

Federal Superannuates National Association

Nanaimo & Area

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October 2003



From The President

Highlights of the 4th Quarter.

1. The Executive Committee has passed a motion to include in next years budget \$1000.00 for a Volunteer Appreciation Event.
2. The Executive Committee is looking into creating a website and the production & distribution of the newsletter to branch members who wish to receive their copy of the newsletter in this mode rather than by mail. It is felt that the costs for the distribution could be cut if this was adopted.
3. The Executive Committee has elected to hold one General Meeting and one Executive Meeting away from Nanaimo and will alternate between Port Alberni and Parksville/Qualicum Beach sites.
4. The Long Term Care Insurance has been extended indefinitely
5. At the September General Meeting the Branch Bylaws were distributed to those in attendance with recommendation to amend those bylaws which were not in conformity to the National Office Bylaws. These Bylaws were accepted as presented and will be forwarded to the National Office for approval.
6. A contingency fund will be set up for the purchase of equipment as required in the branch. The surplus of this year will be placed in this fund in the amount of \$1500.00

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And

Much

More

Annual General Meeting & Election of Branch Executive 2004

Will be held Thursday November 27th, 2003,

256 Royal Canadian Legion

1630 East Wellington (between Bowen & Townsite Road)

Doors open 10 A.M. Business Meeting 11 A.M. Lunch 12 P.M.

Menu: Annual Turkey Dinner with all the trimmings, dessert, coffee/tea.

Cost \$ 14.00 per person GST Included.....Gratuities not included

There will not be any speakers at this meeting due to the election

Don't forget your name tag.

Because the AGM usually has the largest attendance of the year, it is extremely important to have accurate numbers staying for lunch. If you have said "yes" for lunch to your phoner, and find you must cancel, please call **Lute Dunsmore 247-8844** or **Pat Mason 753-6008** by November 20th – the absolute deadline!



7. Branch Member Questionnaire: The National Office is developing their plans of direction for the next ten years and it will be necessary for this branch to do likewise. We ask your co-operation in completing them and to return as soon as possible. Hopefully they will be ready for presentation at the AGM.
8. Convention Delegates – Have been chosen and will require approval at the AGM. Due to the importance of the next Convention, and FSNA's direction our Regional Director requested that the delegates would be in attendance for the Regional Meetings Oct /03 and Spring /04. Our Regional Director Dunc Dunsmore who has served us faithfully over the last 3 conventions (9yrs) and has been there since the conception of this Region, will be standing down at this convention. We owe a great show of hands to Dunc. for a job well done, and many hours of hard dedicated work on our behalf.
9. The ongoing discussion created by those who register with their phoner to attend the General Meetings and then become no-shows. Unfortunately some of those billed do not always send in payment for the missed meal. The facility providing the meal needs to have a count to know how many to prepare for. It is the practice today to guarantee X number in attendance. When the amount collected is lesser than the amount that has been guaranteed, **this shortage then has to come from membership dues.** The Branch Bylaw **10.3** previous to Sept General Meeting read:
Monies for social and recreational purposes shall not be derived from Membership Dues and shall be accounted for separately by the Treasurer.

Passed amendment reads

10.3 Monies for social and recreational purposes shall not be derived from membership dues. Any money that is collected within the Organization for recreational or social purposes shall be accounted for separately by the Treasurer. This amendment passed was for clarification purposes so the By-law clearly states what funds may be used for what purpose.

The Branch Policy has and continues to be: Members which have committed to the attendance of a meal(s) at the General/ Annual/ Executive Meetings must advise the Program Committee Chairperson (except for extenuating circumstances) one week prior to the date of the meeting, if they are not able to attend. Otherwise they will be billed and are responsible for the payment of their meal(s)

We continue to look always for volunteers, and are currently still in need for phoners in the Nanaimo area. We also will be glad to hear from anyone that would like to become part of the Branch Executive, give new blood, new ideas which are greatly appreciated. As a branch volunteer for the past nine years I can say that it has been very rewarding to me in that I have come to know and appreciate the hard work and dedication of the National Executive and staff, become much more educated and aware of what is happening for FSNA members, the superannuates and other seniors, also the future of the Superannuate Benefits and Pension. Last but not the least I have had the privilege in meeting and working with other hard working, dedicated volunteers. Next year I will become your Past President. I wish to thank all of the volunteers that I have or have not met for their participation in whatever duties they have performed. It has been my pleasure to serve, and to my benefit. So I wish to thank you for the honor, and confidence you as members of this Branch have given to me in allowing me to serve.

