



THE ADVISOR

President's Message



Terry Erskine, President

President's Message – June 2022

The MPRA has had a very lively first half of the year with a lot of activity from all levels of the Association. After numerous cancellations the Provincial Executive participated in a Strategic Planning Session with an external facilitator, Dave Mitchell. The sessions were held in Abbotsford and a large percentage of the Provincial Executive were in attendance "face to face". Those unable to attend in person joined by Zoom. This was our first run at using a hybrid meeting for the Provincial Executive (PE). There were a few glitches but all in all, we completed what we set out to do.

What was unbelievable was that we went from 2 days of sessions, to a draft, to endorsement in principal, all in 7 days. Next steps are to prioritize and develop an implementation strategy, with time-defined deliverables to achieve completion. This will provide the MPRA with a blueprint for the future. On a final note, I would like to make the membership aware that the external facilitator Dave Mitchell donated 100% of his firm's consulting fee (\$3000) to the British Columbia Professional Firefighters Bum Fund. I would like to thank Dave for an excellent job and this very generous gift.

The Biennial Reporting Meeting went well with representation from all parts of the province. We also had a few members from the Out of Province District join us. We are starting to see a fair amount of activity in the Out of Province District, and they won the Addie Derby Award for the District with the largest percentage gain of members in the last year. The Regional Vice President, Janice Broadhurst, accepted the award for the district.

In late 2020 we launched a program to meet on a regular basis with the other Public Pension Retiree Associations: BC Retired Teachers' Association, BC Government Retired Employees' Association and the Association of BC College Pension Plan Retirees. These meetings are always helpful and provide a forum for discussion of mutual areas of concern and a chance to review options for joint venturing where there may be benefit to all Associations. In some cases, we can share our successes and challenges as learning opportunities and use the information to guide us in the action to be taken.

During our Strategic Planning session, the PE decided to become involved in the issues around physician shortages in BC. Many of our members are telling us how difficult it is to get a Family Doctor. Your Provincial Executive feels it is of such great importance that we should act now and not wait for a resolution at our next convention. We are currently gathering information with other stakeholder groups prior to meeting with those in power who have jurisdiction for physicians and health care issues. We, as an Association, will not be able to solve this problem alone, but on your behalf, want your concerns to be heard by government at all levels. I happen to have a GP and am beginning to realize just how fortunate I am. In talking with our members, I am clearly hearing the importance of our involvement in this health care crisis.

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We also continue to work with other groups and organizations on addressing quality of life and consistent care standards in Long-term care sites, to address the 2 resolutions passed at the 2021 Biennial Convention.

The cost of living is increasing at a terrible rate and has an impact on all retirees. Our last pension increase was limited to the set 2.1% cap and was well below the cost of living increase. This highlights the catastrophic difference between the established cap and the Consumer Price Index. I want to assure you that this matter is of the utmost importance for all of us. I am spending a great

deal of time talking with the Trustees in our plan. At our last meeting with the Chair Hilary Brown and Vice Chair Gary Yee of the Municipal Pension Plan Board of Trustees on May 9th we went over in detail the short fall that is affecting all of us and asked them to discuss the problem with the actuary who is in the process of completing a 3-year actuarial review. We requested that the Board of Trustees give this matter paramount consideration.

2023 will be our 20th anniversary year and the MPRA has come a long way in advocating for all individuals receiving a Municipal Pension. Many recipients have joined the Association and there are many who are eligible to join.

There is strength in numbers, and we need your help in signing up new members. This is a challenge for us as many people may not know the kind of work we do on behalf of every member of the Pension Plan. I think I should put this challenge into perspective. As of the end of 2020 there were 111,551 people retired in our plan. The MPRA just over 11,000 members and associates.

This means there is just over 100,000 members of the plan who are eligible to join our Association. In this 20th year I have pledged to find 20 new members and since May 2022 I have found 4. I am asking you to reach out to other eligible members in the plan and ask them to join the MPRA. If everyone in the MPRA signed up one or two new members, it would make a huge difference to our Advocacy Program.

