

# Prime

# Time

# Summer 2024

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Pension Plan Retirees  
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**CPPR**

Protecting our College Pension Plan  
and other related pension benefits for  
the benefit of current and future retirees.

*Photo: George Davison  
George and Dawn at San Josef Bay in  
Cape Scott provincial park.*

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## From the Editor

This issue of *Prime Time* will, I believe, have plenty to engage you. Of particular interest, I'm sure, will be Adrienne Chan's Interview with Danny Bradford about the past history of our pension plan and of CPPR. You've told us you find Paul's reports about his work as a trustee very important, and what he has to say about the new Canadian Dental Plan may well surprise you.

John gives advice about possible income-splitting at tax time, and George tells us about the Public Sector Pensions Conference. George and Guest writer from BCITRA Brian Antonson write about their travels. So lots to read.

Have a good rest of the summer.

*Mary L. Griffin*

**Members of the CPPR are grateful to live, work, and be in relation with First Nation, Inuit and Métis peoples from across many traditional and unceded territories, covering all regions of British Columbia.**

**We are honoured to live on this land and are committed to reconciliation, decolonization, and building relationships in our communities.**

## President's Greeting



Your Board and Table Officers had a busy spring, with 9 bi-weekly strategic planning meetings mainly focused on recruiting new members, but also highlighting other work that needs to be done to make the organization more efficient and effective. Thanks to John Wilson for chairing the group, and Gordon Lee, Gordon Farrell, Ian McAskill, Adrienne Chan, Danny Bradford and Mary Griffin for all their work coming up with a plan that will be rolled out in the next few months.

I attended the BC Pension Conference in Victoria in April – a summary of my report to the Board is included in this newsletter beginning of page 3. I also attended the CURAC AGM on May 22 virtually and was pleased to see that Mary Griffin was given a tribute award for all the work she has done for our BC college plan retirees.

The Table Officers meet next on September 11, followed by a Board meeting on October 2 and this year's AGM on November 6. Time, place and other details are still being worked out.

On a lighter note, with summer half over, the renos that were supposed to be done last summer are now half done. We have a new ensuite bathroom (new shower and new floor tiles) and we can now sleep in our own bed after a month in the guest room. We can also enjoy separate bathrooms again. Replacement French doors that were damaged in transit have been reordered and delivered, so work can start on installing them in the dining room, finish siding the back of the house and building an 8 X 10 deck. Once all that is done, I can find a spot for my new Traeger smoker, though we're already enjoying beef from the half cow that we got last fall.

Next up, after a Heritage Commission working group meeting, a trip to Stewart/Hyder and Lillooet, and along the way picking up supplies to can salsa and spaghetti sauce. Have a great rest of the summer!

*George Davison*

**FIRST ADVANCE NOTICE!****2024 AGM****Wednesday 6 November****Attend in person or on Zoom.****CHECK OUR WEBSITE CPPR.CA****In late September for complete details and to register.***Formal Notice and all supporting documents will be sent to all members of CPPR by email prior to the meeting.**From Cougar Creek  
Photo: George Davison***Summary of George's Report to the Summer Board Meeting of his attendance at****The BC Public Sector Pension Conference****Laurel Point Inn, Victoria,****17-18 April 2024 T***The Full document is available on our website at [cppr.ca](http://cppr.ca)*

My second public sector pension conference as a CPPR rep was focussed on the theme of a 100 year life and a documentary *Your 100-Year Life* by Bill Jones and Ben Timlett, funded by the

Cardano Group, a pension fund advisory outfit based in the UK.

The first session featured Laurence Frappier, managing director of the Office of the Superintendent of Financial Institutions, talking about the "Sustainability of Canada's National Pension Plan.

The second session focussed on "Sustainability of BC's Public Sector Pension Plans versus Other Non-Canadian Comparators." Two Eckler actuaries, Jill Wagman from the Toronto office and Catherine Robertson (our actuary) here in BC, started by looking at the global picture, where Japan's public sector Defined Benefit (DB) plan has \$1.7 trillion in assets. The Canadian Pension Plan (CPP) is #7 in the world's top pension funds and Canada has 7 plans in the top 100. Of the top 100 in Canada, the Ontario teachers' plan is the largest, BC's municipal plan is #6, the public service plan is #9 and the teachers' plan is #10; our college plan ranks #55. Outside Canada, public sector pension plans are under pressure: funded ratios are way below what's needed to keep them sustainable. 457 plans have converted from Defined Benefit to Defined Contribution (DC). Here in BC, the public sector plans are well funded, jointly trusteeed and have flexible funding policies.

After lunch Dr. Ted Rosenberg (Home Team Medical Services in Victoria) and Barbara Sanders (Associate Prof in SFU's Dept. of Statistics and Actuarial Science) co-presented in a session called "Retirement: A Multi-Generational Perspective." Rosenberg specializes in the study of frailty and its impact on the quality of life, the burden on caregivers and hospitals Professor Sanders focussed on generationalism and the too-simple characterizations of Boomers, Millennials, Gen X, and Gen Z.

Don Wright, former BCIT President & former head of BC's civil service, led a session titled "What Trustees Need to Think about Today in a Changing World." Sixty-five doesn't work any more. If the age of retirement were increased by

5-6 years, there'd be an increase in productivity, taxes and services. He also suggested that governments invest in industries that'll provide a return and jobs. If labour is in short supply, demand should see wages increase!

The last session of Day 1 was a panel of all the presenters, "bringing together everything."

Day 2's first session featured Ryan Boyle of Northern Trust, the Chicago-based bank that has sent the folksy Carl Tannebaum in past years to talk about the "Economic Outlook." His best line is "AI won't take your job but someone using AI will."

