



# Staying in Touch

## Vancouver Island North Branch



Newsletter No. 58 September 2013

Canada Post Publications Mail Agreement No. 40033460



### President's MESSAGE

Old faces – new places, new faces – old places might be the theme as we head to the end of summer. At the Annual General Meeting in June, First Vice President Gary Oberg was elected to the position of National President. At the same meeting, our own John Finn was elected as Third Vice President.

You may recall that John, while serving as National Director BC & Yukon, was forced to resign for health reasons. With the health issues resolved, he has come back fighting. It was John who originally set the framework for the By-Law Review Committee (BLRC) work to comply with the recent Not-For Profit Act (NPA), an approach that has proved very successful. John has now rejoined the BLRC as we head into the final stages of the compliance process.

A new face appears at National Office, Peter Atkinson, who fills the long vacant position of Membership Director. His first initiative has been to investigate whether more married members holding single memberships can be encouraged to convert those to double memberships. If that were to occur in our Branch, the membership count would increase by about 10%. This has nothing to do with revenue and everything to do with strength in numbers as we attempt to refocus on advocacy, FSNA's raison d'être. More about that later.

Closer to home, Paddy O'Blenis, our Telephone Coordinator, is finding that caring for an ageing parent and overseeing the Telephone Committee is proving too much. She would like to step down. Thus we are looking for someone to take over this very critical job.

I could take this opportunity to note that, as yet, nobody has volunteered to take on the Programs or Archivist positions. Could it be that the Branch has become a bit complacent because the same people served as volunteers for as long as 20 years and there was little call for new recruits? Apart from the National Office staff, FSNA is an organization of volunteers. Without new volunteers, we will slowly die.

If you would like to investigate serving on our Board in any capacity, contact me (250-338-1857) or any Board member. You are more than welcome to attend our meetings without commitment just to see what's involved. The Board meets at 1:00 pm on the first Tuesday of the month at the Comox Legion (upstairs).

Bill Turnbull - President

CONTENTS	
President's Message	1
Meeting dates	1
From the Editors Desk	2
Executive members	2
Luncheon News	3
Missing meeting reminder	3
Treasurer's note	4
Membership Statistics	4
Membership Update Form	4
Speed of Communication	5
Honour Your Promise	5
National AGM Report	6-7
Associate Membership	7
Note to Phoners	7
World Wide Travel Ads	7
Health Benefits Notes	8

### MEETING DATES

September 11, 2013  
 December 11, 2013  
 March 12, 2014  
 June 11, 2014



## From the Editor's Desk

The summer has flown by as it always does. The FSNA has been busy preparing to try to hold the Federal Government to the promises made to employees concerning our benefits as noted in the President's Report.

We are still looking for volunteers to help out on the Branch Executive in the areas of Programs, Archivist and now the Telephone Committee. Please step forward, put your hand up and help us to serve our members. There has never been a better time to get involved with your organization as the benefits we have promised are in peril.

Please note Bill's report on the National Annual General Meeting held this summer. The "Luncheon News" program information for the September General Meeting includes an explanation on the rising meeting meal costs.

Note the "Speed of Light Communication" on Page 4, please consider providing your e-mail address so we can contact you quickly concerning FSNA information and potential upcoming changes affecting you.

Kevin Weighill—Newsletter Editor

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

*Mailing Address:* **FSNA Vancouver**  
**Island North Branch**  
**P.O. Box 1420,**  
**Comox BC V9M 7Z9**

**President:** Bill Turnbull  
 (250) 338-1857

E-mail: [bc.turnbull@shaw.ca](mailto:bc.turnbull@shaw.ca)

**Editor:** Kevin Weighill.

2173 Varsity Dr.,  
 Campbell River BC V9H 1V2,  
 (250) 926 6032

Email: [deonoi@telus.net](mailto:deonoi@telus.net)

