

Gold Nuggets

VOLUME 1, ISSUE 3

MARCH 2021



UPCOMING EVENTS:

- ALL CHAPTER A INDOOR GATHERINGS ARE SUSPENDED DUE TO COVID
- OFFICIALLY SUSPENDED DUE TO COVID - SAT, SUN, STAT. HOLIDAY RIDES—MEET AT MCDONALDS AT BOUNDARY & LOUGHEED, 8AM TO 9AM.
- OFFICIALLY SUSPENDED DUE TO COVID - TUESDAY EVENING COFFEE & RIDES—MEET AT WENDY'S AT GRANDVIEW & BOUNDARY, 5PM TO 7PM.
- ZOOM GET TOGETHER EVERY THURSDAY 7.00PM UNLESS OTHERWISE STATED

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Message from the Chapter A Directors

By now I hope everybody has heard that the District has decided to postpone the Wings in the Cariboo Rally again. If you prepaid for your registration, you have the choice to move it forward or ask for a refund. It will be held on the same weekend in 2022 – July 21st - 24th.

In other news, riding season is closing in and it is time to think about getting your bike ready to ride again. Here are a few things you should look at before that first ride:

- Tires and air pressure
- Brake pads
- Check all your fluids and flush/bleed as necessary
 - ◊ Engine oil, Brake fluid, Clutch fluid
 - ◊ Coolant
 - ◊ Rear differential
 - ◊ Battery acid level
- Check your battery and actually have it tested
- Cables – lube and adjust
 - ◊ Throttle cables
 - ◊ Choke cable (older bikes)
 - ◊ Reverse cables (1500's)
- Lights
 - ◊ Headlight hi/low beam
 - ◊ Tail lights
 - ◊ Turn signals
 - ◊ Stop lights
 - ◊ Any marker lights
- Safety switches
 - ◊ Brake light switches
 - ◊ Kickstand switch
 - ◊ Neutral safety switch
 - ◊ Clutch lever switches
 - ◊ Reverse switch (1500's)

Continued on page 2



Monitoring Radio

CB Ch. 33
Amateur Radio Frequency Simplex
146.490 and
Repeater - Mount Seymour 145.350 (tone 127.3)

Message from the Chapter A Directors Cont.



This is all part of the TCLOCK inspection you should do on your bike every time you ride, but just more thorough. If you aren't mechanically inclined enough to do all this competently, why not book a time with our resident mechanic Rob Gosselin to help you out, or take the bike into one of our local dealers for a spring service.

Giselle and I both look forward to seeing you all on some of the rides we are planning for the summer. Stay tuned...

Dave & Giselle

Chapter Directors GWRRA BC-A, Vancouver



DON'T FORGET TO
**SPRING
FORWARD**

**Sunday,
March
14,
2021
2.00am**



jiffylube SM

394 Kingsway Ave
Vancouver
604-872-8766

OIL CHANGE SPECIAL

A Signature Service
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Place
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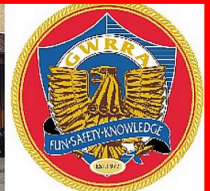
Business card (1/4
pg 1/2 column)-
\$5.00/month min. 6
months

1/4 page - \$10/
month minimum 3
months

1/2 page - \$15/
month minimum 3
months

full page - \$20/
month minimum 3
months

Contact Dave
Ward - chapteradi-
rector@gmail.com



GWRRA Chapter BC-A



Dave Ward - "Lots more history loaded up on the chapter A website! Here is the link to the 1990's...- <https://gwrrabca.org> . If you have copies of old newsletters from back then , please let me know."

zoom

New Time, Thursday, 7.00 pm

Dave Ward will send Reminder & Link



First Zoom meeting on a Thursday draws an enthusiastic conversation about travel and Covid. Cathy, being a front line health care person, has received her second Covid vaccine shot. Some of the members have already insured their bikes, looking for rides and practices. Jim Cross, coming from Newfoundland says "I have never ridden in February until now". *Screen Shot by Giselle - Top row left to right -Cathy & Doug Wilkins, David Ward & Giselle Collins, Clay Schatz, and Patrick Frampton ; Mid row left to right -Kenny Locke, Niels Jensen, Jim & Janet Cross, and Kevin Bramhoff ; Bottom row left to right -Ian McAlpine, Rob Ellis, John Schretlen, and Howie Mosher.*



