



The



YOUR
NEWSLETTER

SPRING / SUMMER 2023

KEEPING
OUR
MEMBERS
INFORMED

Summer

IS IN THE AIR



BC Government
Retired Employees
Association

www.bcgrea.ca



We're pleased to present you with your Spring / Summer edition of **The Pen**. This edition's topics include:

- Private For-Profit Health Care
- President's Report
- Committee Reports, R & R Report
- Delegate Formula and Voting Committee
- Membership Categories and Eligibility Committee
- Membership and Central Support Report
- Estate & Tax Planning Tips
- Jerry Gosling
- Member Services

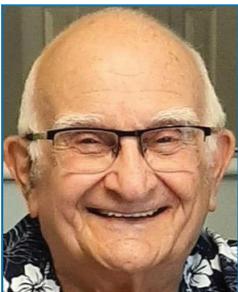
YOUR COMMUNICATIONS COMMITTEE



Patrick Harknes
Chilliwack (Cheam View)



Tammy Welch
Western Communities



Charles La Vertu
Western Communities



Laura Lamb
Victoria



Bill Meyers
Smithers (Northwest)



Dan Harlow
Grand Forks

The Pen, Spring / Summer 2023
edition www.bcgrea.ca

The Pen is published by the BC Government Retired Employees' Association (BCGREA), a non-partisan and not-for-profit organization established in 1947.

Designed and printed by
Duolynx Design & Print
<https://duolynxprint.com>

Copywriting by
Williams Copywriting
<https://williamscopywriting.ca>

Communications Committee Editorial Team

Patrick Harknes
Charles La Vertu
Dan Harlow
Tammy Welch
Bill Myers
Laura Lam

The Pen is sent electronically and mailed to BCGREA members twice a year.

HOW TO REACH US
BCGREA – Provincial Office
Contact: Josie Byington
PO Box 23114, Cook Street PO
Victoria, BC V8V 4Z8
Telephone: 250-751-8814
Email: info@bcgrea.ca
Join at: <https://bcgrea.ca/join>

Canada Post Publications Mail
Agreement No. 41435513 Printed in
Canada

BCGREA Provincial Office
PO Box 23114, Cook Street PO,
Victoria, BC V8V 4Z8
Tel: 1-250-751-8814
Email: info@bcgrea.ca

PRIVATE FOR-PROFIT HEALTH CARE REJECTED BY SUPREME COURT

The Supreme Court of Canada has dismissed the appeal by a private corporation intent on creating a two-tier healthcare system, ending the decade-long campaign by public healthcare advocates to defend Medicare.

Cambie Surgeries Corporation in Vancouver challenged the province's Medicare Protection Act in a B.C. court, lost its case in 2020, and then lost an appeal in 2022. Undeterred, Cambie asked the Supreme Court of Canada for leave to appeal the B.C. courts' decisions.

In its brief decision, the Supreme Court said, "The application for leave to appeal from the judgment of the Court of Appeal for British Columbia (Vancouver), Number CA47004, 2022 BCCA 245, dated July 15, 2022, is dismissed with costs to the respondent, the Attorney General of Canada." The Supreme Court does not give reasons for decisions such as this.

In ruling against Cambie in 2020, Supreme Court of British Columbia Justice John Steeves' judgment said, "The expert evidence (including from the plaintiffs' experts) is that duplicative private healthcare would not decrease wait times in the public system and there is expert evidence that wait times would actually increase (paras. 2308 2349). This would cause further inequitable access to timely care." Justice Steeves' judgment contradicted Cambie's arguments and dismissed the case.

This is a strong signal to governments from the nation's highest court that private, for-profit health care is the wrong way. Are the provinces listening?

Congratulations to the B.C. Government, along with our colleagues at the B.C. Health Coalition, Canadian Doctors for Medicare, and everyone who supported this long struggle to defend public Medicare.



As we move towards summer, I want to comment on three areas:

(1) the outcome of the 2023 Extraordinary General Meeting and Delegates' Meeting, (2) the challenges we face given the major increase in membership, and (3) the opportunities because of these changes.



Brian Green

The new constitution and adopted bylaws clearly define our purpose to confirm that we act in the best interests of our membership and seniors at large. This has been our practice over the years through our membership in the BC Council of Seniors Organizations and the National Pensioners Federation. Still, it is now formally part of our mandate. We will do it judiciously, in a nonpartisan manner, and only where we have broad agreement on the issue or topic.

