

"Assertive" bargaining stance urged

BCTF President Elsie McMurphy has called on the federation to take an "assertive, aggressive stance" to achieve members' bargaining rights and objectives.

The federation will be successful, she said, if members pursue their bargaining goals in a united and determined way, confident in the strength of the organization rather than overawed by the obstacles.

She made the remarks in a keynote address to the BCTF Bargaining Conference in Richmond on November 29. Nancy Riche, executive vice-president of the Canadian Labour Congress, also gave a feature address to the meeting.

McMurphy said that a strong campaign for teacher salary increases is vitally needed for practical reasons: to stop the erosion in teachers' incomes, to protect the attractiveness of teaching as

a career, to present a model for society of the value of education and "to fight for the very survival of our federation."

McMurphy warned it will be a difficult bargaining season, as the federation faces formidable obstacles in the School Act and the Compensation Stabilization Program.

She said it's clear that the BCTF is "faced with unjust, internationally condemned legislation in our lack of

bargaining rights and CSP," but it's important to remember the strengths of the organization and what can be done.

"We are a caring, articulate, well-organized and supportive, highly democratic organization with members in every community in this province, an excellent, rapid communication system and allies in a variety of quarters," McMurphy said. "I stress this, because I

See "BCTF bargainers" page 3

BCTF Newsletter

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Salary increase demanded

Contract objectives adopted

The BCTF Executive Committee has adopted six provincial contract objectives recommended by the November 28-29 bargaining conference representing locals and sublocals in the province's 75 school districts.

Marked by virtual unanimity on the need for a salary increase, the conference developed its objectives through a process that saw individual locals place five coloured stickers each with a weighted value alongside objectives their representatives considered priorities.

In addition to a salary package including benefits and allowances, the provincially-backed objectives include:

- improved class sizes;
- preparation time;
- improved early retirement plans;
- seniority severance;
- freedom from supervision duties.

The latter objective was modified from the conference's abbreviated "supervision" which in turn evolved from a noon-hour supervision" objective. On the basis of their objective-setting process, conference participants also made the point that locals would be establishing "objectives reflecting local priorities."

Turning to bargaining strategy for 1987-88 contracts as recommended by

the conference, the Executive Committee concurred that "contracts can only be settled through direct negotiations." It set out a series of local actions "necessary to achieve negotiated settlements,

recognizing that arbitration is no longer final and binding."

Basic to bargaining success is local commitment to objectives, a process started this fall in local team-building

sessions around the province and one that conference participants saw as critically important to successful bargaining. It involves membership participation in formulating local objectives and constant monitoring of the progress of negotiations. The conference itself modelled the process of involvement by dealing with a series of open-ended questions in small group sessions.

With school boards required to submit 1987-88 operating budgets by March 15, the executive agreed with the conference position that locals should open negotiations by February 1 and place a full package of proposals, including salary, on the table by mid-February. As a result, boards shall be aware of local money proposals prior to setting budgets for the next fiscal year.

Participants also agreed on the significance of impact into school board budgets by deciding to make local budget presentations prior to opening negotiations. This should be done in cooperation with labour groups and others where possible, delegates agreed.

As was the case last year, locals will be looking at negotiating seniority/severance clause improvements or rollovers as the first item in bargaining followed by other issues in the order determined locally.



In a speech to the Bargaining Conference, which featured wide membership participation (above, right) in setting goals, BCTF President Elsie McMurphy called on members not to be daunted by obstacles but to bargain with determination and confidence. Tim Pelling photos.

Bargainers agree:

Wage controls must go

Describing the Compensation Stabilization Program as "the chief inhibiting factor in achieving fair salary settlements," the provincial bargaining conference and in turn the BCTF executive have asked the provincial bargaining committee to develop a plan of action to deal with the legislation.

The basic position, reiterated throughout the two-day meeting, was that locals must achieve satisfactory negotiated settlements. In keeping with this thrust, locals generally agreed that any public campaign should focus on inequities and long-term effects on teacher salaries and pensions. Items of consensus included the advice that locals should not contact the Compensation Stabilization Program directly but seek to negotiate fair contracts regardless of what Peck's position might be perceived to be.

