

2025



AGM & CONFERENCE

BC Retired Teachers' Association

BCRTA 80th Annual General Meeting
Vancouver Airport Hilton Hotel
5911 Minoru Blvd, Richmond, BC

BCRTA Annual Conference: September 25th & 26th, 2025
RR Smith Memorial Fund Foundation AGM: September 27th, 2025 9:00 AM
BC Retired Teachers' Association AGM: September 27th, 2025, 9:30 AM

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Draft Agenda

2025 BCRTA Conference Day & AGM

Thursday, September 25th

- 9:00 am – 12:00 pm Northern Zone Meeting**
- 1:45 pm – 2:45 pm Board of Directors Meeting**
- 7:00 pm Registration, Meet and Greet, No-host bar**
- 8:00 pm Entertainment provided by the Louis Riel Métis Dancers**
- 9:00 pm Conclusion**

Friday, September 26th , BCRTA ANNUAL CONFERENCE

- 8:00 am Delegates' Breakfast**
- 9:00 am Welcome and Land Acknowledgement - David Denyer**
- 9:15 am Sustaining Age Friendly Programs – Devona Putland STS**
- 10:15 am Insurance News - Lisa Hansen**
- 10:30 am Refreshment Break**
- 10:45 am Teaching from the Stone Age to AI - Crawford Killian**
- 11:30 am Golden Star Awards – Margaret Sutton**
- 12:00 pm Delegates' Lunch**
- 1:00 pm Gift of Knowledge - Steps to consider before the End – Vicki Robinson**
- 2:15 pm Announcements, Nomination Forms, Evaluation Forms – Arnie Lambert**
- 2:25 pm Zone Group Discussion Overview – Caroline Malm**
- 2:35 pm Move to meeting rooms**
- 3:00 pm Zone Group Discussions**
- 4:00 pm End of Session/Closing**
- 5:00 pm No-host Bar**
- 6:00 pm BCRTA Annual Dinner**
- 7:30 pm PostScript and Membership Awards**

Saturday, September 27th

- 8:00 am Delegates' Breakfast**
- 9:00 am RR Smith AGM**
- 9:30 am BCRTA AGM**

Information for Delegates BCRTA Hybrid AGM 2025

The BCRTA Conference and AGM will be held in person at the Vancouver Airport Hilton Hotel. The hotel is at 5911 Minoru Blvd in Richmond, BC.

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, 2024. 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 Ballroom.

The Annual Conference

Friday, September 26th 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 2025-2026.

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 in the days 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 2025 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)



RR Smith 2025 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 are spent wisely, ensuring transparency in the granting of funds, as we had many more requests for funds than we were able to support. Our funding is now \$5 per member, paid once a year; further donations receive a charitable receipt promptly from Vancity/R. R. Smith fund.

This year grants totaled over \$58,020 which enables registered charitable groups operating in BC and in developing countries with their diverse programs. The list of recipients is published in the PostScript.

We updated our bylaws, which were ratified at the 2024 AGM. Thanks to Treasurer Jim Reid for keeping our charitable status up to date with the government.

We continue to receive letters of appreciation from recipients from 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 R. R. Smith Board focuses 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.

Thanks to each of the members of our Board for sharing their skills: Kerry Babiuk, Steve Bailey, Dave Carter, Gail Chaddock-Costello, Barb Mikulec, Jim Reid, Laurence Greeff, Sarah Joyce, and our BCRTA representatives, Tom Hastie 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, RR Smith 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, 2025 - JUNE 30, 2026

CAPITAL & BUSINESS FUNDS

Balance June 17, 2025	288,762.84
Business Fund	1,527.46
Shares	229.46

SHARE OF CAPITAL FUND

RR Smith MFF	243,776.86
Friends of Abbotsford DRTA	9,431.35
Friends of North Shore RTA	3,995.00
Friends of Vancouver RTA	31,559.63

ANTICIPATED REVENUE FOR 2025-2026

Membership Fees	70,000.00
Interest on Capital	10,000.00
Donations	3,000.00

ANTICIPATED EXPENSES FOR 2025-2026

Grants (RR Smith & Friends)	65,000.00
AGM	1,000.00
Board Expenses	1,500.00
Bank Fees	4,500.00

PRESIDENT'S REPORT

Looking back at the 2024–2025 year, I see the strength and unity of our association. BCRTA continued to succeed as a community of purpose, advocacy, and connection, representing over 18,000 members from across the province.

The Rearview Mirror

Last year, we maintained our commitment to promote the interests and to guard the welfare of BCRTA members. Our work included contributions to important discussions about long-term care reform and improvements to the Canada Dental Program and Pharmacare. After years of concerted effort, we have attained our own self-funded, independent EHC and dental plans, now to be named Dogwood Retiree Benefits Plans.

Each of our committees established goals and worked hard to achieve them. Their reports elsewhere in this booklet show the dedication and expertise that make our organization strong and effective.

Through respectful dialogue with the Teachers' Pension Plan Board of Trustees, we were able to distribute BCRTA information to retired educators who have not yet joined us, resulting in over one thousand new members.

PostScript magazine maintained its high standard of content, reflecting our members' diverse interests, including travel writing, wellness, personal histories, and volunteer spotlights. Our website continued to see increased usage, and we continued to distribute Connections e-newsletter to keep members better informed and engaged. We significantly enhanced our social media presence by engaging regularly with Instagram, Facebook, Bluesky, X and You Tube platforms.

Branch meetings and social activities along with workshops and presentations invited members to stay active and connected. The Branch Reports booklet is an inspiring review of the past year and a testament to the creativity and dedication of Branch executives and their members. My in-person visits to Branch and Zone meetings were highlights of my first year as BCRTA president.

Our financial position remained solid. Thanks to prudent stewardship by our Finance Committee and BCRTA staff, we ended the year with a substantial surplus. Our affinity programs continued to provide valuable member savings, with increased participation in travel and insurance offerings.

The Future

The coming year will bring new challenges: general economic uncertainty, healthcare system pressures, RTO's challenge to our sovereignty, and evolving needs among our membership. But we are well-equipped to meet these challenges. We will continue to advocate determinedly, listen attentively, and innovate responsibly. Our strategic plan will be updated in 2026, and your feedback over the next year will help set our path.

Next year will mark changes to BCRTA leadership and staff. In keeping with BCRTA policy, Margaret Sutton and Pat Thiesen will leave the Board at the end of successful six-year terms. Executive Director Tim Anderson will retire in December after seven years of outstanding service to our organization. Lisa Hansen will continue as Executive Director, thus ending one era and beginning another.

Acknowledgements

Special thanks go to BCRTA members who generously shared time, ideas, and concerns—your support and encouragement guided our work. Thanks also to our dedicated Board of Directors, Committee volunteers, Branch executives, and BCRTA staff for their tireless service. You are all at the heart of our organization.

In closing, the BCRTA remains not just an association, but a caring and principled community. Together, we celebrate our legacy to public education while building a strong future for all retired educators and other seniors in BC. It has been a privilege to serve as BCRTA President.

In gratitude and solidarity,

*Respectfully submitted,
Caroline Malm, BCRTA President*

AGENDA
BRITISH COLUMBIA RETIRED TEACHERS' ASSOCIATION
80th ANNUAL GENERAL MEETING
SATURDAY, SEPTEMBER 27th, 2025 at 9:30am

- 1. Call to order and Welcome**
- 2. One minute's silence for deceased members**
- 3. Overview of hybrid meeting – online procedures**
- 4. Adoption of the agenda**
MOTION: THAT the agenda be adopted.
- 5. Adoption of the 2024 AGM Minutes**
MOTION: THAT the Minutes of the 2024 AGM be adopted.
- 7. Elections – (to proceed throughout the meeting) – Arnie Lambert**
 - a) Explanation of Voting Procedures**
- See "Selected Election Rules" in Summary of Reports p. 32
 - b) Elections – Candidates' statements – Summary of Reports pp. 33-34**
 - President**
 - 1st Vice President**
 - 2nd Vice President**
 - ACER-CART**
 - 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. 6**
- 9. Executive Directors' Reports (questions and comments) – Summary of Reports p. 9**
- 11. Branch Reports (questions and comments) – See Branch Reports booklet**
- 12. BCRTA Finances – Summary of Reports pp. 11-18**
 - a) Member Fee**
MOTION: THAT the member fee for 2026-27 be \$59.00
 - b) Financial Statements**
MOTION: THAT the 2024-25 audited financial statements be accepted.
 - c) Auditor appointment**
MOTION: THAT the BCRTA retain MNP as its auditor for the 2025-2026 year.
 - d) Draft budget – pp. 15-17**
MOTION: THAT the draft 2025-26 budget be adopted as proposed/amended.
- 13. Committee Reports (questions and comments) – pp. 19-31**

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

EXECUTIVE DIRECTOR'S REPORT

Tim Anderson

A few months into my tenure as Executive Director, I formulated a three-year plan. It was semi-secret - a framework for my own thinking. We had a strategic plan, the question was how to advance to each of the steps required on the way to those big goals.