In session 3, titled "Geo-Political Risks in 2024", Dr. Elizabeth Stephens, managing director of a UK tech company, Geopolitical Risk Advisory (<https://geopoliticalriskadvisory.com/>), looked at the change in world order from 2008. She argues there are three world orders: military (where the US still dominates with its \$773 billion military budget); economic (where China and India dominate); and digital (where tech companies dominate). How to manage in such a world? She suggested early detection of pandemics, cyber security, attacking climate change, and addressing supply chains.

The last two sessions focussed on office space and AI. Lisa Chan and Shawn Gilligan, two VPs from QuadReal, a BCI owned property management company based in Vancouver that manages BCI properties worth over \$60 billion, spoke about the changing nature of and flight from the office, especially since COVID.

Michael Nip, a BlackRock director and member of their global equity research team, took us through the evolution of AI. Nip concluded by saying that tools like Chat GPT can provide almost instant answers to questions and steps to carry out innovative strategies, but for finance and education sectors, it could well mean job loss.

The conference was also useful for connections. I met our contacts at PenCorp and college plan personnel. Conversations with FPSE again sparked a late invitation for CPPR to be part of their AGM in May. I was also able to pull

together a breakfast meeting with reps of the other 3 retiree associations, our first face to face opportunity since our AGM last November. Two issues highlighted this meeting: Greenshield's unionized employees 48 day strike--no-one told either the trustees or pensioners that service might be affected; and the MPRA's being told they can't do a mailout to municipal pension plan recipients (while we and the government retirees have already done so). All in all, it was another worthwhile trip to Victoria.

*George Davison*



*Photo: MLG*

## Some Summer Thoughts from Your Retiree Trustee

Board and committee meetings always pause (mostly) for a couple months over the summer. Trustees take a break, get reacquainted with their families, and think a bit about what issues the College Pension Plan will be dealing with in the coming year.

### Investments

At the top of the list of things trustees think about is, of course, how the \$7.8 billion in assets invested on your behalf are doing. Our prime fiduciary duty is to protect and enhance those assets for the benefit of plan members.

If you read the financial pages of major media, it feels like there's a new source of turmoil in markets every week—and something new for trustees to worry about. Inflation and interest rates are going down . . . or maybe not. The wars in Ukraine and the middle-East are going to destabilize world economies . . . perhaps. The election of authoritarian leaders will destroy global trade agreements . . . but not so far.

Meanwhile the investments of our pension plan continue to generate positive returns. For the most recent reporting period (ending March 31) the annual rate of return was 8.34%. Over the last ten years, the average annual return was 7.8%.

The plan needs an annual return of 6.0% to meet its pension obligations, so these results look very positive. However, total stability is always sought, seldom attained. For the past few years investments in private equity and real estate have been the outstanding performers. That has changed in the last year. They are now underperforming, and publicly traded equities have been the main supports of our plan.

Diversification of investments is proving, yet again, to be a sound strategy.

At the end of August our triennial actuarial evaluation will commence, and an independent professional will examine our assets and liabilities in great detail. The results of that external review will be available in the Spring of 2025.



### Health and Dental Benefits

Trustees are going to have a busy year dealing with non-guaranteed benefits.

First, the board will be considering changes to the optional health and dental coverage provided by GreenShield. As you know, we conducted a survey in February of retirees to see what they think of current coverage and what improvements they'd like to see. Over 1600 retired members participated in the survey; over 1000 of them had coverage through GreenShield. We got the results at the end of April.

We contracted with an external firm with expertise in health and dental benefits to design the survey, which PenCorp conducted. Consultation on survey questions included trustees and the CPPR. My first impression of the survey results confirmed my belief that there is no magic revision to health insurance plans that will increase benefits while reducing costs. It is also clear that deciding upon and implementing changes will take time.

When asked to prioritize potential health plan changes, members showed a clear preference for reducing the annual deductible and enhancing vision care coverage, particularly if it could be funded by savings from a more efficient drug plan. Other proposed changes were attractive, but received less support.

Members' appetite for paying more for better coverage was muted. Half of respondents preferred to maintain current premiums. However, a considerable number, close to 30%, would be prepared to pay up to 5% higher premiums for improvements in coverage.

The full results of the survey will be shared with the CPPR. Consultation will commence. And eventually decisions will be made and changes to health insurance coverage will be implemented.

A second issue will be GreenShield's changing of its internet platform. The current platform, called "GSC Everywhere," will be replaced by a new platform, called "GreenShield+." This change will require those enrolled in GreenShield products to create a new account on the new platform. Information on the migration of accounts to the new platform has been sent out by e-mail and snail mail in early July. The new platform will become operational in August. GreenShield swears this migration will be easy and problem free . . . we shall see. And the trustees will be monitoring these changes carefully.

A third issue is consideration of changes to dental insurance coverage. The three public sector pension plans whose retired members have access to the GreenShield dental plan—the Teachers' Pension Plan, the Public Service Pension Plan, and our College Pension Plan—are all concerned about the continued rapid rise in dental insurance costs to their members. The guidelines that dentists use for "normal and customary" fees seem to have yearly double-digit increases.

We are looking for options that will keep costs under control—including possibly changing the underwriting arrangement from non-refund to refund or self-insured and/or consolidating the three dental insurance plans into one. We will be retaining a consultant to do the detailed analysis of such potential changes.

Finally, the fourth benefits issue is the federal government's dental plan. It continues to roll out and generate questions for trustees, PenCorp and the CPPR. But the reality of this new program seems to be far less than the political promise. Enrollment is means-tested; only families whose income is less than \$90,000 are eligible.

However, this doesn't matter for our members, since they are barred from enrolling because they have access to the GreenShield dental plan—even if they have chosen not to enroll in it. A fuller analysis of the federal plan has been done and is being sent to the CPPR to respond to member questions and for posting on our website. It will also be posted on the College Pension Plan website.