Due to our growth, our work is cut out to modernize our mission, goals, bylaws, and regulations. Other reports in this issue address some of the financial and administrative challenges we face and our plans to address them, including the new database and memberships' tracking system.

We are a lean organization with one half-time paid support person. Our success depends on our members contributing and in ensuring we make their efforts as easy as possible by embracing technologies that help us.

During the workshop component of our Directors' Meeting, we agreed to focus on six areas of concern. I invite you to read the full report on our website under the general news tab at:

<https://bcgre.ca/minutes-of-bcgre-extraordinary-general-meeting-and-proceedings-of-workshop-april-25-26-2023/>

The topics addressed are:

- Charitable donations and guidelines for the use of BCGREA funds.
- Governance Model
Does our current delegate formula make sense? Should we look at our governance approaches?
- Officer & Trustee Elections
What positions should be elected vs. appointed?
What should the terms of office be?
Delegates endorsed the election of the BCREA's nominee to the Pension Board of Trustees.
- Branch Creation & Dissolution
It was agreed that we must explicitly outline the processes associated with how branches are created or dissolved.
- Plain Language
There was broad agreement that we must move away from the overly bureaucratic language in our bylaws, policies, and procedures and make the process simpler, more understandable, and less onerous for those putting forward motions.
- Membership Categories
We will be reviewing and updating our membership categories to reflect that the BCGREA will not accept new members who receive their pension from other than the Public Service Pension Plan ("PSPP").

Finally, I want to comment on where we can go from here. A 50 % increase in active membership in a few months is unprecedented. We have been surprised, a little overwhelmed, and also captured the attention of several of our partners. Bear with us as we try to adjust to this change.

There are positive signs. Several branches report new members attending at the local level, which can only help invigorate our branch network. We have the opportunity now to work with our fellow retiree associations in the public sector to:

- Increase the scope of offerings from our affinity partners, particularly in the insurance and travel fields, and
- Work with them to establish a collective voice for public sector retirees in seniors' health and welfare matters at the provincial and local levels.

I need your help moving forward, particularly from those of you with experience in contract management and negotiations, stakeholder engagement, and a background in governance and regulation.

If you have an interest in seeing how we can help improve the quality of life of our membership and BC seniors in general or enhance our affinity offerings, don't hesitate to contact me at president@bcgrea.ca.

Stay safe, enjoy the summer, and best wishes to all,
Brian Green



Manulife

BCGREA Guaranteed Issue Life Insurance

Arranged by:

Martell Insurance Services

3161 Antrobus Crescent, Victoria, BC V9B 5M6

Protection when your family needs it most.

- Choose from 4 coverage amounts: **\$2,500, \$5,000, \$7,500 or \$10,000**
- Your coverage amount will never decrease and **your rates will never increase**, as long as your premiums are regularly paid
- **You are pre-approved**, meaning no medical exams or health questions when you apply[†]

Get a quote today

1-877-228-1501 | [martellinsurance.com](https://www.martellinsurance.com)

Applicant must be a BC government retired employee or spouse, aged 50 to 85 inclusive and a resident of Canada.
[†] Acceptance is guaranteed if eligibility criteria is met, and is subject to receipt of first premium payment.
Coverage is underwritten by The Manufacturers Life Insurance Company (Manulife).
Manulife, Manulife & Stylized M Design, and Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it, and by its affiliates under license.
© 2023 The Manufacturers Life Insurance Company. All rights reserved. Manulife, PO Box 670, Stn Waterloo, Waterloo, ON N2J 4B8.

23_655795 05/2023

Recruitment & Retention Committee Report March 2023

Increased membership resulting from the 75th Anniversary Recruitment Campaign has some branches planning special events and ways to engage with new members.

A branch-subsidized lunch to meet-and-greet is practical if members are centrally located. Some branches are alternating between in-person and Zoom meetings with guest speakers on gardening, travel, frauds and scams, senior housing, and estate planning.

Penticton Branch established a curling group and has added a golf group with two new members coordinating these groups.

Volunteer recruitment and retention is an ongoing challenge for our association as two more branches are at risk of closing due to unfilled executive positions. Hence, a draft proposal for branch dissolution was introduced and approved for discussion at the Directors' Meeting in April. In addition, there needs to be a process to follow for setting up a new branch.

