

**BCRPVPA Annual General meeting DRAFT minutes
May 21, 2026**

Executive: J. Antosz, M. Arnold, B. Deren, I. Kent, S. Kinnon, J. Larcombe, D. Luporini, L. Young,

Regrets:
S. Baerg, Y. Martinello, E. Thompson

Zoom: E. Phillips, J. Ruffeski, V. Rygnestad,

The meeting was called to order at 10:00 a.m.

Agenda:

- 1. Welcome - We give thanks and acknowledge that the BCPVPA office is located on the unceded traditional territories of the x^wməθk^wəyəm (Musqueam), Skwxwú7mesh (Squamish), and səlilwətał (Tsleil-Waututh) Nations.
 - 2. Approval of Agenda - approved
 - 3. Approval of the last Annual General meeting minutes (May 22, 2025) - approved
 - 4. Treasurer’s report – Lanny
- 2 Investments in separate term deposits at Van City have been rolled over (\$10,000 and \$20,000).

Financial Report as of March 31, 2026

Financial Position

Fund Balances as of June 30, 2025 - **\$ 38,473**
Fund Balances as of March 31, 2026 - **\$ 61,326**

Statement of Operations

Revenue from July 1, 2025 to March 31, 2026 - **\$ 29,158**
 Membership – \$23,760
 Investment Interest - \$ 695
 Hearing Life Annual Scholarship - \$ 2,500 (for 2025)
 Affinity Program Royalty - \$2203
 (Hearing Life) - \$ 366 (Dec. 2025) + \$ 272 (Feb. 2026)
 (Belaire Direct) - \$ 473 + \$236 + \$ 688 (Oct./Dec) + \$ 168 (Feb. 2026)

Expenditures from July 1, 2025 to March 31, 2026 **\$ 6,305**
 Communications/Technology - \$ 1,035
 Meeting Costs - \$1,701
 Governance and accounting fees for year-end- \$ 3,558
 Bank Charges (e transfers and wire transfers) - \$ 11

Excess of Revenue over Expenditures as of March 31, 2026
\$ 22,853

Proposed Budget for 2026-2027

Revenue **\$ 28,500**

- **Membership Dues** (800 members X \$30) \$ 24,000
- **Hearing Life Annual Scholarship fund** \$ 2,500
- **Affinity Program** \$ 2,000

Expenditures **\$ 32,800**

- 1. Communications/Technology** **\$ 2,700**
 - Annual licenses for ZOOM, Google /DocuSign
 - Gift cards for contests
 - Gift cards for contributions to newsletters and mailing

- 2. Meeting Costs** **\$ 8,000**
 - Food for meetings/AGM/Exec lunch \$ 800
 - Gift cards for draws and guest speakers \$ 400
 - Guest speakers' expenses – fees/lunch \$ 300
 - Annual luncheons X 2 \$ 1,500

○ Travel expenses for meetings (\$1000x5)	\$ 5,000
3. Student Scholarships/Bursaries	<u>\$ 14,500</u>
○ BCRPVPA 10@ \$1,000	\$ 10,000
○ Hearing Life Annual scholarship	\$ 2,500
○ Loyalty Programs	\$ 2,000
4. Hospitality/Sunshine	<u>\$ 200</u>
5. Governance Costs	<u>\$ 7,400</u>
○ Chapter council meetings /BCPVPA	\$ 3,000
○ Accounting fees + T4A for scholarships	\$ 4,000
○ COSCO annual fee	\$ 200
○ Postal Box Rental	\$ 200

Deficit of \$ 4,300

Communications/Technology **\$ 2,800**

<u>Paid Annually:</u>	<u>Total: \$ 850</u>
Go Daddy Website renewal in Dec.	\$ 350
Signature Software – DocuSign renewal in Dec.	\$ 450
BCRPVPA Domain name	\$ 50
<u>Paid monthly :</u>	<u>Total: \$1,950</u>
Google business: info@bcrpvpa \$25X12	\$ 300
Google business: members@bcrpvpa	\$ 700
ZOOM license \$ 25 X12	\$ 300
Printing/mailing Newsletters	\$ 250
Newsletter item contributions and contests	\$ 400

Meeting Costs **\$ 8,000**

Snacks for meetings/Executive lunches	\$ 800
Gift cards for guest speakers and draws	\$ 400
Guest speakers' expenses	\$ 300
Annual luncheon X 2	\$ 1,500
Travel Expenses for meetings (\$ 1,000 X 5)	\$ 5,000

Governance Costs **\$ 7,400**

Chapter Council meetings and BCPVPA conference	\$ 3,000
COSCO annual fee	\$ 200

PO Box annual Rental fee	\$ 200
Accounting Fees	\$ 4,000
(year end Income tax and T4A - \$ 100 per for scholarship/bursaries recipients)	

As treasurer, I move to adopt the proposed budget for 2026-2027 as presented.
Budget Categories for Expense Forms (Accounting Codes) April 2026

The proposed budget was approved as presented.
The financial report was approved as presented.

