



Chronicles & Capers



Blue Jay perched on a tree branch

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2019 – 2020 BCRPVPA EXECUTIVE

President: Ted St. Pierre

Vice-President: Christine Johnson

Past President/Speakers: Eileen Phillips

Treasurer: Lanny Young

Secretary & Communications: Celina Mau

Affinity & Benefits: Marsha Arnold & Allan Buggie

Scholarships: Jeff Larcombe; Allan Buggie; Christine Johnson

Membership & Sunshine: Bonnie Deren

Pensions: Marsha Arnold, Allan Buggie with Gerry Tiede, Advisor

Technology: Ted St. Pierre





President's Message by Ted St. Pierre



Many thanks to all BC service workers who are working so hard every day caring for our health, ensuring that we can buy groceries, filling out prescriptions, to name a few.

1. The mandate of our BCRPVPA Executive members is to ensure that there are regular newsletters & member updates; management of financials; choosing 5 BC graduating students who receive a scholarship of \$1,000; update our website; keep our Membership list up to date; researching areas affecting our members such as news about Pensions, Benefits & Affinity (please see the many helpful articles below); inviting guest speakers; developing upcoming surveys.
2. Our Membership keeps growing and there is a call for BCRPVPA Members to join this dedicated Executive. Please feel free to contact Past-President Eileen Phillips at ephillips555@gmail.com for more information, and maybe volunteer. We can use your help.
3. Lastly, meetings have been virtual using the platform ZOOM. The Executive has become familiar with this platform & we have met on the internet for several informal & formal meetings.
4. The Annual General Meeting is scheduled for Wednesday, May 13, 2020, beginning at the usual time 9:45 am. It will be a virtual meeting using the platform ZOOM. There are many demonstrations on YOUTUBE showing how to join such a meeting, e.g. "support.zoom.us"
 - Members wishing to join the AGM on Wednesday, May 13 are asked to send an email at info@bcrpvpa.ca titled 'AGM Meeting', by Monday, May 11. Those members will then be invited to join a short test meeting using zoom on Tuesday, May 12 @ 9:45 am.
 - Another invite will be sent to those members to join the regular virtual Annual General Meeting starting at 9:45 am, using the platform ZOOM.

Let's continue keeping strong and healthy.



Look at those lovely heather



Spring tulips in bloom, how beautiful!



Have a heart . . . winter to spring foliage



What's new in this Issue? by Celina Mau, Communications



Watch for our next Newsletter of the year, 'Spring into Summer'. Publication date is sometime after May 13th AGM!

Looking for Articles in our 2020 - 2021 Newsletters!

Have you considered sharing your adventures, hobbies, cooking skills/recipes or 'green thumb' skills with our members? We are accepting articles for 2020-2021 school year. Please send your submission to info@bcrpvpa.ca, titled BCRPVPA Article Submission along with your contact information (name & email address) so that we can publicly recognize your contribution. Thank you!

Spring planter on a patio deck

Recap of 2019-2020

In the course of this school year, our executive has worked hard in an attempt to meet our members' needs. Some communication tools were updated: our association website by our President, Ted St. Pierre while a couple of our executives like Eileen Phillips and Marsha Arnold took to Yammer to update our members on current topics such as GM program handouts, Johnson Travel Insurance & Affinity (Trip Merchant, etc.). We have, thus far, shared with you the following: 3 Members' Updates (October, January & March) prepared by our President, Ted St. Pierre and 3 Newsletters (December, February & April) by our Communications/Secretary, Celina Mau. To fulfill our association's commitment for the year, planning is underway for our 4th Newsletter to be published shortly after the May 13th AGM, with a final June Members' Update as a wrap up.

Since mid-March, Canada-wide, we have been plagued by the Covid-19. As a result, we were unable to host our March 31st GM on site at the BCPVPA Boardroom. The speaker presentation was to have been 'Nourishing our Seniors: Healthy Eating & Wellbeing Tips' by Pearl Cicci, Nutritionist & Health & Wellness Coach. Instead of missing out on such a timely topic in our current health pandemic, with encouragement by Eileen Phillips, Pearl has kindly agreed to share her 'talk' with us as an article in this Newsletter. The article contains some very important and key information for us all. We thank Pearl for her flexibility and professional commitment to us seniors! We hope our members will enjoy Pearl's article. If members have more questions or comments, Pearl is willing to take the questions and respond to them. Please use one of her communication devices as advertised.

