



National Association of Federal Retirees  
Association nationale des retraités fédéraux  
SIDNEY & DISTRICT

**Sidney and District Branch (BC 14)**  
**National Association of Federal Retirees (NAFR)**  
**PO Box 2607, Sidney, BC, V8L 4C1**  
**E-mail: federalretirees.sidneybc@gmail.com**  
**FEBRUARY 2018**

**BRANCH BOARD OF DIRECTORS**

|                 |                       |              |
|-----------------|-----------------------|--------------|
| President       | Erika Kanczula        | 250-999-3761 |
| Vice-President  | Paul Mannion          | 250-580-7285 |
| Secretary       | Donna Godwin          | 250-656-1015 |
| Treasurer       | Catharine Schuetze    | 250-889-6512 |
| Past President  | David Stinson         | 250-654-0244 |
| Membership      | Patricia Stevens      | 250-708-0519 |
| Estate Issues   | Virginia Hambly       | 250-655-8823 |
| Program         | Denny Gelinis         | 250-665-7373 |
| Health Benefits | Martha McCracken      | 250-656-3011 |
| Estate Document | Connie Lougher-Goodey | 250-656-7303 |
| VAC Assistance  | Peter Chance          | 250-655-3634 |

**DIRECTORS AT LARGE**

|                |              |
|----------------|--------------|
| Jim Cotter     | 250-656-8858 |
| John MacGowan  | 250-655-0713 |
| Linda MacGowan | 250-655-0713 |
| Barbara Ollman | 250-656-1953 |
| Dick Stevens   | 250-882-1430 |

**BRANCH ANNUAL GENERAL MEETING**

Saturday, February 17, 2018  
Army, Navy & Airforce Veteran's Unit 302  
9831 Fourth Street, Sidney

Coffee: 9:30 am (bring your own mug)  
Meeting: 9:45 am (early start)

**Speaker**

Seniors' Advocate of BC  
**Isobel Mackenzie**

The Office of the Seniors Advocate was established in 2014 and is the first of its kind in Canada. The office analyzes seniors' services and issues in BC and makes recommendations to government and service providers. Ms. Mackenzie will be providing an overview of the work of the Office to date and of the challenges facing seniors across the province.

[www.seniorsadvocatebc.ca](http://www.seniorsadvocatebc.ca)  
[1-877-952-3181](tel:1-877-952-3181) or [250-952-3181](tel:250-952-3181)

**PARKING**

Directly across from the Town Hall, corner of Sidney Avenue and 4<sup>th</sup> - 3hr free parking lot.

Next to the Firehall on 3<sup>rd</sup> Street - 3 hr free parking North of Sidney Avenue on any street.

Accessible parking – there are a few spots in the ANAVETS parking lot.

**ALL OTHER PARKING IS ONLY 1-2 HOURS**

PLEASE - Come early, walk if you can or plan, in advance, for your place to park.

**In Memoriam**

|                       |                 |
|-----------------------|-----------------|
| Joyce Audrey Gunn     | Peggy Bompas    |
| Patrick Kelly         | Jocelyn Murdoch |
| Leonard Anthony Fitch | Annie Norquay   |
| Eleanor Wilson        |                 |

The Board of Directors and all Branch members extend sincere condolences to the family.

**WELCOME NEW MEMBERS**

In 2017 we welcomed 37 new members.

If we missed you in our newsletter  
please let us know.

**WELCOME MEMBERS TRANSFERRED  
IN FROM OTHER BRANCHES**

William J. Innes  
James Harrison

**BRANCH MEMBERSHIP** – as of December 31, 2017 was 1384 – 938 pensioners & 446 spousal members  
86% of members pay their dues by DDS (Dues Deducted at Source)  
If you would like to switch to dues deducted at source rather than credit card or cheque, please contact the national office at 1-855-304-4700. If you require assistance, please contact Patricia Stevens.