Considerable discussion centred on the inequity created by the artificial CSP

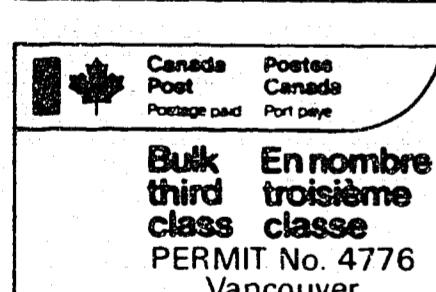
method of costing increments that runs as high as 2.56 per cent in Prince Rupert and is above 2 per cent in many locals, chiefly in northern B.C. A motion from Burns Lake local president Jim Camps was symptomatic of the strong feelings on this issue, proposing that "no local sign an agreement if increments have been costed into the total compensation package." The motion was referred to the bargaining committee along with proposals for a major campaign to eliminate increment costing in salary settlements.

Considerable sympathy was expressed for a further motion from Cariboo-Chilcotin local president Garth Holmes and Camps that called on each local to survey its membership to see if they would support a provincial withdrawal of services or a work-to-rule campaign to eliminate CSP but delegates decided not to act on the proposition at this time.

The B.C. Teachers' Federation put a

strong case against CSP, particularly against the discriminatory costing of increments, to the previous government, former Finance Minister Hugh Curtis as long ago as last February.

The Executive Committee has asked staff to provide a full report on steps taken so far to eliminate increments and it also concurred with a proposal that a report be prepared on the impact of early retirement on increment costing. Any reduction in average salaries will also have an adverse impact on provincial funding under the current finance formula. If other suggestions emerging from the conference are adopted, school boards and superintendents will be asked to join in opposing increment costing. In fact, some northern boards have already done so. In addition, action will be taken at the provincial level to remove this discriminatory feature of what was described in a conference summary as this "iniquitous wage control legislation."



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Members reminded:

Editorial board serves as review panel

The controversy concerning publication of "Teachers' reactions mixed" (*BCTF Newsletter*, October 29, 1986) has revealed that some members appear unaware of the role of the BCTF Newsletter Editorial Advisory Board.

As a reminder to members, here are the terms of reference of the BCTF Newsletter Editorial Advisory Board:

1. The editorial board shall serve in an advisory capacity to the editor and report to the Executive Committee.

2. The editorial board shall assist the newsletter editor to interpret and implement newsletter policy.

3. The editorial board shall be responsible for reviewing newsletter policy and formulating recommendations for changes to it.

4. The editorial board shall serve as a review panel for individuals or groups who wish reconsideration of a decision of the newsletter editor.

5. If the Editorial Advisory Board deems newsletter policy is not being implemented, it shall so report to the Executive Committee.

6. The Editorial Advisory Board shall be responsible for reviewing the budget of the *BCTF Newsletter* annually with the editor.

Fergusson Award nominations sought

Each year at the BCTF Annual General Meeting the G.A. Fergusson Memorial Award is given to a BCTF member (or ex-member) who has made an outstanding contribution to education. Nominations of candidates for the award may be made by any federation member or by a local association of the federation. The nominations must be submitted to the BCTF office by **February 20**. Because each nomination should be accompanied by a brief, describing the nominee's work, and supporting letters, thought should be given now to teachers who might be deserving of this award.

More information on the award may be found on page 107 of the *Members' Guide*. If you would like more information on the nomination process, please call Jacquie Boyer at the BCTF.

Editorial board review finds:

Election article followed policy

The contents of an article entitled "Teachers' reactions mixed" (*BCTF Newsletter*, October 29, 1986) were deemed to be in keeping with BCTF policy by the Newsletter Editorial Advisory Board at its regular meeting of November 28, 1986 and the Executive Committee has been so advised.

The board also judged that no racial slur had been written nor intended in the article in question.

As a consequence of those decisions letters will be sent by the advisory board to the executives of the Vancouver Elementary School Teachers' Association, the Surrey Teachers' Association and the Langley Teachers' Association respond-

ing to criticism of the editor and the article in question.

A similar explanation will be sent to the chairperson of the BCTF Committee Against Racism who had inferred from the words, "her youngsters behaved as well as could be expected," about a predominantly ESL class, that it was a racist statement.

The advisory board agreed with the editor that, although the sentence was badly constructed and capable of misinterpretation, its intent was merely to indicate that "kids will be kids" when the teacher is pre-occupied with an interview.

