

# OCRA Ontario Colleges Retirees' Association

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## From the President

Linda Choptiany

president@ocraretirees.ca

## Guest Speaker at RAMC Meeting

The Retirees Association of Mohawk College (RAMC) asked me to provide a brief update on OCRA at their June 22, 2022 meeting. I talked about the OCRA GM planned at Georgian College and provided details about the speakers and lunch provided by Georgian. I spoke about opportunities to serve on the OCRA Board and encouraged retirees to visit the OCRA website for the latest info about OCRA.

## Successful 16th General Meeting

OCRA's 16th General Meeting, held on June 29, 2022 at Georgian College, was a resounding success thanks to the many people who participated. A summary of the General Meeting may be found in this newsletter.

## New OCRA Director – Marilyn McDermott

Welcome to new Executive member **Marilyn McDermott** from Mohawk College. Read more

about Marilyn in the “OCRA Executive 2023” section of this newsletter.

## Long-standing Board Members

Congratulations to **Lorna Plunkett** and **Stella Pulkington** for reaching their 16<sup>th</sup> anniversary as an OCRA Executive member. Members of the Executive thank them for their many contributions to OCRA over the years, in particular as OCRA Treasurer (Lorna) and OCRA Secretary (Stella).

## Farewell to Executive Members

Farewell to OCRA Executive members **Jim Martin** and **Andrew Dykstra**. Jim and Andrew have retired from the Executive after several years of service. Jim is a retiree from St. Clair College and Andrew from Georgian College. Their years of work and advice to the OCRA Executive will be missed. Though not a farewell, **Barbara Mathers** has resigned from her Communications Officer position and stepped down from the Executive. She will remain as OCRA Webmaster and will continue to support the Executive with her technical expertise.

## Seeking Executive Members

There are currently three vacancies on the OCRA Executive. If you are interested in working as a volunteer Executive member, check the position description in the “OCRA Executive 2023” section in this newsletter.

## 17th General Meeting on June 21, 2023

We are looking forward to our 17<sup>th</sup> General Meeting on June 21, 2023. It will be held at Fleming College's Sutherland Campus in Peterborough. Information about the meeting venue, the Kawartha Skilled Trades Centre, may be found in this newsletter. Information about the meeting will be published later. Stay tuned!

*Linda Choptiany*

## Secure Pensions for Everyone

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 monthly pension is secure and will be paid for your lifetime.

The Plan started 2022 in a strong position with a robust funded ratio of 124% (i.e., \$1.24 in assets for every \$1 of pension promised). Our strategy of building up reserves to over \$4.4 billion helped to maintain contribution stability and protect member benefits despite market volatility.

The 2023 valuation is underway. I am pleased to share that we project the Plan's funding will remain very healthy. This will lead to extending conditional member benefit enhancement, and continued resilience against future economic volatility. Full results will be released in April and presented at CAAT's Annual Webinar in May.

We are proud of our tradition of long-term security and stability. We know our members need to have confidence that their pension will be paid every month, no matter what is happening in investment markets. Our long-term focus on risk management and prudent investment strategy has led CAAT to become one of the highest performing and secure pension plans in Canada.

**What does this mean for members like you?** It means you can rest assured that your pension is secure and will continue to be paid out in steady, reliable monthly instalments for your lifetime.

Remaining financially independent in retirement is a top priority for Canadian workers and retirees. However, far too many do not have access to a valuable pension plan that can help them reach their goals. A report by the National Institute on Aging found that almost 4 out of 5 Canadians aged 55 and older (79%) believe that their retirement income through RRSPs, CPP/QPP and OAS will not be enough to provide a comfortable retirement. Imagine if those were your colleagues, your friends, or your family.

CAAT is working to improve that reality. We are working to make tomorrow better, starting today. Our talented and sophisticated team is:

- staying steadfast on securing pension benefits for the future, using realistic assumptions and sound management principles.
- making it easier for employers to offer a workplace pension plan, meaning access to a good pension plan for more employees.
- spreading the message that pensions are for everyone and essential to create a more equitable future.

**Our purpose is simple: to improve retirement income security for Canadians.** We will continue to break new ground on this journey, starting by designing innovative pensions that offer employers the affordability and flexibility they want, combined with the security and sustainability that employees need.

### Employers See the Value of Offering Workplace Pensions

Amid an ongoing labour shortage and uncertain economic climate expected for 2023, employers want straightforward solutions that help them minimize business risks and retain talent for the future.

