

## Convention and Thanksgiving

The 2009 Convention is history. The response to date has been very positive. Abbotsford provided a wonderful venue. The facility was well set up and the staff and students were models of hospitality. The devotionals, led by Langley Christian School were inspiring. The keynote was original and compelling in its depth and presentation. Thank you Pacific Christian School! The featured speakers provided a diverse repertoire of educational insights. The touch tanks and workshops met most educators professional objectives. Check the website for some post convention pictures. Next year's convention will be at Pacific Academy and will include the ACSI family of teachers.

## The Year of the Pension:

The CTABC strongly encourages all teachers and support staff to consider the question of retirement planning and options. Whether you are in a defined benefit plan such as the Christian School Pension Plan (CSI Pension Plan) or in a local school plan based on a defined contribution, you are well advised to have conversations about your pension plan. Encourage the Employee Relations committee to start up the conversation. Our Executive Director gives his perspective in an article below. Please respond by e-mail to his perspective.

Note: Members of the CSI Pension Plan have received two mailings indicating changes to the plan. These changes could have huge budget implications.

## Professional Development

We need an experienced elementary school teacher to volunteer to be on a committee that will investigate new professional development goals for the next decade. The latest issue of the BlessEd explores what this may look like for new and experienced teachers.

## What happens when I retire? (Read Matt. 6: 19-34.)

Jesus' comforting message on "anxiety" in Matthew six is preceded by a reminder "Do not store up for yourselves treasures on earth ..." This message, fundamentally important to furthering the Kingdom of God, doesn't help make a case for having a Pension plan! Or does it?

In our culture today there is an expectation that a responsible citizen will ensure there will be enough financial resources to carry them beyond the days when a job is no longer possible or wanted. The government says 65 is the year to make the transition. Recent court decisions have concluded 65 is too arbitrary and one should be able to work longer. The financial industry has been trying to entice a "freedom 55" perspective that assumes a job is a drag on freedom so get out soon, rather than later.



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### So where does that leave you, the teacher or support staff, who is so immersed in teaching that the thought of life after 55, 60 or 65 seems a distant mirage?

Our society in 2010 looks incredibly different from that in Jesus time. For one, the community took care of its citizens. Our First Nations people can show us how community works. The elders and children are provided for by the community. This is how it was in Jesus time.

Unfortunately, the shift to the nuclear family and individual rights, undermined community. No longer is the family or the community expected to take care of the elderly. Christians are no different, there are exceptions, but this generation of teachers, expects to take care of themselves.

To say the community has been totally taken out of the equation is not fair. In the vacuum has come the government. Old Age security and the Canada Pension can generate up to \$18,000.00 per year maximum.

The CTABC-SCSBC family-of-schools has taken an important perspective on retirement. A pension plan was created that has at its heart the notion that we are a **community that takes some responsibility for the care of those who want or need to retire** and pay for their support until they die. Thus, school boards designate a portion of their budget for the provision that teachers in their employ will be properly cared for when they retire. Teachers are challenged to contribute an equal amount. The rationale behind the Christian School Pension Plan was in essence a **defined benefit plan to serve the teacher for life**.

There are a significant number of schools that have avoided the Christian School Pension Plan and developed a relationship with a local financial institution to set up **self-directed plans owned and controlled by the teacher**. No longer is there a sense of the school community owning the support of a teacher's pension. Instead an individualistic mindset is tempting many teachers to look for reasons why the board-teacher contribution to pensions would best serve the individual teacher's interests. **You control the plan, you control the money**. It makes some sense. You die at 67, your estate keeps the money. In the Christian School Pension Plan you die at 67, the payout ends immediately if you are single; ten years longer if there is a spouse. Of course if you live to 97, you get the picture.

There is a lot more to be said about this, and I will be doing so on the website. Let me just say this. I am very worried about the teacher who knows little about pensions, who is single, who has health issues, who is approaching the age of retirement. Do they go it alone or do they do they rest in the comfort that they are part of a community of teachers that support each other until God calls them home. Re-read Matthew 6:19-34. Am I missing something? Horatio Alger said "God helps those who help themselves." Does he?

### A Pension Calculator:

The government of Canada has developed a handy retirement calculator. Check it out at the following link: [https://srv111.services.gc.ca/INT\\_01.aspx](https://srv111.services.gc.ca/INT_01.aspx)

The Christian School Pension Plan has its own calculator you can access at the following link: <https://client.sbcscsystems.com/csican/>

### SCSBC Leadership Conference: Nov. 7, 2009

There will be a session on the Pension Plan Redesign & Plan Benefits from 10:30-12:00 pm at Langley Christian High School.