

OCRA Ontario Colleges Retirees' Association

In This Issue:

From the President	Page 1
CAAT Pension Plan	Pages 2-3
My Pension—CAAT's Member Portal	Page 3
COVID's Effect on Ontario College System Retirees' Associations	Pages 4-5
The Value of an Association.....	Page 5
OCRA's Challenges with COVID.....	Page 6
Membership Matters.....	Page 7
It's in the Mail	Page 7
OCRA Executive 2022.....	Page 8
Web Sites of Interest	Page 8
OCRA Webinar Summary.....	Page 9
CAAT Inflation Protection Summary.....	Page 10

From the President

Linda Choptiany

president@ocraretirees.ca

2021 was a busy year for OCRA. Board members continued to meet online throughout the year to look after OCRA matters.

New OCRA Website

A major event for OCRA this year was the design of a new website by [Black Cap Design](https://www.blackcapdesign.com/) (<https://www.blackcapdesign.com/>). You are encouraged to check out ocraretirees.ca (<https://ocraretirees.ca/>) for information of particular interest to Ontario College retirees.

Guest Speaker

RAMC (Retirees Association of Mohawk College) invited me to speak to Mohawk retirees at their local association Zoom meeting in June. I was pleased to give them an update on OCRA activities.

OCRA Informational Webinar

OCRA held a Zoom webinar on Oct 21, 2021 for our members since we could not hold an in-person General Meeting due to COVID. A summary of the webinar is provided in this newsletter. OCRA will keep you posted on whether we can meet in-person or online in 2022.

FSRA Update

A FSRA (Financial Services Regulatory Authority of Ontario) meeting was held in November 2021. I attended as a member of their Retiree Advisory Panel. FSRA replaced FSCO (Financial Services Commission of Ontario). FSRA continues to work on safeguarding public confidence and trust in Ontario's financial institutions, promoting public education and knowledge, and protecting the rights and interests of consumers.

New OCRA Director – Barb Watts

OCRA is pleased to welcome Barb Watts to the OCRA Executive Board. Barb was a faculty member, coordinator, associate dean and acting dean for 7 years in the School of Business at Georgian College. She is currently the Vice President of the Georgian College Retirees Club. The OCRA Board looks forward to working with Barb.

Seeking An Executive Board Member

OCRA still has one Board member opening available for a retiree who is interested in serving on the OCRA Executive Board. It is a great opportunity to learn more about what OCRA does for Ontario College retirees and to work with Board members from different colleges. Email me at president@ocraretirees.ca if you are interested in more information about this opportunity.

Linda Choptiany

Making Tomorrow Better, Today

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



At CAAT, we know how important your defined benefit (DB) pension is to you. You can take comfort in knowing that your lifetime monthly pension is secure.

While we are humbled by the positive survey results from our retired members, there is no better evidence of the Plan's sustainability than the steady, reliable instalments of lifetime retirement income that retired members like you receive, regardless of the economic environment.

The latest valuation as of January 1, 2022 is underway and projects that the Plan's funding health is on track to improve from its already healthy position. This will lead to extended conditional member benefits, resilience against investment market volatility, and increased reserves for long-term stability.

Prudent investments and sound risk management put the Plan in a position not only to weather the economic volatility of recent years, but also to achieve a top-tier 10-year investment performance. The strong performance compares favorably against peer plans.

Looking ahead, our focus remains set on long-term growth, diversity and risk management.

Lifetime retirement income provides peace of mind when it matters most. Many studies show

that our DB members can expect to receive more than twice the benefit per contribution dollar compared to those who have a defined contribution plan (DC) or an RRSP. Moreover, it is essential to improving retirement security and equity for the next generation of retirees. Yet few Canadians have access to workplace pensions, which makes all DB plans vulnerable.

To keep the DB pension system and the Plan healthy, we need to do more.

Our new 2040 Strategy provides focus on meaningfully expanding access to affordable, secure lifetime pensions, so that more Canadians can efficiently and effectively achieve their retirement goals. Making tomorrow better for more Canadians requires innovation.

Closing the Coverage Gap

Pension coverage and adequacy gaps are widening. Almost two-thirds of Canadians have no workplace pension at all, and less than 10 per cent of private sector workers have a DB pension. With DBplus, we can help close this gap and make the DB pension system stronger in the process.

Based on extensive modelling, the best way to better secure existing DB plans is by expanding coverage in the private and not-for-profit sectors. Extending DB coverage beyond the public sector will help engrain DB pensions as one of the most effective and irreplaceable retirement savings vehicles available – a truth that OCRA members already know.