Dan Fortin, GWRRA BC A, - "On July 31, 2021, I plan to do a Long Weekend Group Ride through some of the BC and Alberta portions again. It's a fantastic area to ride. We will be home Monday, August 2, 2021. Three Long riding days. Let me know if interested in coming along."

twistyseeker@hotmail.com





Chapter Directors :
Dave Ward & Giselle Collins
chapterdirector@gmail.com

BC's Chapter A is located in Canada's third largest city, Vancouver British Columbia. Situated in the pristine natural beauty of the Pacific Northwest and nestled between the shores of the Pacific Ocean and the majestic peaks of the Coastal Mountain ranges. Riders and Co-riders are blessed with an abundance of some of the most scenic areas available to motorcycle touring enthusiasts anywhere.

“Friends for Fun, Safety and Knowledge”

Message from the Editor:



Happy St. Patrick's Day! The days are getting longer, brighter, and warmer. Day light savings time is almost upon us. Time to get the bike insured and hit the road. In this newsletter, we documented some of the latest news of the changes in ICBC insurance; for complete details, please visit the ICBC website or visit your ICBC agents.

Since we are all under the Covid travel & gathering restrictions, in this edition, we feature an article “Spotlight On Members” to stay in touch with some of the Chapter A members and to hear about their stories. I call it “a real page turner”.

Please keep those pictures, stories and suggestions coming, just email them to me at : chaptereditor@gmail.com *Kenny Locke*

2021 Chapter BC A Team

Chapter Directors: Dave Ward & Giselle Collins
Treasurer: Niels Jensen
Educator: Kelly Parkes
Webmaster: Keiller Gowans
Ride Coordinator: Chuck Taylor
Games Coordinator: Vacant (Kelly Parkes)
Membership Enhancement Coordinator: Ian McAlpine

Assistant Directors: vacant
Stores: Giselle Collins
Historian: Ivan Armstrong
Newsletter Editor: Kenny Locke

If you are interested in holding a position on the Executive or would like to nominate someone please contact the chapter directors



Kevin Bramhoff is
the District Director
for the Great North
West Coast District



District Director's March Message

Fellow Wingers:

Our rally is not going to take place in 2021. It was considered the prudent thing to do, to move it forward into 2022. What we will do is provide a multi-day district ride this year and we are working toward putting together a format that allows for riding and socializing in a safe environment.

This Year, we have some new and exciting riding to look forward to. Your district has been in the midst of planning for 2021 and we will be putting these events and rides on using the tools available to us if the Pandemic still exists amongst us.

GWRRA Canada has a new web site. Check it out at: <https://gwr-ra-canada.ca/>. The website will serve as a portal to the districts and from there to the chapters. It already has links to the major programs within GWRRA. Items of national interest such as rallies and large events, will be listed on the calendar, supported through links on the calendar to the various web pages for those events. It will also serve as the platform for our new national recruitment program...stay tuned for that one as well.

Weather varies throughout our district, in the north, well it has been pretty cold. In the Lower Mainland and Eastern Fraser Valley of British Columbia the weather has been surprisingly mild...however today, the date this article was written the temperatures have dipped into the minus numbers. That being said and I am gratified to say, many chapters have been out riding and taking advantage of the mild weather. Good on you all!

We all need to continue to stay in touch via zoom or allowed meetings. **Karin & I have attended many Chapter zoom calls and it's good to see you all.** I encourage you all to stay connected and participate wherever, whenever you can. **Your organization needs you and your support as much as you need ours.** We will communicate details of the above to all of you in a timely fashion so you can move forward to plan your rides for 2021.

Remember fellow wingers, there is light at the end of the tunnel and it is not a train!

Thank you for being members of GWRRA; your membership and participation is what makes GWRRA the finest international riding association in North America.

Until I see you all again, Be safe – Ride safe.

Respectfully

Kevin Bramhoff

**District Director – District N.W.C
"The Great North West Coast"**





From the desk of the District Director

Fellow wingers:

Once again, your "District Team" is faced with making tough decisions as 2021 looks to be another year fraught with issues beyond our control. **The result is that we will be cancelling the "Wings in the Cariboo 2.0" rally and pushing it forward into 2022.**



2021 District Rally (22-25 Jul) is to be replaced by a ride. The ride will be based on the same dates and locations. Essentially, we are just removing the social events that might have contravened any COVID restrictions in place at that time.

