

# National Association of Federal Retirees

## Newsletter

Nanaimo & Area Branch [federalretirees-nanaimo.ca](http://federalretirees-nanaimo.ca)  
PO Box 485, Lantzville, BC VoR 2H0

March 2021  
Tel: (250) 248-7171



Previous Annual General Meeting held in March 2019 at the Nanaimo Golf Club, 125 attendees.

### Next Meeting - Our Virtual Annual General Meeting ... get ready!

Since we cannot meet in-person for our AGM, we are planning a Zoom call to meet virtually on **Thursday, April 29, 2021**. Many of you have used Zoom to talk with friends and this will not be new technology. For others this will be a new experience.

You can connect to Zoom by computer (laptop or desktop), iPad, notebook, tablet and mobile phone (as long as your device has a screen and can download the Zoom app). You can also use a land-line telephone....but, you won't see a picture of other Zoomers.

Quorum for this meeting can be based upon our bylaws or two other options provided by the National Office during Covid 19 meeting shutdowns. The Board has chosen the formula of 2x the number of Directors for the Branch (14) + 1 = 29.

If you would like to 'attend' the virtual AGM via Zoom, it is important that you register at the email address below or by telephone by April 15, 2021. We will then send you an email or call you to explain how you can connect to Zoom via an ID number (video screen conferencing) or a telephone number (land line only).

### To register for the AGM:

Use this email address [federalretireesnainaimo@gmail.com](mailto:federalretireesnainaimo@gmail.com)

Alternatively, call and leave a message at **1 250 248-8595**

**Please provide your name, phone number and the number and names of NAFR members who will be attending the meeting from your device/telephone.**

### Draft Agenda for the Annual General Meeting:

1. Approval of minutes of last AGM
2. President's report
3. Treasurer's report
  - a. Budget
  - b. Reserves
4. Directors' reports
5. Election of Officers and Directors



**Note: All general in-person meetings are cancelled until the general public has been vaccinated for COVID-19 as they are deemed too risky.**

## President's Report February 2021

I hope that everyone has stayed safe, kind and calm over this last year. Who would have anticipated all of the turmoil and life style changes that the pandemic has wrought over the last number of months. Terms such as social distancing, bubbles and masks have gone from rarely used to every day language. And who would have believed that our Provincial Health Officer would have her own fan club. As our lives change and continue to adjust, we can look forward to the roll out of vaccines giving us hope for the return of future normality.

Though it feels different in many ways, the work of the Nanaimo Branch of the Federal Retirees continues. As I mentioned in my Christmas letter, your Executive Committee meets monthly via Zoom. And as all in person meetings are forbidden until the Fall, we fully anticipate these Zoom meetings will continue. We do so miss our personal contacts but we are doing everything we can to ensure the safety of all. And we want you to join the fun: in this newsletter you will find an invitation to participate in our Branches' Annual General Meeting on April 29, 2021 which will also be held via Zoom. Please plan on joining us if you are able and find out more about what your Branch has been doing.

As we look towards our future efforts, we will continue to advocate and protect our pension and benefits as well as lobby for all issues vitally important to Canadian seniors including our priorities of Pharmacare, a National Seniors Strategy, retirement income security and support for veterans. In addition, we are now lobbying the Federal Government and the Provinces for National Standards for Long Term Care. Your hard working Advocacy Team has submitted a comprehensive report which is also located later on in this newsletter.

And a final plea for help (cue the Temptations' Ain't too Proud to Beg"), the continuation of our work requires people. At this point, as of our AGM we will have at least two vacancies for Directors. The work is not onerous but the rewards are great. Please consider volunteering. If at all interested, please call me or Bob Willis our Nominations Chair. Please!



My thanks to our Directors who have done fabulous work under very trying circumstances. Our Branch strives to offer support to all our Members no matter what the issue. And your Directors always step up big time. And a special thank you to Ken Jones our current Vice President and former President and Treasurer who is stepping down from our Executive as of our AGM. Thank you Ken.....it will not be the same without you.