**If you do not wish to receive Branch communications by email, including this newsletter, please contact either David Stinson or Patricia Stevens**

## **PRESIDENT'S CORNER – Erika Kanczula**

As we embark on 2018, we say goodbye to a long serving board member, Jim Cotter. Jim has been an active member of the board of directors for over 26 years and was the 2<sup>nd</sup> president of this branch holding that position for many years. I know I speak for all of you when I say, "THANK YOU JIM AND ELLEN" for committing all those years to ensure that generations to follow have the opportunity for a supported retirement as members of NAFR. We will endeavour to work to assure this is protected in the future.

There are positions available on the Board of Directors. The election will be held at our next meeting. If you are interested in getting involved, we would love to have you join us. Please contact David Stinson, our Nomination's Chair or any board member if you have questions about the positions available.

Currently, there are four board meetings per year and three general meetings, plus teamwork based on the team you are a part of.

We have created TEAMS to enhance/support the work done by the Board of Directors. As per the newly adopted bylaws, there will be a maximum of 10 board members going forward. Team members are not required to be on the Board of Directors.

The TEAMS, each of which is led by one Director

**Membership** – six individuals (working together to keep the information current)

**Members Welfare** – five individuals (supporting spouses during bereavement and answering inquires regarding benefits programs, VAC and other issues)

**Program & Special Events** – four individuals organizing meetings and other programs or events such as coffee/walking groups, golf, parades, seminars or information sessions as presented by our members

**Communications** – a few individuals creating newsletters, answering emails, updating website, updating forms, letters, estate document and other documentation as needed.

**Advocacy** – two individuals – (updating members on advocacy priorities, engaging members in campaigns and meeting with local Members of Parliament.

If you are interested in helping on any of these teams, please contact myself or David Stinson. If we don't get enough volunteers, the quality of our assistance could be at risk. Please give us some of your time!

## **CARING FOR OUR CAREGIVERS**

It is very likely that many of you are or will be put in the position of caring for a loved one. We need to know if there is a way we can support you or help you prepare in advance. Are you able to share some of your difficulties or concerns with someone? Do you get a break? Are you taking care of yourself? Could you benefit from knowing where or how to access the resources that may be available to you. We would like to put a list of resources together but to do this, we need to find out what your challenges are. If you can find time to call Erika, we would really appreciate it.

We would like to put a team of members together that would like to help with this initiative. If you have an interest or experience with issues like this, please let Erika know.

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### **2018 MEMBERSHIP FEES**

**Single \$48.96 per year**  
**Double \$63.60 per year**

If you are not paying through DDS, your membership is due within 90 days of your expiry. If you are unsure when you need to renew, please contact Patricia Stevens at 250-708-0519 or the National Office at 1-855-304-4700.

For those of you wishing to change to DDS and know that each month your payment will be made prior to receiving your pension, please contact Patricia Stevens at 250-708-0519 or the National Office at 1-855-304-4700.

**Eligible members** are those who already receive a pension except for retired judges and their survivors.

### **PUBLIC SERVICE HEALTH CARE PLAN (PSHCP)**

#### Mailing Address for Claims

Sun Life Assurance Company of Canada  
PO Box 6192 Stn CV  
Montreal, QC H3C 4R2

### **PENSIONERS DENTAL SERVICES PLAN (PDSP)**

#### Mailing Address for Claims

Sun Life Assurance Company of Canada  
PO Box 6159 Stn CV  
Montreal, QC H3C 4R2

To ensure your claim reaches Sun Life and is processed for reimbursement, please ensure your forms are mailed to the appropriate address above.

If you have any questions or issues regarding these benefits, or MEDOC insurance please contact Martha McCracken at [martha.mccracken@shaw.ca](mailto:martha.mccracken@shaw.ca) or 250-656-3011.

### **MOVING? CHANGING EMAIL ADDRESS or PHONE?**

Contact Patricia Stevens  
250-708-0519

We want to assure you keep receiving all information.

