

THE GOOD LIFE

The Newsletter of the Nanaimo-Ladysmith Retired Teachers' Association

March, 2011

Pension Changes?

As we all know, in the last couple of years our pension has been in flux. We were not sure if we would be able to keep the cost of living increase or not. The decision was reached last year that we would indeed continue receiving an inflation adjustment but would lose the extended health care subsidy.

With that decision made, at the 2010 Provincial BCRTA Annual General Meeting last September, the Elk Valley Branch of the B.C. Retired Teachers' Association put forward the following motion regarding changing how inflation adjustments are applied to Pensions:

"That the BCRTA request that the Teachers' Pension Plan Board of Trustees amend the policy of Inflation Adjustments by replacing the across-the-board percentage increase with a dollar amount that is the same for every retiree."

The motion was referred to the Pensions and Benefits Committee of the BCRTA for investigation, with a report due back to the 2011 AGM.

The Elk Valley RTA wishes to share their research and thoughts on the revision to the IAA distribution with all members before the vote at the 2011 AGM. The transcript of this motion and the supporting Position Statement, as presented to the 2010 AGM, can be found online at <http://www.elkvalley.net/fdtaleVRTA/RTA.html>.

Please read the Position Statement on the website. Share your thoughts with other members and discuss this important issue with other retired teachers and former colleagues, still working, who are looking forward to retiring. The Elk Valley RTA would appreciate your comments and suggestions. If you have any questions or concerns about this issue please contact:

Jannice E. Caufield, President

Elk Valley Retired Teachers' Association 250-423-6168

Their proposal would be to mathematically work out the total amount of the increase to all pensioners and then divide that raise equally to the same dollar value for everyone. This proposal caused quite a stir at the AGM. Arguments can be made for both options, as has been done by the BCTF as well when they have bargained salary increases and salary scale step reductions. Having just come through a review to get to the changes

presently happening to our pension, this proposal was tabled until this September's AGM. In the meantime, this idea will be sent to the Pension Review Board for consideration, to see if they believe it is feasible. It must be remembered that no matter what this September's retired teachers' AGM decides, it will only be a recommendation, as only the BCTF and government representatives can change the pension.

This topic will be discussed during our June luncheon, which is our local AGM. At that time the local representatives will be elected to attend next September's provincial AGM. It is hoped that at the end of the discussion there will be a vote to give direction to our representatives. The NLRTA Executive decided that this vote will not be binding on the representatives but will help them gauge the local attitude toward the subject.

Les Ellis, Editor, AGM Rep

Membership Report

We have been unable to contact three members on our list of just about 500. They are:
Mr. Rex L. Calhoun - last in Port Hardy
Mr. James E.O. Court of Nanaimo
Ms. Elda MacAulay of Nanaimo

Posted mail has been returned, we have no email addresses and phone numbers are no longer in service. If anyone has any information about these people please pass it on to an executive member.

During the month of January, all retirees getting a pension should have received two items in the mail from Teachers' Pension Plan.

One of these contains your usual statement of monthly deductions (income tax; and if applicable, medical, extended health and dental) and your magnificent 1.000% cost-of-living increase! If you have been paying premiums for EHB and dental coverage, your deduction totals for 2010 are also given on this statement. This is the only reference to these amounts that Teachers' Pension Plan supplies to you for use as Medical Expenses on your income tax return.

Included in this mailing are your T4A slips that are needed for filing your tax returns, so make sure you don't throw them into the recycle bin.

Also included in this envelope is the "After Class" newsletter, with news about Pacific Blue Cross (PBC) continuing as administrator of our health plans onward from January 1, 2012. Keep in mind that BCRTA members are going to lose the last of the premium subsidies that we have enjoyed for several years at the end of 2011. We will then start paying full premiums for whatever coverage we choose.

The second mailed item contains information and forms from PBC regarding enrolment in the new Extended Health Care (EHC) Plan that begins January 1, 2012. If you wish to be included, you must submit your application before September 30, 2011! I hope you will agree that the Teachers' Pension Board of Directors has done due diligence and obtained for us the best bang possible for our bucks.

Information about the Teachers' Pension Plan's new voluntary extended health care plan coming into effect January 1, 2012 can be found on the home page of the Teachers' Pension Plan -

http://www.pensionsbc.ca/portal/page/portal/pen_corp_home/tpp_home_page . Just click on the large button in the middle of the right column.

Members can also get detailed information at Pacific Blue Cross website - <http://www.pac.bluecross.ca/Corp/client/pensionbc/tpp.aspx> .

Jim Young, Membership Chair

Canucks Autism Network

The Canucks Autism Network is looking for volunteer ambassadors in our district. This is an ideal way for retired teachers to use their experience and expertise to keep helping students, without the stress of running a classroom. If you are interested in more information about this program in the Nanaimo-Ladysmith SD contact either Meg Smith at the network (www.canucksautism.ca) or Carol Baird-Krul at 250-247-0077.

Nanaimo-Ladysmith Schools Foundation

Any donation of \$25 or more made to the Schools Foundation through the School District will receive a tax receipt for a charitable donation.

Auto & Home Insurance

Who do you have your home and car insurance through? In the January/February edition of Teacher, Canadian Direct Insurance was offering discounts on both to BCTF members. It might be worth checking out at renewal time.

Get Involved

Interested in any of the ideas/articles presented here? Want to help decide the direction your local RTA takes? Come to the June luncheon and put your name in for election to the NLRTA executive.

On Getting Older

From the minute we are born we start to grow older, but we need never to grow old.

I would never trade my amazing friends, my wonderful life, my loving family for less gray hair or a flatter belly. As I've aged, I've become kinder to myself, and less critical of myself. I've become my own friend. I don't chide myself for eating that extra cookie, or for not making my bed, or for buying that silly cement gecko that I didn't need, but looks so avante garde on my patio. I am entitled to a treat, to be messy, to be extravagant.