The MPRA needs your assistance and with the help of everyone we can make this an even stronger association. Don't forget it is \$40.00 for a couple's membership or \$22.00 for a single membership and the first calendar year is free. Speak with your friends and people you meet about joining the MPRA.

In closing I want to assure you that the Provincial Executive is working very hard on a number of issues. I would like to thank all of you for your positive input and support.

My quote to close reflects our Strategic Plan and is as follows: "When you are going somewhere it is important to have a road map or GPS otherwise your destination is wherever you end up." The MPRA needs a new destination, and we need your help to get there.

Have a great summer.

Cheers

Terry Erskine, President



Our Membership is our Strength

Slowed somewhat by COVID, membership in the MPRA continues to grow. Aware that the more members we have, the greater our strength, and the stronger the voice in advocating for issues of importance, we maintain the goal of increasing our membership to 20,000. While continuing to advocate for such things as better health and dental plan coverage, full coverage for regular eye examinations, and national Pharmacare; we have had success with our requests for the establishment of a Municipal Retiree Benefit Trust and subsidized shingles vaccinations, as well as the elimination of midweek passenger ferry fares (for seniors over 65) and MSP premiums. Whether you're socializing with past co-workers, visiting with friends, or meeting someone new that you know to be receiving a MPP pension, take time to tell them about the MPRA, and our voice in matters of concern to them. Easier still, give them a business card available from your district executive. It has a handy QR code that links to our website, and an easily completed membership application.

Membership Survey

Membership Survey Highlights:

- 27% of all members responded to the survey (150 by mail), of those Respondents:
- 80% indicated that Advocacy to preserve pension and benefits and updates on the MPP as the main reason for joining the MPRA.
- 95% indicated that Maintenance of your pension is the most important service provided by the MPRA.
- 62% have used Johnson Insurance.
- 50% would prefer hybrid meeting opportunity once we are able to meet face to face.
- 38% are interest in learning more about using zoom for meetings, and 21% for navigating the websites.
- 63% indicated that guest speakers on topics of health concerns would be of interest
- 59% would be interested in educational speakers at future event while 41% would like to learn about group travel events and 40% on local tours.
- 91% ranked municipal pension updates as number 1 for information to be seen most in the Advisor.
- 224 indicated a willingness to participate numerous capacities

Testimonials received from members have been posted to our website.

Provincial Executive 2021 - 2023

Provincial President
Terry Erskine

1st Vice-President
Ed Pakos

2nd Vice-President
Bonnie Pearson

Vice-President at Large #1
Brian McConville

Vice-President at Large #2
Teri Griffin

Provincial Secretary
Bev Dobbyn

Provincial Treasurer
Jean Perog

Vice-President of Communication
Howard Brown

Regional Vice Presidents

Vice-President Vancouver Island
Bob Emery

Vice-President Lower Mainland
Karin Liddle

Vice-President Fraser Valley
Laura Bailey

Vice-President Thompson/Okanagan
Joyce Tomm

**Vice-President Kootenays/
Out of Province**
Janice Broadhurst

Vice-President Cariboo/Northern BC
Betty Walters

**Two Vice-Presidents at Large
Lower Mainland/Fraser Valley**
*Lee Massey
Betty McGee*

Retiree Trustees
*Don Sutton
Teri Griffin*

Founding Members
*Gay Burdison, Wally Gollub
Cliff Ivers, Mary Polak
Steven Polak, Keith Wilson*



Municipal Pension Plan



MPP Board of Trustees - Meeting Highlights

Board of Trustees have approved budgets of \$53.1 million to BC Pension Corporation for Administration Services, and 296.9 million to BC Investment Corporation for the delivery of investment services for the year April 1, 2022 to March 31, 2023.