Moving forward, our **May 13 Annual General Meeting** will be conducted **virtually** for all 754+ members to participate. Our executive members, as your guinea pigs, experimented using this platform in our late April Meeting. We hope that many of YOU as members would consider joining us using this platform. *Please refer to Ted's President Report for the link invite & pass code.*

Our May 13 **AGM featured speakers** through video are **Patti Lefkos and her husband, Barry Hodgins**. Patti, a retired Elementary Principal in SD#39, will be speaking to us about her new book release "Nepal: One Day at a Time". Please take a read of her 2 page promotional flyers. Again, if you have further questions or comments, please consider contacting Patti directly from her list of communication devices.

Heading into our AGM, Eileen Phillips, our Past President is still **looking for members to join our executive** in the following portfolios: **Communications & Technology**. Both portfolios can be conducted remotely and from home; Eileen, Ted & Celina can vouch for that as we have done it for the whole year. Please, please consider joining our vibrant executive to serve for the better good of all our members by contacting Eileen at ephillips555@gmail.com. Thank you!

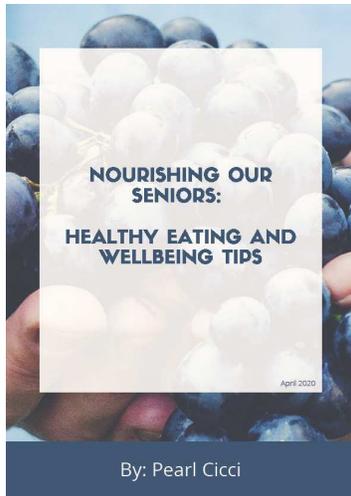


Looking into our annual **Book Sale in July @ UBC**, I regret to inform you that we will NOT be hosting it this year as BCPVPA has announced the cancellation of its annual Short Course. For our members who look forward to sharing their precious professional materials (under 10 years old!) with incoming newly appointed Principals & Vice-Principals, please keep those resources at your home for another year. I will be asking for them next Spring. See you in July 2021!

Cherry blossom tree - Steveston Village



Credits: With special thanks to Marsha Arnold & Celina Mau for their spring pictures contribution.



March 31 General Meeting Speaker, Pearl R. Cicci

Nutritionist & Health and Wellness Coach

Contacts: pearlcicci.com or hello@pearlcicci.com

N.B.: Due to Covid-19, we were unable to host this topic at our usual site. Hence, Eileen Phillips, our Programmer asked Pearl if she could convert her talk to be a written article. On behalf of BCRPVPA executive, we would like to extend our sincere appreciation to Pearl for being flexible, professional and committed to our topic on health and well-being for our seniors, especially under our current health dilemma!

Maintaining our overall health and staying well nourished is important during every stage of life. As humans age, there are other factors to consider so that we can further support the body through this process.

Not only is it important to mention what we eat, but also how we eat because the environment which we eat in makes a difference as well.

This resource will outline some of the main key tips and suggestions that should be considered when talking about keeping our seniors healthy.

There will be 4 areas that will be discussed in this document:

- Some common challenges
- Key nutrients to consider
- Maintaining adequate nutrition
- Tips for overall well being

Some Common Challenges

Lack of appetite is not uncommon as we age. This is mostly due to lower activity levels and the natural occurrence of our metabolism slowing down.

Some things that can help with lack of appetite are:

- Eating small frequent meals throughout the day
- Ensuring nutrient dense foods are consumed
- Encouraging intake of drinks that also provide calories and nutrients such as milk, smoothies, and/or oral supplements like boost (if intake is really low)
- Maintaining some daily physical activity if possible

Chewing and/or swallowing difficulties may also occur as we age. Having swallowing difficulties is also known as dysphagia. When/if this happens it is important to choose foods that are easier to eat. It also means preparing foods in a way that makes the chewing and swallowing process easier.

- Cooking vegetables very well, cutting them up and/or mincing them
- Adding sauces and gravies to drier foods to keep them moist, to decrease risk of choking
- Chopping up meats very small and/or cooking them in a way that makes it moist like in a stew for example
- Choosing alternative protein options that are easier to eat such as beans, tofu, and nut butters
- If the dysphagia is quite severe, pureed foods will have to be considered

Dehydration

As our body ages, it's harder to tell when fluids are needed. Our thirst receptor mechanisms do not work as well as they used to, by the time we feel thirsty we are most likely already dehydrated. To prevent this, it is a good idea to drink fluids regularly throughout the day whether you feel thirsty or not.

