

National Association of Federal Retirees

November Newsletter 2025



Mid-Island & Pacific Rim Branch federalretirees-midisland.ca
PO Box 485, Lantzville, BC V0R 2H0

Telephone: (250) 754-4031



Next Meeting – General Meeting.

Date/Time: Thursday, November 27, 2025.

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

Coffee available at 10:00 AM

Location: Nanaimo Golf Club 2800 Highland Blvd, Nanaimo.

Business Meeting: 11:00-12:00

Presentation: Dan Levitt, Seniors Advocate for BC

Lunch: Turkey buffet, Rolls and butter, Green salad, Caprese salad, Waldorf salad, mashed potatoes, roasted vegetables, desserts- Christmas cookies, Sticky toffee pudding, Apple crisp, Coffee or Tea. Cost is \$35

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: If you are planning to attend, please use this link.

<https://www.eventbrite.ca/e/nafr-mid-island-pacific-rim-fall-general-meeting-tickets-1591524636029?aff=oddttdtcreator>

Please register for each individual attending.

Your local Federal Retirees volunteer will still phone those who prefer contact by phone to ask whether you plan to attend the lunch.

NOTE – If you are reluctant to click on the Eventbrite registration link from the website, please phone Jim Gahr, 250-760-2894 or Carol Gregson, 250 228-3510 if you plan to attend and state whether meeting only or meeting and meal.

Cancellations: The last date for meal cancellation to avoid being charged is Sunday, November 23, 2025. To cancel, please call Jim Gahr, 250 760-2894 or Fran Graham, 250 585-8227. If you decide to attend on the day of the meeting, you are welcome to come and register at the door.

Name Tags will be available at the door for all members attending the September GM.



President's Report - Summer Newsletter 2025

Hello to all. There is not too much to report since I presided over our September 25th general luncheon

meeting only a month ago. On October 2nd, I attended a zoom meeting for Orientation for Branch Presidents; yes, everyone complained about the website not being easy to navigate. Good News! A new website should be coming soon...

On October 15th, I will be attending the Vancouver Island district meeting along with Larry Biccum and Charles Scrivener; I am looking forward to this networking opportunity and chance to share best practices with the other branch representatives on Vancouver Island. On October 23rd, the branch will be participating in a senior's fair at Beban Park in Nanaimo; I hope that members will take advantage of the opportunity to attend.

As of September 29th, I was notified that there are four nominations that were received for the position of National Board Chair; I have been invited to a virtual candidate forum on November 13th just prior to the November 19th election date. Helene Nadeau, acting chair, will return to her role as vice chair following the election of a new chair. She advised in her report to Branch Presidents that she and NAFR CEO, Anthony Pizzino, met with the secretary of state for seniors, Stephanie McLean, on October 1st to discuss NAFR's priorities and the importance of the well-being of our members and all older Canadians. She also reported that the national board received the financials for the second quarter of 2025 with no issues or concerns being noted; she also noted that the 2026 budget planning process has begun. At the end of her report, she thanked the National Office for their support and looks forward to continuing to

work with the new Chair and her great colleagues on the Board.

Once again, my thanks to each and every volunteer who gives of their time to work with our branch; it is my pleasure to work and get to know all of you!

Respectfully submitted,

Christine Walker, Branch 05 President

Honouring veterans this November

Dear Mid-Island and Pacific Rim Branch members.

This Veterans' Week, Nov. 5-11, we join Canadians across the country in paying tribute to the courage and sacrifice of veterans. Within our own Federal Retirees community, many members have proudly served in the Canadian Armed Forces and RCMP.

At Federal Retirees, we believe remembrance is not complete without action. That's why we push for timely benefits, equitable care and real support that meets the needs of every veteran.

I encourage you to take part in Veterans' Week, whether by attending a commemorative event, observing a moment of reflection or starting a conversation about how Canada can better support veterans.

With respect,

Christine Walker

President, Mid-Island and Pacific Rim Branch

The Mid-Island and Pacific Rim Branch is proud to support the Legion Branches in our area. A donation to each of seven Legion Branches to be used for the purchase of Remembrance Day wreaths and other activities. **The Gabriola Veterans are looking for someone to lay our wreath on Remembrance Day.**

What's worse than middle age?