### **RETIREES, PLEASE BE SURE SPOUSE IS A PAID MEMBER AND THAT YOU INFORM THEM OF BOTH OF YOUR MEMBERSHIPS WITH THIS ORGANIZATION**

Sadly, we continue to encounter surviving spousal members who do not know that we may be of great assistance to them immediately on the demise of their spouse. If a member dies, the surviving spouse or the Executor should contact us as soon as possible to complete the applicable pension and benefit procedures in a timely fashion.

For matters relating to death-related pension entitlement changes, wills and other estate matters, please contact Virginia Hambly at [jhambly@shaw.ca](mailto:jhambly@shaw.ca) or 250-655-8823, or John and Linda MacGowan at 250-655-0713 or [sidxsea@gmail.com](mailto:sidxsea@gmail.com).

### **DO YOU NEED A MEMBERSHIP CARD?**

You will need a card to access the benefits from our Preferred Partners. If you have received a new one, please confirm all your information is correct.



**PENSION  
INDEXING  
EFFECTIVE  
JANUARY 1, 2018**

**1.6%**

**If you move** or make payments directly through the National Office and wish to remain a member of this branch, please be sure to tell the National Office. They will place you at the branch related to your postal code if they don't know your wishes.

**If you do not wish to receive Branch communications by email, including this newsletter, please contact either David Stinson or Patricia Stevens**

## MISSING MEMBERS

If you know the whereabouts of any of these people – please contact Patricia Stevens

|                   |                         |                    |               |
|-------------------|-------------------------|--------------------|---------------|
| Buchanan, David   | Victoria                | Head, Margaret     | Saanichton    |
| Corbin, William   | Saanichton              | May, Joyce         | Seattle, WA   |
| Crowle, Margaret  | Saskatchewan or Alberta | Ryan, Doris        | Brentwood Bay |
| Dixon, Timothy    | Kelowna                 | Smith, Kathleen L. | Victoria      |
| Dykeman, Clinton  | Sidney                  | White, Barbara     | Not Known     |
| Dykeman, Margaret | Sidney                  | Wilson, Velma      | Saanichton    |
| Halliday, E       | Mill Bay                |                    |               |

If you learn that any member has passed away or you see an obituary, please take a moment to let us know.

When we know, we can offer our services to the surviving spouse.

### **MEDOC INSURANCE COVERAGE Johnson's Inc.**

NAFR members with PSHCP coverage are eligible to apply for the MEDOC out-of-province/out-of-country medical insurance (and the travel interruption coverage) offered at a preferred rate. This is a long-running partnership between the Association and Johnson's Inc.

It was possible in the past to cease NAFR membership and continue with MEDOC coverage at the Association rate - **this is no longer possible.**

Johnson's Inc. can now easily check with the National Office to determine if a MEDOC subscriber is a current NAFR member - if there is no current membership, there may be no Association-rate MEDOC coverage.

### **BC MEDICAL SERVICES PLAN**

AS OF JANUARY 01, 2018

Retiree portion is

Level 1 – Single - \$18.75/month

Level 2 – Two Adults - \$37.50/month

### **Association Application for Judicial Review of the Government of Canada Order to Change the PSHCP Premiums for Federal Retirees.**

No new information regarding the Appeal at this time.

### **CLARIFICATION OF MSP REBATE**

As a clarification regarding the Rebate Application for Medical Services Plan of British Columbia document that was sent to Public Service Pension Plan recipients...

Please take note of the included sentence that reads, *"Note that if you had provincial health care premiums deducted from your monthly pension, the government has already paid 50% of the premiums and no further rebate is applicable."*

The rebate application is exclusively for anyone that has paid MSP premiums directly rather than others who have had the MSP premium deducted by an employer or pension plan.

