



National Association of Federal Retirees / Association nationale des retraités fédéraux

SIDNEY & DISTRICT

Sidney and District Branch - BC14 National Association of Federal Retirees BRANCH NEWSLETTER May 2019

BRANCH BOARD OF DIRECTORS

President	Erika Kanczula	250-999-3761
Vice-President	Ron Weeks	250-857-5321
Secretary	Paul Mannion	250-580-7285
Treasurer	Vijay Vyas	778-440-1355
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	Ron Weeks	250-857-5321

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
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>



NOTICE OF BRANCH GENERAL MEETING

Saturday, June 8, 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 October 13, 2018
President's Report—Resolutions for AMM
Treasurer's Report
Team Reports
Open Forum for Questions & Comments

Presentation: Authors
Janet Dunnett & Carollyne Haynes
More about our speakers on last page (10).

Business Meeting Adjournment
Light lunch 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.

Walking Group Planned Walks

The Sidney and District Federal Retirees walking group has started its schedule of summer walks.

Twice monthly walks in and around Sidney will be organised on Tuesday afternoons.



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

Or call 250-580-7285

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

Branch Office email: federalretirees.sidneybc@gmail.com
National Office email: service@federalretirees.ca

PRESIDENT'S CORNER

Erika Kanczula

=====

EARLY NOTIFICATION

Our next federal election is fast approaching. In order for you to be as informed as possible, the meeting we will hold on September 28, 2019 at St. Elizabeth Church, will be an All Candidates Meeting. Currently, we hope to have five parties represented but have not had confirmation as the candidates haven't even been chosen by their members yet.

I am mentioning this now in order that you are able to be proactive in your involvement leading up to the election. Get to know the candidates and help them to understand what is important to you. If you have attended in the past, you will know our meeting is very well attended.

The questions are prepared in advance and each person will be given time to introduce their own platform. If you have any suggestions for questions, please email them to the Branch Office Email found at the bottom of page one.

We look forward to seeing you at that meeting. More information will be in the next newsletter in September.

30th Anniversary Event

There are no plans at this time as we have been unable to form a committee to organize an event. Please let us know what you would like to see. A luncheon, dinner, dance, just a party.... We need your ideas and then a few people to make the plans. I will be happy to help, I am just unable to lead it as I am too busy.

National Annual Meeting of Members

I will be attending the annual meeting in Gatineau. On page 8 there is a list of resolutions that will be presented for ratification. There will be time on the agenda at our next meeting to provide your input.

We will also vote on the new strategic plan listed below. A great deal of work has going into to this prior to publication.

DRAFT Five Year Strategic Plan July 2019—June 2024

ONE VOICE, MEMBERS, EXCELLENCE

1. We will advocate in the best interest of our members and seek to be recognized as a respected national voice supporting secure, healthy and dignified retirement for federal retirees and all Canadians;
2. We will promote membership retention and growth;
3. We will pursue organizational excellence at all levels of the Association.

If you are unable to attend the meeting and/or would like to discuss the resolutions or strategic plan please feel free to contact me. My number is on the first page of the newsletter.

**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 email: service@federalretirees.ca

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>



2019 Pension Indexation Rate

2.2%

NOTE: Please add the Association & Branch e-mail addresses to your address book.
If you don't receive something – check your spam or junk mail

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National Association of Federal Retirees / Association nationale des retraités fédéraux

SIDNEY & DISTRICT

Sidney and District Branch - BC14 National Association of Federal Retirees BRANCH NEWSLETTER May 2019

WELCOME NEW MEMBERS TO OUR BRANCH

Lynne Herr Heather Mcleod John Wood
Pauline Burton Annabel Denman

BRANCH MEMBERSHIP

As of May 1, 2019 Membership was 1252
93% of members pay their dues by DDS
(Dues Deducted at Source)

MEDOC TRAVEL INSURANCE

If you have joined Federal Retirees since **January 1, 2017**, please be aware that both you and your spouse must be association members in order to receive the best rate of insurance from Medoc.

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.

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.

