



National Association of Federal Retirees / Association nationale des retraités fédéraux

SIDNEY & DISTRICT

Sidney and District Branch - BC14
National Association of Federal Retirees
BRANCH NEWSLETTER
December 2018

BRANCH BOARD OF DIRECTORS

President	Erika Kanczula	250-999-3761
Vice-President	Ron Weeks	250-857-5321
Secretary	Paul Mannion	250-580-7285
Treasurer	Catharine Schuetze	250-889-6512
Past President	David Stinson	250-654-0244
Advocacy	Paul Mannion	250-580-7285
Members Welfare	David Stinson	250-654-0244
Membership	Patricia Stevens	250-708-0519
Communications	Adam Kanczula	250-999-3761
Programs/Events	Brenda Jensen	250-654-0345

Katie Lovallo Branch Auditor

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
VAC Assistance	Peter Chance	250-655-3634
Health Benefits	David Stinson	250-654-0244

Advocacy...

Paul Mannion	250-580-7285
Erika Kanczula	250-999-3761
David Stinson	250-654-0244

Communications...

Website	Adam Kanczula	250-999-3761
Newsletter	Adam Kanczula	250-999-3761
Public Relations	Erika Kanczula	250-999-3761
Estate Document	Connie Lougher-Goodey	250-656-7303
Telephone Team	<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](http://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>



BRANCH ANNUAL GENERAL MEETING

Saturday, February 23rd, 2019
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 AGM February 17th, 2018
President's Report
Treasurer's Report
Team Reports
Open Forum for Questions & Comments
Election of Officers

Video Presentation: JEAN-GUY SOULIÈRE
Our National President
National Association of Federal Retirees

30-year career in the federal government, joined the Association in 1994, retiring 13 years later as Executive Director. Leading role on a number of seniors' groups coalitions and represented the interests of pensioners on numerous boards and committees. As our representative, he negotiated the PSHCP and is still the pensioners' representative on the PSP Advisory Committee. Appointed first Chair of the National Seniors Council in 2007, is a Life Member of the Association, and was awarded the Queen Elizabeth II Diamond Jubilee Medal in 2013.

Business Meeting Adjournment
Light snacks and refreshments will be served.

PARKING

Directly across from the Town Hall, corner of Sidney Avenue and 4th - 3hr free parking lot.
Next to the Firehall on 3rd 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.

Please note that we no longer use the term "NAFR."
We use the term "**Federal Retirees.**"

Branch Email: federalretirees.sidneybc@gmail.com

PRESIDENT'S CORNER

Erika Kanczula

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As I write this, the weather is beautiful and sunny. Let's hope it doesn't change as soon as we approach the end of 2018. I would like to take this opportunity to wish each and every one of you the best of the upcoming holiday season. I celebrate whatever form your celebrations take. We are so lucky to be part of an extremely diverse community in Canada, each of us with our own culture and belief systems, living in harmony. May 2019 bring health and compassion to you and your family.

2018 has been an eventful year for this branch. We are working to build a strong productive branch administration in order that we may provide the best experience to you, our members. We are very close to achieving that. (see page 3)

As you know, the purpose of our association is to protect our pensions through advocacy with the federal government as well as maintaining or improving our daily lives as we age. Through our preferred partners we receive special benefits not available to others.

By 2031, it is predicted that seniors (65+) will make up one quarter of the population in Canada. To that end we recognize the urgency and have been advocating for a National Seniors Strategy to be developed.

David Stinson attended a meeting of the National Finance Committee in order to take our message forward in support of National Seniors Strategy, the withdrawal of Bill C-27 to ensure retirement security, resolve Phoenix Pay Systems issues, and finally the repeal of the clauses in the Canadian Forces Superannuation Act, the RCMP Superannuation Act and the Public Service Superannuation Act referring to Marriage after sixty years of age and spouse disentitlement.

As we move into 2019, we are looking at a Federal Election later in the year. It will take all of us to talk with the candidates in our local ridings to make sure our priorities go forward. We all need to come forward to education them on our needs for the future. More information will be provided as the time comes closer. Please contact our MP's office prior to the election if you have any current issues.

2019 also brings us very near to our 30th anniversary. At the time of writing this, there are no plans. However, hopefully that will change soon. If you would like to be a part of a planning group, please let me know.

So this brings my second year as President to a close. I wish to offer thanks to all of you, our members, our team members and finally our board members for a wonderful year.

