

# STAYING IN TOUCH



## North Island - John Finn

Newsletter No. 71

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### President's MESSAGE

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As I write this, our cruise ship is departing Napier, New Zealand on its way up the east coast of North Island heading for Tauranga and Auckland. Since leaving Vancouver in late September, it has travelled some 13,200 nautical miles which works out to about 15,200 statute miles or 24,400 kilometers.

When we arrived in port today, an ambulance was waiting, lights flashing, ready to evacuate some passenger in medical distress. Over the course of this voyage, that has been a fairly common occurrence, which we observed when stopping at several Polynesian Islands in the South Pacific. Also, while cruising recently in Milford Sound, along the west coast of South Island, a passenger was medically evacuated by motor launch to a waiting helicopter.

Once again, these events remind us of the need for adequate emergency medical insurance when travelling abroad. We routinely subscribe to Medoc but, because our current trip would take us outside the province for more than 40 days (50 to be exact) something beyond the basic plan was required.

Extending our Medoc coverage turned out to be quite straightforward. We contacted Johnson Insurance before the start of the current policy year to obtain and submit the required health questionnaire. The additional ten days of coverage needed raised our monthly premium (for this year only) by about \$10. We thought that was fairly reasonable, given that I passed the age 75 milestone on our day of departure.

Age reminds me about the need to start finding some younger folks willing to join our Branch Executive. I'd like to extend a great big thank-you to my fellow directors for their work and dedication but we cannot expect the same volunteers to serve forever. Under our by-laws, Directors are elected at our March AGM, an event not that far away. So, if you would like to explore helping out or suggest a possible nominee, please contact us.

Speaking of contact, the National Office has started publishing a short, monthly e-news bulletin which they send out by e-mail. If you have e-mail service but have not been receiving it, that means the Association does not have your current e-mail address on file. You can fix that in one of two ways: by going to [federalretirees.ca](http://federalretirees.ca), logging in and updating your contact information; or, by contacting our Membership Director, Steve, at [sgbunyan@shaw.ca](mailto:sgbunyan@shaw.ca) and having him do it.

### MEETING DATES

December 14, 2016  
 March 8, 2017  
 June 14, 2017  
 September 13, 2017  
 December 13, 2017

**President's Message Continued on Page 2**

## ***President's Message Continued from Page 1***

One recent bulletin informed us that the law firm handling the PSHCP legal challenge was obliged to request postponement of the judicial hearing scheduled for early November. The government agreed to the delay and the Federal Court has granted it. Hopefully the delay will be brief.

Something else that we do at our AGM is present the financial statements for the fiscal year ending 31 December and a report from the independent financial review committee. This year we will also table a correction notice regarding the 2015 AGM minutes which will (a) explicitly state that the financial results presented to the members were the same as those examined by the review team; and (b) will show cumulative interest on our GICs as an addition to our annual income. Because they are an emergency reserve and any interest earned is not withdrawn, we had traditionally kept those investments separate from our operating account. For the record then, to our reported 2015 operating surplus of \$3118.15, we must add GIC interest of \$678.15.

One of the things our cruise ship does each day is publish mini newspapers for travellers from different parts of the world. Canada, Britain and Australia each get four letter-size pages. There are also Spanish and German equivalents. The US get eight pages of extracts from the New York Times which has been running a series of articles detailing American pension issues. Two caught our attention.

Loyalton, California is a shrinking town of 700 whose only industry, a sawmill, closed in 2001. A month or so ago, the town began receiving dunning letters from the California Public Employees Retirement System, demanding \$1.6 million, more than its annual budget, to fund the pensions of its four retired municipal workers. Unless the town pays up, those pensions could be cut by about 60%. Clearly, not all public pensions are bulletproof.

Here is something else, I did not know. Most Americans who save for retirement in private sector work have defined contribution 401(k) plans which, by law, must provide a mix of prudent investment options. However, public schoolteachers, the clergy, and employees of non-profit organizations must rely on 403(b) plans that are less tightly regulated. One result is that millions of workers may be losing an estimated \$10 billion annually in excessive management fees. Moreover, many of the investment products in these plans, such as indexed annuities, are so complex the people selling and buying them have no idea how they work. Analysis by a team with PhDs in math revealed they make no sense for anyone. A footnote to the above is that teachers in about a dozen states do not even qualify for Social Security. To quote the reporter, "... people who do the most good in the world ... helping others in exchange for modest paychecks, get the worst retirement plans."

