

National Association of Federal Retirees

Quarterly Newsletter

Nanaimo & Area Branch
PO Box 485, Lantzville, BC V0R 2H0

October 2015
Tel: (250) 468-0260



November 2014 General Meeting held at Tigh Na Mara, Parksville

Next Meeting - General Meeting

Date/Time:

Thursday, November 19, 2015, Meeting starts 1100 AM.

Location:

Tigh Na Mara: 1155 Resort Dr, Parksville

Directions:

Resort Drive is 1.5 km West on W. Island Highway from Exit 46 on Inland Highway 19. Turn right onto Resort Drive. Tigh-Na-Mara Resort is 170 meters off the Highway.

Meeting: Coffee available at 10:00 AM

Business Meeting 11:00-12:00 followed by a presentation.

Presentation - Nanaimo Airport- Mike Hooper, President and CEO.

Lunch - Buffet with Roast Turkey Breast, Roasted Potatoes, Brussel Sprouts, Carrots, Cranberry Sauce and Gravy. Greens, Bean Salad, Beet Salad, Buns, Coffee, Tea, and Dessert Buffet.

Reservations/Cancellations: Your local Retirees (NAFR) volunteer will phone you to ask whether you plan to attend the lunch. If you confirm your attendance, please be aware of our cancellation policy. The Association is required to pay for all meals ordered on your behalf; therefore, if you subsequently are unable to attend, you must cancel your reservation to avoid being charged for the meal. To cancel, please call **Jim Gahr** at **250-933-1156**. The last date for cancellation to avoid billing is **Sunday, November 15, 2015**.



Don't forget your name tag



EVENTS 2015

DATE	EVENT	PLACE	VENUE	\$ MEMBERS	\$ GUEST
November 19	General Meeting	Parksville	Tigh Na Mara	30.00	30.00

President's Message October 2015 Newsletter



There has been so much happening since our last Newsletter, for brevity I will try to chronicle the events in point form:

- Our Advocacy Director, and Acting Director of Communications, Ray Lauzier, passed away suddenly this summer and our sympathies go out to his wife Jane, and family. His passion and dedication to what he believed in has left a lasting impression on your Executive Committee.
- We welcome back Fran Graham, our Communications Director, who was on medical leave and is ready to resume her duties.
- On the National scene, since the resignation of our President, Vice-President, and CEO, the National Board of Directors has confirmed Konrad von Finckenstein, a retired Federal Judge, as Chairman of the Board until elections are held at the Annual Members Meeting (AMM) in June, 2016. The search is on to hire a new CEO.
- At the Regional level, efforts are underway to open the lines of communication and forego the “need-to-know” culture we all know from our working days.
- A decision was made to cancel the Town Hall Meeting that was a work in progress until Ray’s untimely passing. There were so many “Town Hall” All-Candidates meeting, it was felt that our members could pick and choose to attend and voice our concerns. Letters were sent to the candidates and we met personally with Mark MacDonald, and received a written response from Paul Manly and Sheila Malcolmson.
- One of the realities we are facing is our revenue stream and its effect on budgets and costs. Consider the following:

- A.) As a Branch, we receive a flat rate amount from the annual dues collected by the National Office based upon the number of **registered members in our area. The amount we receive from National has remained flat for too many years. Membership has also remained flat despite an overall influx of seniors to our region, many of whom are former public servants, RCMP, or military personnel.**
- B.) Our costs are going up annually even though the Board keeps its costs very low. Stationery, mailings, space rental for meetings, meal costs, costs downloaded by the National Office are eating away at our revenues. **National had asked for support payments from all Branches for the Honour Your Promise campaign which was critical for the election. We needed to ensure all Parties in the election understand that a promise is a promise. Our Branch contributed \$1500 to the campaign to inform all Parties of the importance of the pension and benefits issue to our membership.**
- C.) To counteract the rise in costs, Board members continue to work as volunteers **without travel support for monthly meetings.** We have tried to reduce hard copy mail-outs, while respecting the need for some members (about 450) to receive mailed information rather than email. We have found creative ways to advertise to cut costs. **Yet we need to do more. One additional cost saving is for us to eliminate the subsidy that we have been providing on meals for members at our general meetings and the AGM. As restaurant costs rise, we need to either pay the full amount for our luncheons as members (now about \$32 for a full buffet lunch with gratuities and taxes), cut back on the number of yearly meetings from 4 to 3, or reduce our meal menu to soup and sandwiches for some of our annual meetings. We would like to hear from you on these options. We don’t want higher meal costs or poorer lunches to decrease turnout, nor do we want to reduce the excellent communication exchanges which occur at lunch meetings.**

