



**OCRA is an organization that advocates
for its members on issues of concern to
community college retirees**

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FROM THE PRESIDENT

Linda Choptiany

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Director Updates

Farewell to directors

In 2016 OCRA said thanks and farewell to Joan Cunnington (Seneca), Communications Officer and to Jennifer Moore (Fleming), Membership, and to Mary Margaret Walton, (Seneca) director. Joan was a founding member of OCRA in 2001. She has served in the roles of secretary, membership and communications. We will miss her valuable contributions to our Association. Jennifer has been OCRA's Membership Co-ordinator since 2010. She has organized the database and all aspects of membership into a well-run system. In 2016 Mary Margaret was elected as a director of CURAC (College and University Retirees Association of Canada) to represent the college retiree perspective. OCRA appreciates her contributions to our Association.

Welcome

Two new directors were elected to the Board at the OCRA General Meeting (hosted by Durham College) Oct. 26, 2016.

Welcome to retirees Janice Coughlin of Fleming College and Yvonne Glenville of Centennial College who were each elected for a 2 year term.

Janice has taken over Membership membership@ocraretirees.ca and Yvonne has agreed to be the Communications Officer. communications@ocraretirees.ca

Director Vacancy

There is **one vacancy** to be filled on the Board. This is an opportunity to serve a 2 year term as a director. If you are interested and would like more information please contact me.

General Meeting

Thank you to Durham College and Durham College Retiree's Association (DCRA) for hosting OCRA's General Meeting October 26, 2016. The meeting was held off-campus at the Oshawa and District Shrine Club. It was our first experience having the General Meeting in a non-college venue. OCRA members appreciated the excellent support of the college and DCRA for arranging the facilities, staff, luncheon and parking.

50th Anniversary Celebrations

As you know most of the colleges came into existence in 1967 except for Centennial which began in 1966. Colleges have special events planned throughout 2017. Retirees at many locations are volunteering their time, expertise and memories to celebrate the past 50 years. Colleges Ontario has a special website amazing50.ca which describes the activities planned for the "Start Something Amazing" campaign. OCRA is one of the partners working with Colleges Ontario to make this a special year.

Please let OCRA know how retirees at your college are celebrating the 50th anniversary.

(contact president@ocraretirees.ca or communications@ocraretirees.ca)

OCRA's new website

The Board would like to thank Peter Kanitz, Seneca retiree and OCRA webmaster for installing a new website for our Association. The new site is a content management system and Peter built the

website using a Business Package from Host Papa and WordPress. The new website is easier to maintain and has more features than the old website. Check it out at www.ocraretirees.ca

FSCO (Financial Services Commission of Ontario)

As a stakeholder, OCRA was invited to two FSCO meetings in 2016. Both meetings were discussions of pension solvency issues. The Ontario Government is engaged in a review of the solvency funding framework for Ontario defined benefit pension plans. OCRA provided written comments on FSCO's Statement of Priorities for 2016.

RTO

Effective January 1, 2017, the Retired Teachers of Ontario has Sun Life as their underwriter instead of Manulife. The College Employer Council (responsible for college benefits) says that this new client with Sun Life will in no way affect how Sun Life services the CAAT contract for active and retired employees or influence the pricing or experience under the CAAT Plans.

Outreach to local associations

Sheridan College retirees are in the process of forming a retirees' association at their college. I was pleased to meet with them to discuss the issues involved with setting up an association and answer their questions. There are currently 16 college retiree associations listed on the OCRA website. Contact me if you would like assistance in forming a retiree association at your college.

CURAC (College and University Retiree Associations of Canada)

CURAC is looking for a college retiree to be a director on their Board. If you are interested, visit their website www.curac.ca to find out more. This is a 2 year appointment and most of CURAC's meetings are held via teleconference.

Nominations should be forwarded by March 17, 2017 to Michel Tousignant, Chair, CURAC/ARUCC Nominating Committee, at tousignant.michel@uqam.ca

Linda Choptiany

Nota bene: For more OCRA news, visit the website (<http://www.ocraretirees.ca>) for minutes of Board meetings, contact information for organizations, newsletters, bulletins and feature articles.

