



Pension Airwaves

Episode 18 - Meet an SPP Pensioner: Harvey Burian (*Transcript*)

Hi there and welcome to this Pension Airwaves episode. This one is titled "Meet an SPP Pensioner" -- we would like this to become a sort of "mini series" on the podcast where we can chat with a pensioner who has retired from UBC, and now has a retirement story to share. SPP pensioners, also called retirees, are former UBC Staff members who are age 55 and above, they contributed to the Plan throughout their career, they've gone through the retirement process, and are now taking a lifetime monthly pension payment from the Plan. As our former colleagues, they have so much experience and wisdom to share with all of us, in terms of how they may have prepared for their retirement, when they started thinking about retirement, who they reached out to when they had questions, and last but not least, what they are up to these days.

My first guest in this mini series is Harvey Burian, an SPP pensioner who worked in many different units within UBC Human Resources in the 1970's, 80's, 90's and beyond. He's now been retired for almost 23 years. I recently sat down with Harvey to chat about his long-term UBC career, his retirement process, and what he's been up to since becoming a pensioner. I hope you enjoy our conversation.

Chelsey: Hi there Harvey, welcome to Pension Airwaves and thanks so much for chatting with me today! I'm really happy that you wanted to join us and chat about your experiences at UBC and in your retirement. Let's start with your career -- tell us about what roles you had at UBC.

Harvey: So, I worked & started at UBC in 1970. I worked in Human Resources for 31 years and I retired in 2001. I spent my whole career actually in Human Resources, which was called "Personnel Office" when I first started. I had various different functions while I was in the office, and so I sort of think of it as having had basically four or five different careers all while working in one department at UBC, so in some ways it was a bit of a unique experience, not everybody has that opportunity. Many people transfer from different departments, so working in Human Resources I had the privilege of meeting many many people who worked at UBC over the years.

To give you a brief summary, I started out in the recruiting area. When I started, I was obviously a junior person, and I started recruiting for Food Services and Plant Operations. Then I moved on to technical recruiting, so I recruited technicians for various departments. Then after a few years, I moved into the labour relations side, so I was involved in union negotiations, and I did that for a few years. And then I sort of moved from that into more of a research capacity where I was doing things like costing for negotiations. At that time, the government had introduced wage and price controls, and so we had to do reporting for that, and that became my responsibility.

I moved from that into the compensation area, which is job analysis, wages and salaries, and I was in that for a number of years. And then from there, the university started to computerize many of its administrative functions, certainly Human Resources and Payroll. So we started getting into that area. I had an interest in that and I kind of became the departmental person who liaised with the Computing Centre and other departments with respect to our computing needs and computing function. That's kind of where I ended up when I retired. I was in charge of the employee database and all of the computers for our department - PCs and local area network and that sort of thing.

Chelsey: Wow... that's a really diverse career, even within just one department, that's amazing.

Harvey: Yeah! As I said, I was very fortunate because the department grew immensely when I started, there were five or six professional people and about four or five clerical staff - that was the whole department. Of course when I left it was considerably larger than that. *[laughs]*

Chelsey: So you were working in HR for 31 years overall... you must know Margaret Leathley (SPP Pension Administrator) really well then!

Harvey: Oh I know Margaret really well... in fact I remember when Margaret started! *[laughs]* Of course because Margaret works in Pensions, she's the one that's been my main contact over the years since I retired. So I know Margaret very well, yes.

Chelsey: I would think many other UBC staff would definitely share that sentiment in that Margaret has been a pillar within the Pension Office for years, as our Pension Administrator, helping UBC staff retire and segue into this important stage in their lives. Do you think that type of relationship continuity helps you to keep in touch with the Pension Office even after you've left UBC?

Harvey: Yes... because I live on Vancouver Island now, in Parksville, it's not quite as convenient to come out to [UBC Vancouver] campus for meetings and things like that. When I lived in Vancouver, I was able to get out to UBC of course. Unfortunately now it's a little more difficult to do that. I'm getting a little more advanced in age too *[laughs]* so it's not quite as easy.

Chelsey: I'm curious about when you started thinking about retiring. I'm wondering if it was always a consideration in the back of your mind early on, when you first started working, or if it wasn't really something you thought much about until further on in your career?

Harvey: Well certainly, I think most young people, and probably myself included, don't give a great deal of thought to retirement when you're starting your career, however I guess I always had that in the back of my mind.

I started in 1970 and the university staff did not have its own pension plan. When our own pension plan was started, I did participate in the Plan right from its very beginning. Working in HR of course, I was a little more conscious of the Plan because some of my job in the early days was advising people about the Plan. I always appreciated the fact that we had a pension plan, I always thought it was a good plan.