And in closing, a wish for us all: And as Winter's darkness slowly abates and the cold recedes into the night. Please enjoy the unfurling of Spring bringing its gifts of hope, warmth and light.

### Previous Annual General Meeting

#### Excerpts

Held March 28, 2019 at the Nanaimo Golf Course, Nanaimo, B. C.

Acting President Rick Roberts called the meeting to order at 11:02 a.m. He welcomed the new attendees. There were 104 for the meal, 21 meeting for a total of 125.

The minutes of the March 22, 2018 AGM were declared accepted.

The agenda was declared accepted.

#### Acting President's Report - Rick Roberts:

National office is going through a Strategic Planning process. Input from branches was listened to. Advocacy is a big issue and we are participating in the national agenda.

Three delegates from our branch went to the Regional meeting in May. Advocacy and finance were the main issues.

Our branch always needs volunteers.

Our General Meeting will be in June, the Volunteer appreciation luncheon will be May 9th.

#### Financial Report - Treasurer, Penny Kanigan:

Her report was shown on the overhead screen. We have \$9,309.75 in the bank.

**MOTION:** Penny moved that *the Finance report be accepted as presented*, Fran Graham seconded, the motion was carried

Penny thanked the audit reviewers.

Rick Neugebauer, reviewer, reported that the audit

was meant to review and comment on the records. They found one discrepancy regarding interest which was corrected by Penny. Otherwise they were satisfied with the financial records as of December 31, 2018.

#### **Health and Benefits – Andy Gilman:**

Andy urged all of us to get our affairs in order. The useful booklet “You and Your Survivors” can be obtained from our website under ‘Seniors Info.’ This booklet tells you how to prepare and what needs to be done.



#### **History – Charles Scrivener:**

\$494.00 was donated to the Parksville Salvation Army from our charitable collections at the end of 2018. \$295.00 was donated to Food Banks in Nanaimo and Parksville in 2018. Donations of \$34.10 plus food collected at this meeting will go to the Food Bank at Loaves and Fishes.

**MOTION:** Charles moved that ***we replace the Long Service Award with the “President’s Long Service” (15 year Certificate of Service) and the “Branch President’s Exemplary Volunteer” Awards.*** This would include a free lunch and a gift certificate, however few would likely be awarded after the initial ‘catch up’. Seconded by Marian Pickton, carried.

**MOTION:** Charles moved that ***we replace the wording in reimbursement of expenses to read “Branch President to approve up to \$100.00”.*** Seconded by Ken Jones, carried.

**Advocacy – Ken Jones** (Margaret Smith absent) Communications are starting up regarding the Federal election. Ken Graham, Margaret Smith, Charles Scrivener and Christine Walker are also on the committee.

#### **Past President – Bob Willis**

Bob is participating as a BC Senior’s advocate. This group is looking at Pharmacare and Seniors’ programs.

**MOTION:** Penny moved that ***the 2019 budget be approved as presented.*** Ian Williams seconded the motion.

There were questions regarding charges for meet-

ing rooms, then the motion was carried.

#### **New Business:**

#### **In House Draw:**

Tickets sales were \$396.00. Winning tickets were held by Barrie Bonfield, Mike Wansink and Bill McCullough. They received \$66.00 each. \$198.00 was added to our charity account for distribution at the end of the year.

#### **Other:**

Rick Roberts thanked Marion Pickton for her years of service on the Branch Executive Committee and presented her with a bouquet of flowers.



Bob Willis adjourned the meeting.

#### **Guest Speaker** Constable Gary O’Brien, Media Relations Officer of the Nanaimo RCMP

Constable O’Brien talked about “Frauds and Scams” and it was a topic much on everyone’s mind. He stated that there were many scams and that the Millennials, age 18-35, were the most targeted, however it was those 50+ who were scammed of the most money. Less than 5% of scams are reported. Many are romance or CRA related. Call 1-888-495-8501 to report scams to the Canadian Anti-Fraud Centre. Check your reports on Equifax or Trans Union.

Luncheon was served.

