



# Staying in Touch

## Vancouver Island North Branch



Newsletter No. 50 September 2011

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### **PRESIDENT'S MESSAGE**

As our non-summer draws to an end, the weather this year has not been as cooperative as some would have liked, but we can always look forward to a pleasant autumn.

I attended the National Annual General Meeting of the FSNA in Ottawa in late June. In conjunction with that a Governance meeting with the NBOD and Branch Presidents was also held to discuss various topics including, better communication, changes, accountability, legal liabilities, the impact of Bill C4 and the future of the FSNA.

At the AGM we had reports from:

- The National President – Helian Lizotte
- The Executive Director – Sylvia Ceacero
- The Audited Financial Report – by Les Chipperfield
- An extensive presentation on Bill C4 – the Canada Not-for-Profit Corporation's Act – by Richard Bridge, a lawyer whose primary area of practice is charity and non profit law
- A presentation on Insurance coverage for Branch meetings and its implications – by Wolf Leue
- The resolution session covered 13 resolutions, of which 9 were carried, 1 withdrawn, 2 defeated and 1 referred back
- And finally the election of 1<sup>st</sup> Vice President for a second term – Les Chipperfield

All in all the meetings were very interesting and very productive.

Hope everyone enjoys the rest of the summer and the fall and looking forward to seeing the regular and new members coming out to our Luncheon meetings.

Cecile Turnbull - President

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### **MEETING DATES**

September 14, 2011  
 December 14, 2011  
 March 14, 2012  
 June 13, 2012  
 September 12, 2012  
 December 12, 2012



# From the Editor's Desk

We finally seem to be getting summer as I write this note. I trust that you have been able to make the best of the good days. As the fall and the next General meeting approaches I would like to remind you to consider purchasing your Christmas meeting tickets at that meeting or by contacting executive members.

You will note that there is no "In Memoriam" section this edition as we have had no notifications to include. I have added a little humour and of course there is an excellent article by the Health Benefit Officers. Those of you who worked for Environment Canada at some point please note the message about a 40th anniversary celebration being organized for December.

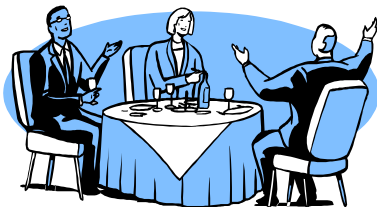
I have had to try to pack a lot into the 8 available pages this time so I apologize if the font is a bit small. I felt it was better to include the information rather than leave it out because an article was too large for the available space. I hope you enjoy this edition.

Kevin Weighill—Newsletter Editor

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**From the Public Service of**  
**Canada, the Canadian Forces and**  
**the Royal Canadian Mounted**  
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**Luncheon News**

**3rd Luncheon Meeting - Wednesday, September 14, 2011**

**The next Luncheon/Meeting for 2011 is Wednesday, December 14**

**Guest Speaker for September:** Kurt McDonald – from the Courtenay Fire Department speaking about Safety In and Around the Home.

The September Luncheon for the FSNA will be held on Wednesday, June 08, 2011 at the Best Western plus Westerly Hotel in Courtenay. **Please note that the doors for our meetings will only open at 11:00 a.m. If you arrive earlier you are welcome to wait in the lounge downstairs.**

**Meet and Greet:** the doors open at 11:00 a.m.

**Luncheon Buffet:** buffet is at 12:00 p.m.

**Business Meeting:** is at 1:00 p.m. *(Members who choose not to attend the luncheon are welcome at the Business meeting.)*

**Guest Speaker:** 1:30 p.m.

Tickets for the Luncheon are \$15.00 per person and payable at the door. The Lunch will be a Herb Crusted Pork Loin Roast along with some new dishes as an accompaniment along with desserts coffee and tea. We will be having our Pot of Gold draws and door prizes.

**If you have reserved and find you can't attend, you must call either Barb Schnieder @ 250-703-2504 or Paddy O'Blenis @ 250-338-2313 to cancel or you will be billed for the luncheon. (Please do not call your telephoner to cancel.)**

**Xmas Luncheon Tickets:** Advance purchase for the December Luncheon tickets will be available at the September meeting or later from Cecile & Bill Turnbull by calling 250-338-1857 or Barb Schneider @ 250-703-2504 until Friday, December 2, 2011. Please buy your Christmas tickets early, as we can accommodate no more than 200 members (1 room only). The cost for the tickets is \$15.00 per person.

Hope to see everyone at the Luncheon/meeting.

