

National Association of Federal Retirees

Quarterly Newsletter



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

August 2016
Tel: (250) 586-7718



June 23, 2016 Annual General Meeting held at the Coast Bastion Hotel - 100 attendees

Next Meeting - General Meeting

Date/Time: Thursday, September 22, 2016.

Doors open 10:00 AM, Meeting starts 11:00 AM.

Location: Coast Bastion Inn, 11 Bastion St, Nanaimo

Directions: The hotel is on the corner of Bastion St and Front St. in downtown Nanaimo. There is parking with an entrance off of Front St. There is an elevator to the hotel lobby.

Business Meeting: 11:00-12:00

Presentation: 12:15 - 12:45

Isobel Mackenzie, Provincial Seniors Advocate. She has over 20 years' experience working with seniors in home care, licensed care, community services and volunteer services.

Luncheon - 12:45 -Coast Traditional Lunch - \$22.00

Soup of the moment, Sandwich selection may include ham and swiss, smoked turkey cranberry mayo, Dijon crusted roast beef, tuna salad, egg salad, and vegetarian. Crudit  platter with in home-made chipotle dip. Coast Bastion signature mini dessert collection. Freshly brewed Starbucks coffee and Tazo tea

Reservations/Cancellations:

Your local Federal Retirees volunteer will phone you to ask whether you plan to attend the lunch.

To cancel, please call **Jim Gahr** at **250-933-1156**. The last date for cancellation to avoid billing is **Sunday, September 18, 2016**. Name tags will be available at the meeting.



EVENTS 2016

DATE	EVENT	PLACE	VENUE	Meal	Cost
November 24	General Meeting	Parksville	Tigh Na Mara	Turkey Buffet	\$30.00

President's Message for August



I hope everyone had an enjoyable summer visiting with family and friends and enjoying holidaying around our beautiful country.

We are still looking for Volunteers for the Executive Board as three positions are vacant, Secretary and Treasurer and a Director position.

All branches received a message from National Office regarding fraud attempts. Here is the partial text of that recent message.

We would like to bring your attention to an email fraud attempt -or phishing incident – that happened recently with several of our Branches. An email was sent to the branch treasurer, purportedly by the branch president, asking for an e-transfer of funds. The RCMP has been notified.

In fact, our treasurer received such a message purportedly from me while I was in Chilliwack. The ploy did not work as our bank account requires two signatures and electronic transactions are not permitted. The incident was reported to National Office by our Treasurer.

The RCMP has a good website <http://www.rcmp-grc.ca/scams-fraudes/phishing-eng.htm> that gives advice about recognizing attempted e-mail fraud as well as providing prevention tips.

A new fee structure for the years 2017 to 2019 was approved at the AMM in June 2016.

Year	Single Membership		Double Membership	
	Annual	Monthly	Annual	Monthly
2017	\$47.76	\$3.98	\$62.04	\$5.17
2018	\$48.96	\$4.08	\$63.60	\$5.30
2019	\$50.28	\$4.19	\$65.16	\$5.43

The following is a brief explanation for the approved fee structure.

- “Honour Your Promise” a worthy cause but costly
- Legal challenge to fee increase of the Public Service Health Care Plan premium still on going
- Last Federal Election trying to highlight issues important to retirees cost more than expected
- Update of our IT structure needed to be done.

All of this activity was deemed to be essential and was approved by the Board but has seen us move from budget surplus to a deficit position that is projected to continue if nothing is done. In the short term, the shortfall has been absorbed by dipping into reserves but we “cannot keep robbing the piggy bank”, to quote Simon Coakely, our new CEO

Ken Jones

Minutes of General Meeting - Marion Pickton

Date: June 23rd 2016

Time 11:00 AM

Place: Coast Bastion Hotel, Nanaimo. BC

Attendees: 100

The meeting was called to order by President, Ken Jones. All first time attendees were asked to go to the front and introduce themselves.

Minutes of the November 22nd, 2015 meeting were circulated on the tables. Moved as presented.

Additions to the agenda: Bob Willis asked that he speak re the seniors advocate. Agenda adopted with addition.

Committee Reports.

President's Report. – Ken Jones

- Ken began by wishing everyone present to Enjoy their summer, to travel safely.
- He then introduced those who had attended the Chilliwack Regional Conference, Sharon Whalen, Ian Williams, Vic Ashdown, Bob Willis and himself; also those who attended the AMM in Ottawa, Rick Roberts, Bob Willis and himself.

- There will be an Island Branches meeting in Duncan in October.
- Talking with other branches across the country there are commonalities within all of the branches the main ones being how to recruit new members, engagement of our members, and how to retain our volunteers.