Knowing you'll grow out of it.

Minutes of September 25, 2025, General Meeting

The General Meeting (GM) of the Mid-Island and Pacific Rim Branch (BC05) took place at the Bayside Resort, Parksville, B.C., on Thursday, September 25, 2025.

Christine Walker, BC05 Branch President, called the meeting to order at 11:00 am.

Christine greeted the members and introduced the Branch Executive Committee.

The meeting agenda was displayed on an overhead screen for members to view.

APPROVAL OF MEETING AGENDA

The following motion was made in relation to the Agenda.

Motion: Marian Picton moved that the Agenda for the September 25, 2025, meeting be approved as presented. Betty Bestwick seconded the motion. There were no amendments or objections to the motion. The motion carried.

APPROVAL OF MINUTES OF THE NOVEMBER 28, 2024, GENERAL MEETING

The Minutes of the General Meeting of the Mid-Island and Pacific Rim Branch held on November 28, 2024, were displayed on the overhead screen for viewing.

The President called for a motion to approve the Minutes.

Motion: Sheila Wilson moved that the Minutes of the General Meeting of the Mid-Island and Pacific Rim Branch held on November 28, 2024, be approved as presented. Claudette Cadrin seconded the motion. There were no amendments or objections to the motion. The motion carried.

REPORTS

President - Christine Walker

The President outlined several developments in relation to Federal Retirees nationally and the Branch.

- The Annual Meeting of Members (AMM) and the National Board members' July retreat changed the date of the election of the newly titled national board chair, formerly known as the National President.
- Christine summarized the vision, values and mission of Federal Retirees.
- Labour Day Picnic at Transfer Beach, Ladysmith: Charles Scrivener, Bob and Pat Benton, Larry Biccum and Christine Walker participated from our Branch and Rick Devlieger, and Greg Taylor represented the Duncan Branch. The event was well-attended, with several politicians present. Christine thanked our representatives.
- Bob Benton represented the Branch at a National Public Service Week pizza event in Nanaimo.
- The Branch was active in writing to and meeting with candidates during the federal election campaign.
- Christine thanked those who represented the Branch at various events.

Treasurer – Penny Kanigan

The Treasurer's Report was displayed on an overhead screen. The Branch currently has \$30,579.36 in assets comprised of cash in a chequing account (\$16,071.46) and two GICs (#1: \$7,543.09 and #2: \$6,964.81), both maturing in April 2026.

Penny mentioned that the Branch provided a \$10.00 subsidy per meal at the General Meeting.

Penny appealed for volunteers to assist and work with her as a backup in the Treasurer's role.

Advocacy - Larry Biccum

The Advocacy report was displayed on an overhead screen.

Larry reviewed Federal Retirees advocacy priorities.

- Comprehensive, accessible, and affordable dental care.
- Stronger, more secure pensions to protect the retirement of Canadians.
- Higher national standards in long-term care to ensure safety, dignity, and quality of life.
- Robust support to build equitable outcomes for the Canadian Armed Forces and RCMP veterans.
- A universal, national pharmacare program.

Larry outlined the Branch's advocacy efforts during the federal election campaign, including writing letters to and meeting with candidates. The Branch will be contacting Members of Parliament Gord Johns and Tamara Kronis to arrange follow-up meetings.

Larry appealed to members to join the Branch's Advocacy Committee and help with our advocacy efforts.

Membership – Pat Benton

The Membership report was displayed on an overhead screen. Christine Walker presented the report.

The Branch has a total of 1689 members. A list of new and returning members, as well as transfers in and out, was displayed.

The names of members who had passed away since the last general meeting were read, and a minute of silence was observed.

NEW BUSINESS

Christine Walker outlined new developments at the Branch.

