



National Association of Federal Retirees / Association nationale des retraités fédéraux

SIDNEY & DISTRICT

Sidney and District Branch - BC14 National Association of Federal Retirees BRANCH NEWSLETTER September 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, September 28, 2019

St. Elizabeth's Church
10030 Third Street
Sidney, BC

Meeting: 9:45 am

MEETING AGENDA

Welcome—Very Short Business Meeting
Additions/Amendments/Approval of Agenda
Approval of Minutes of June 8, 2019
President's Report
Treasurer's Report
Team Reports
Business Meeting Adjournment

FEDERAL ELECTION ALL CANDIDATES MEETING

Preregistration required

Due to the importance of this meeting and the anticipated length, there will be no coffee service or break. Please be aware that no food or drink is allowed in the meeting room.

Please see more information on the back page of this newsletter.

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

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I hope everyone enjoyed this great summer. As a veggie/fruit gardener, I can tell you it has been very good this year.

30th Anniversary Event

There are no plans at this time.

National Annual Meeting of Members

Ron (our Vice-President) and I attended the annual meeting in Gatineau. I am happy to report all of the resolutions were passed including the Strategic Plan for the next 5 years. We are very fortunate to have such great leadership on the national board. Over the time I have been in this position, I have witnessed the building of relationships and all branches coming together for one purpose. You, our members, must have great representation and I am so glad to say that is happening.

NEW MEMBER CONTEST

It started September 1 thru December 15, 2019 we (the association) are running a contest.

You will receive a \$5.00 gift certificate for EVERY new member that you recruit or if they sign up for information specifically for prospective members. These will be issued at the end of the contest.

You will receive one ballot for the grand prize and the other prizes for EVERY new member that you recruit. (\$10,000 trip for 2 anywhere that Collette travels)

How to recruit - there are three ways.

If you know someone that is interested in joining, they can join up on the website and give your name and member number.

Once you know someone is interested but don't want to sign online, you can send an email to service@federalretirees.ca and include their first/last name, email and phone number.

If you know someone that is interested but doesn't want to join just yet and would like to receive information, as above you can submit their information with those details.

Please refer to the SAGE Magazine for more details. There is a card included in the latest issue.

There is also a special 25% for one year for all new or current members that choose to pay or switch to DDS (Direct Deduction from Source).

Let's show the rest of the association what we are made of. It would be really wonderful if each of you would contact anyone you may know that may wish to become a member. Is your spouse a member? You can benefit from having them join now. One of our members recently was surprised when they found out their spouse was not a member. If you are unsure feel free to send us an email or give us a call. We can check for you.

**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** September 2019

WELCOME NEW MEMBERS TO OUR BRANCH

Veronica Tyndall	Lynn Birch	Susan Clozza
Tom Steenvoorden	Hilda Conn	Darleen Harrison
Jim McCullough	Herb Harbour	Darrylynn Child
Susan Johnson	Donna Finlayson	Michael Butler
Jayne Crooks	Derek Finlayson	Lynne Stokes
John Stokes	Howard Freeland	Bonita Kubitzka
Kathryn L. Watson	Evelyn Sherwood	Marcel Gingras

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.

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.

BRANCH MEMBERSHIP

As of August 31, 2019 Membership was 1244
9.7% of members pay their dues by DDS
(Dues Deducted at Source)

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.

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.

Frank Fenn	Margaret Wilson	Colin Shew
Elizabeth Clare Bey	James Dodd	Joanne M. Ridgeway
Margaret Minty	Margaret Rolstone	Margaret Rapatz
James H.	Eric Crump	Donna Godwin

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 August 31, 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	\$ 4,718.89	Chequing	\$12,953.72	\$14,275.57
Prior Year Fees		\$	Savings	\$3,196.77	\$ 1,681.40
Charitable FR - Donations	\$1,809.60	\$-1,650.00	Other	\$2,258.15	\$ 5.00
Draws & 50/50's	\$143.00	\$ 134.50	Petty Cash	\$100.00	\$ 100.00
Interest	\$3.42	\$ 2.55		\$18,508.64	\$16,056.98
Other Inc.	\$13.00	\$ 90.00	Liabilities		
	\$7,782.25	\$ 3,295.94	Accounts Payable	\$0.00	\$ 468.28
Expenses			Future Year Fees	\$394.29	\$.00
Branch Meeting Expenses	\$1,208.51	\$836.88		\$394.29	
Branch Advocacy	\$776.56	\$ 27.28	Net Assets	\$18,114.35	\$16,061.98
Branch Information Sharing	\$1,428.95	\$465.02			
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	4,314.93	Community Fund	\$3,196.77	\$1,681.41
Community Activities	\$1,185.50			\$11,546.77	\$10,031.41
	\$7,243.83	\$5,816.55	Unreserved Equity	\$6,029.16	\$8,082.94
Earnings (Loss)	\$538.42	\$-2,520.65	Earnings (Loss)	\$538.42	\$-2,520.65
Recover from Reserve at y/e		\$ 2,000.00		\$6,567.58	\$ 5,562.29
Final Earnings (Loss)		\$- 520.65	Equity	\$18,114.35	\$16,061.98

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If you don't receive something – check your spam or junk mail



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

GENERAL MEETING - MINUTES

Saturday, June 8, 2019 – 10:00 am

Meeting Location: ANAVET'S #302

Meeting convened at 10:00 am. Erika welcomed all in attendance. Number Present: 58

David Stinson offered a few words to recognise the holding of our general meeting in ANAVET's which is very appropriate given that the D-day anniversary was just a day or so back. 1. Agenda: Any additions or amendments? There were none.