Those familiar with cruises will know about shore excursions – guided sight-seeing trips. On one of our New Zealand outings, an American traveller asked the guide about health care in the country. The guide replied that, for acute care, you will be looked after immediately at no cost to you. On the other hand, if you need elective surgery such as a hip or knee replacement, you join the waiting list and wait for, say, 18 months. Sounds familiar but here's the twist. He went on to say that many people have private insurance in order to bypass the waiting lists. I find this interesting in a country that embraced the welfare state early in its history. Perhaps New Zealand could provide an interesting case study in the debate over health care funding.

*Bill Turnbull* - Branch 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.

## NAFR NORTH ISLAND — JOHN FINN BRANCH EXECUTIVE

Past President	Cecile Turnbull	338-1857	cecile.turnbull@shaw.ca
President	Bill Turnbull	338-1857	bc.turnbull@shaw.ca
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Welfare	Deborah Yelf	897-0106	dyelf49@shaw.ca
Director	Marjorie Arnold	703-0873	marjarnold@shaw.ca

### Independent Financial Review Committee 2015:

John Renaud	339-7042
Dave Shewchuk	331-0210

## *From the Editor's Desk*

This edition finds my wife and I preparing to move to a patio home. It's a challenge to go from 3600 square feet to 1477 because of the difficult decisions about what to keep. Then there are the questions about what to do with the things we aren't keeping. What do we donate and where and what do we sell, for how much and how. At any rate, having reduced to about 30% of what we had we are better prepared for the move. Doing this now seemed like the right time as we would not want to try to this when we are much older. Physically and mentally it is taxing.

This edition includes the President's message covering his recent cruise, information from the BC Securities Commission, something from the Health Benefits Officer, an In Memoriam section and a reminder of the Annual General Meeting in March which will include the election of officers for our branch.

Please consider helping the branch by joining the executive. It is not a huge commitment of time. Some of us would like to step back. For example, I have been doing the newsletter now for over ten years and it really is time for someone else to take over.

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**

## Luncheon News

The Federal Retirees Luncheon Meeting will take place in the 2<sup>nd</sup> floor Ballroom of the Best Western Westerly Hotel in Courtenay on:



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Wednesday, 14<sup>th</sup> December 2016  
Meet & Greet: 11:00 a.m.  
Buffet Luncheon: 12:00 p.m.  
Business Meeting: 1:00 p.m.  
Guest: 1:30 p.m.



### **Hot and cold buffet includes:**

Rolls & Butter  
Traditional Roast Turkey Dinner,  
with Gravy and Stuffing,  
Mashed Potatoes  
2 Hot Vegetables  
2 salads – Chef's choice  
Soup – Chef's choice  
Assorted Christmas Desserts, Coffee & Tea



The cost of the Christmas luncheon is **\$20.00 per person - payable in advance only.** Tickets are still available. To get your tickets early **contact Kathi Brown at 250-334-1792 or Norma Dean at 250-890-1218**, and after **November 14 till December 7**, **contact Cecile Turnbull at 250-338-1857.** **There will be no sales at the door.**

As usual we will have our wonderful Christmas package draws (50) with Santa, our 50/50 draw and the **special door prize** this year is a **One Night Sleep, Savour and Spa Package at the Kingfisher Oceanside Resort and Spa – valued at \$300.00.**

Each year we donate to the **CV Food Bank** in addition to our 50/50 proceeds. We invite members to bring donations to the meeting where you will receive a ticket for a prize draw. If you bring cash or a cheque please put it in an envelope marked with your name and address. Gifts of \$20.00 or more will generate a charitable donation receipt.

Merry Christmas and a Healthy and Happy New Year.

**Cecile Turnbull - Programs Director**

## **Membership Fee Reminder**

A short note concerning membership . The fees for next year are due by 1 January 2017.

- ★ Single memberships cost \$47.76
- ★ Double memberships are \$62.04

You can read more about the revised fee structure in the fall 2016 edition of *Sage* magazine. Also, the Association recently announced that it will no longer issue renewal stickers for membership cards. This will save about \$100,000 annually.

