

National Association of Federal Retirees

Quarterly Newsletter



Nanaimo & Area Branch federalretirees-nanaimo.ca
PO Box 485, Lantzville, BC V0R 2H0

March 2019
Tel: (250) 248-7171



November 22, 2018 - General Meeting held at Tigh-Na-Mara- 138 attendees

Next Meeting - Annual General Meeting

Date/Time: Thursday, March 28, 2019.

Doors open 10:00 AM, Meeting starts 1100 AM.

Location: Nanaimo Golf Club, 2800 Highland Blvd, Nanaimo BC V9S 3N8

Directions: There is NO direct access to Highland Blvd if you are traveling north on Island Highway. You MUST turn right onto Departure Bay Road, left onto Montrose Ave, and right again onto Highland Blvd to reach the club.

If you are traveling south on Island Highway, turn left onto Highland Blvd (the turn for Dorman Rd is on the right) and then, at the first driveway on the left, turn into the club.

Business Meeting: 11:00-12:00

Presentation: 12:15 - 12:45 - Constable **Gary O'Brian**. Scams we should be aware of.

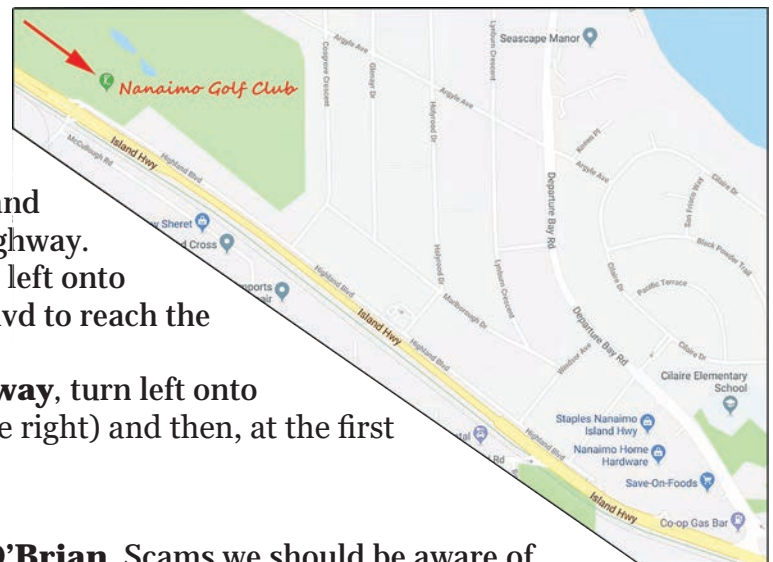
Luncheon - Bastion BBQ

Grilled Chicken breast, Gourmet Beef burger with Brioche Buns, Potato Salad, Coleslaw, Green Salad, Cheeses, Pickles, Condiments, assorted Desserts, Fresh Fruits, and tea and coffee. Cost is \$30

In-House Draw - Tickets \$2 or 3 for \$5. All proceeds to charity. We are also collecting non-perishable food or cash for the local food banks.

Reservations/Cancellations:

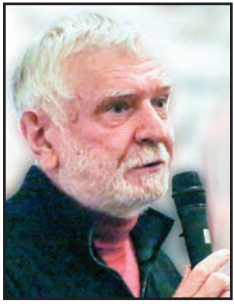
Your local Federal Retirees volunteer will phone you to ask whether you plan to attend the lunch. **To cancel, please call Jim Gahr at 250-585-3125.** The last date for cancellation to avoid billing is **Sunday, March 24, 2019.** **Name Tags** will be available at the door for all members attending the March AGM and luncheon. Remember to leave them at the door when you leave after the meeting/luncheon. If your name tag from the last meeting attended had spelling errors, please contact Charles @ 758-2240 or scrivener@shaw.ca.



EVENTS 2019

DATE	EVENT	PLACE	VENUE	Meal	Cost
May 9	Volunteer Lunch	TBA	TBA	TBA	NC
September 26	General Meeting	TBA	TBA	TBA	TBA
November 28	General Meeting	TBA	TBA	TBA	TBA

Acting President's Report - March 2019



It has been my privilege to act as your President over the last couple of months as **Ken Jones** stepped aside from the Presidential duties. I would like to once again thank Ken for all the time and energy he expended as our President over the last few years and all the extra things he did

that few people even knew about..the good news is that Ken is staying active and will carry on as Vice President.

A few of my activities over the last few months:

Presentations at the Nanaimo Federal Building: along with Fran Graham, made two presentations to the staff of the Nanaimo Federal Building to discuss the mandate of our organization and encourage membership.

