



Staying in Touch

Vancouver Island North Branch



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President's MESSAGE

I hope everyone is enjoying their summer, whether indoors in air conditioning or outdoors in the summer heat. Enjoy every day to its fullest. In late June, I attended the FSNA 2012 AGM in Edmonton. The FSNA is and will be going through some changes in the next two years due to the new Canada 'Not-for-Profit' Corporations Act. As our National President has stated, - "I believe that FSNA is now at a crossroads in its history." The conference included ideas for the present and the future of the FSNA asking us to examine:

- ◆ What are our priorities for the future?
- ◆ How do we achieve these goals?
- ◆ With close to 177,000 members do we expend time, energy and resources pushing toward the quarter million number?
- ◆ What was the last big gain we achieved in advocacy? Do we need to refocus to be more successful?
- ◆ How we deal with resolutions – does it help or hinder our successes?

Again, we discussed **Governance**. This subject, while growing tiresome, must never be overlooked. Governance includes looking at our by-laws regularly, making changes as required and keeping appropriate structures in our organization to make effective decisions, actions, and to deliver services in a responsible way.

Other topics covered included:

Executive Leadership Training – the FSNA has implemented tailored training sessions for all Board members.

Strategic Plan – our present Strategic Plan is ending after five years and a new and improved plan was drafted last fall to be implemented now with the approval of the conference attendees.

Not-for-Profit Act – The longest session involved going over the results of our regional consultations held last fall regarding the Not-for-Profit Act. The new act was passed on October 17, 2011 and all nonprofit organizations have until October 17, 2014 to comply with the act or they will cease to exist.

Advocacy – has a clear value for the FSNA and is well within our mission statement and our vision and will continue with high priority in the areas of pensions, health care, senior issues and veterans.

Pensions – Pensions were discussed at length including the bad press of mistruths and misinformation being fed to the public. The FSNA is constantly monitoring the global pension situation. This includes the CPP and the proposed (PRPP) Pooled Registered Pension Plan. Many changes are happening within this area.

Affinity Programs – bring benefits to members and, of course, at the top of that list is Johnson Insurance – that provides MEDOC Travel insurance and home insurance. Be sure to not leave home without adequate travel insurance.

I feel that the conference and AGM was beneficial for all concerned and I came away with new information and experience to help our branch members.

I will have a copy of the Annual Auditors report and our new Strategic plan at the September General Meeting for members to look over.

As ever, enjoy the rest of your summer and I look forward to seeing you at upcoming meetings.

Cheers, Cecile Turnbull, President BC06

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MEETING DATES

- September 12, 2012
- December 12, 2012
- March 13, 2013
- June 12, 2013
- September 11, 2013
- December 11, 2013



From the Editor's Desk

How quickly the summer has gone. I hope you have all had a relaxing time. This edition comes as fall creeps towards us and soon will begin the yard clean up and preparations for the wet of winter. Included as usual is an excellent article from our Health Benefits Officer on elder abuse.

Note the picture of the donation to the Cancer Car Project. There is an article recognizing stroke on the last page which could be helpful in the future.

A note of congratulations concerning 2 long time FSNA members in other branches awarded with life memberships having served the organization for many years in a number of capacities.

On the last page there is a biographical note about the speaker scheduled for our upcoming September General Meeting.

Remember that if you wish to attend a General Meeting but don't have transportation you can contact Paddy O'Brien at (250) 338-2313 and transportation might be arranged depending on where you live.

Kevin Weighill—Newsletter Editor

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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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Luncheon News

3rd Luncheon Meeting - Wednesday, September 12, 2012

The next Luncheon/Meeting is Wednesday, December 12, 2012

Guest Speaker for September: Dr. Betty

Donaldson speaking on **Challenging Ourselves: "Third Age Learning"**.

The September luncheon for the FSNA will be held on Wednesday, September 12, 2012 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 do not choose 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.

Reservations for the luncheon are required with the Telephone committee.

