has been faced with unexpected, but temporary high costs, rather than additional premium increases.
- We have made plan improvements each year, based on member feedback.
- We now use the refund-accounting model for our EHC and dental plans. This means that we accept some responsibility for the occasional poor experience – that’s when we use our reserve funds. But it also means

that the more frequent surpluses in the plan are owned by our BCRTA plans, rather than becoming an additional windfall profit for the insurance company.

- We have continued to enjoy an excellent relationship with Johnson Insurance who serve as our consultant and broker. To be sure we have done our due diligence, BCRTA has also used the services of a lawyer and an independent insurance professional to advise the committee on contractual and other issues.

You may recall that Johnson has been purchased by the Intact Insurance Company – the largest insurance company in Canada. You are also likely aware of Belairdirect, one of their other retail subsidiaries. We have been told that the ‘Johnson’ name will disappear in the next year so we will no longer be able to describe our plans as Johnson plans. We will need to rebrand our insurance offerings and will unveil our renamed suite of insurance plans in the months to come.

*Respectfully submitted,
Gerry Tiede, Chair*

Committee Members: John Chisamore, Arnie Lambert, Dale Lauber, Liz Mackenzie, David Scott, Grace Wilson, Tim Anderson (ED)

HERITAGE COMMITTEE

The Heritage Committee consists of seven members including the chair, three of whom are also Directors. While most of the committee goals are ongoing, we worked diligently this year toward making progress on each of our goals for 2023-24. We met in person at the BCTF building on October 24, 2023, February 13 and April 16, 2024 and also met via Zoom on November 29, 2023 and May 28, 2024 as well as an extraordinary meeting on June 17, 2024. Between meetings, communication and committee work continued via email.

Progress on our 2023/2024 Goals:

- Continue to promote the availability of BCRTA Heritage Project Funding Grant Criteria and Application forms & Improve accessibility of grant application on the website. The first two goals are related as both focus on improving the ability of Branches to learn about and access our Grants for Heritage projects. In consultation with the Executive Director, we made suggestions for streamlining the website search function leading to the grant page and provided a brief article for inclusion in Connections to highlight the ease of finding the Grant applications on the website.
- Continue to administer and adjudicate heritage grant applications on behalf of the BCRTA. This goal constitutes the prime directive for the Heritage Committee. After a couple of applications received at the beginning of the year, we experienced a long drought of applications and began to be concerned about being able to spend our grant allocation. We needn't have worried, however, as the end of the year brought a small flood of applications, allowing us to spend every penny of the grant allocation and even leading us to make a special request for additional funding to meet the demand. Branches who received monies in the form of Heritage project grants in 2023/2024 include: Cowichan Valley RTA, Prince George RTA, Greater Victoria RTA with Lower Vancouver Island RTA, Kootenay Columbia RTA and Campbell River RTA.
- Follow-up with recipients of heritage grant monies to provide progress reports and a final report on completion. This year, the Chair was tasked with the process of composing and sending follow-up letters in a one-year interval after a grant was conferred. This has been successfully completed and we will continue this practice for the coming year. It has been very useful to maintain an ongoing correspondence with grant recipients.
- Complete cataloguing the BCRTA Heritage Library Collection with use of a searchable database. The cataloguing process for most of the collection is nearing completion. One element of this goal, however, has taken a delightful and unexpected turn in recent months; After nearly two years of doggedly sorting, preserving and cataloguing the large 'found' collection of historic original documents related to the failed Teachers' Investment and Housing Cooperative as well as the activities of the Ad Hoc BCRTA Committee struck to respond to the event, an April committee field trip to the Rare Books and Special Collections department at UBC unexpectedly resulted in a request from the UBC Archivist to take over the collection and provide professional archiving tools and skills to complete the task. As the goal of this arduous process has always been to make the TIHC materials accessible to the wider public for research purposes, the result has been that the materials have now been donated to the UBC Special Collections, in the care of the Head Archivist, Krisztina Laszlo. This event took place on June 19, 2024 with a visit by Larry Kuehn and Stephanie Koropatnick.
- Digitize the Heritage Library (deferred pending completion of cataloguing Library collection). After careful research regarding the feasibility and costs involved in digitizing the entire BCRTA Heritage Library collection, this goal has been shelved in favour of a much simpler process of creating a searchable database with each item represented by a cover image and an abstract.
- Update history of BCRTA for website. This goal was achieved in 2022/2023 and confirmed in 2023/2024.