### **Wills Examination When Moving to BC**

If you and/or your spouse/partner made your current will in another Canadian province (particularly Québec) or in a Canadian territory, it is advisable to have it reviewed by a lawyer in BC or by a BC notary.

The law governing wills and estates in BC may well be different from the law in other provinces and the territories. If the will was made outside Canada, the review suggestion is even stronger - the law will be different.

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### **Veterans Affairs Questions**

If you have any questions or concerns regarding Veterans Affairs Canada programs or responses to requests for assistance should call Peter Chance, [250-655-3634](tel:250-655-3634), for guidance.

### **Long-term Care Spaces for Veterans at Broadmead Lodge Open to Post WW II and Korea Veterans**

The Minister of Veterans Affairs announced late in May 2017 that 10 of the 115 spaces available for veterans' long-term care in The Lodge at Broadmead are now available for military veterans whose service began after the Korean War ended in 1953.

This change had been awaited for many years and is in line with similar changes announced for other veterans care facilities across Canada. This change does not affect any entitlement to care available for veterans of WW II or of the Korean War.

### **Elections BC – Notification of Death**

When a member dies, the spouse or the executor should advise Elections BC of the death. Elections BC will remove the member's name from the Voters' List and will also tell the jury selection secretariat.

This should avoid the emotional upset involved when survivors receive election notices and jury selection invitations sent to their late spouse.

Call [1-800-463-6868](tel:1-800-463-6868).

Elections BC will advise Elections Canada of

### **Association Family Program**

The Association National Office has launched a program through which some family members may be able to access some of the services provided by the NAFR preferred partners.

Details, including costs, are available from the NAFR national web site at [www.federalretirees.ca](http://www.federalretirees.ca)

### **Veterans Dignified Burial Assistance**

Any Branch member knowing a military veteran who has died and whose relatives or whose estate may not be able to afford a dignified burial should contact The Last Post Fund at 1-800-465-7113 for information.

The Fund is a nation-wide non-for-profit organization which administers the burial program on behalf of Veterans Affairs Canada (VAC). The current estate value threshold for Fund assistance is \$35,738.

There is a Last Post Fund Chapter in Victoria and a VAC cemetery at 1190 Colville Road, Victoria, adjacent to HMCS Naden and enclosed by the Gorge Golf Course (follow the road signs carefully!).

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SIDNEY & DISTRICT BRANCH #14  
NATIONAL ASSOCIATION OF FEDERAL RETIREES

**GENERAL MEETING - MINUTES**  
**Saturday, September 30, 2017 – 10:15 am**  
**Meeting Location: St. Elizabeth's Church**

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President Erika convened the meeting at 10:15 am. 101 members present

**Minutes of General Meeting: Donna Godwin**

Minutes of the general meeting held April 22, 2017 were published in the September newsletter. There were no errors, omissions or questions. **(M) Barbara Ollman (S) John MacGowan "That the Minutes of the April 22, 2017 General Meeting be approved as presented." CARRIED**

**Financial Report as of August 28, 2017: Paul Mannion for Cathy Schuetze**

|                   |                     |
|-------------------|---------------------|
| Operating Account | \$11,286.21         |
| Members Fund      | <u>\$ 5,5010.96</u> |
| TOTAL             | \$16,797.17         |

**(M) Paul Mannion (S) Martha McCracken "That the Financial Report be approved as presented." CARRIED**

Erika reported our reviewer/auditor for this year will be Katie Lovallo. Katie has a strong financial background.

**Membership Report: Pat Stevens**

|            |      |                      |                  |
|------------|------|----------------------|------------------|
| Pensioners | 958  | # Pay by DDS         | 843 or 88%       |
| Spouses    | 447  | # Single Memberships | 512 / Double 446 |
| TOTAL      | 1405 | # on Email           | 653 or 69%       |

**Welfare & Estate Assistance: Virginia Hambly**

64 members were assisted regarding their pensions and benefits. Virginia emphasized that we are here to respond to your questions or guide and refer you to those that can provide the answers. In the event of death or anticipated death of a spouse we can assist with vital information that will be required.