**Representing retired employees**  
**and spouses**

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

### **FSNA NORTH ISLAND EXECUTIVE**

Past President/RSO	Cecile Turnbull	338-1857	<a href="mailto:cecile.turnbull@shaw.ca">cecile.turnbull@shaw.ca</a>
President	Bill Turnbull	338-1857	<a href="mailto:bc.turnbull@shaw.ca">bc.turnbull@shaw.ca</a>
Vice President	Kathi Brown	334-1792	<a href="mailto:brodak@shaw.ca">brodak@shaw.ca</a>
Secretary	Karen Finn	338-7419	<a href="mailto:karenfinn@shaw.ca">karenfinn@shaw.ca</a>
Treasurer	Serge Gosselin	338-0846	<a href="mailto:sergegos@shaw.ca">sergegos@shaw.ca</a>
Communications	John Challender	339-4068	<a href="mailto:johnpegc@shaw.ca">johnpegc@shaw.ca</a>
Membership	Steve Bunyan	897-1181	<a href="mailto:sgbunyan@shaw.ca">sgbunyan@shaw.ca</a>
Health Benefits Officer	Cliff Halfkenny	338-2613	<a href="mailto:clin-bar@shaw.ca">clin-bar@shaw.ca</a>
Historian			
Newsletter Editor	Kevin Weighill	926-6032	<a href="mailto:deonoi@telus.net">deonoi@telus.net</a>
Programs			
Welfare	Deborah Yelf	897-0106	<a href="mailto:dyelf@shaw.ca">dyelf@shaw.ca</a>
Telephone			
Director	Marjorie Arnold	703-0873	<a href="mailto:marjarnold@shaw.ca">marjarnold@shaw.ca</a>
Director	Mary Kamann	334-4651	
Independent Financial Review Committee 2012:			
	John Renaud	339-7042	
	Dave Shewchuk	331-0210	



## Luncheon News

Our guest speaker will be Jason Gordon who holds a Master's degree in audiology and is the Comox Valley's only professional Audiologist. He will talk about noise-induced hearing loss and tinnitus, subjects not unfamiliar to many of our members.

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

Tickets for the luncheon are \$17 per person, payable at the door. Reservations are required through the Telephone Committee. For newer members, we should explain that someone from the Telephone Committee should call you the week before our March, June and September meetings to find out whether you would like to attend. A by-the-way is that, if you are expecting a call but don't receive one by Friday, 6 September, please call Kathi Brown at 250-334-1792. Call Kathi as well if you say you are going to attend and then have to cancel.

Those who were unable to attend the June general meeting missed a presentation and vote on luncheon costs and venues. This was triggered by the Westerly Hotel's discovery that they had been losing money for some time at the per person rate they were charging us. They had also decided they could not afford to continue waiving the normal \$300 room rental charge. We looked at alternative venues like the Legions, Florence Filberg and the Comox Community Centre. We also looked at various meal options and caterers. In the end, the members present voted to remain at the Westerly but opted for a lighter lunch for the March, June and September meetings. That will enable us to hold the price to \$17 while covering the room rental. They also voted to pay more to have a traditional turkey dinner at Christmas. So tickets for the Christmas luncheon will cost \$22 and will go on sale at our next meeting on September 11th. The Christmas meeting will be on Wednesday, 11 December 2013.

Because the Christmas event always tended to be oversubscribed, some years ago we resorted to advance ticket sales so that we could stay within the 200-person capacity of the Westerly's Ballroom. If you are unable to purchase your Christmas luncheon tickets at the 11 September meeting, they will be available for pick up from Bill & Cecile Turnbull until 30 November. Call 250-338-1857 to make arrangements.

### A Reminder.

If you agree to attend a General Meeting Luncheon and subsequently change your mind, you must inform Kathi Brown at (250) 334-1792.

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



## Increase in Membership Dues for 2014

There has been an increase in the annual dues amount for 2014. There are three categories of membership: 1) double membership which includes a retiree and a spouse or partner; 2) single membership which includes a retiree only. (The surviving partner of a double membership becomes a single member;) and 3) associate membership which is available to persons who have not yet retired who plan to join after retirement. Fees are \$49.68 double, \$38.28 single and \$16.80 for an associate. Membership is valid for a calendar year. It would be of great assistance if members would remit the correct amount by cash at a General meeting or cheque by mail if you do not have deduction at source (the amount taken off your pension cheque each month).