- Visit a heritage site/find a speaker who can help us to guide groups with collections. This goal was achieved with the committee's visit to the UBC Rare Books and Special Collections department on April 18, 2024. The visit was both interesting and informative and resulted in a favourable resolution of our seemingly never-ending attempt to catalogue the historic documents and materials related to the collapse of the Teachers' Investment and Housing Cooperative.
- Create an article commemorating the 50th anniversary of the Status of Women/History of progress toward equality. Larry Kuehn, our resident expert researcher and writer, composed and delivered an excellent article

on the 50th Anniversary of the establishment of the Status of Women in the BCTF. This article appeared in the Winter 2023 issue of Postscript.

- Apply for membership in the BC Historical Society. Request \$75 to cover the membership fee. This goal has been achieved and will be maintained into the future.

Respectfully submitted,

Stephanie Koropatnick, Chair

Committee Members: Margaret Sutton, Carol Baird-Krul, Larry Kuehn, Louisa Sanchez, Sylvia Malthouse, Rosalind Kellett

MEMBER WELL-BEING

Our 5-member committee met five times during the 2023/24 year. We worked on the following goals to obtain information to share with our fellow retirees through articles in Postscript and Connections, our two BCRTA publications.

- Support ACER-CART (Canadian Association for Retired Teachers) initiatives such as the National Pharmacare Plan
- Develop Resources supporting physical, mental and emotional well-being of BCRTA Members
- Develop strategies to summarize and share the data from the 2023 BCRTA Health and Community Survey with our members to further develop their well-being.
- Aging-in-the-Right-Place workshops and information.

We reviewed the results from the 2023 BCRTA Health and Community Survey and determined that, while many of our members have done the

paperwork needed for the future such as wills and power of attorney (90% and 73% respectively), few had given thought to future housing (32%) or to what is available for independent living (17%). This led to the development to a list of future topics for us to investigate. For example: As a group, we were able to tour the Langley Dementia Village and report back to our members through Connections. We are working on reviewing resources available in B.C. regarding Well-Being topics with the goal of providing a list of these topics on our BCRTA Website.

It has been a productive year for the Well-Being Committee and we look forward to future related work being shared with all members.

Respectfully submitted,

Lori Dennill, Chair

Committee Members: Carol Baird-Krul, Stephanie Koropatnick, Barb Mikulec, Debbie Page, and Pat Thiesen

MEMBERSHIP COMMITTEE

The committee met 5 times this year, 3 times in person and twice and via Zoom

Membership Data to June 30th 2024

BCRTA Membership June 30,2024 was 17,648. There are 40,000 members in the Teachers' Pension Plan- indicates we have room to grow! There are 1419 Life Members (over age 90). Sadly, we have had 238 members pass - members who will be dearly missed by both friends and family. From January – June we have provided 431 new free first year memberships. We had 105 new members join the BCRTA this June alone!

Accomplished This Year:

Described below are what we undertook and/or accomplished this year (2023-2024) in support of the BCRTA Goals of “promoting the interests of and guarding the welfare of its membership” and reflecting each of the Membership Committee mandates :

1. Encourage all persons eligible for membership in the BCRTA pursuant to the Bylaws to become members of the Association:
 - The Board agreed to continue First Year Free membership to promote new members to explore our services and benefits - 85 % of these new members continue.
 - We have improved relationship with the Teachers Pension Plan Board. The TPP Board has agreed forthrightly the BCRTA is the voice of retired educators in BC. Subsequently we expect a more fulsome description of BCRTA's identity and services in literature provided by Pension Corporation online and in print.
 - Our Executive Director, in concert with Stuart Morgan, Executive Director of the TPP, developed a draft newsletter for TPP Board approval to be mailed this Fall to all existing and new retirees who

receive a TPP pension but who have not yet joined BCRTA, to advise them of their right to join and the benefits of doing so.

- Contact will be through a “blind” mailing for privacy. Other public sector retiree groups have been able to do this, with significant success in their Membership growth.
2. Prepare and distribute information showing the benefits of BCRTA membership:
 - Updated the Summary of Advantage Partners services and distributed to all Branches
 - Obtained and implemented Telus as an Advantage Partner and they offer competitively priced cell phone plans with an excellent support network.

