



The ADVISOR

Municipal Pension Retirees' Association

"With age, wisdom and power"

Membership Committee

At our Provincial Executive meeting in November the executive review the resolution that our goal is to increase membership. A Provincial Membership Committee was established with Terry Erskine, First Vice President as the Chairperson. The pictures show the members of the committee.

The committee met on November 19, 2019 for a few hours. There will be another meeting toward the end of February.

This is a concerted effort to have more members. The MPRA has no access to the names of persons who are retired, unless the person contacts the MPRA. This would be a breach of confidentiality if the Municipal Pension Plan gave us names of retirees. Therefore, we need your **help**.

- We are looking for ideas from you as to the names of retirees who receive a pension and are not members. We would need to be able to contact them so we would need a name, address, phone number and email.
- They maybe persons you worked with or interact with socially, or family relative or someone that you know, that you would like us to contact.



Terry Erskine



William Manning



Brian McConville



Robert Emery



Jean Perog



Janice Broadhurst



Karin Liddle



Neil Munro



Howard Brown



Betty Walters

From time to time whenever we speak about retirees to members of the Board of Trustees, we are reminded that our membership does not reflect a fair portion of the overall retirees.

Our issues for retirees now are the health benefits. We do not want any further erosion of our Extended Health. We would like to re-establish a dental plan for all retirees and eventually we hope to create a Group Health Benefits account.

After the committee meets in February, they will be working with District

Executives with ideas to recruit members and assist the Districts with their Membership committees. The Regional Vice Presidents from the Membership Committee will also work with the districts who asked for help to make their district successful.

If each member in the MPRA would find one new member we would be at 20,000 plus members.

Your ideas can be emailed to the MPRA office administration@mpr.ca or telephone 250 768 1519.

MPRA Membership – What key things should you know?

Regular or Associate:

Regular:

- Any retiree who is receiving a Municipal Pension is a regular member
- A spouse/partner of a deceased regular member who is receiving a survivor's pension is a regular member

Associate:

- A spouse/partner of a regular member
- Person receiving any other Canadian Public Sector Pension

Benefit to Members:

Regular:

- Vote at District and Provincial meetings
- Access to Rewards Programs (e.g. Johnson Insurance, Collette Travel ... see mpr.ca, Links)

- Able to identify and support MPRA campaign issues through resolutions at Biennial Convention

Associate:

- Access to Rewards Programs

Campaign to increase membership to 20,000:

- ❖ **Only Regular members are counted in this number.**
- ❖ **There are 100, 971 retirees receiving a Municipal Pension (December 31, 2018)**
- ❖ **MPRA has 11,000 plus members as of November 30, 2019**
- ❖ **The more members we have the more credibility and impact we have when we advocate for you, our members.**

Bev Dobbyn, Provincial Secretary

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Provincial Executive 2019-2021

Provincial President
Steven Polak

1st Vice-President
Terry Erskine

2nd Vice-President
Ed Pakos

1st Vice-President-at-Large
Howard Brown

2nd Vice-President-at-Large
Bonnie Pearson

Provincial Secretary
Beverly Dobbyn

Provincial Treasurer
Mary Polak

Vice-President Communications
Noel Gulbransen

Regional Vice-Presidents
Vice-President Vancouver Island
Robert Emery

Vice-President Lower Mainland
Brian McConville

Vice-President Fraser Valley
Neil Munro

Vice-President
Thompson/Okanagan
Jean Perog

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

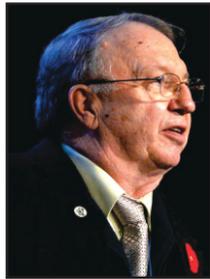
**Vice-President Cariboo/Northern
BC**
Betty Walters

Two Vice-Presidents at Large
Lower Mainland/Fraser Valley
Karin Liddle
William Manning

Retiree Trustee
Primary Bonnie Pearson

Founding Members

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



Steven Polak
President

PRESIDENT'S MESSAGE

Hello Folks

It is hard to believe another year has passed and Christmas is just around the corner. It has been quite a busy year for your Provincial Executive and your newly elected Provincial Executive from the Biennial Convention in Abbotsford in May.