Branch Goals

- Increase membership
- Recruitment of Members to the Branch Executive, this is your branch so ideas are welcomed. All are invited to the executive meetings that are held on the 3rd Thursday of the month September – June, at St Philip's by the Sea, Lantzville.
- Advocacy –Protect our Pension, Protect our Health Care
- Improve Communication to Branch Members; if you have ideas send to the executive (see the back of the newsletter for addresses.
- Improve Volunteer Training
- Retain our Volunteers
- Succession planning for the Executive Branch Members, we know that many of you already volunteer to other organizations. Our number of telephoners is the envy of the rest of Canada.
- Maybe you would like to write articles for the newsletter, assist the treasure.
- In house draw by Ziggy Campbell, won by Joseph Briand

AMM meeting report

- All vacancy's on the executive are now filled.
- There is a deficit of \$792,096 which has been caused by poor management thus there will be an increase in membership dues for the next 3 years, which will wipe out the deficit and pay for implementation of the Strategic plan. Nanaimo Branch defeated the motion. It was noted that branches need funds to support the strategic plan.

Strategic Plan

Four Strategic Framework Pillars

1. Income Security for our members
2. Health Care for our Members
3. Retirement income Security for all Canadians
4. Health Care for all Canadians

Five Strategic Goals that directly support the four Pillars

1. Our Pensions are protected (Lead Role)
2. Our Health Benefits are protected (Lead Role)
3. Veterans are Supported (Support Role)
4. Retirement Income Security is Enhanced (Support Role)
5. The National Seniors Strategy is Promoted (Support Role)

A Strong Organizational Foundation (Enabling Goals)

1. Grow our Membership
2. Enhance Volunteer Recruitment and Engagement
3. Improve Internal Communication
4. Improve Volunteer Training
 - A member raised the question about the new building. Yes National has moved in and is hoping to find a tenant to rent the ground floor, which would help decrease the deficit.
 - Pensions – if you pay into a defined pension plan it is one you can count on, the target pension has member risk.
 - Due to locations etc Quebec has established satellite branches.
 - Toronto had 4 branches close.
 - Public health care benefits, no choice was given re the increase of our health benefits from 25/75 to 50/50 in 2015. There is still a fight going on re the Public health care Benefits.
 - There has been no accounting from Head Office. We need to keep asking questions about the monies.



Treasures' Report. – Margie Dunsmore. (*Margie has resigned to be with her daughter who suffered an accident in Lloydminster. We thank her for her service and wish her daughter well*).

Margie thanked Dave and Fran for conducting the audit of our finances for 2015.

She has transferred to the CRM system and will eventually add 2015 to the system.

Current Balance \$22,375.47 plus a total of \$7,000.00 in the defense fund.

The membership approved a budget of \$23,210.52 of which \$7,421.21 has been spent to date, leaving us with a balance of \$15,789.30 with expenses still to be covered for the AMM meeting. (August 18th balance was \$2587.11 -organization account.)

Membership Report – Vic Ashdown

Our membership is down to 1932 members, due to members moving out of the area, ageing and those who have passed. The number of 23 since the last meeting is an increase over the past.

Health and Benefits – Andy Gilman



Health in the News

- National Health Accord, there will be an agreement by the Autumn, this will see initiatives for Home Care and Senior Care. NAFR has been lobbying.

- Assisted dying bill came into affect June 17th.



- Penny Kannigan was selling “You and Your Survivor document” as well as the “Estate Document”.

- The survivor’s workbook can be downloaded for free but the printed version is not.

Programs – Rick Roberts.

We are trying different venues and formats. Whilst in Ottawa he picked up on the suggestion of an evening meeting. He asked for a show of

hands as to how many would attend it this was arranged.

Next meeting will be September 22rd.

Internet/Newsletter- Ian Williams.

Encouraged all members to go to the National Website and check in.

From the National website:

*Sign in to FederalRetirees.ca
Your “My Membership” account allows you to access multiple features and information in one place:*

- *Access member only content – the latest edition of Sage Magazine and You and Your Survivors*
- *Set your communications preferences for how we communicate with you. (We never rent, sell or share your information) and*
- *Manage your membership profile*

If you haven’t already, it only takes a moment to create a password to login.

Create a Login

Welcome! Create your private account password to login to:

- *Manage your address and other important information*
- *Access member-only documents including You and Your Survivors*
- *Set your communications preferences for how we communicate with you. (We never rent, sell or share your private information. Ever.)*
And more.

Please enter your membership number below and then press the ‘Set up my login!’ button. If you need any assistance or don’t already have an email address on file with us, please call us at 1-855-304-4700, Monday to Friday between 8:30 am and 4:30 pm.

And this is just the beginning. More features are coming to your Membership login page in the near future so be sure to check back regularly.

