

THE GOOD LIFE

The Newsletter of the Nanaimo Ladysmith Retired Teachers' Association

Nov. 2018

2018-2019 Nanaimo Ladysmith Retired Teachers Executive

President	Les Ellis
Treasurer	Mike Ireland
Secretary	Christie Kilmer
Past President	Carol Baird-Krul
Catering	Tricia Barnes
Programming	Jacque Thompson
Heritage	Nelson Allen
Membership/Member Contact	Ellen Ellis
Newsletter & Email	Les Ellis
Sunshine Program	Cheryle Sosnowski
Website	Mike Ireland

Any inquiries can be made through our email at nanrta@gmail.com or by calling the NDTA office at 250-756-1237. Check out our website at <http://www.nanaimoladysmithretiredteachers.ca/>

Executive Vacancies

If you have 2 hours of time on 5 Tuesday mornings throughout the year, please consider joining us to keep our Nanaimo Ladysmith Association strong. Contact can be made through the above email or phone number.

Upcoming NLRTA Luncheons for 2017 – 2018

Tuesday, December 4, 2018
Tuesday March 5, 2019
Tuesday June 4, 2019 - AGM

Coffee Mornings at the NDTA Office

Tuesday, November 6, 2018 – using the online library
Tuesday, February 5, 2019
Tuesday, April 2, 2019

President's Report

A new year has begun. It started with what attendees have called the best "To Hell With the Bell" breakfast in years. A special thanks goes out to ABC Restaurant. This is an early invitation to come out next September and see for yourself.

Again this year, the money collected at our October lunch was donated to the Nanaimo Schools Foundation. This money and the money collected at the December lunch is donated in support of the Nanaimo Ladysmith Retired Teachers' Awards to be given out next June to three graduating students.

As listed on page one, our calendar has increased this year. We have expanded to four Coffee Mornings held at the NDTA office. The first of these was a report from our Provincial AGM delegates on October 23. A summary of their report is included in this letter. The next session will be Nov. 6 when a representative from the Vancouver Island Regional Library will give a presentation on how to access and download books to your computer. The February and April sessions have yet to be confirmed, although one of them will be a follow-up session on computer safety that was given last year.

We look forward to seeing you at our lunches. We hope you find something of interest at the Coffee Mornings as well. In the meantime, have a safe, healthy and happy year.

Les Ellis
President

Membership

The NLRTA is updating our membership list and is looking for anyone who has changed their information (address, phone, or email) in the last three years. Please send any change to Ellen at ellenellis53@gmail.com or phone 778-269-1242 and leave a message. Thank you for your help.

Ellen Ellis
NLRTA Membership Chair

Provincial Honorary Lifetime Membership Award

On September 22, 2018, delegates at the provincial AGM from across BC stood and cheered as three long-time BCRTA members received the BC Retired Teachers' Association's highest honour, **The Honorary Lifetime Membership Award**. Among them was **Bob Taverner** who has served in numerous positions over the past 13 years, most recently as Past President. Known for his extensive work in developing policy that ensures orderly governance, Bob contributed greatly to the development of the Association. Bob is a member of our Nanaimo Ladysmith branch of the association.

AGM Delegates' Report

Introduction and Comments of New BCRTA Executive Director

The BCRTA Executive, as part of the Strategic Plan recently hired a full time Executive Director. The successful candidate was Tim Anderson. He spoke briefly about the Association and what it can achieve.

He highlighted the following:

- Human dignity is valued
- Good educators value the value of the person
- The BCRTA as a group are an unstoppable, positive force and influence

Meeting Reports

Joanne Lauber - Bill C-27 Update

Joanne spearheaded the BCRTA response to Bill C-27 which would target our pensions. MP Peter Julien also spoke. Joanne's report was comprehensive, highlights of which were:

- Opposition to bill C-27 has been the main advocacy that the BCRTA has taken on this year.
- 1st reading of the bill was in Oct 2016
- The federal NDP tried, but failed to get the bill withdrawn in 2017.
- BCRTA don't oppose any new benefit plans being targeted; but don't like pension plans already in place being changed
- Envision petitions from the 48 branches of BCRTA
 - Talk to the local MP if not already done

- Make sure questions are specific
- 14 MPs have promised to read any petitions from BCRTA branches
 - Peter Julien, MP for New Westminster, is willing to read petitions from other branches
- Have had 1 petition read in house
- 11 other branches have petitions ready to be read