National Association of Federal Employees Strategic plan...participated in a webinar and e mail discussion around NAFR's new Strategic Plan which is to be approved at the our National AMM in June.

The 3 Goals at this point are:

1. We will advocate in the best interest of our members and seek to be recognized as a respected national voice supporting secure healthy and dignified retirement for Federal Retirees and all Canadians.
2. Promote membership retention and growth
3. Pursue Organizational Excellence at all levels of the Association.

National is still looking for feedback so if anyone is interested in reviewing the entire document, please let me know.

Programs and Speakers: turned over responsibility to **Fran Graham**...looking for someone to fill Fran's communication slot.

To come:

Regional Meeting in Chilliwack May 23rd, 24th and 25th---agenda will be heavy on advocacy and finance- Penny Kanigan, Treasurer, Marg Smith co-chair of Advocacy and myself have been registered.

National AMM June 17th thru 20th in Ottawa.

We always are looking for good people to join

our Executive....please consider it...we need your help....

And here's hoping spring will arrive soon...it has been a long winter...looking forward to seeing you at our Annual General Meeting....

Annual General Meeting 2019 -List to be Elected

Current status: **Ken Jones** has stepped away from the President's position, and Vice-President **Rick Roberts** has assumed Acting- President duties, thus vacating the Vice-President position. **Ken Jones** has offered to serve as Acting Vice-President until the elections at the AGM in March 2019.

Officers	Candidates to date
President: 2 year term	Rick Roberts
Treasurer: 2 year term	Penny Kanigan
Vice-President: 1 year term	Ken Jones
Directors	
General	Andy Gilman
General	Charles Scrivener
General	Margaret Smith
General	Christine Walker
General	Linda Wiltse
Computer Skills	

Nominations are now closed for Officer positions.

Nominations for Director positions are now accepted and can be accepted from the floor at the Branch AGM. Please indicate your intention to **Bob Willis**, Nomination Chair, or Nominating Committee members, **Vic Ashdown**, or **Fran Graham**.



GENERAL MEETING

Date: NOVEMBER 22, 2018

Place: TIGH-NA-MARA RESORT, PARKSVILLE.

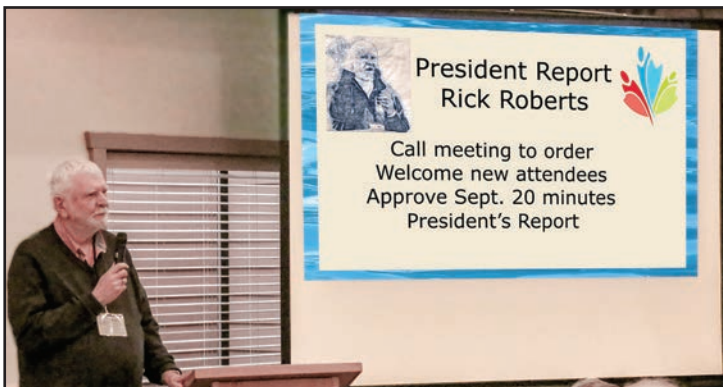
Time: 11:00 a.m.

The meeting was called to order at 11:00 a.m. by Acting President **Rick Roberts**. Rick acknowledged one first time attendee and two members who came all the way from Ucluelet to attend.

1. **Penny Kanigan** moved that the minutes from the September 20, 2018 General Meeting be accepted as presented. **Fran Graham** seconded the motion and it was carried.

2. The Agenda was accepted as presented.

3. Acting President **Rick Roberts** recognized



Ken Jones for his 4 years as President and the work he's done with dedication and enthusiasm.

4. **Rick** reported that there were good discussions at the Regional Meeting in Duncan including a discussion on the need for more communication between the BC branches.

5. **Rick and Fran** will have a meeting at the Federal Building in Nanaimo in January regarding membership in NAFR.

6. **Leroy Wood and Jim Gahr** were thanked for organizing wreath laying for our branch in various mid-Island towns on Remembrance Day.

7. **From Headquarters** - The indexed pension increase will be 2.2% in January and a reminder that membership rates will increase in 2019. The Annual Members Meeting (AMM) will be in June near Ottawa.

8. **Ken Jones**, Acting Vice-President, gave a slide presentation on Remembrance Day ceremonies. He then introduced members present who participated. There were good turnouts at the



ceremonies, especially from youth groups. **Rick** then presented **Ken** with a bouquet for **Liliane** to thank her for her support while Ken was President.

9. **Sheila Wilson**, Secretary, is now approved for hospital visits to members who

might wish a visit.

