

BCRPVPA Annual General Meeting Agenda

BCPVPA Office #200-525 West 10th Avenue, Vancouver, BC V5Z 1K9
Wednesday May 7, 2014 @ 930 AM

Chair: Gerald Soon

1. Call to Order

Attendees: Gerald Soon, Ted St. Pierre, Ann Warrender, Rick Ashe, Joy Ruffeski, Garry Phillips, Vivian Rygnestad, Eileen Phillips, Ken Clausen, Jeff Larcombe, Ray Melnyk, Christine Johnson, Susan Masson, Heather Cehak, Mike McComb, Jean Logan, Dorothy Watters, Sharon Coleman, Karen Chong, Marilyn Columbus, Pete Kosonen, Barb Ward, Heather McTaggart, Charis Kalesnikoff, Lanny Young, Olga Woodland, Laurie Martin, Len Person, Ben Cutcliffe, Jan Miko

2. Introductions

3. Adoption of the Agenda:

moved: Gerald Soon

seconded: Ben Cutcliffe

passed

4. Adoption of the Minutes of AGM May 8, 2013

moved: Gerald Soon

seconded: Ted St. Pierre

passed

5. President's Report (Gerald Soon)

Year in Review

My term as President of the BCRPVPA, 2013-2014 has come to an end, and it has indeed been a pleasure to work with such a fine executive. I thank each and every person for their contributions, and professional manner in which they have served their retired colleagues. It is excellent that everyone is willing to allow their names to stand again.

Our executive endeavoured to meet the needs of our membership, and our general meeting speakers provided excellent advice:

- Gabrielle Loren: “Tax Issues in Retirement”
- Jeff Rivett and Kris Taylor from the Creed Wealth Management Group: “ 8 Risks Every Retiree Needs to Know About “
- Lisa Hansen, Johnson Inc: “Services offered through Medoc and other opportunities from Johnson Inc., and today
- Annie Ni, from Pacific Blue Cross: “Benefits Review for Members”

Not all members have the opportunity to attend our meetings, and so we have also tried to ensure that summaries of presentations have been included in our newsletters.

Membership in our organization has grown. Over the past year we have increased by 28 members to 645 as of April’s executive meeting. We continue to outline the benefits of memberships to not only our working colleagues, but also to potential members who have not yet joined our association.

Our mandate is to promote the interests and welfare of our members, communicate issues of common concern and our activities, encourage liaison amongst members and our working colleagues, and support deserving young people through our bursaries/scholarships.

We have worked on adding Affinity partners and additional opportunities, facilitating communication amongst members, ensuring our membership lists and email contacts are as accurate as possible, and being good stewards of the funds that are entrusted to us by our membership.

Our newsletter continues to be one of the major expenses, and with the increase in postage costs the executive is recommending that as of July 1st 2014 members will receive Chronicles & Capers and the web link via email unless they have notified the BCRPVPA otherwise.

It is hoped that the cost savings may be channelled into providing bursaries/scholarships of greater amounts to students. We have reviewed our bursary/scholarship criteria and procedures for selection of candidates, and have improved the opportunities for young people to receive assistance.

All in all, this has been another year where we have strengthened the BCRPVPA and what we do for our members. It has been a pleasure to serve as your president.

6. Executive Election for 2014-2015 (Rick Ashe, Past President)

Past President: Gerald Soon

President: Vivian Rynestad

Vice-President: Eileen Phillips

Treasurer: Ted St. Pierre

Secretary: Mike McComb

Chapter Council: Eileen Phillips

Pensions: *Harold Krische BCPVPA as required*

Affinity Programs: Gerald Soon

Membership: Ann Warrender

Assistant Membership: Jean Logan

Newsletter: Joy Ruffeski, Doreen Graham

Social and Program-Coordination:

Speakers: Olga Woodland

Social: Lanny Young

Scholarships: Gary Phillips, Jeff Larcombe, Eileen Phillips

Sunshine: Christine Johnson

Committee appointments 2014-2015:

Website, Listserv, Survey Monkey:

Rick Ashe

*one more year – transition year (Mike McComb to transition in)

Historical Committee Liaisons: Gord Wallington and Nick Parker Jervis

7. Business arising from Minutes

a. Notice of motion from May 2013 AGM

Notice of motion for May 2014 AGM : moved Ashe, seconded Soon

As of July 1, 2014, newsletter hardcopies will be printed and mailed only for members without internet access

The executive has reconsidered the notice of motion as written and recommends that the motion to be presented at the May 2014 Annual General Meeting be amended to:

Amended Motion

As of July 1st 2014 members will receive Chronicles & Capers and the web link via email unless they have notified the BCRPVPA otherwise.

moved: Ashe

seconded: Soon

passed

Rationale: It is clear as an executive that our intent was stop sending hard copies of newsletters to all those who had email access and ability to download the newsletter.

The executive surveyed members and the number of our returns indicated strong support for the intent. For the number of respondents to our survey we had a margin of error $\pm 3\%$ to $\pm 5\%$ according to Survey Monkey.