## The Coming Year

I am sure that other issues will arise in the coming year. In September I will be starting my ninth, and last, year as a trustee. I will continue to work on issues of concern to retirees and seek to improve consultation between the Board of Trustees and the CPPR.

As always, questions or comments welcome.

*Paul Ramsey, Retiree Trustee,  
College Pension Plan; [ramsey@shaw.ca](mailto:ramsey@shaw.ca)*

## What about the new Canadian Dental Care Plan?

The following information is taken from the College Pension Plan Website. For full details, visit

<https://college.pensionsbc.ca/canadian-dental-care-plan-eligibility-and-coverage>

Which one is a better plan, the CDCP or the dental plan offered by the College Pension Plan?

The answer may be different for each person as it depends on personal circumstances. The CDCP is a government initiative, funded out of tax revenues. It aims to provide oral health care to those who cannot access it through their workplace plans. As such, it limits the cost and frequency of care received.

The dental plan offered by the College Pension Plan is an insured plan, paid for by members of the plan. It may cover more frequent or a wider range of services, but to contain the overall cost of the plan and the premiums charged, it is subject to an overall annual maximum.

If you have access to or are covered by the dental plan offered by the College Pension Plan and insured by GreenShield Canada, **you are not eligible for the CDCP**, even if you decide to opt out of the dental plan offered by the College Pension Plan.

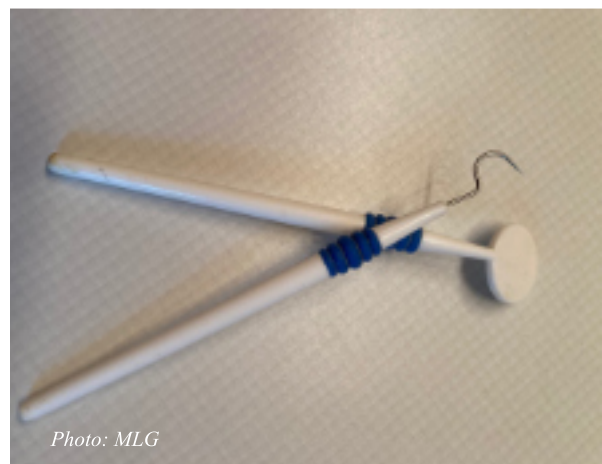


Photo: MLG

# CPPR LOBBIES TO PROTECT OUR PENSION PLAN:

An Interview with Danny Bradford by Adrienne Chan 24 June 2024



Danny Bradford retired from Selkirk College in 2008, and is Vice President of the College Pension Plan Retirees (CPPR) Association. While at Selkirk College, he was appointed as a Director to the

College Pension Plan Advisory Committee in 1997, and in 2000 he was appointed as a Trustee to the College Pension Plan by the BCGEU. Following his retirement, he was jointly appointed by the FPSE and BCGEU as the Retiree Trustee to the plan.

I interviewed Danny to obtain a better understanding of our history of advocacy for the pension plan. This history is a foundation to the role of CPPR as an association that works to protect the pension and benefits of the membership. Many retirees do not know how important advocacy is in protecting their pension. Spread the word!

**AC:** Tell me what role do you think we (CPPR) play in terms of protecting the pension? And what about the Inflation Adjustment Account (IAA)?

**DB:** Inflation adjustment is not a guaranteed benefit. Back in around 2010, because of the financial crisis of 2008, a change occurred to full indexing. Prior to 2010, retirees received their full indexing. They also received post-retirement group benefits: their MSP premiums, their dental premiums, and their extended health premiums were paid. All three of those premiums were paid if you had 10 years of service. In 2010, what happened was - it came crashing down. Their MSP premium, dental premium and their extended health premium were now cut out. It was like \$3000 a year - for a family - that sum of

money that all of a sudden would now have to be deducted from your pension because you had to pay all three premiums, for your family.

And so there was quite a crisis at the time and so of course our associations got very heavily involved.

And since then, to keep this story sort of short, ...we lobbied the government that the MSP premium should not be paid by British Columbians. And as a result, the government did pass that legislation. And so now MSP premiums are not paid by individuals. So we made a good gain there for our retired members. So that was a good chunk of money that didn't have to come out of their pension.

So that was an accomplishment; we worked very hard and lobbied very hard on behalf of our members, in our sector, for that to be accomplished.

**AC:** and the IAA?

**DB:** And then the other thing that happened, was the IAA. It got capped. There was no more full indexing taking place. So the IAA, which is the Inflation Adjustment Account - it got capped at about 1.83%. So if the if the inflation rate for a particular year was 3% - the retirees on their inflation protection for that particular year, instead of getting a 3% they only got the 1.83%

And then what happened - is we work diligently again, with the plan partners. ... so through our lobby with the plan partners and the government - they went to the bargaining table. And at the bargaining table they made an agreement that they would put





*Danny and Adrienne continued.*

a certain amount of money out of their annual amount that they negotiate, say for 3% a year - right for instance. Each party: the employer and the unions, they agreed to put a .05% each, towards the inflation adjustment account (IAA).

So as a result of that money - it would go in until it reached full indexing. Well now a couple of years ago - that has been done. Full indexing has been paid. For instance two years ago, when the inflation rate - the CPI was 6.5%. It was very high then. Yes 6.5%, right, the IAA paid out at the full 6.5%.

And so again we worked very very hard, diligently - and the lobbying that took place and the hours of work ... by the executive of the CPPR, and the directors, helped to make that happen.

So we now have a full MSP premiums we don't need to pay anymore. The indexing is back up to full indexing - although it's not guaranteed.

And if we don't have this organization to stay on top of this issue, we could face the same (issue) like what happened to us back in 2010, and then our inflation adjustment could be taken away completely - or could be capped.