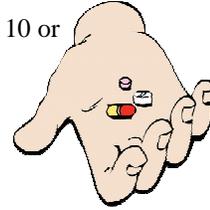


To encourage fluid intake, I suggest having water in an easy to carry water bottle. This also includes other fluids such as soup, tea, coffee, and dairy just to name a few. For those that don't like drinking water, try adding flavor to it by adding fresh fruit or electrolyte mixes for example.

Medication side effects

According to the Canadian Institute for Health Information, 1 in 4 seniors are prescribed 10 or more medications. Many of these medications have side effects, some common ones can include lack of appetite and altering bowel function.

Depending on the symptoms, this can greatly affect the food intake and overall health of our seniors. If the person is on a lot of medications and showing side effects, consider speaking to the doctor to decrease the pill burden and possibly relieve some symptoms



Key nutrients to keep in mind

Obtaining adequate vitamin and mineral intake is of utmost importance.

The best way to obtain these is from a well balanced diet. Some seniors may have poor intake, absorption, and/or conditions that affect their nutrient utilization. In these cases supplements should be considered.

Vitamin B12 is involved in our red blood cell production and nerve function. Our ability to absorb B12 decreases as we age because we produce less acid. It is mostly found in animal products and in fortified foods like nutritional yeast. It is absorbed better from fortified foods. This is one vitamin that many seniors are deficient in and the symptoms for this deficiency are similar to those of dementia. It is important that all seniors are obtaining adequate B12.

Vitamins B6 helps our oxygen circulate in the blood by acting as a carrier. It has a role in blood sugar management. It also helps our body make and use protein. Absorption of this vitamin also decreases as we age. Vitamin B6 is found in a wide variety of foods like meats, fish, starchy vegetables, some pulses like lentils, whole grains and fortified cereals. Ensure some of these foods are being consumed throughout the day.

Calcium is of utmost importance for maintenance of bone health. It also has a critical role in muscle contractions and function. To prevent the breakdown of bone we need to have adequate calcium consumption. Calcium can be found in various foods such as dairy, canned salmon, sardines, almonds, beans, tofu and fortified foods to name a few.

Vitamin D has a very important role in our immune function and overall health. It also helps with absorption of calcium for bone maintenance. Majority of adults in North America are deficient in this vitamin and it is often hard to obtain adequate amounts from food intake. It is found in fish, egg yolks, and fortified foods. This is probably the only supplement that every senior should be taking. A vitamin D supplement is recommended for not only seniors but for all adults.

Iron is a key factor of energy metabolism and the formation of blood. It also plays a role with the transportation of oxygen throughout the body. Iron is found in most animal products such as meat and fish. As we age, our ability to absorb iron decreases because we release less acid from the stomach that helps break down the iron. This is why it is very important to ensure enough iron rich foods are consumed throughout the day. There are also various plant based sources of iron such as black beans and lentils. To ensure proper absorption of iron from plant sources, it is necessary to pair it with foods that are high in Vitamin C.

Magnesium helps the body use energy for food. It aids with proper muscle nerve and enzyme function. This is also one mineral that many adults are deficient in. Some of the best sources of magnesium are dark leafy greens, nuts and seeds, avocado and black beans. Magnesium rich foods should be consumed daily.

Vitamin C and E are both antioxidants that protect the cells from damage. Vitamin C specifically has a role in wound healing and protects bones and teeth. You can get the amount of vitamins C and E that you need by eating a healthy well balanced diet, rich in vegetables and fruit (for vitamin C) and consuming nuts and seeds (for vitamin E).

Maintaining adequate nutrition

Incorporating nutrient dense foods (such as the ones mentioned above) that provide nourishment to support daily bodily functions is important. These are mostly natural whole foods with minimal to no processing. Try to encourage consumption of these as much as possible.



- Follow the healthy plate model, like the new Canadian food guide suggests. With half the plate full of vegetables, ¼ of the plate for grains/starches and ¼ of the plate for protein foods.
- Eat more whole grains, vegetables, fruits, nuts and seeds to obtain adequate fiber intake for overall health.
- It is important to keep in mind that cultural and comfort foods might be more accepted than other foods. It is always a good idea to have culturally appropriate foods available for seniors as this may increase intake.



