



Staying in Touch

Vancouver Island North Branch



Newsletter No. 61

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President's MESSAGE

Since I last wrote to you about cost-sharing changes to Public Service Health Care Plan (PSHCP) premiums and the Honour Your Promise campaign, a negotiation of sorts took place with the outcomes outlined below.

Effective 1 April 2015, members who were retired or who will retire before 31 March 2015, will not be affected by the cost-sharing change if their income is below the Guaranteed Income Supplement (GIS) thresholds under the Old Age Security Act. For reference, the 2014 GIS thresholds are \$16,728 for single pensioners or \$22,080 for couples. These thresholds change annually.

The cost sharing changes will be phased in over a four-year period as follows:

Effective Date	Pensioner	Government of Canada
1 Apr 2015	31%	69%
1 Apr 2016	38%	63%
1 Apr 2017	44%	56%
1 Apr 2018	50%	50%

Effective 1 April 2015, new retirees will require a total of six years or more of pensionable service to be eligible as retired members under the PSHCP. Some exemptions will apply, such as for disabled retired members, survivors, the Veterans Affairs Canada client group and those affected by "Workforce Adjustments".

Effective 1 January 2015, the annual deductible will be eliminated. Plan members will no longer have to pay the first \$60 for single coverage or \$100 for family coverage per calendar year.

Effective 1 October 2014, the following benefit enhancements will be introduced for all members of the PSHCP:

- Expanded vision care benefit to include reimbursement for laser eye surgery with a lifetime maximum benefit of \$1,000
- Coverage for repairs, replacement parts and servicing of aerotherapeutics devices with an annual maximum benefit of \$300
- An increase to the annual maximum benefit for psychological services from \$1,000 to \$2,000

CONTENTS

President's Message	1
Meeting dates	1
From the Editors Desk	2
Executive members	2
Luncheon News	3
Missing meeting reminder	3
Membership Fees	4
Note about Branch By-Laws	4
Note to Phoners	4
President's Message Cont.'	5-6
Humour	6
Membership Up-date	6
Article About Stocky Edwards	7
Dreams	8

MEETING DATES

June 11, 2014
September 10, 2014
December 10, 2014
March 11, 2015

Continued on Page 5



From the Editor's Desk

The meeting in June will give the attendees at the General Meeting an opportunity to discuss the Draft By-law amendments attached to this newsletter. As mentioned on Page 4 in the short article by Bill Turnbull, more details concerning the by-laws are available on our web-site.

Although we now have Directors assigned to the various portfolios, there is always room for more. If you are interested in learning more about the FSNA and how it works we would welcome you to come to an executive meeting. Please contact one of the current board members if you would like to attend. As they say "Many hands make light work".

As always your comments, ideas and suggestions are always welcome, please don't hesitate to contact me at the coordinates in the box beside my words here.

Summer appears to be well on the way with the great weather we are having. I hope you have a very enjoyable July and August here in Canada's paradise.

Kevin Weighill—Newsletter Editor

Publisher
Vancouver Island
North Branch
NATIONAL ASSOCIATION
OF FEDERAL RETIREES
(FSNA)

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Representing retired employees
and spouses

From the Public Service of
Canada, the Canadian Forces and
the Royal Canadian Mounted
Police

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Dave Shewchuk	331-0210

Luncheon News

The next quarterly meeting and luncheon will take place on Wednesday, 11 June 2014. The meeting will be held in the Ballroom of the Best Western Westerly Hotel in Courtenay. The doors will open at 11:00 am. If you arrive earlier, it's best to wait in the main floor lounge as the staff will still be setting tables. The approximate timings are:

Meet & Greet: 11:00 am
Buffet Luncheon: 12:00 pm
Business Meeting: 1:00 pm
Guest Speaker: 1:30 pm

Cost for the hot buffet luncheon will be \$17. The menu will include breads, soup, two salads, hot Tuscany pasta, Pork Loin with apple sauce, organic vegetables, desserts, coffee and tea.

The invited guest speaker is Andy Poon who manages the BC Securities Commission's (BCSC) community relations program. He will speak about being *Fraud Aware*.

The BCSC notes that many British Columbians have lost their life savings to risky or dangerous investments because they didn't understand the risks, ask the right questions, do some research or get a second opinion.

If you encounter a sales pitch that sounds too good to be true – STOP!

It's a warning sign that the investment might be a scam. These kinds of sales pitches are designed to push your buttons to appeal to your desires or fears that can lead to an impulsive, emotional, or irrational investment decision. Everyone would like to find a great investment that provides guaranteed financial security, but unfortunately, some offers are just too good to be true.