PSHCP RETIRED MEMBER MONTHLY CONTRIBUTION RATES AS OF APRIL 1, 2019

RATES: SUPPLEMENTARY COVERAGE

<u>TYPE OF COVERAGE</u>			
<u>SINGLE RATE</u>	EHP	HP	Total
Hospital Level I	\$60.33	\$0.00	\$60.33
Hospital Level II	\$60.33	\$16.56	\$76.89
Hospital Level III	\$60.33	\$45.41	\$105.74
<u>FAMILY RATE</u>	EHP	HP	Total
Hospital Level I	\$119.57	\$0.00	\$119.57
Hospital Level II	\$119.57	\$16.56	\$136.13
Hospital Level III	\$119.57	\$45.41	\$164.98

MOVING?

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 directly 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.

DO YOU NEED A MEMBERSHIP CARD?

If so, contact National Office from the information on Page 2.

You will need a card to access the benefits from our Preferred Partners.

If you have received a new one, please confirm that all your information is correct.



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.

IN MEMORIAM

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

Dawneen Cooper-Allen	John Holroyd	Claudette Lake
Maureen Gronow	Jane Olsen	Mary P. Aumonier
Joan Lamb-Reilly	Elizabeth Thibeault	Doreen May Smith
Verena MacQuarrie	Molly Brygadyr	Patricia Furnell
Edward Osis	Shirley Heslip	Trudy Kingwell
Jacques Ondecoul	Victor Caruana	Garry Spence
Lachan S. Burnett	David S. Terrell	Lilian Wardle

Sidney & District Branch Bylaws

Our branch bylaws explaining our core functions, procedural information etc. are located on our website

Sidney & District Branch Financial Statement ending April 30, 2019

	<u>Income Statement</u>			<u>Balance Sheet</u>	
	<u>2018</u>	<u>2019</u>		<u>2018</u>	<u>2019</u>
Revenue			Assets		
Fees - National	\$9,432.43	\$2,098.25	Chequing	\$12,953.72	\$15,538.81
Prior Year Fees		\$394.29	Savings	\$3,196.77	\$2,014.85
Charitable FR - Donations	-\$1,809.60	\$-1,250.00	Other	\$2,258.15	\$5.00
Draws & 50/50's	\$143.00	\$68.00	Petty Cash	\$100.00	\$100.00
Interest	\$3.42	\$0.95		\$18,508.64	\$17,658.66
Other Inc.	\$13.00	\$45.00	Liabilities		
	\$7,782.25	\$1,356.49	Accounts Payable	\$0.00	\$0.00
Expenses			Future Year Fees	\$394.29	\$0.00
Branch Meeting Expenses	\$1,208.51	\$439.59		\$394.29	0
Branch Advocacy	\$776.56		Net Assets	\$18,114.35	\$17,658.66
Branch Information Sharing	\$1,428.95	\$321.66			
Postage PO Box			Reserved Equity		
Phone / Internet	\$550.00		Defence of benefits	\$1,350.00	\$1,350.00
Stationary / Supplies	\$553.64	\$172.48	Equipment	\$1,000.00	\$1,000.00
Vol. Support/Engagement	\$483.66		Members' Welfare	\$6,000.00	\$6,000.00
Regional/National Mtg. Exp.	\$1,057.01	\$878.45	Community Fund	\$3,196.77	\$2,014.85
Community Activities	\$1,185.50			\$11,546.77	\$10,364.85
	\$7,243.83	\$1,812.18	Unreserved Equity	\$6,029.16	\$7,749.50
Earnings (Loss)	\$538.42	-\$455.69	Earnings (Loss)	\$538.42	-\$455.69
				\$6,567.58	\$7,293.81
			Equity	\$18,114.35	\$17,658.66

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GENERAL MEETING - MINUTES
Saturday, October 13, 2018 – 9:45 am
Meeting Location: ANAVET'S #302

Meeting convened at 9:48. Erika welcomed all in attendance - Number Present: 54

Agenda: Any additions or amendments? There were none.

(Moved) John MacGowan **(Seconded)** Connie Lougher-Goodey,

“That the Agenda be approved as presented.” CARRIED

Minutes of General Meeting June 16, 2018

Erika indicated that the minutes of the general meeting held June 16, 2018 were published in the September Newsletter. Erika asked if there were any errors or omissions or questions on those Minutes? There were none.