Tips for overall well being

- With the current times and with social distancing, this is an especially important time to form and maintain connections. Using technology to talk to loved ones and see their faces can make a difference.
- There is a direct correlation to loneliness and mental health. Supporting our seniors in a way so they can still feel connected to other humans is critical. Maintaining activity when able, such as walking to decrease the amount of sedentary time is highly recommended.
- Encouraging the social aspects of our daily lives including eating with people and maintaining a sense of community.
- Sustaining and improving cognitive health by promoting activities that prevent the brain from degenerating such as crossword puzzles, Sudoku, reading books, having intellectual conversations, and telling stories just to name a few. Keeping the brain healthy and active is a key factor to prevent cognitive degeneration.

References:

- <https://www.cihi.ca/en/drug-use-among-seniors-in-canada>
- <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4939559/>
- <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5227979/>
- <https://www2.gov.bc.ca/assets/gov/people/seniors/health-safety/pdf/vitamins.pdf>

MEMBERSHIP INFORMATION UPDATE

Have you moved recently? Have you acquired a new active email address? Please send it to info@bcrpvpa.ca for database update. Thank you!



Another beautiful landscape



Hummingbird resting in nest



Painted pebbles



Patti Shales Lefkos

www.pattishaleslefkos.com

INSPIRATIONAL
MULTI MEDIA PRESENTATION

AUTHOR of
NEPAL
ONE DAY AT A TIME
*A Himalayan Adventure
Travel Memoir with a
Humanitarian Twist*

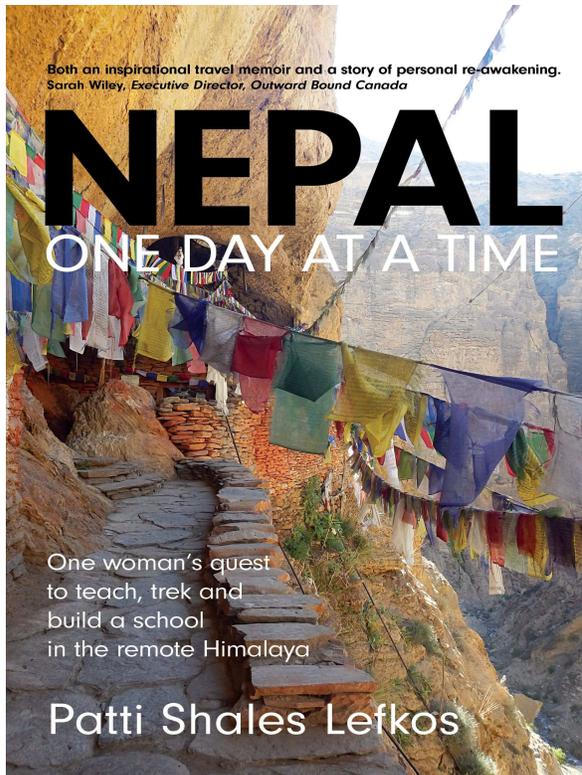
Book Available February 2020

NEPAL ONE DAY AT A TIME is a story of facing fears, taking risks and discovering the endless possibilities for meaningful connections and service in a developing country.

A story for both active and armchair travellers, particularly anyone who is afraid to travel alone, yet still longs to leap out of their comfort zone, immerse themselves in a new culture and make a difference.

Patti's book tells of a senior woman whose life has come to an impasse. In an effort to establish independence within her marriage and face fears of aging brought on by the tragedies of loved ones, she sets off for the first time on her own. Accompanied by a young guide and porter Patti volunteers at a remote village school before beginning a month-long high altitude Himalayan trekking adventure.

Patti's articles have appeared in a range of Canadian and international publications. Born in Toronto, she has also lived in Neuchatel, Switzerland and Vancouver. Following a rewarding career as a teacher, administrator and advocate for inner city children, Patti studied journalism at Langara University. She is a graduate of the University of Toronto, Toronto Teachers' College, Simon Fraser University and the Wilderness Leadership Program at Capilano College. In 2006, most often with her husband Barry Hodgins, she set out to pursue international adventure travel.



PRAISE for NEPAL ONE DAY AT A TIME

Nepal One Day At A Time speaks to all of us who at midlife are seeking to make a difference by seeking “the alternate path.”

Her compelling personal story captures the essence of what it means to truly live a life of full of intention and reminds us all that it is never too late to chart a new course towards a life of greater purpose.

Sarah Wiley
Executive Director
Outward Bound Canada

Women and men of all ages will love Patti’s engaging and inspirational story. A solid and satisfying pick for armchair travellers, book club discussion groups and those eager to step out of their comfort zones.