Notes of the 14th General Meeting

Ontario Colleges Retirees' Association (OCRA)

Wednesday, October 26, 2016

Durham College, Oshawa Ontario

By Jim Martin, OCRA Director (St. Clair College) and Stella Pulkinghorn, OCRA Secretary (Fleming College)

OCRA held its 14th General Meeting at the Oshawa and District Shrine Club. About 80 members and guests, representing 14 Colleges (Cambrian, Centennial, Durham, Fanshawe, Fleming, George Brown, Georgian, Humber, Loyalist, Mohawk, Niagara, St. Clair, Sheridan, Seneca) were present. Members were welcomed by Scott Blakey, C.A.O. of Durham College and greeted by Bruce Bunker, President of Durham College Retiree's Association. A quick survey of those present indicated about 1/3 had been with the College system from its first ten years.

Reports from Officers were presented.

- President Linda Choptiany welcomed members of the Royal Ontario Museum to the CAAT Pension Plan. The OCRA website has been updated, and OCRA now uses Constant Contact for e-mail communication to its members. OCRA is a stakeholder of the Financial Services Commission of Ontario and has met twice with them this year. Good-bye and thanks were said to Joan Cunningham, Jennifer Moore, and Mary Margaret Walton, who have retired from the Board.
- Treasurer Lorna Plunkett's Report for 2016, and proposed 2017 budget were approved.
- Membership Coordinator Jennifer Moore's Report was approved.
- Communications Coordinator Joan Cunningham's Report was also approved (Best wishes for her recovery were made).

The **Election Procedure** for Board Directors was carried out by Derrick May (Past President). A slate of four members was presented and acclaimed; Janice Coughlin (Fleming), Yvonne Glenville (Centennial), Lorna Plunkett (Fleming), and Stella Pulkinghorn (Fleming). There is one Director's position to be filled.





Derek Dobson, CEO and Plan Manager of the CAAT Pension Plan presented a report on the status of the Plan. Overall the plan is 110% funded (with \$1.2 billion in funding reserves). It is ranked 4th of the top 44 pensions in Canada. Based on a 2016 Asset Liability Modelling Study, there is a 98% probability of being fully funded 20 years out. Clearly defined guidelines for mergers with other plans have been developed and implemented. The six step funding policy is still in effect. A task force for reviewing pensions for part-time staff is in operation. Kevin Rorwick, CFO, presented a summary of key CAAT Plan investments. For details re: the operation of the CAAT Plan, see its web site: www.caatpension.on.ca.



Guest speaker – In a lively interactive presentation “Thrive, Don’t Just Survive in the Connected Economy”, **Dr. Timothy Wong** offered insights into the many processes by

merchants, and big business, to get people involved in the connected world. Dr. Wong is a businessman with enterprises in Asia and North America and teaches part time at the School of Applied Technology of Humber College.

His presentation provided many examples of ways in which we are connected and how we might be compromising personal data in our interactions by accepting internet triggers which then attach us to other systems. It was informative and shocking. Many of the electronic prompts one accepts on a telephone or computer may generate other connections or unknowingly engage a contract. Our daily electronic actions take us into the phenomenon, the internet of things. Ultimately consumers have choices and Dr. Wong focused on awareness of these developments. Unknown databases gather personal information for use to market directly to consumers. Wisdom calls for caution to maintain one’s personal

privacy.

Robots not people move goods for the retail giants and work in manufacturing. Working 24/7 they facilitate on line shopping and the production of goods. Payment is by phone or mobile processes, directly to your credit card. This is an unstoppable trend and has many traditional merchandisers worried. To be competitive, companies have to adapt similar processes, or lose market share. Advances in automobile safety features are leading to self-parking and self-driving cars. For your telephone or computers the offer of free applications (apps) is everywhere. By 2020 everything will be ‘connected’. Fascinating.



MEMBERSHIP MATTERS

*By Janice Coughlin (Fleming)
Membership Co-ordinator*

Thank you Jennifer!

As the new membership coordinator for OCRA, I want to thank Jennifer Moore for 6 years of amazing dedication to ensuring the accuracy of our membership listings. Jennifer has been working with me to hand over the database and explain the various mailings to renewing members, new members, life members, as well as those on email and those receiving posted mail. She programmed most of this and now has the task of training me to carry on this work (good luck to both of us!).