- The Square payment system has been set up to accept credit and debit card payments for Branch events. Debit is the preferred payment method because the fee for credit card payments is higher. Christine thanked Bob and Pat Benton for setting up the Square system.
- So far, the Branch has had 75 responses to the Branch membership survey. Copies of the survey are available on each table for members to complete. Christine encouraged members to fill out the survey.
- Christine appealed for volunteers to join the executive and assist with the Branch's work.
- Johnson Insurance has been acquired by belairdirect, which now has responsibility for MEDOC.
- Upper Canada Wills & amp; Estates is the newest national preferred partner.
- Rogers Red Wireless is a national preferred partner for wireless services.
- The Mega Recruitment Drive runs from September 3 to November 21. The Grand prize is a \$25,000 trip.

NOVEMBER 2025 GENERAL MEETING - Fran Graham

The next General Meeting of the Branch will be held on Thursday, November 27, 2025, at the Nanaimo Golf Club.

One benefit of old age is that your secrets are always safe with your friends ... because they can't remember them!

IN-HOUSE DRAW

The total raised was \$188.00, of which \$94.00 was allocated to the Branch Charity Account for distribution in December.



Two prizes of \$47.00 were awarded: one to ticket winner Margaret Smith (Ticket #59157) and the other to ticket winner Lise (Viau) Black (Ticket #59140). The business meeting adjourned at 11:55 a.m.

Guest Speaker

Christine introduced the guest speaker, JoAnn Dunderdale, who spoke on Advance Care Planning (ACP): Expressing Your Wishes for Future Healthcare.

Ms. Dunderdale has over 37 years of experience in clinical nursing, teaching and health care management. Her volunteer work includes providing support and education on advance care planning for individuals and groups.

In her remarks, Ms. Dunderdale emphasized the importance of having a documented advance care plan (ACP), which allows you to appoint a trusted person to make future healthcare and end-of-life decisions when you are no longer able to do so.

She outlined the steps to create an ACP and the relevant legal requirements.

Finally, Ms. Dunderdale noted several online advance care planning resources and answered questions.

JOANN DUNDERDALE BSN, MA



Advance Care Planning presentation. Expressing your wishes for future healthcare.

What is Advance Care Planning (ACP)

- ACP is a process that helps you think through and share your beliefs, values and wishes for future healthcare.
- It gives you a voice in decision making and helps you decide who would speak for you if you become incapable.
- It includes thinking, talking and planning.

Why should we have an ACP

- Advanced Care Planning is part of life planning.
- We are living longer and most of us will die of chronic diseases.
- An ACP makes it possible to plan for your future healthcare.
- It will ease the burden on loved ones.

Who needs an ACP and when

- All adults regardless of age and state of health should have an ACP.
- Sudden changes in health or a severe injury can happen at any time.
- An ACP must be made while you are capable and able to express your wishes.

How to create an ACP

- THINK....
- What is right for you?
- What are my values, beliefs and wishes if I become ill and require healthcare.
- What do I fear about end-of-life care.
- Make informed decisions

Personal values and beliefs

- What makes your life meaningful?
- Are there activities, hobbies, experiences, or relationships that make you happy?
- Who are the most important people in your life?
- Do you have spiritual, cultural or religious beliefs that are important to you?

Turning values into wishes

- Think about your future healthcare.
- If you have a chronic condition.
- If you suddenly become ill or injured.
- What worries you when you think about your future healthcare?
- What do you want when you are nearing the end of your life?
- Who would be involved in your health and personal care?

Who will be your healthcare decision maker?

- Temporary Substitute Decision Maker (TSDM).

- Healthcare Consent and Facilities Admission Act.
- Healthcare Representative

Documenting your ACP

- Your Advance Care Plan should include:
- Your full name, signature and date
- A list of possible TSDMs with contact information.
- A summary of your values.
- Your wishes for future healthcare and end of life care.
- Representative Agreement (optional).
- Advance Directive (optional)

Sharing your wishes

- Who should you talk to?
- What should be included in the conversation?
- How to start the conversation?
- How to share information with healthcare providers and emergency personnel?

Steps to creating your ACP

- Think about your values and beliefs.
- Think about your wishes for future health and end-of-life care.
- Determine who will be your substitute decision maker.
- Document your ACP.
- Share your ACP with others.
- Review and update your plan.