BCRTA Travel 2023-2024

- 2023 Early Spring – hosted Portugal (Algarve) 3 week long-stay (Liz Mackenzie)
 - 2023 Late Spring – hosted Croatia trip and stay (Gerry Tiede)
 - 2024 Fall – Newfoundland and Labrador group trip is fully booked (Grace Wilson)
 - 2024 Fall – Spain (Malaga) 3 week long-stay almost full (Linda Watson)
 - The Group Travel Leader Application had excellent response and the Travel Committee (Grace Wilson, Gerry Tiede, Dave Scott) has added additional leaders for group trips – answering our need for succession and an ability to offer greater trip variety (Themed trips, Canada trips, River cruises, Bike and Barge trips)
3. Encourage and assist in the formation of new Branches:
 - No new branches formed this year, our emphasis was on maintaining and supporting existing Branches.

4. Encourage two-way communication between Directors and Branches to promote co-operative relationships:

- Our President, Arnie Lambert visited in-person a huge number of Branches this year.
- 2024 AGM will be both via in-person and with Zoom participation. The Conference will be broadcast live on You-Tube.
- In-person Spring Zone meetings were held May 2024 led by assigned BCRTA Directors and the generous help of local host Branches – an integral part of our network province-wide.
- Application forms to BCRTA Committees now provide a brief description of work involved so apply!! Directors and Committee members have term limits!!
- The Summer Postscript has application forms for all Committee and Board positions. We encourage you to apply if interested in rewarding leadership and volunteer service for those also retired – further information at office@bcrt.ca.

5. Assist Branches in recruiting and retaining their Executive Members:

- Major work completing a revised and much improved PowerPoint on Branch Succession and Recruitment distributed to all Branch Presidents.
- Continued funding for all Branches to “take a prospect out for coffee or lunch” as part of Branch Executive member recruitment processes. (\$50.00 per prospect meeting)
- Sharing Branch group activities with all Branches. (local modifications to be made as needed)
- Inter-Branch sharing at Zone meetings, and invitations to joint workshops and presentations.

6. Advise Branches experiencing other operational difficulties and offering assistance:

- Reviewed, revised and distributed a new Branch Handbook to all Branches.
- BCRTA now provides permanent \$300

operational grant to all small locals. (<100 members)

- Assisted Branch Executives with succession and membership stability concerns with both in-person visits, zoom meetings, and distribution of a PowerPoint presentation.
- Maintaining the strong partnership with Johnson Insurance (travel, house, health insurance) and with Trip Merchant (trip planning and hosting). Also, we partner with Collette Travel and Merit Travel and have continued participation by all our Advantage Partners.
- Most members have BCRTA annual fees deducted from their September pensions. Others may pay membership fees on-line, now a well-established practice as opposed to writing and mailing cheques.
- Fees now permanently tied to rate of inflation in future. Last year’s AGM saw annual fees rise from \$52 to \$56 commencing July 1 2024 and a further \$5.00 optional to the R.R. Smith Foundation.

Membership Growth Awards 2024

In 2023 Winners were: Comox Valley, Delta, and Abbotsford. Awards will again be presented at the Fall 2024 AGM. The awards recognize the highest growth per capita in three categories: small (up to 200) mid-size (200-500) and large (over 500) Branches.

Next year our Membership Committee will anticipate involvement in:

- Working toward expanded use of the Teams communication system.
- Develop speaking notes for the PowerPoint- Succession for Branches.
- Contributing pertinent articles and information to a newly updated BCRTA website, to the Connections newsletter, and to Postscript.
- Responding as well to anticipated increased membership numbers given

the more fulsome description of BCRTA's identity as the voice of retired educators and the services it offers in literature provided by Pension Corporation online and in print.

- Explore on-line down-loadable or removable discount coupons inserted in Postscript publications.
- Obtaining BCTF permission to have BCRTA/Branch RTA Reps on the agenda of at least one BCTF Local Union/ Association Staff Rep Meeting annually – an excellent point of contact for “staff room” material distribution.
- Review, refine, and create existing and new material to assist members and Branches.

As Chairperson I express my most sincere appreciation to volunteer members of the Membership Committee. We have had a very productive and successful year due to the many creative and helpful ideas, the

cooperation, and the attitude of “getting things done!” They are such good people who work hard to serve your interests, to meet your needs, and are intent in growing a healthy organization.

The Membership Committee activities often involve other BCRTA Committees and particularly the work of our staff – we are so thankful to Kristi Josephson, Office Administrator; Laurie Boyd, Administrative Assistant; Amberley Tse, Receptionist and Tim Anderson, Executive Director.

