

# OCRA Ontario Colleges Retirees' Association

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## From the President

Linda Choptiany  
[president@ocraretirees.ca](mailto:president@ocraretirees.ca)

### General Meeting

OCRA has had to cancel the 2020 General Meeting because of the pandemic. For this year, if COVID is still a health issue, the backup plan is to hold an online GM for our members. There will be clear sign-up instructions sent to all OCRA members before the meeting.

### New OCRA Website

This past year OCRA has been working on a new website. It will be ready in March 2021. You will receive an email when it is up and running. Thanks to Barbara Mathers, OCRA's Communications Officer, who has been working with a web design team to set it up.

### Executive Board Vacancies

Two Board members have completed their terms and now OCRA has two vacancies to fill. The Board is grateful for the work that Ron Conlon (Loyalist) and Lorrie Irvine (Northern) have done. If you are interested in serving on the Board please contact me via email [president@ocraretirees.ca](mailto:president@ocraretirees.ca).

### Staying Connected Electronically

Currently the OCRA Board is investigating electronic options for Board meetings. Because we cannot meet in person to conduct OCRA business, we are looking for the

best way to do our work electronically. This is a learning process for us all!

### In Memory of Founding Board Members

**Joan Cunnington**, a retired faculty member from Seneca College, served on the Board from 2001-2016. In OCRA's early days, she served as Board Secretary, worked on OCRA's Constitution and By-Laws, and facilitated the formal paperwork for OCRA's Letters Patent.

In 2008, she assumed the role of Public Relations Coordinator for OCRA. She wrote OCRA newsletters and bulletins, and designed the OCRA information brochure. In 2011, as a member of the CRGIAC (CAAT Retirees Group Insurance Advisory Committee), Joan served as a link between OCRA and this advisory body that deals with retiree health benefits.

Joan retired from the OCRA Board in 2016. She passed away on November 20, 2020.

**Derrick May**, a retired administrator from Mohawk College, served on the OCRA Board from 2001-2021. Derrick served as Vice-President and President. He was responsible for drafting the OCRA Constitution and By-Laws and updating them.

Derrick researched and provided extensive information about the CAAT Pension Plan and the various organizations associated with it.

Over the years, Derrick was a keen photographer. Once a year he took a photo of the OCRA Board which he carefully adjusted to meet his high photographic standards.

Derrick passed away January 28, 2021.

OCRA is grateful to both of these individuals for their contributions, energy and wise counsel.

Stay well, everyone.

*Linda Choptiany*

## The CAAT Plan Needs Champions Like You and OCRA

Derek W. Dobson, CEO and Plan Manager of the CAAT Pension Plan



OCRA and its members have been proud voices for CAAT. You are among the Plan's champions and most effective advocates because you know firsthand what it means to live your retirement years with a pension that is paid each month for as long as you live.

I so enjoy chatting with members of CAAT, especially during OCRA General Meetings and I look forward to when we can meet again. In the meantime, here's information you can use when championing the CAAT Plan.

### **Well-funded by design and ready to weather uncertain economic times**

The CAAT Plan is well positioned to withstand further investment market volatility caused by the global pandemic. The Plan's most recent valuation at January 1, 2020, showed funding reserves of over \$2.9 billion. We have purposely built reserves over time to keep the Plan resilient and during the past year they have withstood the tests unscathed. The CAAT Plan continues to be very well funded and our Plan assets have grown from their starting position of \$13.5 billion at the beginning of last year. (The 2020 audited Financial Statements and investment returns will be released at the end of April 2021.)

The long-term focus, reasonable assumptions, and large reserves are key factors in CAAT being one of

the most sustainable pension plans in Canada. Our most recent member and employer survey results show that over 99% of members and employers view the CAAT plan as sustainable.