Thanks again to Jennifer, and the best of health to all of us in 2017 and beyond!

Membership Renewals

Speaking of membership, the renewal notices are planned for mid-January to all regular members, except to those who pay their OCRA fee through their college (Centennial, Mohawk, Lambton, St. Clair and St. Lawrence). Memberships from those colleges are processed as soon as we receive payment from the retiree associations. Our fiscal year is January to December. Renewals will be sent by email to those

with email addresses on file and by regular mail to those without email. The best financial option is to select Life Membership (let's be optimistic!). Details on fees will be included in the mailing.

Keep your Membership in good standing!

Please do not let your membership lapse! To keep OCRA strong and growing, be sure to send in your renewal right away if you haven't sent it in yet.

Revenues from membership fees go towards the operating expenses incurred by OCRA throughout the fiscal year. Our membership fee is still a modest \$10.00 per year. This amount has remained unchanged since OCRA was founded in 2001, despite rising postage costs. By utilizing email and providing an initial laminated membership card instead of sending a new card each year, we manage to keep the membership processing costs within our means.

Inactive Member List

If, despite several reminders, a member does not renew for two consecutive years, the member is transferred to the Inactive Member List. This means the member no longer receives emails, newsletters, bulletins, or invitations to the general meeting each year.

Don't let this happen to you - stay in touch and send your renewal in as soon as you get your renewal notice!!

Donations

We thank everyone who has added a voluntary donation to their membership fee. Such donations are a big help in our efforts to keep up with the ever-increasing postal costs.

If there are any questions about membership, please get in touch with me:

Janice Coughlin

OCRA Membership Co-ordinator
266 Charlotte Street, Suite 244
Peterborough, Ontario K9J 2V4
membership@ocraretirees.ca



Please advise **Janice Coughlin** (membership@ocraretirees.ca) and **Yvonne Glenville** (communication@ocraretirees.ca) of any changes to your email and/or postal address.

OCRA EXECUTIVE 2017

Linda Choptiany	(Centennial, OCRA President)
Patti Stoll	(Seneca, Vice President)
Derrick May	(Mohawk, OCRA Past President)
Stella Pulkinghorn	(Fleming, Secretary)
Janice Coughlin	(Fleming, Membership)
Lorna Plunkett	(Fleming, Treasurer)
Yvonne Glenville	(Centennial, Communications)
Jim Martin	(St. Clair, Director)
Fred Deys	(Mohawk, Director)
Ron Conlon	(Loyalist, Director)
TBA	(Vacancy, Director)

Learn about our new Board Members:

Janice Coughlin – Graduated from Universities of Windsor and Western Ontario (1972), following which she worked as a professional librarian in London, Toronto and Chicago. Janice joined the administrative staff of Fleming College in 1979. Janice was Director of Educational Resources for 8 years, and Director of College Facilities for the next 27 years. Janice was involved in a large number of committees, including participation in the Service Leaders Team, the Ontario Facilities Management Association and the College Board of Governors, all of which required demanding communication and organizational skills.

Volunteer activity has included hospital fundraising, local theatre support, and college and church work. Janice feels that assisting with the work within the OCRA Board is an opportunity to continue volunteer activity in the interests of retirees from the Ontario College system. She has taken on the job of OCRA Membership Coordinator, a task recently vacated by Jennifer Moore (Fleming)

Yvonne Glenville – Yvonne joined the Support Staff in the Bibliocentre of Centennial College in 1974. The Centre provided support services for all of the CAAT libraries in Ontario. After working in various areas of the department Yvonne settled into the heavily computerized Help Desk / Technical Support system for the Ontario College libraries. Yvonne retired from Centennial in 2010 when the Bibliocentre closed. In 2013 Yvonne joined the Centennial College Retirees Association Board as a Director, and has now fully taken over the role of Webmaster. Since retiring Yvonne has been enjoying her love of travel. In light of her experience with computer systems, databases and website content, Yvonne feels that this will help her with editing newsletters for OCRA. She takes over this job from founding member Joan Cunningham (Seneca).



