



**OCRA™ - 7<sup>th</sup> GENERAL MEETING - OCTOBER 29, 2009**  
**FLEMING COLLEGE, Sutherland Campus**  
599 Brealey Drive, Peterborough

***MINUTES***

Present: 52 Members representing 14 colleges  
3 Guests/Spouses; and 8 College System Guests/Presenters

Regrets: Edith Davis, OCRA Director

President Linda Choptiany (Centennial) chaired the meeting; Stella Pulkinghorn (Fleming) was the Secretary.

1. **Welcome and Opening remarks**

College President Tony Tilly and Sonia Crook, Vice-President Human Resources and Strategic Planning extended Fleming's welcome. Dr. Tilly greeted former Seneca College colleagues and was pleased to see so many retirees from many colleges, attending this meeting.

He noted that Fleming had recently launched its new core promise: Learn Become Belong. Fleming's student demographics changed this year due to 'Second Career' opportunities. The arrival of so many adult learners influenced enrolment and added to the overall student experience. In discussing college milestones, he noted that after many confidential arrangements, Fleming proudly hosted the Ontario Cabinet in August.

Sonia Crook welcomed OCRA, and credited the association for providing an important voice for college system retirees. She encouraged robust dialogue about retiree issues and extended wishes for OCRA's continued success.

OCRA President, Linda Choptiany sincerely thanked Fleming College for its support in hosting the 7<sup>th</sup> OCRA General Meeting, for providing the hospitality, facilities and parking. She introduced the current Executive.

She then introduced and welcomed the Speakers and Guests.

- . Derek Dobson, CEO CAAT Pension Plan
- . Mary Hofweller, Associate Director, Benefits and Compensation, CCAC (Colleges Compensation and Appointments Council)
- . Paddy Musson, Academic union local president Fanshawe College, OPSEU
- . Diane Posterski, Executive Director OCASA (Ontario College Administrative Staff Association)
- . Anne Stevenson Schramm, Insurance and Benefits Consultant, Morneau Sobeco

2. **Adoption of Agenda**

Linda Choptiany reviewed today's Agenda, and noted there will be a motion presented under Other Business: "Support for Bishop's College retirees".

Moved by BILL TOTTON (St. Clair)  
Seconded by MARY PONIKAR-DESANTI (Humber)  
THAT the Agenda be approved as updated. Carried

3. **Adoption of Minutes of OCRA's 6<sup>th</sup> General Meeting – October 25, 2008**

Moved by ANITA BLAIR (St. Clair)  
Seconded by RUTH TRACY (St. Lawrence)  
THAT the Minutes of the 6<sup>th</sup> OCRA GM be approved. Carried

4. **Reports** (*Printed reports for officers were distributed and are posted on the OCRA website [www.ocraretirees.ca](http://www.ocraretirees.ca)*)

4 a. **President: Linda Choptiany (Centennial)**

Highlighting key areas of her distributed report, Linda spoke to OCRA's work on behalf of CAAT retirees in relation to OCRA's strategic plan. In 2009 OCRA focused on advocating for retirees on pension and health benefit issues. OCRA believes in an active relationship with those who currently control our pensions and health benefits, and maintains that CAAT retirees have a vested interest in these matters. OCRA's focus is relationship building with CAAT groups (CCAC, CAAT Pension Plan, OPSEU, OCASA).

In 2009 OCRA received a copy of the final report (*A Fine Balance*) by the Ontario Expert Commission on Pensions (OECPC). OCRA had made a presentation to the Commission in 2007. We were pleased to see that the OECPC recommended that members of a pension plan should have a voice in decisions relative to their concerns, and should be eligible to participate in a Plan's governance.

OCRA was invited to respond to FSCO's (Financial Service Commission of Ontario – the Ministry body which regulates pensions) Statement of Priorities for 2009.

Recently OCRA submitted a proposal to the Committee of Presidents outlining a suggestion for a new health committee for CAAT retirees. It would be an advisory committee with decision-making by retirees. OCRA continues to lobby for improvements to CAAT health benefits directly with CCAC (the Council) the policyholder for CAAT health benefits.

Linda encouraged members to access the OCRA website [www.ocraretirees.ca](http://www.ocraretirees.ca) for regular updates, minutes and newsletters.

4 b. **Treasurer: Gil Callingham (Seneca) – FINANCIAL REPORT**

Gil distributed financial reports prepared for OCRA as an incorporated non-profit association. He presented general information, the figures at 2009 fiscal year end, legal fund status, liabilities, revenues/expenditures, and operating costs, referring to statements provided by Smith, Sykes, Leeper & Tunstall, chartered accountants.