#### **Scam Alert**

There is an email scam circulating with the title Favour...asking if you have time to reply and if you do...asking for gift cards from Amazon.... this is a scam...I would never ask for money or gift cards via any medium so if you receive this email, please discard immediately. The scammer is obviously using a Federal Retirees mailing list so be forewarned!

Rick Roberts

## **Branch Advocacy Activities: What We Did in 2020/What's Ahead in 2021**

Throughout 2020, the Branch continued its advocacy activities by reaching out to members, candidates and elected officials at the federal and provincial level. In-person meetings were replaced by Zoom virtual meetings and email communications became the norm.



**Marg Smith**

### **Advocacy Priorities**

During the 2019 federal election, Federal Retirees concentrated on four advocacy priorities – retirement income security, developing and implementing a national seniors' strategy, veterans and pharmacare. These priorities remained the same in 2020 and have been bolstered by a new focus on long-term, community and home care.

The long-term care campaign calls for national standards for both long-term and home and community care to ensure a full range of services are available to Canadians in their homes and communities. The goal is to attain better health outcomes and quality of life. As part of this campaign, Federal Retirees is calling on all governments to collaborate on a national review of long-term care, with a view to implementing a national framework that ensures appropriate levels of funding, ties funding to national criteria and care standards, establishes a national health workforce planning strategy, and recognizes and supports informal caregivers as partners in delivering care. This review must be public, independent, evidence-based and informed by older adults, informal caregivers and relevant experts.

### **2020 Advocacy Initiatives**

The Branch had three main advocacy initiatives in 2020.

#### **1. Members' Survey**

In the first quarter of 2020, we surveyed Branch members on a host of issues that fall within the framework of a national seniors strategy. As reported in the October 2020 Branch Newsletter, there were 176 responses to the survey. The survey clearly revealed that retirement income security, the availability of appropriate levels of health care and access to quality home care/community care

and long-term care were the issues of greatest importance to members.

#### **2. Reach 338**

Following on the Federal Retirees successful advocacy program during the 2019 Federal Election, in February 2020 Federal Retirees launched Reach 338. Reach 338 is a project aimed at having each MP connected with a local Branch by the end of a four-year election cycle. Our Branch's Reach 338 plan for 2020 was to have in-person meetings and email communications with Nanaimo-Ladysmith MP, Paul Manly, and Courtenay-Alberni MP, Gord Johns.

With the Covid-19 pandemic, the goal of having in-person meetings had to change and we quickly pivoted to virtual meetings. Branch President, Rick Roberts, and two members of the Branch advocacy committee met with Paul Manly via Zoom to discuss Federal Retirees advocacy priorities.

North Island Branch met with Gord Johns and our Branch followed up by letter to reinforce the importance of the Federal Retirees priorities and the results of our Branch survey.

#### **3. BC 2020 Provincial Election**

Our Branch advocacy activities continued during the 2020 provincial election. To make candidates aware of Federal Retirees priorities and the need to reform long-term care, we emailed candidates for the NDP, Green and Liberal parties in four ridings: Nanaimo, Parksville-Qualicum, Mid Island-Pacific Rim and Nanaimo-North Cowichan.

We received responses from candidates Michelle Stilwell (Liberal Party candidate in Parksville-Qualicum), Sheila Malcolmson (NDP candidate in Nanaimo) and Chris Istace (Green Party candidate in Nanaimo-North Cowichan).

After the election, we followed up with a letter congratulating the four successful candidates.

### **What's Ahead in 2021?**

The scale and format of our Branch advocacy activities in 2021 will depend on whether a federal election is called. Anticipating a 2021 federal campaign, the Advocacy Team at National Office has already begun work on an election strategy.

Whether we will continue to do everything virtually and electronically or move to in-person

meetings with candidates or public candidates' events will very much depend on the timing of the election, the success of the Covid-19 vaccination program, a marked decline in active infections, and the easing of restrictions on public events and gatherings. And even if public gatherings are permitted, there remains the unknown factor of how comfortable people will be with in-person attendance.

Nevertheless, the Branch will continue virtual and electronic communications with local MPs and MLAs to raise awareness of our priorities, focus attention on long-term care and be a trusted resource on issues of importance to our members.