CURAC NEWS

By Mary Margaret Walton, former OCRA Director (Seneca)

The 2016 conference was hosted by the University of Saskatchewan in Saskatoon, May 25 - 27. The theme was "The Changing Post-Secondary Institution." The CURAC conference and AGM were very informative and a lovely experience. It was made especially so since Joan Cunnington, was honoured with an award for her contribution to CURAC/ARUCC. It was well deserved. Full details about the award, see page 9 of CURAC/ARUCC Newsletter Bulletin, Fall 2016, Issue No. 23 (<http://www.curac.ca/wp-content/uploads/2016/8/Newsletter23Fall2016.pdf>).

The sessions I attended were:

Session 1 – "Changing Post-Secondary Institutions and Education: The Evolution of the Corporate and Research University"

Session 3 – "Indigenization of Post-secondary Education"

With my election to the Board of Directors of CURAC, I am now involved in many outreaches to community colleges across Canada. The impetus is to build a strong representation from the colleges.

For full details about the conference is available on page 12 of CURAC/ARUCC Newsletter Bulletin, Fall 2016, Issue No. 23 (<http://www.curac.ca/wp-content/uploads/2016/8/Newsletter23Fall2016.pdf>).

Carleton University will host the 2017 annual conference of CURAC on campus in the River Building, May 24-May 26, 2017. The 75th anniversary of Carleton University and the 150th anniversary of Confederation also occur in 2017.

Since the 2016 CURAC conference, Mary Margaret Walton (Seneca) has resigned from the OCRA Board and the CURAC/ARUCC board. See the following request from CURAC for nominations to their Board of Directors.

N.B. Extended health benefits comparison chart

– This recently updated document is available to members only by contacting Yvonne Glenville, OCRA Communications Officer, at: communications@ocraretirees.ca

COLLEGE AND UNIVERSITY RETIREE ASSOCIATIONS OF CANADA

Nominations to their Board of Directors

CURAC is looking for a **college** retiree to volunteer for their Board. See information below if you would like to volunteer.

The Board of Directors of CURAC/ARUCC consists of 9 to 12 Directors, each elected for a two year term. Four of these positions also serve as Officers of CURAC. At the 2017 AGM, to be held May 24-26 at Carleton University in Ottawa, an election will be held to fill Board vacancies. We propose to continue with 12 Directors.

Consequently, nominations are now invited for the following positions: President, Vice-President and four Directors at large. Retiring incumbents in these positions are eligible for further nomination as Directors.

Each nomination should be accompanied by a short biography (maximum 200 words) and a photo. It is suggested that each biography include information on the career of the nominee and involvement with the local retiree organization.

Nominations should be forwarded by March 17, 2017 to Michel Tousignant, Chair, CURAC/ARUCC

Nominating Committee, at
tousignant.michel@uqam.ca

CAAT Retiree Group Benefits Plan Update

By Yvonne Glenville, OCRA Communications (Centennial)

The seventh edition of RETIREE CAATNIPS is available on the OCRA website (<http://ocraretirees.ca/wp-content/uploads/2016/12/2016-11-00-CAATNIPS-Volume-7-1.pdf>) or the College Council website (<https://thecouncil.on.ca/articles/139>).

This newsletter is produced by the Council on behalf of the CAAT Retirees Group Insurance Advisory Committee (CRGIAC). The information applies only to retirees who maintain Sun Life Retiree Benefits through their local college.

Some topics from the newsletter:

- **Plan Design Review** – In the coming year, Council and the CRGIAC will undertake a review of the CAAT Retirees benefit plan design and structure to ensure that the plans continue to meet the needs of plan members while continuing to remain affordable.

There will be appropriate notice to plan members if plan changes are implemented.

- **Delisted Service Providers** available on the Sun Life site.
- Questions and answers about **Group Insurance fraud**.
- **Predetermination** – Useful information on getting an estimate on your covered treatment.
- Important **reminders** about changing your plan coverage or changes to your personal circumstances.

Check out the full CAATNIPS newsletter for all of the details.



Addressing potential risks is a big part of keeping the CAAT Plan strong and independent

By Derek Dobson, CEO and CAAT Plan Manager

www.caatpension.on.ca

The latest opinion survey of CAAT Plan members showed that when it comes to standing up for your Plan, 94% of retired members report they would be likely or somewhat likely to advocate if potential changes by government would harm the Plan's health or their future pensions.

