



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

**Website: [www.federalretirees.ca/en/Branches/BC/Sidney&District](http://www.federalretirees.ca/en/Branches/BC/Sidney&District)**

**September 2017**

**DRAFT**

**BRANCH EXECUTIVE GROUP:**

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

**DIRECTORS:**

Membership	Patricia Stevens	250-708-0519
Estate Issues	Virginia Hambly	250-655-8823
Program	Denny Gelinas	250-665-7373
Illness/Home Care	Position Vacant	

Health Benefits Officer	Martha McCracken	250-656-3011
Estate Document Officer	Connie Lougher-Goodey	250-656-7303
VAC Assistance/Liaison	Peter Chance	250-655-3634 or cell 250-360-6699

**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		

**In Memoriam**

We regret to advise the death of Branch members Lewis “Pudge” Marshall in January, Jean Cameron, Diana Morgan, Marvin Glover, Irma Kilner and Patricia Read in April, Margaret Bartlett, James Lyall Riddell, James McIlvenna, James Hinde, Robert Nolan Baynes and Simon Wade in May, J. Michael Shoemaker and Gordon Alpin Smith in June, BGen (Ret’d) Walter Niemy, CD, ADC and Margaret Ann Sprinkling in July, Brian R. Murray in August. The Branch Executive and all Branch members extend sincere condolences to the next-of-kin.

**Branch Special General Meeting followed immediately by a General Meeting**

**WHEN:** 10:00 A.M, Saturday, 30 September 2017. Complementary coffee will be available from 9:30.  
**WHERE:** St Elizabeth’s Church, Third Street, Sidney, BC,

**SPEAKER:** Peter Dolezal, personal financial management and author

Upcoming Branch General Meetings in 2017 - none.

The Branch Annual General Meeting will be held in February 2018 - date, time, and place all to be confirmed.

**Notice Regarding Branch E-mail Messages.** If you do not wish to receive Branch communications by e-mail, including this newsletter, please contact either David Stinson or Patricia Stevens.

## President's Notes:

I hope you have all had a great summer and looking forward to our Fall. Please try to attend our meeting on **September 30<sup>th</sup>** as we will be holding a **Special General Meeting** prior to the regular general meeting. This will be to address/approve our newly created bylaws and a few additional resolutions. They are both included with this newsletter for you to review in advance of our meeting. The additional resolutions are necessary to deal with Allocated Reserve Funds for our future needs of equipment, volunteer training and defense of benefits funds. This will allow us to save as we go and have the funds available as they are needed. And will also curb the necessity for excess funds to be returned to the national office.

On October 29<sup>th</sup>, from 7 – 9 pm at the Comfort Inn in Victoria, there will be Veteran's and soon to be retired personnel Townhall Meeting hosted by Deborah Krause and Andrew McGillivray from NAFR national office. We are looking for recently retired or "soon to be" individuals currently in the Military to come and share their experiences surrounding their retirement process. These Townhall Meetings will be held across the country in each area that has a military base near by. I would also like 2 volunteers to help with the event. Please let me know if you are interested.

Finally, we are looking at changing the location of our meetings. This will be an agenda item at the next meeting. We are considering a move to ANAVETS #302 on Fourth Street in Sidney. As this is a club for Veterans, current serving military members and other members of the community, we think this just might be a good fit for us.

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### **Book Draw at September General Meeting**

Peter Dolezal, our speaker on 30 September, has offered 20 copies of his book, *The Smart Canadian Wealth Builder*, for members by a draw during the meeting. Lovely!

### **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.

**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 10 April, 2017. The decision of The Honourable Madam Justice McDonald, issued 01 August 2017, was that the application for judicial review was not successful; it was dismissed without costs. The essential aspects of the decision are that the Treasury Board has the authority in law to move the employee/employer premium payer ratio from 75/25 to 50/50 and that the rights of the federal retirees were not breached by the action of the Treasury Board in 2014 to do just that. Case: Loretta Bemister et al v. Attorney General for Canada, Federal Court docket T-311-15. A copy of the decision is available from the Branch if desired - contact David Stinson.

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### **An Important Computer/Electronic Device Item**

To Branch members who receive the newsletter and other Branch communications electronically, and the newsletters published electronically by the National Office, please add the Branch e-mail address to your computer address books, as well as the Association e-mail address, and ensure that the messages are not being rejected by the e-mail "spam" filter in your computer, tablet or cell phone.

## **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, [250-995-9356](tel:250-995-9356), [alanmc@shaw.ca](mailto:alanmc@shaw.ca), or from the national web site [www.BritishPensions.com](http://www.BritishPensions.com)

## **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 [1-800-661-8683](tel:1-800-661-8683). Elections BC will advise Elections Canada of the member’s death.

## **Veterans Affairs Questions**

Any Branch member with 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.