**Health Benefits Officer: Martha McCracken**

Martha reported a small increase in Dental Fees.

**Afghanistan Memorial**

David Stinson reported that there would be an unveiling of a statue of a soldier and child with extended hands in friendship at the corner of Quadra and Courtney Streets today starting at 12:15 and unveiling at 2:00 pm.

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|--|





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## **GENERAL MEETING – MINUTES – continued**

### **Veteran's Outreach Initiative Townhall.**

Erika invited soon to be or recently retired veterans of the Military or RCMP to the local townhall meeting to be held in Victoria at the Comfort Inn on October 30, 2017 from 7:00 – 9:00 pm. The goal of this meeting is to provide a platform for veterans and their families to share their recent experiences, concerns and expectations during their transition from uniform to civilian life. Posters available for pickup and distribution on the stage.

### **Meeting Location**

Erika suggested we move our meetings to the ANAVETS Unit 302 located on Fourth Street in Sidney. The cost would be \$75.00 for room rental as apposed to \$300 currently. We would not have to leave by 11:30 and would allow for socializing. There are tables which also allow us to have our beverage (coffee/tea) at all times. It does not open to the membership until noon. If this is a successful location, we could also look at offering an inexpensive light meal after our meeting. Parking is the only issue and must be respected. Our members were asked to park in the town public parking lots as they offer a three-hour window. All other parking south of Sidney Avenue is only 2 hours. Erika asked if anyone can walk to the meeting. Some members said they could.

**(M) Paul Mannion (S) John MacGowan “That we hold our February 17, 2018, Annual General Meeting at ANAVETS Unit #302.” Carried.**

### **BREAK**

### **PRESENTATION – Peter Dolezal of Dolezal Consultants Ltd.**

Paul Mannion introduced Peter, an independent advisor and author of two books, *The Canadian Wealth-BUILDER* and *the Naked Traveller*. Peter spoke about planning, investing and mutual funds. He advised he offers his services for a one-time fee. Anyone interested in having him review your circumstances should email him at [pdolezal@shaw.ca](mailto:pdolezal@shaw.ca). Peter's presentation was well received even though the time ran short for questions.

In closing, Erika appealed for members to come forward and volunteer. Many opportunities are available, some taking just a few hours to joining the Board of Directors. David Stinson is our Nominations Chair for the Annual General Meeting to be held on Saturday, February 17, 2018 at ANAVETS Unit #302. Please get a hold of David or any Board Member.

**Next Branch Annual General Meeting: February 17, 2018**

**50/50 Draw Winner:** Gordon Hryhoryshen Amount: \$102.00

**Motion to adjourn:** (M) David Stinson (S) Anna Mannion **CARRIED**

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SIDNEY & DISTRICT BRANCH #14  
NATIONAL ASSOCIATION OF FEDERAL RETIREES

**SPECIAL GENERAL MEETING - MINUTES**  
**Saturday, September 30, 2017 – 10:00 am**  
**Meeting Location: St. Elizabeth's Church**

President Erika convened the meeting at 10:00 am. 101 members present. She welcomed everyone and inquired regarding new members. There were three new members attending and one visitor. She asked if all members in attendance had received the newsletter/bylaw package. All had received it. Erika announced that there would be a short Special Meeting today followed by the Regular Meeting.