Broadly speaking, my three-year plan was to: modernize the information infrastructure of the organization to handle growing membership; expand the staff to enable more specialized support and communications; and help shepherd our fledgling sponsored insurance plan into something sizeable that BCRTA could control in the interests of our members. In my mind's eye I could see all those things coming together. How hard could it possibly be? How easy life would be once we got it done!

It is a good thing to be ambitious, but experience has taught us just how tough it is to get big things done. We have also been confirmed in the worthiness of our intended outcomes. I happily report to you that now, after just seven years, we have met all the markers of that ambitious "three-year" plan.

Building Membership and Better Systems

Our leadership team has been building relationships with the Teachers' Pension Plan Trustees and government officials who manage pensions and related services. With our professional and cooperative approach came some breakthroughs. We have better traction to present our concerns about pension and benefit matters on behalf of our members. This spring we won the cooperation of pension officials in our efforts to reach out to retirees who had not yet joined us. That project was over three years in the making, but all the effort was worth it. We had a significant jump in membership due to this outreach and BCRTA now has over 18,500 members.

Dealing with the avalanche of new members would not have been possible without those improved information systems, which dealt with the influx of member data very efficiently. The increased membership numbers will result in fee revenue that will pay not only for the cost of the outreach, but over time will cover the entire cost of those IT systems upgrades. Most importantly, through our improved systems we have expanded our effective ability to serve our retirees even as we welcome more into the BCRTA fold.

A Strong Team

Finding good people is easy in the sense that you know them when you see them. It is not so easy in the sense that in today's competitive environment, good people are what every other organization wants, too. We lost two staff members in the past year, one who was offered a more senior position elsewhere and one who had to leave because her household was relocating. But we have built out our team again with the arrival of Julian and Alycia who have been a great fit. I am very happy to see that when it comes to BCRTA culture, all our staff really "get it" – I am truly proud of the spirit of service and professionalism that they exhibit.

Insurance Independence

The last milestone I want to highlight regards our portfolio of insurance offerings. To do this properly, we needed more than slogans and spreadsheets. We have invested a significant amount of time with our legal team and insurance partners to make this work. With the launch of our Dogwood family of insurance products, BCRTA has created an extraordinarily valuable benefit for our members – insurance that is set up for the benefit of our retirees and is not beholden to an outside group or for the profit of others. With the creation of the Dogwood Benefits Board, we have been able to "spin off" these plans from our central BCRTA operations, ensuring that the fiduciary responsibility to those using Dogwood insurance products will always be paramount in the operation of the plans. The insurance reserves will never be co-mingled with

BCRTA funds, protecting both our association and the insurance plans.

BCRTA's sponsorship of the plans will continue to be done on a cost-recovery basis, where the Administrative Service Agreements (ASA) we have will cover staff and office costs related to our work in educating and serving our members as they consider their options. I expect that ASA revenue will continue to grow faster than our member fee revenue – that trend has been an important factor in BCRTA's financial strength.

A New Chapter

I'm delighted to welcome Lisa Hansen to our team and to see her transition into the role of Executive Director. Lisa brings experience, energy, and a perceptivity about the needs of our members.

I will move into the background but stay connected to BCRTA by continuing to serve as Editor of PostScript Magazine.

It seems a bit odd to say goodbyes three months before my last day, but since this is my last AGM report I think it appropriate to say a particular thank you to all those who helped us reach these important goals.

BCRTA has been very blessed to have excellent people caring for the daily operations of our Association: Kristi, Laurie, Julian, and Alycia thank you to each of you.

Our leadership team of directors and committee members have distinguished themselves. There is a lot of camaraderie and fun in those meetings, but also a lot of concern, effort and intensity. I am continually impressed with the way our leaders have put members first in their decisions. Listing all the names would take pages, but I do thank each of you sincerely. I need to single out those who have served as President, leading well through times of change: Gerry, Grace, Arnie and Caroline, thank you.

It has also been my privilege to work alongside the leadership of allied groups that serve public sector retirees and seniors both here in BC and across Canada. What a great group of people! My life has been richer for the experience, and I look forward to maintaining those relationships.

State of the Association

Thanks to the efforts of all, BCRTA enters the second half of this decade with more members than ever before, substantially greater financial strength, a growing presence in the world of benefits for retirees, and the respect of our sister groups and government. This unique moment shows BCRTA with a wealth of experience, confidence and opportunity. But – even though we've completed my secret "three-year plan" - it's not the time to feel like we are "done". Political and economic pressures threaten to erode the moral norms of our society toward retirees, putting their well-being at risk. If our people are viewed as a "cost center" and not as citizens and equals, the needs of seniors will be viewed simply as a nuisance, something to be diminished. Our members will need encouragement, education and advocacy more than ever. But there are also positive trends regarding the principles that BCRTA embodies – the connection of retirees to their communities, opportunities for lifelong learning, and collegial cooperation within our branches. May those insights prosper.

BCRTA leaders, together we have built a powerful capacity to make a positive difference in the lives of our retirees and our society – let's use it!

*Respectfully submitted,
Tim Anderson, Executive Director*

FINANCE COMMITTEE

The Finance Committee (FC) successfully pursued its objectives for 2024-25. In 2024, we met by Zoom on July 26, September 20, and December 2, 2024 and on February 3, March 28 and May 23, 2025. In - person meetings occurred on October 21, 2024, April 14 and June 2, 2025, in Vancouver. Between meetings, work was done using email.

Investments

Throughout the year, the Committee managed the BCRTA Investment Portfolio and monitored the 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 2024 and one in February 2025 was made with interest rates ranging from 3.63% to 4.44%. We now hold GIC's that will mature in December 2025 and in 1, 2, 3, 4, and 5 years thereafter, with interest rates ranging from 3.63% to 4.90%.

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. As interest rates fell this fiscal year, other portions of our portfolio still benefitted from the higher rates that were in place when we made the initial investments. 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 2024 to 4.8% in June 2025.

All interest earned from GIC's and the HISA flows to the General Operating Fund. In the last five years BCRTA has realized surpluses, building our reserves further. It has taken BCRTA 80 years to accumulate these funds and the FC has worked diligently to provide responsible stewardship.

On February 10, 2025, representatives from National Bank Financial presented a session to the Board about investing during uncertain times.

Electronic Payments

The TelPay system is in place and has resulted in fewer paper cheques being written. All Branches, most Board and Committee members and most vendors now use 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 tax regulations. We continue to engage the law firm Denton's with costs drawn this year from the Legal Costs line in the General Operating Fund. We continue to work with MNP, our audit service provider, on all appropriate governmental filings.

Procedural Updates

The Committee recommended that the BCRTA Credit card spending limit be raised to \$15,000.00. The Board supported this recommendation and the language in the Members' Handbook shows the change.

BCRTA Procedure 3.2.2 - BCRTA Credit Card

The OA shall:

- 1. be issued a credit card in the name of the Association,*
 - 2. the credit card to have a spending limit of \$15,000, and*
 - 3. to be kept secured in the office when not in use;*
 - 4. keep an itemized account of expenditures made with the card for the purpose of making regular reports to the Finance Committee; and*
 - 5. ensure that balances on the card are paid off monthly in order to avoid incurring interest charges.*
- Dir., Nov. 2012*

BCRTA Procedure 3.6.1 - Expense Vouchers:

Due to rising costs the following change was made to expense claim reimbursement and the details were added to the claim form:

Effective January 1, 2025, the BCRTA travel rate was set to match the current Canada Revenue Agency non-taxable per kilometer allowance. The current rate is \$0.72/km.

Dependent care and animal boarding/care: to be claimed as "Other" on BCRTA expense claim form.

Due to attendance at BCRTA meetings, Members incurring dependent care and/or animal boarding/care expenses that would not otherwise have been incurred may claim these expenses.

To comply with Canada Revenue Agency requirements, receipts from the provider containing the following information are to be provided:

- number of hours
- amount paid to the provider
- the name and address (including postal code) of the care provider
- the care provider's signature.

Receipts signed by the Member will not be accepted.

Dependent care rate:

Allowable rates are \$18 per hour to a maximum of \$240 in any 24-hour period.

Animal boarding/care rate:

Allowable rate is a maximum of \$50 in any 24-hour period.

Auditor

The 2024 AGM approved the engagement of accounting firm MNP to prepare 2024-25's audit.