Many meeting venues are now asking for liability insurance provided by the applicant. Some locations offer their own insurance for a single-use fee or inclusion in the rental price.

The challenge is finding potential blanket insurance that allows various events and locations flexibility.

The Merchandise Committee has been canvassing branch chairs for volunteers to help connect their members to BCGREA-branded items posted on the website. To date, six branches have a member willing to facilitate orders. The aim is for a representative from every branch.

BCGREA swag is provided to members through the branch at cost or below cost. Current merchandise can be viewed at: www.bcgrea.ca/bcgrea-merchandise/.

On March 1, registration for the 55+ BC Games began for the August 2023 events in Abbotsford. One of the goals in promoting these games is to showcase our association's presence in public, whether members are participating in an event, volunteering, or attending as a supporter.

BCGREA members attending, volunteering, and/or participating can get a BCGREA logo decal free from their branch. More to come with the 2024 55+ BC Games in Salmon Arm.

Submitted by
[Bonnie Billington](mailto:bonniebillington@shaw.ca), Co-chair
bonniebillington@shaw.ca



Delegate Formula and Voting Committee – Call for Volunteers

At the Directors' Meeting and Delegates' Workshop in Tsawwassen on April 25-26, 2023, one topic addressed was the current methodology of appointing delegates to the Annual General Meeting.

The topic is too lengthy to summarize in this article. More details of the background and discussion are contained in *Proceedings BCGREA Workshop April 25-26 2023*. This document was distributed to meeting attendees in mid-May and is posted on the BCGREA website at: <https://bcgre.ca/news/>

The following is a copy of the outcome and action with respect to this topic:

OUTCOME: "With no consensus reached after a lengthy discussion and many Delegates speaking on the subject, Al Barclay suggested a committee be struck

to address Delegate Formula and Voting and having this newly-formed Committee report its progress at the Fall 2023 AGM.

Volunteers for the Delegate Formula and Voting Committee include **Wilf Brodrick** (Branch 2100), **Pat Dickson** (Branch 2400), **Ron Kerr** (Branch 300), **Dan Anderson** (Branch 2300), **Jerry Gosling** (Branch 100), **Brian Taylor** (Branch 2000), **John MacLucas** (Branch 2500), **Karen Heimlich** (Branch 1200), and **Ken Pendergast** (Branch 1600)."

ACTION: "Membership should be canvassed to determine if any other Members are interested in contributing to the Delegate Formula and Voting Committee. The Committee will make recommendations at the AGM as and when appropriate."

To learn more about this topic or volunteer to participate on the Delegate Formula and Voting Committee, please get in touch with **Al Barclay** at: membership@bcgre.ca



MEMBERSHIP CATEGORIES AND ELIGIBILITY COMMITTEE



Membership Categories and Eligibility Committee – Call for Volunteers

At the Directors' Meeting and Delegates' Workshop in Tsawwassen on April 25-26, 2023, one topic addressed associate members and the situation where a spousal member does not receive a survivor's pension.

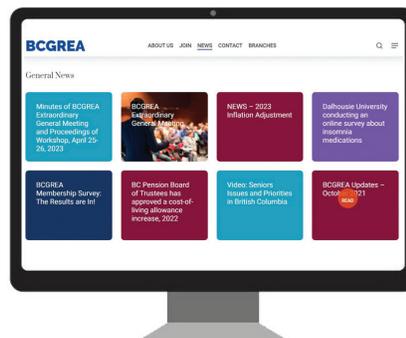
The topic is too lengthy to summarize in this article. Background details and discussion are contained in *Proceedings BCGREA Workshop April 25-26, 2023*. This document was distributed to meeting attendees in mid-May and is posted on the BCGREA website at: <https://bcgre.ca/news/>

The following is a copy of the outcome and action with respect to this topic:

OUTCOME: "The consensus was that a working committee should review this matter. As volunteers for this committee were not solicited during the Workshop, a call for volunteers to serve on this committee will be circulated to the Membership."

ACTION: "The working committee will report back at the next AGM."

To learn more about this topic or volunteer to participate on the Membership Categories and Eligibility Committee, don't hesitate to get in touch with [Al Barclay](mailto:membership@bcgre.ca) at: membership@bcgre.ca



Travel

TRAVEL INSURANCE THAT'S PACKED AND READY.