With increased postage, the cost of the newsletter will now be close to 75% of the fee of our members . For every member getting a hard copy, it will be around \$15 each per year. We do not need to increase the fee if we phase out essential-only hard copy over time.

BCRPVPA Members Survey Autumn 2013 - Survey Question #1 The newsletter set up and printing cost is the single largest expenditure of funds. It prevents any increase in scholarships. A notice of motion was made at the 2013 AGM to end all hard copy newsletters as of July 2014. The funding saved will go to increasing the number of our current scholarships recipients or increase the dollar amount of scholarships dollars to each recipient. Do you agree with this strategy to increase scholarship funding as an important legacy?

- 249 Yes
- 260 responses
- 95.8 %

*Results Oct. 14. 2013

8. Treasurers Report (Ted St. Pierre)

A) BCRPVPA STATEMENT OF OPERATIONS

As Of March 31, 2014 (Unaudited)

Fund Balances July, 2013	\$18,337.96
Reserve Fund April 1/14	\$14,967.23
Excess Of Revenue	<u>\$ 8,842.16</u>
Fund Balances March 31/14	\$23,809.39

moved: Ted St. Pierre

seconded: Rick Ashe

passed

B) BCRPVPA PROJECTED 2014-2015 BUDGET (PLAN A) & (PLAN B)

As Proposed By The BCRPVPA Executive March 17, 2014

REVENUE	(PLAN A)	(PLAN B)
	Projected	Projected
	<u>2014-2015</u>	<u>2014-2015</u>
Membership Dues	\$13,000.00	\$13,000.00
Income Interest & Ads	<u>250.00</u>	<u>250.00</u>
Total Projected Revenue	\$13,250.00	\$13,250.00

EXPENDITURES

Communications	3000	3000
Membership Expenses	150	150
Meeting Costs	700	700
<i>Student Scholarships (2 proposals)</i>	<i>4000</i>	<i>2000</i>
Hospitality / Sunshine	500	500
Governance	550	550
Technology	<u>1200</u>	<u>1200</u>
Total Projected Expenditures	\$10,100	\$8,100

Excess of Revenue over

Expenses	\$3,150.00	\$5,150.00
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moved Plan A : Rick Ashe

seconded: Vivian Rygnestad

passed

9. Pensions (Gerald Soon)

No report at this time

10. Membership (Ann Warrender)

Our membership numbers continue to grow and we expect new members to join from the June 2014 group of retirees. Currently we have 646 members which is a significant number of retirees and the possibility of one day reaching a membership of one thousand is not unreasonable.

The membership fee is still only \$20 which is deducted annually from our pensions so the ease of renewing is a very positive aspect of membership. From all reports members are very pleased with the newsletter and group benefits available to them. As well, there is strong support for the four scholarships we are able to present annually from our budget.

Many thanks must go to our president, Gerald Soon for bringing in new members as a result of his providing information about BCRPVPA at local administrator events.

Also, special thanks to Jennifer Harfield of the BCPVPA office who keeps our data lists up to date and tries to make sure all correspondence gets out to the members who have moved and hadn't informed us of their new address.

Members are encouraged to bring retired colleagues as guests to our meetings. We can answer any questions they may have about our association and would welcome them to join BCRPVPA.

11. Chapter Council (Vivian Rygnestad)

-next meeting May 23/24

-tension at the previous CC (February 7&8) due to announced court decision regarding class sizes and subsequent demands being placed on P/VPs in some districts

-we are here to support our colleagues in the profession

12. Newsletter (Joy)

looking for submissions

looking for direction

please submit

Thanks to all who submit

13. BCRPVPA Listserve (Rick Ashe)

bcrpvpa@gmail.com to be put on the list

6,436 hits on the website

14. Affinity Programs(Gerald Soon)

- a. Renewed Affinity partnership with Enterprise/National Car rental companies
Code: xvc4761 Membership Code: BCP

- b. Possible new Affinity opportunity

Personal Counseling, Pet insurance,

15. Scholarships (Gary Phillips and Jeff Larcombe)

a. Notice of Motions from the executive:

1. That the amount of the 4 scholarships be increased to \$1000 per Bursary/Scholarship as of 2015/16 year.

moved: Jeff Larcombe

seconded: Garry Phillips

2. That if finances warrant in future years, an additional \$1000 scholarship may be awarded at the recommendation of the executive.

moved: Jeff Larcombe

seconded: Garry Phillips

16. Sunshine (Christine Johnson) – let Christine know of any Sunshine needs.

If you know of any member who need congratulations or commiseration, please let Christine know. cjbarrett@eastlink.ca

17. Program and speakers (Eileen Phillips)

2013-2014 General Meeting Program Report

Speaker Program:

At the Oct 22 general meeting, Gabrielle M. Loren from Loren, Nancke and Company spoke on tax planning, both for and in retirement. She was an engaging and extremely knowledgeable speaker who left us with thoughtful information.

On January 22, we had members of the Brett Creed Group – Kris Taylor and Jeff Rivett – speak to us about “Eight Risks that Every Retiree Should Know About”. Brett Creed is a senior portfolio advisor at National Bank Financial and specializes in implementing financial strategies that are often overlooked, especially by seniors. Jeff Rivett is an investment advisor known for his research and investment analysis. Kris Taylor is a business development advisor who plans and implements the Creed Group seminars and events.