If your fees are not deducted from your pension, you can mail a cheque to:

NAFR, PO Box 1420 , Comox, BC V9M 7Z9



# Attention Members

## BRANCH ELECTION NOTICE

We are looking for some members to help us out at our General meetings doing various jobs. We are also looking for new board members. We know that there are people out there with the skills required to give us a hand with various short term tasks.

We would be grateful for help in the Communications field, with our Web site, help with our Newsletter, selling tickets at our meetings, or by helping the telephone committee. How about helping to organize our luncheons?

The Annual General meeting is scheduled for March 8th, 2017. The election of officers for the club occurs annually at that meeting.

The following positions on the Executive are up for election in 2017 or open for someone looking for a bit more of a commitment.

President – 1 incumbent

Communications – **1 open position**

Programs – 1 incumbent

Director at Large - 1 incumbent

Secretary – 1 incumbent

Health Benefits Officer – 1 incumbent

Welfare – 1 incumbent

Director - **2 vacant positions**

Your help/feedback would be greatly appreciated in any capacity.

Sincerely, Cecile Turnbull, Elections Officer, E-mail: [cecile.turnbull@shaw.ca](mailto:cecile.turnbull@shaw.ca)

### George Carlin On Aging

Do you realize that the only time in our lives we want to get older is when we're kids? If you are less than 10 years old, you think in fractions. "How old are you?" "I'm four **and a half!**" You're never thirty-six and a half. You're four and a half, going on five! That's the key.

You get into your teens, now they can't hold you back. You jump to the next number, or even a few ahead. 'How old are you?' 'I'm **gonna be 16!**' You could be 13, but hey, you're gonna be 16! And then the greatest day of your life! You **become** 21. Even the words sound like a ceremony. **YOU BECOME 21. YESSSS!!!**

But then you **turn** 30. Ooooh, what happened there? Makes you sound like bad milk! He **TURNED**; we had to throw him out. There's no fun now, you're just a sour-dumpling. What's wrong? What's changed? You **BECOME** 21, you **TURN** 30, then you're **PUSHING** 40. Whoa! Put on the brakes, it's all slipping away. Before you know it, you **REACH** 50 and your dreams are gone.

**But wait!!!** You **MAKE it** to 60. You didn't think you would!

So you **BECOME** 21, **TURN** 30, **PUSH** 40, **REACH** 50 and **MAKE it** to 60.

You've built up so much speed that you **HIT** 70! After that it's a day-by-day thing; you HIT Wednesday!

You **get into** your 80's and every day is a complete cycle; you HIT lunch; you TURN 4:30; you REACH bedtime. And it doesn't end there. Into the 90s, you start going backwards; 'I **was JUST** 92.'

Then a strange thing happens. If you make it over 100, you become a little kid again. 'I'm 100 and a half!'

May you all make it to a healthy 100 and a half!!

## Information from the Health Benefits Officer

### Only 25% of seniors use digital healthcare tools

Compared to the rest of society, in the United States senior citizens aren't big users of digital healthcare technology.

But the reason just isn't that seniors 65 and over aren't using the web, desktop and mobile computers to manage their healthcare affairs as much as younger consumers. Many healthcare organizations don't seem to be targeting elderly patients with their digital health initiatives, according to a new survey published in [the Journal of the American Medical Association](#).

The primary author of the survey and of the results, [Dr. David Levine](#), with the division of general internal medicine and primary care, [Brigham and Women's Hospital](#) and Harvard Medical School in Boston, found that while most younger U.S. consumers are daily users of the web, cell phones, e-mail and texting, the rate is lower with seniors.

For instance, 90% of consumers use the Internet to conduct healthcare-related searches compared with only about 60% of consumers 65 and older. "The sickest, most expensive and fastest-growing segment of the U.S. population are seniors 65 years and older," Levine says. "Digital health technology has been advocated as a solution to improve healthcare quality, cost and safety, but little is known about digital health use among seniors."

Today about 25% of seniors are using digital healthcare web sites and tools compared with about 21% three years ago, according to Levine's survey of about 7,100 elderly consumers that take part in the federal government's annual National Health and Aging Trends Study, a representative survey of Medicare beneficiaries 65 years and older.