(Moved) David Stinson **(Seconded)** Ray Johnson,

“That the Minutes of the June 16, 2018 General Meeting be approved as presented.” CARRIED

3. President's Report

Erika Kanczula

- Thank-you letters received. Ruth Savage (assistance received from Virginia Hambly) and also one from Jim Cotter (received watch for service to branch.)
 - Update of national database, thank you to Brenda Jensen, Paul Mannion, Patricia Stevens and David Stinson for their work on migrating our branch member information into the national data base. This process is completed.
 - No more Family Program being offered by MEDOC for extended family members. This program allowed family of members to have many of the same benefits, but this is no longer offered.
 - Remembrance Day Ceremonies – our branch intends to lay wreaths at Sidney, Central Saanich, Saturna Island, Pender Island and Mayne Island. If members would like to present these wreaths, let the branch know.
 - Members of the branch executive will attend a Saragarhi Ball fundraiser to support Canadian Veterans (sponsorship for Broadmead Care.) David & Erika will be attending on behalf of the branch. This is an excellent opportunity to network with Canadian forces and RCMP veterans – possible new members for the association.
- Possible closure of this branch. While by no means certain there needs to be more members stepping forward to sit on the board of this branch. A good number of positions are vacant and need to be filled. Between now and January there is time for members to show interest in board positions. Depending on the interest, there may need to be a vote held at the next branch meeting to decide if the branch will close. Please contact me should you be interested in serving on the board.

4. Advocacy Report

Erika Kanczula

- Director needed for this position. Erika provided a bit of background and the role of this position.
- Erika attended a MP Town Hall Meeting, September 12th, requesting the support for a Seniors' Strategy to be created by the new Seniors' Minister. Elizabeth May was knowledgeable and supportive re seniors' issues.
- On Oct 16th there is an opportunity for our branch to attend a pre-budget consultation meeting with the Federal Finance Committee where we can provide input for 2019. David Stinson agreed to attend.
- For the upcoming 2019 Federal Election – the suggested advocacy areas will be Seniors and Veteran issues.

5. Treasurer's Report

Cathy Schuetze

- Cathy provided the bank balances as of August 31, 2018 as presented in the newsletter
 - Operating Account \$ 15,105.92
 - Members Fund \$ 3,941.65 TOTAL \$
 - 19,047.57

(Moved) Dick Stevens **(Seconded)** Jacqueline Pomerleau,

“That the Financial Report be approved as presented.” CARRIED

GENERAL MEETING - MINUTES - cont'd...

6. Membership Report:

Patricia Stevens

- Patricia reported that there have been 7 new members join the branch recently.
- Patricia challenged all members, encouraging each to approach friends (that are or, did work for the Federal Gov't) to consider joining the association. Please provide the name and contact info to Patricia.

7. Member's Welfare Report

David Stinson

- Director needed for this position.
- PSHCP Appeal to Federal Court has now been heard. We await a decision.
- PSHCP prepaid medications at pharmacies. Retirees do not need to pay full price, but only the non-covered portion at the time of purchase.

8. Communications Report

Erika Kanczula

- Director needed for this position
- Erika asked if the members were happy with the revamped newsletter and the meeting notice. Members were very positive with the new look and feel.
- Erika thanked Adam for all his hard work related to the newsletter and website content. The website now contains up to date branch information including the bylaws, meeting minutes and newsletters, board and team members, etc.

9. Program & Special Events Report

Erika Kanczula

- Director needed to fill this position that would look after branch social activities and organising of speakers at our meetings etc.

10. Open Forum – Questions & Comments

- Peter Keith-Murray provided a bit of background related to the Sidney branch being split off from the Victoria branch basically due to the numbers of members that didn't wish to travel to Victoria for branch events, our branch was created.
- Erika presented a pin to Connie Lougher-Goodey for her branch volunteer work (Connie couldn't attend the last branch meeting where volunteers were recognised.)
- David Stinson thanked Erika for all her hard work as president. David reminded members that filling branch executive positions was difficult while he was president. Possible branch closure has been hanging over the branch for a number of years.