ALL THE BEST IN 2019!!

**PRINT PAGES 1 & 2 DOUBLE SIDED IF POSSIBLE,
THEN CUT ALONG THE DOTTED LINES BELOW TO
CREATE YOUR "FRIDGE CARD"**

**BOTH SIDES CONTAIN RELEVANT CONTACT
INFORMATION AT A QUICK GLANCE**

EMERGENCY TELEPHONE NUMBERS

Canadian Armed Forces Pensions	1-800-267-0325
	OR 1-800-267-0350
Judges Act Pensions	1-877-583-4266
Public Service Pensions	1-800-561-7930
RCMP Pensions	1-800-661-7595
Veterans Affairs Canada (VAC)	1-866-522-2122
Sun Life for PSHCP & PDSP	1-888-757-7427
	FAX: 1-613-996-9984
PSHCP World Access	1-800-667-2883
MEDOC Emergency Travel Help...	
for Canada/USA	1-800-709-3420
For all other areas	1-819-566-1002

Always keep your SIN card in a safe place
Ensure that you carry the following with you when travelling...

- BC Care Card
- PSHCP, PDSP & MEDOC Cards
- Passport for each traveller
- Federal Retirees Membership Card
(for access to preferred partner discounts)

Quick Reference to Your Personal Details:

Pension #: _____

PSHCP #: _____

PDSP #: _____

National Office Address

Federal Retirees
865 Shefford Road
Ottawa, ON K1J 1H9

Branch Address

Federal Retirees
Sidney & District
PO Box 2607
Sidney, BC V8L 4C1

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

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

Or type into your browser...

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



Walking Group Information Moved to Page 7



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**Things are beginning to look up,
but we are not done yet!**

Since the last newsletter we have had a few people come forward, but we still have a few spots to fill. We will have representation for each board position starting in February. THANK YOU!! Some of the current board members have chosen to take on double roles as you can see on the first page of the newsletter. Ideally, it would be wonderful to have one job per person so if you are still interested in giving your time, we would welcome you.

Now we need to strengthen the Teams that work with the board members.

We need people mainly to assist with the Programs and Events team. Would you be interested in organizing one or all three meetings held in a year? Under the direction of the new director, we need people to look after the speaker at the meeting and another one or two people to help at the meetings with the organizing and setup/cleanup of the light lunch now served.

November 2019 will be our 30th anniversary as a branch. It would be marvellous to celebrate those years with an event at that time. To do that, we need to start planning early. If you are interested in helping to organize this one event, please let us know.

We also would like to build a telephone team for times throughout the year when we need to contact you, our members. A couple of people have come forward, but it would be wonderful if we could build that to at least 25 members. This would mean we could then contact all of our members when there are specific issues or subjects to discuss.

The more of you, our members, we can involve in the activities of this branch, the less onerous it will be on any one individual.

**Please contact any board member
if you are interested in
joining the Board or ANY Team.**

General Meeting Summary October 13, 2018

The minutes won't be brought to a meeting until June, thus here is a summary so you can stay current with branch activities.

President's Report – For the first time we will be attending *five* Remembrance Day ceremonies this year, all within our branch boundaries.

Possible closure of branch – A number of positions need to be filled on the board or a motion will be brought to the annual general meeting to close the branch.

Advocacy Report – Director needed. Erika attended the MP Town Hall meeting September 12th asking for development of a Seniors' Strategy. Elizabeth May was in complete support and had already requested one.

David Stinson will attend a pre-budget consultation meeting with the Federal Finance Committee on October 16th in order to voice our priorities.

Treasurer's Report – Operating Fund - \$15,105,92, Members Fund \$3,941.57 as of August 31, 2018

Membership Report – Patricia challenged all members to introduce one person to this association.

Member's Welfare Report – Still waiting for the PSHCP Appeal decision.

PSHCP prepaid medications at pharmacies. Be sure to provide your number to your pharmacy so you do not have to pay up front and then claim back. This also applies to your dental office.

Communications – Erika thanked Adam for all the work with the new format of the newsletter and website content. All information can be found on the website.

Program & Special Events Report – Director needed.

Presentation – Hearing Life Canada – Brian Sharron - Hearing Instrument Practitioner spoke about hearing health and answered questions from the attendees. Very well received with a number of mini hearing tests held at the conclusion.