RESOURCES

Island Health – www.viha.ca search advance care planning

HealthLink BC – www.healthlinkbc.ca and search advance care planning

Dying with Dignity – www.dyingwithdignity.ca

Nidus Personal Planning Resource Centre – www.nidus.ca

Advance Care Planning Canada – www.advancecareplanning.ca

BC Centre for Palliative Care –
www.bc-cpc.ca

Public Guardian and Trustee –
www.trustee.bc.ca

Christine thanked Ms. Dunderdale for her informative presentation.

The meeting closed at 12:25 p.m.

A buffet luncheon was served.

FALL 2025 REPORTS

Financial Report as of October 2025

Penny Kanigan

Chequing account: \$14,315.75

GIC #1 \$7,543.09

GIC #2 \$5,954.81

MEMBERSHIP REPORT October 2025

Pat Benton

MEMBER NUMBER COUNT

As of October 12, 2025, Mid-Island & Pacific Rim Branch has 1688 members.

NEW MEMBERS (18)

Gordon Ford & Lisa Modak, Qualicum Beach

Juliana Topolniski & Neil March, Qualicum Beach

Leslie & William Loughheed, Nanaimo

Alan Messner & Diana Gough, Errington

Beryl McCully, Lantzville

Louise Little, Nanaimo

Robert (Willie) & Marilouise Dodd, Nanaimo

Raymond Carfantan & Carolyn Van Der Linden, Qualicum Beach

Claudia Hand & Anthony Francis, Nanoose Bay

Yvonne Harmeson, Nanaimo

Bonnie Gellner, Nanaimo

TRANSFERRED IN (4)

Tom & Sheila Roy, Qualicum Beach

Joseph & Anne Emond, Nanaimo

TRANSFERRED OUT (0)

In Memoriam (9) **Gone but not forgotten**

Mike Smith, Nanaimo

Alban Turpin, Nanaimo

Mervyn Montgomery, Qualicum Beach

Peter Ushko, Qualicum Beach

Rosalea Warkentin, Port Alberni

William McBratney, Parksville

William Virtue, Nanaimo

Joanell Fuller, Ladysmith

Clynton Pringle, Nanaimo

The Mid-Island and Pacific Rim Branch along with the Duncan and District Branch operated an information table at the Nanaimo, Duncan and District Labour Council Labour Day Picnic in Ladysmith on September 1st.



Charles Scrivener, Christine Walker (both of Mid-Island) and Rick Devlieger (Duncan), others not included in the picture that assisted Larry Biccum, Pat and Robert Benton (from Mid-Island) and Greg Taylor (Duncan).

Survey results

We want to say a huge thank you to all who participated in our survey. These results will assist the Executive in how to proceed in the future. We received a total of 128 responses.

Did you attend any Branch meetings and/or luncheons in 2024 or 2025?

No 53% **Both years** 32% **2024** 15%

How satisfied were you with the luncheons overall?

Very satisfied 69% **Somewhat satisfied** 23% **Neither satisfied nor dissatisfied** 6% **somewhat dissatisfied** 2%

Event cost

Poor 9% **Satisfactory** 42% **Good** 42% **Excellent** 7%

Quality of food

Poor 0% **Satisfactory** 24% **Good** 49% **Excellent** 27%

Variety of food

Poor 2% **Satisfactory** 24% **Good** 49% **Excellent** 25%

Venue

Poor 0% **Satisfactory** 15% **Good** 58% **Excellent** 27%

Speaker

Poor 0% **Satisfactory** 10% **Good** 61% **Excellent** 29%

Topic of Speaker

Poor 0% **Satisfactory** 14% **Good** 66% **Excellent** 20%

Overall, do you find the luncheons to be good value for the cost?

Yes 82% **No** 18%

Are you likely to attend a future National Association of Federal retirees luncheons?

Very likely 69% **Likely** 26% **Unlikely** 3% **Very unlikely** 2%

Would you like the option to pay with credit/debit card at the door?

Yes 57% **No** 17% **Maybe** 26%

What type of Speakers (topics), entertainment, or activities would you like to see at future luncheons?