11. Presentation

- Brian Sharron of Hearing Life gave a presentation related to hearing loss and how hearing loss can be managed through the use of hearing aids. Hearing Life is a preferred partner and members receive discounts for the company's services. The presentation was followed by a question and answer session.

12. 50/50 Draw: Winner:

Arne Jensen

Winnings: \$55.50

13. Next Branch Annual General Meeting - Saturday, February 23, 2018

14. Adjournment - with lunch to follow.

Motion "To adjourn the General Meeting."

Moved Paul Peacey, **Seconded** David Stinson.



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Caregiver Resources

A big thankyou to Sidney & District member Carolyn Hole for the following valuable information...

Below are some resources for caregivers. Over the last number of years, Carolyn has learned a fair bit about processes and what's available, from having had an ill spouse and now an aging parent. Processes and what's available differ in some ways and are similar in others with the two types of situations. Even though her mother is now in a care home, other matters need to be attended to regularly. Carolyn is happy to share specifics with whoever might be in need of information or help.

- **Seniors' Service Directory:**

- updated yearly by Seniors Serving Seniors <http://seniorsservingseniors.bc.ca/> 250-382-4331
- directory is on their website and hard copies are available from home care case managers and other VIHA staff; hard copies may also be available at Shoal Centre
- directory covers topics such as information services, adult day programs, health services, home help, housing, transportation, etc.

- **Family Caregivers Association:**

- <https://www.familycaregiversbc.ca/> non-profit (B.C. Govt, United Way, & Island Health) dedicated 100% to supporting family caregivers

- **Support groups meet:**

- 2nd Wednesday of each month, 1:00 – 2:30 pm, Saanichton Bible Fellowship, 2159 Mt. Newton X Rd., 250-384-0408 or sol.valiquette@shaw.ca
- 2nd Thursday of each month 7:00 – 9:00 pm, Shoal Centre, Sidney, 250-384-0408 or sol.valiquette@shaw.ca
- 1st Monday of each month 7:00 – 9:00 pm, Victoria, #6 – 3318 Oak St., 250-384-0408 or info@familycaregiversbc.ca
- 2nd Tuesday of each month (male family & friend caregivers), 7:00 – 9:00 pm, #6 – 3318 Oak St., Contact Ben: 250-384-0408 or bnzqlr@gmail.com
- See the [family caregivers website](#) for other Victoria locations, including Cook Street village, Westshore, and First Metropolitan Church.

- The association produces a newsletter that is helpful and often includes a caregiver self-assessment. Carolyn highly recommends the meetings as being helpful for people care giving, especially in terms of knowing when to ask for help. Sometimes the meeting involves sharing how the last month was for each participant, and what they have done to re-energize or take care of themselves. At other meetings, speakers come in, covering various topics such as the home care system, grieving and bereavement, and medical assistance in dying.

Carolyn also has a spreadsheet of all the public and private care homes in the CRD, together with contact information. Monthly charges for some of the private homes as of August 2018 are also noted.

This information would be gladly shared with anyone who would find it useful.

Please contact the branch for information how to contact Carolyn.

**RESOLUTIONS SUBMITTED BY THE NATIONAL BOARD OF DIRECTORS TO BE CONSIDERED AT
THE ANNUAL NATIONAL MEETING OF MEMBERS IN GATINEAU, JUNE 2019**

1. Branch Support Fund - 1902BODF01 submitted by the National Board of Directors (BOD)

Be it resolved that a Branch Support Fund, which is indexed in line with membership fees, with an initial amount of \$80,000, for the 2020 Fiscal Year, be included in the Association's national Annual Budget.

This fund will be used to support Branch activities that cannot be funded within a Branch's operational budget or reserves. The National Board will provide direction on funding process and applications for each year. Any unspent balance on 31 December in any year will be allocated to the Defence of Benefits Reserve.

In consultation with the Branches, the Board will submit a proposed Branch funding model before the end of the new Strategic Plan.