Barb Schneider—Programs

**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).

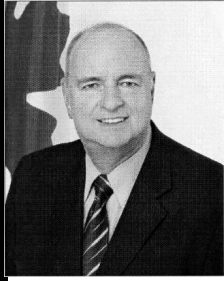
Surname ..... Given names:.....

Mailing address: .....

City/town ..... Postal Code ..... Phone .....

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**



## New Veterans Ombudsman: Chief Warrant Officer Guy Parent (Retired)

Guy Parent was appointed as Veterans Ombudsman in November 2010, for a five-year term. This comes after a career of almost 50 years serving Canadians in many military and civilian functions. Following the completion of high school in 1964, he joined the Canadian Forces and trained as a search and rescue technician, graduating in 1972 with qualifications as paramedic, master parachutist, master diver, mountain climbing instructor and survival instructor. He went on to serve as a search and rescue technician for the next three decades.

In 1989, he became Base Chief Warrant Officer in Summerside, Prince Edward Island. In 1991 he was appointed Chief Warrant Officer of Air Command. Then, in 1995, he was appointed Chief Warrant Officer of the Canadian Forces, which is the highest appointment a non-commissioned member may hold. At the request of the Governor General, he also served as a member of the Armed Forces Council.

In 1999, he was posted to Egypt to serve as Force Sergeant Major to a multi-national force defending the Sinai in accordance with the Camp David Accord. There, he defused conflict situations between military personnel of 14 different countries through mediation and dispute resolution.

After retiring from the Canadian Forces in 2001, he joined the office of the National Defence and Canadian Forces Ombudsman where he assumed increasing responsibilities, first as an investigator and later as Director of Investigations and Director of the Ombudsman Special Response Team. His vast experience led him to be drafted by the Office of the Veterans Ombudsman in 2008, where he served as Director of Research and Investigations until his appointment as Ombudsman.

Married for 42 years, he now resides in Gatineau with his wife Helena Morris. They have three sons, three daughters-in-law and seven grandchildren.

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?

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All eyes were on the radiant bride as her father escorted her down the aisle. They reached the altar and the waiting groom; the bride kissed her father and placed something in his hand. The guests in the front pews responded with ripples of laughter. Even the priest smiled broadly. As her father gave her away in marriage, the bride gave him back his credit card.

## 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 Paddy O'Blenis (Tel.- 250-338-2313), 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.

## Notes from the Health Benefits Officers

### MEDOC

FSNA members travelling outside their home province are encouraged to obtain travel insurance to cover medical expenses that may not be covered by BC Medicare or the PSHCP. Any member of FSNA is able to purchase additional coverage through MEDOC – an FSNA affinity plan brokered by Johnson Insurance and underwritten by Royal Sun Alliance.

September 1<sup>st</sup> marks the start of the MEDOC 2011/2012 policy year. Some may already have noted a small increase in premiums – one percent – the first such increase in several years. If you are certain you will no longer be travelling outside the province and wish to terminate coverage, the deadline is October 5<sup>th</sup> 2011. BC residents should submit their request in writing to Johnson Inc, 201 – 9440 202<sup>nd</sup> Street, Langley, BC V1M 4A6.

For those with coverage, be sure to carry your MEDOC card when travelling (*along with your PSHCP card and BC Care Card*).

Note – certain Claims Centre contact numbers on the back of the MEDOC card have changed:

In Canada & USA: 1-800-709-3420

In Mexico (toll free): 00-1-800-514-7983

World-wide (toll free): 00-1-800-014-44444

World-wide (collect): 1-819-566-1002

For more details regarding MEDOC travel insurance coverage, you may call 1-866-606-3362 or refer to the “On Guard Newsletter Summer 2011”.

As you probably know, the Public Service Health Care Plan (PSHCP) provides out-of-province emergency medical coverage for up to 40 days to a maximum of \$500,000. MEDOC supplements that by covering trip cancellation or interruption, return of vehicle or pet, loss of baggage, reimbursement of the PSHCP 20% co-insurance and so on, increases certain specific limits when the PSHCP caps are exceeded and ups the maximum total coverage to \$5,000,000.

Because of the tight integration of the two plans and the fact that one could have both medical and non-medical expenses arising from a medical emergency, policy holders are advised to first contact Global Excel Management (GEM), the travel assistance provider for MEDOC, at one of the above numbers. GEM then co-ordinates coverage with the PSHCP which may involve connecting the caller with Mondial Assistance, the PSHCP travel assistance provider.

### PSHCP

What follows are some interesting facts about the Public Service Health Care Plan which is considered a private plan, sponsored by the Government of Canada as the employer.