Excellent rides are in the planning stages as you read this.

We are taking this action due to the uncertainty of the immediate future. With covid-19 variants now presenting, government restrictions remaining in place, as well as the venues we require not being available because of closures due to the pandemic, we are left with no ability to plan accordingly.

With the Pandemic clusters occurring in the region we will be visiting, local governments in the area are reluctant to work with us, even if they want to, as they must comply with regulations.

Tie all of that to the fact we may not all be vaccinated by the time the rally dates were planned and the Government Vaccination program does not appear to be as "robust" as originally thought, the prudent thing to do is to move the "Formal Version" of the rally forward to 2022. **"It is the only way to give you our members good value for your "Rally Dollars" rather than put on a half-baked event".**

New "Formal" rally dates for "Wings in the Cariboo – Revisited" are July 21st – 24th 2022. We will be moving all reservations, venue rentals and catering to those dates. All of these vendors have agreed to do this. Anyone that has registered or moved their registration forward from 2020 is welcome to do the same for the 2022 rally. **We will be sending notices to all registrants and they can indicate their desires to do this again or get refunded.**

Notices will be going out advertising the replacement ride as well as a schedule and routes. More details will be available in the next few weeks and you can begin planning your summer rides.

Any questions can be directed to: director@gwrra-nwc.com or 778 882 2509.

Thank you for being members of the GWRRA. Your membership and participation are what makes the GWRRA the finest International Motorcycle Riding organization in North America.

Until I see you all again, Be safe – Ride safe.

Respectfully

Kevin Bramhoff, District Director

GWRRA - District N.W.C

"The Great North West Coast"

211- 45700 Wellington Avenue

Chilliwack B.C. V2P 2E4

<https://gwrra-nwc.com/>

<http://www.gwrra.org/>



GWRRA North West Coast District Rally
"Wings in the Cariboo 2.1"
New Dates!!!
July 22nd – 25th
2021
Rides, Friends, Food, Fun, Safety & Knowledge

100 Mile House, BC
Along the historic Cariboo Wagon Road
Host Accommodations:
Days Inn, 965 Alder Ave, 100 Mile House, BC.
(778) 482-5255
Additional Sponsored Accommodations:
Super 8, 989 Alder Ave, 100 Mile House, BC.
(250) 999-7637
www.wingsinthecariboo.com

POSTPONED 'til 2022
JULY 21 to 24



From the desk of the District Director – Gold Wing Road Riders Association, District N.W.C.

February 16 2021



Medic First Aid (MFA) course

Date: Saturday March 6 2021

Time: 09:00 AM to be confirmed

Location: Unit 12, 45787 Yale Road, Chilliwack B.C.

There is room for 8 there are 6 spaces available...first come first served so do not delay. If we get more requests than capacity, we will schedule another MFA.

This is a great opportunity to maintain your levels program or upgrade. This is a district wide notice. If interested please email Vernon Clark – District Educator at the following:

educator@gwrra-nwc.com and / or director@gwrra-nwc.com

Thank you for being members of the GWRRA. Your membership and participation are what makes the GWRRA the finest International Motorcycle Riding organization in North America.

Until I see you all again, Be safe – Ride safe.

Respectfully

Kevin Bramhoff, District Director
GWRRA - District N.W.C.
"The Great North West Coast"
211- 45700 Wellington Avenue
Chilliwack B.C. V2P 2E4
<https://gwrra-nwc.com/>

We have had to take this action due to New Government regulations pertaining gatherings and the new Covid-19 Variants. The course will be rescheduled upon relaxation of the regulations