Adapting to the Needs of Employers and Members

A common theme in my discussions with employers is the fierce competition for top talent and the attraction, recruitment and retention advantages of DB pension plans. This is no surprise when 77 per cent of Canadians surveyed say that employers have a responsibility to offer a pension plan so that employees can have adequate retirement income.

More than ever before, employers and workers are realizing the superior value of a DB pension. Many

businesses across industries turn to CAAT as the all-in-one partner for tailored pension solutions. Onboarding, training and recruitment material are provided to make pensions simple for employers and stress-free for employees.

As the race for talent heats up and complex business needs emerge, CAAT will build strategic partnerships within the private and not-for-profit sectors and evolve in lockstep to support employers and members as their needs change.

Innovating to Increase Affordability and Flexibility

When launched in 2019, DBplus was an innovative design borne out of the DBprime plan design. Blending the benefit security of DB with the fixed cost of DC, it remains a win-win solution that has caught the attention of executives and pension experts. With the overwhelming success of DBplus, the next stage to advance modern DB is removing affordability and flexibility barriers that would otherwise inhibit uptake.

CAAT recently launched DBplus with Contribution Choice, a feature that offers contribution rate flexibility typically found in the private sector DC plans. Employees can select a contribution rate above the company-wide contribution minimum, giving them greater control over their contributions.

This new feature does not impact the college system or retired members. However, innovation is part of the CAAT spirit, and the suite of offerings will continue to introduce innovations that employers want and members need – from inside and outside the college system.

We are proud to be one of Canada's fastest growing pension plans and trusted administrators of better lifetime retirement income for over 75,000 members. Through the 2040 Strategy, CAAT aims to firmly plant valuable, sustainable modern DB pension plans in the Canadian retirement ecosystem. As direct DB beneficiaries, retired members of OCRA can influence the movement to improve retirement security and equity for Canadians.

Spread the word about what lifetime retirement income means to you, your family and your quality of life in retirement. If you know a workplace that is grappling with challenges related to attraction, retention, or existing retirement programs and risks, refer them to CAAT to find a pension solution that fits their business needs.

Pensioners are a powerful voice in society and major contributors to the national economy, whether they reside in urban, suburban or rural communities. Taking pride in your pension and sharing your experience as a DB pensioner can make lifetime retirement income a reality for more Canadians, ensuring they too retire with dignity when the time comes.

***My Pension* -CAAT's Member Portal**

OCRA members who receive the CAAT Pension should note that they can now access their pension information online through CAAT's Member Portal called *My Pension*. Instructions on how to set up the account were provided in the CAAT Pension Plan mailing of January 2022.

To register, a CAAT Pension Plan member must have an email address and must be prepared to provide correct details that match the member's information on file.

Information that is provided online includes:

- Current monthly pension
- Current bridge benefit (if applicable)
- Spouse (if applicable), beneficiary, and banking information

Documents, messages, and notifications pertaining to the member's pension are also available in the portal.

To begin the registration process, go to the CAAT Pension website for the [My Pension online portal](https://www.caatpension.ca/signin) (<https://www.caatpension.ca/signin>).

COVID's Effect on Ontario College System Retirees' Associations

Barbara Mathers

Communications Officer

communications@ocraretirees.ca

Many Ontario College employees, upon retirement, join their college retirees' association. They join for many reasons—to stay connected with colleagues, to participate in activities, and to support students and the community.



Adobe Stock Images

College retirees' associations are all about in-person events, most of which are centered around food and socializing. With the on-set of the pandemic, such events were cancelled. Some associations were able to hold COVID-safe activities such as golf tournaments but reported that attendance numbers were down. Other associations, in an abundance of caution, chose not to hold gatherings.

A number of colleges moved to offering on-line events that included going on a virtual trip with a tour guide, a coffee chat/happy hour, a lecture from a gardening expert, an interactive exercise class with a certified trainer, a photo contest, and a session on preparing a will.

Membership Fees

Associations vary on whether or not they charge membership fees as well as what the fees are used for.

Several associations suspended the fee. Other associations, who collect fees to cover on-line

events, student awards, member communications, and administrative costs, chose to continue the collection.

The collection of fees was a challenge as it was usually collected at in-person events. Associations came up with solutions including offering a member's home as a drop-off location, providing a mail-in address, and setting up Interac e-transfers. Several colleges offered the new option of a one-time lifetime membership fee.

Fundraising for Student Awards

Another activity carried out by many of the retirees' associations is fundraising for student awards. Like the collection of membership fees, this activity mostly occurred at in-person events. New ideas for collection, which were successful, were holding a raffle, and sending communiques to members requesting a donation.