*Respectfully submitted,
Dave Scott, Chair*

Membership Committee Members: Dave Ellis (Vancouver), Laurence Greeff (Langley), Cathy Macintosh Lambright (Terrace), Liz Mackenzie (Comox), Pat Thiesen (Delta).

PENSION & BENEFITS

Meetings

The Pensions and Benefits Committee met 5 times this year, a combination of in-person and Zoom meetings. There are 7 committee members who are experienced in the areas of teacher pensions and health benefits: Al Cornes, Arnie Lambert, John Chisamore, Elizabeth MacKenzie, Carolyn Prellwitz, Judy Stewart, and Linda Watson (Chair).

BC Teachers' Pension Plan

The P&B Committee monitors the health of the Teachers' Pension Plan. One of our committee members, Al Cornes, represents the BCRTA as a Trustee on the TPP Board of Trustees. Al is an invaluable source of insight on the Plan.

We are working with the Pension Board this fall to provide a communication that will go out to all pension plan members about the services that the BCRTA can provide to retirees.

At the last actuarial valuation, the plan was 105.3% funded.

At the end of 2023, Teachers' Pension Plan assets were \$37.96 billion. This is a big improvement from the year before, when losses during 2022 left the fund at \$35.913 billion.

2023 Results (unaudited)

Plan Assets: \$37.96 billion

1 year return: 7.6%

5 year annualized: 7.8%

10 year annualized: 8.0%

Plan membership: 106,774

Active 51,429

Retired 41,906

Inactive 13,439

Ratio, working to retired 1.23:1

Average annual pension: \$35,200

Average new pension in 2023: \$39,500

Inflation Adjustment

We are extremely fortunate to have robust inflation protection as a part of our pension plan. In fact, it's the best protection of all teacher pension plans in Canada.

For January 1, 2024, the Board of Trustees awarded a 3.8% cost of living increase to our pensions to fully match the September over September rise in the Canadian Consumer Price Index. September is the end date used for TPP COLA decisions. Although cost of living adjustments are not guaranteed in our plan, the Inflation Adjustment Account has been able to provide full COLAs so far. Once granted, a COLA becomes a guaranteed part of your pension.

Pre-Retirement Workshop Programme

Under the leadership of Al Cornes, we continued offering retirement workshops to active teachers across the province: Understanding Your Benefits and Income in Retirement.

Advertising through the BCTF Local Associations, school districts, and our own website, we provided 22 workshops this year. Some 1400 participants attended at online sessions, in person after school in locals, or on district or provincial Professional Development Days.

Our workshop email address has been popular, where attendees can email their personal questions to the presenters for individual advice. Many thanks to our presenters: Al Cornes, Gerry Tiede, Arnie Lambert, Carolyn Prellwitz, Elizabeth MacKenzie, Judy Stewart, and Linda Watson, and the production magic of Tim Anderson.

Health Benefits

The Committee also monitors the Green Shield health benefit plans provided through the Teachers' Pension Plan. The Pension Board has completed its review of their Green Shield EHC

and Dental plans. They recently announced changes to the Extended Health plan that will begin in January 2025. For details, see the Board Communique of July 4, 2024, at <https://tpp.pensionsbc.ca/board-communique-july-4-2024>

Teachers' Pension Plan Advisory Committee and BCTF Pensions Committee

BCRTA was represented at TPPAC and at the BCTF Pensions Committee by Elizabeth MacKenzie and Linda Watson. These committees provide pension advice to the TPP Plan Member Partner (the BCTF), and engage the views of active teachers, school administrators, plan member Trustees, and retired teachers.

Committee Professional Development

Although Pensions & Benefits Committee members have considerable pensions experience, it's necessary to keep current with developments in the field. Committee members attend conferences for ongoing PD. Liz MacKenzie and Al Cornes attended the SHARE Summit, and Linda Watson presented a session at their Pension Trustee Bootcamp. SHARE focuses on responsible and sustainable investing and fiduciary duty. John Chisamore, Judy Stewart, and Al Cornes attended the BC Public Sector Pension Conference, which is organized by the BC Investment Management Corporation and by the BC Pension Corporation. This conference provides comprehensive sessions on domestic and international investments, pension administration and policy, and the legal landscape.

*Respectfully submitted,
Linda Watson, Chair*

*Pensions and Benefits Committee Members:
John Chisamore, Al Cornes, Arnie Lambert, Elizabeth MacKenzie, Carolyn Prellwitz, Judy Stewart*

PERSONNEL

The Personnel Committee is made up of the Table Officers, and meets to deal with staffing matters. This year the committee met a number of times to complete a renewed contract of employment with our Executive Director, and to hire a new staff member.