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 2024 AGM set the fee for 2025-26 at \$58.00. 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 2024-25, 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. In May 2025, the Board approved grants of \$250.00 each for all Branches with 101 to 150 Members. These grants will be automatically sent along with the Membership dues in the fall and charged to the Membership Branch Grants budget line.

TPP Mailout

In April, the Finance Committee successfully recommended to the Board that BCRTA spend up to \$44,000 (forty-four thousand dollars) to cover the cost of printing and mailing BCRTA membership information to people in receipt of a TPP pension but not yet BCRTA members. The costs were charged to the Growth and Expansion line of the Contingency Fund. This mailout marks the exciting results of two years of negotiations between BCRTA and the TPP Board of Trustees. We are indebted to Executive Director Tim Anderson and TPP personnel for this successful outcome. After the letters went out, over 1000 retirees applied for the free first year BCRTA membership.

Dogwood Retiree Benefits Plan

During the 2024-25 fiscal year, we received legal advice regarding our health benefits plan with costs charged to the General Operating Fund. In June, the BCRTA Board approved the formation of an independent Dogwood Retiree Benefits Board and dismissed with thanks the ad hoc Health Benefits Committee. The Dogwood Retiree Benefits Plan now has its own procedures, Board and budget. We are indebted to Health Benefits Committee Chair Gerry Tiede and Committee Members who worked tirelessly for several years to ensure that BCRTA Members have access to these extended health and dental plans. The formation of the Dogwood Benefits Plan Board is a landmark achievement.

Budget

The Committee was tasked to prepare the 2025 -26 budget for presentation to the AGM. With continuing uncertainty about inflation, this work was challenging. At the end of the 2024- 25 fiscal year, we have a budget surplus of \$ 6,422, after contingency expenditures of \$56,375. 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 (now belairdirect), 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.

Due to our return to the Hilton in Richmond, costs for the 2025 Conference and AGM are lower than last year and we are once again able to host the traditional Friday night 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 was increased to five employees as of September 1, 2024 and we reflect all salaries and benefits in our budget. In May, Laurie Boyd was promoted to Membership Administrator in recognition of her increased responsibilities and outstanding work on behalf of BCRTA Members. In March, Executive Director Tim Anderson announced his intention to retire as of December 31, 2025. The Board approved the appointment of Lisa Hansen who will work alongside Tim during a three – month transition period from September 1 to December 31.

In May, following Alina Shamina's resignation, Julian Carrier joined us as Media Coordinator. In July, Alycia Porges was appointed to the position of Front Desk Administrator, following Amberly Tse's resignation in December.

While we currently enjoy low running costs for our office arrangements, we recognize that our office space circumstances could change over time. Once again this year, due to lack of space availability in the building, we were not always able to use our usual 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 Executive Director Tim Anderson and Office Administrator Kristi Josephson for their insights, advice, and attention to detail throughout the year.

Finance Committee Members: Lori Dennill, David Denyer, Cathy Mackintosh Lambright, Margaret Sutton, Pat Thiesen and Linda Watson.

*Respectfully submitted,
Caroline Malm, Chair*

BUDGET

BCRTA Budget 2025/26					
Income Statement 01 Jul, 2024 to 30 June, 2025					
		Item	Budget 2024/25	Current	Proposed 2025/26 Budget
		REVENUES			
		INCOME			
1		Provincial Fees	\$873,600.00	\$869,684.00	\$945,980.00
2		Johnson Insurance ASA	\$308,800.00	\$328,204.81	\$360,800.00
3		Advertising Revenue	\$33,000.00	\$27,270.00	\$30,000.00
4		Advantage Partner fees	\$33,000.00	\$39,736.06	\$40,000.00
5		Total Operating Revenue	\$1,248,400.00	\$1,264,894.87	\$1,376,780.00
		INVESTMENT REVENUE			
6		Interest Earned - Operating Account			
7		Income Earned on Investments	\$45,000.00	\$49,127.41	\$40,000.00
8		TOTAL INVESTMENT REVENUE			\$40,000.00
9		TOTAL REVENUE	\$1,293,400.00	\$1,314,022.28	\$1,416,780.00
		EXPENSES			
		MEETING EXPENSES			
7		AGM/Conference Accommodation	\$148,000.00	\$147,347.59	\$98,600.00
8		AGM/Conference-Meals	\$62,000.00	\$53,206.07	\$62,000.00
9		AGM/Conference Meeting Travel	\$40,000.00	\$32,845.00	\$35,000.00
10		AGM/Conference Other Expenses	\$35,000.00	\$32,669.66	\$30,000.00
11		AGM Print Materials & Mailing	\$3,000.00	\$950.00	\$1,000.00
12		AGM/Conference Total Expense	\$288,000.00	\$267,018.32	\$226,600.00
13		Directors Accommodation	\$38,000.00	\$32,041.28	\$29,000.00
14		Directors Meals	\$10,000.00	\$10,335.52	\$12,000.00
15		Directors Travel	\$24,000.00	\$17,955.74	\$20,000.00
16		Directors Other Expenses	\$7,000.00	\$3,267.32	\$7,000.00
17		Directors Training	\$2,000.00	\$588.00	\$2,000.00
18		Branch Travel	\$10,000.00	\$6,965.37	\$10,000.00
19		Directors Expenses Total	\$91,000.00	\$71,153.23	\$80,000.00
20		Committee Accommodation	\$8,000.00	\$14,057.09	\$14,200.00
21		Committee Travel	\$10,000.00	\$10,662.99	\$10,500.00
22		Committee Meals	\$3,500.00	\$6,248.37	\$5,000.00
23		Advocacy	\$0.00	\$0.00	\$0.00
24		Issue Action Grants	\$1,000.00	\$250.00	\$1,000.00
25		Communications Committee	\$1,000.00	\$0.00	\$1,000.00
26		Media and Promotions	\$10,000.00	\$3,060.85	\$10,000.00
27		Excellence In Education	\$1,000.00	\$0.00	\$500.00
28		Golden Star Awards	\$10,000.00	\$7,320.65	\$12,000.00
29		Finance Committee	\$2,000.00	\$0.00	\$2,000.00
30		Health Benefits Committee	\$5,000.00	\$1,358.44	\$2,500.00
31		Heritage Committee	\$2,250.00	\$0.00	\$1,000.00
32		Heritage Branch Projects	\$9,400.00	\$7,400.00	\$6,000.00

	Item	Budget 2024/25	Current	Proposed 2025/26 Budget
34	Membership Committee	\$5,575.00	\$1,037.70	\$5,575.00
35	Pensions/Benefits Committee	\$8,000.00	\$7,732.50	\$8,000.00
36	Retirement Workshops	\$5,000.00	\$3,638.65	\$5,000.00
37	Personnel Committee	\$1,000.00	\$0.00	\$1,000.00
38	Committee Expenses Total	\$84,725.00	\$62,767.24	\$86,275.00
39	BCTF AGM	\$1,500.00	\$5,637.06	\$6,000.00
40	Zone Meetings	\$10,000.00	\$10,852.09	\$10,000.00
41	BCRTA Representation	\$1,000.00	\$178.40	\$1,000.00
42	TPPAC	\$4,000.00	\$5,906.22	\$5,000.00
43	TOTAL Other meeting expenses	\$16,500.00	\$22,573.77	\$22,000.00
44	TOTAL MEETING EXPENSES	\$480,225.00	\$423,512.56	\$414,875.00
	AFFILIATE FEES			
45	ACER-CART - Fee	\$6,200.00	\$6,150.90	\$6,475.00
46	ACER-CART Translation	\$500.00	\$0.00	\$500.00
47	ACER-CART - Travel	\$2,500.00	\$1,606.06	\$2,500.00
48	ACER-CART - TOTAL	\$9,200.00	\$7,756.96	\$9,475.00
49	NPF - Fee	\$350.00	\$350.00	\$350.00
50	NPF Delegates' expenses	\$0.00	\$0.00	\$6,200.00
51	NPF - TOTAL	\$350.00	\$350.00	\$6,550.00
52	CCPA - Fee	\$500.00	\$250.00	\$500.00
53	Policy Solutions - Fee	\$0.00	\$250.00	\$500.00
54	COSCO - Fee	\$500.00	\$500.00	\$500.00
55	COSCO - Delegates' expenses			\$6,200.00
56	BC Health Coalition - Fee	\$500.00	\$500.00	\$500.00
57	Total other Affiliate fees	\$1,500.00	\$1,500.00	\$2,000.00
58	TOTAL AFFILIATE FEES	\$11,050.00	\$9,606.96	\$24,225.00
	EMPLOYEE EXPENSES			
59	Wages & Salaries	\$459,560.00	\$424,786.22	\$515,000.00
60	Contractual Obligations	\$17,600.00	\$0.00	\$21,000.00
61	Staff Professional Development	\$11,000.00	\$4,252.60	\$11,000.00
62	Short Term Staffing	\$0.00	\$0.00	\$0.00
63	New/Transitional Staffing	\$0.00	\$14,796.78	\$0.00
64	CPP Expense	\$20,000.00	\$17,175.12	\$23,500.00
65	EI Expense	\$7,500.00	\$6,402.62	\$8,500.00
66	EHB & Dental Benefit	\$39,000.00	\$30,293.23	\$48,000.00
67	Municipal Pension Benefit	\$44,650.00	\$34,754.50	\$47,950.00
68	Life Insurance Benefit	\$6,700.00	\$6,003.73	\$7,680.00
69	WorksafeBC	\$500.00	\$308.46	\$500.00
70	TOTAL EMPLOYEE EXPENSES	\$606,510.00	\$538,773.26	\$683,130.00
	GENERAL & ADMIN EXPENSES			
71	Accounting & Audit	\$12,500.00	\$13,230.00	\$15,000.00
72	Legal	\$10,000.00	\$23,185.06	\$10,000.00