- Topics that impact seniors.
- Importance of up to date will.
- Travel and insurance.
- Things to do in our region.
- Health, wellness, finances.
- Dental, vision care and prescription drugs.
- How not to be a victim of fraud and scam artists/ Police liaison.
- Ways to stay active politically and socially.
- What surviving spouses will receive.
- Downsizing and housing options.
- Cannabis and Older Adults.
- Dealing with various federal departments (Revenue Canada, Veterans Affairs, etc.)
- Services for Seniors (Nurse Next Door etc.)
- Home security systems.
- Mobility products (chair stair lifts)/aging in our own home.
- Local groups/ associations geared towards seniors.
- Pet services for seniors.
- Choosing a financial planner.
- How our pensions are affected by policy changes.

Why do retirees smile so much?

Because they can't hear a word you're saying

How did you hear about the luncheon?

Email 57% **Newsletter** 23% **Other** 14%
Word of mouth 6%

What prevented you from attending luncheons?

Schedule conflict 47% **Other** 19%
(majority medical related) **Lack of interest** 15% **Location too far away** 10% **Cost** 9%

What would make you more likely to attend a future meeting/luncheon?

- Having a location closer to where I live, at least more frequently than what is done now.
- I would consider attending if the event was held in Nanaimo.
- I am sure nothing can be done about the cost, which is too high.
- More interesting content.
- Opportunity to join virtually (via Zoom).
- Shorter meetings (before lunch).
- More social aspects to each meeting.
- Easier registration and payment options.
- Venue in Nanaimo (Legion).

Any other additional comments or suggestions?

- Thank you for organizing the meetings and finding speakers.
- Thank you for taking the time to ask for feedback/provide input.
- The branch should be able to subsidize the cost of meals to a higher percentage.
- Maybe have an option for those not saying for the meal to pay something towards the venue costs.
- Meetings to be held in the summer from May to October.
- I enjoy getting out and usually meeting former coworkers.
- I find the meals expensive but then so is everything else.
- Include a "Topic of the month" in emails.
- Suggest soup and sandwiches instead of full meal (lower cost).
- Suggest having lunch before speakers (wait difficult for diabetics)

I've decided: Whatever age I am is the new 30



Your Mid-Island and Pacific Rim 2025 Executive and Directors

Back Row: Andy Gilman, Larry Biccum, Jim Gahr, Robert Benton, Rick Roberts, Charles Scrivener and Ian Williams

Front row: Marg Smith Christine Walker, Carol Gregson, Pat Benton, Penny Kanigan and Fran Graham

National Association of Federal Retirees
Mid-Island and Pacific Rim Branch Executive, Directors & Volunteers 2025

Class	Position	Name	Phone	Email
Executive			Most 250	
Executive	President	Christine Walker	754-4031	walkershomeemail@gmail.com
Executive	Vice - President	Ian Williams	758-0954	ianv.will@gmail.com
Executive	Secretary	Marg Smith	586-8690	mrgtsmith80@gmail.com
Executive	Treasurer	Penny Kanigan	760-0929	penny.lee.anigan@gmail.com
Executive	Past President	Rick Roberts	248-7171	rick.roberts@shaw.ca
Directors				
Director	Membership / Database	Pat Benton	780-242-9220	bentonpb1@gmail.com
Director	Health & Benefits	Andy Gilman	248-8595	andygilman48@gmail.com
Director	Advocacy	Larry Biccum	752-3485	lbiccum@hotmail.com
Director	Editor / Web	Ian Williams	758-0954	ianv.will@gmail.com
Director	Awards/Historian	Charles Scrivener	758-2240	scrivenercharles59@gmail.com
Director	Registration	Jim Gahr	760-2894	heidleberghound@shaw.ca
Director	Program / Speakers	Fran Graham	585-8227	fran41@telus.net
Director	Newsletter/ Communications	Robert Benton	780-242-4623	bentonpb1@gmail.com
Director	At- Large	Carol Gregson	228-3510	cmgregsonbc@gmail.com
Coordinators				
Cards		Sheila Wilson		mesheshe@shaw.ca
Nominations	Committee Chair	vacant		
Phone Captain				
Phone Captain	Nanaimo	Maureen Shakespeare		lmshakes02@gmail.com
Phone Captain	Parksville/Qualicum	Judy Southern		njsouthern@shaw.ca
Phone Captain	Port Alberni	Wendy Stander		wendy.tony@shaw.ca