Please ensure you use these categories when submitting expense forms.
Budget Categories for Expense Forms (Accounting Codes) April 2026

1. Communications / Technology
 - Websites maintenance and software updates
 - Licenses
 - Newsletters, mailing, gift cards for contest and item contributions
2. Meeting Costs
 - Food for meetings/executive lunches
 - Annual luncheons
 - Gift cards for members’ draws and guest speakers
 - Guest speakers’ expenses
 - Travel expenses for members (\$1,000 X 5)
3. Scholarships/Bursaries
4. Hospitality / Sunshine
5. Governance
 - Accounting Fees – year end Income Tax and T4A scholarships/bursaries
 - Chapter Council meetings, BCPVPA conference
 - Bank charges/fees
 - PO BOX rentals
 - COSCO annual Fee

Collective appreciation for all of Lanny’s work to ensure the Association’s finances are managed appropriately, was shared.

5. President’s report – Deborah

Chapter Council -

Marsha and Deborah presented at Chapter Council on May 9, 2026. We discussed membership, benefits, and scholarships and bursaries.

Meeting dates for next year -

Some General Meetings are Tuesday: January 26 - AGM May 18 and some General meetings are Thursday: October 15 - March 4

BCRPVPA Executive and General Meeting Dates 2026-2027 I/P in-person

MEETINGS	DATE & TIME 2024-2025	DATE & TIME 2025-2026	DATE & TIME 2026-2027	DATE & TIME 2027-2028	DATE & TIME 2028-2029
FIRST EXECUTIVE MTNG	Thursday Sept 19	Tuesday Sept 16 10 a.m. I/P	Thursday Sept 24 10 a.m. I/P		
FALL SPEAKER	Ryan Mikucki: Trip Merchant	Gerald Soon	Patricia Van Isl. Elder College		
GENERAL MTNG FALL	Thursday October 17	Thursday October 16 10 a.m. I/P	Thursday October 15 10 a.m. I/P		
Fall Luncheon	*****XX	*****XX	October 29 Nanaimo	*****XX	*****XX
EXECUTIVE MTNG	Thursday Nov 28	Tuesday November 25 10 a.m. I/P	Tuesday, December 1 10 a.m, I/P		
WINTER SPEAKER	Julie Rempel SFU: Healthy Aging	Laurie Martins: Mrs. Cheese	TBA		
GENERAL MTNG WINTER	Thursday January 13	Tuesday January 20 10 a.m.in person	Tuesday January 26 10 a.m. I/P		
Winter / Spring luncheon	*****XX	*****XX	Date TBA Victoria	*****XX	*****XX
EXECUTIVE MTNG	Thursday Feb 20 zoom	Tuesday February 17 9 a.m. zoom	Tuesday February 2 9 a.m. zoom		
SPRING SPEAKER	Dr. Kathy Bell: Elder Wisdom	Yolande Martinello: watercolour exploration	VanCity investor?		

GENERAL MTNG SPRING	Thursday Mar 13	Tuesday March 17 10 a.m.I/P	Thursday March 4 10 a.m. I/P		
*****	*****xx	*****x	*****xx	*****xx	*****xx
EXECUTIVE MTNG PREP FOR AGM	Thursday April 17 zoom	Thursday April 16 – 9 a.m. zoom	Tuesday April 6 9 a.m. zoom		
AGM SPEAKER	Lisa Hanson: MEDOC	Hearing Life	TBA?		
ANNUAL GENERAL MEETING	Thursday May 22	Thursday May 21 10 a.m.I/P	Tuesday May 18 10 a.m. I/P		
Executive Year End	June 19	June 18 I/P			