And so our organization - our executive and our directors, we are on top of this continuously at all times so that if something should happen, we'll be there to represent- our roughly 10,000 retirees.

**AC:** So let me just clarify - can you just talk about how does IAA work? What is it? Who manages it? Is it the government?

**DB:** The complete management - the overseers: are the Trustees. We have a Board of Trustees, and the Board of Trustees have a fiduciary responsibility that they take very very seriously. Alright? And that fiduciary responsibility basically says that

they need to act in the best financial interest of the plan members. Active, Retired, or deferred: there's three types of members in our plan.

**AC:** Ok, so then the role of the trustee is really quite critical - for CPPR to have a voice through the trustees is to have a retiree trustee - is quite critical.

**DB:** It's very very critical. We have in the plan rules: there are 5 trustees appointed by the FPSE and the BCGEU and then 5 by the government and the PSEA. And - of the 5 trustees appointed by the FPSE and the BCGEU - one of those 5 is a jointly appointed person. And that *trustee needs to be receiving a college pension plan pension*. And then we also, encourage that retiree trustee to be actively involved in the CPPR. And if they are not a Director of the CPPR, they then will sit on the CPPR executive, in an adhoc position.

**AC:** Right. So - there is a term for the trustee?

**DB:** Yes, the term for the trustee is a three-year appointment. And the practice is that the appointee can receive two, three year appointments. So in other words, two, three year term appointments. Resulting in a six year of appointments.

**AC:** And in 2024 which is where we are now - this time period is going to end, because the retiree trustee. The retiree trustee's term is ending in 2025 - is that right?

**DB:** Yes. Paul Ramsay, who also has a tremendous amount of knowledge and experience in the college pension plan. He came from New Caledonia College. And was actually the Finance Minister of the government, - when the pension plan went to joint trusteeship. Paul has now served two three-year terms.

We'll be there to represent our roughly 10,000 retirees

*Danny and Adrienne continued.*

Because of Covid, Paul was appointed by FPSE and the BCGEU for an additional term that will end in September 2025.

**AC:** OK so that means then we have to find a new retiree trustee to replace Paul.

**DB:** Yes, there will be under the plan rules – it is from the union side - the retiree trustee is jointly appointed by the FPSE and the BCGEU.

**AC:** OK – and so it's a year away more or less. So does it take that long to get the appointment in place - is it quite a process?

**DB:** Well, the FPSE has a certain process when it's their turn to make the appointment. And BCGEU has their process that takes place when it's their turn. But ordinarily that process would take place well in advance, I would say at least six months prior to. So as in this case, before Paul Ramsay's term is about to expire. So that the person can actually get in and get trained - you know get aware of how the whole thing works, and what the role is going to be, and their responsibilities.

**AC:** OK I mean that was kind of sidebar but it's kind of interesting. I don't actually know that much about how that trusteeship works. And Paul has been, you know, very active with CPPR and giving us information, but also talking about things that have concerned them at the Trustee table.

**DB:** Yeah, the retiree appointed trustees started out with Tom Kozar; he was the first appointed retiree, and then Dennis Anderson. Dennis Anderson was very active on our association and then myself. I was appointed for a six year term and I am very active in the association. And then Paul Ramsey has been now appointed and Paul has been very, very, active within the association throughout all the years.

So we've had great success with our retiree appointees. They have all been very active

members within our group – whether it was still when we were in the RTA - or now that we are the CPPR. And I would expect that would continue well into the future. Because this is a very important position – to give input to the Board of Trustees.



*Current Retiree Trustee Paul (top) and Past Retiree Trustee Danny (Below) at AGM 2023. Photos: Gordon Lee*

*Note: More of Adrienne and Danny's Conversation will appear in the Winter issue. Ed.*

*Danny and Adrienne continued.*

### Concluding Thoughts on this part of my interview:

There are a few key takeaways from this part of the interview with Danny Bradford.

1. The history of CPPR is important to remember as it establishes the association as an entity that works for the protection and advocacy of the college pension plan and the benefits related to the plan. Danny's involvement shows a historical view of what CPPR has tried to do to protect the pension for all members.
2. CPPR advocated the government in British Columbia to ensure the coverage of the medical services plan, so that this would not come out of the pockets of the retirees. This is probably a little known part of history. It shows that some benefits can be vulnerable.
3. CPPR lobbied and achieved full indexing, but this is not guaranteed. Indexing is partly governed by what funds are available and when the measure for the cost of living increase is measured. For CPPR, this is a different point in time, for example, than for the retired teachers. So in the same year, we could have a different percentage in COLA than the retired teachers. The Inflation Adjustment Account is held by the College Pension Plan Board of Trustees. Our influence on what happens to the IAA only takes place when we (CPPR) advocate and lobby.
4. CPPR has a relationship with the plan partners (Government, PSEA, FPSE, and BCGEU). One of the Board of Trustees must be receiving a College Pension Plan pension. Their role as a Trustee ensures that a voice is there to speak on behalf of our retired plan members. Our relationship with the Trustee is critical to ensuring our concerns are heard and given voice. We have been fortunate to have had Tom, Dennis, Danny and Paul as our Trustee representatives. Paul's term comes to an end

next year, so the next Trustee appointed is a crucial decision to our role on the Board of Trustees.

*Adrienne Chan*



*Photo: MLG  
Georgina Point  
Lighthouse*

## INCOME SPLITTING: John offers some options.

### INCOME SPLITTING

*(Despite my attempt to get it right for you, I do not know all of your many considerations that may affect your decision. Please*

**remember to get independent tax advice on splitting your income.)**



#### Why Income Split?

Individuals pay tax not couples. The total

percentage of tax increases as income increases. Combined federal and provincial Tax rates in BC go from 20.06% to 53.5% [top rate increased to 68.5% if the Old Age Security (OAS) claw back applies]. You could save significant taxes.