Serge Gosselin—Treasurer

## Membership Numbers for Vancouver Island North Branch

Have you ever wondered how many members we have in our branch and where they are? Well, Steve Bunyan, the Membership Directors reports the following:

Here are the statistics, active members only:

Comox Members	= 546;
Courtenay Members	= 535;
Campbell River	= 127;
Other BC towns, etc.	= 159;
Out of Province	= 2 in AB & 1 in ON; and
New Zealand	= 1
Total	= 1371

Additional we have 73 members who we have lost contact with but are counted as they are on Direct Deduction at Source (DDS) which has not been cancelled thus indicating they must still with us.

### 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**

## ***Speed of Light Communications***

Friends, these fast-breaking experiences with Treasury Board illustrate how important it is that we find a faster way to communicate with you when necessary. For our 1500 or so membership households, we only have about 200 working e-mail addresses. We know that many more exist but we don't have them because people didn't have e-mail when they first signed up or because they've since changed service providers.

So, here's the quick solution: if you would like to be kept informed of important developments relating to pensions and benefits, e-mail us at [fnavin@yahoo.ca](mailto:fnavin@yahoo.ca). Use the subject "Count Me In" and include your name(s) in the text. I assure you that this information will only be used for important FSNA messages. If you ever wish to unsubscribe, simply "reply" to a message with "Unsubscribe" as the subject. This is important.

Bill Turnbull

## **“Honour Your Promise” Campaign**

By the time you read this, you should have received from FSNA a package containing letters addressed to the Honourable John Duncan, North Island MP, and the Honourable Tony Clement, President of the Treasury Board. This FSNA initiative has been triggered by the Government's wish to quite arbitrarily change the cost sharing formula for the Public Service Health Care Plan (PSHCP). As we understand it, health care premiums for pensioners would double. Our concern is for those on the lower rungs of the income ladder and the fact that, once again, there has been no consultation.

Clearly, we need to send a message. If you have not already done so, I would urge you to sign and mail those letters. If our more than 180,000 members across the country do the same, that should garner some attention. That is why I said earlier that numbers do matter.

At the Branch level, we will request a meeting with John Duncan. In addition, we are inviting all members to sign a petition that will be presented by the Official Opposition when Parliament resumes in the fall. As I write this, we are waiting to receive it. If it arrives in time and is suitable for a mail-in response, a copy will be enclosed with this newsletter which you can sign and return. Alternatively, there will be a drop-in signing opportunity Wednesday, 11 September 2013 at the luncheon meeting (details below).

As well, you can follow this issue on a new website: [www.HonourYourPromise.ca](http://www.HonourYourPromise.ca) which can also be accessed from [www.fsna.com](http://www.fsna.com).

Among the actions you might take:

- email your MP
- email Mr. Clement
- sign the petition
- become a member (spouses and partners)

Bill Turnbull

## 2013 AGM

Given the turmoil over the PSHCP, one could overlook this year's Annual General Meeting (AGM) but I did want to give you a short report.

For a while, I thought we were going to bog down on the BLRC's recommended framework for compliance with the NPA legislation. In the end, it was adopted but with one amendment. The framework had proposed a population-based representation scheme wherein six regions of roughly 30,000 members each would have two Directors on the National Board of Directors (NBOD). The regions were BC & Yukon, Prairies & NWT, Ontario, Ottawa & Nunavut, Québec and the Maritimes. Whereas the model saw the President and VP being selected from among the 12 Directors, delegates chose to elect those members separately, thus yielding a 14-member NBOD.

The other big issue for us was the Dues Committee recommendation of a 25% increase in dues with the Branch share remaining frozen at current levels. We worked to defeat that. Rather we supported an Edmonton resolution that limited the increase to 12%, in keeping with inflationary cost increases since dues were last set.

The message that I took away from the AGM is that everyone is tired of expending energy on governance issues even though we do have to finish our by-law revisions to comply with the NPA. This has been going on since 2005 or earlier and it has detracted from advocacy which is our main mission. So the current aggressive thrust to counter PSHCP changes is a step in the right direction.

In terms of a communications strategy, FSNA has a new message. Rather than forever being on the defensive regarding public sector pensions and benefits, FSNA is seeking a leadership role in promoting the need for income and health care security in retirement for all Canadians. The message is that, even in retirement, our members continue to work for the benefit of fellow Canadians.