1. **New Bylaws:**

(M) Martha McCracken (S) David Stinson-“ Move the Bylaws be approved as circulated with the newsletter/bylaw package.” **CARRIED**

2. **Resolutions:**

President Erika read each of the resolutions prior to each of the following motions, as they were previously circulated with the newsletter and meeting notice package,

- 1) a) (M) John McGowan (S) Alex Angelo **CARRIED**  
b) (M) Martha McCracken (S) Linda McGowan **CARRIED**
- 2) a) (M) Virginia Hambly (S) Jacqueline Pomerleau **CARRIED**  
b) (M) Paul Mannion (S) David Stinson **CARRIED**  
c) (M) Linda MacGowan (S) Pat Stevens **CARRIED**

**Motion to adjourn:** (M) David Stinson (S) Paul Mannion **CARRIED**

**BUDGET 2018**

|                         |                |          |            |                 |
|-------------------------|----------------|----------|------------|-----------------|
| Community Outreach Fund |                |          |            |                 |
| Income \$240.00         | (50/50 income) | Expenses | \$2,400.00 | (donations)     |
| \$ .60                  |                |          | \$ 15.00   | (50/50 licence) |
| TOTAL \$240.60          |                | TOTAL    | \$2,415.00 |                 |

This will leave approximately \$2450 remaining in this special fund the end of the year. At this time, there is no real exceptional revenue being raised to replenish it. These donations are made in memory of members that we have lost throughout the year to the Saanich Peninsula Hospital Foundation.

|                   |                 |          |            |                         |
|-------------------|-----------------|----------|------------|-------------------------|
| General Operating |                 |          |            |                         |
| Income \$9,200.00 | (member fees)   | Expenses | \$ 80.00   | (Wreath)                |
| \$ 3.60           | (bank interest) |          | \$ 400.00  | (Promotional materials) |
| TOTAL \$9,203.60  |                 |          | \$1,260.00 | (Administration costs)  |
|                   |                 |          | \$ 600.00  | (Advocacy Expenses)     |
|                   |                 |          | \$2,220.00 | (Meeting Expenses)      |
|                   |                 |          | \$2,400.00 | (Newsletter Expenses)   |
|                   |                 |          | \$ 800.00  | (Regional/National)     |
|                   |                 |          | \$ 600.00  | (Volunteer Recognition) |
|                   |                 |          | TOTAL      | \$8,360.00              |

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| <b>INCOME &amp; EXPENSE STATEMENT - 2017</b> | <b>Community</b> | <b>Operating</b> | <b>TOTAL</b>     |
|--|------------------|------------------|------------------|
| <b>Income</b>                                |                  |                  |                  |
| COMMUNITY OUTREACH FUND INCOME               | 284.35           | 0.00             | 284.35           |
| FEES - MEMBER                                | 0.00             | 9,858.98         | 9,858.98         |
| OTHER INCOME SOURCES                         | 0.00             | 26.30            | 26.30            |
| <b>Total Income</b>                          | <b>284.35</b>    | <b>9,885.28</b>  | <b>10,169.63</b> |
| <b>Expense</b>                               |                  |                  |                  |
| ADMINISTRATION EXPENSES                      | 0.00             | 2,286.59         | 2,286.59         |
| BRANCH MEETING EXPENSES                      | 0.00             | 1,399.23         | 1,399.23         |
| COMMUNITY OUTREACH FUND EXPENSE              | 2,302.25         | 11.70            | 2,313.95         |
| DEFENCE OF BENEFITS NO                       | 0.00             | 675.00           | 675.00           |
| NEWSLETTER EXPENSES                          | 0.00             | 2,781.94         | 2,781.94         |
| REGIONAL/NATIONAL EXPENSES                   | 0.00             | 777.20           | 777.20           |
| VOLUNTEER RECOGNITION                        | 0.00             | 293.99           | 293.99           |
| <b>Total Expense</b>                         | <b>2,302.25</b>  | <b>8,225.65</b>  | <b>10,527.90</b> |
| <b>Net Income</b>                            | <b>-2,017.90</b> | <b>1,659.63</b>  | <b>-358.27</b>   |