TRIKE FOR SALE

Asking \$10,000

Contact Keith Donaghy in Lake Country (Kelowna) 1-250-868-6614

email: k.centurion@shaw.ca





District NWC-North West Coast District Team

Position	Name	Email Address
District Director	Kevin Bramhoff	director@gwrra-nwc.com
A/District Director & Webmaster	Dave Ward	Webmaster@gwrra-nwc.com
District Ride Coordinator	Keiller Gowans	rides@gwrra-nwc.com
District Treasurer	Irene Hoffler	treasurer@gwrra-nwc.com
District Motorist Awareness Coordinator	Reno Genzale	mac@gwrra-nwc.com
A/Treasurer & District Communicator	Karin Young	
District MEC (<i>Membership Enhancement Coordinator</i>)	Giselle Collins	mec@gwrra-nwc.com
District Educator	Vernon Clark	educator@gwrra-nwc.com
District Ambassadors	Dave & Geri Crosson	ambassador@gwrra-nwc.com
District Newsletter Editor & Media Officer	Tony Brooks	editor@gwrra-nwc.com
District University Coordinator	Ian McAlpine	university@gwrra-nwc.com

On the Web at : www.gwrra-nwc.com



GWRRA North West Coast District

Friends for Fun, Safety and Knowledge

On the web at : www.gwrra-nwc.com

Are you interested in :

- Participating as a district team member?
- Helping out at district events?

SPOTLIGHT ON MEMBERS

Coffee and Butter Tarts with the Goetzes

Submitted By Kenny Locke, Editor



Tom and Marian Goetz at Home

In a casual conversation with David Ward, Chapter A director, I mentioned that I spent almost 10 years in my younger days in Prince George. He said there are a couple of senior members in chapter A who were from Prince George, and as a matter of fact, they were the Directors of GWRRA Prince George Chapter. I was intrigued by that.

I told David that I would be interested in talking to them about Prince George - perhaps they know some of the same people I used to know - and about motorcycling in general. This led to me having an engaging morning coffee and butter tarts with the Goetzes.

Perhaps we are all mind readers because when I called the Goetzes, they immediately said my ears must have been burning as they were just talking about me. We quickly discovered that we had some mutual friends from five decades ago. A couple of names popped up that I have not heard in years. The anticipation to our meeting just tripled.

Tom was waiting for me at the glass front door of his high-rise building in the Westend of Vancouver. I chose to take public transit to the City since it is the most efficient mode of transportation. Of course, if my Wing were insured, I would have taken that instead. Their warmth and openness were immediately felt as I sat down with Tom and Marian. They had photos, magazines, and a 1/12 model of a red Gold Wing ready to show me.

Our conversation straight away focused on our old friends Joe and Rick, both of whom I worked closely with for many years. Also, they were Tom's riding and outdoor sport buddies and family friends. We could have talked about just those two for the whole day. However, my curiosity about the cross-countries trip chronicled in the Wing World Magazine, September, and Octo-

ber 2009 editions got the better of me and our conversation shifted to the pictures and the article.

This article highlighted Tom and his friend Donovan's epic trip from Prince George, BC to the

Maritimes and then from Eastern USA back across the states to the Rockies and home. It is a real page turner. With permission from its author, Tom Goetz, I am reposting it here, in its entirety, to preserve its feel of wonderment and sense of adventure. Since we are still under travel restrictions, this will really make you want the restriction to be over now.

Meanwhile I learnt that Tom and Marian were avid Gold Wing riders, and they have since sold their beloved Gold Wing, retiring from riding, but not motorcycling in general. At one time, they had two Gold Wings in their stable, both kept in immaculate shape. They had ridden across Canada and the USA several times and attended multiple Wing Ding events. As recently as 2016, they participated in a GW rally in Red Deer Alberta. When they were the



1/12 Model of GL1800 Goldwing



Mount Robson on way to Red Deer Rally 2016



Goetz's 1100 and 1800 Gold Wings

have people in the club that are faster, people that are slower. It is important for the senior members to get that message to the newer people so that they feel comfortable."

Marian added "When we first started, we were helped along by people who were in the club before us; we listened to what they were saying and tried what they said. We were moderate to slightly slower in the last few years. There were riders who came down from the Alberta rally...we would say do you wanna ride together?"

Directors of the GWRRA Prince George Chapter, they organized many group rides and multi day rides. With the help of the members, they made that chapter flourish. They continue to be very socially active in the local GWRRA Chapter and the District.

To my question as to why they retired from riding, Marian said "We made an agreement a long time ago, if either one of us feel unsafe on the road, we'll stop riding". That feeling came around 2017 for Marian and they wisely hung up their helmets. Now they spend a lot of time with their adult children, taking long walks, sometimes up to 12KM, around False Creek, English Bay, Stanley Park, and Kitsilano. In general, just enjoying the City of Vancouver and all it has to offer.