BCGREA members can travel with up to \$5 million in medical coverage.

Congratulations on 75 years!

BCGREA members can travel with up to \$5 million in medical coverage, including coverage for eligible COVID-19 related medical emergencies.

Give Johnson a call at
1.866.606.3362
or visit
Johnson.ca/MEDOC
to get a quote and finalize your coverage.



JOHNSON

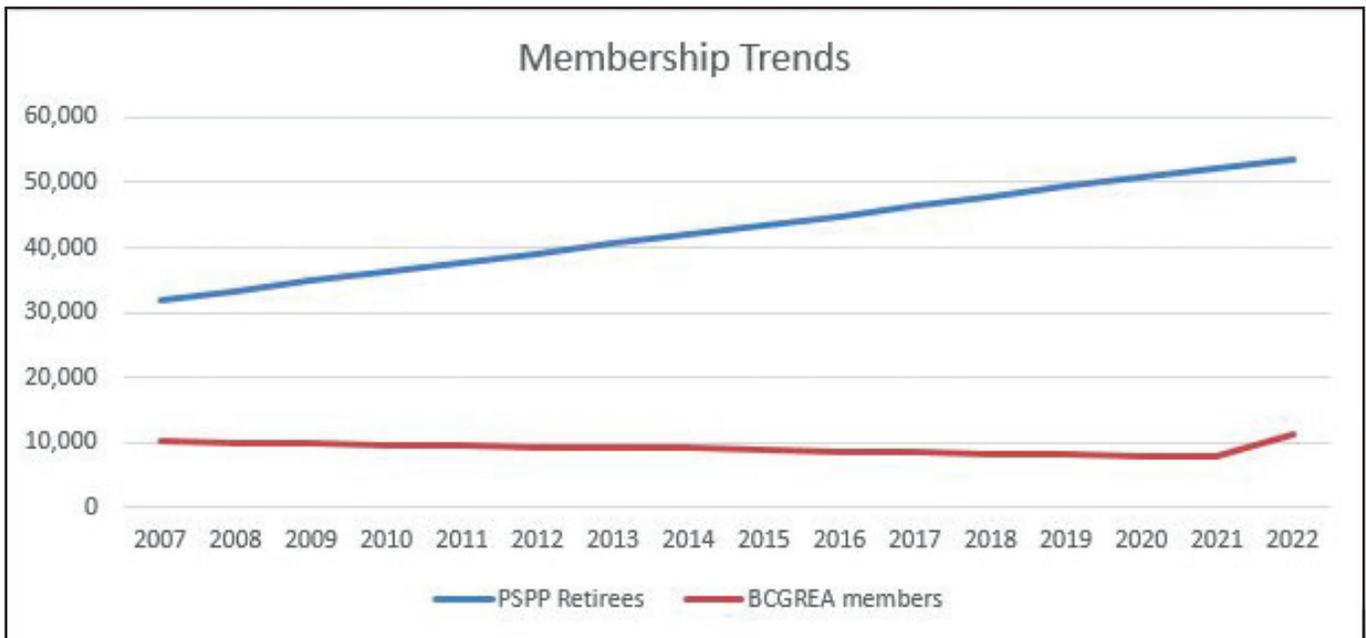
Johnson Insurance is a tradename of Johnson Inc. ("JI"), a licensed insurance intermediary, and operates as Johnson Insurance Services in British Columbia and Johnson Inc. in Manitoba. MEDOC® is a Registered Trademark of JI. MEDOC® Travel Insurance is underwritten by Royal & Sun Alliance Insurance Company of Canada ("RSA") and administered by JI. Valid provincial or territorial health plan coverage required. Travel Assistance provided by Global Excel Management Inc. JI and RSA share common ownership.

Membership and Central Support Report to the April 25, 2023 Directors' Meeting

Since my report to the October 2022 AGM, the 75th Anniversary Recruitment Campaign increased BCGREA membership by 46%. Our current membership is 11,302. You will find a detailed breakdown of our totals by branch in **Appendix 1**.

The recruitment campaign's direct cost was approximately \$58,000 for the Public Service Pension Plan (PSPP) to mail 48,000 flyers to retired potential members. Approximately \$15,000 were indirect costs (welcome letters and gifts, printing, postage, and prizes) for new members. Since the campaign began, 3,914 new members have joined, and their annual dues should generate \$78,280 annually for the foreseeable future.

