

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 NOVEMBER 2017

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 Gelinas 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 (at the Sabre jet)

> Coffee:9:30 am Meeting: 10:00 am

<u>Speaker</u>

Seniors' Advocate of BC Isobel Mackenzie

<u>www.seniorsadvocatebc.ca</u> 1-877-952-3181 or 250-952-3181

In Memoriam

Don Schelletter Beth Myles Elizabeth MacKay Jack Holroyd Edo Nyland Robert Fowler Donald Jackson Phyllis Fenton

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

WELCOME NEW MEMBERS

Patricia & Gary Baker Jan Bednarski Theresa Bobrowsky Josef Cherniawsky Ronald Clifford Kenneth Halcro

Bette-Jo Hughes William & Susan Johnson Robert Jones & Debra Rich-Jones

Charles & Katie Lovallo
Carol Nowak

Ruth Wiren

Sharon & Jules Martin

Angela Meinicenco
Stephen Ray

WELCOME MEMBERS TRANSFERRED IN FROM OTHER BRANCHES

M Cunningham Martin Didrich Kerry Lawrence
Carl Sears Tom and Marilyn Turner Monique Violette
Michael Williamson Marilyn Wood Elsie Burnett

BRANCH MEMBERSHIP – as of November 1, 2017 was 1406 – 959 pensioners & 447 spousal members 86% of members pay their dues by DDS (Dues Deducted at Source).

If you would like to switch to DDS, please complete the enclosed form and mail it to the Branch.

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 approach the end of 2017, I want to review my year as your president. When I came forward to do this position, I was not prepared to meet and work with such passionate, hardworking people. Many have been serving you for over 5 years and others over 10, with some even longer. It has not escaped me that although many of these people will run again in 2018, they need help to keep up the quality that you have become accustomed to. We also need to start planning for succession.

We will be changing the makeup of the board slightly in 2018 and creating TEAMS to enhance the work done by the Board of Directors. As per the newly adopted bylaws, there will be a maximum of 9 board members going forward. Most team members do not have to be on the Board of Directors.

The TEAMS will be as follows to support one Board Director for each team

Membership – 6 individuals (working together to keep the information current)

Welfare/Benefits/Estates – 4 individuals (supporting spouses during bereavement)

Health Benefits Officer – 2 individuals (answering inquires regarding our benefits programs)

Program/Communications – 5 individuals (organizing meeting & other programs, creating newsletters, promoting our organization in our area)

Advocacy – 2 individuals – (advocating at a local level as per the national focus)

If you are interested in helping on any of these teams or would like to run for the board of directors, please contact David Stinson, the chair of the Nominations Team.

I have attended 3 meetings, one for all BC branches in Chilliwack, one for the Island branches in Duncan and the annual general meeting in Ottawa for all branches. My learning curve has been great, and I now know that I am prepared to represent you in an informed manner.

On behalf of my husband, Adam, myself, and your Board of Directors I would like to take this opportunity to wish each of you a joyous holiday season and a Happy New Year!!

Did you know that NAFR, the largest national advocacy organization with the one goal of advocating to improve the financial security, health and well-being of all members and all Canadians, has been doing this for over 50 years?

There are 180,000 members, when there are over 360,000 that are eligible to join. Encourage your retired or soon to retire friends working in federal public service, Canadian Armed Forces, RCMP, and federally appointed judges, as well as their partners, to join. 2018 fees are noted on the next page. Check to be sure that your spouse is also a member. The small difference in fees are out weighed by great benefits that shouldn't be missed.

PENSION INDEXING EFFECTIVE JANUARY 1, 2018

1.6%

may
Peace
be your gift at
Christmas
and your
Blessing
all year.

Please add the Association & Branch e-mail address to your computer address books to ensure correspondence will be received. If you don't receive something – check spam



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SIDNEY & DISTRICT

2018 MEMBERSHIP FEES

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

If you are not paying through Dues Deduction at Source (DDS), your membership fee is due within 90 days of your membership expiry date. If you are unsure when you need to renew, please contact Patricia Stevens or the National Office at 1-855-304-7000

If you wish to change to DDS and know that each month your payment will be made prior to receiving your pension, please complete the enclosed form. **Eligible members** are those who now receive a pension, with the exception of federally appointed 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 or 250-656-3011.

MOVING? CHANGING EMAIL ADDRESS or PHONE?

Contact Patricia Stevens 250-708-0519 We want to ensure you keep receiving all information.

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.



RETIREES, PLEASE BE SURE TO INFORM YOUR SPOUSE OF YOUR MEMBERSHIP WITH THIS ORGANIZATION

Sadly, we continue to encounter surviving spouses 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 or 250-655-8823, or John and Linda MacGowan at 250-655-0713 or sidxsea@gmail.com.

This is another great reason to be sure your spouse is a member!

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

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MISSING MEMBERS

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

Eleanor Biggs Mayne Island Lowdon, Archie Saanichton
Buchanan, David Victoria May, Joyce Seattle, WA
Corbin, William Saanichton Ross, Stirling and Margaret Victoria

Crowle, Margaret Saskatchewan or Alberta Ryan, Doris **Brentwood Bay** Shew, L. Colin Dixon, Timothy Kelowna Mayne Island Sidney Smith, Kathleen L. Dykeman, Clinton and Margaret Victoria Hallidav. E Mill Bav White, Barbara Not Known Head, Margaret Saanichton Wilson, Velma Saanichton

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.



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

The hearing in the Federal Court of Canada took place in April 2017. The decision was that the application for judicial review of the government's order did not succeed; it was dismissed without costs.

The Association Board of Directors, after much consideration and extensive consultation with its legal counsel, decided in September to appeal the decision to the Federal Court of Appeal. We have no information as to when the appeal will be heard. The case is Loretta Bemister et al v. Attorney General for Canada.

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, you should call Peter Chance, 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.

NAFR Information Pamphlet

Our Association pamphlet showing who we are and where we have come from (principal federal employer) is available on the membership desk.

Please feel free to pick up a copy and also feel free to pass it along to any of your friends who might become NAFR members but have not yet made that decision.

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 <u>1-800-661-8683</u>. Elections BC will advise Elections Canada of the member's death.

End-of-Year PSHCP and PDSP Claims

Now is the time to make certain that your last PSHCP and/or PDSP claims for 2017 are on their way to Sun Life at Montreal to ensure processing before the end of the year to guarantee that these eligible medical and dental expenses can be claimed on your 2017 income tax return. The Sun Life addresses for these claims are stated above.

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, Veterans Cemetery "God's Acre", at 1190 Colville Road, Victoria, adjacent to HMCS Naden and enclosed by the Gorge Golf Course (follow the road signs carefully!).

British Pensioners

If you lived and worked in the United Kingdom, contributed to the British national pension scheme long enough to earn a UK pension and now live in Canada with that pension "frozen" at the level which applied when you left the UK, ie., - no indexation allowed, you may want to consider the Canadian Alliance of British Pensioners (CAPB).

The campaign to gain indexation continues, with CAPB and its affiliate organizations in other "frozen" countries leading the charge.

Full information on CAPB is available locally from Alan McFarlane in Victoria, <u>250-995-9356</u>, <u>alanmc@shaw.ca</u>, or from the national web site <u>www.BritishPensions.com</u>