We have had executive meetings in June, September, and November 2019. We also attended the Municipal Pension Board of Trustees Annual General Reporting Meeting in October at the Anvil Centre in New Westminster. At that meeting a brief outline of the actuarial report was given. The Plan is healthy has a 2.5 Billion surplus and the total funds exceed 52 Billion.

Our extended health premiums subsidies for Municipal Pension Retirees recipient only used .2 of the .8 of employers' contributions. This was a reduction of .1 from 2017. It is clear from this that there is significant room for better benefits for our Extended Health coverage. It appears that the Federal Government has indicated from the Federal Health Minister Patti Hajdu that they will be looking at a Canadian National Pharmacare program. We have written letters to both Provincial and Federal Governments expressing that we need a National Pharmacare program, coverage for the Shingles vaccine, a dental plan and a more reasonable cost for hearing aids.

The Plan Partners for the last year and half as a working group has been working to Improve the Pension Plan for future retirees. The union plan partner has been pursuing the establishment of a Group Health Benefits account. We continue to advocate for a Group Health Benefits account using the percentage previously used for subsidizes for MSP premiums, and the monies allocated for subsidizes for EHB premiums. This account should be established as a permanent account to pay for subsidizes for Dental and Extended Health premiums into the future.

The Cost of Living for 2020 is 1.9% increase. This will be effective on your January pension payment. Inflation Protection has never touched the principal in the IAA which is now over 8 Billion dollars.

PLEASE NOTE: Since the Establishment of the Inflation Adjustment Account excess interest of 1.2 Billion dollars have been transferred from investments to the Inflation Adjustment Account.

On page three there is an article from the Pension Corporation that the Pension Life will only be available on-line on the Pension Plan website. The MPRA has informed the Pension Corporation and the Municipal Pension Board of Trustees that this will deny our members and other MPP retirees who do not have a computer access to information from them. This is approximately 10 percent or 10,000 Municipal Pension Retirees. The MPRA has asked them to reconsider.

We continue to work to increase our membership. The more members we have the stronger our voice and the more credibility we have with the Government and the Plan Partners. The number of retirees receiving a Municipal Pension continues to grow and we must as well. Effective now your pension payments will no longer have deductions for MSP premiums. This will put a little more money into your pocket. Thank you, members of the MPRA for your work advocating for the elimination of MSP Premiums. It is a win for all of us.

On behalf of the Provincial Executive, we thank the District Executive for their work at the District level and we thank **you** the Members for your continued support of the MPRA. We wish to take the opportunity to wish you all a Merry Christmas and a Happy New Year and your continued good health.

District 09 Kamloops Meeting November 19th, 2019

To the right is a picture of the meeting at District #09.

There were 89 attendees, 79 members and 10 guests.

Five new members were introduced and four retirees registered as new members at this meeting.

Jean Callahan, Chair spoke to the meeting bringing us up to date on the AGM and other issues important to the MPRA.

Our Guest speakers were from Interior Health speaking on Navigating the Health Care System in Kamloops



Pension Corporation Article 'Less paper, all the news!'

In January 2020, the newsletter you receive from the Municipal Pension Plan, Pension Life, will look a little different. BC Pension Corporation has condensed the newsletter you receive in the mail but you will have access to all their pension information anytime on the plan website www.mpp.pensionsbc.ca. New online features include tax-time tips, quick links to pension resources and more! In January 2021, Pension Life will only be available online. The corporation will continue to mail paper copies of all important plan updates, such as plan amendments and COLA increases.

Watch the pension plan website for updates, and don't forget to go to My Account to register. Registering for My Account is easy. Once you've registered, sign in to find all the up-to-date information about your pension! Go to the plan website to get more information.'

DID YOU KNOW?

Did you know that the MPRA membership is made up of many members who reside in the province of British Columbia, but we also have members in District #20. The MPRA District known as Out-of-Province. District #20 has a total of 136 members of which 103 are Regular members and 33 are Spouses/Associate members.

These members reside in other Provinces, in some States, Washington, California and Montana, Mexico, England, Wales, Switzerland and France.

While these members do not have the opportunity to attend District meetings, the MPRA still keeps in touch with them by e-mail, regular mail and at least once a year I send out a newsletter as their Regional Vice President.

Even though, we don't see these members, it is heartening to know that so many are interested in the MPRA.

I would like on behalf of the MPRA to thank the MPRA members of District #20 members for their continued interest even though they do not reside in our Province.