Keeping in Touch

Along with in-person events, associations stay in touch with members through emails, newsletters, website postings and Facebook groups. These methods of communication continued to be an important way to stay connected with members. All colleges reported that they maintained or increased their communiques. In one instance, a college sent a "Thinking of You" card to every member. A couple of associations reported that, with time on their hands, they worked on redesigning and updating their websites.

Executive/Board Meetings

Many of the associations who contributed to this article moved executive/board meetings online using a teleconferencing platform like Zoom. As with all new technology, there was a learning curve. Two years in, some associations see the value of continuing the meetings online. Board members who have moved farther away appreciate not having to drive in for the meetings, especially in the winter months. A further benefit that was cited was that being online might be helpful in recruiting new board members who live farther afield.

For those associations who hold general meetings, they were largely put on hold. Some associations held online meetings; some were well attended, while others faced challenges with the technology and member engagement.

College Support

The relationship between retirees' associations and their college varies. Some associations operate independently from their college while others receive financial, IT and/or administrative support. With the closure of colleges and the move of college employees to a work-at-home model, there was some loss of connection, but almost all associations reported that college support remained strong. In the words of one retirees' association representative "The College sees us as another wellness program".

Ongoing Effort

With so much uncertainty about how the pandemic will continue to affect people's lives, the Ontario College system retirees' associations continue to pivot in their effort to stay connected with their members and to maintain their mandates of offering fellowship opportunities for retirees.

From the author

I want to extend my thanks to the representatives from the ten Ontario College system retirees' associations who took the time to speak with me or who responded to my questions via email. They were: Centennial, Durham, George Brown, Georgian, Humber, Mohawk, Niagara, St. Clair, Sault, and Sheridan. Every single person showed their concern about how the pandemic has affected their association and expressed their determination to keep connected to their members in any way they could.



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

The Value of a Retiree Association

Doug Willford
Liaison Officer
dwillford@cogeco.ca

Association is defined as: "An organization of people with a common purpose and having a formal structure".

Individuals join associations or clubs for the added value they offer: networking, stimulation and for personal and professional development.

Associations provide opportunities to meet and interact with peers and colleagues who have similar interests, views and outlooks.

The Ontario Colleges Retirees' Association (OCRA) was established on April 19, 2001 to pursue and foster the interests of its members. OCRA's mission has always been to present a common position on issues of interest to Ontario College CAAT Pension Plan members. This includes pensions, health benefits, group insurance as well as government policies and proposals.

OCRA is reaching out to those colleges who do not have a retirees' association or club. We hope that this notice will stimulate a dialogue about the formation or rejuvenation of a local association or club.

OCRA can provide assistance in this matter by sharing best practices from other college associations or clubs. We are willing to meet with you for discussions.

In closing I leave you with this quote from Helen Keller: "Alone we can do so little: together we can do so much".

Doug Willford
OCRA Liaison and Recruitment

OCRA's Challenges with COVID

Barbara Mathers

Communications Officer

communications@ocraretirees.ca

For the last two years, COVID has disrupted personal lives and business operations. OCRA has worked diligently to manage its business and maintain its connection to members despite the pandemic.

First and foremost, there was concern for the health and safety of OCRA members and the volunteers who run OCRA. President Linda Choptiany corresponded with members personally by letter/email, providing updates about OCRA and wishing members continued good health and well-being. Thankfully, OCRA's volunteer Executive Board members and their families have kept well.

OCRA's business and activities have weathered the pandemic reasonably well. Without a brick-and-mortar office, OCRA, since its inception, has conducted most of its operations by email, telephone, and teleconference.

The two in-person events that OCRA holds each year have not fared so well. OCRA Executive Board meetings, often held in Toronto at the College Employer Council office, were moved online. OCRA's General Meeting, which was planned to be held at Georgian College, was set and cancelled twice (2020 and 2021) due to COVID restrictions.

With the increase in the use of videoconferencing for meetings during COVID, OCRA investigated several platforms. Board members recognized the value of seeing as well as hearing fellow Executive Board members and, after careful consideration, chose the Zoom platform for its reliability, ease of use, and reasonable pricing.

As well as using Zoom for meetings, OCRA put to use Zoom's webinar feature. In October 2021, OCRA presented its first webinar to members, providing updates on OCRA's activities and future plans (for those of you who missed the webinar, a summary is provided in this newsletter).