	Item	Budget 2024/25	Current	Proposed 2025/26 Budget
73	Bank Charges	\$2,000.00	\$1,947.05	\$2,500.00
74	Office Supplies	\$5,000.00	\$6,957.66	\$7,500.00
75	Postage & Courier	\$1,000.00	\$843.30	\$1,500.00
76	Storage	\$3,000.00	\$3,161.08	\$3,900.00
77	Photocopying & Printing	\$8,000.00	\$8,688.36	\$10,000.00
78	Telephone & Internet	\$4,000.00	\$2,948.04	\$4,000.00
79	Computer Software & Services	\$18,000.00	\$32,885.73	\$35,000.00
80	Website & Online Services Support	\$4,000.00	\$2,275.55	\$3,000.00
81	Equipment Maintenance & Upgrades	\$6,000.00	\$4,903.88	\$6,000.00
82	Executive Director Tech Allowance	\$6,000.00	\$6,000.00	\$3,000.00
83	Staff Travel	\$5,000.00	\$1,294.36	\$5,000.00
84	Service Recognition	\$1,000.00	\$700.00	\$1,000.00
85	President's Discretionary Fund	\$1,000.00	\$1,830.86	\$2,000.00
86	Directors/Staff liability insurance	\$7,000.00	\$6,887.00	\$7,500.00
87	General Liability Insurance	\$3,000.00	\$3,638.00	\$4,000.00
88	Branch Grants	\$6,000.00	\$4,800.00	\$7,800.00
89	Postscript Production	\$109,766.00	\$88,353.04	\$118,000.00
90	Postscript Support	\$15,000.00	\$7,975.00	\$49,762.00
91	Postscript Mailing	\$55,000.00	\$52,880.82	\$63,000.00
92	General & Admin Total Expenses	\$282,266.00	\$275,384.79	\$359,462.00
93	TOTAL EXPENSE	\$1,380,051.00	\$1,247,277.57	\$1,481,692.00
94	NET INCOME	-\$86,651.00	\$66,744.71	-\$64,912.00
95	Contingency fund expenditures		\$56,374.71	
96	Capital assets expenditures		\$3,947.70	
97	NET INCOME		\$6,422.30	

BCRTA Contingency Fund Expenditures

The following amounts were charged against the Contingency Fund during the 2024-25 fiscal year, either to cover unexpected increases in budgeted item costs, or to fund expenditure items not foreseen at budget preparation time in 2024.

Encore - Database project maintenance & upgrades	\$5,375 (Growth & Expansion)
Conferences - NPF \$5000; COSCO \$2000	\$7,000 (Unbudgeted Co-sponsored events)
BCPC Membership invite mailout	\$44,000 (Growth & Expansion)

Capital Fund

Board member laptops	\$2,568
Office furniture	\$1,380

Notes on 2025-2026 Draft Budget

- 1 Membership numbers** $16,310 \times 58\$ = 945,980$
- 4 Advantage Partner fees** – Fees collected from ASA agreements with Advantage partners, Hearing Life and Trip Merchant.
- 29-31 Committee costs** – Committee costs exceeded forecasts as this was the first year in many years that all positions were filled, and the geographical distribution of members led to higher travel and hotel expenses. Looking ahead, we have adjusted the budget to reflect these realities, while remaining conservative in our projections.
- 28 Golden Star Awards** – The monetary award for the Golden Star has increased to \$2000. This budget is to cover up to 5 awards and the expenses of a Committee or Board member presenting the award.
- 39 BCTF AGM** – In previous years, Committee meetings were held in-person during the March meetings and the cost of bringing BCTF delegates in was shared with Committee expenses.
- 42 TPPAC** – The cost of our representatives has increased due to the location of the reps being non-local.
- 51 NPF Convention** – Budget for up to 3 board members to attend the Convention.
- 52/53 CCPA** - We previously supported CCPA with \$500 annually; following the split between the national CCPA and its BC branch, now the Centre for Policy Solutions led by former BC staff, we allocate \$250 to each organization.
- 55 COSCO Conference** – Budget for up to 3 board members to attend the Conference.
- 70 Employee expenses** - Staffing costs have risen due to added positions and salary realignments, and next fiscal year will reflect further increases with the transition to a new Executive Director and an overlap of roles during the transition period.
- 72 Legal** – There were higher-than-anticipated Legal consultation hours regarding our insurance programs; specifically, re-negotiating with Manulife and setting up the Dogwood Benefits Plan. Going forward, any legal costs associated with Dogwood Benefits will be charged directly to Dogwood Benefits and BCRTA legal costs should be minimal.
- 79 Computer Software & Services** - Upgrading our database, communications, and social media tools has resulted in increased costs for software, licenses, technical support, and related services.

ACER-CART REPORT

The year has been marked with a significant number of challenges. Early on, the president Bill Berryman stressed the importance of maintaining pressure on the Federal Government to expand drug coverage of the National pharmacare program and eligibility for the Canadian Dental Care Program.

Work continues on a strategic plan based on the SWOT analysis undertaken last year. The executive has identified three 'core values' /pillars; Advocacy, Organizational Excellence and Communications that will inform the work of the executive committee over the coming year.

Bill Berryman has been involved in a number of sessions organized by the CRTC investigating the particular problems facing older persons in accessing information and using the services of cell-phone service providers. High on the list were difficulties understanding service plans and costs, attitudes of representatives, and complaint processes including the role of the CRTC itself. An indifferent response from the companies represented was noted and consequently little if any progress made.

A significant accomplishment early this year was the production and distribution of an election brochure. At prompting from the BCRTA the issue of Sovereignty was included after considering the attitude of the current US administration.

The AGM was held by Zoom on the 6th of June and the following priorities were adopted.

- ACER-CART will continue elevating the profile of our National Association in our provincial associations and at all levels of government through ongoing advocacy and lobbying to achieve our priorities.
- In collaboration with other agencies develop and advocate for aging at home
- Advocate for a National Seniors' Strategy, Pharmacare, and combat privatization
- Advocate for strategies that ensure financial stability and appropriate supports to enable aging in the right place
- Continue to advocate for a standalone Federal Minister of Seniors

The year concluded with a western zone meeting in Saskatoon. This was part of the new meeting format adopted at last year's AGM. Each of the western affiliates presented reports and discussion centered on the various issues that were presented, some common and others more specific to the province and cultural identity. The meeting rounded out with reports on age friendly communities and the work of Friends of Medicare.

All that is presented in this report is taking place against a backdrop of concern over the RTO leaving the ACER-CART last November. The RTO, now known as Entente Education, is endeavoring to cast itself as the national voice of retired teachers and aggressively marketing their insurance products. The loss of revenue is placing the future of ACER-CART in a precarious position financially. The coming year is going to be challenging, particularly on the fee issue, that must be resolved if the ACER-CART is to truly be the voice of retired teachers.

Respectfully submitted,
David Denyer, ACER-CART Representative

ADVOCACY COMMITTEE

The Advocacy Committee is made up of the Table Officers. The committee deals with matters that pertain to BCRTA's goals. We advocate for the betterment of our members and seniors in general, as well as supporting public education.

This year the committee made recommendations to the BCRTA Board, and contacted provincial and federal officials regarding a number of issues.