Well, time flew by quickly and I needed to head home. I thanked Tom and Marian for their time and hospitality, and I asked them

one last question before I left "What would you say to the newer members about how to get the most out of GW Club?"

Without hesitation, Tom replied "Get to know fellow members. Everybody rides their own ride, and that's a really important message from GW, because you'll

Tom summed it up nicely "And we would often phone and say, hey, we're going to McBride, we're going out to Jasper for the weekend, do you want to come? It's just that kind of welcome was really important to new members and we always made sure we passed it on."

Submitted by Kenny Locke , Editor



2010 Wing Ding Des Moines Iowa Day Trip

The Dream-Tom and Donovan's 2008 Adventure, Part 1

By Tom Goetz , GWRRA , Prince George , BC

Published in Wing World Magazine, September 2009 Edition

When I was a teenager riding my Honda 90CC across Vancouver, British Columbia, Canada, I had a dream that one day I would ride a motorcycle call across both Canada and the United States. Last summer, my friend, Donovan Unruh, and I fulfilled that dream.



Donovan (left) and Tom also visited groundhog Wiarton Willie's statue in Ontario.

In Manitoba, we stopped at the military museum in Shiloh. Donovan had a friend who had donated some equipment for display. Many of the soldiers were in Afghanistan on tour, and we heard many firsthand experiences of our troops.

Later, in Brandon, I had my first service for my bike. The Honda shop people there were great and took me right in. They did a great job and charged very little for their time.

In Ontario, what I asked myself most often was - Is this province ever going to end? We hit a lot of road construction. Ontario is apparently trying to rebuild almost all of its highways. We could do nothing but try to improve our riding skills on these roads because of the variety and the state of what we were riding on, in, and through, (In fact, I am sure we are still on a first name basis with many of the flag people throughout the province!) In southern Ontario, we got to stay with some of Donovan's family. There are many great rides in this part of the province, and we were able to explore them for days. We also got to eat home cooked meals and do our laundry without having to search for quarters!

After retiring from the education field, we both longed for a new adventure. The more we discussed this trip the more we felt we were about to become explorers- Donovan on his 1992 Yamaha 1100 CC Virago and me on my 26-year-old Honda Goldwing 1100 CC Aspencade. And so, it came to be that at the end of June in 2008, we set off on our great adventure.

Across Canada

Our first day out was bright and sunny, and we had a joyous trip to Edmonton, Alberta as we absorbed the scenery all around us. At

Mount Robson, we met a group of bikers from Newfoundland. These grown men were like little kids, they were so excited at the beauty of the site. They spoke to me in their native tongue....." tis that quite the sight". (I translated for Donovan!)

From Edmonton, we carried on eastward into Saskatchewan. (Until then, I hadn't realized you could saddle up a mosquito and go for a ride!) As we set up camp, I discovered I had invited all the mosquitoes in the area to come in for a visit. Many stayed for dinner – on me!

GOLD NUGGETS

Next, we were on to Ottawa, our nation's capital. Like us, I am sure many people have a sense of pride and joy in seeing their capital city. We walked everywhere and enjoyed the whole multicultural environment in which we found ourselves. Everywhere we went, we explored the history and culture of the local people. We began to feel like sponges soaking up all this amazing information and sharing stories, adventures, and food. In Québec, we saw many celebrations -the city was celebrating its 400th anniversary. As we went farther east, many things got even older (not just me!) It was humbling to realize just how much history this country has seen.

In New Brunswick, we started our travels in the Maritimes at an 18th century village call Kings Landing. There, we saw how many of the new immigrants to this land had survived and prospered in the New World. (Though I don't understand how they could have survived - I couldn't find a Tim Horton's coffee shop anywhere!) We also got to see the Tides at the Bay of Fundy at

Tom (left) and Donovan on the Ice Fields Highway at Bow Lake in Alberta.



a place called Hopewell Rocks. The water there rises over 40 feet twice a day.

In Nova Scotia, I rented a cottage for a week in Baddeck, Cape Breton. It is right on the Bra d'Or Lake. (By the way, there are 28 Tim Horton's in Cape Breton, not that I was counting or anything!) We used this cottage as a base and explored all over the area. One town we

went to was founded in 1604; places that old are always exciting to visit. We also went to Sidney Mines to explore the underground coal mines. There, we walked far out into the ocean- all the while underground.

