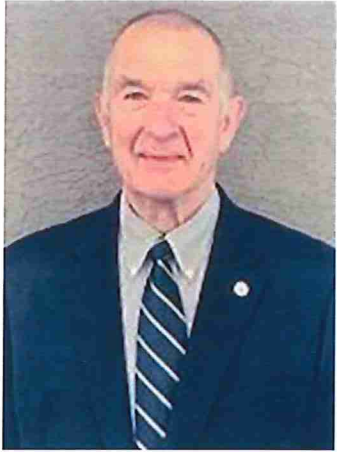


THE ADVISOR

President's Message



Terry Erskine, President

I would like to reflect on some of the activities of the MPRA during the last part of 2022. These are certainly not all the activities but an overview of events since my last message in June.

After the Biennial Reporting Meeting in May we started to see a change in the ZOOM meetings in many MPRA districts. Some districts started having face to face as well as ZOOM meetings. The introduction of hybrid meetings offered meeting options for members, but at the same time presented the challenge of determining what equipment is needed for this to be effective.

A ZOOM team was established, and they have provided very good leadership to the districts as well as individuals. This group is now working on ironing out the kinks so that for the 2023 Biennial Convention, non-delegates will have the opportunity to hear and watch the discussion transpiring at the meeting. Only the delegates will be attending the Convention in-person. There will be more information on the Convention and the 20th Anniversary events in the coming months.

We, as an Association, have continued to meet with the B.C. Retired Teachers Association (BCRTA), B.C. Government Retired Employees Association (BCGREA), and the Association of B.C. College Pension Plan Retirees (CPPR). We just concluded a one-day summit in Vancouver where we explored new methods to deliver a better service to our collective members. These meetings are an opportunity to share ideas and discuss ways that we can jointly use information that is valuable to each of our Associations. One area of discussion was the Affinity Partners in the Rewards Program that we each have. Many of the Affinity Partners are involved in all our Associations but the levels of involvement in some cases vary. In the future we will be involved in discussions to develop a "master agreement" for what is available in the Rewards Programs that each association could either buy into or opt out of. When we consider the numbers of members in all four Associations, we believe that we can strategically use these numbers to benefit our members. Our goal in these discussions is to provide the best business arrangement for you at the grass roots. In the future you can expect to hear more about the services we may provide in the Affinity Program.

One of the big announcements since my last message is that we had many discussions with the Municipal Pension Plan Board of Trustees to have the COLA cap on our indexing eliminated and that serious consideration be given to the actual Consumer Price Index as the catastrophic increase in the cost of living was having a negative impact on our members. At the AGM of the Municipal Pension Plan the removal of the 2.1% cap was announced for the next 3 years (2023-2025). This is great news! The next step will be for the MPP Board of Trustees to determine the percentage increase that we will receive in our pensions. We will hear what the increase will be in January 2023.

Inside This Issue

- President's Message
- Provincial Executive
- Municipal Pension Plan (MPP) AGM
- Your Health
- Tech Talk
- Property Tax Deferment
- MPRA Biennial Convention and 20th Anniversary
- Did You Know?
- MPRA Members and Friends
- King Fisher Spa Resort Get-a-Way
- Photo Opportunities
- Johnson Insurance
- Mission Statement



PRESIDENT'S MESSAGE CON'T

Our twice a year meeting with the Board Chair and Vice Chair is scheduled to continue, and we would like to thank them for giving this matter fair and serious consideration.

During the Provincial Executive's Strategic Planning Day, the Executive determined that an issue impacting many of our members was access to a family physician. As a result, the Provincial Executive initiated a project to express our concern with the Government about the physician shortage in B.C. Rather than waiting until the Convention in May 2023, we have started doing preliminary research with the B.C. Medical Association and other groups in the province. Prior to finishing our research, the province negotiated a new plan for physicians in B.C. The plan has now been launched and the physicians have an agreement in principle. I certainly hope this new plan will provide more availability for all those who need a family doctor.