The *InvestRight – Be Fraud Aware* seminar provides a wide range of tools to help investors develop critical thinking skills they need to protect themselves – information such as how to spot the fraud warning signs, types of scams and where to call to report a scam.

Sometimes the best investment you can make is the one you don't make.

The BCSC is the provincial securities regulator responsible for securities trading in the province. It ensures that people who trade securities comply with the Securities Act. If an individual or company violates the Act, the Commission can take enforcement action against them. Equally important, the BCSC has a mandate to help protect investors from investment fraud and unsuitable investments through investor education.

Christmas Luncheon Tickets

Just to note that our traditional Christmas luncheon is scheduled for Wednesday, 10 December 2014 at the usual place and time. Our special guest will be Santa Claus. As in past years, tickets will be sold in advance of the event at our June and September general meetings but not at the door. The cost will be \$20 per person. Refunds can be entertained until 30 November.

- Programs



A Reminder.

If you agree to attend a General Meeting Luncheon and subsequently change your mind, you must inform Barbara Schneider at (250) 703-2504.

If you don't**you will be billed for the cost of the meal !!!**

Membership Fees

Just a reminder that 2014 membership fees are payable. For the membership year beginning 1 January 2014, the fees are:

- Single: \$38.28
- Double: \$49.68

Note that, as part of bringing our by-laws into conformance with the Not for Profit Act, the Associate membership category has ceased to exist. Future pensioners may now join as regular members.

Cheques may be made payable to FSNA and either brought to the next meeting or mailed to:

FSNA

Vancouver Island North Branch

PO Box 1420

Comox, BC V9M 7Z9



Vancouver Island North Branch By-Laws

At the March AGM we tabled a Notice of Motion signalling our intent to call a vote on an amended set of Branch by-laws at the upcoming June meeting. Our current by-laws, which date back to 2003, are outdated in some areas and so we wanted to rectify those shortcomings without straying too far at this stage from the 2003 version. FSNA will itself adopt new by-laws this summer and will issue a set of model branch by-laws late in the year. We also anticipate a change of organization name and logo. However, for the moment, we simply want to bring our by-laws up to date.

To that end, a draft of the proposed by-laws accompanies this newsletter. Those wishing to explore the changes in detail will find the Notice of Motion and a marked -up set of the 2003 by-laws on our new website at <http://fsnavin.ca/by-law-table>. Comments are welcome. E-mail us at fsnavin@yahoo.ca.

Hello Phoners!

Members on the phone committee please remember.....

If you're going to be out of town prior to a general meeting and you're unable to phone the people on your list, please phone Norma Dean (Tel.- 250-890-1218), so that she can re-assign those names to another phone committee member. It is important that members know about upcoming general meetings, and it is important that we know whether or not they intend to come.





**National Association of Federal Retirees (FSNA)
Vancouver Island North Branch (BC06)
By-Laws**

Section 1 – NAME and MISSION

1.1 This Branch shall be known as Vancouver Island North Branch of the National Association of Federal Retirees (FSNA) and shall be governed by the by-laws, regulations and objectives of the FSNA.

1.2 MISSION – The mission of the Branch is that of FSNA: to protect the benefits and promote the interests of federal retirees. To that end, the Branch will:

- promote measures beneficial to its membership
- oppose proposals that would be detrimental to its members
- inform and assist members with regard to their benefits
- advocate on behalf of retirees, future retirees and disabled veterans
- co-operate with like-minded organizations.

Section 2 – MEMBERSHIP

2.1 A person may apply to become a member of the Association if, for the purposes of a federal superannuation plan, the person is:

- an annuitant,
- the spouse of an annuitant, or
- the surviving spouse of a deceased annuitant.

Section 3 - AREA OF JURISDICTION

3.1 Vancouver Island North Branch membership shall be open to any eligible individual residing:

- on Vancouver Island north of a line extending from a point immediately south of Bowser to a point north of the area serviced by Tofino;
- along the Upper Sunshine Coast; and
- adjacent islands.

3.2 A request for membership in the Vancouver Island North Branch from a qualified person residing outside the area of jurisdiction shall be accepted; however, the member should be advised of the Branch closest to their place of residence.

SECTION 4 - MEMBERSHIP DUES

4.1 Annual dues are set at the national level. Dues may be collected by the Branch, National Office or deducted at source of pension (DDS) and remitted to National Office by the appropriate pension office. The Branch portion of dues collected by National Office is forwarded to the Branch quarterly. The national share of dues collected at the Branch level is remitted to National Office not less than quarterly.

