



National Association of Federal Retirees / Association nationale des retraités fédéraux

SIDNEY & DISTRICT

Sidney and District Branch - BC14  
National Association of Federal Retirees (NAFR)  
**BRANCH NEWSLETTER**  
June 2018

**BRANCH BOARD OF DIRECTORS**

President	Erika Kanczula	250-999-3761
Vice-President	<i>vacancy</i>	
Secretary	Paul Mannion	250-580-7285
Treasurer	Catharine Schuetze	250-889-6512
Past President	David Stinson	250-654-0244
Advocacy	<i>vacancy</i>	
Members Welfare	David Stinson	250-654-0244
Membership	Patricia Stevens	250-708-0519
Communications	<i>vacancy</i>	
Programs/Events	<i>vacancy</i>	

**TEAMS - Come Join Us! Positions vacant**

**Member's Welfare...**

Estate Issues	Virginia Hambly	250-655-8823
	John MacGowan	250-655-0713
	Linda MacGowan	250-655-0713
	Donna Godwin	250-656-1015
VAC Assistance	Peter Chance	250-655-3634
Health Benefits	David Stinson	250-654-0244

**Advocacy...**

Erika Kanczula	250-999-3761
<i>vacancy</i>	

**Communications...**

Information Tech	Adam Kanczula	
Newsletter	Adam Kanczula	
Estate Document	Connie Lougher-Goodey	250-656-7303
Telephone Tree	<i>multiple vacancies</i>	

**Programs/Events...**

Meetings	<i>vacancy</i>	
Speakers	<i>vacancy</i>	
50/50 Draw	Dick Stevens	250-882-1430
Social Functions	<i>vacancy</i>	

**Branch Phone Number 250-385-3393**

Click for... [Sidney & District Website](https://www.federalretirees.ca/en/Branches/British-Columbia/Sidney-and-District)

Or type into your browser...

<https://www.federalretirees.ca/en/Branches/British-Columbia/Sidney-and-District>

**National Office Phone Number 1-855-304-4700**

Click for... [National Website](https://www.federalretirees.ca/en)

Or type into your browser...

<https://www.federalretirees.ca/en>

**National Office Address**

NAFR National Office  
865 Shefford Road  
Ottawa, ON K1J 1H9

**Branch Address**

NAFR Sidney & District  
PO Box 2607  
Sidney, BC V8L 4C1

**BRANCH ANNUAL GENERAL MEETING**

Saturday, June 16, 2018  
Army, Navy & Airforce Veterans Unit 302  
9831 Fourth Street, Sidney

Coffee: 9:30 am (bring your own cup)

Meeting: 10:00 am

**MEETING AGENDA**

Welcome  
Additions/Amendments/Approval of Agenda  
Approval of Minutes of General Meeting Sept. 30, 2017  
President's Report  
Advocacy Report  
Treasurer's Report  
Members Welfare Report  
Communications Report  
Programs and Special Events Report  
Open Forum for Questions & Comments

Presentation to Volunteers

**See Last Page of this Newsletter**

Light snacks and refreshments will be served  
Adjournment

**MEETING FOCUS**

In place of a speaker at this meeting, we will be hosting a volunteer recognition in order to acknowledge all our branch's many hard working volunteers who donate or have donated their time in order to keep you all informed of NAFR issues, achievements and future matters.

**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.

**Branch Email: [federalretirees.sidneybc@gmail.com](mailto:federalretirees.sidneybc@gmail.com)**

## PRESIDENT'S CORNER – Erika Kanczula

Volunteers are an essential part of our organization. Our next meeting will be all about celebrating the men and women who have given this association their time and expertise. I invite you to come out and see how many people have worked for you over the years and show them your appreciation.

For us to offer the programs for our meetings, provide learning experiences, attend promotional events (this is where we get NEW members) or even social events, we need volunteers. Many of our long-term volunteers are starting to consider stepping down and some have already done so. If this trend continues, we will be forced to offer less and in doing so, possibly be less effective when we are really needed. Please consider giving your branch some of your time.

On a different note, what do you think of our new newsletter layout? Adam has been working hard to put the information into an easily read format. Contact information for our association as well as the national office can be found on the first page and will remain there for your reference. I encourage you to print or cut this page out of the newsletter and place it on your refrigerator. He has also created an “interactive page” in this newsletter. If you have never logged into an account with NAFR, Adam has made it easy to follow.