Jim Bowman
Director, Government Division

Majority of members strongly oppose wage control scheme

The October 29 *Newsletter* article, "Teachers' reactions mixed" may have created the unfortunate impression that a majority of teachers support the provincial government's public sector wage controls, euphemistically called the Compensation Stabilization Program.

Two of three teachers who made reference to CSP in the article were quoted as not being concerned with or about "the retention of CSP," which has stripped over 10 per cent from teacher salaries since its inception. Its discriminatory method of costing increments virtually wipes out the possibility of salary increases in many northern locals as long as the program exists in its present form.

The federation is opposed to wage controls. Removal of CSP was an integral part of the BCTF's 1985 Fair Bargaining Campaign and lobby by local and provincial representatives. The AGM has reaffirmed its opposition to CSP; presidents and bargainers attending the November 28-29 Bargaining Conference left no doubt about their anger over its damaging effects. This is by way of saying that the article did not reflect the membership's views as expressed by all levels of federation decision-making and indeed by all public sector unions.

The provincial bargaining committee will be making recommendations to the Executive Committee for further actions to fight CSP, based on conference referrals. Maximum membership unity is essential if we are to win. There can be no economic justice for B.C. teachers until this piece of legislation is eliminated.

George North
Director, Bargaining Division

After long job action:

Merritt wins negotiated agreement

George North

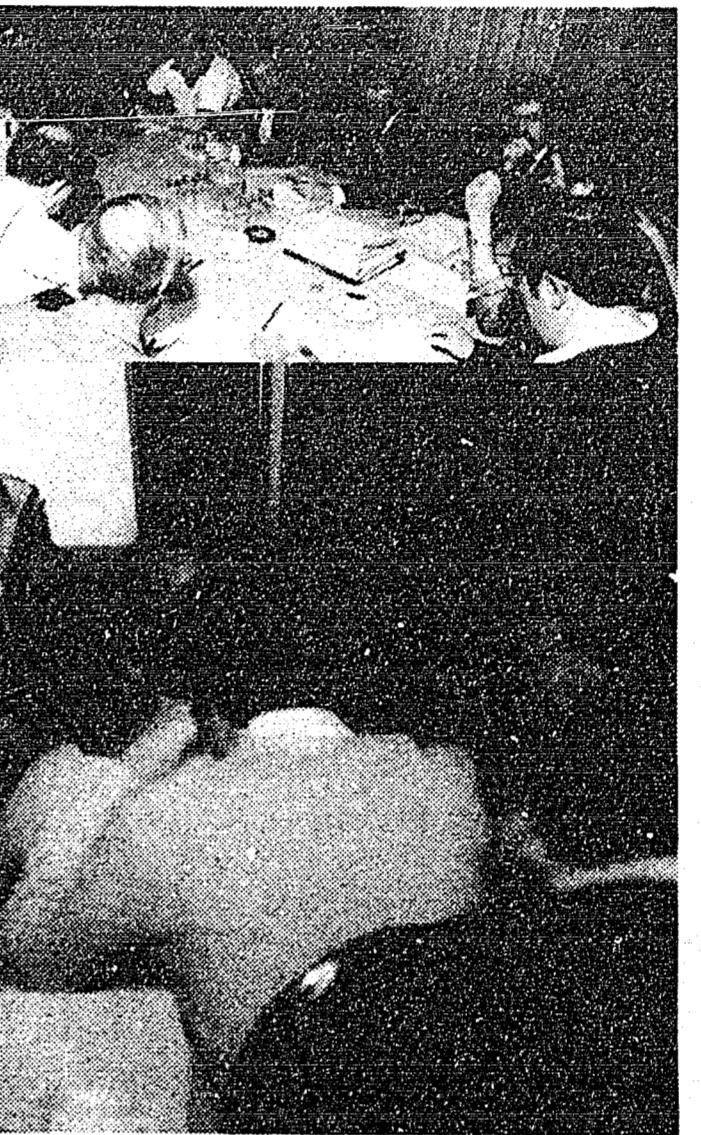
Director, Bargaining Division

A small local association has taken on the once-respected process of salary arbitration and has won a negotiated agreement after five difficult months of job action.

In addition to the 2 per cent salary increase, the local and school board agreed on terms of a third agreement that includes clauses covering picket line protection, sexual harassment, human rights, and individual teacher access to personnel files with the right of representation and written rebuttal to any material contained therein.