Actions this year included:

- October, 2024: Distribution of the BCRTA Elections Booklet for the Provincial Election held on October 19, 2024. The committee encouraged Branches to apply for BCRTA Issue Action Grants.
- October, 2024: Letter to Health Minister Adrian Dix regarding the shortage of family and specialist physicians throughout BC
- November, 2024: Invited members to sign a petition to the Government of Canada to coordinate with provincial authorities and local law enforcement to develop a National Silver Alert System to provide notification when a vulnerable adult with dementia or other cognitive impairment goes missing so they can be brought home safely.
- November, 2024: Letter to BC Minister of Health Josie Osborne regarding the shortage of family and specialist doctors throughout BC.
- January, 2025: Letter to the Honourable Joanne Thompson, Federal Minister of Seniors, urging her to express support within the Government and at the United Nations level, for the elaboration of a new United Nations Convention on the Human Rights of Older Persons.
- February, 2025: Recommended the distribution to members of the ACER-CART Federal Election Booklet with the addition of four BCRTA issues: Canadian Sovereignty; Climate Crisis; Long Term Care funding; Tax Fairness for Singles.
- February, 2025: Provided input to the Canadian Radio – Television and Telecommunications Commission (CRTC) virtual round table session to improve the experience of senior citizens and consumers when dealing with telecommunication service providers (e.g., television, Internet, mobile and phone service)
- April, 2025: Letter to MLA Bowinn Ma, Minister of Infrastructure, regarding the need for improved standards for voice and hearing in BC public schools.
- June, 2025: Letter to The Teachers' Pension Plan Board of Trustees (TPPBT) regarding Greenshield's referral and claim policies that pertain to hearing aids.

We have continued our affiliations with ACER/CART, BCHC, COSCO, CCPA(BC), BC FORUM, NPF and the RR Smith Foundation, working together with these organizations to improve the lives of members and seniors.

The national Pharmacare program, and the Canadian Dental Care Program (CDCP) are important issues. Although both of these programs are now in place and provide real improvements for the health of Canadians, improvement of both programs is needed. 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. In conjunction with ACER-CART and NPF, we continue to press for improvements to both programs.

*Respectfully submitted,
Caroline Malm, President*

COMMUNICATIONS COMMITTEE

The members of the 2024-2025 Communications Committee were Amber Freer, Louise Herle, Larry Kuehn, Arnie Lambert (Chair), Troylana Manson, Debra Page, and Pat Thiesen.

The 2024-2025 Committee Goals were:

1. Integrate committee work with the Media Staff person,
2. Review the website on a regular basis,
3. Encourage Postscript submissions from committee members and others,
4. Develop strategies to help raise member awareness of the work of all committees, and
5. Investigate possible categories for Postscript and website submissions, with a focus on communication of information to Branches.

Considerable work has been accomplished on the above goals this year, and we will be focusing more attention to the social media platforms in the coming year.

It has been exciting for the committee to have a chance to work with a Media specialist on staff, as it provides considerable information on how our communications are working, as well as helping to focus the committee work.

Regarding our Media staff, we were sorry to see Alina Shamina leave the BCRTA after establishing the media position, and providing excellent work. Happily, our replacement staff member, Julian Carrier, brings an equally stellar background to the position.

Regarding our flagship publication, Postscript, there has been a little less focus on travel, and a greater emphasis on the stories of members and their families. It has come as no surprise that many of our members can write with eloquence and humour. As well, there have been many suggestions for good reading, and how to live a healthy retirement.

The emailed Connections issues continue to inform members of Board decisions and BCRTA activities, and the Branch Executive Updates help keep Branches “up-to-date”.

All of the committee’s work has depended greatly on the assistance and advice of staff, and we thank Membership Administrator Laurie Boyd, Media Coordinator Julian Carrier, Office Administrator Kristi Josephson, and Executive Director Tim Anderson.

*Respectfully submitted,
Arnie Lambert, Chair*

EXCELLENCE IN PUBLIC EDUCATION COMMITTEE

The members of the committee: Grace Wilson, Gail Chaddock-Costello, Sylvia Malthouse, Barb Mikulec, Chiara Anselmo, Shannon Iverson, Margaret Sutton

It has been a difficult year because, for a variety of reasons it was very difficult to have everyone at our committee meetings, but we persevered!

We implemented an updated trophy which has met with general approval, though not unanimous!

We were able to present four schools with the Golden Star award, including one which received the Royal Canadian Legion recognition.

Lord Kelvin Elementary (New Westminster) -presenter: Roz Kellett
Greenwood elementary (Greenwood, BC)- presenter: Grace Wilson
Ladysmith Secondary (Ladysmith)-presenter: Arnie Lambert
J.W.Inglis Elementary (Lumby)- presenter: Cheryl Jennings

J.W. Inglis also received recognition from the Royal Canadian Legion.

A pictorial presentation of the programs will be shown at the conference in September.

Three of the four schools applied only after someone on our committee suggested to the teacher involved that they should do this. One school applied following a committee member seeing the students on Global TV and tracking down the teacher and the school.

Another change is the recognition of those schools on the semester system who can apply for the adjusted award. Our attempts at getting an ad in "Teacher" were unsuccessful this year, but all local presidents were sent a memo requesting they advertise the Golden Star in their newsletters. We are making a request for all of you who are reading this report to do your best to encourage any active teacher who is working with their students and seniors to apply next year. All the information is on the website.

They could win the \$2,000 – there are awards to be given.

We continue to attempt to keep apprised of issues concerning public education in B.C. and are acutely aware of the differences of opportunity depending on the area of the province. We must aim for a level playing field!

*Respectfully submitted,
Margaret Sutton, Chair*

HEALTH BENEFITS COMMITTEE

Committee goals for 2024-2025

The Health Benefits Committee set four goals for this past year and this reports on our progress.

1. Continue to explore and prepare criteria and a governance structure for an eventual move to a self-insured plan.
 - a. We are near the end of this very long journey. The Board of Directors has approved the shift from a refund accounting model to a self-insured model for our Extended Health and our Dental Plans effective in January 2026.
 - b. The new Dogwood Retiree Benefit Board will assume responsibility for all aspects of the administration of the plans. They are responsible to the members of the insurance plans, not the BCRTA membership in general. The Dogwood Board will continue to employ belairdirect (previously Johnsons) and Manulife as agents of the plans.
 - c. The Dogwood EHC and Dental plans are secure. We have received legal and independent consulting advice that our plans are healthy and sustainable. The Dogwood Board controls \$2 million in reserve funding to protect the plans from any potential adverse experience – this is 185% of the amount Manulife would require for a similar, insured plan.
 - d. The move to a self-insured plan has immediately saved our clients about 4.5% of their premiums. This has been used to improve benefits. See the improvements itemized in 3, below.
 - e. The Dogwood Retiree Benefit Board will administer the other insurance plans sponsored by BCRTA including both Dogwood Travel Silver (formerly Medoc) and Dogwood Travel Gold (formerly Prestige). These plans will continue to be underwritten by a Canadian insurance company, currently belairdirect or their parent company, Intact Insurance.
2. Develop procedures for the Health Benefits governance and finances.
 - a. This stage has been completed with the recommendation to the BCRTA Board of the inclusion of a new section in our Procedures Handbook: Dogwood Retiree Benefit Plans.
 - b. This document gives direction to the new Dogwood Benefits Board concerning their structure and responsibilities.
3. Monitor the experience of EHC, Dental, Travel and Home insurance. Negotiate changes to the plans and premiums.
 - a. Extended Health Care plan
 - i. Growth of 12% in policies held - April '24 to '25
 - ii. 3479 insured people.
 - iii. New name: Dogwood EHC plan
 - iv. Plan improvements effective January 2026:
 1. increased in the life-time maximum to \$500,000 – from \$250,000
 2. Increased the annual maximum for Paramedical claims to \$1500 - from \$1000.

- b. Dental
 - i. Growth of 15.5% in policies held - April '24 to '25
 - ii. 1321 insured people
 - iii. New name: Dogwood Dental Plan
 - iv. Plan Improvement effective January 2026
 - 1. Level III major services annual maximum increased to \$1000 – from \$700
 - 2. Level III covers crowns, posts, inlays/onlays, bridges, dentures, implants
- c. Prestige Travel plan
 - i. Growth of 3% in policies held - April '24 to '25
 - ii. 1618 insured people
 - iii. Plan improvement effective September 2025
 - 1. This plan has become a stand-alone plan. Individuals with any EHC plan can participate in this plan beginning in Sept. 2025
 - 2. Previously, a member had to be enrolled in the Johnson EHC plan to qualify for Prestige Travel. We know that this is a very desirable option as it uses 'sudden and unforeseen' claim criteria rather than the 90-day stability clause used by most other travel plans.
 - iv. There was no premium increase this September 2025
 - v. New name: Dogwood Travel Gold
- d. Medoc Travel
 - i. Growth of 2% in policies held – March '24 to '26
 - ii. 6228 insured people
 - iii. There was a 2% increase in premiums this September 2025.
 - iv. New Name: Dogwood Travel Silver
- 4. Continue discussions with other groups with a view to expanding our plans.
 - a. With the new cost savings and improved benefits our insurance plans become more attractive to other similar-minded groups who may wish to join us. The Dogwood Benefit Board will closely monitor these strategic opportunities. Typically, larger insurance plans carry reduced risk and economies of scale. While there is no urgency to grow our plan in the short term, if there are benefits and reduced risk for our BCRTA members, we should carefully explore any opportunities.