Unfortunately Martha McCracken has had to step down as our Health Benefits Officer. We will miss her greatly. We are looking for someone to step into this role as soon as possible. Please contact me for more information.

I will be attending the annual BC/Yukon District Conference between May 22nd and 25th. This will be very timely as I will report to you on June 16th. I will then leave on June 18th to Gatineau, QC to attend the National Annual Meeting of Members. Highlighting this year is training in Membership Recruitment Strategies; Volunteer Engagement and Recruitment; Advocacy and Communications. I will be part of two of these but won't know which ones until I get there and will report back in October.

~ Hope to see you at the meeting, if we don't see you have a great summer ~

### INAUGURAL WALK WITH NAFR MEMBERS



#### **Walking Group Planned Walks**

Twice monthly Tuesday afternoons:

**June:** Sidney waterfront. Patricia Bay

**July:** Island view beach. Sidney waterfront

**August:** Elk Lake. Sidney waterfront.

**September:** Shoal Harbour. Sidney waterfront

We are also planning a bicycle ride around the Victoria airport - date TBD.

Note: All walks subject to weather.

Confirmation of locations and their timing emailed a few days in advance.

**If you are interested in joining the group, please contact Paul Mannion at [pmannion@shaw.ca](mailto:pmannion@shaw.ca)**

**Left to Right...** Anna Mannion, Paul Mannion, Cathy Schuetze, Arne Jensen, Ken Tran, Brenda Jensen, Erika Kanczula

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**WELCOME NEW MEMBERS  
TO OUR BRANCH**

Robert & Suzanne Huot  
David & Ulana Farmer  
Julie Duhamel  
Joyce Taylor

**BRANCH MEMBERSHIP**

As of April 30, 2018 Membership was 1336 – 876 Regular & 460 Spousal. 88% of members pay their dues by DDS (Dues Deducted at Source)

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

Contact Patricia Stevens - We want to assure you keep receiving all information.

**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 new postal code if they don't know your wishes.

**RETIREES, PLEASE BE SURE YOUR SPOUSE IS  
A PAID MEMBER**

The difference for you and your spouse to have a double membership is only \$14.64 for this year.

**AND PLEASE INFORM THEM OF THE  
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.

**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 renewal date.

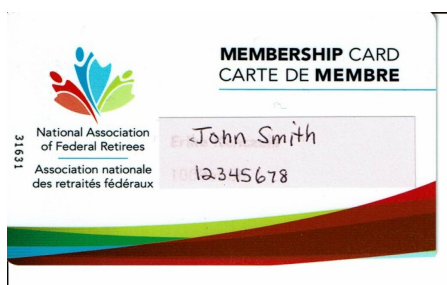
**As of January 1st our branch cannot deposit cheques received locally, please forward them to National Office** (the address is on the front page) or, switch to DDS, rather than credit card or cheque, by calling the National Office (the phone number is on the front page).

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

If you require further assistance, please contact Patricia Stevens or National Office

**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.



***If You Love Your Freedom  
Remember To Thank A Veteran***

***Let Us Never Forget***

Our Fallen Military Heroes,  
Our Brave, Patriotic Veterans  
and Our Current Serving  
Military Personnel



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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**

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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**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**

**Branch Email: [federalretirees.sidneybc@gmail.com](mailto:federalretirees.sidneybc@gmail.com)**

Obtained from Family Caregivers of British Columbia

## Caregiver Stress Test

The following test will help you become aware of your feelings and the pressures and stress you currently feel.

Responses are:

**1 - Seldom 2 - Sometimes 3 - Often  
4 - Usually 5 - Always**

- \_\_\_ I find I can't get enough rest
- \_\_\_ I don't have enough time for myself
- \_\_\_ I don't have time to be with other family members besides the person I care for
- \_\_\_ I feel guilty about my situation
- \_\_\_ I don't get out much anymore
- \_\_\_ I have conflict with the person I care for
- \_\_\_ I have conflict with other family members
- \_\_\_ I cry everyday
- \_\_\_ I worry about having enough money to make ends meet
- \_\_\_ I don't feel I have enough knowledge or experience to give care as well as I'd like
- \_\_\_ My own health is not good

If your response to two or more of these areas is **"Always," "Usually" or "Often"** it may be time to look for help with caring for your family members and making time to take care of yourself as well.