I take solace in knowing that our members are behind our continual focus on keeping the Plan healthy. For managing potential political risks, the collective voice of 43,000 members is much more persuasive than just me.

Monitoring and assessing risks is a key part of our focus. We view many risks as very real and are proactive in addressing them. We believe in the adage "an ounce of prevention is better than a pound of cure." Recently we have been active in ensuring the virtues of joint governance are known and understood. The Plan's ability to govern and sustain itself as a jointly sponsored plan with appropriate and stable contribution rates is critically important to our ongoing success.

Our advocacy program, whether on our own or in concert with other jointly governed plans, has a good track record. For instance, we successfully made the case for the appropriate and permanent exemption **from the solvency funding requirement making it**

possible to stabilize Plan funding. As well, we negotiated the best possible terms when the government required a four-year freeze on contribution rates. Further, we advocated for the legislation and regulations that made it possible for a single employer pension plan in the broader public sector to merge with a multi-employer, jointly governed plan. This legislation made it possible for the ROM pension plan to join the CAAT Plan and is expected to lead to more mergers and further strengthening of the Plan.

Recently, some retired members have expressed concern about the possible implications of the proposed federal framework for target benefit pension plans (also known as Bill C-27). We have been aware of this legislation and in fact reviewed and commented on the federal government's consultation paper entitled, *Pension Innovation for Canadians: the Target Benefit Plan*, when it was released in April 2014.

Although we continue to monitor the development of this legislation and other pension related discussions by federal and provincial politicians, the risk is low that Bill C-27 would harm the CAAT Plan or its members. Members should also note that Bill C-27 only applies to federally regulated Crown corporations and private-sector pension plans. We are neither.

Keeping the Plan strong is our focus

We measure and test the readiness of the Plan through in-depth and detailed studies conducted by an independent actuarial firm. Asset Liability Modeling (ALM) studies test the Plan's future financial health against a wide assortment of diverse economic and demographic scenarios, including changes in public policy. These assessments allow for prudent planning and to evaluate emerging risks and opportunities in advance, allowing us to take proactive action to manage or mitigate them. The ALM study conducted in 2016 showed the Plan has a 98% probability that it will be fully funded or better in 20 years. This is great measure of the strength and security of your benefits. We are one of the most sustainable pension plans in Canada.

We'll continue to monitor and manage legislative and other risks to the Plan. Although Bill C-27 will not affect the CAAT Plan, there may be future proposed legislation that will require our active and retired members to lend their considerable collective voice

to the debate. For now, continue to be vocal champions of your CAAT Pension Plan and the security of a monthly pension payable for your lifetime that it provides.

Something Worth Celebrating – The Making of Ontario Colleges – 1967 to 2017

By Jim Martin, OCRA Director (St. Clair College)

Jim has reviewed the Basic Documents (third printing June 1967) of the Colleges of Applied Arts and Technology. The sections in quotes below are highlights from Bill Davis' statement in the Legislature May 21, 1965.

On May 21, 1965, Bill 153 providing enabling legislation for the establishment and operation of a system of COLLEGES OF APPLIED ARTS AND TECHNOLOGY was introduced in Ontario by William G. Davis, Minister of Education.

"The Bill marks a major step forward in the development of our educational system. A brief review and evaluation of changes and developments in the worlds of work and of education made essential the creation of this new level of our school system. In terms of the factor of need, there are three main items, which stood out above all others:

First, there is the matter of the so-called "knowledge explosion", by which is meant that recently knowledge in certain fields — science, in particular — has been doubling about every ten years.

Secondly, the new technological revolution in which we have been caught up has seen the disappearance of most of the unskilled, and a high proportion of the semi-skilled, jobs.

The third and final factor is what is commonly known as the population explosion.

In the present crisis, the need cannot be met simply by alterations or additions at secondary school level; this time we must turn our attention to the post-secondary level, where we must create a new kind of institution that will provide, in the interests of students for whom a university course is unsuitable, a type of training which universities are not designed to offer.

The committee is therefore recommending the establishment of community colleges to provide these new and alternative programs.