10. **Penny Kanigan**, Treasurer, presented the financial reports which show \$8,045.57 bank balance as of this date. She then presented the draft budget for 2019, most of our income coming from memberships. She explained the categories which totaled \$13,275.00 while our projected income is \$12,600.00, a shortfall of \$675.00. Penny moved that the draft budget be accepted, Charles Scriven seconded, carried.

Penny asked for volunteers to perform an audit of our books. **Rick Neugebauer** and **Linda Cant** volunteered.

11. **Vic Ashdown**, Membership, gave our total members as 1017 DDS, 200 non-DDS, 636 spouses for a total of 1853 members. There were 17 new or reinstated, 21 transferred in, 8 moved out and 14 canceled their membership. We had 12 deceased members and after Vic read their names, we observed a minute of silence. We were reminded of the dues increase and were asked to open any mail from Headquarters because it could be an invoice for membership dues. Vic then provided us with some of his humorous jokes.

12. **Andy Gilman**, Health and Benefits answered the question of spousal benefits if they marry after



the member retires. The answer is yes, the spouse is eligible but their benefits are discontinued after the members' death. Rick also reminded members to keep records and receipts

for out of town Doctor visits or medical treatments over 40 kilometres distant – gas, hotel, meals, etc. – as they can be claimed as a medical expense on Income Tax.

13. **Rick Roberts**, Programs Rick is looking for cheaper venues for the AGM on March 28, 2019.

14. **Jim Gahr**, Registrar, reports that we have 138 people here for the meeting, 128 of which have paid for the lunch plus 1 lunch provided to our guest speaker at Branch expense.

15. **Bob Willis**, Nominations At our AGM in March 2019, we will elect a President for a 2 year term, a Treasurer for a 2 year term and a Vice-President for a 1 year term. Candidates for the director positions are; Andy Gilman, Charles Scrivener, Linda Wiltse, Faye Reeves, Margaret Smith and Wilma Melvin. Bob asked for a volunteer with enhanced computer skills to back up **Ian**. Volunteers for projects are needed.



March 2019, we will elect a President for a 2 year term, a Treasurer for a 2 year term and a Vice-President for a 1 year term. Candidates for the director positions are; Andy Gilman, Charles Scrivener, Linda Wiltse, Faye Reeves, Margaret Smith and Wilma Melvin. Bob asked for a volunteer with enhanced computer skills to

16. Our **In-House draw** total was \$388.00. \$195.00 was divided in 3 and the winners of \$65.00 each were, #721330 **Andy Gilman**, #691161, **Sue Spink** and #721317, **Sheila Wilson**. \$193.00 will be added to our charitable monies from 2018. Our Food Bank collection came to \$120.00 which **Charles Scrivener** will take to the Food Bank.

Charles has provided an update:

During 2018, your donations at our Branch meetings provided \$494 for the Salvation Army in Parksville and \$295 for food-banks in Nanaimo and Parksville. Letters of “Thanks” were received last December. Please keep being as generous, it is appreciated.

17. **Ken** advised that if lost or damaged hearing aids are still on warranty, go see your provider. If no longer under warranty, you may be able to claim under your home contents insurance policy.

18. **Rick Roberts** adjourned the meeting at 12:00 noon.



Following the meeting approximately 20 tickets were drawn for a pointsettia. VP **Ken Jones** donated the plants. **Elisabeth Clarke-Gilman** gives **Wendy Stander**, phone captain, her pointsettia while A/President Rick draws another ticket.

Program

Our guest speaker was **Wanda Hamilton** from the United Way whose topic was “Building Healthy Communities”.

Wanda said the United Way has 233 charities it provides funds to.

One example is the Tsow Tun Le Lum Treatment Centre program and the Tillicum Lelum Aboriginal Friendship Centre’s Young Mothers transition house, helping people recover from addiction. Every recovering addict is a step toward building a healthy community.

Donations fund Community Partners in the social services sector in Cowichan, the Central Island region, Comox Valley and Campbell River which has a huge positive impact on thousands of people’s lives in our community.

Whether you want to support children and youth, seniors or vulnerable families, by giving to United Way you can get your gift where it will have greatest impact.

United Way does its own research on key issues facing our community and has a dedicated group of volunteer experts who sit on our Impact Councils bringing their wisdom and experience to help us decide which programs are most needed and most effective.



Wanda thanked the members of NAFR for generously donating almost \$50,000 to the United Way.

Turkey Buffet Lunch was served at 12:50.

Health Benefits News - excerpt
by Cecile Turnbull - NAFR Victoria

Public Service Health Care Plan - PSHCP

The relationships between the Public Service Health Care Plan (PSHCP), Pensioners' Dental Service Plan (PDSP), Sun Life Assurance, Medoc Travel Insurance and Johnson Insurance can sometimes be confusing. In this article, I will try to sort them out.