Call Family Caregivers of BC's toll-free Caregiver Support Line at 1-877-520-3267 or visit [www.familycaregiversbc.ca](http://www.familycaregiversbc.ca) for more information and resources.

There is a local caregivers support group called the Peninsula Group. Contact 250-384-0408 for more information.

## Public Service Health Care Plan (PSHCP)

All branch members should have received #36, February 2018, PSHCP Bulletin. If not you can download or read it from the [Sun Life Bulletin Library](#)

The first article in that bulletin is information advising you that in addition to online access to your account from your computer, you may now download the free "My Sun Life" mobile app for iPhone and Android devices from the App Store and Google Play.

Once installed on your mobile device you can review a myriad of information regarding your account, benefit card, drug information, medication and other claims for the last twelve months. And of course you can now submit claims electronically and receive payment directly to your bank account. However not all claims are available for electronic submission, as for now you will be limited to Vision Care and/or Paramedical claims.

All other claims will require you to submit in the usual manner.

### What is a "Paramedical Expense?"

Medical expenses and services performed by the following providers may be claimed online.

- Acupuncture treatment - where treatment is performed by a physician
- Chiroprapist
- Chiropractor
- Massage therapist
- Naturopath
- Osteopath
- Physiotherapist
- Podiatrist
- Psychologist

Also on the mobile app is a link to **"Virtual Care."**

This link could allow one to access a medical practitioner online. The link states that on-demand healthcare anywhere is available at a discount for PSHCP members. This is not a free service, but could be very useful if one is travelling without immediate access to a "live" doctor or medical care facility.



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## Information on how to sign in to [www.federalretirees.ca/en](http://www.federalretirees.ca/en)

Your "My Membership" account allows you to access multiple features and information in one place...

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**Go to...**  
[www.federalretirees.com/en](http://www.federalretirees.com/en) to reach this Login screen

**Enter your membership number here first**

**First time users click here to create a password (Be sure to record it in a safe place)**

**Click Here once you have your password. This will take you to your personal NAFR page where you will be able to enter any information that you wish to share e.g. Your email address, home address, phone number etc.**

Sign in to FederalRetirees.ca

Your "My Membership" account allows you to access multiple features and information in one place:

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

If you haven't already, it only takes a moment to [create a password](#) to login.

And this is just the beginning. More features

National Association of Federal Retirees / Association nationale des retraités fédéraux

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**MEMBERSHIP**

[National Association of Federal Retirees](#) > [Membership](#) > [My Membership](#)

**My Membership**

Welcome!

This section lets you manage your relationship information that is important to you.

You can manage your communication preferences, update your address, download your complimentary digital copy of Sage Magazine and *You and Your Survivors* and much more. More features are coming in the near future so be sure to check back regularly.

**Membership Details**

**Membership Status** Active

**Once you have successfully logged in, you will see a page similar to this one. Click on the links at the left of the page to edit your Membership Details, Status, Correspondence Preferences etc.**

Branch Email: [federalretirees.sidneybc@gmail.com](mailto:federalretirees.sidneybc@gmail.com)

## 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, Dorias	Brentwood Bay
Dixon, Timothy	Kelowna	Shew, L. Colin	Not Known
Driscoll, F. B.	Brentwood Bay	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.

### In Memoriam

Robert Larson  
Joy Margetts  
Joseph Robson  
Sylvia Rice

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

### 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)

### Do you have a TFSA?

TFSA legislation allows you to name a 'successor holder' who would inherit your TFSA at the time of your death. Your successor holder must be a spouse or common-law partner (CLP). If someone other than a spouse or CLP is to inherit your TFSA, that person would typically be referred to as 'beneficiary.' Where a successor holder is designated, your successor holder acquires all rights related to your TFSA at the time of your death. Similar to the 'successor annuitant' designation on the Registered Retirement Income Fund (RRIF), your successor holder simply replaces you as holder of your TFSA, and the plan continues with all rights passing to your successor. Successor holders do not require TFSA contribution room to receive this benefit.