Recently I have noticed a lot of work going on at all levels of the MPRA. We are all working on membership growth. Due to these efforts, the Association has signed up 500 new members in the last 10 months. Our application forms have a question that asks new members how they found out about the MPRA. The following is what we found as the source:

- 44.4%. MPRA member and the Advisor.
- 32.8%. Municipal Pension Plan and Pension life.
- 12.6. Other sources.
- 4.2%. Employers.
- 4%. Unions.
- 1%. Social media.
- 1%. Website.

This growth is very good, and I would like to thank each of you for the part you played in this success. We are studying some external membership drive plans used by other retiree groups and you should expect to hear more about these initiatives in the future.

In closing I would like to thank everyone for all their help and assistance in this last year. In particular, I would like to recognize the districts and their executives, the Provincial Executive, and of course, our staff who connect many of the dots to make things happen.

Here's wishing you the best of the holiday season and I look forward to the MPRA continuing its upward growth trend in 2023.

Terry Erskine, MPRA Provincial President

Provincial Executive 2021 - 2023

Provincial President
Terry Erskine

1st Vice-President
Ed Pakos

2nd Vice-President
Bonnie Pearson

Vice-President at Large #1
Vacant

Vice-President at Large #2
Terri 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
Terri Griffin*

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



MUNICIPAL PENSION PLAN



Municipal Pension Plan (MPP) AGM

October 13, from 10:00am to noon

The big news from the MPPBC AGM was the board's decision to remove the COLA cap for the next three years.

With a surplus (Assets over Liabilities) of \$3.76 billion, the MPPBC is fully funded at a ratio of 105.3%. Since 2018, the rate stabilization account has increased by \$700 million to \$3.2 billion, and the inflation adjustment account has grown to \$13 billion.

2021 MPP Annual Report is now available at: <https://www.mpp.pensionsbc.ca/annual-report>

Using the chat feature, 35 questions were answered, and 3 positive comments received before the meeting closed at noon. A full recording of the 2022 AGM to be posted to the MPP website in the coming weeks.

BC Investment Corporation (BCI)

The BCI, contracted to manage the investment portfolios of the BC Pension Corporation, had a very good year. Their investment return was 11.5% in 2021 and 9.7% for the past five years.

Municipal Retiree Benefit Trust (MRBT)

Created to improve sustainability of group benefits for current and future retired members, paying benefits to employees and related persons while following specific rules set out in the Income Tax Act. Initially funded through a one-time transfer, the MRBT is supported by an 0.6% employer contribution, retired members Emergency Health Care (EHC) and Dental plan premiums, and investment income. With Pacific Blue Cross continuing as the service provider, the benefits package remains the same as before.

<https://www.pac.bluecross.ca/mrbt> for more information.

Questions or suggestions can be sent to: contact@bcmrbt.ca

General Interest

- 397,873 in the Municipal Pension Plan
- 118,048 retired, 52,332 inactive and 227,493 are still active
- 24,251 of the active members are over 60 years of age, 82,859 under 40
- There are 959 employers in the plan
- The MPPBC is the sixth largest defined benefit pension plan in Canada
- The oldest member in the plan, retiring in 1979, is 107 years of age



YOUR HEALTH

Pacific Blue Cross

Do you want faster, easier claims from Pacific Blue Cross? Quick reimbursement or coverage information? Access the following link to see how.

<https://www.pac.bluecross.ca/fasteasyclaims?>

Virtual Visits with your Health Care Provider:

Virtual visits are house calls connecting you to your health care provider from the comfort of your own home. When an in-person visit isn't possible having access to virtual care can mean the difference between you receiving the care necessary or having to deal with the consequences of untreated ailments. During the virtual visit, your health care provider may discuss your current health, monitor your progress, and answer any questions regarding your condition. If your care provider feels that an in-person visit is required, they will discuss your options with you.

Between Jan 2021 and March 2022 in Canada:

- 33% of all patient's reported visits were virtual
- 90% were satisfied with their experience
- 81% did so to avoid an in-person visit.