D.) We will be issuing name tags at the next meeting which will be collected after each meeting for reuse at subsequent meetings. We will also continue to urge all members and guests to **bring an item or a 'toonie'** for the food banks in our area....this is an important part of how we give back to our communities and adds to all the amazing volunteer work so many of you do in your communities already.

As a result, with our current financial situation, it was decided to cancel our September General Meeting in order to keep finances in the black.

I will be on vacation and will miss our General Meeting November 19 at Tigh-Na-Mara.

Take care, and, respectfully submitted with appreciated input from Andy Gilman.



Robert (Bob) Willis
President BC05
Nanaimo and Area Branch

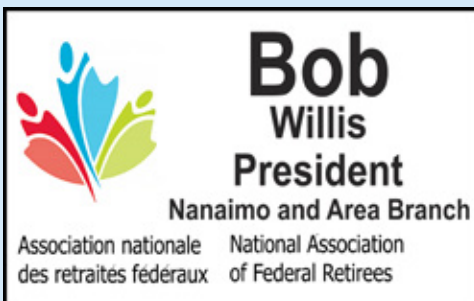
Donation to Loaves and Fishes

The executive is encouraging those attending the November 19th meeting to donate non-perishable food items or cash to those less fortunate. For every \$1 in cash donations that Loaves and Fishes receives they are able to provide clients with \$3.50 worth of food.

Andy Gilman and Ken Jones will be collecting the donations

The Board has authorized the purchase of the clear vinyl pouch (4"X3") with lanyard and swivel hook.

The name badges will be printed on both sides. **These will be available at our next meeting. Total cost, including printing is \$2.00**



Scam Corner

E-mail and telephone scams are so numerous and creative that many organizations are sending warnings to their customers. Recently, BC Hydro warned about phone calls requesting credit card or bank account payments. Royal Bank warned about E-mail attempts to obtain your bank account information. Canada Revenue Agency warned about an "INTERAC e-Transfer" scam to pay an income tax assessment. These scams have some common features. They usually don't know or use your proper name or social insurance number. They direct you to a website that begins "www1." Or "//aps.cra-arc.gc.ca" instead of the true website. They usually indicate an immediate scare or threat. **Government agencies, Banks, or Utilities DO NOT request any personal information over the internet or telephone unless you are making the first contact.**

Couple in their nineties are both having problems remembering things. During a check-up, the doctor tells them that they're physically okay, but they might want to start writing things down to help them remember... Later that night, while watching TV, the old man gets up from his chair. 'Want anything while I'm in the kitchen?' he asks. 'Will you get me a bowl of ice cream?' 'Sure..' 'Don't you think you should write it down so you can remember it?' she asks. 'No, I can remember it.' 'Well, I'd like some strawberries on top, too. Maybe you should write it down, so as not to forget it?'

He says, 'I can remember that. You want a bowl of ice cream with strawberries.' 'I'd also like whipped cream. I'm certain you'll forget that, write it down?' she asks. Irritated, he says, 'I don't need to write it down, I can remember it! Ice cream with strawberries and whipped cream - I got it, for goodness sake!' Then he toddles into the kitchen.

After about 20 minutes, The old man returns from the kitchen and hands his wife a plate of bacon and eggs.. She stares at the plate for a moment. 'Where's my toast?'

TREASURER'S REPORT

15 Oct 2015

I hope that everyone had a good summer and took time to enjoy the great weather we had.

As you know many things were happening these last few months both at the National and Local level which has also directly affected the Branches' financial assets.

As you can determine from the table below we are currently very short of funds in our operating account. Currently there is only \$63.54 in the account but by the time of the release of this newsletter we will have cashed in one of our GICs and will increase the cash in the account by \$6707.36.