In general, however, one may recognize three major responsibilities of every such college:

- (1) to provide courses of types and levels beyond, or not suited to, the secondary school setting;
- (2) to meet the needs of graduates from any secondary school program, apart from those wishing to attend university; and
- (3) to meet the educational needs of adults and out-of-school youth, whether or not they are secondary school graduates."

"Minister Davis hoped to see the following range of offerings in most if not all COLLEGES OF APPLIED ARTS AND TECHNOLOGY. The choice to be determined by local circumstances, as indicated above, and extended where a particular need exists in a community.

- (a) Engineering technician and technologist programs below university level
- (b) Semiprofessional non-engineering type programs (e.g. in the paramedical field)
- (c) High level programs in office and distributive occupations, specifically of junior and middle management level, and including courses for small business
- (d) Agricultural and agricultural-related programs, at least in rural areas, in co-operation with the Department of Agriculture
- (e) General adult education programs, including cultural and leisure time activities
- (f) Programs of recreation, including physical education
- (g) General or liberal education courses, including remedial courses in basic subjects, and incorporated as part of the other programs (e.g. English, Mathematics, Science)
- (h) Retraining, upgrading and updating courses
- (i) Trades skills, pre-apprenticeship, and apprenticeship training
- (j) Service industry courses (e.g. for tourist industry)
- (k) Commercial courses (e.g. cost accounting, junior accounting, data processing, computer programming)
- (l) Other courses to meet local needs."

Establishment of College Areas

On March 16, 1966, an Order in Council was approved to set up 18 areas in the province for the planning and development of Colleges of Applied Arts and Technology.

"In order to ensure orderly development, the Council of Regents will be asked to recommend further priorities, and boards of governors will be appointed."

Under the authority of Bill 153, the Minister appointed 15 members to the Council of Regents.

Regulation Made under the Department of Education Act (O. Reg. 268/65) – Colleges of Applied Arts and Technology – Made and approved, October 7, 1965. Filed October 26, 1965.

The Regulation included:

- a) Terms of Reference for the Council of Regents, and Boards of Governors
- b) Some Unique Features of Colleges of Applied Arts and Technology
- c) Locations of Colleges of Applied Arts and Technology

Celebration – In 2017, the Colleges of Applied Arts and Technology will have successfully operated for 50 years. We have to celebrate this most significant accomplishment.

ONTARIO COLLEGES at 50



With thanks to Colleges Ontario for providing this information.

Colleges Ontario has set up a website (<http://amazing50.ca/>) for the 50th Anniversary celebration of Ontario's community colleges. As retirees, you were instrumental in building this amazing educational system. Most importantly, the colleges are the place where you may have started your own journey of professional and personal fulfilment.

THE START OF SOMETHING AMAZING

With the 2016-17 academic year underway, it is now time to officially kick off Start Something Amazing, a campaign celebrating the 50th anniversary milestone.

The college system has come a long way since 1967. It now has 24 colleges across the province that plays a vital role in Ontario's post-secondary education landscape. More than two million students have graduated who have gone on to start new careers in a wide variety of sectors here at home and around the world.

Ontario's colleges will be kicking off celebrations soon with a range of events and activities taking place on college campuses and communities across the

province. Check with your local retiree association and college for events and activities in which you can participate.

COMMUNITY WEEK – at all Colleges – The week of April 3, 2017 is College Week in Ontario. Among other plans, each college across the province will create and sponsor its own community event as part of the 50th anniversary celebration.

CAMPUS TOUR – at all Colleges – Date for your college TBD (check with your college or visit the Amazing50.ca website). The tour will hit the road with a mobile exhibit that showcases all the great things our colleges have brought to the province. The road trip begins September 7, 2017.

AMAZING FACTS

Here are a few important facts about college education in Ontario today:

- Over the past 50 years, two million people have graduated from Ontario's colleges.
- There are more than 220,000 full-time students and 300,000 part-time students enrolled in Ontario's colleges.
- Ontario's 24 colleges offer 900 programs that provide students with the professional and technical skills to pursue careers in every sector of the economy. Colleges provide a range of credentials from diplomas to degrees and post-graduate certificates.
- More than 90 per cent of employers are satisfied or very satisfied with the graduates they hired.

HAPPY, CONTENT,
RELAXED, RESTED,
SMILING, CAREFREE,
RETIRED