Contact your Health Care Provider or view the following U-Tube link for more information:

<https://youtu.be/MQ7xvRyEijY>

Health Connect Registry

Need a family doctor or nurse practitioner? Prefer one in your area? Check the link below to see if the Health Connect Registry is available in your community, then register to get matched with a family doctor or nurse practitioner near you. Registration takes less than ten minutes. You will need to provide your Personal Health Number (PHN) found on your BC Service Card, postal code, email address, and phone number. <https://www.healthlinkbc.ca/health-connect-registry>

12 Ways to Make the Most of Your Food Budget

1 Meal plan

2 Make a list and stick to it

3 Get the flyer and shop sales

4 Search brand websites for coupons

5 Cook with leftovers

6 Stock your pantry with staple items

7 Cook large batches and freeze what you can

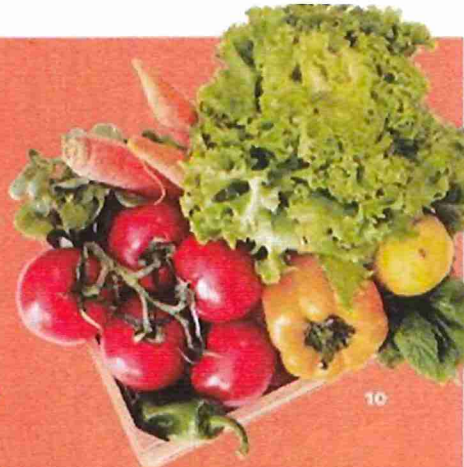
8 Get creative with basic ingredients

9 Embrace the box! Boxed items like mac and cheese are a great base for meals

10 Trade animal proteins for plant-based proteins

11 Join budget recipe groups on social media pages for new ideas

12 Plan to use larger cuts of protein in more than one meal



Difficulty budgeting for food?

Myrna Tracy, Secretary of District 10 Kelowna has sent twelve ideas on how to make the most of it.





TECH TALK

Membership Card on Your Smart Phone:

We now have an MPRA APP available for our tech savvy members. This new app allows you to show your membership card on your phone as well as keep your contact information updated and view the district calendar.

The link below contains instructions on how to download the MPRA membership card for iOS and Android devices. <https://www.mpra.ca/MPRA-app>

QR Codes:

People use technology to alleviate their efforts in labor and Quick Response (QR) codes were developed for this purpose. In the early 1960's, the economy of Japan was experiencing high economic growth. Supermarkets and convenience stores were thriving, selling a wide range of commodities, from food to clothing. With the manual use of cash registers, cashiers at the checkout counters began to develop carpal tunnel syndrome. To alleviate the problem, a point of sales (POS) system was developed incorporating the use of barcodes. Over time, developers noticed a problem. The limit of 20 alphanumeric characters was not enough to contain a products information leading to scan failures. In 1994 the Japanese automotive company Denso Wave developed a new type of barcode that could hold more information and be easily scanned. QR codes became popular outside the automotive industry due to its fast readability and greater storage capacity. Popularity remained slow but everything changed when Covid-19 shut down the restaurant industry in early 2020. With menus being difficult to sanitize, restaurants got rid of them, quickly throwing up QR codes that linked to online menus. By June, they had become widely used and accepted in the restaurant industry, and we began to see QR codes everywhere.



Consisting of black squares arranged in a square grid on a white background, a QR code can be read by an imaging device such as a camera on a smartphone. Point it at the QR code, click on or tap the image on your screen, and the information will pop up.

The MPRA has placed a QR code on business cards and various other correspondence as an easy alternative for members and non-members to access our website.

GLUU Society:

Role: Gluu is on a mission to help Canadian seniors become the most digitally literate in the world-one tap at a time.

Gluu learning resources are 100% ad-free thanks in part to funding from the Government of Canada Digital Literacy Exchange Program and the generous support for other partners. Gluu has helped over 50,000 seniors take a life-changing digital skills journey across the digital divide. Courses are not a walk through the user guide-because no one gets inspired doing that! We have created thoughtfully designed and classroom-tested programs proven to get seniors up and running and even having some fun with their technology. We are making it stick. *Linda Fawcus; Founder*

Gluu is a social purpose non-profit society providing free digital skills education and learning resources for older adults and seniors' organizations. Before this decade ends, over seven million Canadian seniors will be making plans to age at home. That home is expected to have at least 15 connected devices. Technology can help older adults with digital skills remain independent, connected, and healthy. It can also make home a safe place to grow old and save government families, and seniors money. A lack of digital skills can lead to social isolation, makes accessing government and other online services challenging, and creates a population of older adults threatened to be left behind as technology further integrates into our daily lives. Gaining digital skills and the confidence to use technology is becoming a necessity for millions of older Canadians.