Bobbie Jo Reid
Managing Editor
INSPIRED Magazine

“Patti’s dedication as a citizen of the world and a Rotarian is a fine example of how Rotarians are People of Action.

Dr. Carmen Larsen
President
Kalamalka Rotary, 2019-2020.
Vernon, British Columbia. District 5060.

Patti was Recently Awarded
Rotarians with Vision 2020 Rotary District 5060
The Rotarian that Connects the World

Contact:
Patti Shales Lefkos (pattilefkos@shaw.ca)
613.353.5060



**From the Chair of the Teachers' Pension Board of Trustees Rob Taylor
dated: March 20, 2020 - submitted by Marsha Arnold**

Your pension payments will be paid on time, and your plan is secure.

Dear plan member,

The coronavirus (COVID-19) continues to affect the world, and as chair of the Teachers' Pension Board of Trustees, I want to offer you assurance about your pension plan. Your pension is a defined benefit pension. The amount of your pension payment is not dependent on the performance of the financial markets. Your plan is secure.

Your pension payments will be paid on time, today and into the future.

Your plan is also well positioned. Before the current financial downturn, British Columbia Investment Management Corporation (BCI), your plan's investment manager, anticipated a correction in the rising financial market. BCI prepared plan funds, adjusting the balance of investments to reduce risk. Your plan investments are broadly diversified, which helps lessen the impact of the current market downturn. Investments are split between a wide variety of public equities, bonds, real assets and other investments.

The challenge facing investors today reinforces the importance of following a disciplined, long-term approach. This has been a shock to the economy, and we're not expecting a quick recovery. The significant downturn will mean a decline in the value of the plan's investment portfolio. However, there will also be opportunities to acquire investments at a better value. We expect the value of the plan's fund to bounce back over time, and we're on track to satisfy our long-term obligations.

The plans' agents and other service providers have also been affected by COVID-19. They are looking after their employees – encouraging remote work and social distancing. While they are open for business as usual, the physical offices are closed. This will affect how quickly staff can respond to requests and answer calls. In-person consultation and workshops have also been cancelled to protect everyone's health.

We encourage you to use the many online services available to you on the plan website and through My Account. In this challenging time, please take care of your health, practice social distancing and know that we are taking care of your pension plan's investments. <https://tpp.pensionsbc.ca/>



Bird perching on tree stump



Owl guarding the spring flowers



Bird perching on a fig tree



IMPORTANT Johnson-MEDOC Travel Insurance Update

April 17, 2020

Dear Members:

Johnson has a dedicated website regarding the Covid-19 issue, <https://www.johnson.ca/coronavirus>. The Frequently Asked Questions are updated with regularity.

In respect to the decision made on auto insurance premiums, members will automatically receive a 10% reduction on their car insurance premiums (no need to contact us to initiate) for the months of April, May & June. It appears that 1 BCRPVPA member has auto coverage through us and will be positively impacted by this reduction. Auto is our largest book of business nationally so this product took priority so we could provide assistance to so many who have been financially impacted by the pandemic.



Marsha on a Minnehada hike

Travel update:

The pandemic and its subsequent travel advisories placed a lot of stress on our customers and our operation. As a business our focus was first and foremost on customer safety and working to get our customers travelling abroad home safely. Through our proactive management of our clients we feel that our position on prioritizing member safety, though met with initial challenge, was understood by our clients to be the correct decision in the end, and we have received client feedback to support our position.

To date, we have been working with our members and have allowed cancellations on base plans purchased within 60 days of the policy effective date (with no claims). As well as refunding customers supplementary plan coverages if they were unable to avail of the longer duration (if there was no claim incurred to date).

In terms of our long term strategy, we are committed to providing a superior travel product for our affinity customers at a competitive price. Although we are not refunding the remaining portion of base plan for the current policy year, we will be looking at re-investing in our Travel program at renewal to provide customers with a rebate/credit for the upcoming travel year. Options are still being explored and further details on the overall renewal strategy will be provided.

Now more than ever, we know our customers are relying on the strength and stability of our organization, an organization they can trust. We have unwaveringly kept customers' best interests at the core of our actions, working hard to find ways to bring them relief in small and large measures to help them navigate new challenges along the way.

Thank you for your patience and support. If you have any questions or concerns, please let me know. Happy to assist!

Lisa Hansen, BA, CAIB, CEBS, FLMI
Senior Consultant | Group Benefits
Western Region



Sand Art



Johnson Insurance is proud to offer 50 scholarships, valued at \$1000 each, to eligible students completing high school in 2020 and starting post-secondary education in the fall of 2020.