*Example of impact of income splitting in BC for January 2024 tax rates.*

A couple has a total income of \$100,000 all earned by one person. If they split the income 50/50, they will save \$6,801.

#### Types of Income Splitting

##### **Tax-free Savings Accounts (TFSAs)**

You can gift money to your spouse to be put into a TFSA. The income earned in TFSA's is not subject to tax and amount withdrawn from a TFSA are not taxed. Withdrawals may not be paid back in the year of withdrawal, unless you want to lose contribution room.

Withdrawals may be paid back in a following year.

##### **Pension Income Splitting**

Each year when filing taxes a taxpayer age 65 or older can jointly elect with their spouse to allocate up to 50% of their pension income to their spouse. You are not locked in to doing it again in the next year.



John Wilson  
Photo: Gordon Lee

**Spousal RRSP's** usually done before retiring. When one spouse has higher income than the other. You can make the income more equal in retirement by putting more of the RRSP contributions into a spousal RRSP. It becomes their money. (Remember to get advice on the suitability of this for you.)

##### **Canada Pension Plan (CPP)**

CPP allows a spouse to share their individual or combined pensions. When one dies the sharing is dissolved and the original pension for the surviving taxpayer plus applicable survivor benefits will be paid.

### Future Articles

Do you want to have an idea or question of interest to other retirees? I have an ability to do research and our editor has great ability to make it readable and informative. Please send your requests to [treasurer@cppr.ca](mailto:treasurer@cppr.ca) or [editor@cppr.ca](mailto:editor@cppr.ca). The topics do not have to be related to taxes or finances. Here are some topics you might of questions about:

- How to laugh more.
- Improve quality of life.
- Alternatives to driving.
- The real cost of keeping a car.
- Sequence of withdrawals from tax related accounts.
- Ways to increase your income in retirement.

You got the idea, PLEASE make the list longer, it will be interesting in doing some research in areas I do not normally look at, and hopefully it will be interesting to you too.

# News from Other Groups

This section of *Prime Time* is devoted to links to and news from the groups who've chosen to have a group affiliate membership of CPPR, to updates from groups with whom CPPR is affiliated or shares interests.

BCITRA      [bcitra.ca](http://bcitra.ca)  
 KPURA      [kpu.ca/retirees](http://kpu.ca/retirees)  
 LCAR        [lcar.ca](http://lcar.ca)  
 and  
 SFURA      [sfu.ca/retirees](http://sfu.ca/retirees)  
 are affiliated with CPPR.

Do you belong to a retiree group attached to your old institution?

Why not consider affiliating your group with us?

Email us at [info@cppr.ca](mailto:info@cppr.ca) for more information.

## BCITRA enjoys summer 2024, brings its website home, and writes for *Prime Time*

BCITRA members are enjoying this great summer; hopefully, the CPPR members are also enjoying the long summery days. We had a great brunch on June 23<sup>rd</sup> in Fort Langley at the Rail and River. Great, fellowship, food and service. As well, members spent time afterwards exploring some unique shops. We have a growing group and good time lunches several times in the year at ME'N'Eds in Burnaby.

The BCITRA was set up 30 years ago and the original business systems in place have not changed much. 2024 is the year in which we wish to update our business technology and bring our website home. Thanks to BCIT and their Information Systems area we are moving along this pathway and we will be able to serve our members and other stakeholders better in the Fall.

We hope you enjoy the European river cruise article that was written by Brian Antonson, a BCITRA Board member.

*Gordon Farrell*

## KPURA has a Membership Drive

The Kwantlen Polytechnic University Retirees Association (KPURA) has taken several steps to increase its profile on KPU campuses. In April we attended a campus wide employee appreciation event called KPU Day. All employees were invited to attend. There were games with prizes, caricature drawing, information tables, taste testing, and many more fun activities. KPURA set up a two display tables. Several Directors peopled our display, and many employees drop by to chat. Employee names and personal email addresses of those that were considering retirement soon were gathered. We also presented a slide set in a classroom close by. The KPU organizers had preregistered those interested. About 25 employees attended. Four KPURA Directors took turns making the presentation which turned into an upbeat discussion about retirement issues. We also related our own experiences. In May KPURA attended a KPU open house. The surrounding community was invited to a campus where a wide range of fun activities were set up to promote KPU programs. There were also campus tours. At this second event our main objective was to contribute to the event, but we also promoted our association to the employees that were there to people the many booths set up for the public.

*Sooz Klinkhamer*

## LCAR supports Studio 58 while having fun

The Spring term Langara Gala, a variety show featuring past and present employees of the college, took place in Studio 58 on Monday, April 8, 2024. This annual fund raising evening contributes money towards support of the Theatre Arts Program and receives a matching donation from the Langara Foundation.

The chair of LCAR attended the Presidents Retirees' Luncheon on May 30 and distributed the latest copies of the newsletter, LCAR registration cards and CPPR information and recruitment cards.

During the summer, LCAR has been organizing monthly social gatherings at the Langara Golf Club, where retirees can enjoy lunch or a drink on the patio while chatting with old friends.

The Association has also been working with the Langara Foundation to set in place a student bursary. There will be an initial launch and fundraising afternoon show to support this project on October 1<sup>st</sup>.

The summer LCAR newsletter and all copies of our newsletter are posted on our website. Our Annual General meeting will take place during the afternoon of November 7<sup>th</sup>. Meeting minutes and upcoming events are also posted throughout the year at <https://lcar.ca/>

*Diane Bradley*

## CURAC Holds its AGM

As George mentions in his President's greeting earlier in *Prime Time*, he attended via Zoom CURAC's Conference and Annual General Meeting held in May at the University of Waterloo.