The naming of a successor holder is effective in ensuring that income earned after your death is not taxed. Without a successor holder designation, TFSA legislation requires taxation of income earned in your TFSA after death.

**This should not be construed as legal or tax advice since each person's situation is different. Please consult your own legal and tax advisors.**



#### **Pictured above:**

Branch Secretary Paul Mannion together with President Erika Kanczula (taking the photo) recently attended the Seniors 55 plus Lifestyle Show in Victoria on March 13th in a shared booth with the members from the Victoria Branch. This was great exposure for our organisation.

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**FINANCIAL STATEMENTS ENDING APRIL 30, 2018**

			BALANCE SHEET as of April 30, 2018	Apr 30, 18
<b>ASSETS</b>				
		Coast Capital - General		12,651.42
		Coast Capital Community Account		4,396.52
		Petty Cash		100.00
		<b>Total</b>		<b>17,147.94</b>
		Accounts Receivable		1,162.88
		<b>Total Current Assets</b>		<b>18,310.82</b>
		Coast Capital - Member Share		5.00
<b>TOTAL ASSETS</b>				<b>18,315.82</b>
<b>LIABILITIES &amp; EQUITY</b>				
<b>Liabilities</b>				
		Accounts Payable		200.00
<b>Equity</b>				
<b>ALLOCATED RESERVE FUNDS</b>				
		ARF - Asset Acquisition Fund		1,000.00
		ARF - Community Outreach Fund		4,396.52
		ARF - Defence of Benefits Fund		1,350.00
		ARF - Membership Support Fund		2,000.00
		<b>Total ALLOCATED RESERVE FUNDS</b>		<b>8,746.52</b>
		Unrestricted Net Assets		8,829.41
		Net Income		1,331.77
		<b>Total Equity</b>		<b>18,907.70</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>				<b>19,107.70</b>

<b>INCOME STATEMENT</b>				
<b>As of April 30, 2018</b>		<b>Community</b>	<b>Operating</b>	<b>TOTAL</b>
<b>Income</b>				
	COMMUNITY OUTREACH FUND INCOME	43.15	0.00	43.15
	FEES - MEMBER	0.00	2965.10	2965.10
	OTHER INCOME SOURCES	0.00	1.03	1.03
	<b>Total Income</b>	<b>43.15</b>	<b>2966.13</b>	<b>3009.28</b>
<b>Expense</b>				
	ACTIVITIES - COMMUNITY	0.00	185.50	185.50
	ADMINISTRATION EXPENSES	0.00	352.48	352.48
	BRANCH MEETING EXPENSES	0.00	238.14	238.14
	COMMUNITY OUTREACH FUND EXPENSE	510.00	0.00	510.00
	NEWSLETTER EXPENSES	0.00	391.39	391.39
	<b>Total Expense</b>	<b>510.00</b>	<b>1,167.51</b>	<b>1,677.51</b>
	<b>Net Income</b>	<b>-466.85</b>	<b>1,798.62</b>	<b>1,331.77</b>

Branch Email: [federalretirees.sidneybc@gmail.com](mailto:federalretirees.sidneybc@gmail.com)



# Please Join Us

**At our June 16th Meeting if your name is listed below**

Peter Chance  
Diana Dewar  
Jim Cotter  
Lyle Coulter  
Joan Coyne  
Peter Cranston  
Robin Farmer  
Gord Gedge  
Denny Gelinis  
Donna Godwin  
Gary Graham  
Virginia Hambly  
Adam Kanczula  
Erika Kanczula  
Peter Keith-Murray  
Bill Lane  
Connie Lougher-Goodey  
Merv Lougher-Goodey  
Gord Macey  
John MacGowan  
Linda MacGowan  
Paul Mannion - current  
Martha McCracken  
Barbara Ollman  
Willie Rapatz  
Mikki Richards  
Harry Rice  
Ian Sherlock  
Catherine Schuetze  
Dick Stevens  
Patricia Stevens  
David Stinson  
Dieter Weichert  
Don Woods

**Members *please* attend  
our meeting as we  
celebrate the  
volunteers (past and  
present) listed here.  
They have selflessly  
dedicated their time to  
advocate on your  
behalf as well as  
keeping you informed  
and up to date on all  
NAFR issues and  
events.**

**“Without their efforts our  
Branch would not exist”**

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