An early step was to host a panel discussion during the AGM called "Finding the right options for Canadians", broadcast as a live webcast. You can still view it at [http://www.fsna.com/fsnawebcastjune19\\_2013.htm](http://www.fsna.com/fsnawebcastjune19_2013.htm). One of the participants was Dr. Anna Reid, president of the Canadian Medical Association (CMA), also a keynote speaker. An overview of her presentation follows.

As the AGM drew to a close, it was announced that Shoppers Drug Mart will become an affinity partner. FSNA has since been assured that Loblaw's acquisition of Shoppers will have no effect on this arrangement.

### ***Presentation by Dr Anna Reid***

The most interesting speaker at AGM 2013 was Dr. Reid who made the following points:

- Canada's demographic shift will demand health care reform and, while Canada is good, it's not perfect:
  - \* Each month over 880,000 people visit a food bank;
  - \* Over 300,000 people are homeless; and
  - \* Canada ranks 17<sup>th</sup> among 29 OECD nations for child welfare.
- Personal circumstances often dictate health status. One Hamilton study showed that life expectancy in a well-to-do neighbourhood was 83 while, in a poor district, it was only 62. In the CMA's view, health outcomes are roughly determined as follows:
  - \* 25% health care;
  - \* 25% biological; and
  - \* 50% life circumstances.

Whereas Canada spends about 11% of GDP on health care (\$207 billion in 2012) we rank second last amongst OECD nations in quality of care. The system has long wait lists, no universal pharmacare component and relies too heavily on family relatives for elder care.

*Continued on Page 8*

The federal government has been absent from any dialogue saying health care is a provincial responsibility when historically it has been a shared responsibility. The feds show no interest in system performance. CMA believes the feds must lead the establishment of the following strategies:

- Pharmaceuticals;
- Elder care;
- Long term care; and
- Addressing root causes such as poverty.

CMA sees FSNA as a key partner in promoting these strategies. Dr. Reid noted that the Canada Health Act only covers acute health care, not things like long term care for which the need is desperate. This leads to thoughts of partnering with municipalities.

Canada may spend too much on treatment that is not required. Doctors cannot bill for preventive measures. People in hospital beds may think it's their fault that they are "bed blockers" but it's not. They simply have no other place to go. In such cases, hospitalization is a failure of the system. The focus must change to community care.- Bill Turnbull

### Change in Associate Membership by Conversion to Full Membership

In amending and passing the dues resolution and subsequently the approval of the elimination of the Associate membership in the framework resolution, Associate members will experience two rate increases within six months; one with the dues increase in January and the second when the associate class is converted to full member (June 2014) under the approved new framework. This matter was brought to the attention of the National Board of Directors and an emergency meeting was held on Thursday, August 15<sup>th</sup> to discuss options to mitigate this issue.

The National Board of Directors unanimously approved converting the membership of all former Associate members to full membership effective January 1, 2014. The Board of Directors further approved a membership drive that will offer **all new** members (both those who are working and those who have retired) up to 15 months of membership for the price of 12, at the 2014 annual rates of \$38.28 for a single and \$49.68 for a double membership with an expiry date of December 31, 2014). This special incentive is available to any current members, including those wishing to upgrade from a single to a double membership. Branches can start promoting this effective August 16, 2013.

Current Associate members who have already paid their 2014 dues at the previous Associate rate will be grandfathered until December 31, 2014. All other Associate membership will be communicated with to inform them that their membership class will change as a result of the new framework, effective January 1, 2014. They will be offered the opportunity to become a full member at the 2014 rates of \$38.28 for a single and \$49.68 for a double membership.

### Hello Phoners!



#### Members of the phone committee please remember ...

If you're going to be out of town prior to a general meeting and will be unable to phone the people on your list, temporarily, please call Kathi Brown (250-334-1792) so that she can reassign those names to another committee member. It's important that members know about upcoming meetings & we need to know whether they intend to come.