Despite the local's refusal to attend hearings, the arbitration board heard the trustees' case and awarded a 1.25 per cent grid increase.

Debby Gregg (below), Bargaining Committee member for metro, leads one of many small group sessions which helped work out bargaining objectives and strategy. Tim Pelling photos.



Encouraged by messages of support from other locals across the province, Merritt teachers essentially carried the day themselves, a local of 110 members in a small community facing all the problems arising from job action.

BCTF President Elsie McMurphy, who attended the local's ratification meeting, ascribed the victory to "a significant show of unity by a group of teachers determined to achieve an honourable settlement across the bargaining table. The Nicola Valley Teachers' Association membership have provided a positive example to all teachers in the province."

B.C. Fed urges more money for education

Delegates attending December's annual convention of the B.C. Federation of Labour called on the provincial government "to provide adequate funding for public schools and post-secondary institutions." Proposed by locals of the International Woodworkers of America (IWA), this resolution and another urging removal of financial barriers "to ensure equality of access for all students" won warm approval from delegates representing 300,000 trade unionists.

A further resolution from the Hospital Employees' Union called for the return of autonomy to local school boards and the power to tax commercial and industrial property.

The debate and proceedings of the convention were of considerable interest to the various general business, social studies, and consumer education classes who were able to attend, using the travel subsidy provided through the BCTF's Labour Affairs Advisory Committee.

Bargaining team to prepare range of salary demands

The December 13 meeting of the BCTF Bargaining Committee has been instructed to prepare a range of salary figures for teacher bargaining based on Consumer Price Index increases, a catchup, and recent public sector health care settlements.

The proposal from the bargaining conference, endorsed by the Executive Committee, will provide locals with an idea of what these and other factors indicate in the way of a salary increase.

The bargaining committee will also examine a conference motion referred to by the Executive Committee that calls for development of a "process and structures that would coordinate salary bargaining across the province and ensure unity and solidarity."

The proposal, drafted by Surrey local president David Chudnovsky and seconded by Sunshine Coast local president Bill Forst, proposed that the bargaining committee "develop an action plan, including internal and external publicity, coordination of locals, zones, and regions and possible coordinated job action, to achieve the provincial bargaining objective."

A Bargaining Division paper prepared for the conference pointed to the nurses' settlement of 12.8 per cent compounded over three years with a wage re-opener in the fourth year to be settled by negotiation or arbitration. Health Sciences Association professionals have recorded about the same amount over two years with a wage re-opener in year three to be determined across the table or by arbitration.

BCTF bargainers must not be awed by wage controls

From page 1

I think that sometimes we focus on our weaknesses and our barriers, and forget to concentrate on what a powerful force we really are. And lest you doubt that, let me tell you, that is certainly how we are perceived by others. Let's capitalize on that image and build it up."

Normalization of bargaining rights is an idea whose time has come, she said and the way to achieve it is through members' commitment to the objectives, solidarity in strategy and willingness to take job action to back up demands.

"As Merritt, and other locals have demonstrated, we simply do not take 'no' for an answer any longer," she said. "Let's take assertive, aggressive stances in bargaining, let's assume our rights and let's not be over-awed by CSP."

In beginning her address, Nancy Riche, executive vice-president of the CLC, who is also an elected officer in the Newfoundland Association of Public Employees, brought greetings from NAPE President Fraser March, currently serving a jail sentence for defying an anti-picketing injunction during his union's strike last spring.

Speaking of that legislation, she said: "Bill 59 ripped away any kind of bargaining rights for the public sector in Newfoundland."

Similar draconian labour legislation imposed in Alberta, Saskatchewan and Quebec, she said, was all part of the neo-conservative agenda to destroy unions.

"To me, there is one answer," Riche said. "We obviously must elect governments which have some sympathy with the workers' concerns. If we don't do it, we're going to get jail sentences for labour leader after labour leader, we're going to have unions starved out, frozen out, we're going to have a free trade agreement with the United States that allows for the loss of 800,000 to 900,000 jobs."

Letters

"No grounds" to censure editor for feature on election reactions

It has come to my attention that the editor of the *BCTF Newsletter*, Mr. Clive Cocking, has been or may be censured for violating BCTF policy — specifically statements 36.26 numbers 1 and 2. The charge is with regard to Mr. Cocking's article in the October 29, 1986 issue entitled, "Teachers' reactions mixed".