Below is a graph of BCGREA's membership trends since 2007. Our membership declined from 10,049 to a low of 7,725 despite the increased pool of potential members from 32,000 to nearly 54,000 retirees.



The surge of applications in October through December 2022 pointed out limitations in our online database. However, the ability for new members to complete the application form online was a major component of the campaign's success.

Due to the number of applications, there were significant delays in processing the applications, requesting and/or adding missing information, and mailing out membership cards. Josie and the helpers she brought on to assist with some portions of the workload did a great job overall, and I thank Josie for her efforts.

Finding a New Client Management System

We could only handle some tasks to manage our database and communications properly. In December, we took the database offline and worked with individual Excel branch spreadsheets to manage the information.

From December through February, we researched and viewed five Client Management Systems to determine which would best meet our needs at a reasonable price. Findjoo was selected.

On March 2nd, Josie Byington and I remotely started our 30-day free trial initially using the trial database with membership records from two branches loaded into the system. We have an assigned account support person, and we had weekly meetings/training sessions with him. We invited several branch people who currently fill membership or communication roles to join the trial in mid-March to ensure that people who would also use the system had the opportunity to provide feedback. We made the commitment and uploaded all our data onto the platform.

Findjoo offers several advantages compared to our previous systems. These include:

- Integration of database and email communications for quicker updating of contact information.
- Member portal.
- Branch-specific communications are accessible at the branch level if people are willing to train and take responsibility for the content.
- Conduct polls to determine members' interests or preferences.
- Dedicated account representative to assist with tailoring the system to meet our needs and provide training when required.
- Chat rooms so members with common interests can participate in discussions.
- Secure storage and the ability to upload and download sensitive material. It will replace the current Sync platform.
- Fixed cost of \$400 CAD/month.
- Branches can access data and download reports suited to their needs.
- Findjoo is Canadian-based, and all information will be stored on secure servers within Canada.

The use of email campaigns to keep members informed has increased significantly in the past year. From 2018 through 2021, 117 campaigns were sent out. In 2022, there were 174 campaigns sent, and there have been 58 campaigns sent to date in 2023. This reflects the 2021 Member Survey responses indicating that members want to be kept informed.

Submitted by,

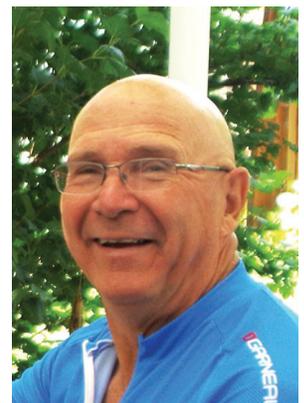
[Al Barclay](#)

BCGREA Provincial Membership Secretary
membership@bcgre.ca

Including input from

[Josie Byington](#)

Central Support
info@bcgre.ca



Al Barclay

MEMBERSHIP AND CENTRAL SUPPORT REPORT CONT'D

Appendix 1 – Membership Totals to April 8, 2023

Location	Branch Number	Total Pre-Oct 24 Members	New Members	Total Members April 8	% Increase
Fraser Valley (Abbotsford)	100	214	123	337	57%
North Island (Comox)	200	295	187	482	63%
Rocky Mountain (Cranbrook)	300	133	55	188	41%
Grand Forks	400	94	20	114	21%
Kamloops	500	364	188	552	52%
Nanaimo / Mid-Island	600	462	218	680	47%
Kootenays (Nelson)	700	156	83	239	53%
New Westminster	800	615	197	812	32%
S. Okanagan / Similkameen (Penticton)	900	188	86	274	46%
Shuswap Columbia (Salmon Arm)	1000	143	36	179	25%
Vancouver	1100	663	414	1077	62%
Victoria	1200	1878	868	2746	46%
Peace River (Dawson Creek)	1400	93	35	128	38%
Kelowna	1500	296	190	486	64%
Prince George	1600	327	91	418	28%
Cariboo (Quesnel, Williams Lk, 100 Mile)	1700	119	82	201	69%
Northwest (Terrace, Smithers, Pr. Rupert)	1900	128	42	170	33%
Cheam (Chilliwack, Agassiz, Hope)	2000	130	99	229	76%
Langley / Surrey	2100	408	303	711	74%
Mt. Arrowsmith (Parksville)	2300	155	95	250	61%
Golden Ears (Maple Ridge)	2400	144	87	231	60%
Peninsula & Gulf Islands (Sidney)	2500	222	155	377	70%
Western Communities (Langford, etc.)	2700	88	208	296	236%
Out of Province	5000	73	52	125	71%
Totals		7,388	3,914	11,302	53%
Notes:					
Based on CMD data to midnight, April 8, 2023					
Deceased and resigned members have been removed from the totals.					