*Respectfully submitted,
Gerry Tiede, Chair*

HERITAGE COMMITTEE

The BCRTA Heritage Committee consists of seven members, including the chair. Two of the members are also Directors. The committee met five times during the 2024/2025 year, two times via Zoom and three times in person. Meeting agendas focussed on projects directed at meeting our committee goals, including conferring grants and related activities, encouraging branches to embark on Heritage projects and celebrating completed branch projects, as well as the development of a searchable database for our accumulated materials, and improving our own professional development through visits to heritage sites and inclusion in the BC Historical Society.

For the most part, our committee met with mixed success this year. As was true the previous year, we went for many months without a branch grant request and were therefore unable to perform our 'prime directive' of adjudicating and administering Heritage grants. So it was with great delight that in April we were able to confer a grant of \$3000 to the Cranbrook RTA for their "Name That Teacher" project. By the year's end, however, an additional \$3000 remained unspent in our Grant fund.

On the other hand, we have been very busy and successful with our goals related to encouraging and promoting heritage projects with 2 articles related to the topic published in Postscript and a power-point project currently in progress designed to celebrate recent Heritage projects at the fall AGM/Conference.

Progress on the development of the searchable database also surged forward this year with the creation of a designed-for-our purposes blank database successfully loaded onto the chair's BCRTA-issued laptop in January. By the year-end, identifying data and images from almost all of the library collection found in storage had been inputted into the database. Inputting of similar data related to the collection in the office has begun and was at about the halfway mark at year -end. There are plans to continue through the summer break and it is hoped that inputting may be completed by the AGM. Once the process of inputting existing materials is complete the next step will be to activate the database to be accessible to the membership.

During our April field trip to the SFU archives, we learned a great deal about the importance of proper archival storage materials. Since that time, a selection of storage materials have been ordered from a library materials website, with the intention of using them to better preserve the collection for the future. Utilizing these new materials to store the collection and subsequently procuring a permanent home for the collection will be among the primary goals of the committee in the coming year.

Other projects that were pursued by committee members during 2024/2025 included updating and improving our presence on the BCRTA website as well as developing Heritage-related 'webinars' for the website. Both of these goals involve working cooperatively with the Executive Director and our new Media Administrator. While some progress was made this past year, they remain ongoing and will be among our top priorities in the coming year.

*Respectfully submitted,
Stephanie Koropatnick, Chair*

MEMBER WELL-BEING

Our Well-Being Committee this year consisted of 6 members – Chiara Anselmo Carol Baird-Krul, Lori Dennill (Chairperson), Amber Freer, Tom Hastie, Barb Mikulec and Debra Page. Together we worked to provide you with information regarding Aging in the Right Place through two Zoom and three in person meetings. There have been articles shared in Postscript by members of our committee (ie Emergencies Happen by Debbie Page) and we also support the inclusion of articles of note that appear in other publications and reprint them with permission (i.e. Not Only Crosswords and Exercise by Shiomit Rotenberg). In addition, an article about a BCRTA Well-Being Field Trip appeared in BCRTA Connections as another option for Aging in the Right Place.

*Respectfully submitted,
Lori Dennill, Chair*

MEMBERSHIP COMMITTEE

The committee met 5 times this year, three times in person and via Zoom.

Membership Data to June 30th, 2025

BCRTA Membership June 30, 2025, was 18,750. There are 1,534 Life Members (members over the age of 90). This number also includes a few honorary members who have given exceptional service to our organization. Sadly, we have had (188) members pass away. This year we have provided (1226) new free first-year memberships.

We have had 1023 new members since April. This increase in membership has come about after a two-year discussion with the Teachers' Pension Plan to do a mailout to those who receive a pension from TPP but may not be our members. This mailout has now been completed. Thanks to the work of our Executive Director, Tim Anderson, our previous Membership Committee Chair, Dave Scott, former members of the Membership Committee and BCRTA Executive for undertaking this lengthy but worthwhile task.

This year we reviewed the Travel Committee, its history, policies, terms of reference and mandate. The issues were discussed and presented to the Board. The BCRTA Table Officers and the current Travel Committee members have undertaken a review and brought recommendations to the Board that have been subsequently adopted. This will provide clarity in our policies and clarified the role and function of this standalone committee.

The Membership Committee also participated in the Election Pamphlet development, writing articles for Post Script magazine, and continuing work on communication with Branches both in-person and via email.

In addition to the small Branch Support Grants (less than 100 members) the Committee recommended 'Stepped Support' for Grants to assist smaller Branches who have exceeded the 100-member mark to ensure that the loss of that grant does not penalize a Branch for reaching this threshold. Branches with membership of between 101 and 150 will receive \$250.00. This has subsequently been adopted by the BCRTA Executive and will be in effect for next year. Thanks to Pat Thiesen for her idea.

Unfortunately, we saw the dissolution of the Elk Valley BCRTA Branch.

We staffed a BCRTA table at the BCTF AGM to distribute information and will be undertaking this again next year.

Our goals for next year:

- Work with the Pensions and Benefits Committee to ensure materials on the BCRTA website are current as it pertains to the Membership committee.
- Generate ideas for recruiting the newly retired members at retirement events, put together these ideas in a booklet and circulate to Branch Presidents.
- A complete review of the Advantage program will be a priority for next year. We will start by adopting an action plan and reviewing our policies, followed by looking at what is working and what is not. We will then look at other Advantage programs to determine if there are services that may be added, if they provide services to our demographics and are compatible with our organization. We may also consider pursuing regional Advantage partners.
- Continuing to fulfill our Membership Committee mandate as outlined in BCRTA policies.

Membership Growth Awards 2025

In 2024 the Winners were: Surrey (large branch), Cowichan Valley (mid-sized branch) and Comox Valley (Small Branch) Awards will again be presented at the Fall 2025 AGM. The awards recognize the highest growth per capita in three categories: small (up to 200), mid-sized (200-500) , and large (over 500) Branch members.

This is my first year as a chairperson and I must express my sincere thanks for the support I have been given by other directors and members of this committee. People have volunteered to take minutes and chair a meeting when I was not able. The Membership Committee works hard on your behalf, listens to ideas, serves your interests and are continuing efforts to grow our organization.

The Membership Committee also relies on the support of other Directors and Board members, especially the BCRTA Table Officers. We would also like to thank our staff who supports our work. – Kristi Josephson, Office Administrator; Laurie Boyd, Membership Administrator, Alycia Porges (new hire) as Front Desk Administrator, Julian Carrier, Media Coordinator and Tim Anderson, Executive Director.

Membership Committee Members: Liz Mackenzie (Comox), Pat Thiesen (Delta), Stephanie Koropatnick (Parksville/Qualicum) Louise Herle (Sunshine Coast), Tom Hastie (Surrey) David Ellis (Vancouver), Laurence Greeff (Langley)

Respectfully submitted,
Cathy MacIntosh Lambright, Chair

PENSION & BENEFITS

The Pensions and Benefits Committee met 5 times in 2024-25, a combination of in-person and Zoom meetings. There are 6 committee members, all with long experience in the area of teacher pensions and health benefits: John Chisamore, Al Cornes, Elizabeth MacKenzie, Carolyn Prellwitz, Judy Stewart, and Linda Watson (Chair).

BC Teachers' Pension Plan

A large part of the work of the P&B Committee is to monitor the health of the Teachers' Pension Plan. One of our committee members is the retired members' representative Trustee on the TPP Board of Trustees: Al Cornes. Al is an invaluable source of insight and current information on the Plan. This spring, the BCRTA Board concluded a long but productive process with the Teachers' Pension Board. We sent out a communication to all TPP retirees who are not yet BCRTA members, describing the services that the BCRTA can provide to retirees and inviting them to join our BCRTA community. Close to 1000 new members joined up in the months following that mailout. We appreciate the enhanced recognition by the Pension Board of the role of the BCRTA as the voice of retired plan members. At the end of 2024, Teachers' Pension Plan assets were \$41.37 billion. This is a substantial increase from the 2023 total of \$37.96 billion.

