



National Association
of Federal Retirees

Association nationale
des retraités fédéraux

VANCOUVER ISLAND NORTH

Staying in Touch

Vancouver Island North Branch



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March 2015

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President's MESSAGE

The new logo is here and it looks like this.

The vertically stacked version is shown above. Several samples arrived accompanied by, if you can believe this, a 57-page brand standards manual outlining what we can and cannot do when displaying the logo.

Basically, we are not to modify it in any way. Another thing we are not to do is coin a new acronym like NAFR. That leaves us with *Federal Retirees* as the only abbreviated form of the Association name to be used conversationally.

Accompanying this newsletter you will find a set of Branch by-laws revised to conform to the new national model. These will be presented for adoption at our Annual General Meeting on March 11th. If you find fault with this document, please let me know immediately by telephone or by e-mail to info@fsnavin.ca.

Seeing the name of our website reminds me that we will want to change it in due course. The new national website is federalretirees.ca. For the moment it is displaying content from the now "old" fsna.com. With a federal election looming, the Honour Your Promise website honouryourpromise.ca has been made over to deal with the issue of pension protection.

The Association's concern over pensions stems from federal government plans to introduce legislation allowing Crown corporations and federally-regulated employers to reduce their pension obligations by moving from Defined Benefit to Target Benefit plans. Also known euphemistically as Shared Risk plans, these seemingly share all the risk solely among the pensioners. We would object to employees on defined benefit plans seeing their pensions and benefits reduced after they have retired and lost all bargaining power. You may know the feeling after the way our health care plans were arbitrarily changed ... and could our pensions be next?

Interestingly, a very large survey conducted for the Association revealed that a majority of Canadians would agree that it's unjust to cut the benefits of people who are already retired. Phrases like "honour your promise" and "a deal is a deal" do resonate with almost everyone.

That same survey revealed that if you ask the question, "Are public sector pensions gold-plated?" Most will say yes. If you then ask, "Do you mean military veteran pensions? RCMP veteran pensions? Front-line public service worker pensions?" They will say no. Rather they associate "gold-plated" with members of Parliament and diplomats. Clearly, how you ask the question matters.

for all Canadians. Problem is, fewer and fewer Canadians have employer-sponsored pensions and those who don't aren't saving enough for retirement.

The statistics are quite alarming. Voluntary options are under-utilized. It seems people must be compelled to save. That is why the Association has come around to supporting the idea of CPP expansion. The federal government's refusal to even discuss the possibility has led some provinces to consider going it alone which seems an intolerable state of affairs.

The other intolerable state of affairs concerns health care, which may be the number one worry among Canadians. There are so many facets to this issue that one hardly knows where to start. Certainly, the lack of a national accord and any semblance of federal leadership is the overarching worry. More specifically, while Canadians may think we have an enviable system, there is **no** system and, by some measures, we fall to the bottom of the heap when compared to western European nations.

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MEETING DATES

- March 11, 2015
- June 10, 2015
- September 9, 2015
- December 9, 2015
- March 09, 2016

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From the Editor's Desk

This edition comes to you just before the March Annual General Meeting. We will be running elections for the Executive for our Branch at this meeting. You will note from the list below that we require several more Directors on the executive. Currently the Communications and Programs portfolios are unencumbered. If you are even a little bit interested and prepared to spend a couple of hours a month to support the organization please consider standing for election at the meeting. The current Executive would be pleased to welcome you into the organization and provide support as you learn the responsibilities of the position. You will also see a note on Page 4 requesting volunteers to help on the Telephone Committee

Our President, Bill Turnbull's message has been carried over to page 4 as he had much on which to report.

There are several posters in this edition covering Wait Times for Primary Care, Top10 Travel Health Tips and a poster concerning the 2015 Federal Election. Also included is a paid advertisement by Federal Retiree member Aji Fliss, a vacation specialist.

I hope you find this edition interesting and educational. As always I welcome your comments, ideas and submissions to your newsletter. Kevin Weighill—Newsletter Editor

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North Branch
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OF FEDERAL RETIREES
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Representing retired employees
and spouses
From the Public Service of
Canada, the Canadian Forces and
the Royal Canadian Mounted
Police

FSNA NORTH ISLAND EXECUTIVE

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Dave Shewchuk	331-0210



Luncheon News

The next quarterly Federal Retirees meeting and luncheon will take place in the Ballroom of the Best Western Westerly Hotel in Courtenay on Wednesday, 11 March 2015.

- ☞ Meet & Greet: 11:00 a.m.
- ☞ Buffet Luncheon: 12:00 p.m.
- ☞ Business Meeting: 1:00 p.m.
- ☞ Guest Speaker: 1:30 p.m.

If you arrive earlier, it's best to wait in the main floor lounge as the staff will still be setting tables.