I have seen too many dear friends leave this world too soon; before they understood the great freedom that comes with aging.

Whose business is it if I choose to read or play on the computer until 4 a.m. and sleep until noon?

I will dance with myself to those wonderful tunes of the 60 & 70's, and if I, at the same time, wish to weep over a lost love..... I will.

I will walk the beach in a swim suit that is stretched over a bulging body, and will dive into the waves with abandon if I choose to, despite the pitying glances from the jet set. They, too, will get older.

I know I am sometimes forgetful. But there again, some of life is just as well forgotten. And I eventually remember the important things.

Sure, over the years my heart has been broken. How can your heart not break when you lose a loved one, or when a child suffers, or even when somebody's beloved pet gets hit by a car? But broken hearts are what give us strength, understanding and compassion. A heart never broken is pristine and sterile and will never know the joy of being imperfect.

I am so blessed to have lived long enough to have my hair turning gray, and to have my youthful laughs be forever etched into deep grooves on my face.

So many have never laughed, and so many have died before their hair could turn silver.

As you get older, it is easier to be positive. You care less about what other people think.

I don't question myself anymore. I've even earned the right to be wrong.

I like being older. It has set me free. I like the person I have become. I am not going to live forever, but while I am still here, I will not waste time lamenting what could have been, or worrying about what will be.

And I shall eat dessert every single day (if I feel like it).

Luncheons

The December lunch was attended by more than 100 people, who enjoyed the social fellowship, the fine food and the McGirr Elementary School choir. Christmas pictures courtesy of Patricia Rankin.



The February luncheon had more than 80 attendees who enjoyed a marvelous hot meal (no cold triangular-cut sandwiches in sight). Afterwards we sat spellbound as part of Nanaimo's early coal mining history came alive, listening to one of the Around Town Tellers (a local group of story tellers). If you are interested in joining the group, or just want to hear more stories, contact lauriepeck@shaw.ca.
February pictures courtesy of Deryck Cowling



Next lunch dates are April 5 (with entertainment) and June 11 (AGM). Unfortunately, it must be brought to people's attention that there is a "no-show" policy for the luncheons. If you have committed to coming to a luncheon and find that you are unable to get there, please let your phone or email contact person know this (or Pat Hogue, Social Chair) no later than the Friday before the lunch, otherwise you will be sent a bill to cover the cost of the meal as the caterers prepare for the number of guests we tell them.

Cliff Pearson "Steps up" for Walk for Memories

Cliff Pearson, a long time RTA member, was this year's honouree for the local chapter of the Alzheimer Society of BC's *Walk for Memories* held recently on January 30th. Cliff

was joined by his granddaughter, Diana, and 160 other walkers who raised over \$20,000 to help to fund research and provide information to support families of the 70,000 individuals in BC who suffer from the effects of Alzheimer's and related dementia.

Cliff was diagnosed in 2006 but Diana notes that he remains "still very positive and very upbeat". With the loving support of his wife, Mabel, they both remain very active in the community. Both Mabel and Cliff taught for many years in School District #68 and Cliff was widely recognized for his artistic talent.



Cliff and Mabel Pearson are regular attendees at RTA lunches, and really enjoyed the cuisine, socializing and storytelling at the February luncheon. Cliff was this year's honouree for the local Alzheimer Society "Walk for Memories" held on January 30th.

Health and Housing

The following 2 articles were sent to Leah Bradford, our Health and Housing chair, and are included here for you information.

BC Health Coalition Action Alert, Adam Lynes-Ford, BCHC Campaigner

The new rate structure (in care homes) allows for a minimum of \$275 per month for residents to cover personal expenses. For many seniors, that this is not enough to cover basic things like prescription drugs, recreation, dental care, hygiene products, etc. Furthermore, those on income assistance only retain \$95 per month for personal expenses.

"One of the worst consequences of the fee increase is the situation for married couples who have one spouse living in a residential care facility and one spouse living at home,"

says Edge. "The spouse living at home is left with next to nothing. We are hearing from people who are facing legal separation in order to cope financially."

This latest rate increase follows the recent introduction of so-called "convalescent care" fees that are now charged to patients who need hospital care to recover from illness or injury. The fees sparked province-wide public outcry over the levying of fees for core hospital services previously provided to patients free of charge as required by the Canada Health Act.

"The province needs to stop putting an unnecessary burden on seniors with these penalizing user fees," says Edge. "Instead we must invest in public home and community care services to lower long-term costs by reducing pressure on the more expensive primary and acute care systems."

Gail Harmer, Chairperson ,COSCO Housing Committee

Campaign 2000 released StatsCan figures that indicate for the first time in decades, Canada's seniors' poverty increased by 25 percent just as the economic downtrend hit between 2007-2008! The poverty increase for Canadian seniors was the largest compared to any other Canadian group. Senior women made up 80 percent of that increase! This is alarming particularly just as the baby boomers are turning 65 in 2011. Many seniors may choose to stay in the workforce but as the Canadian Centre for Policy Alternatives pointed out in an interview with the Globe and Mail Nov. 25, most of those affected are women and since a significant portion of senior women have lived close to the poverty line most of their lives they may well be tired enough to opt out of the workforce once they reach 65.

How will these Canadian women maintain the adequate, affordable, safe housing that is internationally recognized as one of the major social determinants of health? No wonder current Canadian policies lead to increases in our health care expenditures! When are we going to wake up and realize that we have to spend money in a decent national housing programme to save much more money in the health care field to say nothing of mitigating the stress of young families who will be burdened with caring for their indigent aged parents and grandparents?