Because we continue to simplify the process to join a modern DB pension plan, those employers are joining CAAT. Plan membership grew by more than 70 employers in 2022, including the first participating employers from the Northwest Territories and the Yukon. We are passionate in our efforts to go farther to achieve our goal of improving pension coverage across Canada. It

benefits members, their communities, employers and Canada.

Both employers and employees agree that a valuable workplace pension makes all the difference in the ability of Canadians to save adequately for retirement. Across all income levels, most Canadians (77%) and employers (70%) say that employers have a responsibility to offer a pension plan so that employees can have adequate retirement income.

Unlike in a defined contribution or group RRSP plan, DB members don't need to worry about tracking every blip and dip in the investment market. They can plan their retirement stress-free knowing that dedicated experts are managing the Plan funds to deliver a secure, predictable pension and that benefits will be paid regardless of how the market or employer performs.

The compound effect of consistent employer-matched contributions over time means that members who participate in workplace pensions, particularly DB plans, save more efficiently and effectively even as life changes. It would be very hard to get the same savings value with another vehicle when members can expect twice the pension per contribution dollar with CAAT.

Not only does demonstrating the business value of pensions help the Plan grow, which is good for members, it also helps to improve the bottom line for organizations. As I said as a guest on the Contributors podcast (<https://www.caatpension.ca/podcast/episodes/Episode-8-The-power-of-pensions>) better pensions are good for employees, good for business and good for Canada overall.

## Plan Members Believe in Pensions for Everyone

A good workplace pension is more relevant than ever for Canada. It reflects a meaningful, long-term investment in employees and provides peace of mind when it matters most. Moreover, it is essential to improving retirement security and equity for the next generation of retirees.

Since expanding outside of the Ontario college sector and becoming the only national DB pension plan open to employers of all sectors and sizes, I have been inspired by the scale of support for our purpose among Plan members and the broad community of pension advocates and business leaders.

We recently launched the Plan Ambassadors program, where members and pension advocates gain exclusive access to curated content on Canadian retirement and updates on how the Plan is expanding pension coverage across the country.

We want your help to **spread the message that every Canadian deserves to build a secure stream of retirement income** and enjoy less stress in the workplace, wherever they work. CAAT's latest member survey showed that 94% of active members and 97% of retired members with an opinion agree with CAAT making lifetime retirement income accessible to more Canadian workers and workplaces.

As a CAAT member, you can sign up to become a Plan Ambassador on our website at [www.pensionsforeveryone.ca](http://www.pensionsforeveryone.ca). You will also get a free t-shirt just for signing up. If you are really passionate about pensions for everyone, post a photo of yourself on Facebook wearing it and mention @CAAT Pension Plan. We would love to share it!

Thank you for becoming a Plan Ambassador and spreading the message that every Canadian deserves a secure stream of retirement income. Together, we can show more employers and employees what the Ontario college sector has known for decades: every worker deserves to retire well, and everyone deserves a better pension.

## Sources

Canadian Perspectives on the Financial Realities of Ageing in Place, National Institute on Ageing, October 2021

2021 Canadian Retirement Survey, HOOPP, April 2021

The Power of Pensions, Contributors Podcast, February 2022

## My Pension -CAAT's Member Portal

OCRA members who receive the CAAT Pension should note that they can access their pension information online through CAAT's Member Portal called My Pension.

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 provided to members in the CAAT Member Portal 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>).



The CAAT Pension Plan is on Facebook. Take a look!

[CAAT Pension Plan Facebook page](https://www.facebook.com/people/CAAT-Pension-Plan/100084057095814/)

(<https://www.facebook.com/people/CAAT-Pension-Plan/100084057095814/>)

## Enhancements To Sun Life Extended Health Care

Stephen Lee Kam

Human Resources Consultant, Benefits & Compensation  
College Employer Council

The College Employer Council (CEC), who manages the CAAT Retiree Group Insurance Benefit Plans, announced enhancements to the Sun Life Extended Health Care Plans in December 2022:

"This is to advise that, on the recommendation of the CAAT Retirees Group Insurance Advisory Committee, the Human Resources Steering Committee of the College Employer Council, approved the following enhancements to the Extended Health Care (EHC) Plans of the CAAT Retiree Group Insurance Benefits program."

The enhancements being implemented effective February 1, 2023 are as follows:

### Extended Health Care Plan 1

- The limit under Paramedical services will increase from \$1,500 to \$2,000 per covered individual per calendar year, for all practitioners combined.