Bob Taverner – Fundraising by Branches

Bob gave a presentation clarifying the “do’s and don’t’s” of branch fundraising

- If branches make donations they are breaking the law because our mandate is to help members, NOT raise money for charities
- Some branches have been fundraising illegally
- A separate group with a different name from the Branch name, e.g. Friends of the SD, can have events that raise and donate money
 - 3 members are needed for a group
 - Must do activities before or after specific ‘meeting’ time
- Silent auctions are OK
- Can use lunch or event ticket monies as individual donation
- Note: NLRTA is compliant – only suggestion might be that at our June AGM that the 50/50 is done at the end of lunch instead at the end of the AGM portion

Gerry Tiede – Pension Update Plus

Gerry gave an update on the status of our Pension and Insurance choices.

- All pertinent information is available on the BCRTA website.

Universal Pharmacare Plan

- Government survey online at ‘letstalkhealth’. Please complete their survey
- A Pharmacare plan should be: universal, public (lower costs), accessible, affordable (one national buyer to eliminate duplication) and independent

Insurance choices through the BCRTA

- Johnson

- MEDOC
- Prestige travel
- Johnson EHC plan stands alone if you want it.
- Medoc – non-medical cancellation for all trips in the year /family - \$89 /family/year
- House insurance
- You can get a best friend’s advice quote at johnson.ca
- Note: BCRTA is NOT carrying any under-writing risks with Johnson’s; but we have input/affecting change in our plans

BC Electoral reform referendum

- Editorials on both sides will be in the October issue of the BCRTA magazine, Connections

The Strategic Planning decision by the BCRTA Executive to give new retirees first year memberships free was successful

- only 8 new members out of 900 who received free first year memberships have chosen to quit the BCRTA after their free year

Indigenous Education - Brad Baker

Brad is the Indigenous Education Specialist in the North Vancouver School District. He spoke both from a personal and professional perspective.

“Education is what got us into this...Education will get us out of it”

Justice Murray Sinclair – Truth and Reconciliation Commission

General Information and Background

- Indigenous Education has only recently been part of the curriculum
- All people (citizens of Canada) need to open their hearts and minds towards each other
- Justice Murray Sinclair of the Truth and Reconciliation Commission said it will need 7 generations or the equivalent of 150 years to complete reconciliation
- Humor is key to speaking about touchy situations
- Important not to blame for the past, but to recognize it
- The Indian Act (1876) is still in effect

- Brad, himself, still has to have a Dept. of Indian Affairs 10-digit identification number because he is part of a band
- Currently, only 64% of Indigenous students graduate
- Thanks to the BCTF and the BC Ministry of Education things are changing
- The last residential school closed in 1996 in Saskatchewan
- Residential school students, because of the sexual, physical, and emotional abuse, came out of these schools not knowing how to parent properly

Points of Note:

- BC has the most Indigenous peoples, languages, and independent governments in Canada
- Reservations found in South Africa, Canada, the US and other African ones are for animals
- Very few treaties in Canada

Pathways to education

- Indigenous Education for all – students, teachers, the community
- Watch, listen, and show respect for culture and traditions
- Previously, Indigenous students didn't go to school because they had no sense of belonging. Now they do because they see that part of their education is about them.
- We have a long way to go. We need student voices. All Students want correct information about the Indigenous history of Canada, BC etc.
- Universities and Colleges are introducing 1st nations courses into the curriculum
- Understanding of First Peoples principles of learning

Indigenization - 4 principles

- Employee education in all educational facilities
- Policy and strategic planning
- Curriculum development and delivery
- Appropriate student services

Summary

- We all need to go forward with courage
- Language revitalization is vital and is high on the list of priorities from T&R report
- Cultures can and should co-exist - kids need to walk with pen in one hand and a feather in the other
- Talk to your grandchildren
- “Education is what got us into this... Education will get us out of it”
(Justice Murray Sinclair – Truth and Reconciliation Commission)

Claire Newell Travel Tips

Claire shared her best travel tips based on her 25 years of experience as the owner of a successful travel business. She is on BCTV (Travel Best Bets) and you can subscribe to her twice weekly deals on the internet.