Having read the article carefully and studied the statements in the *Members' Guide*, I wish to state on behalf of the Richmond Teachers' Association that we find no grounds upon which to support such a charge.

I would further suggest that if the charge is based upon the fact that the *Newsletter* has allowed members to express freely their political views then those making the charge are in fact themselves violating 36.26(4). Many teachers

may disagree with the views presented in Mr. Cocking's article, but I can think of no more dangerous course for the *Newsletter* to adopt than to purposely promote one political viewpoint while actively suppressing another. Our profession is founded upon truth and honesty. Before all else the *Newsletter* must represent these values which surely were a central focus in the formation of the *Newsletter* guidelines.

Ken Wach

President
Richmond Teachers' Association

Surprised, delighted with balanced reporting in Newsletter article

I was surprised, and delighted, to read your article, "Teachers' reactions mixed" (*BCTF Newsletter*, October 29), for two reasons. First, it was refreshing to see an article based on a school visit. The teach-

ers interviewed were not big shots, activists, or even award winners, but just rank and file members, caught in the midst of doing their ordinary, everyday work. They are the grassroots people the BCTF exists to serve, and yet they so often appear to be forgotten about or ignored, in both the *Newsletter* and the BCTF "corridors of power."

Second, I congratulate the editor for the tone and content of the article, the nearest thing to balanced reporting we've seen in the *Newsletter* in goodness knows how long. We've become so used to stale news and enervating and depressing propaganda that many of our members no longer read the *Newsletter*, but consider it immediately to the nearest "round file." The potential power of this publication to inform, unite and energize our membership is lost, and that is a sad waste of a valuable resource.

Let's see more of the kind of reporting that reflects reality, the kind of reporting that gives readers credit for having sufficient intelligence to draw their own conclusions about what's right and wrong with the system in which we work.

Robert Taverner

President
Prince George Teachers' Association

Attempts to curtail opinions in Newsletter amount to censorship

I understand that there has been concern within the federation over the *BCTF Newsletter*'s decision to publish an article with individual teachers' reactions to the recent provincial election, entitled "Teachers' reactions mixed" (October 29, 1986).

As we pride ourselves on being a democratic body with varied opinions, we should encourage our members to use the *Newsletter* as a forum to express their views (procedure statement 36.26.4).

Any attempt to curtail discussion or opinion, which may be contrary to that of the executive or local association(s), amounts to censorship.

Regardless of which provincial party or candidate any BCTF member chose to support, one does have that choice in a democratic society.

I pledge complete support to Mr. Clive Cocking and the *BCTF Newsletter* Editorial Board in their decision to publish the article. I am pleased that the *Newsletter* is being used to express opinions of individual members.

Patrick von Hahn
Local association representative
Richmond Teachers' Association

Teachers' views voiced in protested article shared by many members

It has been brought to my attention that some members of the BCTF have requested the Executive Committee to censure Mr. Clive Cocking, editor of the *BCTF Newsletter* for violation of policy statement 36.26 (1, 2) for his article of October 29, 1986 ("Teachers' reactions mixed").

I have read and reread the article in question and find it a well-balanced piece of journalism examining teachers' post-election thoughts. I do not find the article, as others do, in violation of policy statement 36.26. I do, however, find it in keeping with the spirit of 36.26.4, which states, "The *Newsletter* shall provide a forum for the exchange of members'

Continued on page 3

opinions in *Newsletter* amount to censorship

Continued on page 3

"the four letter word describing the sexual act". In the article I quoted what a respondent had written. I was not being coy or censorial as Mr. Evans suggests, just accurate in my reporting.

In contrast, we hear how young B.C. teachers are forced to go to places like California to earn money and obtain experience.

When I read the last *BCTF Newsletter*, I knew I had returned to the asylum of Canadian education. Our president, Elsie McMurphy, was attacking the BCSTA with names like "slave labour" because that organization had dared to examine the Alberta idea and put it out to school boards in the form of a "discussion paper" only.

John A. Young
Retired
Victoria

Diana Poole
Chilliwack Senior Secondary

Editorial explanation

It has been drawn to my attention that a sentence in my news article "Teachers' reactions mixed" (*Newsletter* October 29, 1986) could be misinterpreted by some readers.