ACCOUNTS	
Account Name	Balance
Organization Account - 00000	\$63.54
12-M Long Term GiC - 00064	\$10,887.28
24-M Compounding CIC Term - 00059	\$1,587.14
24-M Compounding GIC Term - 00061	\$6707.36
24-M Compounding GIC Term - 00065	\$1476.06
36-M Compounding GIC Term - 00062	\$3,158.06
Total	\$23,879.44

The Branch has continually strived to rein in expenses but costs continually rise as our incoming income has remained relatively static. With that being said, this past summer has presented us with some added expenses:

- \$1500.00 - To National to assist with Advocacy funding for the upcoming election (Voted and passed at the last AGM.)
- \$2000.00 - Ray Lauzier sent as an Observer to the June AMM
- \$500.00 - Branch support costs for AMM
- \$500.00 - Branch Room cost for Chilliwack Meetings

It seems that things are financially dire but in reality it is not. The GIC that we are cashing in was originally earmarked to support National which we have paid using our operating cash (wanting to wait for the GIC to mature) and we are now replenishing the account with the GIC money.

Although we seemed to have overcome this shortfall, we are well aware that we have to continually strive to keep costs down although our expenses seem to continually rise in every aspect from postage to newsletter print to hall rental to luncheon costs. Let me assure you that your Branch Executive continually strive to do their best to ensure that our expenses are kept to a minimum without compromising on the needs of you, our members.

I believe that this is all that I have for the moment but please do not hesitate to contact me should you have any questions and/or inquiries. See you at our next meeting in November.

Margie Dunsmore

Smoke detectors need to be tested
from time to time
So sometimes I cook something



A man was telling his neighbour, 'I just bought a new hearing aid. It cost me four thousand dollars, but it's state of the art.. It's perfect.' 'Really,' answered the neighbour. 'What kind is it?' 'Twelve thirty..'



We all get heavier as we get older because there's a lot more information in our heads. So I'm not fat, I'm just really intelligent and my head couldn't hold any more so it started filling up the rest of me!

That's my story and I'm sticking to it!

Seniors going bankrupt in soaring numbers

A new report says doctors and consumers both tend to overlook one of the most common and devastating problems of aging — the decline in patients' ability to manage their own financial affairs.

The first step to fixing this problem is giving it a name, according to Dr. Mark Lachs of Weill Cornell Medical College in New York and Duke Han of Rush University Medical Center in Chicago, coauthors of the report, who want to describe the condition as “age-associated financial vulnerability.”

“It is my hope that by coining this term — age-associated financial vulnerability — it will begin to get physicians to think about this in all older people with and without cognitive problems in the same way they have begun to ask about advanced directives and driving safety as people age,” Lachs said by email.

Writing in *Annals of Internal Medicine*, Lachs and Han define age-associated financial vulnerability as a pattern of risky behavior related to money that places an older adult at substantial risk for a considerable loss of resources that might result in dramatic changes in their quality of life and is inconsistent with choices the person made when they were younger.

Doctors need to understand how the aging brain, with or without neurological disease, influences financial decision-making, because elderly patients may not have earned income or a long enough investment horizon to recover from losses, Lachs said.

Financial exploitation is also the most common form of elder abuse, accounting for about half of cases, and this in turn can lead to bad health outcomes including depression, nursing home placement and increased mortality, he added.

Factors that can contribute to financial vulnerability among the elderly include cognitive or emotional decline; impairments in vision, hearing or mobility; serious progressive illness; and social isolation. Certain diseases and medications can also hasten cognitive decline and make it harder for older adults to manage their money.

While more research may be needed before doctors embrace age-associated financial vulnerability as a medical term or as the basis for a new clinical diagnosis, it remains important for doctors to understand the connection between money mistakes and cognitive decline, said Dr. Eric Widera, a geriatrics specialist at the University of California, San Francisco.

When a person starts to make even minor financial missteps as they age, this may be an indication of dementia, Widera, who wasn't involved in the article, said by email.