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NEED A NAME TAG?

If you need a name tag or want to replace one that is lost, broken or just getting ready to retire, then contact our name tag specialist:

Harold Goodmn
At
248-3269

And he'll provide you with one at a very reasonable cost. Name tags are important. They help identify friends whose name has just slipped your tongue and they clearly identify you as a proud member of the Nanaimo and Area Branch of F.S.N.A.

REMIND YOU OF A FAMILY TRIP?



FINANCIAL STATEMENT



ASSETS

CURRENT ASSETS

Bank of Nova Scotia General Acct	83.24
Bank of Western Canada Gen Acct	1,592.64
TOTAL BANK GENERAL ACCOUNTS	1,675.88
Petty Cash - R. Stitt	100.00
Accts Rec. DDS NatOff 2003	476.35
Accts Rec. Rental Facility Deposit	50.00
TOTAL ACCOUNTS RECEIVABLE	526.35
Float due General Meeting	325.00
Float due Membership	100.00
Prepaid Postage	124.03
Prepaid Stationery	430.95
TOTAL PREPAID EXPENSES	554.98
GIC @ 2.25%-11/10/03	2,500.00
GIC @ 5.2%-6/8/04	11,126.70
DOB @ 2.25%-7/10/05((ContFund)	1,000.00
GIC @ 2.25% - 8/10/04	1,000.00
GIC @ 2.25% = 11/10/03	1,500.00
TOTAL INVESTMENTS	17,126.70
Inventory Equipment	7,523.49
Accumulated Depreciation Equip.	- 4,459.67,
TOTAL INVENTORY	3,063.82
TOTAL CURRENT ASSETS	23,472.73

TOTAL ASSETS **\$23,472.73**

LIABILITIES

CURRENT LIABILITIES

Assn Membership Dues Payable 2004	2.00
Per Capita Payable 2004	2,366.00
TOTAL PER CAPITA PAYABLE	2,368.00
Accts Pay/Membership DDS	0.00
TOTAL CURRENT LIABILITIES	2,368.00
TOTAL LIABILITIES	2,368.00

EQUITY

EARNINGS

Retained Earnings	18,616.63
Current Earnings	2,488.10
TOTAL EARNINGS	21,104.73

TOTAL EQUITY **21,104.73**

LIABILITIES AND EQUITY **23,472.73**



How to Contact Your Executive



President —Marg Mostowy— fsnananaimo@shaw.ca	756-1069
Vice President —Bob Hoogerbrug rhoog@shaw.ca	751-8735
Past President —Hap Armstrong haparmstrong@shaw.ca	756-2479
Treasurer —Bob Stitt rstitt@nisa.net	758-7681
Secretary —Cathey Hoogerbrug	751-8735
Membership — Vic Ashdown ashdown@shaw.ca	248-2027
Membership Secretary —Doris Grieves dgreeves@shaw.ca	716-1952
Historian — Cliff Pickton pfmcj@telus.net	723-1136
Program Director —Pat Mason	753-6008
Awards/Speakers —Charles Scrivener scrivener@shaw.ca	758-2240
Services & PSHCP/PSDO Liason - Leroy Wood	758-0078
Newsletter — Ron Gladstone gldstone@shaw.ca	751-2940
Hospital Visiting Nanaimo —Alex Kohuch	755-3040
Parksville Area—Harold Goodman	248-3269
Port Alberni—Marg Pierce	723-9791
Recruiting & Retention Darrell Hamilton	756-3895
Director —John Ablett	752-7572
Phone Chairs & Area Coordinators, etc	
Parksville Barbara Campbell campbellba@shaw.ca	954-0733
Ucluelet Sandy Henry macfunnelcover@telus.net	726-7086
Port Alberni—Marg Pierce	723-9791
Qualicum Beach—Sherwood Moore (Cards—Parksville, Nanoose & Qualicum)	752-1048
- Pat Wilson	248-3377