A three-year contract for the period June 1, 2024 to May 31, 2027 was negotiated with Executive Director, Tim Anderson. We believe the terms of the contract reflect both “best practices” as an employer, and also our satisfaction with his work for the Board and general membership.

The Personnel Committee also recommended to the Board the hiring of a fifth employee as Media Coordinator. Alina Shamina will join our staff as of September 1, 2024, and we are confident that her work will enhance all areas of our communications; provide improved access of information to members; and provide expanded presentation of BCRTA benefits to non-members.

The committee would like to take this opportunity to thank Tim Anderson (Executive Director), Kristi Josephson (Office Administrator), Laurie Boyd (Administrative Assistant), and Amberly Tse (Receptionist), for their dedication and hard work this past year; ensuring that both the Board and members are supported and given assistance as needed.

I want to also thank the other members of the committee, Caroline Malm (1st Vice President), Dave Scott (2nd Vice-President), and Grace Wilson (Past President) for their work this year.

All contractual obligations for the year 2023 – 2024 have been met.

*Respectfully submitted,
Arnie Lambert, President*

SELECTED BCRTA ELECTION RULES

PROCEDURES: 4.6.2 For Director

4.6.2 For Director

- (a) A call for nominations for Director positions, along with the appropriate forms, shall be published in the Summer issue of PostScript, in an issue of BCRTA Connections, and on the BCRTA website by April 30th.
- (b) Nominees wishing their curriculum vitae to be published in the Summary of Reports booklet shall submit their nomination forms and curriculum vitae to the BCRTA office by July 15th.

Dir., May 2014

- (c) Persons nominated after the July 15th deadline may prepare curriculum vitae for distribution at the AGM, prior to the elections.

Dir., May 2014

- (d) Nominees submitting their forms after July 15th shall have their names added to the printed ballots if they are in the hands of BCRTA Staff by 5:00 pm on the day before the AGM.

- (e) A nomination from the floor requires a mover and seconder.

Dir., Mar 2015

- (f) There shall be no candidate speeches except that, if there are nominations from the floor, all candidates for that particular position shall be granted two minutes in which to introduce themselves. *Dir., Mar 2015*

4.5.2 Composition of the Delegation to the BCTF AGM

AGMs 2008, 2011, 2017

The BCRTA delegation shall have up to 21 members, including the following:

- (a) the BCRTA Directors;
- (b) BCRTA voting members elected by the AGM from a slate of candidates comprising:
 - i. members who have submitted nomination forms prior to the AGM; and
 - ii. members nominated from the floor of the AGM.

RULES OF ORDER:

8.5.5 Balloting rules

- (a) The printed ballots will include the names of those candidates whose valid nomination forms were in the hands of Office Staff by 5:00 pm on the day before the General Meeting.
- (b) The names of candidates nominated from the floor shall, at the direction of the Nominations Chair, be added to the printed ballots by the voters.
- (c) A ballot shall be valid if it is marked for at least one candidate but not if it is marked for more than the number of vacancies to be filled. The final determination of a ballot's validity lies with the Nominations Chair.
- (d) To be declared elected a candidate must receive more than 50 percent of the valid ballots cast; except in the election for BCRTA Delegates to the BCTF AGM, where candidates are elected in order of the number of votes received, up to the number required to make up the delegation. *Dir., May 2015*
- (e) Following an indecisive ballot, where there are more than two candidates remaining over and above the number of remaining positions to be filled, the candidate with the fewest votes shall be dropped from the next ballot.
- (f) Candidates defeated in an election for a position shall be deemed to have been nominated for the position next to be filled.
- (g) At any time prior to the conduct of a ballot a candidate may, by giving notice to the meeting, withdraw from that election.
- (h) Following completion of the election process, and unless there is a resolution to the contrary, the ballots shall be destroyed.

NOMINEES FOR ELECTION AT THE 2024 BCRTA AGM FOR PRESIDENT - 1 year term

CAROLINE MALM Coquitlam

I have learned much from interacting with BCRTA members, Board and staff while working towards the goals of our strategic plan. If elected as President I will continue to collaborate. In particular, next year offers new opportunities to build strength by increasing membership and services to members. Additionally, I will support work that preserves our member – led culture and leads towards controlling our insurance plans. I look forward to receiving your support.