### Extended Health Care Plan 2

- The limit under Paramedical services will increase from \$750 to \$1,000 per covered individual per calendar year, for all practitioners combined.



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

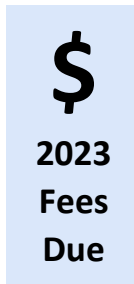
# Membership Matters

Yvonne Glenville

Membership Co-ordinator

membership@ocraretirees.ca

receive allow us to continue offering our \$10.00 annual fee. Thank you on behalf of OCRA!



Your 2023 membership fee is due. 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 three retiree associations—Lambton, Mohawk and St. Clair—there will be no change to the collection of your OCRA membership fee. Please remit your payment to your local association as soon as possible. For retirees from Centennial College (CCRA), you should send your dues directly to OCRA as your local association is no longer collecting OCRA membership fees.

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 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. For those who are lifetime members, it is very important that you keep your contact information current. Contact information is at the end of this article. Thank you for being a lifetime member.

Some of you have generously made donations to OCRA. Any additional financial contributions we

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 Co-ordinator 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 2023 CAAT Pension members should have received a letter from the CAAT Pension Plan with information regarding the 2023 inflation protection increase, prior monthly payment, and new monthly payment.
- ✓ January 2023 OCRA members who are not lifetime members should have received a renewal notice for their 2023 membership fee.
- ✓ By February 1, 2023 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. Please note that there was no December 2022 publication of CAATNIPS as there were no benefits updates by the publication deadline.

## OCRA Executive 2023

President	Linda Choptiany, Centennial
Vice President	Barb Watts, Georgian
Secretary	Stella Pulkinghorn, Fleming
Treasurer	Lorna Plunkett, Fleming
Communications	Vacant Position
Membership	Yvonne Glenville, Centennial
Liaison	Doug Willford, Humber
Director at Large	Marilyn McDermott, Mohawk
Director at Large	Vacant Position
Director at Large	Vacant Position
Past President	Unfilled

### Looking for Executive Directors

We are currently looking for three retirees to each serve a two-year appointment on OCRA's Executive.

To serve on the Executive, 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 at large is a few hours most months.

For more information, please contact Linda Choptiany, OCRA President at [president@ocraretirees.ca](mailto:president@ocraretirees.ca).

## Welcome Marilyn McDermott (Mohawk)

Marilyn worked as a faculty librarian at Mohawk College for 37 years. At various times, she was based at three of the College campuses and was responsible at one point or another for providing reference services and liaison support to every program offered. She was particularly active with the Business and Health Sciences faculties and at the end of her career spent a decade as the "embedded" librarian in the collaborative BScN (Bachelor of Science in Nursing) program.

Marilyn retired from full-time work at Mohawk in 2015. She is currently Communications Director for the Retirees' Association of Mohawk College (RAMC) and helps out with membership duties.

## OCRA's Priorities

On behalf of its members OCRA:

- Builds relationships with CAAT Pension Plan management and its associated sponsors in order to have members' concerns and questions heard.
- Reviews and reports on news from organizations that serve the interests of OCRA members such as Colleges Ontario and the Financial Services Regulatory Authority of Ontario (FSRA).
- Advocates for members on issues of concern about health and dental benefits as well as group insurance through the CAAT Retirees Group Insurance Advisory Committee (CRGIAC).
- Communicates with members via newsletters and the OCRA website regarding events and activities associated with the above-mentioned organizations and other matters of interest.
- Supports Ontario College retiree associations/clubs by sharing information resources.
- Establishes and maintains liaisons with various boards and agencies that benefit OCRA members.
- Provides opportunities for members to connect with former work colleagues and senior members of the CAAT Pension Plan at OCRA's General Meeting.

# Notes from the 16th OCRA General Meeting

Stella Pulkinghorn, OCRA Secretary

Barbara Mathers, OCRA Member

After two years of postponement due to the COVID19 pandemic, OCRA's 16<sup>th</sup> General Meeting took place at the Peter B. Moore Advanced Technology Centre at Georgian College in Barrie, Ontario. About 40 members and guests, representing eight colleges (Centennial, Conestoga, Fanshawe, Fleming, Georgian, Humber, Mohawk and Niagara) were present.

Because of COVID, attendance numbers were lower than usual for an OCRA General Meeting. Rules about mask wearing and public gatherings were constantly changing at that time.