Renew your Federal Retirees membership – it’s as easy as a few clicks.

Communications – Fran Graham

If anyone wishes to receive a recruitment package or knows of someone who would like one please see Fran.

She has been dealing with the Bulletin, Coffee News, Sage, and Channel 4 to run advertisements for the branch.



Ken encouraged people to complete the volunteer forms on the tables.

Bob Willis. PAO



- Municipal pension plan will no longer have dental benefits after January 2017.
- Spoke on behalf of the BC Senior Advocate, Isabel McKenzie, who is seeking 2000 volunteers to conduct a survey of over 27,000 seniors in 303 publicly subsidized Care homes. See the [BC senior advocate](#) web site.

Meeting Adjourned 12.05pm

Presentation - Sally Thompson

Sally Thompson of Hearing Life Canada gave an excellent presentation on -

“The Hidden Cost of Untreated Hearing Loss”.

Nearly 1 out of every 4 adult Canadians reports having some hearing loss, although closer to 10% of people actually identify themselves as culturally Deaf, oral deaf, deafened, or hard of hearing. (CHS Awareness Survey 2002)

Hearing loss is the third most prevalent chronic condition in older adults and the most widespread disability. Its prevalence rises with age – 46% of people aged 45 to 87 have hearing loss. (Cruickshanks et al. 1998)

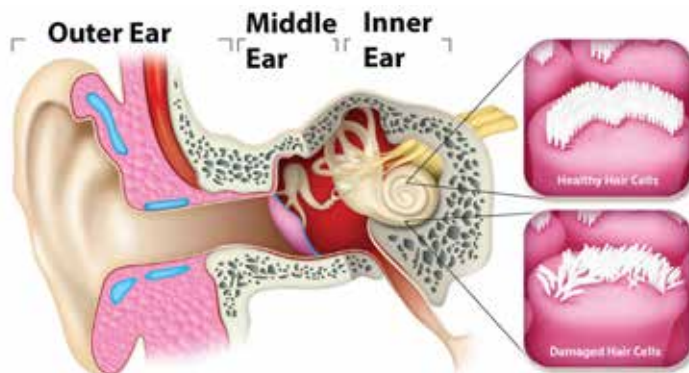
Aging is the number one cause of hearing loss and the incidence of hearing loss is poised to climb dramatically as our population ages. The number of older adults aged 65 and over in Ontario is projected to be 4.1 million, or 23.4%, by 2036



Not hearing well isn't just frustrating; it can bring surprising health risks.

Many Causes, Early Symptoms

Everything from genes and noise exposure to medications, head injuries and infections can play a role in hearing loss. Trouble detecting soft or high-pitched sounds is often the first sign that stereocilia —the delicate hair cells that convert sound waves into electrical signals within the ear—have been damaged. Soft sounds include phone conversations or background noise in settings such as restaurants. High-pitched sounds may include children's voices. Ringing in the ears, called tinnitus, is another early signal of possible hearing loss.



Hearing loss is frustrating for those who have it and for their loved ones. But recent research from Johns Hopkins reveals that it also is linked with walking problems, falls and even dementia.

Nanaimo and Area Branch Board 2016 - 2017



Left to right: Ian Williams, Vic Ashdown, Charles Scrivener, Rick Roberts, Andy Gilman, Penny Kanigan, Ken Jones, Sharon Whalen, Jim Gahr, Fran Graham, Marian Pickton and Bob Willis.

In a study that tracked 639 adults for nearly 12 years, Johns Hopkins expert Frank Lin, M.D., Ph.D, and his colleagues found that **mild hearing loss doubled dementia risk. Moderate loss tripled risk, and people with a severe hearing impairment were five times more likely to develop dementia.**

90% of people with hearing loss can improve communication with a properly fitted hearing aid, counselling or environmental changes.

Hearing Aid Myths That Hold You Back

There's no downside to using hearing aids. They help most people who try them. And in those people, they can make all the difference in the world—allowing people to reengage with friends and family and to be more involved again.”

If you think your hearing has diminished, it's worth making an appointment with an audiologist for a hearing check, many will provide this free of

charge. If you have hearing loss, don't let the following myths keep you from getting help.

“My hearing's not that bad.”

Hearing aid users wait, on average, 10 years before getting help for hearing loss. But during that time, communication with loved ones becomes more difficult, and isolation and health risks increase. It is important to be proactive in addressing any hearing declines over time.

“Wearing hearing aids means I'm old, and I'm not ready for that.”

It's normal to feel worried that hearing loss means you're aging—and to want to hide it. Plenty of people with a hearing impairment sit silently rather than joining in conversations and activities, because they fear that hearing problems will make them seem helpless or less than competent. The truth: Connecting with others can help your brain stay younger and keep you involved with life.