BCRTA Committee Experience:

- Finance Committee (Four years; currently Treasurer and Committee Chair)
- Excellence in Public Education Committee (seven years)
- Health and Housing Committee (one year)
- Personnel Committee (Four years)
- Well- Being Committee (Member and Recorder for three years)
- Branch delegate to BCRTA AGM meetings
- BCRTA delegate to BCTF AGM meetings

Executive Committee experience:

- BCRTA First Vice – President (two years)
- BCRTA Second Vice-President (two years)
- BCRTA Conference Organizer (two years)
- BCRTA Zone Liaison (six years)
- BCRTA Director (two years)
- BCRTA Appointee to RR Smith Board of Directors (six years)

- CRTA (Coquitlam Retired Teachers' Association): Currently Director: served as Past – President; President (six years); Vice- President; Director responsible for Policies and Procedures; Newsletter editor; Social Concerns Contact to the BCRTA
- CTA (Coquitlam Teachers' Association Local 43) : Acting President; First Vice- President; Grievance Officer; Member at Large

Other Committee experience:

- CTA and BCTF: As a local officer, dealt with pension issues and served on many district and local committees;
- BCTF Provincial Health and Safety Trainer;
- Local Representative to the BCTF; CTA delegate to BCTF AGM meetings; Staff Representative

School based committees:

- Professional Development; Health and Safety

Educator positions held:

- Teacher of secondary English, French, German, Latin, Sewing and Social Studies in Burnaby, Ontario and Coquitlam; Department Head of languages, Coquitlam

NOMINEES FOR ELECTION AT THE 2024 BCRTA AGM FOR 1st VICE PRESIDENT - 1 year term

LINDA WATSON North Vancouver

Local Experience

- Elementary and secondary teacher, 35 years
- Local President, North Vancouver, 7 years
- Local Representative
- Staff Representative

Provincial BCTF Experience

- BCTF Executive Committee, 9 years
- Second Vice-President, Member at Large
- BCTF Provincial Bargaining Team
- Chair, Pensions Committee and TPPAC
- BC Teachers' Pension Board Trustee, 17 years
- Chair and Vice Chair, BC Teachers' Pension Board

BCRTA Experience

- BCRTA Director, Lower Mainland
- Chair, Pensions and Benefits Committee
- Finance Committee
- RR Smith Memorial Foundation Board of Directors
- Retirement Workshops Facilitator

The BCRTA is dedicated to our mission, to ensure that teachers in BC can enjoy many secure and healthy retirement years. We have an important role to play in representing the needs of our members, and retirees in general, to all levels of government. Our advocacy is active on a number of fronts: good pensions that recognize a lifetime of dedicated service, a health care system that is able to respond to the needs of an ageing population, affordable housing, and high standards for long term care.

It's important for the BCRTA Board of Directors to support the work of our Branches all over the province. Branch leaders keep members connected to one another, and are instrumental in growing our membership. Branch leaders connect with local politicians to further many avenues for advocacy on behalf of seniors. In concert with other social organizations, our recent efforts promote national Pharmacare and Dental programmes have made a difference. We have more to do to convince the federal government that retired teachers need access to the national Dental care programme, too.

Ours is an active and dynamic organization. I would be honoured to serve as 1st Vice-President of the BCRTA.

NOMINEES FOR ELECTION AT THE 2024 BCRTA AGM

For 2nd VICE PRESIDENT - 1 year term

DAVID DENYER

Cowichan Valley

My career in teaching has covered roles as a music specialist and in elementary grades from two to seven.

I have been involved in the union at the local and provincial levels occupying various levels of responsibility throughout my teaching years culminating in staff positions at the BCTF which concluded as editor of Teacher Magazine.

My work with the BCRTA has covered the local branch as President of the Cowichan Valley Retired Teachers' Association as well as the position of director for the past two years and chair of the Communications Committee.

In seeking the position of 2nd Vice President I wish to further the work of the leadership team in shaping the direction of our organization as we enter a changing environment that is bringing many issues to the fore which have direct impact on seniors including pension security, health care, suitable and stable housing, access and communications, particularly in our digital world. Our work as advocates in these and other areas will continue to be a priority. We also need to attend to the 'health' of our local branches, many of which are witnessing declining membership, member involvement, and difficulties with succession planning.

**NOMINEES FOR ELECTION AT THE 2024 BCRTA AGM
FOR DIRECTOR
(Inside the Lower Mainland and Fraser Valley Regions)
Two - 2 year terms**

**Barb Mikulec
Vancouver**

It is a privilege to serve as a BCRTA Director. I hope to continue to serve members and advocate on your behalf.