Light Lunch – at the end of the meeting many members stayed and enjoyed a light lunch and socialized.

Volunteer Recognition Awards

At the June 2018 General Meeting



Top Left: President Erika with Seventeen Year Award Recipient

Virginia Hamby



Top Right: President Erika with One to Four Year Award Recipients

L to R: Paul Mannion, Cathy Schuetze, Ian Sherlock



Above: President Erika with Five to Nine Year Award Recipients:

Don Woods, Peter Keith Murray, Denny Galinas, Linda MacGowan, David Stinson, John MacGowan

Right: David Stinson Receiving the President's Commendation Award from President Erika



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 your spam or junk mail



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2019 Proposed Budget Background

We have had a significant drop in members this past year. Many members have either moved, passed away or just didn't renew and very few new members joined or moved to the area. This will affect our revenue for 2019. The budget has been modified to reflect this anticipated drop. A proposal to move our remaining funds for use next year may be brought to the annual general meeting in February. Here is a brief overview of where we anticipate expenditures in the coming year.

ACTIVITIES

We will support/assist our members during times of loss. Remember our Canadian Forces members, past and present and hope to host a few recruitment drives or activities.

ADMINISTRATIVE EXPENSES

Post Box Rental and postage, general supplies, and promotional materials for ACTIVITIES

ADVOCACY

Allocated for support of an advocacy opportunities that are ongoing or new ones that arise

BRANCH MEETING EXPENSES

Space rental for both board and general meetings including a light lunch

30 Year Recognition Event - \$2000 had been set aside for this in 2017

COMMUNITY OUTREACH

Donations made on the passing of a member. Reserve Funds are used for each donation.

NEWSLETTER EXPENSES

Postage and printing supplies for 4 newsletters per year. 200 are still mailed with a cost of over \$1500

REGIONAL/NATIONAL EXPENSES

With help from the national office, we are planning for two people to attend the Annual Meeting of Members in Ottawa to prepare for succession planning for the change over of the presidency. Regional Meeting cost for 3 people to attend, although there may not be that many.

VOLUNTEER RECOGNITION

Recognizing the many members that offer their time and expertise to oversee this branch and all of the activities.

Estimated Income \$ 8,800

Estimated Expenses \$11,350

Shortage (\$ 2,550)

Members Reserve \$2,000 (towards 30th anniversary event possibly)

2018 Excess Funds \$500 (as there will be surplus in 2018, motion to move to reserve will be proposed at the annual general meeting of all remaining funds in order to use in 2019)

Canada Revenue Agency SCAM ALERT

Any member receiving a telephone call or an e-mail message allegedly coming from the Canada Revenue Agency stating that he/she owes money to the CRA and must call quickly to avoid arrest or some other threatened action should hang up at once. All such calls and e-mail messages are fake - the CRA does not work in those ways.

**WELCOME NEW MEMBERS
TO OUR BRANCH**

Douglas Yelland
Allan Lane
Pauline Eastick

**MEDOC TRAVEL INSURANCE
POLICY CHANGE**

If you were a Federal Retiree member prior to January 1, 2017 and hold a **concurrent** Travel Insurance Policy with MEDOC, your spouse may not have to be a member of our association to qualify for the best rate.

For all members who did not have MEDOC insurance on **January 1, 2017**, both you and your spouse must be members in order to receive the best rate of insurance.

If you are unsure about your status and want to be sure you are receiving the best insurance rate, please contact Johnson Insurance about your coverage. Their number is 1-866-606-3362.

Planning for the future and to avoid extra cost, your spouse can become a member of our association with only a \$14.88 difference for the whole of 2019. If you would like to update your DDS form to reflect this for the increased amount, we have volunteers available to help with that. Give us a call or send an email.



See Page 7 for Details of this new card

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.



BRANCH MEMBERSHIP

As of November 30th, 2018 Membership was 1276
92% of members pay their dues by DDS
(Dues Deducted at Source)

IN MEMORIAM

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

Daniel Coakley	Ernest Morgan	Luise Gourdeau
MGen Herbert Pitts	Florence Scott	Lawrence Hobson
Charlotte Duthie	Nancy Anne Vivian	Donald K. Scott
Michael J. Moore	William G. Bland	Audrey Masters
Judith Keith-Murray		

**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.

2019 MEMBERSHIP FEES

Single \$50.28 per year
Double \$65.16 per year

If you are not paying through DDS, your membership is due within 90 days of your renewal date.