### **Independent and expertly managed to deliver sustainable pension benefits**

CAAT members and employers support joint governance. Results from CAAT's 2020 annual opinion survey shows that 97% of employer respondents agree and strongly agree that employer interests are well represented through the Plan's joint governance structure, while 95% of active and 98% of retired member survey respondents with an opinion did the same.

The Plan is independent, with the singular purpose to deliver sustainable pension benefits. It is expertly managed on a full-time basis. As a large, multi-employer plan, CAAT is cost-effective, with benefit security that is not tied to the financial health of any single college or employer. And this is much more efficient than other retirement arrangements, such as defined contribution (DC) plans or group RRSPs. In fact, various experts suggest our members will receive double the expected pension per contribution dollar when compared to DC or an RRSP. More pension and less stress make the CAAT pension extremely valuable to members.

As a sophisticated long-term investor, the CAAT Pension Plan and our peer pension plans are stabilizing forces in the economy and investment markets, which is good for Canada.

During retirement, the CAAT Plan helps to provide adequate, lifetime income and reduces reliance on government social programs. Studies show that retired members who are confident in their lifetime monthly income, spend their pensions supporting local communities and businesses. In short, DB pensions are good for your local community.

### **Growing membership provides a better future for all**

Our willingness to help bring our pension solution to all Canadian workplaces should be celebrated and shared. Helping more Canadians have financial

security in retirement and allowing employers to offer defined benefit pensions on a cost-effective basis with no financial risks is solving a major issue for Canada. As I have shared before, growing our Plan membership makes the Plan even more secure and sustainable.

Our newest members have joined CAAT from the Greater Toronto Airport Authority on January 1. As well, Sanofi Canada will be the first pharmaceutical company to join, which is expected to be on April 1. Many other members and employers are expected to join in the months and years to come.

In these uncertain times, CAAT has more to offer to members and employers than ever before. I'm proud of the work we are doing at CAAT and I encourage you to help spread the word—to be Plan champions. The long-term desire is to expand DB pension coverage to cover your children and grandchildren. Please share this article with your personal network today to help bring awareness of the benefits of secure pensions and expanding pension coverage.

### Key Takeaways

- 1) The CAAT Plan is well funded by design and ready to weather uncertain economic times.
- 2) The Plan is independent and expertly managed to deliver sustainable pension benefits.
- 3) You can play a role in bringing secure DB pensions to Canadian workplaces which helps us all.

Stay informed about pension issues by following me on LinkedIn. Here's a link to my most recent article entitled, "[Moving from Pension Envy to Pension Solutions](https://www.caatpension.ca/news/general-news-listing/Moving-from-pension-envy-to-pension-solutions)" (https://www.caatpension.ca/news/general-news-listing/Moving-from-pension-envy-to-pension-solutions).



Please advise OCRA's Membership Coordinator (membership@ocraretirees.ca) of any changes to your email, phone, and/or postal address.

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## OCRA Executive 2021

Linda Choptiany (Centennial, OCRA President)  
Andrew Dykstra (Georgian, OCRA Vice President)  
Stella Pulkinghorn (Fleming, OCRA Secretary)  
Lorna Plunkett (Fleming, OCRA Treasurer)  
Yvonne Glenville (Centennial, OCRA Membership)  
Barbara Mathers (Fleming, OCRA Communications)  
Doug Willford (Humber, OCRA Liaison)  
Jim Martin (St. Clair, OCRA Director)  
Vacant Position  
Vacant Position

### Looking for Two Directors

We are currently looking for two retirees to serve two-year appointments on OCRA's Executive Board.

The OCRA Executive Board is comprised of 11 volunteers. Board members are nominated and elected by their peers or appointed by the Executive. Appointments are for two years with the option to renew if the position is uncontested.

To serve on the Board, the retiree must be a member in good standing with OCRA.

The candidate should be interested in learning about the CAAT Pension Plan, Sun Life's group health and dental benefits, and other topics of concern to retirees.

Ideally, the candidate should be able to communicate by email and have basic computer skills. Additionally, the candidate should have internet access in order to participate in videoconference meetings.