I had written: "[Diane Guild] teaches what is officially described as a 'regular' Grade 2 class, but is in fact predominantly ESL. While her youngsters behaved themselves as well as might be expected, she expressed some grave concerns."

I was especially impressed with a program to give unemployed, recent graduates in education an opportunity to earn \$1,800 per month, get off the indignity of welfare and unemployment insurance rolls, while obtaining valuable on-the-job experience.

2. The choice of headlines and the style of writing were those of the author of the article.

This program, which is funded by the federal and provincial governments, has the enthusiastic support of all partners, including the Alberta Teachers' Association.

BCTF Newsletter

BRITISH COLUMBIA TEACHERS' FEDERATION
2235 Burrard Street, Vancouver, B.C. V6J 3H9

CLIVE COCKING Editor

The *BCTF Newsletter* is published by the B.C. Teachers' Federation pursuant to policy statement 36.26 in the *Members' Guide to the BCTF*: The *Newsletter* Editorial Advisory Board, which reports to the Executive Committee, serves in an advisory capacity, assisting the editor in interpreting and implementing newsletter policy.

Letters to the editor must be signed by and bear the address of the writer. The *Newsletter* may edit letters for brevity, clarity, legality or taste. Letters to the editor and signed articles contained herein reflect the views of the authors and do not necessarily express official policy of the BCTF. Unsigned articles are the responsibility of the editor.

MEMBER: EDPRESS

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Washington State gets half-billion education upgrade

Washington State Governor Booth Gardner has announced a half billion dollar kindergarten-to-graduate school spending program to upgrade his state's education system.

The program involves spending \$522 million over two years — \$330 million on public schools and \$190 million on higher education.

In unveiling his program before the Seattle Rotary Club, Governor Gardner spoke of it as essential to the future well-being of the state.

"I'm not here to appeal to your generosity," he told his audience of business and professional people. "I'm here to appeal to your economic sense... if [education] is neglected, society is going to pay for it over and over again."

Governor Gardner's program would provide:

- \$67 million to reduce class sizes in the primary grades by hiring an additional 900 teachers;
- \$75 million to enhance a statewide salary schedule for teachers;
- \$14 million for staff training and \$82 million for five extra paid staff days to be used for PD, planning and parent/teacher conferences;
- \$25.8 million for early childhood intervention and \$5.5 million for retention programs at high dropout rate schools;
- and \$152 million to be spent over two years as the beginning of a four-year drive to bring university faculty salaries up to those of peer universities in the U.S.

Child abuse issue under study by BCTF work group

John Hardy

Professional Development Division
Child abuse is a troubling issue for teachers.

Society is slowly and painfully coming to grips with this phenomenon. Jacquie Worboys told the November RA in a report summarizing recent developments.