On March 4, we were delighted that Lisa Hansen, senior consultant, plan benefits, at Johnson Inc, spoke to us about the services offered to our members through Medoc and other insurance coverage provided by Johnson. This was our out-of-town meeting for the year and Johnson generously hosted us at the Sandman Hotel in Langley.

On May 7, our guest speaker from Pacific Blue Cross will be Annie Ni. Annie is a Group Service Representative with PBC and she will give a brief review of our new benefits plan. She will be available to answer questions about all aspects of the plan and to clarify any areas needed.

Most speakers have left us with handouts and additional information that has been shared in our newsletters.

We have had a particularly successful year regarding speakers and presentations. This is in large part due to the collective effort of the executive in determining areas of interest. Chatting to members about their needs, as well as reviewing the survey results, has been key. Also, early identification of topics has allowed ample time to contact potential speakers and to arrange dates to accommodate their needs. I suggest the early-planning practices adopted this year continue.

Social and Additional Information:

The executive recently discussed the importance of keeping to a timeline for our meetings. Out of respect to members who arrive on time and to our speakers who all are volunteering time away from work, we will start our meetings promptly – usually at 10:00 a.m. but, on occasion, even earlier. For those who would like more opportunity to socialize, refreshments will be available from 9:30. We also encourage all members to join together for a no-host lunch after each of our general meetings. We will try to keep reporting to a minimum by sending out reports and briefs, with the agenda, ahead of time. These can be reviewed prior to the meeting so that all attendees can arrive informed about the issues.

Reviews ideas from the membership and organized for the year. If you ever have any ideas, please forward the names to the executive. owoodland@telus.net

18. Dates for 2014-2015

a. General Meetings:

- i. Tuesday, October 22, 2014 BCPVPA Office
- ii. Wednesday, January 14, 2015 BCPVPA Office
- iii. Tuesday, March 3, 2015 location tba
- iv. Wednesday, May 6, 2015 BCPVPA Office AGM

b. Executive Meetings:

- i. Wednesday, September 17, 2014
- ii. Tuesday, November 25, 2014
- iii. Wednesday, February 11, 2015
- iv. Thursday, April 16, 2015

c. Newsletter Deadlines for Submission 2014/2015:

- i. Thursday, September 11, 2014
- ii. Saturday, November 8, 2014
- iii. Tuesday, January 6, 2015
- iv. Monday, May 11, 2015

19. Adjournment

moved: Gerald Soon

seconded: Vivian Rygnestad

passed

11 AM Guest Speaker: PACIFIC BLUE CROSS

Our guest speaker from Pacific Blue Cross will be **Annie Ni**. Brenda Dixon, previously scheduled to speak today, was unable to come. Ms Ni will give a brief presentation / benefits review and then answer questions. She will also bring some handout materials that may be of interest to attendees. Went over the benefits offered by Pacific Blue Cross. They pay for the generic drug costs over the brand named drug.

System upgrade this past April and claims can be completed on line. Need to have an account on line with PBC that includes direct deposit.

KEEP THE RECEIPTS! 10% of the on line claims are regularly reviewed.

2 dental plans: Essential and Advanced

Travel Insurance: they do annual coverage, need to have an updated card when you travel

PBC has a listing of the cheapest price for any drug.

We are still experiencing really high call volume due to our system upgrade. Therefore, I thank them in advance for their patience. They can also email us when they visit our contacts page: <http://www.pac.bluecross.ca/contact/> Our turnaround for responding to emails is normally 2 days. With the recent backlog, we are looking at 2-4 days.

Pacific Blue Cross Call Centre: (604) 419-2600 or 1(888) 275-4672 for questions

eClaims: Expanded and Easier to Use (BC Residents Only)

You can now submit claims online for acupuncture, podiatry, psychology and naturopath in addition to vision, physiotherapy, massage and chiropractic services.

After you submit your claim, you will know instantly if it is approved and how much will be reimbursed. You will receive an email and official statement notice when the funds are deposited to your bank account. Please keep the original receipts for 12 months following the date of your online claims submission. We may request you send the receipts along with any supporting documents.

For BC residents, eClaims is available through CARESnet at www.pac.bluecross.ca. For residents outside of BC, visit www.bluecross.ca/members.

Benefit Pre-authorizations

When considering a major health or dental treatment, have your medical supplier or dental

provider submit a request to Blue Cross for pre-authorization. This will help you to avoid any costly surprises for services that aren't covered by your benefit plan. Once approved, you can view the details of your pre-authorizations in the *Claims* tab of your CARESnet account.\

Advice Centre: benefits demystified

Pacific Blue Cross has launched an online Advice Centre to demystify health insurance 'lingo.' Browse video clips and frequently asked questions on topics such as how to make a claim, the difference between private versus public health insurance, understanding reasonable and customary limits, and more. Visit www.pac.bluecross.ca/advicecentre to learn more.

The Pacific Blue Cross presentation is attached.