MEMBERSHIP REPORT Oc- tober 16th, 2003



MEMBER NUMBER COUNT

As of October 23, 2003, the Nanaimo and Area Branch has 1531 members comprising 1016 superannuates and 515 spouses. There are 1126 on DDS and 405 pay at Branch. Since the last Newsletter, the following membership changes have taken place:

NEW MEMBERS

Susanne Body (Nanaimo)
Donald & Ruth Buchanan (Qualicum Beach)
Ross & Adora Currie (Nanaimo)
Duncan & Betty Galbraith, Parksville
Florentia Scott (Port Alberni)

REINSTATED MEMBERS

Flora Dawson (Kingcome Inlet)

TRANSFERRED IN

Ray & Judy Lewis, Nanaimo from BC03 Duncan & District
Dorothy McCuish, Nanaimo from BC08 Vancouver
Lucille Picard & Maurice Rix, Nanaimo from ON54 Cornwall
Bernard & Cecelia Riordan, Nanaimo from ON42 Oshawa & District
Dennis & Marie Ruddick, Parksville from ON43 Ottawa
Laurel Samson, Port Alberni from MB31 Winnipeg and District
David & Anita Stewart, Nanaimo from BC03 Duncan & District
Alex Wiereleychuk & Darlene Foster, Nanaimo from BC06 North Vancouver Island

TRANSFERRED OUT

Paul & Heather Cronk to Comox (BC06 North Vancouver Island)
Terrance Edwards to Winfield (BC11 Okanagan North)
Sheila Forgie & Garry Lewis to Crofton (BC03 Duncan & District)
Joyce Grant to Victoria (BC09 Victoria – Fred Whitehouse)
James & Marleen Hubley to Antigonish (NS80 North Nova)
E F & Anna Lund to Courtney (BC06 North Vancouver Island)
Rufus & Juliet Nutt to Courtenay (BC06 North Vancouver Island)
Al Turpin to Kelowna (BC07 Central Okanagan)

MEMBERSHIP CANCELLATIONS

John & Joan Badgley
June Bockhodt
Edward & Gloria Browne
Earnest Crisp
Lorraine Firby

In Memoriam

Jake Backmann survived by wife Jean
Norm Brown survived by wife Marguerite
Ralph Cosier survived by wife Lolita
Audrey Kavanagh
Kenneth Stubbings survived by wife Cecile
Ray Palmer, survived by wife Patricia

WEB-BASED MEMBERSHIP SYSTEM (WMS)

As I noted in the last Newsletter, National Office intended to make the WMS operational during the first week of June. Both the Main (Live) WMS server and the Trial server have remained offline since that time. Therefore, we have not been able to experiment with the WMS for the past four months. In short, there is no news. Hopefully, I'll be able to tell you more in the next issue.

DUES COLLECTION

For those still paying dues at Branch, I will be available at the Annual General Meeting to accept payments. As always, cheques or cash in the exact amount due would be appreciated. Thanks.

Vic Ashdown

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IT PAYS TO BE CAREFUL AT CHRISTMAS

It is unfortunate that the Holiday Season sometimes brings out the worst, rather than the best in people. So it would be a good idea, we thought to update you on the latest ways criminals are trying to part us from our money.

Project Colt, an international task force on telemarketing fraud, has identified the most frequent telemarketing scams aimed at seniors. Based in Montreal, the Project Colt task force was started in 1998 to reduce and prevent telemarketing fraud coming out of Canada. It includes members of the RCMP, U.S. Customs, the FBI, the U.S. Postal Inspection Service, the Montreal police and the Quebec Provincial Police.

The task force says that many of the fraudulent telemarketing schemes it has encountered are aimed at seniors and estimates that the scams generate about \$70 million a year across North America. Project Colt claims to have been responsible for seizing and returning more than \$12 million to victims.