2. Membership Fees - Finance - 1903BODF01 submitted by the National BOD

Be it resolved that effective January 2020, annual membership fees will be increased by the Indexing Rate applied to members' pensions in the previous year, adjusted to be evenly divisible by 12. (For example, in January 2020 fees will increase based on the 2.2% pension change—Single from \$41.28 to \$42.16 and Double from \$52.88 to \$53.48)

3. Regulation 1.1 Code of Conduct - Governance - 1904BODG02 submitted by the National BOD

Be it resolved that Regulation 1.1 Code of Conduct section 7 be replaced with the following:

“Members shall not conduct Association meetings or represent the Association if impaired by any substance.”

4. Regulation 5.1 Collection and Remittance of Membership Fees - Governance - 1905BODG03 submitted by the National Board of Directors

Be it resolved that Regulation 5.1 Collection and Remittance of Membership Fees be amended by removing part 2.2 “The President of Each Branch is responsible to remit to the Chief Executive Officer on a quarterly basis the national operations portion of the membership fees collected.”

5. Regulation 5.5 Preferred Partner Programs - Governance - 1906BODG04 submitted by the National BOD

Be it resolved that the existing Preferred Partner Program Regulation be replaced with a new Regulation 5.5 Preferred Partner Program.

(NOTE: This regulation needed to be updated to allow for branches to find and sign up their own preferred partners with National CEO or National Board of Directors approval, comply with privacy legislation—to safeguard membership information, when funds are paid be a partner, these funds are paid directly to a facility or caterer, only written partner agreements.)

6. Defense of Benefits Emergency Reserve – Finance - 1907BODF03 submitted by the National BOD

Be it resolved that the Board continues with the annual authority to withdraw up to five hundred thousand dollars (\$500,000) from the Defence of Benefits Emergency Reserve without requiring a special resolution at a Meeting of Members.

Be it further resolved that the reserve be established at the maximum level of \$2.5 million with funding to be made on a schedule developed and published by the Board at the AMM following any year that the reserve is not at the maximum.



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Cybercrime is on the rise!

With almost weekly news of some cyber scam, email fraud, fake calls from supposedly Government departments and data breaches, we thought that this article that from the Canadian Snowbird Association was very relevant...

The Royal Canadian Mounted Police (RCMP) reports that thousands of Canadians are falling victim to fraud every year and that the number of cyberattacks is rapidly escalating. In addition, they say that scammers are becoming more and more creative, using increasingly sophisticated ways to target people of all ages. They also say, however, that the public is not defenceless – emphasizing that the first lines of defence against cyberscammers are education and awareness. In today's digital world, learning how these attacks work and how to identify them is crucial. Detailed information about various cybercrime techniques can be found online at antifraudcentre-centreantifraude.ca (the Canadian Anti-Fraud Centre website). Managed by the RCMP, it is Canada's repository for data, intelligence and resource material related to various kinds of fraud. The website provides a wealth of information regarding how to protect yourself against cyberattacks and what to do if you become a victim. In an effort to combat the thousands of new scams every year, the Better Business Bureau cites some important things to remember in order to protect yourself against fraudsters. Most seem like simple common sense, but nevertheless bear stressing. Never send money to someone whom you have never met face to face. Never do it, especially if they ask you to use a wire transfer, a prepaid debit card or a gift card, which are all as good as cash in the hands of scammers.

- 1) Don't click on links or open attachments in an unsolicited e-mail. Links can download malware onto your computer and steal your identity.
- 2) Don't believe everything you see, since fraudsters are skilled at mimicking legitimate and trusted sources...oftentimes copying a company's logo.
- 3) Never share personally identifiable information with someone who has contacted you unsolicited, whether it's over the phone, by e-mail, social media or even at your front door.
- 4) Don't be pressed to act immediately. Cybercrooks want to push you into action before you have time to think and weigh validity.
- 5) Be cautious about what you share on social media. Imposters often get information about their targets from their online interactions. They can make themselves sound like a friend or family member because they know so much about you.
- 6) Use secure, traceable transactions when making payment for goods and services. Do not pay by wire transfer, prepaid money card, gif card or other non-traditional payment methods. Say no to cash-only deals, high-pressure sales tactics and high upfront payments.
- 7) Use secure, traceable transactions when making payment for goods and services. Do not pay by wire transfer, prepaid money card, gif card or other non-traditional payment methods.
- 8) Say no to cash-only deals, high-pressure sales tactics and high upfront payments

*Many thanks to the Canadian Snowbird Association (CSA) for this informative article.
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More About Our Speakers for the June 8th Meeting...