“I don't like the way hearing aids look.”

Forget the old days of big, whistling earpieces. Today's hearing aids and cochlear implants are smaller (and less conspicuous) than ever before. Even celebrities (like former president Bill Clinton and football Hall of Famer Mike Singletary) are wearing them proudly.

“I heard that hearing aids are difficult to use.”

There is a breaking-in period as you—and your central auditory system and brain—adjust to life with hearing aids. That's why most doctors and hearing centers include a trial period, so you can be sure the type you've chosen—whether it's a miniature



behind-the-ear model or one that fits into your ear—is right for you.

“Hearing aids cost too much.”

At present, 80% of those that need them don't use them, mostly because of cost. There is no universal government assistance for the purchase of hearing aids in British Columbia. Subsidies are available if you're a veteran, an RCMP officer, First Nations or have a valid WorkSafeBC claim. Public Service Health care plan pays a maximum of \$1000 every 5 years. At an average price of \$1,675 per ear for equipment, fittings and evaluations, hearing aids can take a bite out of your budget. Factor in the high cost of hearing loss, however, and it is money well spent.

“Sugar why don't you sit down by the table and we'll start supper.” Said Dorothy to her Husband of 50 years. “Sure thing,” said her husband settling himself down. “Now darling, would you like the soup first or the salad?” Questioned Dorothy. “Umm I guess I'll take the soup.” He responded. After a whole meal of one endearing term after another, their guest Bob couldn't contain his curiosity any longer. Bob snuck into the kitchen and asked, “Dorothy do you always talk to your husband like that?” “Bob, I'll be honest with you,” Dorothy replied. “It's been five years now, I just can't remember his name, and I am just too embarrassed to ask him!”

Membership Report - Vic Ashdown

As of August 18th, 2016, the Nanaimo and Area Branch had 1922 members comprising 1281 retirees and 641 spouses. Of the 1281 retirees, there are 1087 on DDS and 194 pay at Branch or by credit card. Since the last Report (May 19th), the following changes have taken place:



New or Reinstated Members (11)

Lori Daniels
Neil Dawe & Renate Sutherland
Tony Ginchereau & Dominique Bouchard
Anita Sakayi'kn
Darlene Sartorio
Valerie Stepney & Darin Neal
Geoffrey & Marlene Wiggins

Transferred Out (11)

Ralph & Solange Byers
Paula & Clancy Fuerst
Norman & Ava Lewsey
Adriana Novak
Donna Pilling
Neville & Rosemarie Saunders
Bruce Shepherd

Transferred In (3)

Terry Bunzenmeyer
William & Marilyn Elliott

Membership Cancellations (9)

Maurice & Claudia Adams
Howard & Jean Brown
Linda Brown
Gerard & Marion Campeau
Bill & Florence Duncan

In Memoriam

Gloria Bayntun, survived by husband Bob
Jacques Boucher, survived by wife Ellen
Helen Cain
Alice Crozier
Robert Dean, survived by wife Darlene
Steve Denike, survived by wife Carol
Gary Hoskins, survived by wife Flo
Pamela Kitchen

Lilliane Kosmider
Don McKenzie, survived by wife Mary
Viola Muskett
David Nenzel, survived by wife RoseMarie
Shirley Richmond
Byron Stephen, survived by wife Patricia
Ron Traber
Juliette Verne

National Association of Federal Retirees

Nanaimo Executive, Directors & Volunteers 2015-2016

Class	Position	Name	Phone	Email
Executive			All 250	
Exe	President	Ken Jones	586-7718	Kenjonesbc@shaw.ca
Exe	Vice-President	Sharon Whalen	758-7012	fsnaswhalen@gmail.com
Exe	Secretary	-	-	-
Exe	Treasurer	-	-	-
Exe	Past President	Bob Willis	468-0260	bobwillisbc@shaw.ca
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	Penny Kanigan	760-0929	pennykanigan@shaw.ca
Coordinators				
Cards	Nanaimo	Cathey Hoogerbrug	751-8735	r-choog@shaw.ca
Cards	Parksville/Qualicum	Michelle Ashdown	248-2027	ashdown@shaw.ca
Cards	Port Alberni	Marian Pickton	723-1136	pfmcj@shaw.ca
Nominations	Committee Chair	Bob Willis	468-0260	bobwillisbc@shaw.ca
Phone Captain	Nanaimo	Anne Elphick	751-2993	aelfhick@shaw.ca
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	586-7007	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	Marian Pickton	723-1136	pfmcj@shaw.ca
Hospital Visit	Nanaimo	Irene McLean	245-2181	rim2@shaw.ca