Using Zoom for meetings did have its challenges. There was a learning curve for setting up meetings, signing on, getting cameras and microphones working, remembering to mute/unmute at the appropriate time, and following videoconferencing etiquette rules. Membership Co-ordinator Yvonne Glenville and Communications Officer Barbara Mathers took the lead in figuring out how to use the platform and they both acknowledge that there is still more to be learned.

Liaison Officer Doug Willford and Vice President Andrew Dykstra continued to liaison with the college human resources departments via email to promote OCRA to employees planning retirement. In the early days of the pandemic, as HR departments changed to a work-at-home model, Doug and Andrew spent many hours verifying their HR contacts. The redesign of the OCRA website proved to be well timed as the majority of HR departments moved from providing retirement information in person to distributing electronic retirement packages. Doug and Andrew found that a number of HR departments will investigate including a link to the OCRA website in their retirement information website page.

Membership activities did not change very much according to Yvonne Glenville, Membership Co-ordinator. Membership fee notification and collection, which is primarily conducted electronically, continued as usual. As always, OCRA appreciates member support.

Several Board members, including Secretary Stella Pulkinghorn and Treasurer Lorna Plunkett, took the time to upgrade the software they use to conduct OCRA business. Additionally, Board members did a lot of tidying and organizing of files and records.

OCRA has tried its best to keep business as usual during the pandemic and will continue to look for ways to manage its business effectively and to keep in touch with members.

Membership Matters

Yvonne Glenville
Membership Co-ordinator
membership@ocraretirees.ca



2022 Fees Due

We are currently collecting the 2022 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's name is clearly indicated

with the payment. We are happy to accept payment by the following methods: cheque, money order, or Interac e-Transfer.

For the four retiree associations—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. For retirees from Centennial College (CCRA) they should send their dues directly to OCRA. The CCRA is not collecting dues for 2022.

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. OCRA is constantly working to make its existence and communication avenues more relevant to Ontario College 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!

Age	Fee (\$CAD)
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:

Yvonne Glenville
OCRA Membership Co-ordinator
Unit 104, 20 Dean Park Road
Toronto, Ontario M1B 3G9
membership@ocraretirees.ca



It's in the Mail

- ✓ January 2022 CAAT Pension members should have received a letter from the CAAT Pension Plan with information regarding the 2022 inflation protection increase, prior monthly payment, and new monthly payment.
- ✓ February 2022 OCRA members who are not lifetime members should have received an invoice for their 2022 membership fee.
- ✓ By February 1, 2022 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 12, November 2021 (<https://www.collegeemployercouncil.ca/en/benefits/retiree-benefits>).

OCRA Executive 2022

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)
Barb Watts	(Georgian, OCRA Director)
Vacant Position	(OCRA Director)
Past President	Vacant

Looking for An Executive Board Director

We are currently looking for a retiree to serve a two-year appointment on OCRA's Executive Board.

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

The Executive of OCRA is comprised of eleven voting members, ten of whom are elected by their peers or appointed by the Executive. Appointments are for two years with the option to renew. The eleventh member is OCRA's immediate Past President.

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.

Websites of Interest

C.A.R.P.

<https://www.carp.ca/>

Submitted by Doug Willford (Humber College)

Background on the Website

C.A.R.P. (formerly the Canadian Association of Retired Persons) is an advocacy group for older Canadians. According to C.A.R.P.'s 2020 financial statement, it is a "national, non-partisan, non-profit organization committed to a 'New Vision of Aging for Canada' promoting social change that will bring financial security, equitable access to health care and freedom from discrimination. The Association's mandate is to promote and protect the interests, rights and quality of life for Canadians as they age." Along with the national Association, C.A.R.P. has a number of local chapters that focus on local advocacy and fellowship. C.A.R.P. has a paid membership which supports its advocacy efforts and its magazine. The Association is also affiliated with ZoomerMedia Interactive Network which connects advertisers to the C.A.R.P. audience.

What Doug Had to Say

"Take time to check out the many benefits and services offered to members. On a personal note, I find the CARP Health 360 service most useful which allows me to store, manage and easily access my health records from anywhere. Also, their Zoomer Magazine is a good read and the Zoomer Wireless mobile phone plans are worth checking out."

Disclaimer: OCRA does not endorse any paid services offered through the C.A.R.P. membership.

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 with the URL of the website and an explanation of why it is valuable to you.