Retired members of the CF, RCMP and Public Service can enroll in either or both the PSHCP and PDSP. While Sun Life administers both Plans, they are separate and use different forms and rules. Sun Life Assurance is responsible for the day-to-day operation of the Plan(s) and the consistent adjudication and payment of eligible claims.

The purpose of the PSHCP is to reimburse Plan members for all or part of costs they have incurred for eligible services and products, as identified in the Plan, only after they have taken advantage of benefits provided by their provincial/territorial health insurance plan.

Eligible services and products must be prescribed by a physician, or a dentist who is licensed or otherwise authorized to practice in the jurisdiction in which the prescription is made.

The PSHCP reimburses eligible expenses on a reasonable and customary basis.

The member will be able to use the PSHCP Benefit Card at participating pharmacies to have claims for their prescriptions and certain medical supplies processed electronically at the point-of-sale.

The pharmacy submits the claim to the Plan electronically, and once the claim is processed, the amount paid by the Plan will be shown on the member's pharmacy receipt. The member pays the remaining 20% of eligible expenses.

The PSHCP Benefit Card can also be used if the member is admitted to hospital. Most hospitals are able to submit claims on the member's behalf by using the certificate number indicated on the PSHCP Benefit Card. The hospital may ask the member to sign an authorization form and pay for

the portion of costs not eligible under the Plan.

If the hospital does not offer such a service, the member must submit a paper claim to Sun Life along with the invoice of charges from the hospital.

Dental Benefit -

If the member is covered under the PDSP, claims for expenses for oral surgery should first be submitted to that plan. Amounts not covered by that plan may then be submitted to the PSHCP.

When two or more courses of treatment for an oral procedure or accidental injury are considered appropriate, the Plan will pay for the least expensive treatment.

Claims for expenses for accidental injury should first be submitted to the PSHCP administrator.

When coverage ends:

The Pension office must be notified when the pensioner has died and a death certificate must be submitted.

Make sure the pension number is on all documentation.

Send all required documentation and keep copies of everything sent along with the date sent for your records.

Pensions are payable only to the end of the month of death.

Payments received after that will be recovered.

Survivor benefits:

In most cases, your eligible dependent(s) can continue to receive coverage under the Plan in the event of your death.

A surviving dependent(s) must complete a Pensioner Application Form, which can be obtained from the appropriate pension office.

The application must be submitted within 60 days of the Plan member's death so that coverage may commence the first day of the month following the month the application is received by the designated office.

If the application is not received within 60 days, a three-month waiting period will apply before coverage comes into effect.

Monthly PSHCP contributions will be deducted from the survivor's pension.

Nanaimo and Area Branch Executive 2017 - 2018



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

Financial Report- Penny Kanigan

Very little activity with assets of \$10,066.32. We have 2 outstanding expenses:
Vic Ashdown: \$78.39 – toner and drum – this expense has been approved by the Acting President.

Marian Pickton: \$81.76 – Duo tangs and envelopes and a further request for postage for the mail out – estimated at \$7.25/each x 70 = \$500.00+. Approval will be sought at the meeting on the 22 February 2019.

The review of our financial books have been completed and found to be “exceptional”, perhaps I mean “acceptable”. In either case the reviewers had a question regarding our GIC’s – when all the GIC’s are totaled they do not agree with the total in CRM. I will ask Paula but I have a feeling that the figures are not updated until she receives the reviewed documents.

Once the Representation letter has been signed by the A/President I will forward her the documents, the minutes of the AGM will be sent at a later date and this is okay with her (Paula).

That’s it!!

Penny Kanigan

The most successful investor was Noah. He floated stock, while everything around him went into liquidation.

What to eat and avoid when you have a cold.

Chicken Soup - Studies show it clears nasal passages and congestion better than other hot liquids. The cysteine content of the soup helps loosen some secretions in the nasal pathway.

Oranges, lemons, limes - Vitamin C won't prevent a cold but may make you feel better.

Germ Fighters - Kale, broccoli, cranberries, green tea, red onions, and blueberries all have an antioxidant called quercetin that may help you fight the common cold.

Chili peppers - Clears the nasal passages.

Ginger - It helps clear congestion and soothe your throat. Fresh ginger seems to boost anti-viral cytokines. It also stimulates mucosal cells to produce beta-interferon.

Dairy - Little evidence that eating dairy promotes mucus.

Garlic - There is insufficient clinical trial evidence regarding the effects of garlic in preventing or treating the common cold. A single trial suggested that garlic may prevent occurrences of the common cold, but more studies are needed.