Market value of the Municipal Pension Fund as at December 31, 2021 was \$72.8 billion. The annualized return for the total plan fund over the five years ended December 31, 2021 was 9.3%, compared to the benchmark of 8.5%

Agenda and schedule for the 2022 AGM, to be held virtually on Thursday, October 13, 2022, has been approved.

The 2021 Report to Members will be distributed to members in June 2022

The Municipal Retiree Benefit Trust (MRBT) will have a dedicated posting in the 'About Us' section of the plan website at mpp.pensionsbc.ca

With the actuarial valuation of the Municipal Pension Plan underway, the board will announce the valuation results after their meetings on September 19 & 20.

Chair and Vice Chair Semi-Annual Meeting

Principal officers from both the MPRA and Municipal Pension Board of Trustees (MPBT) meet twice annually to discuss issues of concern. Topics discussed at the May 2022 meeting where:

- 1) strategies to increase the MPRA membership
- 2) member concerns regarding the impact of the discrepancy between the Cost-of-Living

Allowance and the Consumer Price Index.

Member photography program – A message from the Board of Trustees

Volunteer to be a "model" plan member. Opportunity for members to show what retirement means to them. This is a professional socially distanced photo shoot overseen by Pension Corporation.

Anyone interested in being a model should email expressions of interest to

memberphotos@pensionsbc.ca





MPRA Biennial Reporting Meeting

139 members and executive in attendance via zoom

With all Provincial Executive reports included in the participants package sent to registrants, only the President and Treasurer's were verbalized, with an opportunity for questions on all reports. Tom MacLean of Trip Merchant spoke on group travel while Lisa Hansen & Mark Costales of Johnson Insurance gave information on travel and home insurance.

Stan Hambley, a member of district 38, Victoria, introduced guest speakers Alicia Di Cesare, Coordinator BC Transplant and Olivia Hayne, sister of an organ donor. Stan identified that he was an organ recipient, and emphasized that without organ donor families there would be no organ transplants. Stan gave statistics of how many transplants were performed in BC and Canada, and how many people were still waiting for transplants, noting that some pass away while awaiting a transplant and some are taken off the list because they become too ill to undergo the transplant procedure. In a very moving presentation, Olivia Hayne provided the perspective of the organ donor family, the loss – emotions – decisions, highlighting the compassion of the hospital staff and transplant team. Olivia described the feeling when the decision was made to donate her brother's organs so 5 others could live, and read two letters from the grateful families of the organ recipients.

Alicia Di Cesare answered the questions posed, and encouraged everyone to register. Decision on the viability of the organ is made by a team of experts. The oldest donor in Canada was 92, and in BC 79 so donor age is not necessarily a factor.

To register as an organ donor, or verify your currently on their list, go to BC Transplant at:

< <http://www.transplant.bc.ca/organ-donation/register-as-an-organ-donor> >

SPIN THE WHEEL WINNERS

"Spin the Wheel" attendance prize winners of the \$100 Visa Gift Cards were:

- #49 Colin McKenzie, Delta
- #149 Kathleen Best, North Vancouver
- #39 Catherine Hamilton, Kamloops
- #206 Nelson Bastien, Whistler
- #62 Deborah Newton, Richmond
- #82 Elizabeth (Betty) Harrison, Kamloops





YOUR HEALTH

BC Mental Health Helplines:

Mental health issues related to BC's public health lockdown measures and the pandemic are especially hard for people with depression, loneliness, and other health concerns.

The Canadian Mental Health Association has a 24-hour helpline:
1-833-456-4566 or Klinic Crisis Line **1-888-322-3019** Toll Free.

Crisis Line Association of BC

1800SUICIDE (24 hours): 1-800-784-2433
Mental Health Support (24 hours): 310-6789

Seniors Safety Line (SAIL)

The province wide confidential Seniors Abuse and Information Line (SAIL) is a safe place for older adults, and those who care about them to talk to a trained intake worker about abuse or mistreatment, receive information and support about issues that impact the health and wellbeing of an older adult. SAIL intake workers are trained to provide a listening, non-judgmental and supportive ear and provide resources, referrals to their free internal programs and support.