WHAT'S STOPPING YOU FROM GETTING YOUR AFFAIRS IN ORDER?

Conversations about getting our affairs in order are difficult. To “get our affairs in order” is typically understood as referring to the end of life and death, and nobody likes to talk about dying.

In reality, getting our affairs in order is about making it known how we want to live! Having these discussions well before death is a gift to ourselves and to those who will act for us.



ORDERLY
AFFAIRS

Attend a free information session and sign up for
our newsletter: www.orderlyaffairs.ca.

Owner/Operator: Daralynn Wei
BCGREA Member

NEW ONLINE MEMBER PORTAL LAUNCHED

The BCGREA website now features an online portal allowing members with a valid email address on file to update their contact information, select the types of postal mail and email correspondence they would like to receive, and view and print their membership cards.

We encourage you to try the portal.

From the BCGREA website – www.bcgrea.ca – click the home page's blue “Members” button.



A new screen will open “Welcome to the BCGREA members portal.”

Log into the portal. Fill in your email address and password.

The first time you sign into the portal, it will accept the first password (minimum of 6 characters) you enter, so make a note of your password for future reference. You may change your password later through the member portal if you want to.

Once you are logged in, please check that your contact details are correct and update them if necessary. Then, select from the lists of postal mail and email correspondence that you would like to receive. Your existing choices will be displayed, but feel free to modify them anytime. Please note that there are descriptions of the types of communications that fit each category.

Should you need a digital or print copy of your membership card, it will be available through the portal in the near future.

This system allows each partner of a member couple to have their individual member portal if they each have a unique email address. If you would like this option, please email info@bcgrea.ca and provide: the member's name, branch number, partner's name, email address, and phone number, and we will establish the new record and notify you when it is ready.

Healthy eating recommendations



Healthy eating is more than the foods you eat. It is also about where, when, why and how you eat.

Be mindful of your eating habits

- Take time to eat
- Notice when you are hungry and when you are full

Cook more often

- Plan what you eat
- Involve others in planning and preparing meals

Enjoy your food

- Culture and food traditions can be a part of healthy eating

Eat meals with others

Make it a habit to eat a variety of healthy foods each day.

Eat plenty of vegetables and fruits, whole grain foods and protein foods. Choose protein foods that come from plants more often.

- Choose foods with healthy fats instead of saturated fat

Limit highly processed foods. If you choose these foods, eat them less often and in small amounts.

- Prepare meals and snacks using ingredients that have little to no added sodium, sugars or saturated fat
- Choose healthier menu options when eating out

Make water your drink of choice

- Replace sugary drinks with water

Use food labels

Be aware that food marketing can influence your choices

by **Thomas D. Martell**, CFP, CLU



Leave more to your beneficiaries

It would seem only fair that the nest egg you spent your life building should pass on to your children without the government intervening. However, that would be too good to be true.

If you want to be sure you've done everything possible to minimize the amount of tax your estate or beneficiaries will pay after your death, your best bet is to visit your advisor to work out all the details. Meanwhile, here are some highlights.

Be strategic

The bad news is that when you die, the government considers everything you own to have been sold – which could result in a giant tax bill. The good news is that anything you leave to your spouse generally transfers tax-free, and there are strategies to reduce the tax on what you leave to everyone else. This leaves you with some options.

You can sort your assets into two categories: those that will trigger a tax bill and those that won't. Then leave the taxable assets to your spouse – because your spouse can inherit them on a tax-deferred basis – and leave the non-taxable assets to other beneficiaries of your choice.

Some types of inheritances can bypass probate. Any investment you buy through a

life insurance company will do this if you've named a beneficiary. Some examples include segregated funds, GIC and life insurance policies.

Should you give it away now?