“Financial impairment is often one of the earliest clinical signs of emerging dementia, that often goes undiagnosed,” Widera said. “It becomes exceedingly important that when these diagnoses are made, and when individuals still have the ability to make decisions, to think about things like advanced financial planning - assigning someone such as a family member to make designated financial decisions on their behalf.”

People can also take steps in middle age to improve their financial literacy and keep an eye out for early indications that they need help managing their money, noted Dr. Leslie Kernisan, a geriatrician who blogs for families about money and other age-related problems at GeriatricsForCaregivers.net.

Indications that older adults may be vulnerable financially include taking longer to complete everyday financial tasks, reduced attention to details in financial documents, decline in everyday math skills, decreased understanding of financial concepts, and difficulty identifying risks in financial opportunities, Kernisan, who wasn't involved in the article, said by email.

“In an ideal world, it would make sense to assess for financial vulnerability as part of a regular comprehensive assessment for common age-related problems - falls, mobility issues, difficulty managing activities of daily living, isolation, cognitive changes - that often affect the health and life of seniors,” Kernisan said.

www.cbc.ca

“You know you're getting old when you stoop to tie your shoelaces and wonder what else you could do while you're down there.” George Burns.

Nanaimo and Area Branch Officers 2015 - 2016



Left to right: Jim Gahr, Sharon Whalen, Bob Willis, Marion Pickton, Ken Jones, Penny Kanigan, Bob Hoogerbrug, Fran Graham, Ian Williams, Vic Ashdown, Charles Scrivener.
Missing from photo - Margie Dunsmore, Rick Roberts and Andy Gilman, .

Director's Corner - Jim Ghar

Former Occupations: College Student; Farmer/Rancher; Military; Bus Driver; World Traveller; 'Professional Volunteer.



Spouse: Tove.

Spare Time: Travel / Collect Coins / Stamps / Wood Carving / Personal 'Scrapbooking' /

Favorite Activities:

Travelling (Cruising) / Hiking / Volunteering.

Favorite Vacation Spots: Ancient Ruins / Wonders Of The World / Cruising.

Personal Belief: "If You're Not Living On The Edge - You're Taking Up Too Much Space!"

* If I won the lottery - I would be on a continual cruise all over the planet

Greatest Accomplishment so far: ""Adventures Through Volunteering!

"Life Isn't About Waiting For The Storm To Pass - It's About Learning To Dance In The Rain!"

Both Tove and I are ('Self-Proclaimed') "Professional Volunteers". Throughout the course of a year (annually) we work for and with

approximately 35 to 40 different agencies.

We are registered with the Nanaimo Volunteer Bureau - so if it happens around Nanaimo (Or elsewhere) we like to be involved!

We also belong to several Clubs and Organizations and are or have been on the Executive or Board of Directors of the majority of these associations.

As you may have gathered; we are "Retired", but quite involved! I've calculated some of the goals and objectives I hope to achieve before I 'Give In'; And determined in order to reach some of these objectives, I must live to the age of 117! (And - in the meantime, I'll complete some of these and pick up some more! - So I plan to have an indefinite existence!

I'm still (and probably will remain) always in my youth! I regret very little or anything of what done throughout my life!

Now - I'd just like to travel more with my best friend - and my best friend is my wife!

"Who Can Ask For Anything More Than That?"

W.J. (Jim) Gahr

Membership Report - Vic Ashdown

As of October 15th, 2015, the Nanaimo and Area Branch had 1980 members comprising 1318 retirees and 662 spouses. Of the 1318 retirees, there are 1133 on DDS and 185 pay at Branch or by credit card. Since the last Report (August 20th), the following changes have taken place:



New or Reinstated Members (24)

Fernando & Dorothy Blais
Doug & Joanna Chisholm
William Cope
Bev DeGruchy
Barb Dressel & Jay Simons
Thomas & Sabine Ford
Geoffrey & Anita Holland
Jane Lauzier
Janet Mercer
Ernest & Roberta Mueller
Bob Ryan
Linda Shrum
Edward Sinclair
Eva Thompson
Lorne & Elizabeth Weme
Roger Westwood
William Woolfrey

Transferred In (9)

David & Beverley Gariepy
Grant & Barbara MacDonald
Louis & Barbara McManus
Donna Roy
Arnold & Lynda Walter