Call 604-437-1940 or toll free 1-866-437-1940 weekdays 8am to 8pm, and weekends 10am to 5:30pm. Visit the website at seniorsfirstbc.ca

TECH TALK

Social Media

For those with active Facebook, Twitter, or LinkedIn sites, the MPRA has accounts on all three. Please like and follow us. Updated regularly with information of interest to members, they are an excellent way to stay up to date on a variety of topics of interest to seniors.



Computer Issues?

Region 1 Zoom Coach Lawrence Eddy, who has been of great assistance to members with zoom issues, donates his expertise to members with any computer issues you may have. Lawrence comes highly recommended and may be contacted through your Regional Vice President.





TECH TALK

Mailouts

The MPRA recognizes that many of our members do not have internet access for a variety of reasons, and mailed versions will always be made available to those without. However, mailouts are time consuming and expensive. If you're receiving the Advisor through Canada Post, some information may be stale dated when it arrives. Sending all the information in a timely manner better serves our membership, and is best accomplished if we can reach everyone electronically via email. For those without email, may we suggest that you have a family member, friend or caregiver collect your electronic messages for you. Simply have your contact send us an email message to (mpira.ca) with your name, address and membership number. We'll do the rest.



MPRA and Zoom:

Necessity may be the mother of invention, however with zoom it is perhaps more accurately described as acceptance and expansion of a little-known concept.

With Covid restrictions, zoom and similar platforms have taken the world by storm. Without the ability to maintain communications within the MPRA membership, the current success and health of this association would be anybody's guess.

Video conferencing, a valued piece within the MPRA toolbox, is here to stay. The ideas and opportunities for the best usage of zoom, vast and varied, will undoubtedly be the topic of many conversations into the future. First purchased in late 2020, all provincial executive meetings since then, the 2021 AGM, and 2022 Biennial Reporting meeting have been held on zoom. The three licence holders have been able to host meetings for all districts that requested it. A fourth licence was subsequently purchased for the office, and most recently a fifth to facilitate the recording meeting.

With the ability for the districts to get back to in person meetings, the opportunity to offer a zoom hybrid component has been discussed and experimented with in recent months.

Not mandatory. However, for those districts seeing a need, there are many variations of requirements, including hardware, district zoom licences, and/or technological support. We can share what we have learned about hybrid meeting presentations with any district interested in pursuing this mode of delivery. Speak with your regional VP.



Free Computer Classes for Seniors

More than half of the senior population are internet-friendly users and it is growing larger each day. For younger generations computer skills come naturally as they have grown up in the digital age. For seniors, computers and technology are a matter of adapting. While seniors may take a little longer to adjust, free learning tools can help speed up the process.



I have put together a list for our members of some easy-to-use online programs if are looking to learn about computers. Additionally, the classes make it easy enough that anyone can understand and everyone is welcome.

Free online computer training courses:

<https://techboomers.com/courses>
<https://teachanolddognewtricks.com/>
<https://www.meganga.com/>
<https://edu.gcfglobal.org/en/computerbasics/>

MPRA 20th Anniversary



MPRA 20th Anniversary:

The MPRA will be twenty years old next year and we are just beginning to plan for a celebration to commemorate the occasion. Stay tuned.



Did You Know?