Communication plan: for information

MONTH	FOCUS	NEWSLETTER/E-BLAST	MONKEY SURVEY (could be used to generate info for the newsletter)
September	Welcome back! Volunteers needed for scholarship and bursary committee.		Topics of interest Connecting our membership Survey
October	Travel options Insurance options	<ul style="list-style-type: none"> •Meeting notice •e-blast reminder of meeting •Chronicles and Capers Newsletter 	
October	Fall luncheon	Nanaimo	
November	Discount options with BCRPVA membership (Canadian based)	•e-blast	
Fall luncheon	Nanaimo	Place: Golfcourse	
December	Scholarship and Bursary application	•e-blast	
January	Travel options Insurance options	<ul style="list-style-type: none"> •Meeting notice •e-blast reminder of meeting •Chronicles and Capers Newsletter 	

February	Scholarship and Bursary application	•e-blast	
March	Travel options Insurance options	•Meeting notice •e-blast reminder of meeting •Chronicles and Capers Newsletter	
March - April	Spring luncheon	Victoria - TBA	
May		•Meeting notice •e-blast reminder of meeting •Chronicles and Capers Newsletter	
June			

Article 11: Association expenses

11.3 With original receipts, all Executive Committee Members can be reimbursed up to ~~\$200.00 per month~~ \$1000.000 for travel expenses, including mileage, if they travel more than 2 hours in one direction to the onsite executive or general meetings. The total amount reimbursed is not to exceed \$1000.00 per executive member, per fiscal year. Parking fees are excluded from this reimbursement.

Annual review of this particular expense will occur at each executive meeting and the March general meeting. The intent of this additional clause is to encourage other BCRPVPA members to join the Executive Committee, who may not live in the Lower Mainland.

This addition to our Constitution was approved.

CPP Investments 101:

webinar opportunity:
June 16 – 1-2 p.m.

Teams link will be emailed to all members.

6. Membership update: Jessica

Members as of May 2026
824 (2 deceased)

7. Vice-President’s report – Marsha

BCRPVPA Affinity and Benefits/ Communications Report May 2026

Communications and Technology

Respond to emails re insurance, travel, and other queries. Continue to update website and provide links on our website— driving members to our website.

Spoke to BCPVPA Chapter Council about benefits to joining BCRPVPA May 9th with Deborah.

New Horizons \$25,000 grant to implement with Connected Canadians - 12 online technology workshops, two onsite technology workshops and recruiting up to 15 mentors to support BC seniors is in process. Working on MOU to be signed with BCRTA so online workshops can begin in September. To be offered to BCRTA, BCRPVPA and BCPVPA 50+ More information to follow.

Affinity and Benefits

Reminding members that we have a wide range of benefits: [Benefits - BCRPVPA](#) Callia flowers, Perkopolis, Iris Vision, Park N'Fly, EMS savings, West Jet, Fresh Prep, Bell, Rogers, Enterprise, Avis, Collette, Belairdirect Home, Extended Health and Travel Insurance, and more.

CALLIA flowers – the code is BCRPVPA for 10% off

Rogers and Bell continue to share online monthly savings that are better than at the store front.

Sadly Humanworks, the counselling service, will no longer be available as of the end of June 2026.

Belairdirect Insurance (underwritten by Intact)

For Travel insurance (formally Medoc) we receive the C1 rates while BCPVPA members receive C6 rates. Chart posted on website. **Please change your affiliation to BC Retired Principals as you could get better rates!!** For your **travel insurance price**, visit belairdirect.com/travel-groups or call 1 833 583-3643 and mention BCRPVPA. Savings: Belairdirect Home insurance then you an additional 5% off Travel.

To get your **home insurance quote**, visit belairdirect.com/start-saving. Savings: If you have belairdirect Insurance and have paid off your mortgage and/or have made improvements (e.g. Furnace, windows) you could get up to \$500 more off your premiums.

BCRTA's Dogwood Gold Extended Health Insurance and Travel Insurance (through belairdirect) This plan can be an enhancement or replacement to Green Shield or your current group coverage. Plus, if you join within 60 days of ending your group coverage, you won't need to submit any medical proof of insurability. After the 60-day window, you are required to provide medical proof of insurability. You can continue to change your extended health care coverage every 365 days, if you wish, if you have had continuous EHC coverage. [Extended Health Plan Comparison - Green Shield versus BCRTA • BC Retired Teachers' AssociationGB brochure 8.5x14 BCRTA dogwood update 003.indd](#)

You can subscribe to just the extended health plan or do a combined plan with travel and extended health together. The travel plan has no medical form to complete, and it does not have a stability clause which almost every other plan including belairdirect's Travel (formerly Medoc) has. To get a Belairdirect quote call: 1 833 749-1324