## **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. The current estate value threshold for assistance is \$35,738. There is a Last Post Fund Chapter in Victoria and a VAC cemetery on the HMCS Naden grounds at 1190 Colville Road, Victoria.

## **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.

**Connecting with Members of the Branch Executive.** If you wish to contact a member of the Branch Executive, please use the telephone. If the contact should be made via e-mail, please send the message to the Branch e-mail address (see the first page) and it will be passed promptly to the appropriate Executive member.

**Office of the BC Seniors Advocate.** Web-site: [www.seniorsadvocatebc.ca](http://www.seniorsadvocatebc.ca) (growing rapidly); telephone: [1-877-952-3181](tel:1-877-952-3181) or [250-952-3181](tel:250-952-3181).

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

If you and/or your spouse/partner made your current will in another province or in a 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 is possibly different from the law in other provinces and the territories.

## **Membership Information**

The Branch Membership Director is Patricia Stevens, telephone 250-708-0519.

We welcome new Association and Branch members. XXXXXXX, yyyyy, zzzz, etc. We hope to see all of you at our general meetings. Branch total membership at 01 September 2017 was a,aaa - bbb pensioners and ccc spousal members. ff% of our members now pay their membership fee through the Dues Deducted at Source (DDS) system. gg% of Branch members receive the Newsletter by e-mail – this percentage is growing - thank you, members!

Prospective Association/NAFR Members – Please refer prospective members to Patricia Stevens for enrolment in the Association.

#### Membership Fees and Membership Renewals - 2018.

The annual membership fees for 2018 are: for single members **\$48.96** (those who are single or who are survivors or who are married but have not yet signed up their spouses); for members and spouse (dual or double membership) **\$63.60**. Unless you pay your fee through the Direct Deduction at Source (DDS) system as a member or as a survivor, it is your responsibility to renew your membership within 90 days after expiry of the previous membership period - eg., if your membership will expire 31 December 2017, you needed to renew by 31 March 2018 to ensure no connections are lost. If you have any difficulty renewing your membership, please contact Patricia Stevens. Please note that if you are not paying the fee through the DDS system and prefer not to use cheques, you can pay your membership fee using a credit card - please contact the National Office staff at [1-855-304-4700](tel:1-855-304-4700) and ask for membership renewal. Payment of membership fees by debit card is not available.

Changing to Paying Membership Fees by DDS. To members who pay their membership fee directly to the Branch, except those members now serving in the Canadian Armed Forces, the RCMP or the Public Service or who are pensioners or survivors under the Judges Act Canada, we ask that you consider changing to the DDS system. Paying by DDS is free to you. If you wish to join the DDS system, we will have forms available at the 30 September meeting. To complete the form, you will require your PENSION NUMBER. It is on the cheque stub from your pension source or, if your pension is deposited directly into your bank or credit union account, it is on the form you should receive periodically to tell you of changes in amounts payable or changes in deductions and on your annual T4A slip for your pension. To assist Membership volunteers at our 30 September meeting, please do not pay by cash. Please come early and drop off the cheque at the membership desk.

#### Are You Moving or Planning to Move or to Change Your E-mail Address?

If you change your postal address, your telephone number(s), your e-mail address(es) or you want to pay your membership fee through the DDS system, please tell Patricia Stevens. Patricia will ensure that the National Office records at Ottawa, and our Branch records, are updated appropriately.

#### Association (NAFR) Membership and Eligibility for Johnson's Inc. MEDOC Coverage

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 by Johnson's Inc 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.

#### Deceased Branch Members - Please Tell a Member of the Branch Executive

Any Branch member noticing an obituary for another Branch member in a local newspaper or knowing of the death of a Branch member is asked to call Jinny Hambly, John or Linda MacGowan, Patricia Stevens or David Stinson - all of their telephone numbers are on page 1 above - and pass along the details.

#### Have You Told Your Spouse About NAFR/National Association of Federal Retirees?

Sadly, we continue to encounter surviving spouses who do not know that members of our Branch Executive may be of great assistance to them immediately on the demise of their spouse. It is also clear that most Executors for members do not know of this assistance. It is the member's responsibility to make sure that they do know! If a member dies, the surviving spouse or the Executor should contact Virginia Hambly as soon as possible in order to complete the applicable pension and benefit procedures in a timely fashion. If Virginia is not available, please contact John and Linda MacGowan. We also want to know of any circumstances affecting our members where we may be of assistance. 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](tel:250-655-8823), or John and Linda MacGowan at [250-655-0713](tel:250-655-0713) or [sidxsea@gmail.com](mailto:sidxsea@gmail.com). For assistance with problems/questions with

health benefits such as PSHCP and PDSP claims, and for queries on MEDOC insurance concerns, contact Martha McCracken, [250-656-3011](tel:250-656-3011), or [martha.mccracken@shaw.ca](mailto:martha.mccracken@shaw.ca). If you are unable to reach Virginia, Linda, John or Martha, please call any member of the Branch Executive. We do not give legal advice nor do we replace an executor, but experience shows clearly that many members/survivors appreciated the help.