Janice C. Broadhurst,
Regional Vice President
Kootenays and Out of Province

Prescriptions

Reports of delays in filling prescriptions This Article is for information only and it may not directly affect you or many MPRA members at this time.

There have been reports from some MPRA members that they have had difficulty having their prescription filled in a timely manner. This concern from the members prompted us to research this matter further and we found that this concern about prescription delays is Canada Wide. There have been reports and at least one survey by a Canadian pharmacist addressing the issue. They have found that there is a growing and concerning increase in drug shortages and recalls. There is a further concern that importing legislation in the US might exaggerate this problem here in Canada.

Having said that I expect you are asking yourself; How does this affect me? And what can I do about it? To alleviate any concern you might have, you should discuss this issue with your Doctor and your Pharmacist as it is related to your prescriptions. In the case of a refill or refills of prescriptions you should insure, that the medications are available from your Pharmacist in a timely manner before your prescription is due. This might require and additional visit to your doctor.

Brain McConville -Regional VP Lower Mainland



Bob Emery, Sandy Dreger and Ken Kerr

At a recent District meeting in Courtenay/Comox Bob Emery Regional Vice President for Vancouver Island acknowledge Sandy Dreger for her work as the previous Regional Vice President by presenting her with a plaque and a MPRA paper weight. Ken Kerr was in attendance at this meeting, so he is in the picture as well.

 The MPRA uses the email address for notifications to our members. It is the most effective way to communicate quickly. Any change of information i.e. address, phone or cell phone please notify the office.



Municipal Pension Board of Trustees Annual General Meeting

Thursday, October 17, 2019

Anvil Centre, New Westminster, BC

Highlights of the AGM

1. 2018 Annual Report – Gary Yee (Board Chair)

- Key dates
 - Municipal Superannuation Act has been in existence for 80 years
 - BC Investment Management Corporation and BC Pension Corporation originated 20 years ago
 - First Board of Trustee AGM was held 18 years ago.
- Overall Status of Municipal Pension Plan
 - Plan is sound; assets of \$52.8 billion
 - Plan operates under joint trusteeship, with representatives of plan members and plan employers
 - In 2015, decision to reallocate a portion of contributions to improve the long-term sustainability of the inflation adjustment account which funds the cost-of-living adjustments. This came into effect January 1, 2019.

2. Financial Highlights – Hilary Brown (Board Vice Chair)

- Financial objective is to ensure the long-term sustainability of the plan
- Plan breakdown is 75% investment return and 25% contributions
- Investment return target has been set at 6.5%; this past year actual return was 2.1%; 10 year annualized is 8.8%
- The net assets of \$52.8 billion are split into \$44.5 billion for basic pension benefits and \$8.3 billion for cost-of-living adjustments
- Every 3 years the actuary reviews Plans finances with other mitigating factors and recommends what the cap should be; COLA is not guaranteed every year.

3. Actuarial Valuation Report – Philip Twyford

- The valuation report is conducted by an independent actuary
- Valuation predicts future cash flows and compare future costs to future income and current assets

▪ Answers to questions:

- What is the best estimate of future costs?
 - What adjustments are required to ensure the plan has sufficient assets to meet pension needs?
 - Uses data such as economic (investment returns, inflation, salary increases) and demographics (retirement age, life expectancy, withdrawal rates, disability rates).
 - Findings were investment returns are lower, inflation rate is unchanged, salaries have increased on at slower rate, and there has been a growth in membership
 - Conclusions are that the plan is fully funded (105.1%); surplus is allocated to the inflation adjustment account to be used for COLA.
 - Recommendation to maintain the COLA cap at 2.1% (2020-2022), to be conservative and maintain longevity; and plan must adapt to a maturing membership and lower investment return environment.
 - Process is that if inflation rate is lower than the cap, then increase to pension is at inflation rate; if inflation is higher than the cap, then increase to pension is at the cap rate of 2.1%.
4. Post-retirement group benefits review – Donisa Bernardo (Board Trustee)
- Board of Trustees promised dental plan review after 2 years of the new plan
 - Want member engagement in review
 - Survey available on-line from October 17 - November 15, 2019 at mpp.pensionsbc.ca
 - There will be a limited number of spaces for telephone completion of survey
 - Recommend that members think what is needed in the long term when they complete the survey
 - Board of Trustees will receive the report in 2020; and have a final report with decisions in 2021.