### **Elections Annual General Meeting 2021**

As you will notice in this Newsletter, our NAFR Branch, Nanaimo & Area, is planning our AGM using the ZOOM venue.

Due to the Pandemic, our Annual meeting in 2020 was cancelled, and as a result, so was the election of our Branch Executive. NAFR in Ottawa declared that those in office could continue until

such time when we could have our AGM.

Our Secretary and Vice President, plus 4 Directors were slated for election in 2020. I propose we have an election for these positions at the upcoming AGM, and these positions will be in place until the AGM of 2022.

Our President and Treasurer, and five Directors, will stand for election at the upcoming AGM, and their terms will be in place until the AGM of 2023

Simply put, two separate votes will be conducted, and kept as brief as possible, given ZOOM time constraints.

In a separate notice, I will give the names of those to be elected for each vote. Should anyone wish to volunteer to work with the Executive Committee, we welcome the requests.

Any questions, contact either myself or the members of the Nominating Committee.

[Robert \(Bob\) Willis](#),  
Chair, Nominating Committee,  
Members: [Vic Ashdown](#), [Fran Graham](#).

### **Draft Budget 2021 - Penny Kanigan, Treasurer**

| <b>Draft Budget 2021 - Penny Kanigan, Treasurer</b> |                    |                                 |
|---|--------------------|---------------------------------|
| <b>INCOME</b>                                       |                    |                                 |
| Fees-per capita                                     | \$12,400.00        | \$3,100 x 4                     |
| Interest  | \$335.00           | CC interest on GIC's            |
| <b>Total</b>  | <b>\$12,735.00</b> |                                 |
| <b>EXPENSES</b>                                     |                    |                                 |
| Advocacy  | \$500.00           | Election planning (Fed)         |
| Branch Meeting Expenses                             | 0                  | Coffee, etc                     |
| Branch Information Sharing                          | \$4,000.00         | Newsletter                      |
| Community Activities                                | \$400.00           | Remembrance Day                 |
| Equipment Expense                                   | \$800.00           | Computer usage x 5              |
| Mbrsp Recruitment & Engagement                      | \$500.00           | Printing/hand-outs              |
| Office rental (Church rent)                         | 0                  |                                 |
| Stationery/supplies                                 | \$300.00           | Miscellaneous                   |
| Phone/Internet                                      | \$400.00           | Licences/software/Zoom pkg.     |
| Postage/PO Box Rental                               | \$1,000.00         | Mail outs/PO Box                |
| National/Regional Meetings                          | 0                  | Ottawa/Chilliwack/Duncan byZoom |
| VI Recruitment Project                              | \$2,000.00         | Regional Initiative             |
| Social Gatherings(less ticket sales)                | 0                  | GM/AGM – coffee/free meals      |
| Volunteer Luncheon                                  | 0                  | Estimate based on 65 members    |
| Volunteer Support                                   | \$500.00           | Special – 15 year awards        |
| <b>Total</b>  | <b>\$10,400.00</b> |                                 |

## Treasurer Report: Penny Kanigan

As of March 03 we have:

|                  |              |
|------------------|--------------|
| Chequing Balance | \$17,616.53  |
| Savings Balance  | \$ 3,295.23  |
| GIC's (2)        | \$ 15,337.76 |
| Total            | \$ 36,249.54 |

There was an error made by the National Office that resulted in an overpayment to our Branch of \$1,681.90. This money will be recouped from our Q1 remittance in April.

The two GIC's mature in April 2021 with interest of 3.25%. We intend to roll these 2 GIC's over under the same plan. We can cancel without penalty on the anniversary of our original deposit.