OCRA Webinar Summary

OCRA held its first Zoom webinar on October 21, 2021. OCRA members from 18 of the 24 Ontario Colleges, as well as senior officers from the CAAT Pension Plan, registered and attended. The webinar was hosted by Barbara Mathers, Communications Officer, with technical support from Yvonne Glenville, Membership Co-ordinator. Updates were presented by Linda Choptiany, President, and Andrew Dykstra, Vice President. Executive Board members Jim Martin, Lorna Plunkett, Stella Pulkinghorn, and Doug Willford were also in attendance.

OCRA Board

OCRA Board meetings were moved online using the Zoom teleconferencing platform.

OCRA's General Meeting for members was postponed in both 2020 and 2021 due to COVID.

A completely redesigned OCRA website was launched in May 2021. The web design firm Black Cap Design was hired to work with Barbara Mathers, Communications Officer, in the redevelopment of the website. The entire OCRA board of directors participated in reviewing the website through the months of February and March 2021 to ensure that the new website would meet OCRA members' needs regarding content, images and forms. The resulting website features a new logo, simple navigation, and web accessibility compliance. The website also features updated content:

- Expanded information about OCRA's mission and priorities on the Home page.
- A description of OCRA's history and structure in the About page.
- A user-friendly application process to join OCRA on the Membership page.
- Information on pensions and benefits, local retiree associations or retiree clubs, and links of interest that include government resources on the For Members page.
- Announcements, reminders, and resources relevant to OCRA members on the News page.

Membership

Currently OCRA has 1,435 members from the 24 Ontario Colleges.

The annual fee for membership in OCRA has been held at \$10 for many years. Member support through fee payment and donations is much appreciated. The extra support through donations allows OCRA to continue to hold the annual membership fee at \$10.

To date, 47% of OCRA's members are lifetime members. Members are encouraged to become lifetime members. The OCRA website provides online application forms for new members and for renewals.

Members were reminded to keep their membership contact information current so that OCRA can provide uninterrupted communications, including the newsletters, voting privileges, and invitations to the General Meeting. The OCRA website provides information on updating contact information.

Liaison

OCRA continues to maintain contact with the Human Resources departments of the 24 Ontario Colleges during the pandemic. Doug Willford, Liaison, assisted by Andrew Dykstra, Vice President, worked to ensure that the Human Resources departments had current electronic and paper-based information about OCRA to share with new retirees.

Financials

OCRA has kept expenses to a minimum, holding meetings virtually via Zoom, seeking competitive pricing for services, and reducing postage costs by encouraging members to switch from Canada Post to electronic delivery of communications.

Future Plans

Members will be alerted when the OCRA newsletter is published in February 2022.

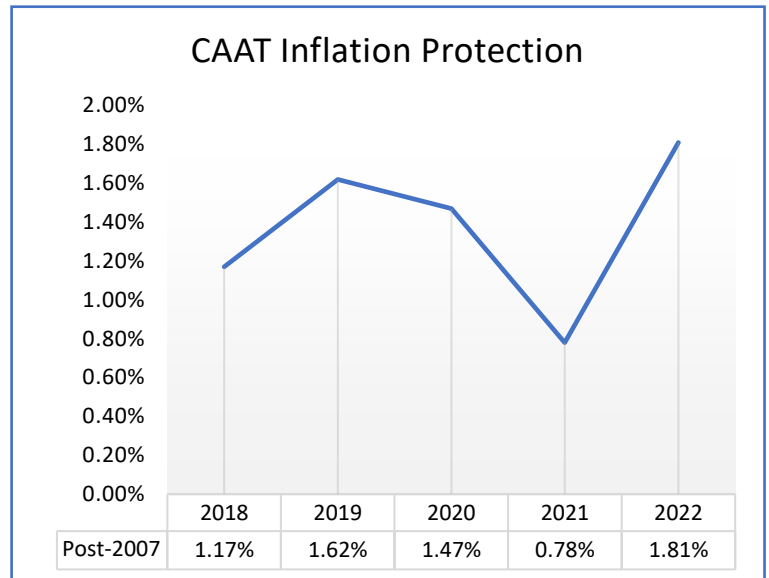
OCRA hopes to hold an in-person OCRA General Meeting as soon as the world health situation allows.

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.ca/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.

OCRA Ontario Colleges
Retirees' Association

OCRA Head Office
938 Highland Road
Bridgenorth, ON
K0L 1H0

Editor: Barbara Mathers
communications@ocraretirees.ca

Membership: Yvonne Glenville
membership@ocraretirees.ca

Additional Credits: CAAT graphic and photo provided by John Cappelletti, Special Advisor to the CEO CAAT Pension Plan; "Don't Forget" graphic [source](#), by Unknown Author, licensed under [CC BY-ND](#).