Here are the most frequent scams:

- **lottery and sweepstakes scams** - victims are told they have won a large prize. To collect it they must pay a fee, or taxes or customs duties.
- **recovery operations** - target victims of earlier telemarketing scams. The con artist claims to be a legal or government official responsible for dispersing a court settlement. To receive the settlement, the victim must pay a fee, or taxes or customs duties.
- **advanced loan fees** - fraudulent loan offers for a fee.
- **counterfeit cheques** - once a victim pays the fee to claim a lottery or sweepstakes, the con artists issue counterfeit cheques.
- **fraudulent charitable donations** - crooked telemarketers often use variations on the name of a real charitable organization or claim to be from a police or firefighter group.
- **fraudulent magazine subscriptions** - often asking victims to renew subscriptions.
- **"reloading"** - returning to previous victims to increase the fraud. Targets seniors who have already lost money and are willing to pay in the hope of having some of it restored.
- **precious metals and gems** - cheap gems are sold for much more than they are worth. Calls over time claim the gems have increased in value, and victims are persuaded to buy even more.
- **investment scams** - callers collect money to "invest" in banking and real estate programs.

If you have been the victim of a telemarketing fraud in Canada, or suspect that you are a target, please report it to PhoneBusters. PhoneBusters has now added a group of volunteers called SeniorBusters Toll Free: 1-888-495-8501



THE WORD FROM NATIONAL

National Joint Council (NJC) Seminar

As reported in Bulletin 03-08, the National President, Rex Guy, and the Executive Director, Jean-Guy Soulière, participated in the NJC seminar held in St. John's Newfoundland on September 10-13. Our participation is significant since FSNA is the only retirees' organization invited to participate and solidifies our status as the organization recognized as representing all pensioners.

Although the agenda items were not directly related to FSNA's primary objectives and focus, there was a presentation on the Public Service Health Care Plan and FSNA was recognized as one of the three Parties governing the plan and the organization responsible to represent all pensioner plan members.

Public Service Health Care Plan Discussions

A special three-day "retreat" of the trustees of the Public Service Health Care Plan was held on September 15, 16, and 17 and was attended by Executive Director, the Trustee appointed by FSNA. The main objective of the meeting was to reach consensus on many is-

sues that the trustees want to include in a report they will submit by the end of this year to the three Parties governing the plan. The report will be the major document that will be used by the Parties in the negotiations for the renewal of the Trust Agreement.

During the meeting, expertise consultants hired by the Trust pointed out the implications of a pay direct system (were it to be introduced) and compared the PSHCP with other health care insurance plans.

Convention 04 August 12-14

In the February Bulletin to Branches, the dates for Convention 04 were announced. The Convention will be held in Ottawa, on Thursday, Friday, and Saturday August 12, 13, 14, 2004. The Annual General Meeting will be held on Wednesday evening (August 11).

Meetings with Bargaining Agents and Ministers

On September 22, the National President and the Executive Director met with the National President of the Canadian Merchant Service Guild and the President of the Public Service Alliance of Canada. They also met with the Minister of National Defence on that date and with the President of the Treasury Board on September 24.

The Deputy Executive Director also attended the meetings with the Cabinet Ministers. The highlights of these discussions will be published in the Winter 03 **ON GUARD**.

Marg Says

Marg has asked me to remind you to read your copy of "ON GUARD" when it comes. There are many articles and items of great interest to retirees and it is not possible to review all of them again in this newsletter. Thanks!

Editor.

Health Care for Seniors

By Ron Gladstone

The latest information to come my way concerning changes to the Health Service is that our Provincial government is planning to cut what it pays for laboratory procedures (x-rays, blood tests, mammography screening) by 20%.

Along with this it intends to dismantle the existing Province-wide Lab setup and create independent lab delivery systems within each of the six health authorities. To effect this, it is planned to set up a bidding process that would see each health authority going to tender for its lab services and awarding the contract to the lowest bidder.



How will this effect us? One thing is sure and that is that there will no longer be uniform laboratory services across B.C., and the present system that has been built up over the last 45 years will be dismantled.

Also, since the present service providers claim they cannot continue to provide laboratory support at a 20% cost reduction, they will be forced out of the market and replaced by companies who are able to effect cost savings in equipment and labour costs.