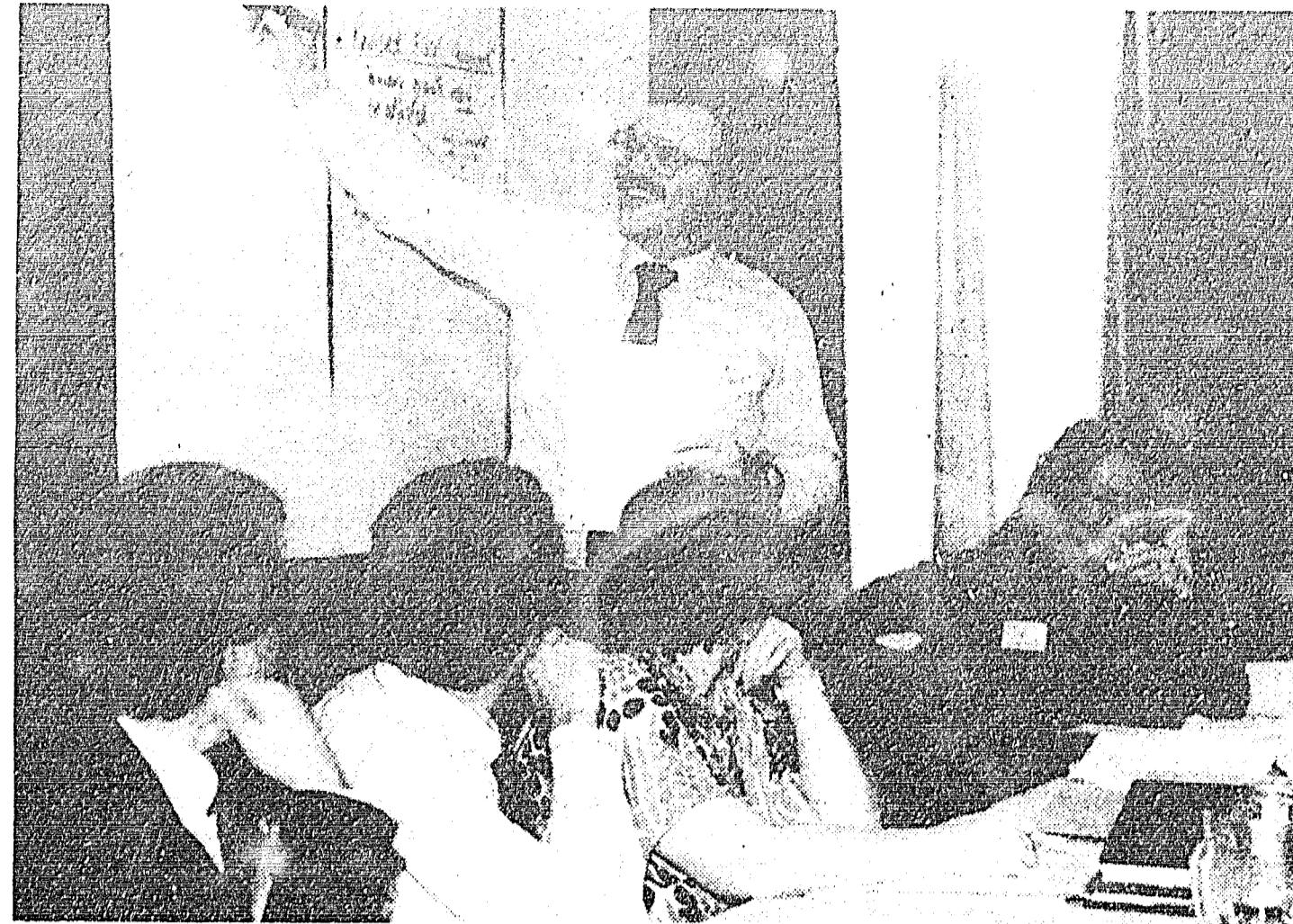
"It's a social issue that has been simmering under the surface for a long time, has now burst on to the public consciousness, and we are all left wondering how we cope with a problem of this magnitude," she said.

Jacquie Worboys is a member of the BCTF Executive Committee who represented teachers on the B.C. School Trustees Association task force on child abuse. Both the BCSTA report and the Sullivan report have implications for teachers, she said, and it is important that we give careful consideration to those recommendations that will affect us.

She told the RA that the BCTF has formed a Child Abuse Work Group composed of executive members and staff that has been studying the implications for teachers of the child abuse issue which include:

- meeting the personal and professional needs of teachers for training, in-service, materials;
- knowing protocols, provincial and local, for reporting and investigating incidents of child abuse;
- providing forums for discussion for teachers who are unsure, upset and anxious about their relationship to students;
- standards of conduct for teachers especially given the vulnerability of teenage girls;
- ensuring due process for teachers.

Teachers are affected in many ways. "We must address the issues of touching children, of providing for the care and safety of children who have been abused, of learning to identify symptoms, reporting procedures, and implementing safety programs."



Al Cornes, Bargaining Division staff member, gets a laugh in small group discussion at the Bargaining Conference. Tim Pelling photo.

Prince Rupert case proves:

Arbitrators may award maternity leave payments

A successful two-year struggle by the Prince Rupert District Teachers' Association has proved that arbitration boards do have the jurisdiction to award payments for maternity leave.

In December 1984, Prince Rupert teachers asked the arbitration board for the 1985 contract to include a provision that when teachers take maternity leave under the Employment Standards Act they would be paid five days' pay.

The arbitration board rejected the proposal on the basis that previous court decisions prevented such an award as being outside the jurisdiction of arbitration.

With the support of the BCTF, the Prince Rupert local took the matter to the Supreme Court of B.C. In December 1985, the court ruled that the arbitration board was in error, that awarding the paid maternity provision was within their

jurisdiction, and sent the matter back to the arbitration board.

Following reconsideration, the arbitration board on October 10, 1986 awarded the paid maternity clause requested by the teachers.