HAVE U EVER WANTED TO RIVER CRUISE? 5Star, SMALL SHIP & SIGHTSEEING EXPERIENCES!!!  
GROUP DEPARTURES TO: W & E EUROPE, RUSSIA, AFRICA, VIETNAM/CAMBODIA, CHINA & USA.  
Focus Group River Cruise: "RUSSIAN WATERWAYS", June 22 - July 4, 2014!  
Grand Cruise from Moscow to St. Petersburg; All Meals & Sightseeing INCLUDED!  
Almost Sold Out! Courtenay/Comox DOOR-TO-DOOR SERVICE!  
For More Info & To Reserve Your River Cruise, Ocean Cruise, Tour &/Or Flights -  
CALL: AJI FLISS, ACC, World Wide Travel/Cruise Consultant, Courtenay, BC,  
Phone #250.898.3358 / [afliss@shaw.ca](mailto:afliss@shaw.ca) BC Reg #54575.

JOIN US!!! HOSTED "DOWNTON ABBEY" TOUR, CASTLES, COTSWALDS & ENGLISH GARDENS!  
Includes 3 Days in London, Passes, & Cruise on the River Thames!  
EXCLUSIVE DEPARTURE! April 6 - 16, 2014! Limited Space to "DOWNTON ABBEY"!  
Courtenay/Comox DOOR-TO-DOOR SERVICE! For More Info & To Reserve Your Tour -  
CALL: AJI FLISS, ACC, World Wide Travel/Cruise Consultant, Courtenay, BC,  
Phone #250.898.3358 / [afliss@shaw.ca](mailto:afliss@shaw.ca) BC Reg #54575

## Health Benefits Notes

### ***BC Medical Services Plan (MSP) Premium Assistance***

The following came to light when we were asked by a widow, whose annual net income is just under \$22,000, whether she should be paying MSP premiums. The short answer is “no” but here is a more complete explanation.

What BC calls “Regular Premium Assistance” offers varying levels of premium reduction based on household net income for the preceding tax year, less deductions for age, family size, disability and so on. The resulting amount is referred to as “adjusted net income”. If this amount is \$30,000 or less, then MSP premiums are progressively reduced, becoming \$0 at \$22,000.

To apply for Regular Premium Assistance, you need to complete and return form HLTH 119 which can be found online at <http://www.health.gov.bc.ca/exforms/msp/119fil.pdf>. The form lists all of the applicable deductions such as \$3,000 if you are 65 or older, \$3,000 for a spouse, another \$3,000 if the spouse is 65 or older, and \$3,000 for each person with a disability – the list goes on. The point here is that it could be worth doing the calculations. If you believe you may have qualified for assistance in recent years but didn’t make application, Regular Premium Assistance may be provided retroactively to a maximum of six years from the date on which a request is received.

For the full story, see <http://www.health.gov.bc.ca/msp/infoben/premium.html#assistance> or [contact your HBO](#).

### ***Supplementary Death Benefit (SDB) Beneficiary***

Two cases this year illustrate why it's important to make sure that the name of the person you want as your SDB beneficiary is in fact on file with the pension office. (This applies to former members of the Public Service and Canadian Armed Forces as the RCMP appears to have a different life insurance policy.) The first involved a widow who was the second wife of the (PS) pensioner. He had not named her as beneficiary. Had he once-upon-a-time named his first wife as beneficiary, then she would still be the beneficiary of record. The second concerns a (CF) member dealing with a terminal illness who is seeking to put his affairs in order. When he checked with the pension office, he was told he had no named beneficiary. Now, this is very muddled but the member had Class C Reserve service after retirement. He made no declaration during that period but there should have been something on his Regular Force file. This gives real meaning to the WWII term “SNAFU”.

All this prompted me to find my last SDB beneficiary form. It turns out that it dates back to before my wife and I were married and gives both her former name and a Toronto address. Now, while she can prove that she is the same person currently living in Courtenay, I think it would make sense for me to complete a new beneficiary declaration and send it to the pension office.

You can find the forms online by searching for:

- PS: Naming or Substitution of a Beneficiary  
PWGSC - TPSGC 2196 Naming Or Substitution Of A Beneficiary  
<http://www.tpsgc-pwgsc.gc.ca/remuneration-compensation/form/html/2196-eng.html>
- CF: Forms of Interest to Canadian Forces Pensioners  
497 Supplementary Death Benefit Form  
<http://www.forces.gc.ca/en/caf-community-pension/forms.page>

Bill Turnbull