Statistics of Interest:

Speaking recently at a District 38, Victoria meeting, Seniors Advocate Isobel Mackenzie cited the following interesting statistics:

In 2022 there are 1,064,697 Seniors over 65 in BC representing 20% of the population

94% of seniors 65 and older live independently

25% live alone, 25% after age 85

At age 85 and over

72% live in their own home

About 10% are in assisted living

About 14% in long term care or nursing homes

There are 29,430 Long Term Care (LTC) beds in BC

2454 clients on LTC waitlist in BC, with an average wait time of 178 days

Less than 50% of seniors live on less than \$30,00 per annum

30% of seniors in BC are on the Guaranteed Income Supplement (GIS)

Average income for seniors on GIS is less than \$21,000 per annum. Less than minimum wage

80% of seniors over 65 have a driver's license, dropping to 40% at 85 and older

1 in 4 British Columbians witnessed seniors abuse, but only 47% reported their concern. Of those that did not report, 43% did not know who to report to.

Of those surveyed, only 15% knew of the Seniors Abuse and Information Line (SAIL)

Of those who witnessed abuse:

71% psychological

61% financial

68% reported abuser was a family member

Of those surveyed, only 15% knew of the Seniors Abuse and Information Line (SAIL).

Visit the Seniors Advocate website <https://www.seniorsadvocate.ca> for more information on seniors in BC.



MPRA Members and Friends

If Joy's name sounds familiar, it is! Joy was one of the winners of draw prizes at the District 36 March meeting. I met Joy when we got together over coffee and a chat when I hand delivered her prize.

Joy's name may also sound familiar to you because her career included the Health Sciences Association where she was a Labour Relations Officer. We spoke about the subject of getting retirees to join the MPRA – her statement that “we know why they sign up, but we don't know why they don't,” will give the Provincial Executive something to ponder.



Joy Oxtan

In retirement Joy continues to be active and vital. She manages to keep up-to-date with the latest technology: with the swish of her wrist watch she paid for coffee, and showed me the ID cards she has downloaded – she explained to me that this makes her life so much more efficient.

Efficiency is important for Joy who has to schedule time for bridge, scrabble, exercise classes, family, reading, tennis, coffee with friends, travel, doing the daily Wordle puzzle and so many more activities that I couldn't write fast enough to get them all written down.

Joy's smile radiates joy. Her face lights up when talking about subjects in which she is interested – and these subjects are many and varied. She keeps up with what's going on in the world, and with the MPRA.

Joy is proof that the MPRA attracts interesting, active, vital people from a variety of career paths.

Lee Massey

Diagnosed with Arrhythmia in 1996, and an ICD (Implantable Cardioverter Defibrillator) was implanted in 2003 after Asmaa fainted playing squash and yearly monitoring continued. Asmaa was told she had an “old persons heart” to be dealt with when the time came. The onset of heart failure was gradual, making it tough to gauge any deficiencies. In 2014, an Ontario cardiologist warned of the first signs of a failing heart. Care shifted to BC in 2018, and after failing a stress test, she was told that “this would not be the heart you will leave this world with.” Her friends realizing otherwise, despite the bloating and hemic unrepairable due to her cardiac condition, inability to walk fast or far, Asmaa remained in denial. Only after a convincing story by her Victoria cardiologist Dr Swiggum in February did she travel to St Paul's in Vancouver (the only hospital in BC doing heart transplant surgery) in March of 2019 for an angiogram and further assessment. After failing all tests, conferring the results with cardiologist Dr Andy, Asmaa finally realizes she needs a new heart.



Asmaa Anwar

Heart Transplant Recipient, June 2019
Treasurer, Heart Transplant Home Society (HTHS)



A myriad of transplant testing, (dentist visit, mammogram, TB test, Bone density, talk with a social worker psychologist, cardiac surgeon Dr Cheun, weekly bloodwork etc.) and appointments with Dr Andy and the amazing transplant team, continue. In May, Dr Andy, saying things she needs to hear, advises Asmaa that she needs to be in hospital for treatment to get the heart pumping enough for her organs to get sufficient blood to stay healthy. Asmaa and her advocate Lynn Erskine, travel to St Paul's on the May long weekend Sunday where she remained for 10 days. Approved for transplant on June 4, Asmaa received a call in the early morning of June 19 to fly to Vancouver for surgery later that day.