## Welcome and Opening Remarks

### Linda Choptiany, President, Ontario Colleges Retirees' Association (OCRA)

Linda welcomed everyone to Georgian College. She thanked Georgian, its college retirees and the ABSC (Automotive Business School of Canada) Event Centre staff for their support in hosting OCRA's 16<sup>th</sup> General Meeting and for providing the beautiful venue and the food for the meeting.

As with all Georgian College events, Linda began the official proceedings by reading a statement acknowledging that the Georgian campuses are located on the traditional land of the Anishnaabeg people.

Linda briefly reviewed the day's program and the General Meeting's guest speakers.

### Kevin Weaver, President, Georgian College

Kevin Weaver welcomed the attendees, adding that he had just officially started his new position as President of Georgian College that week. Prior to his appointment as President, Kevin held a variety of senior academic and administrative positions.

Kevin described his college's advancements such as the development of the Automotive Business School of Canada (ABSC) located in the Peter B. Moore Advanced Technology Centre – the most recent building on the campus that was funded by four levels of government and regional support. He spoke about Georgian's strong community, industry and government partnerships built over the last decade.



Kevin Weaver

Kevin went on to say that college employees (now retirees) contributed to the important work of educating students in the college system and he congratulated OCRA for its work. He noted that the Ontario Colleges of Applied Arts and Technology are held in high regard internationally for providing quality education while caring for students.

## Meeting Business

The 16th General Meeting Agenda and the Minutes of the 15<sup>th</sup> General Meeting on June 6, 2018 were adopted. Reports were provided by OCRA's President Linda Choptiany (Centennial); Treasurer Lorna Plunkett (Fleming); Membership Co-ordinator Yvonne Glenville (Centennial); Communications Officer Barb Mathers (Fleming); and Liaison Co-ordinator Doug Willford (Humber).

## Recognition of OCRA President, Linda Choptiany

Stella Pulkinghorn (Fleming, OCRA Secretary) gave a brief presentation of thanks to Linda Choptiany for her many years of leading OCRA. Starting in 2001 as a founding Executive Member of OCRA, she has held several Officer positions. For the past 16 years, Linda has been consistently re-elected as President of OCRA, the position she continues to hold. Her leadership of and commitment to OCRA is sincerely appreciated.

## Johnson Insurance – CAAT Group Travel Insurer

Yvonne Brady, Senior Consultant, Medoc Travel Insurance (<https://www.johnson.ca/travel-insurance>) provided some facts and figures about how COVID-19 has affected travel and travel insurance. She offered insights on how to fully research and compare travel insurance coverage that is available. Her checklist included:

- Ask questions
- Read the fine print
- Check/understand what is NOT covered
- Realize the impact of pre-existing medical conditions on insurance rates
- Understand inter-provincial discrepancies in coverage—OHIP coverage is for Ontario and other provinces may not fully cover health costs
- Take the time to get the correct travel insurance for your needs

Yvonne also provided some useful resources for travel and travel insurance:

**The Travel Health Insurance Association of Canada** ([https://www.thiaonline.com/consumers\\_corner.html](https://www.thiaonline.com/consumers_corner.html)) provides information and resources about travel insurance.

**InsurEye** (<https://insureye.com/canadian-credit-cards/>) offers a tool to compare the travel insurance offered by Canadian credit card companies (three free tries then you must register).

## CAAT Pension Plan – Pension Security in a Time of Uncertainty

Linda Choptiany introduced Derek Dobson, CAAT Plan CEO and Plan Manager who has provided leadership to the Plan since April 2009. Derek led a lively and informative discussion on “Pension Security in a Time of Uncertainty”. He described the Plan’s positive growth and its expansion across Canada. At the time of the meeting, the Plan included 250 employers and 17 unions and associations.

Derek reassured the group that the CAAT Pension Plan is secure and well-funded and that the Plan continues to build reserves. Now, his focus is on making the Plan sustainable over the long term. He spoke about the positive levels that the investment team attained this past year.

Derek acknowledged the importance of retiree advocacy for the defined benefit pension plan and asked that members of the plan actively continue this support. Derek noted that CAAT’s defined benefit pension plan is seen as a model in the industry.



*Doug Willford and Yvonne Brady*



*Derek Dobson*



## Election of Directors

**Linda Choptiany** and **Doug Willford** were acclaimed as Directors to OCRA's Board for a two-year term ending in 2024.