Gluu is ready to help. Register today for upcoming classes. <https://gluusociety.org>

Source: *gluu society webpage*



PROPERTY TAX DEFERMENT

Did you know you may be eligible to defer your property taxes?

Property tax deferment is a provincial low-interest loan program that helps qualified homeowners pay their annual property taxes on their principal residence.

Taxes can be deferred for any year the homeowner lives in the home and continues to qualify for the program.

Who Can Defer

Property tax deferment is available to B.C. homeowners who are 55 years or older, a surviving spouse, or eligible persons with disabilities. Deferment is also available for homeowners who financially support a dependent child.

How it Helps

Deferment helps seniors stay in their homes longer and allows families to focus on providing for their children. Eligible homeowners are then able to use some of the appreciation in the value of their home to pay their property taxes at a later date

How it Works

You must apply each year you wish to defer your property taxes. There are two options: the Regular Program, and the Families with Children Program. For new applications to the Regular Program there is a one-time fee of \$60, and a \$10 annual renewal fee. For the Families with Children Program, there is no fee for applying or renewing.

When you defer your annual property taxes, the Province charges interest on your tax deferment loan. The current loan rate is 1.2% for the Regular Program and 3.2% for the Families with Children Program.

The deferred taxes and interest are paid when your home is sold or transferred.

Learn More:

Find out if you are eligible:

Regular Program: <https://forms.gov.bc.ca/taxes/property-tax-regular-deferment-eligibility/>

Families with Children: <https://forms.gov.bc.ca/taxes/property-tax-families-with-children-deferment-program-eligibility/>

Learn more about property tax deferment: <https://www2.gov.bc.ca/gov/content/taxes/property-taxes/annual-property-tax/defer-taxes>

Call the Finance Ministry toll free at 1(800) 663-7687 or Victoria (250) 387-6121

Source: BC Government News

2023 MPRA Biennial Convention and MPRA 20th Anniversary Celebration:



The 2023 Biennial Convention is to be held on May 9 & 10 at the Clarion Hotel and Conference Centre in Abbotsford. Registration will begin on the afternoon of the 8th, with delegates invited to a meet and greet. The twentieth anniversary celebration will be on the evening of the 9th.

Members interested in being a delegate at the Biennial Convention must be approved by their district membership. As outlined in the MPRA Constitution and Bylaws, and Regulations, names of delegates must be submitted to the MPRA office no later than January 31, 2023. You must be a delegate to run for a position on the provincial executive.

A district or the provincial executive can draft and submit a resolution to the provincial resolutions committee by January 31, 2023.

Looking forward to seeing the delegates there.



DID YOU KNOW?



BC Centre for Disease Control

Provincial Health Services Authority

From the BC Centre for Disease Control

As public health measures are lifted, it's important to remember that we have many tools, such as vaccines, treatments and our own actions that can protect us from the impacts of COVID-19. The tools below can also help prevent other illnesses. These tools will help everyone be safer from COVID-19 and other illnesses, and they are even more important if you are at higher risk of severe illness from COVID-19.

Covid 19 vaccines

Staying up to date with your vaccines, including booster doses, will give you the best protection against serious illness from COVID-19 and its variants.

Masks

Wear a mask in places where it is required, if you are sick and cannot stay away from others, and as a personal choice.

Clean Hands

Wash your hands with soap and water or use hand sanitizer often, such as before eating, and after being in public spaces or handling shared objects.

Clean surfaces

Regularly clean things that are shared or touched often, like light switches, doorknobs, cell phones, counters, and toilets

Gathering options

If you want to take additional measures, consider smaller groups, stay apart, wear a mask, and meet outdoors if possible.

Open spaces, good airflow

If meeting indoors, open windows and doors to bring in fresh air and if possible, have good ventilation and air filtration systems.