(Moved) David Stinson **(Seconded)** Rie Van Der Veen,

“That the Agenda be approved as presented.” CARRIED

2. Minutes of General Meeting October 3, 2018

Erika indicated that the minutes of the general meeting held October 13, 2018 were published in the May Newsletter.

Erika asked if there were any errors or omissions or questions on those Minutes? One correction was noted: “The date for the next Annual General Meeting was listed for Feb 23, 2018, it should read February 23, 2019”.

(Moved) Dick Stevens **(Seconded)** Ron Weeks,

“That the Minutes of the October 13, 2018 General Meeting with the correction be approved as presented.” CARRIED

3. President's Report

Erika Kanczula

Erika gave a brief report on the BC/Yukon District meeting in Chilliwack held on May 19th. Several board members attended. Training received there, in advocacy and financial software will be very useful for our branch.

At the upcoming Annual Meeting of Members in Ottawa, there are several resolutions being considered:

- Branch Support Fund – ability to help struggling branches financially
- Membership Fees – to be based on Indexing rate o Code of Conduct – substance impairment o Collection and Remittance of Fees – Fees will be collected through the National Office. o Preferred Partners -to create a formal framework for branches to search out and obtain their own preferred partners.
- Defense of Benefits Fund – Legal Fund – national board permissions on spending o Strategic Plan – The high points were in the recent newsletter and this plan is well supported.

Ron and Erika will be attending the AMM in Ottawa during the week of 16th June.

30th Anniversary Event – Ron and his team are looking at options for this special event in late fall (November)

The next branch meeting will have an All Candidates Meeting and will be held at the St. Elizabeth's Church, 3rd Street on September 28th. Unfortunately, due to cost and time available, coffee will not be served.

Due to the large volume of e-mail and other communication that comes into the branch, the branch could benefit from a person that reviews this correspondence and provides an abridged version to the President. This is not a board position but if a person is prepared to help, please contact Erika.

4. Advocacy Report

Paul Mannion

Paul provided information related to the All Candidates Meeting to be held at the next General Meeting on September 28th. David Stinson will be the moderator and the meeting will follow the same basic structure as previous successful meetings. Candidates will be given time to explain party platforms and then answer prepared questions. There will be no questions from the floor. We have several prepared questions already, however members with possible questions can contact David Stinson.

The Association and Branch will remain non-partisan, with Association Priorities being: Retirement income security, Prioritize Pharmacare, National Seniors Strategy and Veterans well being.

GENERAL MEETING - MINUTES - cont'd...

5. Treasurer's Report

Erika Kanczula

Financial documents for the years 2012 to 2017 will be sent to the national office for storage as they offered this free service for all branches at the Chilliwack conference. Erika will take them when she attends the AMM

- Financial Statement as of April 30, 2019
- Operating Account \$ 15,538.81
- Members Fund \$ 2,014.85
- TOTAL \$ 17,653.66

(Moved) Denny Gelinas **(Seconded)** David Stinson,

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

6. Membership Report:

Patricia Stevens

Patricia reported that our branch has 1252 Members as of April 30, 2019

There has been a drop in membership by 82 since April 2018

Approximately 182 households are receiving branch information (newsletters etc) by regular mail. To keep branch costs down, Patricia asked that members with an email address, to please provide this information in order that we can send out branch information in a more cost-effective manner.

7. Member's Welfare Report

David Stinson

David indicated that 17 people were helped, mostly with estate planning.

There is little activity related to dental and medical coverages etc – information must be getting out to members.

8. Communications Report

Adam Kanczula

Adam advised members logging in to their individual accounts on the Association web site may have to reset their respective passwords, this as there has been a change in software used on the site.

The branch portion of the Association web site contains useful branch information and members can access past minutes of meetings, branch newsletters, contact information for board members and other useful information.

9. Program & Special Events Report

Ron Weeks

Ron indicated that the branch is looking at possible options for the 30th Anniversary of the branch. Social activities such as a dance or social evening. Any options should be fun and enjoyable. Ron is looking for additional suggestions at this point.

Ron also advised that there are possible new tax credits for veterans. Members should contact the branch executive if they need help.

10. Open Forum – Questions & Comments

– A question was asked related to the recruiting of recently retired federal employees into the association. Erika indicated that the branch is leaving fliers and promotional material in locations that might attract possible members.

– Erika suggested that leaving old copies of the SAGE magazine at local senior venues might attract new members. Vijay advised members to remove/cover up name and address information prior to doing so.