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 the National Office



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MISSING MEMBERS

If you know of any members that have

- recently moved away
- moved into assisted living
- passed away or you have seen an obituary

Please take a moment to let us know.

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



New Card for CAF Veterans

The Federal Retirees membership team has been working diligently to ensure that members of Federal Retirees receive the highest level of care and support. Autumn came with the roll-out of the Canadian Armed Forces (CAF) Veterans Membership Card; a new type of membership card created to recognize our members who are also veterans of the CAF and allow them to check luggage for free when flying with Air Canada, WestJet and Porter Airlines (in accordance with the airlines' baggage check policies). In the first 6 weeks of the initiative, we have sent out over 5480 cards to our veteran members. We look forward to putting this card in the hands of every CAF veteran!



2019 Pension Indexation Rate

2.2%

IF YOUR SPOUSE IS NOT A MEMBER PLEASE INFORM THEM OF YOUR MEMBERSHIP WITH THIS ASSOCIATION

Sadly, we continue to encounter surviving spousal members who do not know that we may be of great assistance to them. If a member dies, the surviving spouse or the Executor could contact us as we can assist in completing the applicable pension and benefit procedures in a timely fashion.

Remember that there are great benefits for such a small difference when you and your spouse have a double membership. Only \$14.88 more for 2019.

Walking Group Planned Walks

A Holiday Cheer to all those that enjoyed our walks this year. With winter weather just around the corner, the walks are on hold for now.

Plans are to restart the walks in the spring.

If you are interested in joining the group, please contact Paul Mannion at pmannion@shaw.ca

5 QUESTIONS TO ASK YOURSELF ABOUT YOUR MEDICATIONS

WHEN YOU SEE YOUR DOCTOR, NURSE OR PHARMACIST

1. CHANGES?

Have any medications been added, stopped or changed and why?

2. CONTINUE?

What medications do I need to keep taking and why?

3. PROPER USE?

How do I take my medications, and for how long?

4. MONITOR?

How will I know if my medication is working-what side effects do I watch for?

5. FOLLOW-UP?

Do I need any tests and when do I book my next visit?

Keep your medication record up to date.

Remember to include:

- Drug Allergies
- Vitamins and Minerals
- Herbal/Natural Products
- All Medications including Non-Prescription Products

Ask your Doctor, Nurse or Pharmacist to review all of your medications to see if any can be stopped or reduced

[Courtesy of SafeMedicationUse.ca](http://SafeMedicationUse.ca)

Public Service Health Care Plan (PSHCP)

DIGITAL SERVICES UPDATE:

Are you wondering why you are receiving an email from Sun Life each time after filling a prescription?

I certainly was, that is until reading the October 2018 PSHCP Bulletin. If you haven't read the recent bulletin, here is their update...

PSHCP BENEFIT CARD EMAIL NOTIFICATION

The PSHCP benefit card email notification is a new service where Sun life will send you an automated email when a prescription drug is filled at a pharmacy using your benefit card. a link to the secure site is included in the notification and, once logged in, you will have access to information about:

- The drug(s) prescribed
- Potential side effects and contraindications of these drugs
- Comparable, cost-saving alternatives
- Claim history and coverage details

These notifications will help you manage your health and serve as an additional layer of protection against potential fraud. To benefit from this service, Sun life must have your email address on file.





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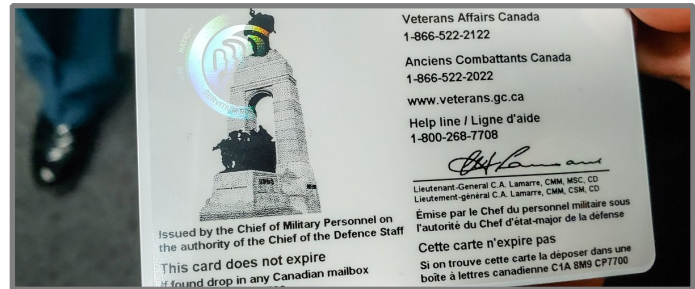
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Veterans Service Card

After the discontinuation of the NDI 75 (Record of Service Card) in early 2016 the Canadian Armed Forces (CAF) issued the CF One (CF1) to all serving and some former members of the CAF and their families.