He thanked CCAC (College Compensation and Compensation Council) for its support with boardroom meeting space and telephone services for our Executive meetings through 2009. He acknowledged the assistance of colleges for hosting the OCRA General Meetings, and for meeting space as needed. OCRA communication is primarily by email to keep costs in line, with direct mailing by Canada Post as necessary.

At the conclusion of his report, it was

- 4.b (i) Moved by JOAN CUNNINGTON (Seneca)  
Seconded by JIM MARTIN (St. Clair)  
THAT the Treasurer's Report be approved as presented. Carried

4.b (ii) **Budget for 2010**

Gil outlined the budget for 2010 noting that OCRA is careful about its spending while maintaining its commitment to advocate for retirees. Membership fees provide the only regular income: (\$10 annual fee; lifetime membership is based on an age-related fee scale). Increasing membership is a continual focus. He thanked the executive for its work as a volunteer board and encouraged others to offer their time or expertise. It was

- Moved by LORNA PLUNKETT (Fleming)  
Seconded by DERRICK MAY (Mohawk)  
THAT OCRA's budget for 2010 be accepted as presented. Carried

4 c. **Membership: Hilda Moessner (Seneca)**

Hilda reviewed membership and lifetime member numbers. Using two forms – one for new registration, one for renewal (as recommended at the last GM) has improved the process. Maintaining the database and handling the membership tasks is a large job. Five college retiree associations collect membership fees on behalf of OCRA and submit the payments and information throughout the year.

Hilda completed her term on the executive at the 6<sup>th</sup> GM (2008), but agreed to stay an additional year.

4 d. **Liaison and Public Relations: Joan Cunningham (Seneca)**

Part of the job is to facilitate communication between OCRA and various organizations: college retiree associations, college human resource departments, and other retiree associations. Joan was responsible for the design of the 2009 general meeting brochure.

The OCRA brochure was updated and sent to the Human Resources Departments of the colleges for distribution to retiring employees. An OCRA bookmark has been created and sent to the colleges to give to their new retirees.

This year Joan revised her detailed spreadsheet comparing the Sun Life extended health benefits available to CAAT retirees with other benefit plans in the marketplace. Copies are available by email only. Contact Joan at [communications@ocraretirees.ca](mailto:communications@ocraretirees.ca)

Joan continues as OCRA's representative on the executive of CURAC (College University Retirees Association of Canada).

## **KEYNOTE SPEAKER**

Mr. Derek Dobson, new CEO of the CAAT Pension Plan presented Your Plan: Ready to address the challenges and expectations of the future. (See his presentation on the OCRA website)

The CAAT Plan is a defined benefit pension plan with a secure foundation. Using power point slides he covered topics of shifting focus/changes, funding policy, investment strategy and returns, pension security, balancing the books, strategic directions/future of the plan to ensure its long term viability, 2010 inflation protection, risk management and long term costs. CAAT Plan changes will include more transparency, disclosure, member engagement and knowledge-based staff.

He discussed the stock market's volatility and the Plan's position. Its pension experts focus on a diversified asset mix, conservative investment approach, due diligence, and fiscal health. He described the Plan's governance and committees, answering questions throughout. Members are encouraged to visit the Plan's website at: [www.caatpension.on.ca](http://www.caatpension.on.ca)

Derrick May (Mohawk) asked how retirees in general can have a say in the selection of the members of the Board of Trustees or the Sponsors Committee. Mr. Dobson reviewed the structure of the trust agreement with its joint set up (OPSEU, OCASA, CCAC). He noted that if many members wrote in, they would be heard. Formally and legally, only a change in legislation will change the present structure. Paddy Musson (OPSEU) encouraged retirees to bring their issues to local demand setting meetings at their former colleges. Demands accepted at the local level are submitted to the union provincial committee. They decide which demands will be brought to the bargaining table.

At the conclusion of the presentation, Derrick May sincerely thanked Mr. Dobson for his clear explanation of challenging pension issues.

### **5. Updates to OCRA By-Law and Constitution**

It was moved by JIM MARTIN (St. Clair)  
Seconded by JOAN NOAH (Humber)

THAT the wording changes described on the motion sheet sent with the agenda as updates to the By-Law and Constitution be approved as presented. Carried  
(The motion information is found at the end of the Minutes).