4.2 Dues shall be payable on or before the first (1st) regular meeting in any calendar year or the 31st of March whichever is soonest. In accordance with FSNA by-laws, an individual ceases to be a member if the required dues are not paid by the 30th of April.

4.3 Any member dropped from the rolls for Non Payment of Dues may be reinstated by paying current dues.

Section 5 - OFFICERS

5.1 The Branch President shall appoint a nominating committee two (2) months prior to the election of officers. The committee shall submit a complete slate of officers for consideration at the Annual General Meeting (AGM).

5.2 The Board of Directors shall consist of the following:

1. President
2. Vice President
3. Secretary
4. Treasurer
5. Membership Chairman
6. Ten (10) Directors
7. Immediate past President (not elected)

5.3 Terms Of Office - All officers shall be elected for a two (2) year terms of office. To ensure continuity, in the first year following the approval of the by-laws, the President, Secretary, Treasurer and five (5) Directors shall be elected for two (2) years, the balance for one (1) year. Thereafter all positions shall be elected for two (2) years.

5.4 Duties of Officers:

1. President – Shall conduct all meetings, appoint committees and shall be an ex-officio member on all committees.
2. Vice President – Shall act for the President in his/her absence. Should the President resign his/her office the VP shall assume the office of President until the expiry of the term of office.
3. Secretary – Shall keep minutes and records of all meetings and prepare correspondence as required.
4. Treasurer – Shall receive all monies and deposit them in a financial institution approved by the Board of Directors; provide receipts as required; pay all bills by cheque when submitted; submit regular reports to the executive and general meetings; and maintain a petty cash fund for incidentals.
5. Membership Chairman – Shall keep an accurate account of the membership with names and addresses of same and submit regular reports to the Executive.
6. Immediate Past President – Shall advise the President and Board of Directors on matters of protocol and procedure.
7. Directors – Shall serve on such committees as established by the President or Board, and conduct Branch business as required.

Section 6 - FINANCIAL ADMINISTRATION

6.1 All cheques shall be signed by the Treasurer and co-signed by the President or Vice President or other officer approved by the Board.

6.2 The Branch fiscal year will be the calendar year.

6.3 The annual budget and previous year's performance will be presented for membership acceptance at the AGM.

Section 7 - FINANCIAL REVIEW COMMITTEE

7.1 A Financial Review Committee of two (2) Branch members shall be selected at the Annual General Meeting. The committee shall report on the financial position of the Branch at the next AGM. No member of the Board shall be eligible to serve on the Committee.

Section 8 – MEETINGS

8.1 A minimum of one (1) Annual General Meeting (AGM) and three (3) General Meetings shall be held in each calendar year at a time and place determined by the Board. The AGM will normally take place during the first quarter of the year. Two (2) weeks advance notice of these meetings will be provided to the general membership.

8.2 Special meetings may be called by the Board or requested by any five (5) members in good standing subject to approval by the Board. The request must state the reason for said meeting. The reason for calling the meeting shall be the only item of business discussed.

8.3 Board meetings shall be held monthly except during the months of July and August at a time and place determined by the President. A special meeting of the Board may be requested by any three (3) Board members. Such request shall be in writing stating the reason for the request.

8.4 A quorum for general meetings shall consist of seventy (70) members in good standing.

8.5 A quorum for Executive meetings shall consist of five (5) members, one of whom shall be the President or, in his/her absence, the Vice President.

8.6 Any officer who is absent from three (3) consecutive Board meetings without a reasonable explanation shall be deemed to have abandoned their office and will be dropped from the roll of Officers.

Section 9 – DISCIPLINE

9.1 Appropriate disciplinary action shall be taken when the conduct of a Branch Officer or member is deemed to be prejudicial to the aims and objects of the Branch or FSNA.

Section 10 - BY-LAW AMENDMENTS

10.1 These by-laws may be amended at a General Meeting of the Branch following a Notice of Motion submitted in writing at the previous meeting. Amendment will require a two-thirds majority of those voting, a quorum being present.

Courtenay, British Columbia
11 June 2014

President's Message Continued

Although this has been characterized as a negotiated settlement, FSNA believes that the government did not honour the spirit or principles of negotiation. In effect the Treasury Board president, Tony Clement, issued an ultimatum to either agree to a deal or face legislation. As I write this, FSNA is awaiting a legal opinion as to what its options are.