Cost for the hot buffet luncheon will be \$17 per person. The menu will include:

Hot and Cold Buffet Assorted Desserts, Coffee & Tea

This meeting is the Annual General Meeting for the Branch and includes the Election of Executive Officers & Directors. The business portion will include consideration of the Branch By-laws (sent with this newsletter) revised to be in accordance with the new National By-laws and the Branch Budget for 2015.

The invited guest speaker is Len Paisley, a Financial Advisor speaking on Wills and Estate Planning in BC focusing on the potential effect of recent legislative changes.

The March luncheon is by reservation with the telephone committee with payment at the door. Please call Norma Dean at 250-890-1218 if you would like to attend.

Our Branch Web Site:
<http://www.fsnavin.ca>

A Reminder.

If you agree to attend a General Meeting Luncheon and subsequently change your mind, you must inform Norma Dean @ 250-890-1218.

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

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



Paying Dues by Cash or Cheque and now Credit Card

For those members who **do not** have their dues deducted from their pension, payment of dues is by cash, cheque or credit card. There are two 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). Annual fees for 2015 are \$49.68 double, \$38.28 single. Membership is valid for a year from the date of renewal. It would be of great assistance if members would remit the correct amount. Dues can now be paid by credit card on line at federalretirees.ca. Once in the website choose “renew your membership” under the “member area” which will take you to the Membership Store. Serge Gosselin—Treasurer

President’s Message continued from Page 1

The Canadian Medical Association has pointed out a couple of key findings. Firstly there is a link between income and health outcomes. Poorer people have more health issues - hence our concern about pensions. Secondly, the lack of a strategy for dealing with an aging population is contributing to hospital “gridlock”. This is what happens when every nook and cranny in a hospital is full and there’s no room to admit even ER patients. They note that some hospital beds are being occupied by seniors who have no other place to go because there is a shortage of long term care spaces and they call for a national strategy to address this. They point out that the situation can only get worse with the “grey tsunami”. Given the current federal attitude towards health care, one is inclined to despair that a national strategy might never happen.

So, how to change things? We may be a political organization but we are non-partisan. All we can do is attempt to raise issues, highlight party positions on them and then let voters decide. We can also help to get out the vote, at least among our members. In the past, our membership would have been sufficient to swing the vote in the North Island riding. Now that the riding has been split, it’s not clear how the numbers will work out. Nevertheless, I would like to think that we have an informed membership who care about Canada and issues such as these and who continue to work towards a better future for all Canadians, even in retirement. Perhaps we can at least contribute to informed debate.

Bill Turnbull - President



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.

VOLUNTEERS NEEDED

Do you have a couple of hours to spare three times per year? If so, please consider joining the team of dedicated phoners for our Federal Retirees Branch. The Telephone Committee is a very important link, as they contact the membership about the general luncheon meetings. The luncheon meetings are usually well attended and this is due to the fact that each of the phoners makes personal contact with the members on their list. Remember what they say “Many hands make light work”. For further information call Norma Dean at (250) 890-1218 or email at n-ad-2@hotmail.com. Thank you for your consideration.

JOIN OUR HOSTED GROUP ROUND TRIP COMOX: CRUISE WITH FSNA MEMBERS CLARK & AJI FLISS!

Complementary Door To Door Service to Comox Airport!

MAY 23 – JUNE 04, 2015, BALTIC CRUISE, 5* NEW “Regal Princess”!

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NO Visas Required! BONUS BUCKS \$275/STATEROOM to spend on tours, or to spend on 5★ Ship! *

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Cruise from \$2399 CAD pp; Deposit only \$100pp! Cruise Includes 5★ Stateroom, NEW 5★ SHIP, Cuisine, Entertainment & Taxes!

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SAIL ABOARD THE 5★ “STAR PRINCESS”, OCTOBER 4 – 14, 2015!

CRUISE from Vancouver along the California Coastline to San Pedro, Los Angeles; Catalina Island; Santa Barbara; San Francisco Two Days; sail back to Vancouver!

BONUS BUCKS \$100/STATEROOM for Sightseeing or to Spend on Ship!

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Deposit to hold your Stateroom: Only \$100pp! Balance July 15/15.

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Phone #250.898.3358 / ajfliss@shaw.ca BC Consumer Protection Reg #54575.



Health Benefit Officer's Notes

Smoking among Canadians at all-time low, survey finds (Globe & Mail)

A national survey has found that the smoking rate among Canadians is at an all-time low, at 15 per cent of the population. The 2013 Canadian Tobacco, Alcohol and Drugs Survey found 11 per cent reported smoking daily, while 4 per cent say they use tobacco only occasionally. The biennial survey of 14,500 Canadians aged 15 and older included questions for the first time about the use of electronic cigarettes.