The theme of this year's conference was *Thriving in Retirement*. The AGM itself took place on the first day of the three day event

Wednesday 22 May. Thursday 23 May included a banquet to which I was invited but was unable to attend. However, the Tribute Award for which CPPR and KPURA nominated me arrived in June courtesy of Canada Post. All I can say is "Thank You." CPPR's work and that of all our retiree associations on behalf of retired and those who will be retired post-secondary educators is worthwhile and important. It's been my pleasure to be of some assistance in achieving what we have.

*Mary L. Griffin*



Conference Documents  
Photo: MLG



Photo: MLG

# The Travel Section

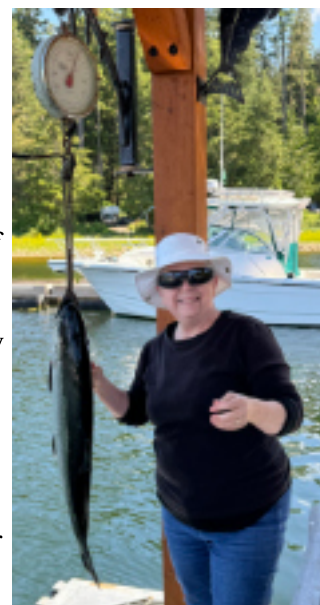
## George Renovates and Goes Fishing

What do retired folks do in summer? Why they try to find a contractor to do some renovations and travel with their still-working spouse. Renos were supposed to happen last summer: a shower for the ensuite and French doors were ordered & delivered while we were on the road to Ontario, with a side trip to NYC and Boston. But before flooring could be installed, asbestos had to be removed from old linoleum. We were in North Dakota when our son called in late July asking when the asbestos removal guys were coming in (first week of August), and it turned out that they hadn't booked us in. So asbestos removal was delayed a week, and when I called our contractor to say everything had been delayed one week, he had started minor renos on his own house which turned out to be major. He was unavailable til this spring!

So when we got home in late August, asbestos had been removed but nothing else had been done. We scrambled to find someone to lay tile in the front hall, back hall and main bathroom before school started in September. The rest had to wait. Call me in the spring, said our contractor. In April, he had other jobs lined up, so April became May became June. He'd start on June 15, then June 23, then July 2. French doors had been waiting, covered up in the back yard, since last July. Shower walls, base and flooring were in the garage.

After a long year teaching, and three bouts of COVID-19, my spouse wanted to leave town as soon as the school year ended. A cousin had offered to take us fishing on the west coast of Vancouver Island in late June or early July, so off we went on June 28, first overnighing in Lillooet (arrival delayed by a car fire off the side of the road in McLeese Lake and a chip truck that had driven off the highway leading into town), but we had a nice visit with mother-in-law and relatives there.

Off at 6:30 next morning to catch a 1:40 ferry to Nanaimo. Stayed the night with cousins and then off to the wilds of Vancouver Island, through Strathcona Park and Gold River to Cougar Creek, a BC Rec Site with no services on Nootka Sound. Two of our cousins with their grown kids and families were already there, so we had five front-row campsites together with fishing the main activity and communal meals. The half-hour boat ride out to the Nootka lighthouse at the age-old Yuquot village site was beautiful, and we joined 18 other boats trolling near the shore (in a few weeks, there would be hundreds of boats in the sound when the salmon started returning). My spouse caught two spring salmon – a 19 pounder and a 23 pounder the first day; on day 2, she caught about a dozen smaller fish, all of which had to be thrown back, but she had a blast.



*Dawn With a 19 lb salmon*

We also discovered the inconvenience of having no electricity to run stuff, but cousins came to the rescue recharging our battery pack and phones with solar power. We took one meal – brie with crackers and various jams and jellies as an appetizer and spaghetti with our own tomato sauce (though we had to delay a day to find the pasta in our camper and we had to borrow pots and pans!) The cousins shared with us deep fried cod tacos one night, and deep-fried cod and baby potatoes the next night – there is nothing so tasty as freshly-caught battered cod!

After a lovely visit, we headed back to civilization: the first 13 km to the highway took



*Dawn and George atop the Malahat Skywalk  
Photo: Dawn Robinson*

1 hour to drive. Rain had left many potholes and the road hadn't seen a grader in months! Once on the highway, we made it to Sayward and enjoyed a nice campground just off the highway. The folks who run it suggested a trip to San Josef Bay – a bucket-list site in Cape Scott Provincial Park. Next day we dropped into Port McNeill, which I'd heard much about from a former mayor and North Island College activist. At the tourist info centre, we asked about directions to Cape Scott, and the summer student suggested going via Coal Harbour, as the road was paved up to there; but the remaining 64 km took 2 hours to drive, leading to a parking lot and an hour-long walk down to San Josef Bay. It was a rough drive and seemingly long hot hike, but the view of the sandy beach, bay and standing rocks was beautiful. Then we had the walk back and the drive out – the cold beer and burger at the Scarlet Ibis pub in Holberg was refreshing - and then back to Port McNeill's town campground for an early morning ferry trip to Alert Bay.

Alert Bay has centuries of history and the U'mista Cultural Centre, which was built on the site of the torn-down residential school at the north end of town, is a wonderful museum, depicting long-gone west coast villages and beautiful potlatch regalia. We walked up to the tallest totem pole in the world, and as the day heated up, all the walking I'd done caught up to me. We called a cab (the only one on the island) to take us to the other side of town, but it didn't come and didn't come. Finally, my wife started walking downtown, and half an hour later, I started back to the ferry; part-way back, the taxi was driving along the waterfront the opposite

way, taking someone home. She stopped, let me get in, and took the fellow home while telling us the story of how her credit card had been hacked and how she and her daughter had dealt with the bank. That crisis caused the delay in picking us up. It turns out that taxi driving is her part-time job, as she works for BC Ferries on the island, but at age 69, she was looking forward to



*Umista Museum Alert Bay*

retirement. We got back to the ferry terminal in plenty of time, just as my spouse turned up with chicken fingers from the grocery store for our lunch on the wharf.