At home Tests

Rapid test kits are available for free in pharmacies and testing centres to use if you have symptoms. Testing can help you access treatment quickly.

Treatment options

COVID-19 treatment options are available for some people who may be at higher risk of severe COVID-19.



MPRA Members and Friends

Bev Dobbyn, MPRA Provincial Secretary, lived and worked for six months on Victoria Island, Cambridge Bay, Nunavut, just north of the Arctic Circle.

Bev has a home and an active social life in Colwood, having retired from Island Health. It was in 2016 when the Government of Nunavut called to ask if she would come to their community to develop the infrastructure for long-term residential housing.

She thought: “retirement can wait” — and she accepted. This was a once-in-a-lifetime opportunity where she would live in a small, isolated community while doing a job in which she was thoroughly experienced and qualified, and mostly, which she really enjoyed.

As a consultant, her job was to look at what the community had in place, review the physical structure, the number and condition of existing beds and the furniture to determine the suitability for residential care, the job descriptions of the staff, the work schedule, policies, procedures and on and on. Bev had the experience to review the situation and provide professional advice on how to proceed.

Bev signed a contract for the six-month term, which included amongst the basics, accommodation for her and husband, Bill, because he too wanted to be part of this extraordinary adventure.

Travel to this remote part of the world took three planes before landing at the Nunavut airport. Bev and Bill were taken to their furnished home in Cambridge Bay. Bev explained that their temporary home was in a local motel which had all the amenities you would expect.

One aspect of living in the far north was the cost of food. It is expensive, and fresh vegetables not always available; and all food had to be flown in.

Bev was shown her office which was appointed and even had very fast internet service so everything was set up and ready for Bev to get to work.

The staff were really excited to meet Bev and her husband and show off their part of the Canadian north, and they would often enjoy a potluck lunch together. The staff were prominently Canadian and everyone spoke English including the Inuit who are multilingual, speaking Inuktitut and Inuinnaqtun plus French!

Bev says that this opportunity provided her with the unique experiences of eating blubber, and frozen raw caribou, seeing polar bears, narwhals and muskox. A popular event is the Polar Bear Swim which takes place in the summer because this is the only time when the ice has melted enough to get into the sea.

This is the north, and the winter months are long days of darkness and cold. It snowed, too, although Bev says not as much as you might think. ‘Cambridge Bay’ in Inuinnaqtun is ‘Ikaluktutiak’ and translates to ‘good fishing place’ and Bill became known in the village for tying fishing flies.

Bev took part in the activity of spinning warm, resilient yarn from the wool of the muskox.





A short venture outside to take pictures of the spectacular scenery and wildlife had to be a quick trip for Bev. She would remove cumbersome gloves to find the little button on her camera, snap the photo and immediately pull on the gloves. She got the photos for her album, along with a couple of frostbitten fingers for a souvenir.

At the end of the term, Bev left Nunavut with experiences of a lifetime, as well as a report to the Government of Nunavut with a plan on how to proceed with a long-term residential housing development.



The winter temperature could drop to 45 below; if you ask if that's Fahrenheit or Celsius - it doesn't matter! – it's cold.

Kingfisher Spa Resort Get-a-Way April 24 – 27, 2023

The Kingfisher Spa Resort, Courtenay, Vancouver Island, is a luxurious destination and the perfect place to pamper yourself at the Spa, indulge and savour West Coast cuisine at the Ocean 7 Restaurant and enjoy a drink water-side at the Aqua Bistro & Wine Bar.

The 'deal' for the MPRA is that Paramount is giving us ADVANCE NOTICE of the Kingfisher Spa Resort Get-a-Way. We have the opportunity to fill up the bus and make this an **MPRA Get-a-Way**.

The trip will be advertised to the public within the next couple of months. For now, this Get-a-Way is offered only to MPRA members and friends.

Details: Escorted small group (10-25); Door to door service for travellers in Greater Vancouver area. Included: 3 breakfasts, 2 dinners, 3 nights hotel, Englishman River Falls, Island Exploring, Coombs Country Market, Wine tasting

Standard Room: Double \$1999; Single \$2,399

Oceanview Room: Double \$2,199; \$2,799 Single

To book, contact Paramount at 604.575.6200.