Caught by surprise, with last minute preparations being frantically completed, it was a blessing when the nurse called back to tell her the surgery would be delayed by one day. Arriving in Vancouver that evening, so distracted by the morrow, Asmaa lost her appetite, foregoing the sushi she loves so much, and will never be able to eat again, eating cheese and crackers for supper. Over dinner, Asmaa tells Lynn that although ok with the surgery, she may need a gentle push. Getting dressed the next day, realizing this is something she needs to do to live her life, she takes the time to say good bye to her old heart; thanking it for its service. With Lynn's gentle prod, they leave the BC Burn Fund Centre for the short drive to St Paul's.

Later, outside the O/R, Dr Cheung tells Asmaa that it is a "good day for a transplant," even when most transplant happen at night when O/R time is most likely uninterrupted. With one out of three heart transplant procedures becoming dry runs (donor heart unavailable or unacceptable) Asmaa was happy to hear upon waking that the four-hour surgery was textbook. Sitting up later on the 21st, standing and shuffling on the 22nd, she was transferred to cardiac ward 4 days post transplant, walking herself from hospital 13 days post surgery. No pain throughout, Asmaa felt a difference of night and day within 3 or 4 days. Needing to protect a vulnerable sternum, not being able to push or pull nor lift more than 5 or 10 pounds for 8 weeks, she was back playing tennis two years later.

Over a four-month period, five from the Victoria area received a new heart. Forming a group called the "Victoria Heart Throbs," they meet 2-3 times a year as their own support group. They are all doing well, and each volunteered to participate in a study requiring weekly bloodwork and biopsies. Researchers from UBC hope to develop a blood test that's able to predict transplant organ rejection.

Heart Transplant Home Society (HTHS)

<https://www.hearttransplanthomes.com>

Mission: To eliminate barriers and financial stressors associated with securing local accommodation for patients in need of a heart transplant in BC

A "The Heart Transplant Home Society (HTHS), provides affordable accommodation in Vancouver BC, for heart transplant and VAD recipients and their families and caregivers. A typical heart transplant recipient is required to remain close to the hospital for post-surgical recovery for 1-3 months immediately following their life-saving surgery. For over 19 years, HTHS has been operating two Heart Homes, and has helped house over 220 patients from outside the Vancouver area in that time. Removing the financial and psychological stress of finding housing for this period in the patient's journey is our top priority. This is especially important to ensure the life of both the heart being transplanted and the recipient/patient. As a completely volunteer organization, 95% of every dollar raised goes directly to our Heart Homes in support of heart patients and their caregivers." Sometimes full and unavailable, and other times empty, the HTHS is investigating the potential of reciprocal agreements with similar organizations."

A HTHS website

Knowing you have an affordable place to heal is a huge relief when "planning" for major surgery. Not knowing when a heart will become available makes it difficult to find last minute housing. Inexpensive at \$1000 a month, some families are still unable to afford their stay, many negotiating a lesser amount. With a tight budget, the HTHS is always seeking donations and sponsors, and have an on-line auction planned for June 20-30. Find out more about the HTHS; ways to apply for accommodation, volunteer, make a donation, or fund-raising events through their website or Facebook page.



DISTRICT #27 NORTHERN BC



Three of our loyal members.



Betty Walters, Secretary District 27, Bernice Zukewich, Chair, Karen McKenzie and Treasurer Darilyn Giesbrecht.



Betty Walters Sharing updates.

DISTRICT #35 SURREY BC



Regional VP Karin Liddle joins the district 35 executive for brunch, And the opportunity to say goodbye to long time member Ken Douglas who has relocated to the Courtney Comox area.



DISTRICT #20 OUT OF PROVINCE

Over the past year the MPRA has held two ZOOM meetings involving District #20 which is made up of our Out of Province members.