Hottest Trends

- The Boomer generation is taking kids and grandkids as they have time and the money, e.g. Alaska cruise
- Pre-book entire trips - cheaper, one line up instead of two where you buy a ticket, then line up to get in
- Open Table pre-book dinners, even before you leave
- Special interest trips and wellness travel
- Using travel companies – Kontiki, Expedia, etc.
- Travelers wanting authentic travel experience – e.g. eating at a local restaurant

Changes to travel

- There's a greater ability to stay connected – cell phones, iPads
- Company mergers
- Cruises gaining in popularity
- Concerns re: increase in
 - natural disasters
 - political unrest
- Price of oil affecting cost of travel

- Strength of US dollar also affecting cost of travel
- Devaluation of loyalty programs - keep in mind the longer the flight the better the deal using points
- Entry of Ultra Low-Cost Carriers (ULCCs) in Canada (e.g. Flair, Swoop)
 - Canada one of last countries to have ULCCs.
 - Go to anywhere in Europe on a non-stop flight, then get a low-cost flight to where you want to go
 - Have been in Europe for years (e.g. Ryanair, Easy Jet)
- Increasing popularity in the “sharing economy” e.g. Airbnb, Uber, etc.

Cruises

- There has been a consolidation of major players in the industry and an expansion of cruise ship building
- Value for money – no additional hotel or travel costs
- Prepay gratuities
- The South Pacific, Scandinavia and Russia expensive to stay in hotel. so, cruising is better value
- Popular cruises:
 - The 3 “I’s” are in right now - Iceland, Ireland and Italy + Spain
 - Britain and Ireland Delights
 - Splendors of Italy
 - Spain and Portugal

General Tips

- Important to register every trip on [www. travel.gc.ca](http://www.travel.gc.ca)
- Travel with a cell phone – locally purchased or Canadian one with a roaming/texting program
- Make sure you have adequate insurance
- Carry all essentials in your carry-on bag (medicine, glasses, a change of clothes etc.) Use small bottles purchased from such places as Miniso or Muji (Vancouver)
- Pack travel medical kit (bandages, antiseptic, pain, allergy and stomach meds)
- Prescription meds must be in the original bottles
- Research the destination (currency, weather, customs, language)
- Book tours and entrances to major attractions before you leave

- Pack snacks and entertainment (books, music, tablet/smartphone may have to download app to watch movies on plane)
- Exercise and drink water, will help you get over jet lag and stay healthy
- Use common sense to keep yourself safe – no flashy jewelry or expensive “toys”
- Use a reputable guide, listen to their advice – e.g. - eat where they tell you to eat
- Keep your Bucket List fluid because of price/affordability change
 - Watch for deals:
 - Places such as: South Africa (safaris), Galapagos, India, China often have 2 for 1 deals
 - Oceania, British Isles also have good deals at various times

Travel Etiquette

On a plane

- To wake up someone, tap the person on shoulder, don't climb over them while they are sleeping
- Always check behind before you recline your seat back
- Put on headphones to deal politely with the “chatty Cathy” in seat next to you
- Arm rests - the middle person gets both
- Stay away from using perfume and eating ‘stinky’ foods

At hotel/resort

- Dress suitably for public view
- By the pool, after 2 hours ask staff to take towel off a “reserved seat”

Medical

- Always have tetanus up to date
- Get Twinrix shots for Hep.A & B
- Check with Travel Medicine Clinic or Federal Government website to see what/if there are special vaccinations necessary for travelling to a specific country that you are going to
- Visit family doctor or Travel Medicine Clinic for necessary vaccinations
- Confirm that you have enough insurance before travelling

- Bring extra medication and prescription
- Keep your meds and documents in carry-on bag

Travel Safety Apps

- EmergenSee (transmits GPS location, video)
- ICE (In Case of Emergency) emergency information
- Smart Traveler
- mPassport – local brand equivalents of medicines, locate medical services
- Google translate
- Duolingo to learn language
- XE currency conversions
- Tripit - travel itinerary organizer
- Google Maps

Cell phones

- Again – travel with a cell phone.
 - Most Canadian carriers now have reasonable travel roaming and/or texting rates – check before travelling
 - Use hot spots/free wi-fi to communicate
 - Check out the Sky roaming program
 - Buy a local sim card and put in your own phone

Car Insurance

- Check if your BC car insurance covers you in the countries you are going to
- If BC car insurance does not cover you in the destination country:
 - deny company coverage of hired car insurance as your credit card should cover BUT confirm that before travelling
 - Note: if you take car rental company's coverage your credit card may not cover you

Inflation Adjustment Under Review

Members from the Lower Vancouver Island Retired Teachers' Association (LVIRTA) brought a motion from the floor of BCRTA's 2018 AGM, asking

for more detailed study of the Cost of Living Adjustment (COLA) provided annually by the BC Teachers' Pension Plan (TPP). Speakers from LVIRTA expressed concern that the actual cost of living in different regions may vary from the Canadian Consumers Price Index (CPI) which forms the reference point for the adjustment. They pointed out that last years' adjustment of 1.6% was less than the rate calculated for residents of Victoria, which was 2.0%. Are TPP recipients falling behind?