11. Presentation

– Carollyne Haynes and Janet Dunnett gave us a tag team presentation with their experiences related to writing books associated with aging and how families deal with aging family members. Numerous relatable experiences of family struggles were explored with humorous examples.

50/50 Draw: Winner: Adam Kanczula Winnings: \$66.50

Next Branch General Meeting - Saturday, September 28, 2019 at St. Elizabeth's Church on Third Street.

Adjournment - with lunch to follow.

Motion “To adjourn the General Meeting.” (Moved) David Stinson.

Meeting was adjourned at 11:50 am



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BRANCH NEWSLETTER
September 2019

A PILL FOR EVERY ILL? MAKE SURE YOUR MEDICATION IS REALLY HELPING YOU

By Dr. Cara Tannenbaum, Geriatrician and Director, Canadian Deprescribing Network

Nowadays, it seems there is a choice of pills you can take for every symptom, big or small. Most people only have 10 minutes in their doctor's office to discuss health issues. A quick fix often comes in the form of a pill – and the number of pills can add up quickly if you count over-the-counter medication. Two thirds of Canadians over the age of 65 take at least 5 different prescription medications; almost one third take 10 or more. What is important to know is that as we grow older, our bodies become more sensitive to medications, increasing the risk of harmful effects. These risks include drug interactions, falls and fractures, memory problems and even drug-related hospitalizations and death. Not only are seniors at risk of harm from taking too many medications, but 40% of Canadians over the age of 65 take a medication considered unnecessary or potentially risky for seniors. Common medications such as sleeping pills, long-term prescriptions of proton-pump inhibitors for acid reflux, and antipsychotics for insomnia and dementia are no longer recommended. Opioids are another dangerous medication used to treat chronic non-cancer pain. As a geriatrician, I now advise patients to try non-drug therapy to treat their symptoms whenever possible. It may take more time and effort, but the benefits pay off down the road in terms of safety and effectiveness.

What can you do?

Check out the brochures and the information on the Canadian Deprescribing Network website (www.deprescribingnetwork.ca) to find out if your medications are safe, and whether you can substitute with safer alternatives. If your doctor suggests you take a new drug, you have the right to ask what the drug is for, what its benefits are and the risks of harm. Ask if there are equally effective lifestyle changes, exercise habits or other therapies you can try instead. Taking medication is, and always has to be, an informed choice.

Book a special appointment with your doctor, nurse or pharmacist to review your complete medication list on a regular basis. What was good for you then, may not be good for you now.

Do you ever wonder if you still have to take all your medications? Ask about the possibility of “deprescribing”. Deprescribing is stopping or reducing the dose of a drug that may no longer be necessary or may be causing harm. **Never stop a medication before speaking to your doctor, nurse or pharmacist.**

For more information about medication safety, visit this website:
www.deprescribingnetwork.ca.

Above information courtesy of the [Canadian Deprescribing Network](http://www.deprescribingnetwork.ca)

FEDERAL ELECTION—2019

In this election, our association has launched a campaign and set out four key priorities:

Retirement Income Security

A National Seniors Strategy

Support for Veterans and Their Families

Pharmacare

Our federal and provincial governments have an important role to play in adapting public policies and systems to the needs of today's growing seniors demographic and in future-proofing our policies and systems for tomorrow's seniors.

Our branch is holding a non-partisan All Candidates Meeting on September 28, 2019 as shown on the first page of this newsletter. All of the candidates known at the time of publishing of this newsletter have been contacted and have agreed to attend our meeting.

Due to the anticipated attendance this meeting is **only** open to federal retiree members of the Saanich Gulf Islands Riding - **Bring your Federal Retirees membership card**. We ask you to register your attendance by responding by email, phone or by going to www.federalretirees.ca and then choose Advocacy on the top left hand corner and then Election Corner. You will find our branch under British Columbia and Yukon then choose our Sidney & District Event. If you receive correspondence by email, you should receive a link to that site very shortly. Telephone and email contact information for our branch can be found on the first page of this newsletter.

In order to accommodate as many members as possible and give the candidates as much time as possible, we have moved this meeting to St. Elizabeth's Church at 10030 Third Street in Sidney. There is ample parking but please consider carpooling if possible. There will not be any opportunity for an beverage service due to the timeframe. Please note there are NO FOOD or DRINKS allowed in the church hall.

If you are unable to attend our meeting and are unable to access the association website at www.federalretirees.ca and would like to know more about our campaign please contact Paul Mannion or Erika Kanczula. We have information that we can provide to you.

Please share our campaign information with your friends that are not in our association as some issues are beneficial to all seniors and soon to be seniors while others benefit everyone.

Finally, if you are attending any other all candidate meetings and wish to bring our campaign forward and need more information, we can help.

Take a friend with you on voting day October 21st

Look out for BIG changes with the next newsletter which tentatively will be included with your December issue of Sage Magazine. We hope to use this new format as is being adopted by many other branches.

This will eliminate the need for mailouts to the members that do not have email. We are entitled to use this method twice a year at no charge to our branch.

Be sure to give us feedback after you receive the December issue.