However the CF1 did not include a veteran's photo, service dates nor service number. After forty town halls, meetings and roundtables, Veterans Affairs Minister Seamus O'Regan stated "We kept hearing from Veterans the need to bring back a Veterans ID Card and the recognition that comes with it."



Hence as of September 2018, the Federal Government have reinstated the NDI 75 as the "Veterans Service Card."

From: National Defence: "The new Veteran's Service Card (VSC) helps you stay connected to military and veteran support programs during your *transition* from military to civilian life. This card also recognizes your service as a Canadian Armed Forces (CAF) member."

The new card will carry the veteran's name, picture, military Service Number, rank upon release from the military, record of service dates and the labelling "NDI 75" and "VETERAN." It also has a Canadian Armed Forces banner and shows its affiliation with Veterans Affairs Canada (VAC) on the rear.

As of September 2018, all eligible members automatically receive a Veteran's Service Card as they release from the CAF, and will receive their card during their final release interview.

Veterans released before February 2016 will be able to request their Veteran's Service Card during the summer of 2019.

It is estimated that there are 26,000 veterans who are now eligible to apply for their Veteran's Service Card. Another estimated 450,000, who have been honourably released prior to February 2016, will be able to apply for their Veteran's Service Card during the summer of 2019. This staged approach allows the Department of National Defence and Veterans Affairs Canada to ensure that the necessary resources are in place to verify, produce, and distribute the Veteran's Service Cards.

The Veteran's Service Card is not intended to replace the CFOne card. CAF members, Veterans, and their families may apply for a CFOne card, which allows access to programs and services delivered by Canadian Forces Morale and Welfare Services (CFMWS), including the CANEX Rewards Program and the CF Appreciation Program.

The new Veteran's Service Card is not intended for official use as an ID card. It is not recognized as an official ID card, according to Treasury Board of Canada and other guidelines on identification cards.

For more information please go to www.canada.ca (search for "Veterans Service Card") where there are more answers to frequently asked questions.

Remembrance Day Ceremonies



For the first time we had members attending five Remembrance Day Ceremonies. Wreaths in memory of all veterans and attributed to our organisation were laid by David Stinson in Sidney, Dick and Patricia Stevens in Brentwood Bay, Beth Predy on Mayne Island, Dale Henning on Pender Island and Ellen Bourassa on Saturna Island.



Ron Weeks with Beth Predy at Mayne Island



Cenotaph at Pender Island

Submitted by Beth Predy re Wreath Laying at Mayne Island...

The notion of catching a 6:30 am ferry from Schwartz Bay to Mayne Island did not seem to be a joyous occasion to my way of thinking, at first - however, it turned out to be a glorious event because we were treated to one of the most spectacular sunrises I had experienced in several years as we sailed between The Islands!!

Awaiting us at the Mayne Island docking area, on behalf of the local Legion, was Ron W. Weeks, who was our superb host for the day.

Ron squired us to the Church of St. Mary Magdalene to attend a Remembrance Day Worship Service conducted jointly by The Reverend Canon Dr. Blair Haggard and Ron Weeks. Following the Service we walked down the hillside to the site of the Memorial Laying of the Wreaths Ceremony.

It is a Lychgate (erected in 1954) and once owned by the Church but now turned over to The Legion as a Memorial Site for services and ceremonies - such a touching site at the foot of the hill with tall trees in the background. The event was well attended by members of the community including many young people and children. The trumpeting of The Last Post and Reveille were given by Owen, a young 2nd year music student from Pender Island who studies at the Saltspring Island School. Following the Memorial Service, lunch was served in the Church Hall.

Our marvellous host then took us on a tour of Mayne Island ending at the Japanese memorial Garden - a lovely, tranquil place erected to honour the Japanese farmers and fishers who had settled on Mayne Island but were scooped to internment camps on the mainland during WWII.

It was my pleasure to represent The National Association of Federal Retirees at this Remembrance Day Memorial. I hope that we can sponsor a social event next year on Mayne Island wherein to meet more of our members who live there.



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SIDNEY & DISTRICT

At this special time of year, the Sidney & District Branch of the National Association of Federal Retirees wishes to extend its deepest gratitude to the men and women of Canada's military and the RCMP, many of them our members, for their dedicated service to our country.

A special note of thanks to our wounded warriors and to those who made the ultimate sacrifice for our freedom.

"In war, there are no unwounded soldiers." Jose Naroksy

WE DO REMEMBER