Every day, it is estimated that 16,000 persons visit a lab, usually on doctors instructions, every day. It is so common an occurrence that we seldom think about it. We give our specimens or take our tests and they are taken away for expert examination. Needless to say, seniors are the biggest percentage of users, although expectant mothers and families are also heavily reliant on this service. Diagnosis and treatment for our ills depends on the accuracy and timeliness of the results.

On the other hand, this proposal might save a considerable sum of money for the Health Care

Program and, if all else fails, can open the door to the establishment of an optional two-tier system under which you can, if you can afford it, pay for the tests to be conducted by a private laboratory.

It was never my intention to use this space for any kind of advocacy, but I do think it is important to keep you informed of matters that may impact on your health care. Neither I nor the FSNA advocate any particular position in these matters but outline the situation as best we can so that you can be informed.

In this area, it is always nice to learn that fears I have expressed did not materialize. This is, unfortunately, a rare occurrence and more often it is worse than we feared.. For example, in the last newsletter in "The Last Word" I mentioned that fees for long Term Care were being quietly increased.

We have now had confirmation of that and a member has written us a letter (held by our Secretary) in which she outlines how it has affected her and her husband to the point where they will have to sell their home to pay the increased costs. I did not publish this letter since I do not wish to embarrass the family. I only mention this to stress how important it is for all if us to take an interest in our Health Care Programs since the belief that "It can't happen to me" could be misplaced. If you want to learn more about the Government's position, refer to:

www.plco.ca/index.asp

For the lab's point of view:

www.mdsmetro.com

You will be surprised to learn how much you can find out on these web sites! While, if you would like to contact your MLA and ask for their views on the plan, he/she can be identified and contacted at:

www.legis.gov.bc.ca/mla/3-1-1.htm

In the meantime I'll keep you posted on any information on Seniors' Health Care that comes my way.

Ron Gladstone

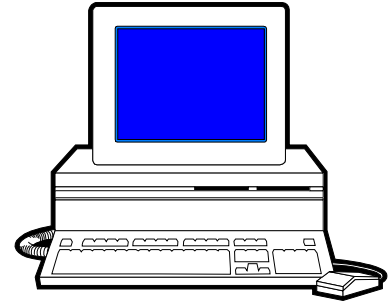
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Seniors On-line

This time around I have been wrapped up in consideration of the best way to get this newsletter on line so that those of you who are on the Web can receive it. This could save the Branch quite a bit of money since it is costly to print and mail over 1,000 newsletters four times a year! The postage alone is more than \$2,000. It is obvious that it cannot be left to one person, whether me or any other, since it would then collapse if anything happened to the one controlling it.

There are many options but the cheapest is not always the best.

For this reason, I will be recommending to the Board that we engage the services of a professional web page compiler—in this case a local person who works from her home.. I will be including the cost of this in the budget for next year. Many of you have contacted me since I first mooted the possibility of putting this newsletter on line and all were positive since you can then, if you wish, read it on screen without having more paper in the mail. Of course, if you wish, you can still receive your copy by mail. It will be your option.



The Last Word

“Tis the Season to be Jolly”, as the old carol says, so let us end the year on a positive note. This has been a trying year for seniors and retirees, but even so, we are still grateful that, in this area at least, we have spared the trials of those who have had to endure devastating forest fires and, more recently, overwhelming floods.

There are always others less fortunate than ourselves and we should be proud of the contribution we make to society. As I have been around the area during the year it has been remarkable how many of us I have seen giving freely of their time and energy to help others. Manning booths for charities in the Malls, working in our Hospitals and Clinics, manning food distribution centres for the poor, visiting the sick and helping the handicapped, (in the last week) staffing the Flu Immunization centres, helping out with school projects, plus many other activities too numerous to mention—including the running of our own Branch.

That these efforts are worthwhile is without question and we can only hope that, as time goes by, succeeding generations will be similarly inclined to help others. In our present society, if it were not for the volunteer work of our seniors it is doubtful of many charities would survive. For the time being, we all know that to be of service to others is its own reward and we are content with that.

So, Thank You for all your efforts and may you all be rewarded with a warm and enjoyable Holiday Season, knowing that all your fellow members and citizens appreciate what you have done for them. On behalf of all the Executive, I wish you the warmest of Compliments of the Season.

Ron Gladstone

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