## Keynote Presentation – Downsizing Solutions

Connie and Sherry Campbell, Senior Move Managers at The Move Planners (<https://moveplanners.ca/>), provide buying, selling and moving services to older adults. Connie is a Certified Relocation & Transition Specialist (CRTS), a professional trained to provide specialized services in managing all aspects of a home transition. These services include creating and executing a move plan, space planning to ensure suitable furniture is included in the move and the disbursement of other possessions by various means including the sale of items through the online auction service maxsold.com.



*Connie Campbell*

The sisters described the challenge of getting clients to “let go” of possessions, a necessary step in the move to smaller accommodation. They spoke with great compassion and understanding about their effort to guide clients, their families and caregivers through the physical and emotional upheaval of moving.

## Travel Insurance That's Ready to Go For OCRA Members

### **MEDOC® gives you peace of mind knowing you're protected.**

Up to \$5 million in emergency medical coverage, per insured person, per policy year including coverage for eligible COVID-19 related incidents, even during a COVID-19 travel advisory.

An unlimited number of 17-day or 35-day (or less) trips outside of Canada (allowed trip duration depends on plan selection).

Up to \$8,000 trip cancellation, interruption and delay benefits, including coverage if you are unable to travel or have to interrupt your trip due to you or your travel companion contracting COVID-19.

Coverage can be purchased regardless of age or health status.

[www.johnson.ca/travel-insurance](http://www.johnson.ca/travel-insurance)

1.866.606.3362



# OCRA is Here for You

Dave Grimes (Fanshawe), OCRA Member

*The following is a speech presented by OCRA Member Dave Grimes at a meeting of the Fanshawe College Retirees' Association on September 29, 2022. It is reprinted with his permission.*

I am here to urge you to join OCRA. About me, I started Fanshawe in September of 1967, worked in Adult and Continuation Education administration and retired as Dean of that School in January of 1996 when the College's generosity and desperation were such that they were paying people to leave.

Before I tell you about OCRA and why you should join let me tell you about their AGM at Georgian College this past June. The main speaker was Derek Dobson, the CEO of the CAAT Plan since 2010. His opening statement was "defined benefit pension plans are in trouble and I need your help and support". To illustrate his point, he did a quick poll of the retirees in the room. It indicated that the kids and grandkids of most retirees had no pension plan or were in defined contribution plans, i.e., no guarantees based on earnings, tenure and age, like a defined benefit plan.

The other notable point that I want to make about Mr. Dobson's appearance is that since 2010 when he was appointed CEO, he has personally attended nearly every OCRA AGM. They have implemented annual surveys of pensioner satisfaction, webinars on topics of interest to retirees and a very user-friendly website. All these developments did not happen by accident. It is because there was finally a group, OCRA, which formed to define and raise issues that had been overlooked for years. Mr. Dobson has now asked for our support in ensuring the future of defined benefit pensions. There are private and public sector organizations wavering in their support for this class of pension.

OCRA was officially formed at a meeting at Mohawk College in 2001. I was, along with my late friend and Fanshawe colleague Don Forrest, one of the dozen or so faculty, support and admin who drew up the original charter. So, I have a continuing personal

stake in the health of the organization and its why I'm here to ask for your support.

Over the course of a lot of meetings during the late 1990's and onward we had become aware of a litany of retiree issues regarding not just the CAAT Plan, but health benefits, insurance, government policies and College communications. For example, changes to health premiums and benefits packages became known only when you received your premium notices and or with no time left to change your plan; service time issues were bounced between Colleges and the CAAT Plan. Opaque was a good descriptor for the system and the processes. It was also a vacuum of sorts and thus OCRA was formed to fill that vacuum of lobby, communications and representation issues.

(A quick aside... Fanshawe was usually one of the "good guys".)

So, I urge you to join the group. Only \$10 a year, or buy a bargain lifetime membership like me. Pamphlets are on display for you to take.

And in case you need another reason, and I don't want to seem apocalyptic about these issues. But, the grim reaper aside, you have to be aware that there are really no guarantees. Regarding government policies, in 1973, Bette Stephenson, the Minister of Education eliminated the sick leave benefits for College administrators (a tidy sum at retirement) with the stroke of a pen...no consultation, no OCASA\* back then. After the 2008-2010 financial crisis, the CAAT Plan took away cost of living for pre 1992 service time, about 90% of my service time. It's still on the agenda for reconsideration! And so on.

On the positive side, your CAAT Plan is 124% fully funded as of January, 2022, much better than in 2010. But 2023? Who knows? In any case JOIN OCRA. You need a lobby group.