Experience and contribution:

- BCRTA Committees- current- Wellbeing, Excellence in Public Education
- Prior- Membership, Finance, Heritage
- COSCO -1st Vice-President and Housing Committee Chair
- Contributor to: Postscript, COSCO News, NPF newsletter, Vancouver Tabloid
- National Pensioners Federation (NPF) 1st VP and Housing committee Chair
- Canada 'Health Accord' -action Committee
- Seniors Health and Wellness Institute-chair
- COSCO conferences- planning committee, also Strategic Policies and Planning
- Metro Vancouver Cross Cultural Seniors Network -Board member
- Queen Elizabeth Platinum Jubilee award for ongoing volunteering 2023
- UBC Faculty of Education '100 Alumni of Distinction' award
- SFU 'Senior Leadership Award'
- Neighbourhood Small Grants committee-2015-present
- Senior Advocate of BC 'Council of Advisors' 2018-present
- R. R. Smith Memorial Foundation Fund-chair

Local Experience:

- Vancouver RTA member-past president, presently website committee
- Taught in Vancouver schools for 33 years
- Staff rep, and served on Vancouver School Board Learning Assistance Committee

I hope to continue to give dedicated support to the BCRTA, and thank you for your support.

**NOMINEES FOR ELECTION AT THE 2024 BCRTA AGM
FOR DIRECTOR
(Inside the Lower Mainland and Fraser Valley Regions)
Two - 2 year terms**

**Tom Hastie
Surrey**

Professional Experience:

- Elementary School Teacher in Edmonton, Burnaby and Surrey.
- Secondary School Teacher in Burnaby Coquitlam and Surrey.
- Faculty Associate \n Professional Development Program at SFU
- Dept. Head of Science Cloverdale H.S.
- Dept. Head of Science, Melrose H.S. Canberra, Australia
- Curriculum writing team for Science and Tech. 11, Ministry of Ed .
- Reviewer for Science Probe 9 and 10, Nelson Publishing

Committee Experience:

- Well-being Committee, BCRTA
- Board member of ACCESS (African Canadian Education Society)
- President of Surrey Retired Teacher's Assoc.
- Staff Rep. Committee, Surrey Teachers Association

Other Committee Experience:

- President B.C. Athletics
- Director of Administration and Planning, 8.C. Athletics
- Chair of the Master's Committee, Athletics Canada
- Chair of OSAC (Outdoor Services Advisory Committee), Surrey Parks and Rec.
- Chair of Fundraising Committee, Surrey Youth Centre

I have been the President of the Surrey Retired Teacher's Assoc. for the past 6 years and I am aware of the issues facing retirees. I would like to assist in helping our members deal with concerns including affordable medications, housing and the cost of living. I would also like to discuss the impact of Online courses on branches putting on Workshops for their members. At the last Zone meeting this important topic was discussed by all the branches in attendance due to cancellations because of lack of numbers registering.

**NOMINEES FOR ELECTION AT THE 2024 BCRTA AGM
FOR DIRECTOR
(Outside the Lower Mainland and Fraser Valley Regions)
Two - 2 year terms**

**Stephanie Koropotnick
Parksville/Qualicum**

RTA Career

- BCRTA Director outside the Lower Mainland: since 2021/22
- BCRTA Heritage Chair: since 2022/23
- Co-Chair of Heritage Committee 2021/22
- Member of Heritage Committee since 2019/2020
- Co-Chair of Communications Committee 2021/20
- Member of Communications Committee from 2019/2020 to 2022/23
- Member of Well-Being Committee 2023/2024
- VP of Parksville/Qualicum RTA 2018/2019 - 2023/2024
- Communications Chair for Parksville/Qualicum RTA 2018/2019 ongoing
- Editor/creator of PQRTA monthly newsletter 2023/2024 ongoing
- COSCO Workshop Presenter: 2018-2020

Other Interests/Activities

- Volunteer 'Book Elf': The Wonderful World of Books
- Volunteer 'Citizen Scientist': The Friends of French Creek
- Volunteer for Tumaini: sewing menstrual supplies for orphaned girls in Kenya
- Dog-mom/Cat-servant
- Traveller
- Scrapbooker
- Quilter

Teaching Career

- T.T.O.C.: S.D. #69: 2017-2020
- Teacher/Consultant/Resource teacher: S.D. #39: 1990 to 2017
- Classroom Teacher: S.D. #84: 1986
- BCTF Pro-D Facilitator: 2008-2014 & 2017-2020
- V.S.T.A. Staff Rep 1998 - 2017

I have fully enjoyed my last three years as a Director for BCRTA and am keen to continue. I love to take on new projects and challenges, I work efficiently and conscientiously and always keep the members' experience uppermost in my thinking. Please elect me, Stephanie Koropotnick for the position of Director for the B.C. Retired Teachers' Association Executive Board.