In the latest membership listings, I noted that we have members of this group residing in the following areas:

- Canada - all Provinces
- United States - Washington State, Iowa, Montana, California
- Worldwide - Switzerland, Wales, England, Poland, Philippines, France.

It is challenging to schedule a meeting that comprises the variety of time zones where our District #20 members reside, and I encourage our members to contact me if you have any thoughts as to scheduled meeting times as well as any ideas for future meetings. i.e. agenda items, including guest speakers (region5vp@mpr.ca)



Terry Erskine, MPRA President and
Janice Broadhurst Region 5 Vice

Living outside Canada? With the MPP's partnership with Western Union Business Solutions you can now receive your pension payment electronically. Sign-up through the following website: mpp.pensionsbc.ca/apply-for-direct-deposit-to-an-overseas-account.

One of the primary challenges for the MPRA is the need to increase our membership in order that we, as an organization, can be more effective in advocating for our members as we have done in the past and continue to do now. If you can think of anyone, (family, friends etc.) who is receiving a municipal pension but is not a member of the MPRA, please send me their name and address in order that we can contact them. A reminder also, that we now have online membership registration which makes it easier to become an MPRA member. When speaking about an increase in membership, it was formally announced at the Biennial Reporting Meeting on May 11, 2022 that District #20 was the winner of the Addie Derby Award for the District who had the highest increase in membership for 2021. What an absolute surprise and thrill given the issues with COVID etc. over the past few years. Addie Derby was an integral member of the MPRA executive before her passing and she had always been concerned with the membership growth in the MPRA. She purchased the trophy and requested it be awarded every year to the district who had the highest increase in their membership for that year. I am so proud that our District was the winner this year and this shows that even though you do not reside in British Columbia the MPRA plays an important part in your lives.

I look forward to continue working with the Out of Province members, as it is important to keep everyone involved and informed. If you have any questions or concerns, please don't hesitate to contact

Janice Broadhurst, Regional Vice President Regions #11, 12, & 20.



Johnson Insurance

Scholarship Program:

Johnson Insurance is again offering fifty (50) scholarships, valued at \$1000.00 each. Two MPRA members were awarded scholarships for their grandchildren in 2021, could this be your year?

Deadline for application is July 28, 2022. To learn more about this exciting opportunity visit <https://www.johnson.ca/scholarship>

Win one of 12 Prizes:

Win one of 12 prizes of \$2500 by calling 1.877.217.5833 for a no-obligation house insurance quote. With Johnson home insurance, members receive perks such as

- First Claim Forgiveness
- Flexible Payment Options
- Identity Theft Protection

Mention group code M6 for MPRA members only rates

JOHNSON
INSURANCE

"Teacher's pet? That's me."

**Scholarship
Program
2022**

The advertisement features a close-up of a large, fluffy brown dog wearing a black graduation cap with a gold tassel. The dog has its mouth open, showing its tongue. A blue circular tag with the word 'Johnson' is visible on the dog's collar. The background is a blurred indoor setting, possibly a school hallway.



Johnson Insurance is proud to offer 50 scholarships, valued at \$1000 each, to eligible students completing high school in 2022 and starting post-secondary education in the fall of 2022.

Johnson Insurance has awarded over 1500 scholarships valued at more than \$1 million to support young Canadians across Canada in pursuit of their post-secondary education.



Open: April 28, 2022
Deadline: July 28, 2022



To learn more, visit
Johnson.ca/scholarship
scholarshipfund@johnson.ca



Universities Canada Toll Free:
1-844-567-1237

Johnson Insurance is a trademark of Johnson Inc. (Johnson), a licensed insurance intermediary, and operates as Johnson Insurance Services in British Columbia and Johnson Inc. in Manitoba.

What's new for MPRA's Prestige Travel Plan for the 2022/2023 Policy Year:

Below is a summary of important changes that will come into effect on the Prestige travel plan on September 1st.