Susan Crowley, Status of Women contact in the local, praised the decision as a significant advance. "This recognizes the importance of maternity leave and the importance of having children, because it does give some pay," she said.

Crowley said that there is still a long way to go since this decision will give Prince Rupert teachers who go on maternity leave about \$500 to \$1,000, whereas many other employee groups receive larger benefits — CUPE employees at Canada Post, for example, receive a "top up" that gives them 95 per cent of salary for 17 weeks when they go on maternity leave.

Rules changed on pension plans, RRSPs

Bruce Watson

Government Division

Since the *BCTF Newsletter* article of October 29, further information has been received on the tax treatment of contributions to the teachers' pension plan and RRSPs.

In summary teachers may deduct the following contributions to their pension plan for the 1986 and 1987 taxation years:

- (a) all required contributions for current service as deducted from monthly salary, plus
- (b) up to \$3,500 of contributions for leaves of absence, reinstatement of refunds, purchase of military service and recognition of additional service under the portability agreements in respect to service prior to January 1, 1987. Any excess over the \$3,500 for these contributions may be carried forward to a future year(s), plus
- (c) additional voluntary contributions of up to \$3,500 less any amounts deducted under (a) and (b).

The special provision in the Income Tax Act whereby teachers could deduct a further \$3,500 of additional voluntary contributions over and above those amounts in (a), (b) and (c) was amended on October 9, 1986. These payments cannot be made after that date. Payments made prior to that date can be deducted under the "old" rules in 1986; the remainder, if any, can be withdrawn on a tax-free basis up to December 31, 1988.

For 1988 and subsequent years teachers will continue to be able to deduct all

the required contributions to their pension plan; however, more information is required on the tax treatment of payments made for leaves of absence, reinstatement, etc. in respect to pension service subsequent to 1986.

Starting in 1988 teacher contribution limits to RRSPs will be 18 per cent earned income less the value of pension

Canada pensions payable at age 60 in new year

Effective January 1, 1987 Canada Pension Plan retirement pensions are payable at age 60 or later. The pension is based on the age 65 CPP pension and is then reduced by 0.5 per cent for each month you are under age 65.

Retirees age 60 or older who are not yet receiving a retirement pension from CPP in Ottawa should contact their nearest CPP office to obtain information on their own pension to decide whether they wish to apply now for their CPP retirement pension.

As of January 1, 1987 there is no retroactivity in the granting of a CPP retirement pension. The pension is payable the month after your application is received.

benefits accrued. Both the earned income and the pension benefit accrual will be in respect to the previous calendar year; for example, the 1988 RRSP limits will be based on the earned income and the pension benefit accrual of 1987. In addition, unused RRSP contribution room may be carried forward for up to seven years.

Life insurance plan under review

Ken Smith

Government Division

Trustees, representing the BCTF and the BCSTA, met November 20 to review the operation of the BCTF/BCSTA Group Life Insurance Plan.

An actuarial report indicates that the plan, administered by the Great West Life Assurance Company, is in poor financial health. The favourable plan experience in the first half of the 1980's saw rate decreases in February 1981 (5 per cent), February 1982 (10 per cent), October 1982 (25 per cent), February 1985 (10 per cent). These decreases were instituted to reduce the large surplus reserve that had accumulated.

Recent experience has reversed the financial circumstances of the plan. Death claims over the past two years have been greater than anticipated. As well, more disabled members have utilized the waiver-of-premium benefit in the plan, causing a large flow of monies into the waiver-of-premium reserve. As a result of these factors the premiums were increased by 20 per cent in September 1986.

The plan actuary has recommended a further series of premium increases over the next few years to raise the average premium from its current level of 10.2 cents per \$1,000 of insurance to the required level of 14 cents per \$1,000 of insurance. Current premium rates range from 8 cents to 18.7 cents per \$1,000 of insurance depending upon the age and salary range in a particular school district.

Some 54 school districts participate in one of the two available plans. Plan A, which provides \$5,000 of insurance for single or part-time teachers (less than half time) and from 300 per cent to 150 percent of salary for teachers with spouses, is used in 48 districts. Plan B, which makes no distinctions for marital status or part-time appointments and provides insurance of 300 per cent of salary, is used in six districts. The choice of plan is subject to local negotiation.

Plan Trustees will meet again in February, to determine a course of action to strengthen the financial health of the plan.