Results at December 31, 2024:	Plan Assets	\$41.37 billion
Rate of Return	1 year	10.7%
	5 year annualized	7.3%
	10 year annualized	7.9%

Actuarial Valuation as at December 31, 2023: Funded status is 112.8%

Contributions from employees and employers	\$970 million
Pensions paid	\$1.6 billion
Average annual pension	\$36,400
Average new pension in 2024	\$43,000

Total Plan members	107,979	active	52,134
		retired	42,611
		inactive	13,234

Inflation Adjustment

Keeping up with the cost of living is particularly challenging for pensioners. We are extremely fortunate to have robust inflation protection as a part of our pension plan. In fact, we still enjoy the best inflation protection of all teacher pension plans in Canada.

For January 1, 2025, the Board of Trustees awarded a 1.6% 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 IAA has been able to provide full COLAs so far. Once granted, a COLA becomes a guaranteed part of your pension. Over the last 23 years, cost of living adjustments in the Teachers' Pension Plan have increased our pensions by 63%. For example, a \$25,000 pension granted in 2002 is now paying \$40,900 in 2025.

Advocacy

This year, through the BCRTA Board of Directors, the committee supported efforts being made to lobby for a comprehensive, first-payer national Pharmacare plan. We also encouraged government to make changes to the Canada Dental Plan so that TPP members would be eligible for coverage. The committee contributed ideas for the BCRTA federal election booklet, raising issues such as affordable housing, long term care staffing standards, and support for publicly funded health care.

Pre-Retirement Workshop Programme

Under the leadership of Al Cornes, we continued offering our retirement workshop to active teachers across the province: Making Sense of your TPP, CPP, OAS, and Health Benefits in Retirement. The workshop was extensively revised and updated for this year.

Advertising through BCTF Local Associations, school districts, the BCPVPA, the BCSSA, and our own website, we provided 21 workshops this year. Some 1100 participants attended at online sessions, in person after school in locals, or on district or provincial Professional Development Days. Attendees are provided with a workshop email address, where they can email their personal questions to the presenters for individual advice. Many thanks to our presenters: Al Cornes, Gerry Tiede, Judy Stewart, Carolyn Prellwitz, Elizabeth MacKenzie and Linda Watson, and our producers Alina Shamina and Tim Anderson.

Health Benefits

The Committee also monitors the Green Shield health benefit plans provided through the Teachers' Pension Plan. The TPP made several changes to the benefit plans this year, which can be found on the TPP website. tpp.pensionsbc.ca

Teachers' Pension Plan Advisory Committee and BCTF Pensions Committee

BCRTA is represented at TPPAC and at the BCTF Pensions Committee by Elizabeth MacKenzie and Judy Stewart. These committees provide pension advice to the TPP Plan Member Partner (the BCTF), and reflect 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. Judy Stewart attended the SHARE Summit with a focus on responsible and sustainable investing and fiduciary duty. Al Cornes, Caroline Malm, and Linda Watson 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 the legal landscape.

*Respectfully submitted,
Linda Watson, Chair*

PERSONNEL

The Personnel Committee is made up of the Table Officers. The committee met several times this year to deal with a number of staffing matters.

On December 13, 2024, BCRTA receptionist Amberly Tse resigned from her position in order to move to a position with more responsibility. It took some time to find a new employee who could not only take on receptionist duties but also provide clerical expertise. On July 21, 2025, Alycia Porges joined our staff as Front Desk Administrator. We wish her well and believe that she has the ability to excel in this important role.

In March, 2025, Executive Director (ED) Tim Anderson announced his intention to retire as of December 31, 2025. It was agreed that he will stay on as ED alongside the new ED for a transition period from September 1 to December 31, 2025. We thank Tim for seven years of outstanding service to the Board and members. We look forward to celebrating his many achievements in December. We are pleased to announce that Tim will continue to design and edit PostScript Magazine on a renewable contract basis following his retirement.

On April 30, 2025, Media Coordinator Alina Shamina resigned from her position in order to accompany her partner to another city. Julian Carrier joined our staff as Media Coordinator on May 16, 2025. Julian's work on our social media platforms enhances our communications, provides improved access of information to members and provides information about BCRTA benefits to non-members.

In May, the Committee recommended Laurie Boyd's promotion to Membership Administrator in recognition of her increased responsibilities and tireless service to the Board and members. We were pleased to acknowledge Laurie's dedication and expertise in this way.

In July, 2025, Lisa Hansen was appointed to the position of Executive Director. Lisa brings comprehensive knowledge of the insurance industry and, through her extensive Branch visits, is well acquainted with BCRTA. Lisa joined our staff on September 1, 2025, and will work alongside Tim for a four-month transition period. Tim's retirement will mark the end of an era; Lisa's appointment marks the beginning of another.

The committee would like to take this opportunity to thank Tim Anderson (Executive Director), Kristi Josephson (Office Administrator), Laurie Boyd (Membership Administrator), Julian Carrier (Media Coordinator), and Alycia Porges (Front Desk Administrator) for their dedication and hard work; each one strives to ensure that both the Board and members are supported and given assistance as needed. I want to also thank the other members of the committee, Linda Watson (1st Vice President), David Denyer (2nd Vice-President), and Arnie Lambert (Past President), for their work this year.

All contractual obligations for the year 2024 – 2025 have been met.

*Respectfully submitted,
Caroline Malm, President*

TRAVEL COMMITTEE

The Group Travel Committee is made up of Caroline Malm, Grace Wilson and Gerry Tiede (Chair).

The committee has been active this past year in planning and completing trips as well as updating our procedures. They are now included in the Member Handbook under Committees.

Since 2020 BCRTA has sponsored group trips to Portugal, Morocco, Alaska, Egypt, Vietnam, Colombia, Spain and Newfoundland.

Trips completed this year

1. A very successful tour of Newfoundland and Labrador was led by Grace Wilson. One of the highlights was a lunch held with executive members of the Newfoundland and Labrador Retired Teachers Association.
2. A long-stay in Spain, led by Linda Watson was also very successful, even though their plans were altered by the rain and flooding in Valencia last year.

Future trips

1. A tour of Turkey, with an optional extension to Cyprus is underway currently led by Gerry Tiede. Turkey is a beautiful, complex and interesting country and this trip sold out quickly. A second trip, also sold out and led by Linda Watson, is starting as soon as this AGM is complete.
2. A one-week visit of Mexico City is scheduled for November. There is still room to join this visit to an amazing modern and bustling city.
3. A two-week combination tour in Belize is planned for January 2026. There is still space to join Kerry McNeill. The group will be staying in 3 separate locations to experience the full wonder of Belize. There is also an option to stay longer.
4. A Bike and Barge trip from Amsterdam to Bruges is scheduled for June 2026. There is still room for a few active cyclists to join Devon De Putter, our experienced bike riding leader. There are e-bikes available for the rest of us!

The committee is considering options for future trips. The Philippines and Australia are possibilities as well as a bus tour of the Canadian Maritimes to enjoy the fall colors. Your requests are welcome as we try to arrange interesting and age appropriate trips for BCRTA members.

While BCRTA has relationships with several travel companies, we have focused on working with Trip Merchant because of their ability to advise and customize trips for our group. You can hear about future trips through BCRTA publications or be among the first to hear by registering on the Trip Merchant website at <https://tripmerchant.com/register>. Use the code 4f63 to register. You can also sign-up there to receive the biweekly Trip Merchant Newsletter.

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

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 2025 BCRTA AGM FOR PRESIDENT - 1 year term

CAROLINE MALM *Coquitlam*

It has been an honour to serve as BCRTA President in 2024-25. If re-elected, I am committed to continue working with our team – Directors, members, staff, and partners – to advance BCRTA's goals. The year ahead brings real opportunities: growing membership, better services, and the launch of our own EHC and Dental plans. I am proud to support our strong, member – led culture and to be part of BCRTA's exciting future. Thank you for your support.

BCRTA Committee Experience since 2014:

- Finance Committee (Five years; currently Treasurer and Committee Chair)
- Excellence in Public Education Committee (seven years)
- Health and Housing Committee (one year)
- Personnel and Advocacy Committees (Five 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 since 2016:

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

Branch and Local Experience:

- 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) : Life Member; 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 2025 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 to BCTF

Provincial BCTF Experience

- BCTF Executive Committee, 9 years
- BCTF 2nd Vice President, Member at Large
- BCTF Provincial Bargaining Team
- Chair, Pensions Committee and TPPAC
- BC Teachers' Pension Board of Trustees, 17 years
- Chair and Vice Chair, BC Teachers' Pension Board

BCRTA Experience

- BCRTA 1st Vice President
- Director, Lower Mainland
- Chair, Pensions and Benefits Committee
- Finance Committee
- RR Smith Memorial Fund Board of Directors
- Retirement Workshops Facilitator

The BCRTA is an active and well-respected organization. As a strong voice representing thousands of retired teachers, we are also credible advocates for the needs of seniors in general. We need to advocate to all levels of government on issues like affordable housing, a strong public health care system, and reliable pensions and old age security so all citizens can live with dignity in retirement.