5. Investment update – Gordan Fyfe, BC Investment Management

- BCI invests in the global market, investing in around 70 different countries

5. Investment update – Gordan Fyfe, BC Investment Management

- BCI invests in the global market, investing in around 70 different countries
- Has changed investment portfolios to increase the rate of return, especially with the changing market environment (e.g., private bonds, development vs real estate, diversifying outside of Canada)
- Becoming more cost effective (e.g., internalizing decision makers, in-house asset managers previously used independent consultants).

7. Question and Answer session

Q1: Will there be provincial legislation that prevents any government from raiding funds from the Pension Plan?

A1: One of the foundations of the Joint Trusteeship is bi-partisan support (members and employers). Provincial Government is a key stakeholder.

Q2: Growth in membership of the plan was mentioned with a concentration and focus to the future needs of the currently active members (still working and contributing). What is the possibility of putting funds aside to improve retired members benefits? Hope there are some guarantees for maintaining the current benefits received, as it was noted that benefits are not guaranteed.

A2: There is a need to look at the future expenses of the pension. As noted by financial statements and actuary report, the pension plan is secure.

Q3: Some members are not able to access the bridging when they retire before age 65 because they don't make enough to qualify. Their contributions pay into this fund, but they don't benefit. Other plans have looked at this issue and have changed process. Request that it be reviewed as soon as possible.

A3: Board has looked at this and referred to the Plan Partners for possible changes.

- Q4:** How much does BCI pay to have in-house employees vs administrative costs for independent consultants.
- A4:** It is significantly more expensive to outsource.
- Q5:** New retiree identified concern that because she applied for couple coverage for herself and spouse, she was paying 2-3 times the rate for single coverage.
- A5:** Rates are based on years of service of each member; if spouse has not contributed to the plan they would not be subsidized. General rule of thumb is if both members of the couple are plan members they should each apply for the single rate.
- Q6:** Why is the BCI's GST fee so much higher this year than in the past?
- A6:** BCI had previously not charged GST, as BCI felt that because of the management services offered that they were GST exempt. Successful in BC Appeals Court, so now argument is before the Supreme Court of Canada but have had no response as yet. They are required to charge GST on accrued accounts, until decision has been reached.
- Q7:** MPRA has advocated for the elimination of MSP premiums. Some of these savings could be redirected with input from the stakeholders.
- A7:** Board does not have the flexibility or authority to re-allocate the savings as this would change the Joint Trust Agreement. Planned Partners are having these discussions, but no imminent decision.
- Q8:** HEABC has set aside some funds for a Nurses' Pension Plan separate from the Municipal Pension Plan; but both HEABC and BCNU continue to have trustees on the Municipal Plan Board. Is there any discussion about a separate Nurses' Pension Plan? If it does happen, can they carve away nurses who are currently part of the Municipal Pension Plan.
- A8:** The last BCNU collective agreement includes a clause to form a separate pension plan. The nurses have asked for information from the Municipal Pension Plan. This

information has not yet been provided, as there needs to be a determination as to who will pay for the time to access and provide this information.

- 1. Closure of MPBT AGM – Gary Yee (Board Chair)**
 - Webcast video will be available on the MPP website – so anyone can view the proceedings
 - Next MP Board of Trustees AGM will be October 15, 2020.

Condo Water Damage 101

Heavy rain. A broken dishwasher. A burst pipe. All of these things and more can cause serious water damage to a condo unit.

Condo living comes with some of the same worries that owning a house may have. Things like a sewage backup, a ruptured plumbing fixture or a leaking ceiling are becoming the norm. For this reason, it's best to be prepared.

Water Damage Prevention and Protection

Prevention First

Most water damage headaches can be avoided by being mindful and with periodic checks on certain condo amenities within your unit. Here are a few questions to ask yourself:

Is your washing machine's drain hose secure?

Are there puddles/drips around your toilet? Does the tank fill constantly?

Is the drainage screen in your dishwasher clear of food and debris?

Are there pools of water forming under/around your fridge?

Because condo owners share a space, it's important to remember that water leaking from your unit can quickly affect your neighbour's unit. All the more reason to keep a lookout for possible flood risks.

