



Happy Holidays

There is something magical about the holiday season: our mood may rise with the anticipation of repeating treasured traditions. These shared experiences bind us together as a family, as groups, as a community. They are something familiar to look forward to. It might be grandma's fruitcake that is really not everyone's favourite. When the aroma of cookies and other delights waft through the house our mouths start to water. It's the tree trimming and counting down the days. And there is nothing more heartwarming than watching a young child select the "perfect" Christmas gift, wrap it and then with sparkling eyes try to keep the secret. There is always the "keeping of commitments" to churches, clubs, and other gatherings. It all builds to that special day, and then it becomes but a memory to reflect on.

My seasonal to-do list includes cookies to bake, a tree to decorate, cards to write, and gifts to wrap and

send. A brisk walk in evening snow to view other festive decorations and twinkling lights puts me in the mood, or perhaps the classic *A Christmas Carol*, or *Christmas on 42nd Street*. I don't expect to hear any carolers on my deck so I'll turn on the radio or pull out my Christmas CDs. And of course I'll Zoom or FaceTime with my kids and grandkids.

Christmas this year will be different. I reflect on Pat Thiesen's article, "Gratitude" in the Winter 2020 issue of PostScript. There are a multitude of things for which to be grateful. So I want to reach out to friends and loved ones and once again sing those familiar words from "Here We Come A-Caroling":

*"Love and joy come to you,
And to you glad Christmas too..."*

Grace Wilson is President of BCRTA

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PENSION UPDATE



Here are some highlights of the recently released 2019 Annual Report of the *Teachers' Pension Plan*:

Some comments are included in italics:

Net assets: \$31.5 billion

- This is an increase from \$28.4 billion at the end of 2018.

Annual rate of investment return: 13%

- Five-year annualized return: **8.4%**
- Ten-year annualized return: **9.1%**

There will be an actuarial report at the end of 2020. The fund needs a five-year annualized return of at least 6% to pay the pension promise. The returns for 2020 are likely to be lower than 6% because of the economic downturn caused by COVID-19. However, it appears unlikely that the 2020 returns will drag down the 5-year annualized return below the required 6%.

The plan was **102.5%** funded at the last valuation which means that there is money in reserve to carry the plan through some difficult times. These factors indicate that our pension is secure and sustainable.

Total plan membership: 100,400

- This includes active, deferred and retired members.
- Growth of active members in the past year: **1.4%**
- Growth of retired members in the past year: **1.8%**
This is a reversal from last year where there was a higher increase in the number of actives than the number of retirees.

**"Our pension is
secure and
sustainable."**

- Total pensions in pay: 39,146
- Pension benefits paid in 2019: **\$1.2 billion**. This money returns to the BC economy where it supports businesses and services in our communities where we also pay taxes.

COST OF LIVING INCREASE JANUARY 2021

Each year our pensions receive a cost-of-living increase based on the Canada-wide Consumer Price Index that compares September over the previous September. This year the increase was .5% and following the approval of the Pension Board of Trustees, *our pension payments will increase by .5% beginning in January.*

Once awarded, the cost-of-living increases become part of our guaranteed pension.

Cost-of-living increases are not guaranteed. They are paid out of a separate account – the **Inflation Adjustment Account** – which currently is also in a sustainable, surplus position.

Gerry Tiede
Chair, Pensions and Benefits Committee



TRAVEL INSURANCE UPDATE

It is renewal season for all Johnsons' Medoc and Prestige policy holders. Both Medoc and Prestige Travel eliminated premiums for several months but continued to provide coverage. By now you should have received information which describes the resumption of premiums. The coming 'policy year' will be a shortened 8-month 'policy year' running from January 1, 2021 to August 31, 2021. The policy year beginning September 1, 2021 is planned to be a return to the standard 12-month policy year. Remember that both travel programs provide a policy year's coverage for any number of trips up to the maximum days in that plan. You cannot treat these plans as single trip plans and just purchase coverage for the months you will travel.

Both Medoc and Prestige Travel provide up to \$5 million of emergency medical coverage and include medical coverage for COVID-19 incidents. Other insurance companies, some working with airlines, offer COVID coverage but be aware that they have much lower maximums.

"Both Medoc and Prestige include trip cancellation and interruption for most reasons but there is an exclusion for COVID-19."

It is important to know that both Medoc and Prestige include trip cancellation and interruption for most reasons but there is an exclusion for COVID-19. You have medical coverage if you get COVID while travelling, but do not have trip cancellation, trip interruption or trip delay coverage before or during your trip if the claim is directly or indirectly related to COVID-19. However, many airlines, hotels and package trips have much more favorable policies about cancelling vacations and refunding deposits at the last minute than they had pre-COVID-19.

NEW CONDITIONS FOR BCRTA MEMBERS

BCRTA has worked with Johnson Insurance to reduce the usual restrictions on re-enrolling should you choose not to travel for a period of time.