Representatives of the BCRTA Pension and Benefits Committee (PBC) responded to the motion with some additional facts. While local indexes may exceed the CPI in a particular year, over the long term, TPP recipients are significantly further ahead by having the COLA guided by the national CPI. While this fact is reassuring, members of the PBC welcomed the call for further study, and the motion was passed unanimously. When the PBC report on cost of living adjustments is complete, it will be made available to members through our publications and on the BCRTA website.

In other news about COLA and the BC TPP, incoming BCRTA President Gerry Tiede offered insights on the state of educator pensions across Canada. Retired teachers in BC fare extremely well in terms of the preservation of their purchasing power. The BC TPP is fully funded, with a value of \$28 billion, and has a 10 year annualized return of 7.2%. The TPP paid out \$1.2 billion in pensions in 2017, and this is a significant contribution to the BC economy. Tiede reminded delegates that pension recipients aren't "freeloaders" – their pensions are not paid out of current government revenue, but are funded by past contributions from teachers and employers and the retained earnings of the plan. "I never get tired of reminding you," he continued, "that 10% of the pension you receive is money you contributed when working. About 10% is the deferred wages that your school board contributed when you were working. The remaining 80% comes from investment returns built up over the years."

As to inflation protection, the TPP has an separate Inflation Adjustment Account (IAA) with a 2017 value of \$5.2 billion. The IAA is fully administered by the pension plan, funded by investment returns, surplus earnings and payroll contributions by both employees and employers. The IAA has grown by 44% since 2013, and provides significant security for pensioners that their pensions will continue to receive full indexation against inflation.

Retired educators in other provinces are not so fortunate. According to a recent survey by the national body of retired teachers, ACER-CART, many retired educators receive adjustments significantly lower than inflation. No provincial pension plan offered a higher COLA percentage than the BC TPP did last year. The chart below shows the significant variations across Canada.

The 2018 Referendum

The following is presented to our members for information only. The NLRTA makes no judgements as to what is the correct decision concerning the referendum.

Registered voters will get a voting package for the “2018 Referendum on Electoral Reform” in the mail between October 22 and November 2, 2018. Elections BC must receive your ballot before 4:30 pm on Friday, Nov.30, 2018.

First, make sure you’re registered to vote and that your voter information is up-to-date. You can do this in two ways:

Check the website

<https://eregister.electionsbc.gov.bc.ca/ovr/welcome.aspx#>

or call 1-800-661-8683.

This article, although lengthy, gives you only a general outline of the particulars represented in this ballot. There are lots of websites presenting more detailed information if you wish to follow up before voting.

This fall’s referendum is being held to decide what voting system should be used for future provincial elections. It gives voters the chance to vote for a new way of electing governments.

In the first question, people will get to choose whether they want to replace the status quo with proportional representation. Voters can vote on the first question only, to choose proportional representation or not and that’s it!

The second ballot question is optional. Question Two asks for preferences for three proportional representation options, should the first question pass.

Regardless of how you answered the first question, everyone is welcome to vote on this question so collectively we will all determine the final outcome, if we do move to proportional voting.

After two elections, voters will have a chance to affirm their choice with another referendum. No jurisdiction that has moved to proportional representation has gone back to “first past the post.”

First Past the Post

FPTP is British Columbia’s current voting system. In FPTP the province is divided into electoral districts and each district is represented by one Member of the Legislative Assembly (MLA). Voters mark their ballot for one candidate. The candidate with the most votes in the district wins and represents the district in the legislature.

Proportional Representation Models

Dual Member

In this system voters would elect two MLAs in most ridings. Adjacent ridings would be combined so that each riding would have two MLAs, with a few rural ridings continuing to have one MLA, as they do now.

Voters would elect a candidate from the party that gets the most overall votes in each riding and would elect a second candidate based on each party’s provincial vote share and the candidates’ local support, to ensure that a party’s number of seats closely reflects their share of the overall vote.