The PSHCP Administration Authority oversees administration of the Plan by Sun Life and hears members’ appeals. Its Board of Directors comprises a chair plus four employer and four union members plus one pensioner representative, currently from FSNA. The Administration Authority reports to The Partners Committee, once again an employer – employee – pensioner group which makes recommendations on plan design, administration, governance and cost management.

In 2010, PSHCP paid over \$800 million in claims plus some \$100 million in operating expenses. Prescription drugs accounted for about 70% of paid claims. As of May 2011, there were 619,000 plan members with over 1.5 million participants in total.

*Continued on Page 6*

Of these plan members, 44% were pensioners generating 54% of paid claims.

- Costs are rising – from \$1382 per member in 2009 to \$1477 in 2010 – and will go higher with the introduction of more exotic drugs. The mandating of generic drug substitution was an attempt to help reduce cost increases.

For employees, the PSHCP is considered comparable to other employer-sponsored plans. It is somewhat more generous in terms of cost-sharing, physiotherapy and psychologist benefits and its inclusion of certain “life style” drugs. For pensioners, the PSHCP offers better-than-average coverage in both scope and cost. Under many other plans, when a member reaches age 65, his/her eligibility for continued coverage may cease all together, or benefits may be reduced. Also, few other plans offer lifetime survivor benefits. As noted in a previous newsletter, this year’s premium increase was an attempt to restore the 75:25 employer-pensioner cost-share ratio, which had eroded in our favour.

### **WILLS**

There are three significant life events demanding a re-examination of estate plans: marriage, divorce and separation. Each can have a different effect upon wills. In all provinces except Québec, marriage nullifies prior wills. Alberta and BC have repealed their laws so that next year this will no longer be the case. For the moment, however, if a person were to remarry and then die without having written a new will, they would die “intestate” meaning the province would determine the disposition of the estate.

The standard advice is to review a will every three years. If a new or revised will is required, have a lawyer draw it up. As we understand it, do-it-yourself kits are not considered legal in BC. Since a copy of the will goes to Revenue Canada, it is important to be careful about what goes into it.

Two other documents are required here to cover a loss of capacity while still alive:

- a Power of Attorney, which assigns financial authority; and
- a Representation Agreement, which assigns authority for decisions on medical care.

The will becomes the key document after death when responsibilities fall to the executor(s) named within it. Choosing an executor may not be a simple matter. In addition to being responsible, the individual needs to be healthy and capable at the time the estate is being settled. Since that must be done in the jurisdiction where the individual died, it is much simpler if the executor resides in that jurisdiction.

If children are named as executors, family dynamics can lead to conflict. That is one reason to consider hiring an independent expert for the task. Corporate executors are not just for the “wealthy” since the value of an estate that includes a house and investments may add up to more than people realize.

A final thought here has to do with records. A survivor or executor has a pretty tough job if no records exist to guide them. Some people talk about the need for a “personal records organizer”, a place where key documents are kept. Our FSNA Branch promotes an “estate document” which is more like an inventory listing of what exists and where it is located. FSNA’s “You and Your Survivors” workbook is similar. The all too familiar assurance “Don’t worry, dear, everything is taken care of” may not always be true.

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## STROKE

A stroke occurs when a clot or rupture interrupts the blood supply to part of the brain. Lacking oxygen, brain cells begin to die which is why it is so important to receive immediate medical attention. The shorter the duration of the interruption, the less the damage.

A mini-stroke (Transient Ischemic Attack or TIA) is caused by a momentary stoppage, usually insufficient to cause noticeable damage, but it is a warning that the individual is at genuine risk.

The following warning signs of stroke are taken from a recent *Heart & Stroke Foundation* newsletter:

- **Weakness** – a sudden loss of strength or sudden numbness in the face, arm or leg.
- **Trouble Speaking** – sudden difficulty speaking or understanding; sudden confusion.
- **Vision Problems** – sudden trouble with vision.
- **Headache** – sudden severe and unusual headache.
- **Dizziness** – sudden loss of balance especially with any of the above signs.

A person experiencing one or more of these symptoms, even temporarily, should seek immediate medical attention. Time is of the essence. A stroke can destroy up to 2 million brain cells per minute.

**Call 9-1-1**

Bill Turnbull, HBO

Elizabeth Steeves, Assistant HBO

TIMES COLONIST | timescolonist.com

Sunday, 19 June 2011

Postmedia News

Active life prolongs independence by IRENE SEIBERLING

### **Home-care wellness expert advises: get involved, get busy, keep control.**

REGINA — Elderly Canadians can improve their quality of life and lessen the impact on loved ones, insists the director of health and wellness for a national home health service provider. "It's never too late to improve our health. There's a lot you can do," Sue Kelly of **We Care Home Health Services** said in a telephone interview from Toronto. Kelly is a former visiting nurse who provided care to seniors in their home.