Transferred Out (4)

Marv & Maureen Bruneau
Irene Hinder
Len Jerritt

Membership Cancellations (7)

Alan & Esther Coombes
Peter & Dorothy L'Heureux
Grace Rye
Shirley Seltzer
Shirley Wingham

In Memoriam

Werner Bachmann

Aniela Billard

Ronald Bowman, survived by wife Mary

William Byers, survived by wife Patricia

Ray Lauzier, survived by wife Jane

David Halliday, survived by wife Elaine

Laurie Jamont, survived by wife

Valarie

Loyde Mutch

Neil Page, survived by wife Shirley

Harold Schilds

Dorothy Thicke

Membership Fee Increase

Effective January 1st, 2016, Association membership fees will be \$39.84 (Single) and \$51.72 (Double). This 4% increase was approved at the June 2015 Annual Members' Meeting. (The current fees are \$38.28 and \$49.68 respectively.)

2016 Fees – Billing (Non-DDS Paid At Branch)

Members Joined Prior to 2014. For those members who pay by cheque or credit card and joined in 2013 or earlier, invoices for 2016 dues will be in the mail to you during the first week of November. Your due date is December 31st, 2015. Members are reminded that this is the only invoice that they will receive.

Members Joined in 2014 or Later.

Members who joined in 2014 or later will be billed for one year starting from the end of their 'joining month'. Dues invoices for these members will be sent out a couple of months prior to the due date.

National Association of Federal Retirees

Nanaimo Executive, Directors & Volunteers 2015-2016

Class	Position	Name	Phone	Email
Executive			All 250	
Exe	President	Bob Willis	468-0260	bobwillisbc@shaw.ca
Exe	Vice-President	Ken Jones	586-7718	casper6@shaw.ca
Exe	Secretary	Penny Kanigan	760-0929	pennykanigan@shaw.ca
Exe	Treasurer	Margie Dunsmore	585-0512	emdunsmore@outlook.com
Directors				
Director	Membership / Database	Vic Ashdown	248-2027	ashdown@shaw.ca
Director	Health & Benefits	Andy Gilman	248-8595	andygilman@shaw.ca
Director	Health & Benefits	Sharon Whalen	758-7012	fsnaswhalen@gmail.com
Director	Program / Speakers	Rick Roberts	248-7171	rick.roberts@shaw.ca
Director	Newsletter Editor / Web	Ian Williams	758-0954	ianwilliams@fsna-nanaimo.org
Director	Awards/Historian	Charles Scrivener	758-2240	scrivener@shaw.ca
Director	Registration	Jim Gahr	933-1156	heidleberghound@shaw.ca
Director	Communication	Fran Graham	933-4766	francesgraham@shaw.ca
Director	Telephone	Marian Pickton	723-1136	pfmcj@shaw.ca
Director	At Large	Jo-Anne Tremblay	585-3525	bcoceansider@gmail.com
Coordinators				
Cards	Nanaimo	Cathey Hoogerbrug	751-8735	r-choog@shaw.ca
Cards	Parksville/Qualicum	Michelle Ashdown	248-2027	ashdown@shaw.ca
Cards	Port Alberni	Marg Pierce	723-9791	
Nominations	Committee Chair	Bob Hoogerbrug	751-8735	r-choog@shaw.ca
Phone Captain	Nanaimo	Anne Elphick	751-2993	aelfhick@telus.net
Phone Captain	Nanaimo	Bertha Nixon	758-0378	
Phone Captain	Nanaimo	Barb Williams	758-0954	williv@telus.net
Phone Captain	Nanaimo	Marion Rivers	758-9783	merivers33@shaw.ca
Phone Captain	Parksville/Qualicum	Marjorie Rose	594-0300	marjoriebrose@shaw.ca
Phone Captain	Parksville/Qualicum	Michelle Ashdown	248-2027	ashdown@shaw.ca
Phone Captain	Parksville/Qualicum	Judy Southern	752-5586	njsouthern@shaw.ca
Phone Captain	Port Alberni	Marg Pierce	723-9791	
Hospital Visit	Nanaimo	Irene McLean	245-2181	rim2@shaw.ca