As I got further along in my career, and towards when I started thinking about retiring, when I got to be age 55, I started thinking okay, is this something I should start thinking about? And in fact, I decided -- because I did actually retire at age 56, which was of course early retirement. I thought, well, I'm in a good position, I looked at the Plan, I actually talked to the people in Pensions -- Jay Parker at the time was the main person in the Pension Office, and I knew Jay of course because I worked closely with him. And so he said, "Well come and talk to me! Let's see what you would get if you did retire."

So he did some calculations for me, and we looked at it and I had 30 years of contributions by the time I retired. So I looked at what Jay had calculated and *[after]* talking with him, I concluded that yes I could continue to work -- I enjoyed my work incidentally, it wasn't that I was particularly ready to leave. But looking at my pension plan, I saw that while I would gain a slightly larger pension by staying longer, I had some other things that I wanted to do, before I got too old to do them.

I figured well, my health is still good, it's probably a good thing to think about doing some of these things before I get into a position where perhaps my health does deteriorate, and the pension I would receive was quite sufficient for my wife and I to live. Our children had grown up and gone by then. And so I figured... yes, I will retire. I decided yeah ok I'll retire at 56, so I gave my department almost a year's notice. I had started [working at UBC] on June 1, so I said I'm going to make it really easy for you to calculate my pension: I'm going to retire on May 31, and then I'll have exact years [of pensionable service]! *[laughs]* So that's what I did.

Chelsey: That's wonderful. It sounds like you were really supported by Jay at the Pension Office to help make calculations for you to determine what it would be like to retire at age 56 versus waiting until 65 or beyond. It's also great to hear that you had specific things in mind that you wanted to do in retirement, and you gave yourself enough time to do them.

I sometimes hear about staff who have certain hesitations or emotions about retirement. They may be uncertain about what kind of income they will need in order to have the lifestyle they want in retirement... or perhaps they're uncertain about what they want to do or how they would like to stay busy when they stop working or transition to something else. It sounds like you had a solid idea of what you wanted to accomplish.

Harvey: Yeah I think that's fair, I would say I didn't have a great deal of difficulty, and I know what you're saying. Being in HR, I had witnessed a number of people who had not, perhaps, prepared as well as they should have and so after they retired, I saw them decline rather significantly and in a very short period of time. So I was certainly conscious of that.

So I did a couple of things, one was, as I mentioned, I had some things that I wanted to do, and had some activities lined up that I knew would keep me occupied. I also knew that it would probably take a while to adjust, because when a person works in a position, full time, and works for a long period of time, and then suddenly that's no longer there, that's a fairly significant event. And so, I had prepared myself, certainly mentally, and somewhat for it. Although I must say, that even having done that, I found for the first six months or so, I felt somewhat guilty when I would go out during the day. Because I felt like... "Oh, I should be at work!" You know, so it took four or five months before I really felt comfortable just going out during the day and being around, which was kind of... I hadn't thought that particular aspect might happen. I was prepared in other ways, I had a lot of volunteer activities and things to do.

The other thing I felt was appropriate in my case, and I realize everyone is different, but I decided it was probably not a good idea for both myself and my wife to retire at the same time. We talked about it and whatnot, and Vera, my wife, only had a part time job, but she was working in the New Westminster school district. She was a special education assistant. So we decided that when I was going to retire, she would continue working for a while. She worked for another two years after I retired. And so that allowed a transition for me, so that by the time she was retiring, then I was pretty well-adjusted to retirement. And it also allowed me to help her out too because I was home now and I could do some of the things around the house, more than I would have done because I was away working. And I always told people anyways that, you know, if you can avoid it, probably a good idea not to have both people in the same household retire at the same time. And I still kind of advise people of that. I say, you know, my experience was positive in not doing that, and perhaps other people have been able to do it quite successfully. But I also know of some people [for whom] it wasn't the most pleasant experience as it might have been, because both people retired at the same time. So those were a couple of things.

Chelsey: Did you want to do anything else, like travelling?

Harvey: Unlike some people who like to travel once they've retired, we're not travellers as such, so we didn't do a lot of travelling. We did a little bit, like visiting our grown children, a couple of them live down in the States, and so we would go see them and whatnot, but we didn't do any cruises or anything like that.

Chelsey: How about continuing some type of work or volunteering?

Harvey: A number of people suggested that I might like to do some consulting work, or something like that. And I decided that no, I would not do that, because I'd like to do something different now than what my job was. Although I liked my job and enjoyed it very much, but I would like to do something different.