Choose Dual Member option if you like the idea of keeping a ballot that’s very similar to what we use now, and which will give you two local MLAs (typically from different parties).

Dual Member would deliver strong proportionality, preserve the same number of MLAs in each region of the province as we have now, and would allow voters to vote for specific candidates.

Parties nominate up to two candidates per district. Parties specify their first and second candidates on the ballot. Voters vote for one option on the ballot: a party’s candidate, candidates, or an independent candidate.

The first candidate of the party with the most votes in the district wins the first seat. The second seat is won by a party based on its share of the popular vote province-wide and their performance in each district.

Independent candidates win a seat if they place first or second in the district

A party must get at least 5 percent of the vote province-wide to get any second seats. In large rural districts the candidate with the most votes wins.

Mixed Member

In this system, voters would elect over half the MLAs from single member ridings (as we do today), while the remainder would be elected among regional candidates.

Voters would continue to vote for a local candidate, and likely also a regional candidate or a preferred party. Regional MLAs would be elected to make sure that a party's number of seats in each region closely reflects their share of the overall vote in the region. The Mixed Member system is used in New Zealand, Scotland, Wales and Germany.

With Mixed Member voting, single-member ridings in each region of BC would be reduced in number by up to 40%, with the freed-up seats used to elect regional MLAs. Candidates would run in the single member ridings, just as they do now, and the local candidate with the most votes would be elected.

The regional seats would go to candidates from the region to ensure that the seat share by party closely matches the vote share. The ballot could be the same as what we use now, or we could use a two-part ballot in which all the candidates running across the region are listed.

There are two voting possibilities: voters have two votes – one for a candidate and one for a party or voters have one vote and vote for a candidate. This vote counts for the candidate and the candidate's party. In both cases, the regional member is elected from a list of candidates prepared by the party. There are three possible types of party list:

Closed list – voters vote for a party's list of candidates

Open list – voters vote for an individual candidate on the party's list

Open list with party option – voters vote for a candidate or endorse a party’s list of candidates

If Mixed Member is adopted, a legislative committee will decide whether voters have one vote or two and what type of party list is used.

Rural Urban

With Rural Urban voting, a Mixed Member approach would be used (see above) in the more rural parts of the province.

Candidates in more rural areas would run in single member ridings just as they do now, with the local candidate with the most votes elected. Regional seats in these areas would go to candidates from the region to ensure the seat share by party closely matches the vote share. The ballot could be the same as what we use now, or we could use a two-part ballot in which all the candidates running across the region are listed.

In more urban parts, several single member ridings would be grouped together and elect a set of candidates in each urban area who would collectively reflect the range of political perspectives there. There could be multiple candidates on the ballot in urban areas, including possibly more than one candidate running from each party, and voters would rank their most preferred candidates, both within and across parties. Voters rank candidates in order of preference (1, 2, 3...). Voters can rank as many candidates as they wish. Parties can run multiple candidates in a district (up to the number of seats in the district). The least popular candidates would be sequentially eliminated (as is done in party leadership races) and the ballots transferred to the next-named candidate until there are only as many candidates left as seats in the riding. These most-popular candidates would be elected.

Support for Change

Systems of proportional representation have been adopted in many countries, including: Belgium, Denmark, Finland, Greece, Hungary, Israel, Italy, Luxembourg, Norway, Russia, Spain, Sweden, New Zealand, Scotland, Wales, Germany, and Switzerland.

The BCTF, the BC Federation of Labour and the BCGEU support

proportional representation although none advocate a particular format.

What's Happens After the Vote

The referendum will decide if British Columbia keeps the current First Past the Post voting system or adopts a proportional representation voting system.

If more than half the votes support First Past the Post on the first question, the voting system will stay the same.

If more than half the votes support proportional representation on the first question, the proportional system with the most support on the second question will be adopted.

If a proportional voting system is adopted it must be in place for provincial elections called on or after July 1, 2021. A provincial election called before this date would continue to use First Past the Post.

If a proportional representation voting system is adopted, government has said that after the referendum:

a legislative committee will determine how some aspects of the new system will work

an independent electoral boundaries commission will determine the number and boundaries of the electoral districts and regions represented in the legislature

the total number of MLAs in the legislature will be between 87 and 95 (currently there are 87)

no region in the province will have fewer MLAs than it does now

after two general elections another referendum will be held, to see if BC wants to keep the new voting system or go back to the "First Past the Post" election system.