Carollyne has been playing with words all her life, from editorial assistant on London's famous Fleet Street, to newspaper columnist in Langley, BC. She has published two full length novels, "Raised by Committee" and "A Matter of Issue", both of which shine a spotlight on contemporary issues and lays them bare. Born in England, Carollyne emigrated to Canada in 1970 with two suitcases and \$100! She worked at the House of Commons in Ottawa before taking time off to raise her family, and eventually settled on Vancouver Island where she now lives with her husband, Jim. She has three children and four grandchildren.

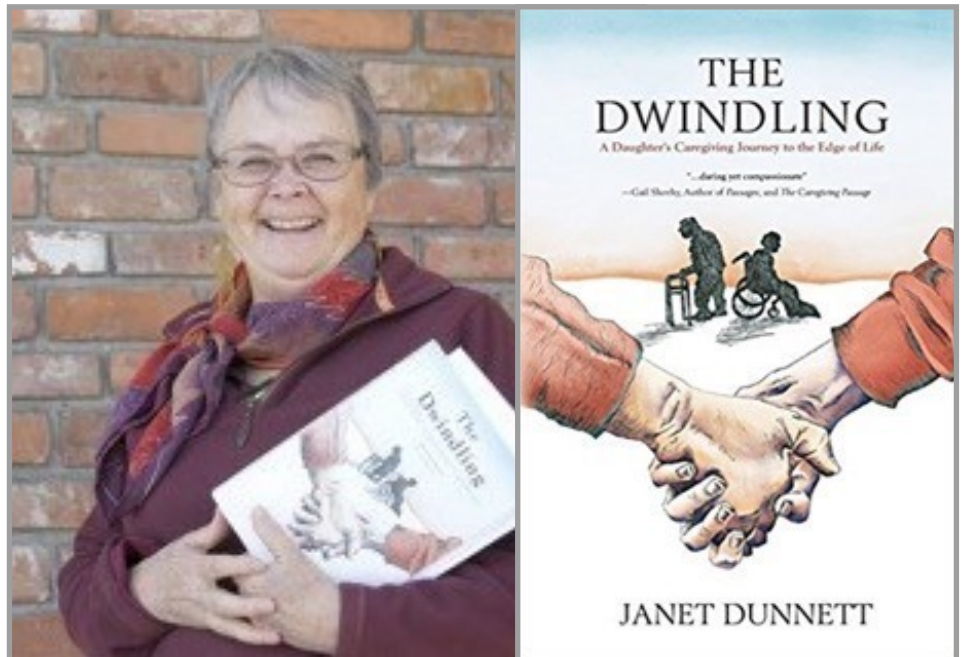
Her first novel, "Raised by Committee", took readers on a roller coaster ride through the teen years of a young girl who is sent to live in a children's home, having been made a 'ward of the courts' in 1960's

England. "Raised by Committee" received the [B.R.A.G. Gold Medallion Award](#).

Carollyne's book, *A Matter of Issue*, explores the charms and challenges of a 'sunset romance' and the various reactions of family members, some of whom are less than enthusiastic about Dad's new love. This is the Romeo and Juliet story of the sunset years, only this time it's the children raising objections to the romance, not the parents!



Janet has worn many hats in life. She began her career as a teacher in India and still finds time to teach in Mexico. Through her career in the Canadian government she launched international development projects, was a diplomat in Asia and Africa, and championed policies for forgotten groups. In the community, she got things done through people projects, activism and research. That background prepared her to be a ninja caregiver for a decade, and then write about it in a story that is now helping daughters everywhere to say, "me too". She splits her time between Vancouver Island and Mexico and loves to have her family close by.



Janet's story of caregiving, *The Dwindling*, she shares some of the unexpected joys that came along with the challenges she faced during a decade of frailty of both parents. Together they navigated settings and situations for care that many readers find familiar.