It is interesting to note that under the current rate structure, while the overall cost share may average out to 25/75, no one actually pays according to that formula. Here is the 2013 rate table with the cost-share ratios added:

Pensioners – Supplementary Coverage

	Hospital Level I			Hospital Level II			Hospital Level III		
	Pensioner	Government	Total	Pensioner	Government	Total	Pensioner	Government	Total
	\$	\$	\$	\$	\$	\$	\$	\$	\$
Single	21.78	105.86	127.64	38.34	105.86	144.2	67.19	105.86	173.05
Family	42.76	105.86	148.62	59.32	105.86	165.18	88.17	105.86	194.03
Single	17%	83%		27%	73%		39%	61%	
Family	29%	71%		36%	64%		45%	55%	

I'm guessing that the rates were set this way to favour survivors who have to get by on a reduced pension and are most likely to be found in the *Single Hospital Level I* group. We'll just have to wait and see whether the rate-setters follow a similar philosophy in the years to come. Following the attendance of local MP John Duncan at our AGM, his staff took pains to point out a couple of things. Firstly, PSHCP cost-sharing has fluctuated significantly in the past as shown in the following table:

Effective Date	Pensioner	Government of Canada
1 Jul 1960	100%	0%
1 Jul 1963	50%	50%
1 Jan 1991	25%	75%
1 Sep 1992	20%	80%
1 Jan 1997	33%	67%
1 Apr 2000	25%	75%

While this may have been intended to rationalize Mr. Clement's actions, the astute observer will note that it has been 23 years since 50/50 last applied and so something more closely approximating a negotiation might reasonably have been expected.

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Continued on Page 6

Secondly, when the *Honour Your Promise* petition was presented in Parliament, FSNA observers were upset that cabinet ministers left the chamber before the event. John Duncan's staff assure me that this is an everyday occurrence – ministers leave once question period is over and what follows is simply a tabling of any petitions. Perhaps we should not have made a big deal of it.

By way of a footnote, Tony Clement was Ontario Minister of Health during the 1990s “Common Sense Revolution” which saw the defunding of health care, education and social welfare as well as the weakening of environmental protection and the offloading of provincial responsibilities to municipalities. Move up one level. Does this have a familiar ring? At the time, Clement was sometimes described as an ideologue uninterested in facts. Is it then any surprise that he later oversaw the demise of the federal long-form census? A federal judge recently found that Clement negotiated in bad faith with Foreign Service workers. Déjà vu perhaps? As a member of FSNA, I am pledged to be non-partisan. I am not being partisan when I say that I have little time for uninformed ideologues. I do feel sheepish about not having made the connection between architects of the destructive Ontario experiment and born again players on the federal scene. Due diligence might have changed my outlook.

Bill Turnbull—President

I was in the express lane at the store quietly fuming. Completely ignoring the sign, the woman ahead of me had slipped into the check-out line pushing a cart piled high with groceries. Imagine my delight when the cashier beckoned the woman to come forward looked into the cart and asked sweetly, 'So which six items would you like to buy?' Wouldn't it be great if that happened more often?

At Sunday School they were teaching how God created everything, including human beings. Little Johnny seemed especially intent when they told him how Eve was created out of one of Adam's ribs.

Later in the week his mother noticed him lying down as though he were ill and said, "Johnny, what is the matter?" Little Johnny responded, "I have pain in my side. I think I'm going to have a wife."

MEMBERSHIP UP-DATE

Do we have the correct information on you as a member?

It is important to us and to you that our records are up to date. If the label on this newsletter has your INITIALS instead of your given name, we may not have all the information we need to ensure that you get all the updates from your branch or National Office. Please fill in the following and send it to us (address on Page 1).

Surname Given names:.....

Mailing address:

City/town Postal Code Phone

E-mail address:.....

Pension is from: CF PS RCMP Other I receive a survivor's benefit Yes..... No

It is important to let the branch know of any changes in the above information

The following is a copy of an article which appeared in the Comox Valley Record in early October of 2012 about Wing Commander James P. (Stocky) Edwards who earlier in the year received a Queen Elizabeth II Diamond Jubilee Medal. He is also the co-author of a book – KITTYHAWK PILOT – published in 1983 by Turner-Warwick Publications of Battleford , Sask. He is a member of the North Vancouver Island (Comox) Branch #6

SECOND WORLD WAR VETERAN WILL BE INDUCTED INTO AVIATION HALL OF FAME IN SPRING.

Scott Stanfield – Comox Valley Record Staff

Comox resident James Francis (Stocky) Edwards, a fighter pilot during the Second World War, has been inducted to the Canadian Aviation Hall of Fame. He will be officially inducted next spring.

“It’s something that you think would never happen,” the 91-year old said this week. “It’s funny how they (accolades) come near the end (of life). However, what my mother used to say is better late than never.”