The Lunch will be a Roast Beef Dinner with seasonal veggies, along with salads, cheeses, buns and desserts coffee and tea.

We will be having our Pot of Gold draws and door prizes.

Tickets for the December Christmas Luncheon must be pre purchased at either the September meeting or by calling Bill Turnbull @ 250-338-1857 before November 30, 2012.

Hope to see everyone at the meeting.

Barb Schneider – Programs Director

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 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

Paying Dues by Cheque or Dues Deduction at Source (DDS)

There have been in the past a number of our members pay their membership dues twice. This occurs when a member's annual membership dues are deducted automatically each month from his/her pension (*Dues Deduction at Source (DDS)*) and the member also sends a cheque for the amount of his/her annual dues. There is very easy way to check if you are on DDS. Simply examine the expiry date on your current membership card. If the date is 31 March of the next year then you are on DDS and do not have to do anything to renew your membership. If the date is 31 December of the current year then you are paying your dues via cash or cheque which should be done in December/January time frame to ensure the continuation of your membership so we require a cheque. If you are currently paying your membership by cheque and would like to have it taken directly from your pension in monthly installments please contact me at: (250) 987-1188 or e-mail: sgbunyan@shaw.ca . Steve Bunyan – Membership Director



Vancouver Island North Branch FSNA Charitable Donations for 2012

At the June 13th , 2012 General meeting motions were passed by the members attending, that the Vancouver Island North Branch donate \$1000.00 to the Veterans Learn to Ski/Snowboard Program on Mount Washington and \$1000.00 to the Freemason's Cancer Car Project.

The picture on the left shows the presentation of the cheque to the Freemasons June 22, 2012 Shown from the left is Grand Master G. Murray Webster accepting the cheque from Bill McSeveney, Past President of the Vancouver Island North Branch FSNA.



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 Officer

Scams and Elder Abuse

A recent *Times-Colonist* newspaper article entitled *Police warn of scam targeting seniors* suggested a suitable subject for further investigation. The case in point involved a male suspect who approached and sought money from elderly people on the pretence of being a long-lost nephew or relative. This reminded me of the “grandparents scam” wherein a telephone caller opens the conversation with “Hi, Grandma” or perhaps, simply, “It's me”. Every once in a while, the victim thinks they recognize the voice and replies, “Is that you, William?” Or, the scammer may ask, “Do you know who this is?” to which the victim replies “William?” The scammer now proceeds to impersonate the grandchild and claims to be in some kind of trouble, urgently needing to have money wired to them. They may claim to have been robbed or had their passport stolen in some far off place – there are endless variations.

Retirees make attractive scam targets for different reasons. Younger ones may have amassed significant wealth in the form of investments and real estate. They need to be wary of investment scams. We'll get to that later. Older retirees can be vulnerable because they may lead isolated lives, have reduced mental and physical abilities and depend upon others for support. A disturbing fact is that much financial abuse of the elderly is perpetrated by family members.

Dealing first with abuse by family and caregivers, here are some examples cited by Andrew Duffy in a 2011 *Times-Colonist* article:

- ◆ Middle-aged woman engaged as a housekeeper by an elderly man moves in, convinces him to marry her, gets the home transferred into joint tenancy, then borrows against the property to buy a home in her own name. Within a few months all of his assets are gone and the old man dies penniless.
- ◆ Grandson obtains power of attorney and begins to sell grandfather's land. Grandfather never sees any of the money.
- ◆ While mother is in the hospital, daughter moves family heirlooms and valuables to her home, supposedly for “safekeeping”.
- ◆ Caregiver convinces senior to open a joint bank account so that she can take care of bill paying and shopping. Within a few months, the account is almost empty.
- ◆ Mother gives son her pension cheques to be deposited into her bank account. Son instead uses money to pay off his overdue credit card.