## Motions for the April 29th Branch BC05 AGM

### Penny Kanigan, Treasurer :

**Motion:** *The Financial Statements reviewed by Lilian Jones and David Douglas for the year ending December 31, 2020 showing an Earn/Loss of \$1,198.18 be accepted as presented.*

**Motion:** *The proposed Draft Budget of \$10,400.00 for 2021 be accepted as presented.*

**Motion:** *The Treasurer's Report of Penny Kanigan be accepted as presented.*

### Charles Scrivener, Awards Director : **15-year Service Awards**

**Motion:** *Barrie Bonfield, Jim Gahr, Cathey Hoogerbrug, and Bob Hoogerbrug be granted the Branch President's 15-year Service Award for 2021.*

## Rick Roberts, President. Motion: Allocate Reserve Funds as indicated below.

| Name & Amount                          | Define To Be Used For  | Timeline To be used when | Justify Amount  | Use: Transfer Authority |
|--|--|--------------------------|---|-------------------------|
| Branch Advocacy<br>\$4000              | Branch Advocacy measures, promotion of Association's priority areas                  | Over the next 3 years    | Potential Federal election and other lobbying efforts.                            | Branch Executive        |
| Equipment<br>\$2500                    | Subsidize Directors purchase of equipment to be used for Branch purposes.            | Over the next 3 years    | Replacement costs for technology upgrades   | Branch Executive        |
| Special Events<br>\$2500               | Special events for members when the pandemic is over.                                | Over the next 2 years    | Estimated cost of one or two special events                                       | Branch Executive        |
| Recruitment/communications<br>\$2852   | Special events/communication pieces to try and recruit new members and new Directors | Over the next 2 years    | Best guess as planning for these items has not occurred as of yet.                | Branch Executive        |
| Training/Succession Planning<br>\$3400 | Sending an additional Director to an AMM   | Over the next year       | Travel and meeting costs to and from... Ottawa from Vancouver Island is expensive | Branch Executive        |

## Nanaimo Branch 5-year Service Awards 2021 PROPOSED

### Directors:

#### Andy Gilman-

Served on the Branch Executive since November 2014

Served as Health & Benefits Director from 2015.

**Linda Wiltse-** Served on the Branch Executive since January 2018

Served as Phone-Captain since March 2019

Served as a Branch Phoner 2015-2019.

### Phoners:

**Caroline Cammiade-** Phoner since March 2015.

**Beth Clarke-Gilman** - Phoner since March 2015.

**Ginette Descarie-** Phoner since March 2015.

**Sharon Ferguson-** Phoner since September 2015.

**Helena Hiltz-** Phoner since September 2015.

**Lynn Johnston-** Phoner since March 2015.

### Helpful Links to Provide You with Information

#### Federal Retirees Long-Term Care/Home Care Campaign

Federal Retirees is asking the government to commit to fixing older adult care in Canada.

You can find information on the long-term care/home care campaign on the Federal Retirees website.

<https://www.federalretirees.ca/en/advocacy/long-term-and-home-care>

Use the link below or visit the Federal Retirees website and follow the links there to let your elected representatives know how important fixing long-term care is to you.

<https://www.federalretirees.ca/en/news-views/news-listing/december/its-time-to-fix-older-adult-care-in-canada-tell-your?fbclid=IwAR-3rt-XPdhRSwdv7qrHoNF-jrTROnS1wJCxK6B-ZWrFvxb6540aIn6LcIgRo#form>

Mandate Letter to the Federal Seniors Minister  
The mandate for Deb Schulte, the federal Minister of Seniors, includes statements, many of which

comprise Federal Retirees priorities. For the full letter see: <https://pm.gc.ca/en/mandate-letters/2021/01/15/minister-seniors-supplementary-mandate-letter>

#### Covid-19 Immunization Plan

You can follow the link below to view the detailed immunization plan produced by the BC Government. <https://www2.gov.bc.ca/gov/content/safety/emergency-preparedness-response-recovery/covid-19-provincial-support/vaccines#register>

#### News from the Seniors Advocate

Isobel Mackenzie released three reports in late 2020. You can find them at the links below.