If you thought you could outsmart the taxman by handing out your fortune ahead of time, think again. If you give your assets to an adult child, there are no tax consequences for the child, but you'll be deemed to have sold the assets and might have to pay capital gains tax on them anyway.

But what if you have large sums of money sitting around in your bank and want to give them out? Go ahead, but don't fool yourself into thinking you're saving taxes. In that case, since you hardly earn much interest on money just sitting in a bank account, there isn't much tax to be saved because there wouldn't have been much tax at death on it anyway.

Another effective way to save tax by distributing your assets is to give to charities while you're still alive because that way, you get the maximum tax credits.

There's no magical way to avoid all taxes at death, but you can save substantial amounts by strategically planning and choosing your beneficiaries.



For more information on this, contact your life insurance advisor today.

ABOUT

I was born, raised, educated, and retired in Abbotsford, BC. Immediately upon retirement from BC Transit in 2001, I enrolled at the University of the Fraser Valley. I spent one-year taking courses in non-profits, board positions, computers, and computer technology.

I am 84 years of age, married (63 years), and have one daughter and three adult grandsons who all have university degrees. I am reaching out to keep involved with senior issues in BC as I have been involved with seniors since my retirement.

I have served and continue to sit on several boards in local and provincial executive positions, including:

- Council of Senior Citizens of BC (COSCO), one of the general vice-presidents
- Seniors' Health & Wellness Institute (COSCO), vice-president
- Council of Advisors (COA) to the Office of Seniors Advocate
- BC Old Age Pensioners' Organization, past president
- BCGREA, Fraser Valley Branch, past president
- Canadian Hard of Hearing Association, past president
- Matsqui-Sumas-Abbotsford (MSA) Museum, past president

Today, I teach courses with COSCO and have taught courses with UVIC, where I was a Master Trainer.

WORK EXPERIENCE

My past employment includes six years as a clerk and telegraph operator on two railroads, the CPR and the PGE. Three years as a male psychiatric nurse. Twelve years as a postal clerk, postal supervisor, and postmaster. Commissioner of Oaths, Notary Public, and Justice of the Peace for the Province of Alberta. With BC Hydro in their transit division, I worked as a driver, training, supervising, and a line instructor until retiring in 2001.

CONTACT

704-32440 Simon Avenue
Abbotsford, BC V2T 5R3
abbotsfordretiree@gmail.com



Jerry Gosling

MEMBER SERVICES



SIMPLY CONNECT

(NPF Affiliate)

Contact: 1-888-281-8212

Website: <https://www.simplyconnect.ca>

Plans and phones

ACCENT INNS

Discount Code: BCGREA

Reservations: 1-800-663-0298

Website: www.accentinns.com

Includes: Hotel Zed, ROAR

PARK 'N FLY – Airport Parking

Discount Code: 1120433

Reservations YVR: 1-604-270-9476

Dedicated Web Page:

<https://www.parknfly.ca/location/vancouver-airportparking/?referrerID=16957&coupon=1120433>

COLLETTE TRAVEL

Offer Code: BCGREASAVE

Contact: 800-770-6740

Website:

<https://www.gocollette.com/en-ca/landing-pages/partners/bcgrea>

ENDLESS SAVINGS & MORE

Contact: 877-514-2723

Email: Chris@ESMobileApp.com

Website: www.esmobileapp.com

JOHNSON INSURANCE

Contact: 1-833-734-2022

Website: <https://bcgrea.johnson.ca>

Insurances: Home, Travel, Trip Cancellation, Guaranteed Life, Term Life, Health, Dental

MANULIFE – MARTELL INSURANCE

Contact: 1-250-391-9933

Website: www.martellinsurance.com/bcgrea

Insurances: Life & Disability, Guaranteed Life, Travel, Health & Dental Plans

HEARINGLIFE CANADA INC.

Contact: 1-888-289-4391

Website: <https://hearinglifeadvantage.ca/bcgrea/>

TIRES 2 GO MOBILE TIRE SHOP

Contact: 1-604-217-9514

Offer Code: BCGREA Member

Website: <https://tires2gomobile.com>

TRIP MERCHANT

Contact: 1-800-481-9739

Website: <https://bcgrea.tripmerchant.ca/>

Password: BCGREATM18

RETURN UNDELIVERABLE ITEMS TO:

**B.C. Government Retired
Employees Association
PO Box 23114, Cook Street PO
Victoria, BC V8V 4Z8**