Overall, 9 per cent of respondents reported having tried an e-cigarette, among them 20 per cent of young people aged 15 to 24. The survey also found that 11 per cent of respondents of all ages reported using cannabis in the previous year, with 22 per cent of teens and 26 per cent of 20-to-24-year-olds saying they had smoked pot.

Almost a quarter of those surveyed said they had used prescription opioids, stimulants or tranquillizers in the previous year, with 2 per cent reporting they had abused such drugs. More than three-quarters of respondents, representing about 22 million Canadians, reported drinking alcohol in the past year, a rate virtually unchanged from 2012.

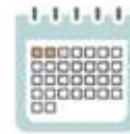
—Clint Halfkenny—Health Benefits Officer

Timely access to primary health care

Results from The Commonwealth Fund 2014 International Health Policy Survey of Older Adults (age 55+) show that Canadians continue to experience challenges getting medical care when they need it.



53% of older Canadians waited 2 or more days to see a doctor or nurse the last time they needed medical attention.



2+
days

2007
and
2014



This was the same percentage as in 2007.



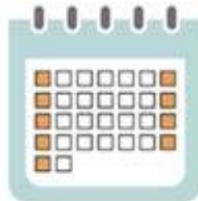
6+
days



Nearly 1 in 3 waited 6 or more days to see a doctor or nurse the last time they needed care.



All 10 provinces reported significantly longer wait times than the international average.



More than half of older adults reported difficulties getting medical care on evenings or weekends without going to the emergency department.

EMERGENCY



More than 1 in 3 (37%) older Canadians visited the emergency department for a condition that could have been treated by their regular doctor.

TOP 10 TRAVEL HEALTH TIPS

What you should know, before you go!

Whether travelling for business, adventure, or relaxation – a good trip always involves careful planning.

It's important for Canadians to protect their health while abroad, especially if spending time in areas that pose risk of certain diseases. Here are some helpful tips from Travel Health Specialist Dr. Gio Miletto, and adventure travel bloggers Dave and Deb from The Planet D.

EATING & DRINKING

#4 WATER



Water that is safe for consumption may not always be readily available in some parts of the world, including popular vacation spots abroad. In most cases, make sure you only drink bottled or treated water, even for brushing your teeth. It's best to avoid drinks made with ice in countries where clean water is an issue.

#5 FOOD



Avoid salads in countries where water sanitation may be an issue, as well as any unpasteurized dairy products or raw foods that may be washed in water. Stick to fruit that can be peeled, such as bananas, oranges, pineapples and mangoes.



BEFORE YOU GO

#1 TRAVEL VACCINES



Travel vaccines protect against a variety of diseases when travelling. Plan ahead and find out what vaccines you'll need before you embark on your journey. Some are required for entry into certain countries, and some need to be taken a few weeks in advance.

#2 TRAVEL HEALTH KIT



Bring along a travel kit of over-the-counter treatments including anti-diarrheal medication, antihistamine, anti-motion sickness medication, pain relievers, antacid, anti-bacterial ointment, hand sanitizer, band-aids, aloe gel for sunburns and Moleskin for blisters.

#3 MEDICAL INSURANCE



Check with your credit card company or your employer's insurance plan prior to travel to see if you are covered for travel medical insurance. If not, look into buying it directly.



WHEN YOU ARRIVE

#6 JET LAG



Switch to local time as soon as you get on the plane, and try your best to stay on this schedule. Stay up and go to bed at your normal hours, take a walk or get some sun if you need to keep awake. Get a good night's sleep before you travel and consider taking low-dose melatonin if you suffer from jet lag.

#7 ALTITUDE



At high-altitude destinations, it is important to acclimatize. Don't over-exert yourself with physically demanding activities, take altitude sickness medication, keep hydrated, and stay warm.

#8 SUN/HEAT



Definitely wear sunscreen and a hat for dealing with direct heat. Watch out for signs of heat stroke, which is a common issue for travellers in humid and tropical climates. Don't forget to drink a lot of bottled water to keep you hydrated and cool.

#9 INSECT BITES



Mosquitoes and other bugs are common ways to spread disease. Prevent bites from ticks, fleas and mosquitoes by wearing repellent. Long-sleeved tops and pants also provide added protection. Mosquito nets can come in handy too, and don't forget to bring after-bite treatment.

#10 PROTECTIVE GEAR



Adventure is a big part of travelling the world, but always remember that safety comes first. Wear helmets when riding motorcycles, bikes or horses – even in countries that don't require them.

YOUR GUIDE TO THE 2015 FEDERAL ELECTION

SET THE AGENDA: MAKE 2015 OUR MOMENT



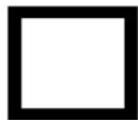
PROTECT PENSIONS

Hold government to its promises



INCREASE CPP

Build income security for all Canadians



DEFEND HEALTH CARE

Demand a healthier future



ALL OF THE ABOVE

*Make Your
Vote Count!*



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