1. Long-Term Care Quick Facts Directory available at: <https://www.seniorsadvocatebc.ca/long-term-care-quick-facts-directory/>

2. Monitoring Seniors Services 2020 available at: <https://www.seniorsadvocatebc.ca/long-term-care-quick-facts-directory/>

3. A Billion Reasons to Care

This report is the first provincial review of the \$1.4 billion-dollar contracted long-term care sector in British Columbia. The review examined industry contracts, annual audited financial statements and detailed reporting on revenue and expenditures for the years 2016/17 and 2017/18. Available at:

<https://www.seniorsadvocatebc.ca/app/uploads/sites/4/2020/02/ABillionReasonsToCare.pdf>

I decided to have coffee with a few old friends this morning ...



## Nanaimo and Area Branch Executive 2019 - 2020



**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, Margaret Smith and Bob Willis. Christine Walker missing.**

### Treasurer Report: Penny Kanigan

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### Election Candidates AGM 2021

As noted in the previous Election notice and the requirement to hold two (2) votes, here are the candidates:

**Vote #1:** Term 2020-2022: Secretary: Sheila Wilson; Vice-President ending term 2021, (POSITION VACANT for 2021-2022); Directors: Vic Ashdown; Ian Williams; Jim Gahr; Fran Graham.

**Vote #2:** Term 2021-2023: President: Rick Roberts; Treasurer: Penny Kanigan; Directors: Andy Gilman; Charles Scrivener; Linda Wiltse; Marg Smith; Christine Walker

### B.C. Recovery Benefit

If you have not yet applied for your recovery benefit there's still time! You have until June 30th, 2021.

\$1000 for families and single parents with net income of up to \$125,000, reduced benefit with a net income of up to \$175,000.

\$500 for eligible individuals with a net income of up to \$62,500, reduced benefit with a net income up to \$87,500.

To apply online go to

<https://www2.gov.bc.ca/gov/content/economic-recovery/recovery-benefit>

To apply by phone: 1-833-882-0020

You will need:

Net Income from your 2019 Notice of Assessment.

Social insurance number.

Driver's licence number.

Mailing address.

Direct deposit information on your cheque:



● Branch (Transit) Number ● Institution Number ● Account Number



## **Some 'Zoom Meeting Best Practices' and How To's:**

### **Best Practices**

Please keep your microphone muted during the meeting. If you would like to speak, have an announcement, or a comment use the Raise Hand function and wait to be called on. If you have a question for the speaker, rather than unmuting yourself and speaking, please use the Chat function to type out your question.

### **Unmute**

Hold down the space bar while you speak

### **Raise Hand**

Alt + Y OR Click on the "Participants" button in the controls bar at the bottom of the screen, then click on "Raise Hand" Your hand will stay raised until the host lowers it, after you are called on to speak.

### **Chat**

Click on the "Chat" button in the controls bar at the bottom of the screen. Select to whom to send your message. If you have a question for the speaker send your message to Everyone.

Type out your comment or question.

## **Covid-19 Immunization Rollout**

Hello to all... Great news in that a fourth Covid-19 vaccine has now received approval for use! And... in the week of March 1st to 5th, the Province presented their plan for Covid-19 Immunization Rollout, but it is continuing to change. Here are some pertinent details that you may want to keep handy as a reference tool:

The Call Centres will be open from 7 am to 7 pm, seven days a week.

When calling Island Health at 1-833-348-4787 to make your appointment, please keep in mind that health authority call centres will never ask for your Social Insurance Number, Driver's License number or banking and credit card details. If that occurs, please hang up IMMEDIATELY and contact your local health authority.

In order to make your appointment when you become eligible to do so, you will need to have this information ready:

First and Last name

Date of Birth

Postal Code

BC Personal Health Number

Contact information (email or phone number of the senior or support person)

NOTE: Relatives or friends are allowed to call for an appointment on behalf of the eligible senior and will be given a list of clinics close to home. Seniors are urged to wait until their age group is eligible in calling for an appointment. The appointment is expected to last from 30 to 60 minutes as it includes a 15-minute observation period after the vaccine has been administered.