### Association Membership Cards

These are multi-year plastic cards, about the same size as a credit or debit card and much more substantial than the former model. Their use should result in much lower postage costs than was the case with the annual cards. Please check your card when it arrives to ensure that the information on it is accurate. All questions locally regarding the cards, including “where are they?” and any requirements for correction (s), should go to Patricia Stevens. Please note that there are no, repeat no, new stickers to attach to your membership card to extend the validity date - the Association stopped that practise in late 2016. All Association preferred partners, any of which may ask to see your card if you are asking to access their service at the Association rates, have been told that there will be no more annual stickers and to accept the membership card as being valid. If you do not have the multi-coloured plastic membership card, please call Patricia.

### Association Family Program

The Association National Office, with approval by the Board of Directors, 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)

### Missing Members

Anyone knowing the whereabouts of any of the following people is asked to contact Patricia Stevens.

Name	Last Known Location	Name	Last Known Location
Bonoyer, Joan	Victoria	Ross, Stirling and Margaret	Victoria
Buchanan, David	Victoria	Ryan, Dorais	Brentwood Bay
Corbin, William	Saanichton	Selwood, Edley and Jean	Sidney
Crowle, Margaret	Saskatchewan or Alberta	Sharpe, Ann	Saanichton
Dixon, Timothy	Kelowna	Shew, L. Colin	Mayne Island
Halliday, E	Mill Bay	Smith, Gordon	Saanichton
Head, Margaret	Saanichton	Smith, Kathleen L.	Victoria
Hudson, Dennie	Brentwood Bay	Vanderros, W	Saanichton
Hughes, Audrey	Brentwood Bay	White, Barbara	Not Known
May, Joyce	Seattle, WA		

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**Minutes of the Previous General Meeting**  
**SIDNEY & DISTRICT BRANCH BC14**  
**NATIONAL ASSOCIATION OF FEDERAL RETIREES**  
**GENERAL MEETING - MINUTES**  
 Saturday, April 22, 2017 – 9:45 am  
 Meeting Location: St. Elizabeth’s Church, Sidney

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President Erika convened the meeting at 9:45 am. 86 members present. She welcomed everyone and inquired regarding new members. There were a few in attendance. She asked if all members in attendance had received their newsletters. All had received it. She noted that copies of the latest newsletter were available at the membership desk for any guests.

### Minutes of Annual General Meeting: Donna Godwin

Minutes of the general meeting held February 18, 2017 were published in the April newsletter. There were no errors, omissions or questions. (M) Ian Sherlock (S) David Stinson “That the Minutes of the February 18, 2017 Annual General Meeting be approved as presented.” Carried.

**Financial Report as of March 31, 2017: Cathy Schuetze**

Operating Account	\$12419.77
Members Fund	\$ 6369.95
TOTAL	\$18789.72

(M) Paul Mannion (S) John MacGowan –“That the Financial Report be approved as presented.” Carried.

**Membership Report: Pat Stevens**

Pensioners	957	#Pay by DDS	843 or 88%
Spouses	445	#Single Memberships	512 /Double 445
TOTAL	1402	# on E-mail	650 or 68%

**Welfare & Estate Assistance: Virginia Hambly**

27 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.

Peter Keith-Murray has resigned from the Board of Director and President Erika thanked him (in absentia) for his many years of service.

**SAGE** – Erika announced that the Summer edition should be in the mailboxes first part of June, 2017.

President Erika called for any questions or comments from members before proceeding with the Program. There were none. She encouraged 50/50 tickets be bought during the break and turned the meeting over to David Stinson.

**Program: CANDIDATE’S FORUM:**

Past President David Stinson, moderator for the presentations, welcomed the three candidates for election in the provincial riding of Saanich North and the Islands – First speaker, Gary Holman (NDP), second speaker, Stephen Roberts (Liberal) and third speaker Adam Olsen (Green). David reminded all present that questions had been formulated by a committee based on submissions from members. Each candidate would present and response individually and there would be no debate. At the conclusion, David thanked the candidates for their very informative presentations and wished them well.

Closing remarks were made by President Erika.

**Next Branch General Meeting: September 30, 2017**

**50/50 Draw Winner:** Joe Linguanti Amount: \$87.00

**Motion to adjourn the Meeting:** (M) Peter Chance (S) Barbara Ollman. “CARRIED.”

Original signed by  
Donna Godwin, Secretary

Original signed by  
Erika Kanczula, President

Date: May 15, 2017