| <b>BALANCE SHEET - 2017</b>            | <b>Dec 31, 17</b> |
|--|-------------------|
| <b>ASSETS</b>                          |                   |
| Chequing/Savings                       |                   |
| 1000 · Coast Capital - General         | 11,245.39         |
| 1050 · Coast Capital Community Account | 4,863.37          |
| 1075 · Petty Cash                      | 100.00            |
| Total Chequing/Savings                 | 16,208.76         |
| 1100 · Accounts Receivable             | 2,372.51          |
| Coast Capital - Member Share           | 5.00              |
| <b>Total Assets</b>                    | <b>18586.27</b>   |
| <b>LIABILITIES &amp; EQUITY</b>        |                   |
| <b>Liabilities</b>                     |                   |
| Future Dues, from NO                   | 395.94            |
| Future Dues, non DDS                   | 614.40            |
| Total Other Current Liabilities        | 1,010.34          |
| <b>Equity</b>                          |                   |
| ALLOCATED RESERVE FUNDS                | 9,213.37          |
| Unrestricted Net Assets                | 8,720.83          |
| Net Income                             | -358.27           |
| Total Equity                           | 17,575.93         |
| <b>TOTAL LIABILITIES &amp; EQUITY</b>  | <b>18,586.27</b>  |

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| FORECAST - 2019                 | Community        | Operating        | TOTAL            |
|---------------------------------|------------------|------------------|------------------|
|                                 | Jan - Dec 19     | Jan - Dec 19     | Jan - Dec 19     |
| <b>Income</b>                   |                  |                  |                  |
| COMMUNITY OUTREACH FUND INCOME  | 301.00           |                  | 301.00           |
| FEES - MEMBER                   |                  | 10,000.00        | 10,000.00        |
| OTHER INCOME SOURCES            |                  | 3.00             | 3.00             |
| <b>Total Income</b>             | <b>301.00</b>    | <b>10,003.00</b> | <b>10,304.00</b> |
| <b>Expense</b>                  |                  |                  |                  |
| ACTIVITIES - COMMUNITY          |                  | 100.00           | 100.00           |
| ADMINISTRATION EXPENSES         |                  | 1,720.00         | 1,720.00         |
| ADVOCACY EXPENSES               |                  | 600.00           | 600.00           |
| BRANCH MEETING EXPENSES         |                  | 3,000.00         | 3,000.00         |
| COMMUNITY OUTREACH FUND EXPENSE | 3,015.00         |                  | 3,015.00         |
| NEWSLETTER EXPENSES             |                  | 2,700.00         | 2,700.00         |
| REGIONAL/NATIONAL EXPENSES      |                  | 1,000.00         | 1,000.00         |
| VOLUNTEER RECOGNITION           |                  | 800.00           | 800.00           |
| <b>Total Expense</b>            | <b>3,015.00</b>  | <b>9,920.00</b>  | <b>12,935.00</b> |
| <b>Net Income</b>               | <b>-2,714.00</b> | <b>83.00</b>     | <b>-2,631.00</b> |

## NOTICE OF ANNUAL GENERAL MEETING

The Annual Meeting of Members (AMM) of the Sidney and District Branch (BC 14), National Association of Federal Retirees (NAFR), will take place at Army, Navy & Airforce Veteran's Unit 302, 9831 Fourth Street, Sidney BC, beginning at 9:45 AM. The meeting will include the election of the Branch Executive for 2018.

The draft agenda for the Branch Annual General Meeting is as follows:

1. Presentation by the Office of the Senior's Advocates – Ms. Isobel Mackenzie
2. Break
3. Approval of the proposed agenda
4. Approval of the Minutes of the Special General Meeting held September 30, 2017
5. President's Report
6. Treasurer's Report (the following are included in the newsletter)
  - a. Reviewed Financial Statements
  - b. 2018 Budget
  - c. 2019 Forecast
  - d. Approval of Reviewer for 2018 financial calendar year end.
7. Membership Report
8. Member's Welfare Report
9. Questions or Comments
10. Election of Branch Board of Directors for 2018
11. Adjournment of the meeting

Please bring a copy of the reports with you to the meeting. Thank you.

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