The typical time commitment for a director without a portfolio is a few hours most months.

For more information, please contact Linda Choptiany, OCRA President at president@ocraretirees.ca.

# Membership Matters

Yvonne Glenville  
Membership Coordinator  
membership@ocraretirees.ca

We are currently collecting the 2021 Membership Renewal fee. Please include your OCRA membership number when you remit the fee. If you have misplaced your OCRA membership number, do not worry. We will still accept your payment, just be sure that the member name is clearly indicated with the payment. We are happy to accept payment by the following methods: cheque, money order, Interac e-Transfer.

For the five retiree associations—Centennial, Lambton, Mohawk, St. Clair and St. Lawrence—there will be no change to the collection of your OCRA membership fee. Please make your payment to your local association as soon as possible except for retirees from Centennial College who should send their dues directly to OCRA. The CCRA is not collecting dues for 2021.

To avoid the need to make an annual payment, you may want to consider a lifetime membership. Check the chart at the end of this article for the Lifetime Membership rates.

We are reluctant to remove non-paying members from our records. If for some reason you do not want to belong to OCRA, we would appreciate knowing your reason why. OCRA is constantly working to make its existence and communication avenues more relevant to CAAT retirees.

As always, we appreciate you keeping your membership contact information up to date so that you will have uninterrupted communications, voting privileges and invitations to our meetings.

Some of you have generously responded to our request for donations. Any additional financial contributions we receive allow us to continue offering our \$10.00 annual fee. Thank you on behalf of OCRA!

<b>Age</b>	<b>Fee (\$CAD)</b>
70 years or older	\$ 50
69 years	\$ 60
68 years	\$ 70
67 years	\$ 80
66 years	\$ 90
65 years	\$100
64 years	\$110
63 years	\$120
62 years	\$130
61 years	\$140
60 years or younger	\$150

## **Membership Coordinator contact information:**

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OCRA Membership Coordinator  
Unit 104, 20 Dean Park Road  
Toronto, Ontario M1B 3G9  
membership@ocraretirees.ca

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## It's in the Mail

Here's what you should have received recently or should be on the lookout for.

- ✓ January 2021 CAAT members should have received a letter from the CAAT Pension Plan with information regarding the 2021 inflation protection increase, prior monthly payment, and new monthly payment.
- ✓ February 2021 OCRA members who are not lifetime members should have received an invoice for their 2021 membership fee.
- ✓ By February 1, 2021 Sun Life retiree group insurance benefits plan members should have received information from their respective College's Human Resources department regarding the new monthly premium cost for life insurance, extended health care, and dental coverage. Also included in the package should be a copy of the latest edition of the CEC (College Employer Council) newsletter *Retiree CAATNIPS Volume 11, November 2020* ([thecouncil.on.ca/download/12941](http://thecouncil.on.ca/download/12941)).

## Web Sites of Interest

Long-standing members will remember that in the early days of this newsletter, Derrick May (Mohawk) authored a column called “Websites of Interest”. In it he listed the URLs of web sites, often submitted by members, on topics of interest to OCRA members. Thanks to Ron Walker for sending in this web site of interest.

### Snopes

<https://www.snopes.com/>

Submitted by Ron Walker (Fleming College)

### **Background on the Website**

In 1994, the early days of the web, David Mikkelson established the fact-checking website called Snopes. In order to distinguish himself from all the other David’s on the internet, he adopted the online name Snopes, based on a fictional family name in the works of William Faulkner.

Snopes publishes articles debunking rumours, myths, and false statements on a wide range of topics. The Snopes archives include intriguing category names such as Embarrassments, Frauds & Scams, Old Wives’ Tales, and Questionable Quotes.

### **What Ron Had to Say**

Do you ever get an email from someone, or see something on social media, and think “that doesn’t sound right”?