What follows are common examples of the forms elder financial abuse can take:

- Using money, property or possessions without authorization;
- Misusing a power of attorney;
- Misusing a bank account (often a joint account);
- Theft of cash, credit cards, bank cards, mail;
- Pressuring a person to sign financial or legal documents;
- Not paying bills or for living essentials;
- Forging a signature;
- Cashing RRSPs without permission;
- Not paying back loans or promissory notes;
- Taking pension or insurance cheques;
- Selling property without permission; and
- Forcing the senior to change their will or to grant power of attorney.

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People sometimes justify these actions by convincing themselves that:

- seniors do not need money;
- seniors have no future; or that
- a parent's assets should be used by the younger generation.

Some of the actions by relatives and caregivers to watch for are:

- physical or verbal abuse;
- suspected misuse of power of attorney;
- significant changes in bank account activity;
- significant changes in investment account activity;
- pressure to sign documents;
- re-mortgaging or selling property;
- opening a joint bank account;
- having the older person co-sign loans or lines of credit; and
- having the older person guarantee a debt.

The last points have a link to a concern about identity theft. Let's say that a relative needs a guarantor in order to rent an apartment or buy a vehicle. You are asked to act as such but decline. Some months later you find yourself on the hook for the relative's debt. What happened? It may be that the other person had enough personal information about you to forge a guarantor document. Some general thoughts about identity protection include:

- ✎ do not give your Social Insurance Number (SIN) to anyone;
- ✎ do not carry your SIN card around in your wallet or purse;
- ✎ do not give your passport number to anyone;
- ✎ protect your PIN numbers; and
- ✎ do not simply throw credit card statements into the blue box – destroy them.

Turning briefly to Internet scams, I find that we are bombarded almost every day with fraudulent e-mail messages aimed at gaining personal information. These usually warn that bank account or e-mail access has been compromised and that we must log on to a phony website or provide user IDs and passwords in order to re-establish access. They may also begin by saying that we have won some lottery based on our e-mail address or the benevolence of Microsoft (not very likely). Almost every other day we receive “dearly beloved” messages from Nigeria or the Phillipines offering us a share of some dearly departed's fortune if only we can help out. You know right away that up front money will be demanded in order to access the (non-existent) funds.

Returning to where we began, when it comes to assessing investment opportunities advanced by someone other than a trusted financial advisor, here is a list of do's and don'ts compiled by Martin Pelletier, a Calgary CFA, as published in the *Times-Colonist*:

- ☞ Determine whether the investment and the seller are registered with the provincial securities commission or the Investment Industry Regulatory Organization of Canada (IIROC). If they are, check for past disciplinary actions. If they are not registered, don't go there.
- ☞ Beware of “friends and family” or “hot deal” taglines.
- ☞ Be cautious if approached with a “great investment opportunity” by someone in your church, professional association or community group. Con men will join organizations to gain the confidence of fellow members.

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- ☞ Beware the unrealistic rate of return – if it sounds too good to be true, it probably is.
- ☞ Ask about access to audited financial statements.
- ☞ Ask about how you can get your money out.
- ☞ Never write a cheque payable to the person offering the investment. Payment should go to a third-party custodian.
- ☞ Stay away from any investments being offered at sales seminars or by unsolicited telephone calls or e-mails.
- ☞ Ask how the seller is getting paid.
- ☞ Don't be afraid to show any investment to your accountant, lawyer or investment counsellor.

Summing this all up, here are ten key ways to protect yourself from scams as offered by www.scambusters.org:

- ▶ Don't buy or invest in something that seems too good to be true.
- ▶ Don't accept that someone is who they say they are.
- ▶ Don't spend money up front to get or earn money.
- ▶ Don't buy or rent from someone you don't know or haven't checked out.
- ▶ Protect your confidential information.
- ▶ Don't make hasty decisions.
- ▶ Only donate to known charities.
- ▶ Use reputable security software on your computer and keep it up-to-date.
- ▶ Don't click links and attachments in unsolicited messages or social networks.
- ▶ Don't wire cash.