In addition, we found that one of the finest restorations in the world goes on at Fort Louisburg. We walked about this fort as if we were two of its guests in the 18th century during the French occupancy. And as luck would have it, we met up with a friend of mine who was holidaying with his family. To our surprise, he brought us four lobsters for dinner- nice friends! I couldn't wait to get my "claws" into those lobsters. To say they were good is an understatement.

Soon it was time to catch the ferry to Newfoundland. At the docks, we joined 21 other bikers in the lineup. One of the riders was from Newfoundland, and he and his wife invited us to visit their home and share some food with them. He is one of 23 children, and his wife is

GOLD NUGGETS



Donovan at Kelly's Mountain in Cape Breton, Nova Scotia.

one of 12. Needless to say, their family gatherings are beyond my imagination. Newfoundlander's are a very friendly people- warm, caring, and always making sure you have enough food.

Like the people, the countryside of Newfoundland is unique and striking. Around every bend, the terrain changes from mountain views to ocean views. Plus, all the times we ate in restaurants, it tasted just like homemade food. Donovan had his first Jig's dinner along with blueberry grunt (a dinner in Newfoundland that often consists of either salt beef or salt riblets, cabbage, potatoes, carrots, turnips and more. And a dessert delicacy consisting of blueberry sauce and dumplings). I want you to know that I did not gain any weight on this trip; however, I can't speak for Donovan.

After Newfoundland, we came back through Nova Scotia to see Halifax. There, we found wonderful campgrounds just 6 kilometers from Peggy's Cove. The campground's beauty and location

were unique; we had a whole area for ourselves right on the ocean. The stars at night were truly a sight, and it seemed that around almost every corner there was something to see or of which to take a photo. (I encourage anyone who has not yet visited the Atlantic Region of Canada to do so. You will not be disappointed!)

In Lunenburg, Nova Scotia, the Maritime Museum was a treat. We got a bonus, however- the Bluenose Schooner was in the port. The campground there was also wonderful. It was surrounded by very old homes and buildings, all beautifully painted.

Soon afterward- one rainy day as I approach a small bridge- I saw at the last second a big hole full of water. I swerved, but my back tire hit it full force at a bit of an angle. I thought I had popped my tire and bent the rim; right away I could feel the tire rubbing. Thanks to my Gold Book, I saw there was a Honda dealer close by in Bridgewater, Nova Scotia. I managed to ride to the

shop, where I met Ian Corbett (Parts Manager) and Fred Morgan (Technician). When they heard that I had hit a big hole, they took my bike in right away and very gently look over my 26-year-old bike from front to back. They did my repairs quickly and thoroughly, and I cannot say enough about the Gold Book and its biking community that can look after you in your time of need. They represent what Goldwinging is all about, and my thanks go out to them!

From Nova Scotia, we traveled on to Prince Edward Island (PEI) to visit my sisters and some friends. Being treated to a lobster dinner in New Glasgow was very fulfilling. Touring around such a scenic place, one feels enriched by all the natural beauty. We got to ride the new Confederation Bridge. It is 13 kilometer (about 8 miles) long and joins PEI and New Brunswick.

(Join Tom and Donovan next month for Part 2 of their adventure across Canada and the USA.)



Tom Goetz at Cabot Trail Cape Breton

MILESTONES

March GWRRA Anniversaries

Mar-1-1992 PEARSON & HEIDI ARMSTRONG

Mar-10-2004 TED & COLLEEN ROSE ALEXIS
DEWAR

Mar-3-2006 JOE LEBLANC

Mar-20-2013 WILLIAM & TRACY GOWANS

Mar-20-2013 ZACHARY, KEIRAN, GOWANS

Mar-28-2013 HENRY BAHN

March Birthday

FRED F GROSSER Mar-3

KYLE GOSSELIN Mar-4

LARRY CHASE Mar-07

JOEL BAUMAN Mar-09

PETER A MACGREGOR Mar-20

BRIAN ELLIS Mar-24

LOUIE BLECICH Mar-29

Please help us keep our database current. If you know of a member's birthday/wedding anniversary and we do not have them on this list please send us an email with the month and day of the special dates so they (or you) don't get missed! To: chaptereditor@gmail.com Subject: Birthday and Anniversary update Thanks.