I’ve been around for a long time and the same old stories keep popping up. Right away I go to Snopes, get the link that debunks the story, and pass it on. Social media has made it easy to distribute false information and it’s important for everyone to check the facts before believing some of it.

Is there a web site that you find to be a valuable resource for Ontario seniors? Why not share it with our OCRA members. Send an email to [communications@ocraretirees.ca](mailto:communications@ocraretirees.ca) with the URL of the web site and an explanation of why it is valuable to you.

## OCRA’s New Website

Barbara Mathers

OCRA Communications Officer

After almost 20 years of providing information to OCRA’s members, the OCRA website is getting a makeover. Peter Kanitz, OCRA’s Webmaster since the beginning, has retired from his role (more on his contributions below as told by OCRA President Linda Choptiany).

The web design firm [Black Cap Design](https://www.blackcapdesign.com/) (<https://www.blackcapdesign.com/>) has been hired for the project. Pat Kenney, a graduate from Fleming’s Web Developer Program, has been in the business of web design since 2006. Working with the OCRA Executive Board, Pat is designing a website that meets modern accessibility standards for people with disabilities as well as one that will work on the multitude of devices people use today to access the internet.

A new element being introduced in the redesigned website is a News section where notices regarding the CAAT Pension Plan and other organizations followed by OCRA will be posted.

Current plans are to contact OCRA members about accessing the new website in March. Stay tuned...

### **Peter Kanitz, Seneca Retiree, Retires as Webmaster**

OCRA has been fortunate to have Peter as its first webmaster. He created the OCRA website and had it up and running in 2001. Peter retired as OCRA’s webmaster in 2020.

Peter often said he learned on the job as he installed updated versions of OCRA’s website over the years. That didn’t slow him down as he worked to make the website easier for OCRA members to use. Because of his efforts over the years, the OCRA website has been well received by our members and by organizations who work with OCRA.

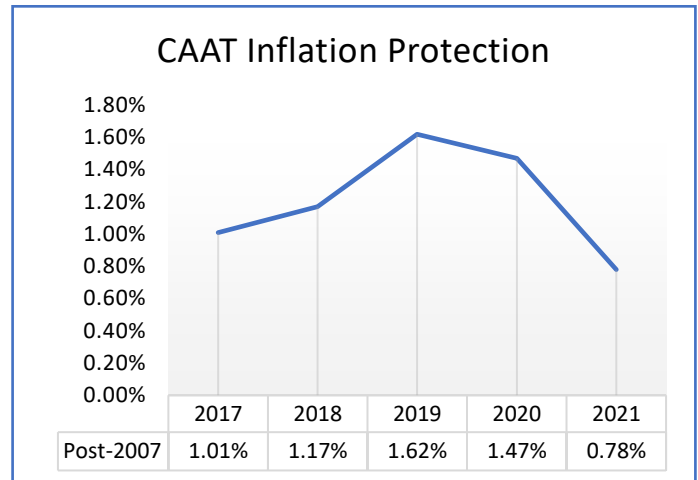
OCRA is grateful to Peter for all the work he has done over the years on the website. It has made a huge difference to our organization and our members.

## CAAT Inflation Protection Summary

At the beginning of each calendar year, CAAT members are informed about the inflation protection increase for pensions.

Have you ever looked at the increase and wondered how it compares to past years? For your information, here is a summary of the post-2007 pension inflation adjustments for the past five years.

For detailed information about the annual inflation protection increase for pre-1992 and 1992-2007 pension portions, check your CAAT Pension Plan Retired Member Annual Statement.



Source: <https://www.caatpension.on.ca/en/retired-members/inflation-protection>

For more OCRA news, visit [our website](http://ocraretirees.ca) (ocraretirees.ca). Have you got something to contribute to the newsletter? Send an email with your idea or question to [communications@ocraretirees.ca](mailto:communications@ocraretirees.ca).

**OCRA** Ontario Colleges  
Retirees' Association

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