If you wish to cancel your travel coverage because you are not traveling outside of BC in the coming days, here is what you need to know:

MEDOC – You have until March 5, 2021 to cancel or to submit your health option questionnaire to receive reduced rates. If you cancel, and then decide that it is safe to travel again, you can rejoin at any time without paying back premiums.

PRESTIGE – You may cancel the Travel portion of your Prestige coverage and continue with EHC benefits. Previously, if you cancelled Prestige Travel you were not eligible to rejoin for 2 years. Johnson



Insurance Update continued

has eased this requirement for this year only. If you wish to cancel Prestige Travel you can rejoin at any time however ***you will be subject to a one-time 90-day stability clause when you rejoin.***

- This 90-day period would apply to any trip that is taken during the first 90 days of coverage after rejoining the plan. For any trip taken during the first 90 days of that policy, only medical conditions that were stable in the 90 days prior to departure would be covered.
- Once those 90 days pass, coverage reverts to the sudden and unforeseen wording for any trips taken later in the year, or for any renewal in the future as long as you remain in the plan.
- ***There are no other application requirements.***

SUGGESTION: plan ahead and re-enroll in Prestige at least 90 days before your trip begins so that the 90-day stability clause period has expired, and you are covered by the sudden and unforeseen language.

BCRTA continues to work with our partner Johnson Insurance to provide reliable and appropriate coverage options for our members. For those of us who are not insurance professionals, all the terminology can get a bit overwhelming. That’s why our MEDOC and Prestige programs are supported by “Best Friend Advice” by knowledgeable service providers.

To clarify any questions you have, we encourage you to contact the BC office of Johnson Insurance:

Email: pbservicewest@johnson.ca

Telephone: 604.881.8915

Online: bcrta.johnson.ca

*Gerry Tiede
Chair, Pensions and Benefits Committee*

GOLDEN STAR AWARDS TO CONTINUE

Excellence in Public Education Committee Reports on 2021 Plans

BCRTA is pleased to offer the **2021 Golden Star Awards Program**. Adjudicated by the Excellence in Public Education Committee, the awards acknowledge outstanding intergenerational programs in BC’s public schools.

This year, due to the restrictions of COVID-19 measures, established programs are proceeding differently but we are hopeful that some teachers will find safe ways to facilitate communication between students and seniors. One of last year’s winners is developing the use of technology and letter writing, for example, to implement the fifth year of their program. Although in- person activities are not permitted at this time, students and seniors can still learn much from one another. If teachers are able to continue intergenerational programs during these difficult times, we want to acknowledge their efforts.

We have provided this information to BCTF, BCPVPA, BCSTA, BCSSA and the Royal Canadian Legion. We have appreciated their support for intergenerational programming in the past and hope their members will be encouraged to know that the Golden Star Awards Program is seeking applications this year. Branches will receive information about the 2021 Golden Star Awards Program to share with BCRTA members and teachers in their communities.

View the 2020 Golden Star Awards video online at <https://bcrta.ca/golden-star-awards-bcrta-conference-2020/>

*Caroline Malm
Chair, Excellence in Public Education Committee*



News

FROM AROUND THE BCRTA



COMMUNICATIONS COMMITTEE UPDATE

The Board approved the establishment of a Branch Newsletter Ad-Hoc Committee. The work of the committee will be to make recommendations regarding Branch newsletter content, copyright concerns, the acknowledgement of source material, and the posting of newsletters. It is expected that the committee’s report will provide examples of quality publications, and easy-to-use formats, and will assist Branches in establishing and/or improving newsletters.

The members of the Ad-Hoc Committee are:

- Arnie Lambert from Communications
- Terry Green from Member Well-being)
- Pat Thiesen from Membership, and
- three local Branch newsletter authors: Cathy van Herwaarden (Parksville/Qualicum), Bob Steventon (Prince George), and Kerry Babiuk (New Westminster).

Arnie Lambert is Chair of the Communications Committee.



FINANCE COMMITTEE HAS SUPPORT

The Finance Committee is in a process of reviewing the fundamentals of the Association’s financial reporting methods and policies, and in this effort we have the benefit of expert advice. At the November Finance Committee meeting we welcomed the participation of Gordon Holley, the president of Humanity Financial and Ryan Gorder of MNP, our newly-contracted auditor.

Last year we contracted with Humanity Financial to support our office with the transition to our new accounting systems. We were well-served through that contract and continue an advisor relationship with that firm. MNP is BCRTA’s new audit firm and there, too, we are working to establish a positive working relationship. Having both our “inside” advisor and “outside” auditor in conversation with us is a useful way to ensure that there is alignment in the way we plan our finances, report results to members and receive auditing oversight. Our experts can also serve us best when they have an understanding of our goals.

With our advisers’ help we continue to optimize how we present our financial information with clarity and transparency when reporting to the membership. With the expert advice we receive, the Finance Committee feel confident about our ability to meet that need.

Grace Wilson, Treasurer and Finance Chair

BCRTA CHRISTMAS SOCIAL

All BCRTA members are invited to participate in a Christmas social event on December 18th at 1PM.