How to Handle Water Damage

Stop the Water Flow

When water starts flowing where it shouldn't and it cannot be stopped, call the appropriate help based on the level of water rising; small leaks may require a call to the superintendent, whereas rapidly rising water should be brought to the attention of emergency services. The objective here is to stop the water before it has the chance to do serious damage.

Know Your Shutoff Valve Locations

Every condo unit has water shutoff valves. Typically, they're found behind an access

panel in the walls where sinks are, or next to the washer (sometimes washer valves are taps you can twist). Toilets have one as well, usually found under the tank – an important one to know about when the water is about to overflow the bowl.

Avoid Electrical Outlets and Appliances

Be cautious of water pooling near electrical outlets and near appliances like toasters and hair dryers. If you're standing in a puddle of water, these items can be deadly to the touch. The good news is, building codes require GFCI (ground fault circuit interrupter) outlets near water sources, which are designed to turn off electrical power. You can identify them as they have a "reset" button on them.

Find the Source

If it isn't clear how the unit is flooding, there's a high probability that it's originating from somewhere outside your walls. Some common occurrences are a clogged kitchen sink that overflows, a ruptured dishwasher line, or a neighbour above you has let the bathroom sink or tub overflow. In any of these cases, immediately call building or property management to inform them of the situation.

Contact Your Insurance Provider

If a flood happens within the condo unit, it is best to first contact our Claims team for more information on how to prevent further damage. We always want to approach your loss based on its severity and provide the correct information to prevent any further loss or damages from occurring.

Cover Yourself

A comprehensive insurance policy is the best thing you can have to protect yourself and your belongings during an unexpected condo water loss. Keep in mind, every condo building carries its own insurance, covering all the common areas (anything outside the unit). Coverage for specific water damage is found in your policy and Enhanced Water Coverage* is available for purchase. It is important to review the options for water coverage that are available to ensure you have the best coverage for your needs. Having your own tenant or condo insurance will also help cover your personal belongings within your unit.

For more information about condo insurance, contact one of our friendly representatives to learn which coverage is right for you.

* Enhanced water coverage is not available in Saskatchewan.

<https://lighthouse.johnson.ca/lighthouse/condo-water-damage-101>



Taking a vacation?

Think twice about relying on your credit card's travel medical insurance

Your most expensive vacation ever could be the one where you got sick while away and relied on your credit card's travel medical emergency insurance to pay the bill.

If you have a health-related emergency while travelling and you recently had almost any medical attention back home other than a checkup, your credit card's travel medical coverage may not pay.

"At the end of the day, it's a plastic card that has nothing attached to it," said Marty Firestone, president of Travel Secure, a seller of travel medical coverage. "You think you have [coverage], but you may not."

Travel medical coverage is a must at any age because being treated in a hospital while travelling outside Canada can cost you thousands or even hundreds of thousands of dollars. The cost of this insurance isn't huge, but it will bite into your holiday budget. One insurer offered an online quote totalling \$211.74 for two 60-year-olds to be away for three weeks in January.

Until you dig into the details, having travel medical insurance included as a perk on a credit card seems like a welcome cost saving. This is particularly true if you're 65 and older, because only a small number of cards will cover you at that age.

The How ["To Save Money"](#) blog recently featured seven of these cards, each offering emergency medical coverage for three, 10 or 15 days for people 65 and older. (Note: Cards may discontinue coverage at a certain age or add restrictions.)

The problem with these and all other cards offering travel medical coverage is the way these policies are built. The process of assessing your health and its impact on your insurability – underwriting, in other words – is done when you make a claim and not when you buy coverage.

This is fairly unusual in the insurance business. Think of property or life insurance; your insurer asks questions and uses your answers to price your coverage. This helps give you some confidence that if you make a claim, it will be accepted.

If you make a claim on the emergency medical policy offered by your credit card, only then does your insurer look into your medical situation. It's possible your claim will be denied based on what the insurer finds out in looking at your medical history (yes, they do that).

What insurers look for is a stable medical situation, and this applies to people of all ages. Mr. Firestone said industry practice is that stability means no change in medication, no medical procedures, no consultations with a doctor about a particular problem for periods ranging from 90 to 180 days.