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.

Application Deadline: July 15, 2020

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



Johnson Insurance is a trademark of Johnson Inc., a licensed insurance intermediary, and operates as Johnson Insurance Services in British Columbia and Johnson Inc. in Manitoba. The 2020 Johnson Inc. Scholarship Program is scheduled to open on April 22, 2020, however, this date may change as the situation around novel Coronavirus (COVID-19) continues to evolve. Please visit Johnson.ca/scholarship for scholarship program updates and to access the application form and obtain full requirements and submission instructions.



Travel Insurance Policy on Trip Cancellation or Trip Interruption? To Travel or Not to Travel? by *Tom MacLean, Owner of Trip Merchant*

Email: tom@tripmerchant.com Website: www.tripmerchant.com

April 10, 2020

During these unprecedented times for the travel industry the entire supply chain is working together to get through this. I wanted to provide perspective as an owner of a travel company and a veteran of this industry for 20 years. I see a

lot of comments on social media, some factual and some opinions by people that think they know what is going on. I'm here to provide an overview of the travel situation as it currently stands as of April 10th, 2020. The situation is very fluid and can change on a day to day basis.

Some travel agencies are updating their cancellation policy to include COVID-19 information after the consumer purchased travel services. If you're currently booked through a travel agency and have money on file, that travel agency must adhere to their refund policy that formed as part of the contract that was in place when you originally purchased the travel services. Failure to do so could be construed as a breach of contract. For the most part, travel suppliers (Tour Operators, Ocean Cruise and River Cruise companies, Airlines, Hotels) have made their terms and conditions significantly more flexible as a result of Covid-19 to the advantage of the consumer. This is where the phrase "We're all in it together" applies. The responsibility of the travel agency is to ensure that this information is communicated to their booked travelers in a very timely manner. We're always looking out for the best interests of our customer and we make sure that all communication is clear and concise. We won't make the travel decision for you, but we will guide you and provide our own advice as to what should be done in a given situation.

Here is a quick update on the travel situation:

- All major cruise lines have cancelled their sailings at 60 days out.
- River Cruise companies are a little closer in for the most part at cancelling all sailings 30 days out – we've been finding that if you're currently booked on a river cruise and have final payments in and the River Cruise company cancels the sailing due to Covid-19 for the most part they're providing a future travel credit that can be utilized up until the end of December of 2022 for the full value of what was paid plus an additional 10%. If not utilized by then a full cash refund can be requested.
- Oberammergau Passion Play which takes place every 10 years (dating back to the 1600's during the time of the Bubonic plague) and ironically enough began if God delivered the town from the Plague the village would perform this play if they were delivered from it. The tradition has continued ever since -it was supposed to take place in 2020 and has now been postponed to 2022 (this is an event that generates billions for travel suppliers).
- Pretty much any large gathering globally is on hold. So, it's not a surprise that special events like the "Edinburgh Military Tattoo" have already been cancelled for the 2020 season.
- Airlines have been either reducing their flight schedule by 80-90% and many others have been grounded completely and only being utilized and contracted/subsidized by governments for repatriation
- We're monitoring all our own group departures – our own suppliers in destination are being very flexible given the current climate and extensions will continue if necessary.
- Most travel suppliers in general are being very flexible and allowing the options to cancel/rebook/reschedule for a later date – transfer/booking fees are being waived and for close in departures typically full refunds are being offered or a future travel credit.
- Airlines for the most part are not wanting to give refunds but instead future travel credits to be utilized at a later date (I understand the reasoning behind this as their losing billions of dollars daily right now and some will struggle to stay afloat) I expect there will be government intervention for national carriers (I hope this comes with certain stipulations by the government)
- On our own group departures under our "Trip Merchant Journeys" brand we've extended the dates to which our booked travelers can receive a full refund and will continue to do so until there is certainty.



If that date doesn't come soon enough those departures will be moved to 2021 for those that want to cancel for a full refund, they will have the options to do so as well. Currently, we have a group trip to Colombia scheduled for this November. That one is likely to be moved to same time frame but November 2021 instead. We're currently putting together a group departure for 2021 to South Africa and Victoria Falls that myself and my business partner will be hosting. Sign up for our travel newsletter to be made aware of when this and other opportunities will come out. Please consult from his website, <https://bcrpvpa.tripmerchant.ca/#subscribe>. The password to enter the site is **BCRPVPM18**.