We rode the ferry back to Port McNeill and made our way south to Nanaimo, leaving the coolish weather of the north island for 30+ heat in the south. Just as we passed the Ginger Goodwin section of the Island Hwy, about 4 pm on Friday afternoon, our contractor called to say that the French doors he'd just installed were warped on the top and could not open properly! Dealing with that had would have to wait til we got back to PG, but he could start on the ensuite bathroom while a solution to the French doors could be found. What would Home Depot say to a problem with doors that had been delivered almost 1 year earlier?

After a night with our cousins in Nanaimo, we headed south to visit old friends in Victoria, stopping at the Malahat Skywalk (they really should make access from the north easier, but the view from the top was incredible and the slide down was too!). We had a nice dinner at 4 Mile Pub with my former UVic colleague and family (I taught at UVic from 88-90 before



coming to CNC), then lunch at the Ramseys' lovely spot in Saanich on the way to the Swartz Bay-Tsawwassen ferry. It was 32 degrees in Vancouver, and we spent a warm night with the air conditioner on the street in the camper in front of friends' house in Burnaby, and next day picked up lots of raspberries and blueberries



from Driediger Farm in Langley, then up the canyon to 40 degrees in Lytton and Lillooet – it was good to see that some buildings are finally off the ground on the Lytton townsite that was levelled after the fire three years ago (hopefully Jasper's resurrection will be quicker!) On Day 12, we made it home – it was 34 degrees, the hottest day yet – and we had 3,122 km under our belts.

#### *Skywalk Slide*

As of the time of writing this, we haven't slept in our own bed since June 28, as construction was ongoing in the master bedroom's ensuite. The removal of the old shower, damaged while we in in Vancouver and had our place in PG rented for 10 years, was easy, and the new shower is in. We're now at the drywall mudding stage, then painting, then flooring, then putting back the toilet – and it'll be another week before it's done. I'm tired of sleeping in the guest bedroom!

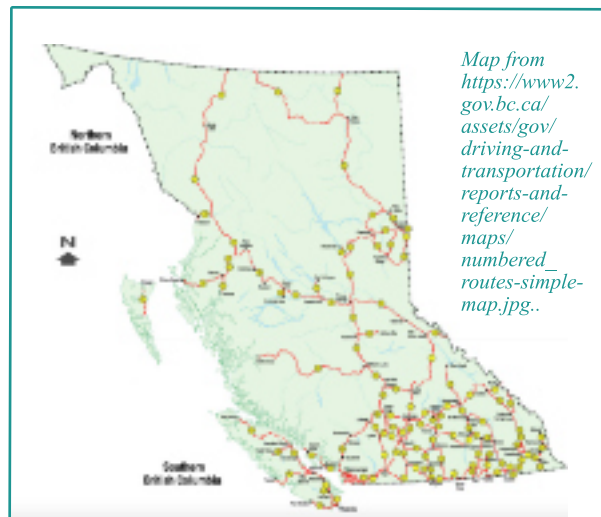
The day after we returned, our concrete contractor called to ask if he could come over the next morning at 7 to prep the spot for the pad that would go under the new doors. Sure! It was prepped, poured by wheelbarrow and finished by noon! But we had to get the faulty doors out before the concrete came, and then deal with Home Depot. When we went in to talk to them about the problem, they immediately said we'd get a refund and reorder new doors! No fuss at all! We're still waiting for the doors, which apparently are on their way to the store here; they'll then deliver the new doors and take away the old ones. Then, we just need to build a 6x10 deck, put some lighting in the eave and finish the

end of the dining room! Adventures in travel and renos! Did I tell you about replacing the deck on our rental?

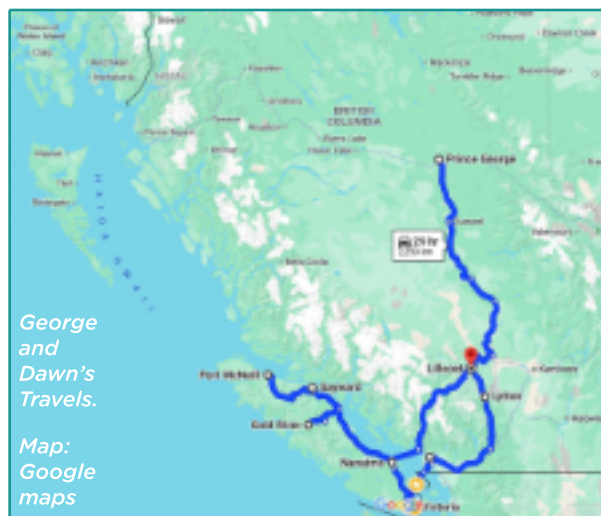
What more could retirees want? Perhaps a camper with AC power? But that's another story!

*George Davison*

*who also took most of the photographs.*



*Map from [https://www2.gov.bc.ca/assets/gov/driving-and-transportation/reports-and-reference/maps/numbered\\_routes-simple-map.jpg](https://www2.gov.bc.ca/assets/gov/driving-and-transportation/reports-and-reference/maps/numbered_routes-simple-map.jpg).*



## A Guest Column from BCITRA board member Brian Antonson

### A RIVER CRUISE THROUGH THE HEARTLAND OF EUROPE!

This May, we embarked on a long-held dream for many: a European river cruise from Budapest



to Amsterdam. The concept of unloading your bags and spending 14 nights on board while seeing all the sights along the way was compelling...and it proved out.

The trip follows the Danube (it's NOT 'blue!'), then the Main, and finally the Rhine rivers, through five countries, 68 river locks, and a mixture of weather, river levels, bridges, castles, cathedrals, quaint towns, quiet stretches, noisy cities, engaging new friends, and lots of good food and drink.