If you have health issues, you may qualify for emergency medical coverage with higher-than-usual premiums. But you have to be pro-active to make sure your insurer knows what it's dealing with.

Insurers themselves may take steps to find out details about your health when you apply for coverage. Wally Thompson, head of affinity (individual insurance) at Manulife Financial Corp., said people applying online for the firm's CoverMe travel medical insurance may be asked to supply additional details based on their age and length of stay.

"Depending on the plan, if you're older than 60, there would be a questionnaire to complete," Mr. Thompson said. "It can be completed online, or you can call one of our licensed reps and they can walk you through it."

Mr. Thompson said the average travel emergency medical policy sold by Manulife costs \$100 for a one-week stay outside the country. Manulife's cost for a healthy 60-year-old with no pre-existing conditions who spends November through March in a holiday hotspot would be \$925.63.

To lower that cost somewhat, consider a deductible. For example, Mr. Thompson said a \$1,000 deductible could cut your premium by 15 per cent.

Mr. Firestone said he recently checked into the travel medical coverage offered by his own credit card. He found that the 15-day coverage for people up to 64 fell to four days at the age of 65. It's possible to buy a top-up of additional days of coverage from the insurance company

providing the actual coverage on the credit card, but that requires the applicant to fill out a 35-point questionnaire.

You're never free from this kind of scrutiny with travel medical insurance, whether it's bought online or accessed through a credit card. If insurers don't look into your health before you leave, they most certainly will if you make a claim.

https://www.theglobeandmail.com/investing/personal-finance/article-taking-a-vacation-think-twice-about-relying-on-your-credit-cards/?utm_source=Shared+Article+Sent+to+User&utm_medium=Email:+Newsletters+/-Blasts+/-etc.&utm_campaign=Shared+Web+Article+Links

**AS A MEMBER
YOU GET MORE.
THEN YOU GET
MORE.**

MPRA members get extensive coverage, personalized service and bundled savings packages.



Home Insurance
1-800-563-0677
(Group ID Code: M6)



MEDOC® / Prestige
Travel Insurance
**604-881-8840 or
TF 1-866-799-0000**

www.johnson.ca/mpra

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HOME+TRAVEL INSURANCE

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REWARDS PROGRAM UPDATE

(USE YOUR MPRA MEMBERSHIP CARD FOR THESE REWARDS)



Collette Travel Discounts change and are on our website at www.mpra.ca click on links at top and then on Collette Travel 160 tours across all seven continents. Mention you are an MPRA member for exclusive offers. www.gocollette.com/MPRA

Cloverdale Paint 25% off paint and stains (not on sale items) 15% off wall papers and accessories (not on sale items) At **Cloverdale Paint** we are known as *Municipal Pension Retirees' Association*.



The internet links for our sponsors are on our website under the links tab so you can quickly find what you may be looking for. Just a reminder that we have a link to our photo gallery and our Facebook page on the website.



Andy is presenting Ken a gift from their District, District #21 Cariboo which Ken initiated, and acted as the District Chair for many years. Ken was also the Regional Vice President for the Northern Region for many years. Ken has retired from his MPRA positions. Ken and his wife Louise have sold their place at Canim Lake and have moved to Qualicum in October. Since arriving in Qualicum, Ken and Louise have attended the District meetings in Nanaimo and in Courtenay/Comox.



Pets Plus Us
Phone number
1 800 364 8422
www.petsplusus.com

PetsPlusUs Provides comprehensive pet owner and veterinarian designed pet insurance for your cat or dog. Ask for MPRA discount at 1-800-364-8422 or www.petsplusus.com
Georgina Bradley
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778 883 4538
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Introducing Your Newest Reward
The MPRA is pleased to announce to you as members of the MPRA our newest partner in our Rewards Program, **Trip Merchant**. You may have received an email earlier about this announcement along with the password to access the website designed specifically for our Association members. I encourage you to log into our website and use the links tab to view the offers for a variety of travel opportunities. If you like what you see you can sign up for their newsletter to receive specials that they offer through their association with many different types of travel agents. The password to log in is MPRATM18. (case sensitive) Don't forget our other sponsors; Johnson Inc., Collette Travel, Cloverdale Paint, Lordco, Napa Auto Parts, Pets Plus Us. Ed Pakos, 2nd Vice President and Rewards Committee Chair.