My (Tom MacLean, owner of Trip Merchant) recommendations: Even though our livelihood depends on you to travel and book with us. I wouldn't recommend anybody to book and put money on any trips until there is clarity on the Covid-19 situation. Right now, none of us know what that timeline is. For any of our existing clients that have had their trips cancelled and have future credits on file, we're telling them to sit tight and not make any future travel decisions until we have certainty.

For further travel updates, please go to Trip Merchant You Tube (<https://youtu.be/1wJsxhnlEQ>) or alternatively, visit his website, <https://bcrpvpa.tripmerchant.ca/>, scroll to Travel Tips & News, and click onto icon Coronavirus (Covid-19).



TRIP MERCHANT CONTEST!

As a BCRPVPA member, enter to WIN 2 Airfare Tickets with Air New Zealand! In order to be entered into this Air New Zealand, you must subscribe to the Trip Merchant travel newsletter or be an active newsletter subscriber and complete the contest questions by clicking below, <https://bcrpvpa.tripmerchant.ca/#subscribe>. The password for the BCRPVPA Trip Merchant site is **BCRPVPM18**.

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AFFINITY INFORMATION by Allan Buggie & Marsha Arnold (April 2020)

There are benefits to membership in the BC Retired Principals & Vice-Principals' Association. Members have been offered discounts or offers for discounts through:

Perkopolis presents special offers to the education community. New members need to sign up with Perkopolis, using a code obtained in their welcome letter or through info@bcrpvpa.ca. Recently offers were for discounts on a wide variety of offerings: trips, car rentals, merchandise such as shoes, special events, etc. Monthly updates with new offerings continue to make this site attractive for BCRPVPA members. If you have previously subscribed, you have automatically been transferred so nothing is required on your part.

Avis Rental Cars BC Retired Principals & Vice-Principals Travelers can save from 5 to 30% off Avis base rates** when making a reservation with Avis Worldwide Discount (AWD) number C358500.



Complete your reservation, receive instant online, and email confirmation of your travel plans. **depends on make and model of vehicle and seasonal rates.

Johnson Inc. Insurance BCRPVPA members are offered an **Extended Health and Travel insurance** plan as an alternative choice to the Extended Health benefit plan that they may have with Pacific Blue Cross or Green Shield. The **Prestige** extended health care program could be combined with a multi-trip travel insurance plan (up to a maximum of 62 days per trip). They are also pricing for a 93-day annual plan, so stay tuned for changes in this coverage. Other changes include: Days of travel within Canada no longer count in the 62-day maximum so this offers significant savings for members who no longer need to purchase additional days for trips beyond their base plan coverage. Trip Cancellation & Interruption insurance under our travel insurance offerings now cover trips within their province or territory of residence.

One of the best advantages for a member is that with **Prestige**, there is a no stability clause for travel. With **Medoc**, there is a 90-day stability clause for pre-existing medical conditions. This means one must have no new treatment, or new medication, no new symptoms, or change in frequency of symptoms, no hospitalization or referral to a specialist for the 90 in advance application. As Gerald Soon, former President of BCRPVPA and pensions and affinity coordinator noted, "When we consulted with Johnson, they recommended to us that we stay with Green Shield for our Dental plan as, at that time the coverage was better. Therefore, you may be able to divide up your coverage carrier in that manner." ****Author's note:** Johnson is presently working on expanding their dental coverage options and given the current upheaval, we are suggesting members wait for announcements for changes in coverage options.

If you switch from one carrier to another and decide you do not like it, you can always switch back to the way things were before AS LONG AS YOU HAVE HAD CONTINUOUS COVERAGE. Johnson is a company whose policy is to give "friendly advice" meaning that they will not pressure you to go with their product but look at your situation and give you the best advice.

Should a member decide to move from Green Shield, it is a matter of notifying the Pension Corp. as to their decision. Once a change in coverage is made, should a member decide to return to their Green Shield coverage, it is possible if they give a 90-day in advance application.

For more information: Lisa Hansen, Senior Consultant Group Benefits
Johnson Insurance Walnut Grove Commerce Centre 9440 202nd St, Suite 110 | Langley, BC | V1M 4A6 Tel 604.881.8915 Cell 778.835.4647 lhansen@johnson.ca

The CPEAC is **The Canadian Public Employee Acquisition Club**. Open to all retired and working public employees. It is free to register. Go to <http://cpeac.org>. to sign up.