Can't Stop An Enthusiast From Riding

Ken Weisner GWRRA BC A -- "I saw this motorcycle in South Surrey where the rider (who is physically challenged), rides up the back of the trike in a wheel-chair, straps in and rides away! Quite amazing!"

Editor's Note -
Remarkable, a
big thumbs-Up.



ICBC Rate Cut, Refund, & On-Line Rate Calculator

submitted by Kenny Locke, Editor



By now, every motorist in BC is probably aware of 15 to 20% discount starting on May 1st, 2021. Much of this reduction will come from changing to no-fault insurance, now called Enhanced Care. Besides the discount, there is also the news of a refund to policy holders due to the much lighter usage because of the Covid19 travel restrictions. The ICBC website also bolstered an improved rate calculator to let motorists to work out their savings and the cost of insurance. Here are three downloaded short news articles expanding on these topics. For more information, check out the ICBC web site - ICBC.com.

Kenny Locke

Rob Shaw, Vancouver Sun, Publishing date: Feb 06, 2020

1. B.C. is moving to a full "no-fault" insurance model, which means in most cases you won't be engaged in a lawsuit after a crash to win damages. Instead, the Insurance Corp. of B.C. will pay money to you directly.
2. Premiums will drop an average of 20 per cent, or \$400 annually, starting in 2021, according to ICBC. And ICBC has applied for no change in rates this year, leading up to the drop.
3. The change starts May 1, 2021. In the meantime, the \$5,500 cap on pain and suffering claims for minor injuries remains in place, and payments for major accidents will still be hashed out in court.
4. The changes will save approximately \$1.5 billion annually, much of which ICBC says will be used to boost the type and length of benefits you receive, such as visits to chiropractors, massage therapy and counselling. New benefits will include compensation for travel, personal care assistants and school fees, among others. For example, payments for lost wages due to a crash will increase to \$1,200 a week, from \$740. Your doctor, not ICBC, decides what benefits you will receive and for how long.
5. Fault will still be determined in a crash, but only for the purpose of punishing bad drivers through increases to their premiums. No matter who is at fault, everyone will receive the same medical benefits.

AT A GLANCE

Today's Autoplan

- Yearly rate increases, due to rising legal costs
- Up to \$300,000 in care and recovery
- Up to \$740 per week in wage loss payments
- Future care paid for in a one-time settlement
- 25-33% of your settlement goes to your lawyer
- Can sue for compensation only if not at fault

vs.

AT A GLANCE

Enhanced Care

- Drivers save approx. 20% and have more stable rates
- Up to \$7.5m (at least) in care and recovery
- Up to \$1,200 per week in wage loss payments
- Care when you need it, for as long as you need it
- 100% of care benefits and compensation go to you
- You can't sue, except in Criminal Code offences

GOLD NUGGETS

Visit our Website at www.gwrrabca.org Visit our Facebook Page at www.facebook.com/GWRRRA-BC-A-Vancouver Page 17



Motorists on Lion's Gate Bridge

VANCOUVER -- Drivers in B.C. will be receiving rebate cheques from ICBC later this year.

Premier John Horgan announced Tuesday that the Crown corporation saved millions of dollars last year during the COVID-19 pandemic due to a lower number of claims, and \$600 million in savings will be passed on to British Columbians.

"This will be in the form of a one-time rebate cheque averaging about \$190 per policy holder, the largest single give back to policy holders in Canada through COVID-19," the

premier said, adding the insurer is in a "favourable" financial position.

Drivers who held policies with ICBC between Apr. 1 and Sept. 30 of last year will be eligible and cheques will be sent out starting in March.

Public Safety Minister Mike Farnworth said the amount people receive will depend on the level of coverage.

"If you had full policy coverage during that time then obviously you would get full coverage in the rebate, which I think works out to about 19 per cent. And then if you were partially insured during that time then it would be a partial rebate coverage," Farnworth said.

When asked why it's taken a number of months for the rebate to be announced, Horgan said his government needed to be cautious given ICBC's previous "volatility in their financial position."

"We wanted to be absolutely clear we weren't doing damage to the corporation that had just turned itself around to meet what we believe is a legitimate return to policy holders," Horgan said.