93-day Base Plan Option—The Prestige plan currently offers 62-day Base Plan providing members with the opportunity to travel multiple trips outside of Canada of up to 62 days duration. In September we will be introducing a 93-day Base Plan option providing coverage for multiple trips outside of Canada up to 93 days duration. For trips longer than 93 days, supplemental coverage is available. You will need to contact Johnson if you would like to upgrade to the 93-day Base Plan option or if you require coverage for a longer trip.

Removal of Pre-Existing Medical Condition Stability Clause for Returning Applicants— for members who may have cancelled their Prestige travel coverage and would like to reinstate their coverage the Pre-Existing Medical Condition Stability Clause for Returning Applicants no longer applies. Returning Applicants are covered under the same terms and conditions as an existing customer.

Trip Cancellation, Interruption & Delay— A new COVID-19 related covered event this benefit providing you with coverage if you or your travelling companion's death, illness or positive test result as a result of contracting COVID-19 prevents you from traveling on your date of departure or date of return, or causes you to interrupt your trip. This includes trip delay benefits should the COVID-19 illness or positive test result require you to quarantine and incur additional meal and accommodations expenses.

The Prestige travel rates will be changing this year. The change is largely due to rising costs and evolving traveler needs from the global COVID-19 pandemic. We are pleased to advise that this year you will have the option to elect a \$1,000 deductible on your Prestige travel coverage that will provide savings of 10% on your travel premium.

For further details please on the Prestige plan please visit <https://mpra.johnson.ca/> or call Johnson at 1-866-799-0000.



Rewards Program

- **Collette Travel** - A world wide travel company since 1918 and in Canada for 25 years, is offering you as an MPRA member discounts on hundreds of tours. You can go directly to their web site to explore your vacation plans or use your current Travel Agent (mention you are a MPRA member) for the discounts. You can book directly by calling 1-866-246-8687 or from the website. Mention you are an MPRA member for exclusive offers.
- **Cloverdale Paint** - 25% off Cloverdale paint and stains (not sale items). All other brand paint products are 20% and other wallpaper or accessories are 15% only. Ask for the MPRA discount. We are in their computer system as MPRA.
- **PetsPlusUs** - Ask for MPRA discount at 1-800-364-8422. Total peace of mind for you and your pet. If your pet has an accident or becomes ill, you'll want to give him or her the best care, without worrying about the expense. The cost of an illness – even just the diagnosis – can be high. Accident & Illness coverage means you're as prepared as you can be.
- **Lordco** - 30% off most regular-priced items. (batteries, sales items and oil not included). Ask for MPRA discount there. *only at Corporate Stores. Use your membership card at LORDCO for discounts off all regularly priced items at all LORDCO stores in B.C. We are in their computer system as "MPRA", West Kelowna is the head office.
- **Perkopolis** - Sources exclusive offers and benefits for you. Use your membership number to enjoy great savings on entertainment, travel, attractions, shopping, health, wellness, sport and more!
- **Trip Merchant** - has strong relationships and negotiate reduced rates on their behalf with a wide variety of travel suppliers to accommodate different travel styles and interests, such as ocean cruising, river cruising, solo travel, adventure travel, escorted tours, luxury travel and more...providing travelers with a trip of a lifetime. Use the Password MPRATM18 and have your membership number ready if you are going to book a vacation.





MPRA Office Hours

Monday to Thursday
8:30am to 3:30pm

Please leave us a message at 250-768-1519 if you are calling after these hours and we will return your call the next business day.



Mission Statement

The MPRA is an association of retirees that promotes the interest and welfare of its members and communicates activities that are of common interest to the municipal retirees in the Municipal Pension Plan.

In addition, the organization provides an opportunity for members to meet on a regular basis and for other purposes, as established by the membership.

Municipal Pension Retirees' Association

Phone 250-768-1519

Email: Administration@mpra.ca

Website: www.mpra.ca