Mention that you are with the MPRA.

It will be so nice to see you at the MPRA Get-a-Way

Lee Massey

RegVPLMFV@mpra.ca

604.736.6949





PHOTO OPPORTUNITIES

The MPRA is looking for quality photographs to be used within a variety of printed material, media presentations, and social media platforms. Pictures of members at social events, gatherings, meetings etc. are welcomed. Diversity is encouraged. Permission of participants for publication will be deemed granted when photos are submitted to the West Kelowna office for this purpose.

Betty McGee and Howard Brown

Vancouver and District Labor Council Picnic
 Labor Day Picnic at Trout Lake



Graeme Littlejohn and Virginia Hooper

District 5 Upper Vancouver Island
 District Labor Council Labor Day picnic



JOHNSON INSURANCE

Extended Health Care (EHC) Plan

Comprehensive Insurance Benefits

MPRA members may apply for EHC coverage within 60 days of terminating group insurance coverage without having to submit medical evidence for eligibility. Members without group insurance coverage or those applying outside the 60 day eligibility period will be subject to medical evidence of insurability for the EHC and prorated maximums in the first calendar year for Dental Care.

Please note proof of enrolment in the Pharmacare Plan in your province/territory of residence is required for coverage under this Plan.

IMPORTANT: To access spousal coverage, MPRA members must retain their EHC plan provided through the Municipal Pension Plan (or other government pension plan). If you do not have EHC coverage available through a government pension plan, please contact our office for information on the Alternate Plan.

80% coverage on eligible expenses up to a lifetime maximum of \$250,000 per insured person (excludes Emergency Travel). Other inside limits apply.

Note: MPRA Member covered for drugs; non-drug EHC benefits available to Spouse and Dependents only.

Prescription Drug Coverage:

- Pay direct drug card to reimburse prescription drugs included in the BC Provincial Formulary (i.e. PharmaCare):
 - » Drugs are subject to PharmaCare low cost alternative (LCA) and reference drug program (RDP) pricing.
 - » \$10 dispensing fee cap and 8% mark-up limit.

Eligible drugs include:

- Drugs, sera and injectables, and compounds / mixtures requiring a prescription and dispensed by a licensed pharmacist.
- Both non-prescription drugs (with a Drug Identification Number) and supplies required for treatment of cystic fibrosis, diabetes (e.g. test strips), heart disease or Parkinson's.
- Vaccines (\$100 per calendar year).

Plan 1:

If either you or your spouse was born in 1939 or earlier, select an annual calendar year maximum:

- Drug Option A: \$1,200 per household.*
- Drug Option B: \$2,500 per household.*

Plan 2:

If both you and your spouse were born in 1940 or later, select an annual calendar year maximum:

- Drug Option A: \$1,500 per household.*
- Drug Option B: \$3,500 per household.*

**Annual household limit includes \$850 of coverage for MPRA member (reimbursed at 100%).*

Non-Drug Eligible Expenses:

(available to Spouse & Dependents only)

- Accidental Dental (\$1,000 per calendar year).
- Ambulance Service.
- Diagnostic Services.
- Hearing Aids (\$1000 per 5 calendar years)
- Home Care (\$50 per day – duration limits apply).
- Medical Aids and Appliances (individual limits).
- Paramedical Services (\$1000 combined per calendar year).
- Prescribed Health Education Programs.
- Private Duty Nursing.
- Private or Semi-private Hospital (100%, up to \$100/day).
- Vision Care (\$300 per 2 calendar years plus up to \$100 towards 1 eye exam per 2 calendar years).



A lovely message

Once upon a time! When Window was just a square hole in a room and Application was something written on a paper. When Keyboard was a Piano and Mouse just an animal. When File was an important office material and Hard Drive just an uncomfortable road trip. When Cut was done with knife and Paste with glue. When Web was a spider's home and Virus was flu. When Apple and Blackberry were just fruits - that's when we had a lot of time for family and friends.

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.

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.

Email: administration@mpra.ca Website: www.mpra.ca