ICBC president and CEO Nicolas Jimenez said the rebates will be calculated automatically.

"We know precisely what people paid for how long their policies were active between April and September and it is very accurate for us to be able to calculate the reduction they're owed as a result of this COVID benefit," Jimenez said.

The BC Liberals say the rebate is too low.

"Motorists have paid into insurance and seen a 50 per cent reduction in accidents, so would that equate to a 50 per cent reduction in premiums?" said Mark Morris, the official opposition critic for Public Safety and Solicitor General.

He also questioned why the government has not released any financial records related to ICBC. "I don't know how the math works, but I'd like to find out," he said.

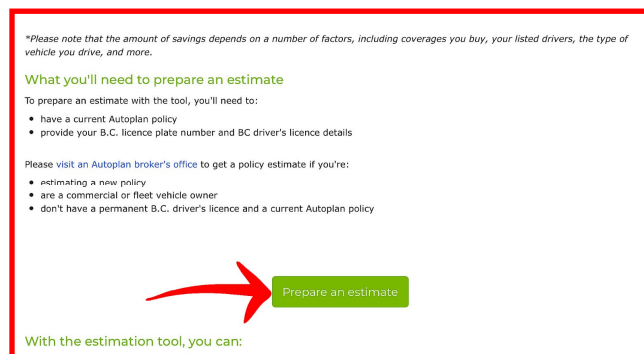
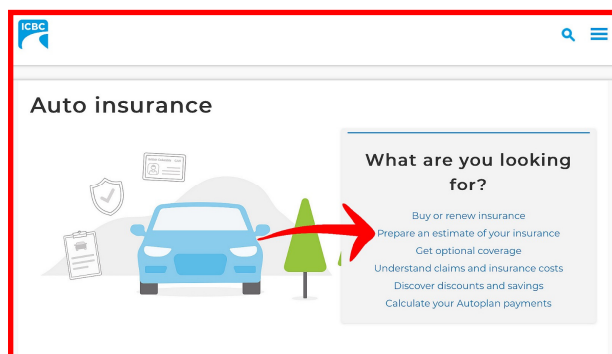
The Insurance Corporation of British Columbia's improved online estimator tool provides customers with an estimate of how much they will save upon renewing their auto insurance under the new Enhanced Care coverage, effective May 1.

ICBC's Enhanced Care seeks to provide customers savings on their premiums, amounting to 20 per cent on average, on their full basic and optional coverage from ICBC. Most customers will likewise be eligible to receive a one-time, pro-rated refund. The new coverage seeks to offer more affordable vehicle insurance rates in B.C. and to provide customers with access to better care and recovery benefits if they are injured in an accident, no matter who was responsible.

The online insurance estimator tool will inform customers about how the upcoming premium savings may affect them, how much they can expect to pay for auto insurance in the future and how much they may receive in a refund from ICBC.

"Our government is set to deliver much more affordable ICBC premiums, and now drivers can see how much they're going to save and how much of a refund they can expect after May 1," said Mike Farnworth, B.C.'s public safety minister and solicitor general.

"Our online estimator tool will help to make clear the extent of Enhanced Care savings British Columbians can expect as we move toward our May 1 launch, delivering not just lower-cost insurance but also significantly improved benefits, regardless of fault," said Nicolas Jimenez, president and chief executive officer of ICBC.



If a customer needs to renew before May 1, the online estimator tool will show the cost of their next renewal and the savings they can get on optional insurance pursuant to the current insurance model. If the customer's renewal is after May 1, the estimator tool will show their savings under Enhanced Care and the amount owed by ICBC in a refund.

Customers may also use the estimator tool to add or remove drivers listed on their policies, to modify coverage limits and deductibles and see how these changes will impact their premiums and to sign up for direct deposit. The tool also allows customers to sign up for email communications, which is a part of ICBC's efforts to enhance its digital services.

If the estimator tool's capacity of 1,000 customer renewal estimations at a time has been exceeded, the tool will show customers a general estimate of their overall refund, which is based on their existing policies, at least until the user volume has decreased.

The backgrounder notes that customers may also potentially avail of additional discounts not shown in the tool, including a low-kilometre or advanced safety technology discount. Customers are urged to ask their brokers about these discounts.



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