6. **Election of OCRA Directors**

Derrick May (Mohawk) and Lorna Plunkett (Fleming) coordinated the process. Two directors retired from the Board, each with one year left on their term of office. The By-law allows for the Board to make an appointment to complete a vacant term of office. The Executive appointed:

. JOAN CUNNINGTON (Seneca) to serve a one-year term as Communications Officer

. JENNIFER MOORE (Fleming) to serve as Membership coordinator for a one-year term.

*(The term of these two positions will end at the next general meeting).*

Nominations were invited for three remaining positions. Three directors agreed to stand for re-election:

Linda Choptiany (Centennial)

Gil Callingham (Seneca)

Jim Martin (St. Clair)

Also, nominations were received on behalf of:

Peter Bartram (Seneca)

Bill Totten (St. Clair)

Receiving no further nominations,

It was moved by MARION HERMES (Fleming)

Seconded by JOAN CUNNINGTON (Seneca)

THAT the five nominees be acclaimed. Carried

*The term of these five new Executive members will end at the 9<sup>th</sup> General Meeting -- the period of time between two General Meetings.*

Thank you to Hilda Moessner

President Choptiany recognized and thanked outgoing director, Hilda Moessner, for her work as Membership coordinator over these past 4 years. Membership is an important position and Hilda's commitment to OCRA and her dedication to this work was acknowledged with appreciation.

7. **EXTENDED HEALTH CARE PLANS – Update**

Mary Hofweller, Associate Director, Benefits and Compensation at CCAC led the presentation, providing updates to pensioner benefits and answering questions from the members. She also introduced Anne Stevenson Schramm, CCAC's Benefit Plan Consultant from Morneau Sobeco, who shared in the presentation and questions.

Mary summarized updates to Sun Life's benefit coverage.

- Out of country emergency coverage will end on June 30, 2010. The coverage had been limited and was never intended as travel insurance. Members must continue to purchase their own travel insurance.
- Effective July 1, 2010 registered private duty nursing (out of hospital) with doctor's approval, will be limited to \$25,000 per year.
- Life Insurance coverage/termination at 65 drops to \$10,000 with provision to convert up to \$200,000. The issue of academic pensioner life insurance coverage ceasing at age 75 was raised; no provision for conversion exists at this time. Mary encouraged pensioners to work with OPSEU to pursue this matter through negotiations, at the bargaining table.
- Members may revisit their benefit coverage annually and changes within the guidelines may be requested before February 1 each year.
- The grand-parented active retiree group rate for benefits exists for retirees up to age 65.

Mary gave a financial overview of the Sun Life benefits package which is paid for solely by retirees of the college system, and described its administration. 4.6% of the contributions remain with Sun Life to administer benefits and pay claim costs. 10% goes to the Ontario government for taxes (8% Ontario retail sales tax is assessed on group insurance premiums) but there is an exemption from the upcoming HST. The balance of contributions (85.4%) is paid out for claims.

. The plan did not lose money as a result of the economic downturn as interest rates payable on cash flow and reserves are guaranteed.

. If benefit holders want lower fees, benefits have to be reduced. It was noted that the Sun Life plan for CAAT retirees offers some of the most extensive coverage available.

Anne Stephenson Schramm indicated that retirees should claim health costs first to OHIP, then secondly to Sun Life to keep plan costs down. She encouraged retirees to ask their doctor about options that exist but are not always known or offered.

Lorna Plunkett (Fleming) thanked the presenters, expressing appreciation for their extensive explanations and advice. It was an excellent dialogue as evidenced by the members' many questions.

## 8. **Other Business**

### **Bishop's University – Support for Retirees**

Joan Cunnington spoke to this issue explaining that Bishop's, in addressing its financial deficits, took away years of indexed pension increases without advising retirees prior to the decision.

It was moved by JIM MARTIN (St. Clair)

Seconded by RUTH TRACY (St. Lawrence)

THAT on behalf of Bishop's University retirees, OCRA expresses its dismay at the loss of six years of indexed increases to their pensions and extends moral support to Bishop's pensioners.

Carried

9. **Door prizes, Wrap-up**

- Joan Cunnington distributed door prizes provided from various sponsors.
- In her wrap-up, Linda Choptiany thanked everyone for attending the General Meeting and the OCRA team for organizing it. She acknowledged the quality of the presentations by Derek Dobson, Mary Hofweller and Anne Stevenson Schramm who provided informative, timely reviews of the CAAT Pension Plan and health benefits – two areas of key importance to college system retirees.

10. **Adjournment:** 2:30 p.m. – by JIM MARTIN (St. Clair).