Trip Merchant

Trip Merchant, as our organization's travel agency has designed a travel platform exclusively for BCRPVPA members. Sign up at [Trip Merchant - BCRPVPA](#) for the monthly newsletter

Member Benefits Include:

- Exclusive Member Savings
- Trip Merchant Loyalty Program
- Trip Contests (Vietnam and Cambodia Mekong River Contest right now)
- Trip Itinerary Builder
- Online Presentations
- Exclusive Group Departures with *Trip Merchant Journeys*

Click this URL - <https://tripmerchant.com/register>

Organization Code: Please enter this code exactly as shown **4324**

Newsletter

Did you enter the Where in the World is Jessica A. Contest in the newsletter? Why not give it a whirl? We have \$25 gift cards to win!

HELP NEEDED - Always looking for articles, quizzes, puzzles, jokes, items of interest, photos, etc. communications@bcrpvpa.ca or info@bcrpvpa.ca

COSCO - Council of Senior Citizens' Organizations of BC

Example of the many senior issues discussed.

Discussion of COSCO BC Submission to 2026 Federal Budget (draft circulated) held May 8th

- Key pillars of income security system including RIFFs is an issue re overall income assessments and resulting reduced entitlements.
- Pillar of workplace pensions needs protection as workplace pension programs are under attack.
- Discussion re problems with accessing and amount of GIS vs. studies and claw backs between various programs.
- Income Security Committee asking for ongoing program funding needed for seniors' centres.
- Consensus to include the section due to the importance of increasing taxing of upper earners.
- Lack of funding and support for co-operative housing. Housing Committee to investigate subsidies being cut off in 2027. Sector campaign underway.
- Transportation recommendation to include rail transport. Add "affordable" to public transit.
- Will there be a national universal pharmacare agreement in this budget cycle? Discussion re pros and cons re inclusion in Canada Health Act. Hearing that Pharmacare will receive cuts.
- Dental plan registration renewal is required every year and is onerous. Sunlife going after people with workplace pensions as ineligible for the national program. Contact Pension Corporation for more information.
- Reimbursement mechanism for health care supports is important, especially for those with affordability issues. Jurisdiction question. Not paid fully in BC but is in other provinces.

Next meeting hybrid mtg. June 12th 10:00 -12:00 See Marsha, Jeff or Bonnie if interested in attending

8. Scholarship's report – Jeff

97 applications were received by the end of March 2026. The committee met in April and distributed over \$14,000 in scholarship and bursary money, to 14 students. The money will be sent directly to the post-secondary institution.

A big thank you to Yolande for all that she does to process the applications and distribute them to all committee members.

9. Sunshine report – Bonnie

Bonnie expressed that there was more of a variety of 'sunshine' requests lately and it was appreciated by her and the receiver.

Thank you to Bonnie for keeping the 'sunshine coming'!

10. ELECTIONS – Deborah Luporini and Lanny Young ran the election portion of our AGM.

Elected at the 2026 AGM

President: Deborah Luporini
Past President: vacant
Vice-President: vacant
Secretary: vacant – presently: Deborah Luporini
Treasurer: Lanny Young

5- 9 Members-at-Large (returning)

Marsha Arnold – Affinity & Benefits – Connected Canadians grant
'lead' – Communications

Jeff Larcombe
Ian Kent
Bonnie Deren
Sher Baerg
Jessica Antosz
Sandra Kinnon
Elaine Thompson

Thank you to:

Yolande Martinello-stepping off the executive and is happy to continue to provide support to the scholarship and bursary process.

Heidi Grant – although Heidi is officially retired, she continues to support her school district as a principal on a short-term contract.

We thank Yolande and Heidi for their support. A thank you card and gift card will be mailed to them.

11. Next meeting:

Executive: Thursday, September 24, 2026

General: Thursday, October 15, 2026

Speaker: Patricia

Retired dietician – now presenting for Vancouver Island Elder College

Topic- “Nutrition”

DRAW for attendance prize!

Winners were: Deborah Luporini and Ian Kent

The meeting adjourned at 11:07 a.m. for 5 minutes

The meeting reconvened at 11:15 a.m.

Marsha introduced our guest speaker:

Teema Marzban and Karina Duarte from Hearing Life.

Their presentation can be viewed at: <https://bcrcvpa.ca/speakers-presentations/>