Johnson Discounted travel insurance, home insurance, and extended health and dental.



NAPA Ask for MPRA member discounts at the store.



Lordco *30% off most regular priced items. (batteries and oil not incl./not on sale items)

At Lordco we are known as MPRA in their system*Only available at corporate stores not private stores

Contact information Correction Last issue of the Advisor (Summer 2019)

Pre-Retirement Seminars

When Members of the MPRA would like to increase membership there is an opportunity to attend pre-retirement seminars provided by the Pension Corporation with prior approval. Please use the updated following contact information below.

MPP phone: 1.877.558.5573
FAX: 250.953.0415
Email: MPPEducation@pensionsbc.ca

MUNICIPAL PENSION PLAN

If you have a question regarding your pension or your group health benefits, please call the Municipal Pension Plan; In **Victoria** call 250-356-9657
Toll Free for Canada & US
1-866-876-6677
Have your PID Number available

PACIFIC BLUE CROSS

Lower Mainland 604-419-2000
TF 1-877-722-2583
Have your Identity Number available

JOHNSON INC

Travel Ins 604-881-8840 or
TF 1-866-799-0000
Home Ins 1-800-563-0677
Have your MPRA Member Number

Reminder from Johnson Inc.:

The travel insurance policies are renewed from September 1st to August 31st in each calendar year. However you can apply for insurance benefits at anytime during the year.

Is Your Contact Information Up to Date?

Would you help us?

As members of the MPRA there is the occasional time when we would like to contact you. We would like to use a telephone number or an email. If we do not have either of these options available to us, we have no choice but to send a letter in the mail. This is very expensive and takes considerable time.

This is how you can help us.

Cell

Please provide the MPRA office with your cell number. Members are giving up their landline and we do not have a telephone number.

Email Address

This is the most effective way to communicate with a member. We would like to have your email address and we will only use it to contact you for MPRA business.

New Address

Members move for many reasons. We understand. But please don't forget us and give us your new address.

MPRA office

Email is administration@mpra.ca or
250 768 1519

Thank you.

No Barriers in Music By Terry Erskine 1st Vice President of MPRA

It was mid June of 2019 and I had just finished 3 shows as a percussionist with the Peninsula Singers in Sidney B.C. The group was having a windup party after the last show and I was having a discussion with the music director Lena Palermo and her husband Steve Ivings. They were telling me about a production they were working on, "Mamma Mia".

Steve was the director and Lena was the music director and choreographer. They told me about the auditions for the cast and asked if I would be interested in playing with the music team. I was told the theatre held 320 people and there would be 7 shows at the end of October 2019 with rehearsals for the music beginning in September.

I was pleased to accept the offer. In late August I received the music and a phone call from the music director Lena and who said, "we have a problem, the rhythm guitar player had to bow out of the band, do you know of another person to fill the spot"? I told Lena about my 28 year old grandson Ryan who had played with me in the Bayside Big Band. She asked if he could read music and I said yes. Lena went on to say, "I'll give him a try, get him to come to the first rehearsal and here is the music for him to look at". In early September Ryan and I attended our first rehearsal and at the end Lena said "this will work, Ryan, would you like to do the show?" Ryan's reply was, "yes I would."

We continued to rehearse and by mid October we were ready. Opening night was like magic and the audience was on fire and so was I. Here I was getting to do a



Terry Erskine and Ryan Lainchbury

Broadway show with my grandson. Many times during the 7 shows I looked over at him and thought, here I am communicating with my grandson at a whole new level and I was experiencing something that many grandfathers don't get a chance to do.

It was wonderful to play with him and I loved every minute of it.

On our way home after the last concert Ryan looked over at me and said, "Grandpa it was a thrill of a lifetime that I will never forget" and I said, "you are absolutely right."



Readers Corner



"It is difficult to admit one is wrong. Particularly when one has been wrong for a long time"

This is a quote from the novel "A MAN CALLED OVE" by Swedish writer Fredrick Backman. It is a New York Times Bestseller.

Ove is a likeable, grumpy curmudgeon who does not like change. He likes things just the way they are and does not see why they should be change. This is a warm, gentle story with love, humour and some sadness. - Many of us will recognize a bit of Ove in ourselves and in others.

This charming book is a fairly easy read and particularly, I think men of a certain age would enjoy reading it.

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