"Take a proactive approach to active aging," she recommended, noting there are simple preventative ways to slow down the progression of chronic health conditions, which in turn will allow seniors to lead more independent lives and lean less on informal caregivers. "Eighty per cent of seniors are living with one chronic health problem. But 50 per cent of those are living with two or more chronic health conditions. So that's a lot of time and attention to their medical needs, and how it impacts their activities," Kelly pointed out. Diabetes, arthritis and heart conditions are common problems associated with aging, she said. And mental health issues may also arise. "For example, depression is becoming a greater problem in the aged. It's not part of the normal aging process."

Those are some of the issues that fall to family caregivers. There are currently about seven million Canadians fulfilling that role, Kelly said. "They are caregiving for an aging loved one." Initially, it starts off slowly, she said. At first, informal caregivers may only be called upon to provide help getting aging loved ones to appointments, or reviewing medications.

*Continued on Page 8*

"But bit by bit, as the need increases, baby boomers — because that's the age group — are feeling stuck in the middle. They're coping with their own families, they could have kids at university, or they could be grandparents; along with having an active career. More and more of us need to be working longer. And they're trying to fulfil the needs of their parents or a dear aunt or uncle. "We adult kids, want to do the very best. We really do care about our parents, but we're frustrated. Often we don't know where to turn, who to talk to, or what services are available. "That information is not readily available to Canadians," Kelly said.

Because **We Care** is in the business of caring for people, the majority of whom are ailing Canadian seniors, the company has found that if people addressed these issues early on and had a proactive approach to caring for their aging loved ones, it could prevent complications to their chronic illnesses, it could prevent falls, and prevent urgent visits to the ER or hospitalization, Kelly said. To assist seniors and their informal caregivers, **We Care** compiled a booklet titled ***Get Going To Keep Going***, which takes people through eight steps to a proactive approach to active aging. The booklet is free, available online at [www.wecare.ca/getgoing](http://www.wecare.ca/getgoing) or by calling 1-877-853-1195.

Some of the simple things Canadians can do, the booklet points out, include:

- **Get eating.** As we age, our bodies change and so should our nutrition. Eat wisely. Plan and prepare healthy meals.
- **Get active.** Walking, stretching and keeping your muscles in good condition can help you maintain your independence.
- **Get involved.** Give back to the community by volunteering - it's good for you, those you help and the community around you.
- **Get happy.** Depression and loneliness can be triggered by the death of a partner or close friend, physical illnesses and operations, and even certain medications. That's why staying socially connected is so important to healthy, active aging.
- **Get talking.** Communicating effectively with your health care providers is essential to receiving good medical care.
- **Get to know your medications.** Knowledge is the best medicine. Taking your medicine as prescribed by your doctor is the single most important way to stay healthy, prevent complications and slow the progression of your condition, the booklet points out. Kelly developed a template for monitoring medications which can be printed off from the **We Care** website, or can be requested by phone to be mailed out.
- **Get help.** A list of government home care available in each province is provided. Things to look out for if you're going to hire a private agency are also addressed.
- **Get safe.** Order the ***Independent Living Guide***, a booklet to help you recognize safety risks and assist you in making simple changes to reduce the chances of injury in and around your home. For a complimentary copy, visit [www.wecare.ca/independentliving](http://www.wecare.ca/independentliving).

"Each step is like a piece of a puzzle," Kelly explained. "And the attention and time given to each puzzle piece helps to put your life together, and know that you're doing the best you can to be the best you can."

"You can change your health," she emphasized. "There's a common misconception that as we get older we can't really do anything about our health. That's wrong. There's a lot you can do about your health and preventing future complications. And there's a lot you can do to help you live where you want to live and to have a higher quality of life."

### **Environment Canada Welcomes Back Past Employees and Retirees to their 40th Anniversary celebration**

Environment Canada Pacific and Yukon Region will be celebrating their 40th Anniversary with a Year-End Holiday Celebration in early December. If you would like to be included in this celebration and/or if you have any stories and photo's from your time spent with the department that you would like to share, please contact Margaret Phelan at [margaret.phelan@ec.gc.ca](mailto:margaret.phelan@ec.gc.ca) or by phone (604)715-9535. We will keep you updated as more details come available.

Come and celebrate 40 years of environmental leadership with Environment Canada-1971-2011