Our outreach to other seniors' organizations and like-minded social justice groups helps to reinforce our efforts and build broad support for our shared goals. At the local level, our branches keep members in touch with each other and can rely on the support of the BCRTA.

Retired teachers are a force to be reckoned with! I would be honoured to serve once again as 1st Vice President of the BCRTA.

NOMINEES FOR ELECTION AT THE 2025 BCRTA AGM

For 2nd VICE PRESIDENT - 1 year term

DAVID DENYER *Cowichan Valley*

The BCRTA is developing its services to all members and branches as we add additional staff members. The appointment of a new Executive Director will also be an opportunity to assess priorities as part of an evolving strategic plan.

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.

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.

NOMINEES FOR ELECTION AT THE 2023 BCRTA AGM FOR ACER-CART REPRESENTATIVE - 2 YEAR TERM

DAVID DENYER
Cowichan Valley

See Bio on previous page

**NOMINEES FOR ELECTION AT THE 2025 BCRTA AGM
FOR DIRECTOR
(Inside the Lower Mainland and Fraser Valley Regions)
Two - 2 year terms**

GAIL CHADDOCK-COSTELLO
Langley

- Teaching/administrative profession forty years;
- Alternate Ed/Resource – K-12;
- Taught in N.S., Manitoba, B.C., and United States;
- Adjunct professor at Un. of San Diego;
- MB – Vice-Principal; District Co-ord. Gifted & Enrichment and Elementary Education; Assist. Superintendent – Special Services;
- B.C. – Principal; Co-Ord Special Services;
- Langley Teachers' Association – 1st V.P./Pres (2008-2017);
- Local Bargaining Chair;
- Langley Special Education Inquiry – 2008/09 ;
- Significant Local Grievance wins: a) Family status – mothers guaranteed maternity leave benefits year-round;
- Freedom of Speech –2016 Canadian Library Assoc. "CLA Advancement of Intellectual Freedom in Canada Award";
- Regional Conferences Chair – LGBTQ / Social Justice 12;
- BCTF Executive;
- Chair/Member/ Committee for Action on Social Justice;
- BCTF EC Committee Rep – Committee for Aboriginal Ed.; CASJ; T.T.O.C.; EC – Pensions Wk. Shop Presenter;
- President 'Local Employers' Group' (LEG) Bargaining Chair;
- T.T.O.C. and SURT Presenter – BCTF;
- LRTA Executive 2019-20/Nominated VP for 2020/21;
- R.R. Smith Memorial Fund Foundation – VP;
- Triple A Senior Housing –Langley – VP

I am interested in serving as a director to support and extend programs/benefits that maintain financial and social supports for retired teachers in B.C. and Canada.

**NOMINEES FOR ELECTION AT THE 2025 BCRTA AGM
FOR DIRECTOR
(Inside the Lower Mainland and Fraser Valley Regions)
Two - 2 year terms**

LAURENCE GREEFF
Langley

- Member of the BCRTA Membership Committee (2 years)
- Member of RR Smith Memorial Foundation, Board of Directors (2 years)
- LRTA- Vice-President (2025), previously Member-at-Large, 2 years
- LRTA rep to COSCO – 2 years, presented to CRTC on telecommunications issues for seniors
- Post-retirement -volunteer teaching English to adult newcomers to Canada
- Teaching experience in Peace River North, Cariboo-Chilcotin and Langley (elementary, secondary, and special alternate programs)
- Extensive experience in BCTF and local teacher association leadership- Local President (LTA and PRNTA), Local Representative to BCTF (PRNTA, CCTA and LTA, BCTF Finance Committee, SURT facilitator.
- Served on the College of Teachers, subsequently Teachers' Council.

I am seeking election as a BCRTA director in order to contribute to the excellent work our organization undertakes. I would strive to advance the needs of retired teachers, in particular, and seniors, in general. I have experience living and working in dramatically different areas of the province which would help inform my service. I would also draw on my extensive experience with organizational goals, structures, finances, and regulations to enhance the work of the BCRTA. I'm eager to be part of the leadership team and the productive, collegial work that the Board of Directors undertakes.

**NOMINEES FOR ELECTION AT THE 2025 BCRTA AGM
FOR DIRECTOR
(Inside the Lower Mainland and Fraser Valley Regions)
Two - 2 year terms**

ROS KELLETT
Vancouver

RTA Experience

- British Columbia Retired Teacher Director (Inside Lower Mainland) 2022-2025
- Member of the BCRTA Heritage Committee (2022-2025)
- Member of the BCRTA Communications Committee (2022-2024)
- President of Vancouver RTA (2024 to present)
- Member of Vancouver RTA (2014 to present)
- Editor & Website Coordinator for VRTA (2015 to present)

Educator positions

- High school science & Biology teacher: Kamloops (1972); Surrey (1973 -79); Vancouver (1988-2014)
- Science tutor (2015 to present)
- Executive member – Surrey TA (1978-79); Vancouver Secondary TA –(1995-2013)
- Chair VSTA Social-Justice Committee; Working & learning conditions/Bargaining
- VSTA Rep to Vancouver School Board: Alternative Transportation/Biking Committee; Health & Safety
- Staff Committee member, secretary, Chair – in Surrey & Vancouver schools
- BCTF Education Finance Committee –Chair 1979-1981
- Grandparent to four boys, ranging in age from 8 to 17 years

I would like to serve another term as a Director for the BCRTA as I have gained new insights and valuable knowledge from the three years of experience already completed. I have a particular interest in seniors' well-being as my mother, aged 103 years, is still very active both physically and mentally and gives good advice! My experience as a local President complements the work I am able to contribute to the BCRTA. I enjoy the chance to advocate more for retirees on the provincial level and to support this organization as a robust leader in these challenging times.

**NOMINEES FOR ELECTION AT THE 2025 BCRTA AGM
FOR DIRECTOR
(Outside the Lower Mainland and Fraser Valley Regions)
Two - 2 year terms**

LORI DENNILL
Prince George

- Worked for 38 years in the elementary school system in Mackenzie and Prince George.
- Taught all grades at the elementary level including Learning Assistance, Curriculum Enrichment, Vice Principal and Principal.
- Presently the President of the Prince George Retired Teacher Association and am in my second year. Previously I was the secretary for several years.
- I have been on the following BCRTA committees – Well-Being, Communication and Finance.
- Chairperson of the Well – Being committee for the past 3 years.
- I have completed one term (2 years) as a director of the Board for the BCRTA.
- Presently the Vice – Chairperson of the Prince George Council of Seniors where I have held the position of Treasurer and Secretary.
- It is important to have representation in the north for our members. Many things that work well in urban areas (i.e. bussing) do not work in rural or northern areas and we need people who can explain the differences. I have lived in the north all my life and understand these variations. I love being involved with helping seniors at all levels and volunteering for BCRTA has given me this option.

**NOMINEES FOR ELECTION AT THE 2025 BCRTA AGM
FOR DIRECTOR
(Outside the Lower Mainland and Fraser Valley Regions)
Two - 2 year terms**

ELIZABETH MACKENZIE
Comox Valley and Chilliwack

My work for my local and the BCTF has always been in advocacy for Public Education and teachers. Doing the committee work for the BCRTA over the last few years has shown me that our Association continues the work of advocacy, not only for education retirees but, for all seniors. Our voice helps to promote the need for better health care options, housing and long term care.

I would like you to consider me for the position of Director for the BCRTA Executive Board.

BCRTA Experience

- Pensions and Benefits Committee
- Health Benefits Committee
- Membership Committee
- Retirement Workshops Facilitator

Provincial BCTF Experience

- Staff - Income Security – Teacher Rehabilitation Program and Pensions
- Pensions Committee and TPPAC
- Trustee - BC Teachers' Pension Board
- BCTF Agenda Committee
- BCTF Staff Rep Trainer

Local Experience

- Elementary Teacher and Counsellor - 35 years in Surrey, Chilliwack and Comox
- Local President, Chilliwack
- Pro D Chair
- Local Bargaining Chair
- Local Representative
- Staff Representative

BCRTA DELEGATES TO THE 2026 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 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 27, 2025. 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 2026 BCTF ANNUAL GENERAL MEETING NOMINATION FORM

Must be in the hands of BCRTA staff by 5 p.m. on September 26, 2025.

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@bcрта.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@bcрта.ca