Caffeine and Alcohol - Avoid, they can dry you out.



If you look in the mirror and see a beer belly, bald head, big red nose, varicose veins, and a complexion like leather, ..Look on the bright side,,, at least your eyesight is OK!



Membership Report - Vic Ashdown

As of February 21st, 2019, the Nanaimo and Area Branch had 1857 members comprising 1216 retirees and 641 spouses. Of the 1216 retirees, there are 1011 on DDS and 205 pay at Branch or by credit card. Since the last Report (October 18th), the following changes have taken place:

New or Reinstated Members (30)

Richard Bazille & Jane Kelly
Maureen Beighton
Peter & Sharon Campbell
Lyse Cantin & Linda Enns
Gilles & Anne Chiasson
Stuart & Diana Fraser
Donald & Elizabeth Gamble
Ronald German & Rhonda Shaw
Ingrid Herchak
Deirdre Hunter
Anne Kerr
Karmen & Mike Lynes
Douglas & Cheryl Martin
Randy & Deborah Munro
Linda Peterson
Brad & Delima Rushton
Pat Thomson
Christine Walker Plumpton & Mitchell Plumpton

Transferred In (17)

Robert & Gail Dolman
Ernst Filzwieser & Kathleen Simmons
Richard Frizell
John Garstang
Douglas Knowles & Shirley Wilson
Rhonda Leigh & Clark Rutledge
Eric MacAlpine
Steven MacLellan & Shirley Fuchs

Irene & David Morley
Kenneth & Elinor Tait

Transferred Out (16)

Ingrid Busch
Alan & Esther Coombs
Brian & Deborah Duck
David Dulmage
Martin & Judy Field
Rick & Nahid Gordon
Millie McArthur
Malcolm Preston
Carmen Senac
Sandra Veenstra
Gerald & Phyllis Young

Membership Cancellations (18)

Lewis Bohmer & Linda Bannerman
Ray Bouffard
Kenneth & Mary Dorush
Alcide & Linda Girard
Janet Mercer
Douglas O'Donnell
John Robinson
Bob & Audrey Stitt
Gaylene Thorogood & Kevin Gibbs
Harvey Thien
Joann Walton
Geoff & Marlene Wiggins

In Memoriam

Alan Beighton, survived by wife Maureen

Delores Janes, survived by husband George

Keith Ketchen, survived by wife Doreen

William MacDonald, survived by wife Ingrid Herchak

Marlene MacMillan, survived by husband Bill

Patricia Mason

Frances McGown

Bertha Nixon

Edward Phillips, survived by wife Kate

Bill Ross, survived by wife Lynne

Sharon Tinis, survived by husband Wayne

Clinton Unwin, survived by wife Juanita

David Watson, survived by wife Kathryn

Carl Westby

Fred Zielke

National Association of Federal Retirees

Nanaimo Executive, Directors & Volunteers 2017-2018

Class	Position	Name	Phone	Email
Executive			Most 250	
Exe	President	Ken Jones	586-7718	Kenjonesbc@shaw.ca
Exe	Vice-President	Rick Roberts	248-7171	rick.roberts@shaw.ca
Exe	Secretary	Sheila Wilson	591-2446	mesheshe@shaw.ca
Exe	Treasurer	Penny Kanigan	760-0929	pennykanigan@shaw.ca
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	andygilman48@shaw.ca
Director	Health & Benefits	Sharon Whalen	758-7012	nafrwhalen@gmail.com
Director	Program / Speakers	Rick Roberts	248-7171	rick.roberts@shaw.ca
Director	Newsletter Editor / Web	Ian Williams	758-0954	ianv.will@gmail.com
Director	Awards/Historian	Charles Scrivener	758-2240	scrivener@shaw.ca
Director	Registration	Jim Gahr	585-3125	heidleberghound@shaw.ca
Director	Communication	Fran Graham	933-4766	fran41@telus.net
Director	Telephone	Marian Pickton	723-1136	pfmcj@shaw.ca
Director	At Large	Linda Wiltse	778-269-0895	lmwiltse2@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	Marian Pickton	723-1136	pfmcj@shaw.ca
Nominations	Committee Chair	Bob Willis	468-0260	bobwillisbc@shaw.ca
Phone Captain	Nanaimo	Berna Dennison	758-7792	bernad@shaw.ca
Phone Captain	Nanaimo	Linda Wiltse	778-269-0895	lmwiltse2@gmail.com
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	594-4002	
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	Wendy Stander	778- 421-4244	wendy.tony@shaw.ca
Hospital Visit	Parksville/Qualicum	Lil Jones	586-7718	Kenjonesbc@shaw.ca