CPEAC.org is coupled with Crowd Clout with the "Intention Economy", where the buyer notifies the market of the intent to buy and sellers compete for the buyer's purchases. CPEAC.org is the banner under which Crowd Clout empowers every Canadian Public Employee as consumers to exercise their collective purchasing strength.

Under CPEAC.org federal, provincial, and municipal employees throughout Canada are encouraged to unite to create the largest purchasing force in the country.

You must be registered to receive the monthly key link merchandise by email. These include cellphone options, insurance, technology, clothing, house wares, gardening, business, etc.

Carter Auto Group Looking for a new car or truck? Purchase **any** make or model of a, brand new vehicle at a reduced price! One of the best Affinity benefits is the Carter Auto Group offer for our members. Do your own research and decide on the make and model of the car you are considering. You can even ask for the price on two different vehicles! Know the colour and options you want, then you are ready to get started. Contact LYNDEN BEST, Account manager, at: Lynden.best@carterauto.com Cell: 604-916-2378, Direct line: 604-292-2107, or toll free: 1-877-311-2266.



Some practical tips before you contact Lynden:

1. Do your research, know your options and colour
2. Visit a dealership, that your model out for a test drive
3. Check out what your model would cost from a dealer, so you can have a comparison
4. If you feel you have made your decision, give Lynden a call.

Allan reported that he went through this process this past year and was very impressed with Lynden's professionalism and timely response to incoming calls and emails. As he was looking for a 2020 Toyota Avalon, Lynden quickly referred him to one of his Toyota counterparts, Rudy (similar to Toyota dealership manager). Allan received the same level of courteous service as if he was dealing with Lynden. Rudy ordered Allan's chosen vehicle from the factory. By using this Affinity service, Allan saved a little over \$4,000.00 in comparison to a purchase from a regular dealership salesperson. Of course, the total savings will depend on the make, model and options for the chosen vehicle. Happy car hunting!

Looking to help your community out? Here's but a few suggestions:

Breaking Bread The [restaurant industry has been hit hard by recent measures](#) with many forced to close their doors or transition to take-out only service. Breaking Bread is a resource for those who wish to support local restaurants during the challenging times ahead. The site lists more than 50 independent restaurants across B.C. that offer take-out and delivery service. The site also encourages customers [to buy gift cards](#) from local restaurants for future use. <http://cantinapana.com/breaking-bread-vancouver>

Small Business Support You can [buy gift cards](#) from small businesses in your own community. Your hairdresser, massage therapist, clothing merchant, gardening centre, florist, cleaner, building supply stores and many other services all need our help. Many businesses are struggling to survive. It is a chance to do your Christmas shopping early. Check <https://smallbusinessbc.ca/marketplace/> to find even more businesses that need your support.



Giving
Hope
Today



SALVATION ARMY & UGM COVID RELIEF

TOGETHER FUND The Salvation Army and Union Gospel Mission are looking for your help in raising funds to provide food, shelter and safety for the most vulnerable in our society. Funds will serve the needs

for those on the Downtown East side and across the province. Donate today at CovidReliefTogether.org or by phone: Union Gospel Mission Call [604-891-5682](tel:604-891-5682), or [1-888-347-4673](tel:1-888-347-4673) for those located outside of the Lower Mainland. The Salvation Army British Columbia Division please call: [1-800-Sal-Army \(725-2769\)](tel:1-800-Sal-Army) to speak to a live operator.



IN OUR HEARTS CAMPAIGN. Vancouver

Foundation invites Individuals & organizations to share what's in their hearts by donating to the Community Response Fund or a charity of choice to support

charities providing health & social services, arts, culture, & community benefits. For more info check out [their website here](#)



FAMILY SERVICES OF GREATER VANCOUVER.

Donate & provide support to vulnerable families involved w/Ministry of Children: women & child survivors of sexual abuse & assault, & victims of domestic

violence. To learn more, [see their website here.](#) If you wish to give locally to Family Services check online or yellow book listings. They will gladly accept your donation.



FOOD BANKS BC Food Banks BC needs your donations more than ever.

Log onto the [Foodbanks BC website](#) to donate to over 100 food banks locations across BC and support your local community.



CANADIAN BLOOD SERVICES Canadian Blood

Services is committed to keeping the national blood supply system safe for recipients and donors amid the COVID-19 outbreak. Book now to donate blood by visiting: blood.ca



COVENANT HOUSE VANCOUVER. Help Covenant

House Vancouver continue to provide food, safe shelter, and medical care to homeless and at-risk youth during this challenging time. [Donate today.](#)