The event will be held online at <https://bcрта.ca/XMAS2020>

Attendees will have the option to simply view the event online or to join via Zoom where they can engage in typed “chat” with other members.

There will be a little bit of Christmas music, and a special treat: Vancouver actor Ron Reed will present some scenes from his one-man adaptation of Dickens’ *A Christmas Carol*.

There is no cost for the event.

See you on the 18th!



Vancouver actor Ron Reed will present some scenes from his one-man adaptation of Dickens’ *A Christmas Carol*

NEW ADVANTAGE PARTNER OFFERS LOCATIONS AROUND BC

Experience True Luxury with
TRUE KEY HOTELS & RESORTS
 BCRTA Members Receive
10% OFF *At participating True Key properties. Some restrictions apply.*
 Visit www.TrueKey.ca/BCRTA for all the details

TRUE KEY
HOTELS & RESORTS



ACER-CART

Jo-Ann Lauber's comprehensive article on the Dr. Brian Day court case is now posted on the ACER-CART website at www.acer-cart.org. It is entitled "Privitization - Challenging the Public Health Care System" and is posted under "latest news". Also featured under ACER-CART "latest news" is Gerry Tiede's address to the Alberta Retired Teachers' Association entitled "Protecting Pensions".

The latest communications from Seniors' Minister Deb Schulte are also posted on the website. These are regularly distributed to members of the BCRTA Board of Directors and provide valuable updates to the latest COVID-19 information.

The BCRTA has also made a submission to ACER-CART's Pension and Retirement Income Committee. The Committee is collating comparative evidence relating to retirement and pension plans across the country. This effort provides a way of creating a more complete picture of where our pension plans stand so we can lobby more effectively in terms of pension protection.

Steve Bailey is BCRTA's representative to ACER-CART.



BCRTA ADVOCATES FOR HI-DOSE FLU SHOT FOR ALL SENIORS IN BRITISH COLUMBIA

On behalf of the BCRTA, President Grace Wilson recently sent a letter to the Minister of Health, Adrian Dix, asking the provincial government to cover the cost of the high dose flu vaccine (Fluzone) for all seniors in BC in the 2021 year. Currently all residents of Long Term Care Homes will receive this vaccine at no cost.

BCRTA has been corresponding with the Minister of Health on this file for some time. BC has ordered larger quantities of trivalent flu shots for the current season.

Wilson emphasized that while the recent expansion of high dose flu shots is a positive development, BC lags behind other provinces in funding the use of broad-spectrum quadrivalent flu shots.

Terry Green
Chair of Well-being Committee

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

ANTI-BOREDOME MEASURES!

YES, fun-seekers, you can stay in touch with others in novel ways these days. Here are some great ideas.

Thanks to Past President Gerry Tiede, 1st VP Arnie Lambert, and Kerri and Orrie Babiuk of New Westminster RTA.

1. Plan a virtual wine tasting. Several BC wineries are offering this free service with an expert sommelier-using Zoom. Google virtual wine tours or go to destinationsoyoos.com, find a winery and set it up as a branch activity with everybody safe at home in their own bubble.
2. Here's something that our **Johnson Insurance** representative **Lisa Hansen** suggests: get a team together and challenge another team, perhaps another branch, to a virtual run, walk or cycle.

Check out these sites:

- virtualruncanada.ca
- theconqueror.events
- Great Canadian Trail <https://thegreattrail.ca/>

3. The **on-line cooking class** <https://inmykitchen.ca/>

My wife is in a small cooking club, about 8 people - every month or two they meet at one person's house and make a meal together. The host chooses the menu and buys the supplies. Everyone takes a turn. But it stopped with COVID.

They did this on-line class together and it was good but they decided that they would just do it themselves on Zoom with one person planning the meal and everyone cooking in their own home.

4. There are lots of **online photography classes**, including some interactive ones on Zoom.

<https://www.adorama.com/alc/10-best-free-online-photography-courses/>



5. Connect to some good music at the **National Arts Centre Orchestra** website:

<https://nac-cna.ca/en/orchestra>

6. Connect to some good drama at the **Stratford Festival's** "Stratfest at Home" site

<https://www.stratfordfestival.ca/>

8. Host a **Christmas Cocktail Party** via someone's Zoom account and send invitations to everyone who has an interest. Guests could introduce themselves, tell us where they taught and how long they have been retired. It will be your choice if you choose to indulge in a 3 to 5 minute cocktail confabulation.

Discussion topics could be: best Christmas memory; best trip; what three books would you take to a deserted island and why; best movie or TV show and why; favourite Canuck or athlete; best sports team; or who would you have dinner with, past or present, and why. If these topics aren't your cup of nog, then choose a topic of your own making.

Everyone supplies their own cocktails and canapes. And of course, since you are zooming in your own home, encourage everyone to drink responsibly so they can get all the way to bed safely.

Dave Scott is Chair of BCRTA's Membership Committee.