You can access website information for Island Health at [www.islandhealth.ca](http://www.islandhealth.ca)

Information regarding clinics can be accessed at <https://covid19.islandclinics.ca> which indicates that between March 15, 2021 and October 31, 2021, immunization clinics will take place at Aggie Hall in Ladysmith; Cedar Community Centre and Beban Park in Nanaimo; Parksville Community Centre in Parksville; and, Alberni Athletic Hall in Port Alberni. There will be a clinic in Tofino from March 15 to April 15, 2021.

For additional information concerning the step-by-step process, members can access the provincial website at <http://gov.bc.ca/bcseniorsfirst> and click on the blue banner at the top of the website page. If you have further questions about services related to Covid-19, you can call 1-888-COVID19 (268-4319) between the hours of 7:30 am and 8 pm.

## **Check-up on your Pension Beneficiaries**

This is a good time to check that you have up-dated or confirmed your beneficiaries. When you retired from the Public Service, you likely named your beneficiary (spouse or common law partner) for the Survivor Benefit (normally worth 50% of your pension at death). There are some caveats worth noting on the Public Service Pension Plan website:

<https://www.canada.ca/en/treasury-board-secretariat/services/pension-plan/plan-information/survivor-benefits-pension.html#ent-adm>

For example:

“The claimant must have been married to you at the time of your death, or, if common-law, prove that he or she lived with you in a conjugal relationship for at least one year before your death. The relationship must have started before you left the public service and have continued up to the time of your death.”

“If you die within one year of marriage, no survivor benefit is payable unless there is satisfactory proof that your health at the time of marriage was such that you expected to survive for at least one year.”

“If you have both a legal spouse and another eligible survivor with whom you have lived in a conjugal relationship, the survivor’s benefit will be apportioned between them. Each survivor’s share of the benefit will be based on length of cohabitation with you.”

“If you marry after retirement, your survivor would not normally be entitled to benefits. However, you may elect, within one year of marrying or within one year of becoming entitled to payment of a deferred annuity or annual allowance, to provide your survivor with a benefit by taking a reduction in your own pension. This election must be made at least one year before your death.”

“Your survivor can receive benefits under the Canada Pension Plan (CPP)/Quebec Pension Plan (QPP) and also receive a full survivor benefit under the public service pension plan.”

Your survivor may also be entitled to a Supplementary Death Benefit if you elected to take this coverage “in the year before leaving the public service, or within 30 days after leaving.”

It is similar to a decreasing term life insurance benefit (paid by the retiree). Please note:

“The Supplementary Death Benefit is a lump-sum benefit equal to twice your annual salary, payable to your designated beneficiary or to your estate. Starting at age 66, the coverage decreases by 10 percent each year to a minimum of \$10,000 by age 75.”

“You may name one of the following as your beneficiary: Any person 18 or older at the time of designation; Your estate; Any charitable or benevolent organization or institution; or Any educational or religious organization or institution that is supported by donations.”

“To name a beneficiary, you must complete the Naming or Substitution of a Beneficiary form. You may, at any time, change your designated beneficiary by completing a new form and submitting it to the Pension Centre at the address on the form.”

Contact the Pension Center at 1 800 561-7930. They are open Monday to Friday (8 am to 4 pm local time).

## **An actual sign at a golf club in Scotland**



- 1. BACK STRAIGHT, KNEES BENT, FEET A SHOULDER WIDTH APART**
- 2. FORM A LOOSE GRIP**
- 3. KEEP YOUR HEAD DOWN!**
- 4. AVOID A QUICK BACK SWING.**
- 5. STAY OUT OF THE WATER.**
- 6. TRY NOT TO HIT ANYONE.**
- 7. IF YOU ARE TAKING TOO LONG, LET OTHERS GO AHEAD OF YOU.**
- 8. DON'T STAND DIRECTLY IN FRONT OF OTHERS.**
- 9. QUIET PLEASE .....WHILE OTHERS ARE PREPARING.**
- 10. DON'T TAKE EXTRA STROKES.**

**WELL DONE ... NOW , FLUSH THE URINAL, WASH YOUR HANDS, GO OUTSIDE, AND TEE OFF.**



## Membership Report - Vic Ashdown

As of March 18th, 2021, the Nanaimo and Area Branch had 1751 members comprising 1138 retirees and 613 spouses. Of the 1138 retirees, there are 972 on DDS and 166 pay fees annually to National Office. Since the last Report (September 25th, 2020), the following changes have taken place:

### New or Reinstated Members (11)

Suzanne Alvarez  
Edward Dahlgren & Shiela McNeill  
Maureen Dinnen  
Rob & Gerti Gundling  
Douglas & Cheryl Martin  
Marge Peterson  
Rudi Schepers & Linda Verhoeven

### Transferred In (24)

Catherine Anderson  
Carolyn & Jim Arnold  
Joanne Barley & Frank McGachy  
Ross Brearly  
Jolyon & Margaret Brown  
James & Valerie Card  
Jocelyne Couture  
Jennifer & Keith Derksen  
John Ellis & Koko Kishimoto  
Douglas Franklin  
Anna Haley & Edward Godbout  
Patricia Hayes & James Muir  
Joan McMillan  
Paula Ristola  
Clarence & Leslie Robinson

### Transferred Out (16)

Bruce & Carolyn Bowles  
Kenneth & Ann Casson  
Nora Crosby  
Martin & Judy Field  
Al & Louise Graham  
Paul & Paulette Hendry

Isobel Murphy  
Anna Novak  
Donald Reynolds  
Carol Roy  
Robert Watters

### Membership Cancellations (35)

Bev Ardley  
Brian Atagi  
Diane Beauchamp & Gary Kerr  
Robert & Andrea Byam  
Barbara Carriere  
James Christakos  
Joan Cloutier  
Eileen Dobson  
Susan Farlinger & Carman Robb  
Brian Forsyth  
Douglas & Elizabeth Gillcash  
Frederick & Linda Henton  
Gerhard & Susan Howk  
Andrea Keele & John Kinos  
Scott Leesing  
Angela Marafon  
Margaret McCulloch  
A H & Simin Mehrassa  
Ward Palmer  
Corinne Perry  
Karen & Tanya Pockett  
Barbara Richardson  
Michael & Susan Sinstadt  
Kathy Sundberg & Leanne Willmore

### *In Memorium*

**Elspeth Baker**

**Ian Douglas**

**Barbara Hourston**

**Viola Jenner**

**Joan Lapointe, survived by husband Barry**

**Peter Latendre**

**Morris Macklin, survived by wife Sharon**

**Susan Mahannah**

**Florence McDuffe**

**Marty Peterson, survived by wife Marge**

**Harry Reed**

**Charlotte Solomon, survived by husband**

**Vern Black**

**James Wyman, survived by wife Jean**

**National Association of Federal Retirees  
Nanaimo Executive, Directors & Volunteers 2019-2020**

| <b>Class</b>        | <b>Position</b>         | <b>Name</b>       | <b>Phone</b>    | <b>Email</b>               |
|---------------------|-------------------------|-------------------|-----------------|----------------------------|
| <b>Executive</b>    |                         |                   | <b>Most 250</b> |                            |
| Exe                 | President               | Rick Roberts      | 248-7171        | rick.roberts@shaw.ca       |
| Exe                 | Vice - President        | Vacant            |                 |                            |
| 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        |
| <b>Directors</b>    |                         |                   |                 |                            |
| 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            | Advocacy                | Marg Smith        | 586-8690        | mrgtmsmth80@gmail.com      |
| 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            | Program / Speakers      | Fran Graham       | 760-4105        | fran41@telus.net           |
| Director            | Telephone               | Linda Wiltse      | 778-269-0895    | lmwiltse2@gmail.com        |
| Director            | At- Large               | Christine Walker  | 754-4031        | walkershomeemail@gmail.com |
| <b>Coordinators</b> |                         |                   |                 |                            |
| 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              |
| <b>Nominations</b>  | 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        | ianv.will@gmail.com        |
| Phone Captain       | Nanaimo                 | Vacant            |                 |                            |
| 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         |
| Hospital Visit      | Nanaimo                 | Sheila Wilson     | 591-2446        | mesheshe@shaw.ca           |