Their two final points of advice were:

- ✓ Scammers often target children, seniors or other vulnerable people – be forewarned.
- ✓ Be sceptical.

Bill Turnbull—Health Benefits Officer

Congratulations

Vancouver Island North Branch would like to congratulate **James (Jim) Cotter of the Sydney and District Branch** and **Kathy McArthur of the Kamloops Branch** on becoming Life Members of the National Association of Federal Employees (FSNA).

Jim joined the FSNA in 1991 and in 1992 he was elected the President of that branch. He has served that branch in that capacity for the last 20 years and continues in that capacity. In 2004, Jim was the first member of the FSNA to be appointed to the position of Provincial Advocacy Officer (PAO) for BC. He served as PAO until November 2009.

Kathy McArthur has spanned almost 14 years serving on the Board of Directors for Kamloops Branch, as Membership Director for five years and as President for five years. Kathy also served as RSO for Eastern BC and was chosen to act as spokes person to the Branch Coordination Committee on behalf of her fellow RSO's.

Both of these members are and should be an inspiration to the rest of us for their dedication and high performance and consistency within this organization. Congratulations to both of them and continued success in all their endeavours.

Cecile Turnbull

RECOGNIZING A STROKE

STROKE IDENTIFICATION:

During a BBQ, a woman stumbled and took a little fall. She assured everyone that she was fine (they offered to call paramedics) . . . she said she had just tripped over a brick because of her new shoes.

They got her cleaned up and got her a new plate of food. While she appeared a bit shaken up, Jane went about enjoying herself the rest of the evening.

Jane's husband called later telling everyone that his wife had been taken to the hospital - (at 6:00 PM Jane passed away.) She had suffered a stroke at the BBQ. Had they known how to identify the signs of a stroke, perhaps Jane would be with us today. Some don't die. They end up in a helpless, hopeless condition instead.

It only takes a minute to read this.

A neurologist says that if he can get to a stroke victim within 3 hours he can totally reverse the effects of a stroke...totally. He said the trick was getting a stroke recognized, diagnosed, and then getting the patient medically cared for within 3 hours, which is tough.

Remember the '3' steps - STR.

Sometimes symptoms of a stroke are difficult to identify. Unfortunately, the lack of awareness spells disaster. The stroke victim may suffer severe brain damage when people nearby fail to recognize the symptoms of a stroke. Now doctors say a bystander can recognize a stroke by asking three simple questions:

👏 S *Ask the individual to **SMILE**.

👏 T *Ask the person to **TALK and SPEAK A SIMPLE SENTENCE** (Coherently)
(i.e. Chicken Soup)

👏 R *Ask him or her to **RAISE BOTH ARMS**.

If he or she has trouble with **ANY ONE** of these tasks, call emergency number immediately and describe the symptoms to the dispatcher.

New Sign of a Stroke ----- Stick out Your Tongue

NOTE: Another 'sign' of a stroke is this: Ask the person to 'stick' out his tongue. If the tongue is 'crooked', if it goes to one side or the other that is also an indication of a stroke.

Guest Speaker for the September 12 General Meeting

Our speaker for September will be Dr. Betty Donaldson from North Island College. Betty Donaldson is Professor Emeritus, University of Calgary. She began living in the Comox Valley when she was writing a book about a brother and sister who lived during the fur trade era. After retirement she wanted a community in which she could walk to favourite activities such as the Sid Williams theatre and be close to the estuary so she could kayak. She is Vice Chair of Project Watershed, an environmental NGO, Vice Chair of the Community Justice Centre, and Speaker Director of the CV Probus Club. She has served on the Executive and Curriculum Committees of Elder College and in October will lead a course that provides an overview of the Comox Valley Watersheds. She serves on the organizing Committee of the TAL (Third Age Learning) Conference, May 2013. She loves to travel but enjoys unlocking the door to her home upon her return.