Thanks for listening.

\*Editor Note: OCASA is the Ontario Colleges Administrative Staff Association

## Websites of Interest

Cybersecurity

Barbara Mathers (Fleming), OCRA Member

More and more retirees are going online, whether it is for accessing information and services or keeping up with family and friends. Unfortunately, there are dangers online. Scammers and hackers scour the internet looking for opportunities to steal money, property and identities. Here are some resources submitted by OCRA members that will help you to be safe online.

The Government of Canada's **Get Cyber Safe** (<https://getcybersafe.gc.ca>) provides advice and information on securing your accounts, devices and internet connections in plain, easy-to-understand language. The **Canadian Anti-Fraud Centre** (<https://antifraudcentre-centreantifraude.ca/>) gives information about scams, how to protect yourself from becoming a victim and how to report fraud.

The **Canadian Bankers Association** (<https://cba.ca/>) has excellent articles on fraud prevention, including many on well-known scams such as the grandparent scam and tax season scams. The CBA also has a monthly newsletter called "Consumer Fraud Prevention Tips". To sign up, go to the CBA website, scroll to the bottom of the screen to "Stay Connected!", select the desired newsletter and sign up with your email address.

### **Hub International**

(<https://www.hubinternational.com/>), an insurance brokerage, has a **Cyber Security Resource Centre** (<https://www.hubinternational.com/en-CA/products/risk-services/hub-crisis-resources/cyber-security-resource-center/>) that features information and advice about cyber security for families, businesses, and governments.

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

## OCRA General Meeting 2023

Fleming College, Peterborough, June 21, 2023

OCRA's 17<sup>th</sup> General Meeting will be held at the Sutherland Campus of Fleming College in the **Kawartha Trades and Technology Centre** (<https://flemingcollege.ca/about-fleming/kawartha-trades-and-technology-centre>).

The College has graciously agreed to provide the meeting space, a light breakfast and lunch. Free parking will also be provided.

Fleming's Sutherland Campus, located on Brealey Drive in Peterborough, is home to more than 100 full-time programs in Arts and Heritage, Business, Health and Wellness, Community Development, and Trades and Technology (KTTC).

The Kawartha Trades and Technology Centre was completed in 2014. This 87,000-foot training facility is the centrepiece for Fleming's trades and apprenticeship programs, as well as providing training programs and experiences for high schools and businesses.

This innovative building features many green standards regarding water and energy management. Pictured below is the Skills Area where students learn in an integrated setting.



Be sure to mark your calendar!

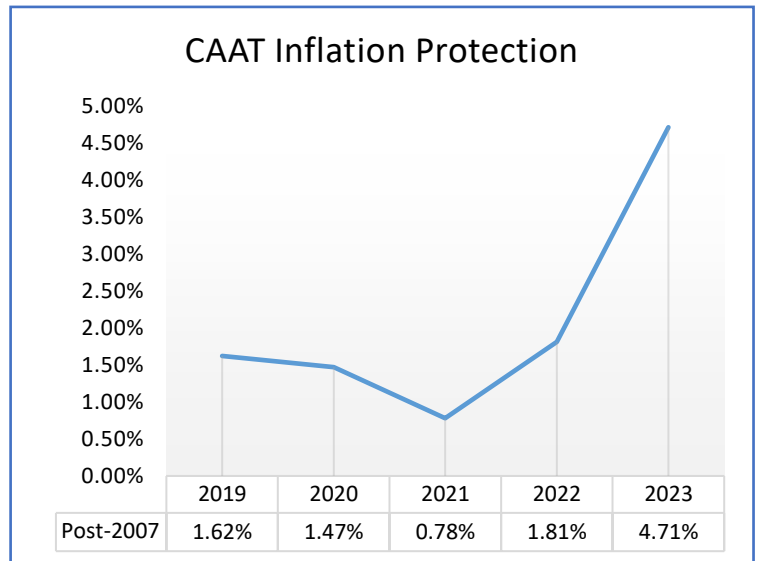
**OCRA 17<sup>th</sup> General Meeting**  
**Fleming College, Sutherland Campus**  
**Peterborough, Ontario**  
**Kawartha Trades and Technology Centre**  
**June 21, 2023**

# 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://ourwebsite.ocraretirees.ca) (ocraretirees.ca). Do you have something to contribute to the newsletter? Send an email with your idea or question to [communications@ocraretirees.ca](mailto:communications@ocraretirees.ca).

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