One privilege I had was that the university decided to appoint me to the [SPP] Pension Board actually, for a four-year term. So I had that privilege to serve on the Pension Board and that certainly gave me a much greater contact with the university. The other thing I've had the privilege of doing is I had served as the President of the 25-Year Club back a number of years before I retired, and I stayed on the planning committee for that. So I did that for a number of years after I retired. That kept me connected as well, to the university.

Chelsey: That connection piece is a really good point. And yes there are so many opportunities to stay connected with colleagues and the university in retirement, other than what you used to do for your job... like volunteering, continued learning, or just visiting campus.

Harvey: Yes, and certainly for some people it's quite appropriate. As a member of the 25-Year Club, the university has arranged for free parking at the university. So that is a great boon for those who come back to volunteer after they've retired, because they don't have to pay for parking. That is a big perk! You also get a free library card, but then all the alumni do too, so it's not quite as big of a perk [*laughs*] but the parking is a big perk, particularly today with the cost of parking.

Chelsey: Is there anything in particular that you miss about being on campus?

Harvey: What I missed about not being at the university, you know, after you're there for that many years... I didn't miss the work as much -- I did a little bit, but not as much -- you have good days and bad days. But what I did miss are the people, and the relationships you make. And so, by volunteering, coming back and serving, I was able to maintain contact with many many of the people that I knew at the university.

Chelsey: My final questions for you today are about words of wisdom. You have a wealth of knowledge and experience, not just as a former HR staff member, but as a long-time pensioner who has gone through it and living out a happy retirement. What advice would you pass on to our younger staff who have just started at UBC and maybe aren't thinking about learning about their pension plan yet, or about other ways to save for retirement?

Harvey: Well, this is something that I've said basically throughout my career. It's never too early to think about your pension. I know, and particularly in this time of very difficult economic climate where dollars are tight, but I must say that dollars have been tight since I was a young fellow. I remember I didn't have a lot of money when I started out either. I would recommend to everybody that they do take the Plan seriously and to realize the value of it. I'm so thankful that I have a pension plan now.

And if you have the ability or capacity to additional RRSPs or something like that, think seriously about that. It's not too early to think about it, and when you get to the age where you do want to retire, certainly, to have a good pension plan and a good resource when you get close to retirement is something you really want

to think about. And I know it's hard, because when you're young, there are all kinds of pressures to pay for things. It's certainly a wise move to think about making sure that your pension needs are looked after, as part of your whole budget planning.

Chelsey: And what about your words of wisdom for staff who are approaching retirement age and they're maybe hesitant, not sure what to do or when they should choose to retire, or they're a bit shy to reach out and ask questions?

Harvey: I certainly would encourage anyone who does have questions to do with anything with their pension, to talk to the pension people! They're there to do that. They're there, and they'd love to talk to you and give you as much information as they can.

The other thing, of course, if you have a personal financial planner, or someone like that who gives you financial advice, ask them about retirement and that sort of thing as well. Because we as individuals do not think of everything when we're planning our retirement, or whatever. So it's always good to receive advice from other people. You don't have to necessarily take it if you don't feel it's appropriate, but it certainly is helpful, I think, to at least hear that advice and have a general understanding of what is available for you for retirement.

I think the other thing I would say is don't be afraid of retirement. I think a lot of people sort of fear retirement, we're not sure what we're going to do or if we can afford it, that sort of thing. But I think retirement is another stage in your career, basically. You've worked for 20-30 years or however much in one career, and now you're entering into another stage of it. And so really there's no need to fear it, I would say. But at the same time, yes you need to be careful, you need to do planning, and go to all of the people who can give you advice.

Chelsey: I think those are very wise words to end on. Thank you so much Harvey, for sharing a bit about yourself and your retirement story. I'm so appreciative of your time and I hope everyone listening feels a little bit more encouraged to learn more about their pension plan and perhaps to feel a bit more confident about making retirement decisions.

Harvey: I'm quite happy to make any contribution I can that may help somebody else.

This content has been compiled by the UBC Pension Administration Office for educational purposes. If there is any inconsistency between the contents of this communication and the pension plan documents or legislation, the plan documents and legislation will prevail. Updated December 2023.

If you have questions about the Pension Airwaves podcast, you can reach out to pension.comms@ubc.ca, or visit staff.pensions.ubc.ca/podcast.

If you have questions about the UBC Staff Pension Plan or your personal situation, you can reach out to SPP Member Services at spp@hr.ubc.ca, or visit staff.pensions.ubc.ca/contact.