The cruise started in Hungary, touched Slovakia, continued through Austria and Germany, and wound up in The Netherlands.

We boarded our ship, *The Emerald Sun*, in Budapest and started off with an evening cruise which was highlighted by the brilliantly lit Parliament buildings. Ours had an extra-special experience...a huge thunderstorm that was hitting the city in many locations... nature's light show. No, that's not a UFO you see hovering



over the Parliament Buildings: it's a reflection of an interior light, as we took refuge inside the ship to avoid being struck by an errant lightning bolt! What a brilliant experience it was, seeing the beauty of Buda's buildings, and Pest's buildings (they're across the river from one another and together form the city of Budapest).

And then we were off. City stops provided 'Included tours' or 'Optional tours'. As first timers, we chose to take the included tours and enjoyed bus and walking tours past all the main sites, with time to wander through cathedrals and castles and such as we desired.

We navigated through 68 locks...going ever higher and higher on the rivers until somewhere in Germany when we started to go lower and lower as we passed the 'continental divide'.

It's hard to count how many castles we saw on hillsides and riverbanks along the way, but there were many...dozens



Cathedrals? Indeed we had those, too. Grand in scale, dark and dim inside, or bright and welcoming, depending on the style, gothic or baroque, used in their design and construction.

Wonderful riverside scenes of houses and towns and villages? Every day was filled with these as our Emerald Sun long ship motored slowly past them.



The locks were fascinating...at first!...and then they became routine.

Transiting a lock takes only a short time, as they move huge volumes of water either in, to raise



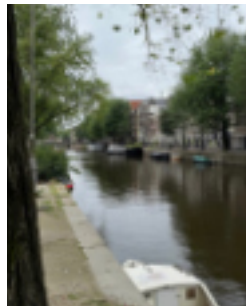
the ship up to the next level, or out to lower the ship to the next level, depending on which side of the continental divide you're on.

We saw unique sites, wonderful statues and artworks, the Lipizzaner stallions working out, quaint medieval alleyways, and magnificent abbeys...so many wonderful sites, the photos won't all fit in this tiny article!



One very special treat was a visit to a small riverside town with a medieval building containing a 'music box museum'. We were expecting small handheld music boxes. Wrong! We saw huge music boxes that filled a room corner or an entire wall, all driven by your typical 'player piano' scrolls, but offering multiple instruments all playing together. One even incorporated six violins, all played by the machine. Amazing.

We wrapped up with a few days in Amsterdam, and visited museums, canals, and even saw one windmill! It's a very 'walkable' city, with many canals, numerous bridges, unique residences, riverside cafes, porn shops, 'coffee shops' that are meant for consuming drugs, restaurants galore, and museums.



One personal goal was to see Rembrandt's famous *Nightwatch* painting, which occupies much of one alcove wall in the Rijksmuseum. We were warned about crowds, and they were there...it's their number one attraction.. .but clear photos of it were easily obtained. Here's proof for posterity that I was there.

Naturally, the Rijksmuseum is full of incredible art from so many masters and other people, and a daylong visit is really in order, but for the time we had, we were able to accomplish a lot. And the Van Gogh museum next door was loaded with his works as well.

All in all, a rather splendid European tour, all set up by Emerald Cruises, on board *The Emerald Sun*.



*Brian Antonson*  
who also took the photos

**You should already have received your renewal documents from Johnson if you have a Medoc policy. Some useful things to remember:**

- Unless you wish to change your health option, you need not do anything.
- The renewed policy will be effective from 1 September 2024 until 31 August 2025.
- Your first premium was deducted on 5 August 2024.
- The final deadline to cancel is 5 October 2024.

**For further information, contact Johnson directly. See page 20.**

# CONNECTIONS

**USEFUL LINKS:** If these links don't work, copy and paste them into your web browser.

**College Pension Plan**  
**Home Page:** <http://www.pensionsbc.ca>  
**Other Direct Links from their site**  
**My Account:** <https://collegepensionsbc.ca/register-for-for-my-account?inheritRedirect=true>  
**GreenShield Information:** <https://onlineservices.greenshield.ca/publicbooklets/cpp.pdf>  
**EHC Premiums:** <https://college.pensionsbc.ca/extended-health-care-plan-premiums>  
**Dental Premiums:** <https://college.pensionsbc.ca/dental-plan-premium>  
**Taxes and Pension Payments:** <https://college.pensionsbc.ca/taxes-and-pension-payments>  
**Pension Life:** <https://college.pensionsbc.ca/pension-life>  
**Death and death benefits:** <https://college.pensionsbc.ca/death-and-death-benefits>  
**Old Age Security and Canada Pension Plan**  
<http://www.servicecanada.gc.ca/eng/home.shtml>

To update your information,  
 Email us at [info@cpr.ca](mailto:info@cpr.ca)  
 Phone 1-844-655-6565 or Write to us at  
 3-2424 Main Street, West Kelowna, BC,  
 V4T 1P6

**ENCOURAGE** your ex-colleagues to **JOIN CPPR** now and strengthen the voices in support of our Pension Plan. Membership forms can be found on our website [cpr.ca](http://cpr.ca) or by scanning the QR code below.



**REMEMBER**, while other retiree groups may offer similar travel and other insurance options, they cannot speak on our behalf.



**TELL** anyone you know who receives a BC public pension about the organizations that advocate on behalf of the retired members of BC's public sector pension plans.

BCGREA [bcgre.ca](http://bcgre.ca)  
 BCRTA [bcрта.ca](http://bcрта.ca)  
 MPRA [mpra.ca](http://mpra.ca)

*Prime Time* is published twice a year. If you would like to contribute an article or images, please contact Mary at [editor@cpr.ca](mailto:editor@cpr.ca).