Earlier this year Stocky received a Queen Elizabeth II Diamond Jubilee Medal. In 2004, he received the Order of Canada medal.

Then in 2009 he was honoured as one of the 100 most influential Canadians in aviation. His name was included on the CF-18 Centennial of Flight demonstration Hornet.

“It’s a tremendous honour for anyone,” Bud Wilds, past president of 888 (Komox) RCAF Wing of the Air Force Association of Canada, said of Stocky’s latest honour. “He’s contributed a lot to Canada and aviation. He’s very deserving of that particular nomination. It’s my honour to be his friend.”

Canada’s highest scoring ace in the western desert campaign, Edwards earned respect for his quick reflexes, flying abilities and shooting instincts while serving with 260 Squadron in the Western Desert Air Force in North Africa in 1943.

During the war he flew Spitfires after first piloting a Kittyhawk, one of which has been refurbished by Vintage Wings of Canada. “I went to Ottawa and flew in it,” Stocky said, “but they wouldn’t let me fly it. I had to go in the back seat.”

Edwards was born on a farm in Nokomis, Sask, east of Saskatoon. His family moved to Battleford, Sask. when he was seven. He later joined the air force in Saskatoon, to where Stocky remembers walking most of the 100 miles.

“I thought I could just join up but no, they said we don’t have schools open. You’ll have to go home and wait. I walked back. I got halfway back to a place called Borden. I went into a restaurant and asked for a drink of water. The restaurant owner thought I look a little pooped.”

Upon hearing his story, the owner paid his way home on the bus, which was about \$5, and gave him something to eat.

“I never forgot that,” he said.

Stocky has lived in Comox for more than 40 years with his wife Toni.

“We’ve had a very close affiliation with the base all the time,” said Edwards, who enjoys golf and fly fishing. He and Toni have four children – “I came here with only one” Stocky quips - and lots of grandchildren, some of whom reside south of the border.

reporter@comoxvalleyrecord.com

DREAMS

The first day of school our professor introduced himself and challenged us to get to know someone we didn't already know. I stood up to look around when a gentle hand touched my shoulder. I turned around to find a wrinkled, little old lady beaming up at me with a smile that lit up her entire being.

She said, "Hi handsome. My name is Rose. I'm eighty-seven years old. Can I give you a hug?" I laughed and enthusiastically responded, "Of course you may!" and she gave me a giant squeeze.

"Why are you in college at such a young, innocent age?" I asked. She jokingly replied, "I'm here to meet a rich husband, get married, have a couple of kids.." "No seriously," I asked. I was curious what may have motivated her to be taking on this challenge at her age. "I always dreamed of having a college education and now I'm getting one!" she told me.

After class we walked to the student union building and shared a chocolate milkshake. We became instant friends. Every day for the next three months we would leave class together and talk nonstop. I was always mesmerized listening to this "time machine" as she shared her wisdom and experience with me.

Over the course of the year, Rose became a campus icon and she easily made friends wherever she went. She loved to dress up and she reveled in the attention bestowed upon her from the other students. She was living it up.

At the end of the semester we invited Rose to speak at our football banquet. I'll never forget what she taught us. She was introduced and stepped up to the podium. As she began to deliver her prepared speech, she dropped her three by five cards on the floor. Frustrated and a little embarrassed she leaned into the microphone and simply said, "I'm sorry I'm so jittery. I gave up beer for Lent and this whiskey is killing me! I'll never get my speech back in order so let me just tell you what I know."

As we laughed she cleared her throat and began, "We do not stop playing because we are old; we grow old because we stop playing. There are only four secrets to staying young, being happy and achieving success. You have to laugh and find humor every day. You've got to have a dream. When you lose your dreams, you die. We have so many people walking around who are dead and don't even know it!

There is a huge difference between growing older and growing up. If you are nineteen years old, lie in bed for one full year and don't do one productive thing, you will turn twenty years old. If I am eighty-seven years old and stay in bed for a year and never do anything I will turn eighty-eight. Anybody can grow older. That doesn't take any talent or ability. The idea is to grow up by always finding the opportunity in change. Have no regrets. The elderly usually don't have regrets for what we did, but rather for things we did not do. The only people who fear death are those with regrets."

She concluded her speech by courageously singing "The Rose." She challenged each of us to study the lyrics and live them out in our daily lives. At the year's end Rose finished the college degree she had begun all those years ago. One week after graduation Rose died peacefully in her sleep. Over two thousand college students attended her funeral in tribute to the wonderful woman who taught by example that it's never too late to be all you can possibly be.