**NOMINEES FOR ELECTION AT THE 2024 BCRTA AGM
FOR DIRECTOR
(Outside the Lower Mainland and Fraser Valley Regions)
Two - 2 year terms**

**Cathy Macintosh Lambright
North Coast**

- British Columbia Retired Teacher Director 2023-2024
- Member of the BCRTA Finance Committee
- Member of the BCRTA Membership and the Excellence in Education Committee for 2023-2024
- Elementary teacher, Teacher Librarian, Resource Teacher and TTOC for 33 years
- BCTF Finance Committee - 13 years
- Local President, Terrace District Teachers Union – 6 years and various roles on the Terrace District Teachers Union Executive
- CMTF Grievance Officer
- TDTU Bargaining Chair and member since 1992
- BC College of Teachers Councillor, Vice Chair and Chair of Qualifications Committee – 6 years
- Teachers' Council Councillor 5 years
- Chair of the BCTF College Advisory Committee
- BCTF Ad-Hoc Committee on Provincial Teacher Benefits
- BCTF Pro-D, Health and Safety, Staff Union Representative Facilitator

As a member of the BC Retired Teachers' Association there are many important avenues of advocacy to pursue. Issues of housing, food security, cost of living, Pharmacare, defined pension plans or lack thereof, are some of the many issues facing seniors today. As teachers, we have a role to play to lend our voices to influence change. I look forward to helping BCRTA support efforts of retired teachers and seniors in our quest for better living conditions for BC seniors.

BCRTA DELEGATES TO THE 2025 BCTF ANNUAL GENERAL MEETING NOMINATION FORM

The BC Teachers' Federation holds its AGM each year during the March spring break. A block of time during the AGM is normally set aside for debating recommendations and resolutions relating to pensions. The BCRTA sends a number of delegates to participate and vote in the "in-committee" consideration of those motions. Our delegation consists of BCRTA directors and BCRTA members elected at the BCRTA Annual General Meeting—to be held on September 28, 2024.

To be elected as a BCRTA delegate to the BCTF AGM, you must be an **active or life member of the BCRTA, and a member or honorary associate member of the BCTF**. If you were a BCTF member when you retired, you are almost certainly an honorary associate BCTF member now. If you are unsure, you should contact the BCTF to check. (Google "BCTF" to get phone nos. etc.)

A background of past membership on a BCTF or local association Pensions Committee is a requirement, and experience on BCRTA or Branch executive or other committees would also be helpful. If elected you may be asked to attend a pre-AGM session to become familiar with the issues. You should be prepared to go to a microphone at the BCTF AGM to speak for or against a motion if the opportunity presents itself and to stay until the end of the Pensions section of the BCTF AGM agenda.

Filling in and submitting this form will result in your name being added to the list of candidates on the **BCRTA Delegates to the BCTF AGM ballot** used in the elections at our BCRTA AGM, scheduled for September 28, 2024. Nominees do not have their expenses paid to attend our BCRTA AGM unless they are delegates. You will be notified after our AGM if you are elected. If elected, your expenses will be paid to attend the **BCTF AGM**.



BCRTA DELEGATES TO THE MARCH 2025 BCTF ANNUAL GENERAL MEETING NOMINATION FORM

Must be in the hands of BCRTA staff by 5 p.m. on September 27, 2024.

Name (please print clearly): _____ Phone: _____

Address: _____

City: _____ Postal Code: _____ Email: _____

Branch (if any): _____

Signed: _____

Nominated by 2 BCRTA members (email notice of your nomination from nominator to kristi@bcrtc.ca is also acceptable):

Nominator (please print): _____ Signed: _____

Nominator (please print): _____ Signed: _____

If you are applying see note above and outline your pensions experience through positions you have held and/or work you have done in the BCTF and/or BCRTA:

Mail this form to: BCRTA, 100 – 550 W 6th Ave., Vancouver, BC, V5Z 4P2, or email scanned copy to kristi@bcrtc.ca

NOTES

AGM
2024
& CONFERENCE

www.bcrta.ca