76% of seniors used cell phones and 64% used computers but only 43% used the internet, only 40% did any e-mail or texting and fewer than 20% used internet banking, internet shopping or social network sites, Levine says. But even fewer seniors used digital healthcare sites and tools. "Only 16% obtained health information; 8% filled prescriptions; 7% percent contacted clinicians; and 5% handled insurance online," he says.

Although he didn't disclose many details, healthcare organizations might not be making their digital healthcare programs available to all senior citizens or educating seniors on how to use them.

"Digital health is not reaching most seniors and is associated with socioeconomic disparities, raising concern about its ability to improve quality, cost and safety of their healthcare," he says. "Future innovations should focus on usability, adherence and scalability to improve the reach and effectiveness of digital health for seniors."

Clint Halfkenney—Health Benefits Officer

#### 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 .....



By the BC Securities Commission

The British Columbia Securities Commission (BCSC) has launched its new Take a Look campaign, encouraging British Columbians to pay attention to the fees they pay for investment products and advice. The campaign stems from new securities rules that now require investment advisors to give their clients more detailed information about fees and charges.

The focus of the Take a Look campaign is a short online quiz to help investors understand investment fees. It includes a fee calculator that makes it easy for investors to compare different fees and the impact of such fees on their investment returns. The BCSC has also released a downloadable fee guide on its newly updated investor website, [InvestRight.org](http://InvestRight.org).

According to the February 2016 *Smarter Investor Study: B.C. Report*, 23 per cent of B.C. investors do not know how their advisor is compensated. Focus groups conducted by the BCSC also revealed that many investors do not understand the connection between fees and net return, and some investors even say they prefer not to know what they pay their advisor in fees.

Fees have the power to impact the overall return of an investment over time. The purpose of the Take a Look campaign is to prepare investors for the new fee information that is coming, and to encourage investors to talk to their advisors so they'll be able to make more informed investment decisions.

The new rules governing the disclosure of investment fees are part of the Client Relationship Model Phase 2 (CRM2) and came into effect July 15, 2016. Investors can expect to receive more information about fees and performance from their advisors, including an annual report on charges and compensation. Advisors have until July 2017 to begin providing investors with annual charges and compensation reports.

If you are interested in learning more about the Take a Look campaign or for more information about investment fees, go to [InvestRight.org](http://InvestRight.org).

If you have questions about investing, or to report a scam, please contact BCSC inquiries at 1-800-373-6393 or [inquiries@bcsc.bc.ca](mailto:inquiries@bcsc.bc.ca).

If you would like to receive email notifications when InvestRight publishes information, sign up for our subscription services at <http://www.investright.org/subscribe.aspx> or join us on Facebook <https://www.facebook.com/pages/InvestRight/8085848466>.

# In Memoriam

The North Island—John Finn branch executive and members extend their most sincere sympathies to the families, friends and loved ones of the following members who have passed away over the last twelve months (1 Nov 2015 - 31 Oct 2016)

Carol Ackerstream	William Alexander-MacKenzie	Archibald Andrews	Barbara Burnham
Robert Crookshank	Ursula Dekker	Robert Goldie	Hazel Gray
Gordon Greer	Laurie Grimstad	Louise Harmison	Edmund V. Jacek
Irene Jacek	June Margaret James	Kevin Kimler	Jim Donald Kirby
Edward Kleim	Norman MacLean	Mary MacLeod	Gunvor McGillawee
Harvey May	Wilmer Jack Morrison	Ellen Opperman	Art Peck
M. W. Phipps	Donald Pugh	Joseph Richards	Ron Richardson
Bob Springall	Janice Elaine Takach	Marian Thomas	Ron Tribe
Lewis W. Turner	Bernard Wangler	Lawrence Wenninger	Edmund Williams
Margaret Wreggitt			

Centuries old heritage, cliff top castles & cathedrals and arresting natural beauty will take your breath away! Round trip London through the idyllic lake district highlights of this adventure will see you explore the cultural diversity and stunning countryside, view wild Scottish Highland landscapes and fairy tale castles; feisty Glasgow to literary capital Edinburgh & Edinburgh Castle! Cruise to Belfast & N Ireland, tour Dublin & S Ireland, & share a pint of ale! Cruise to Wales, r/t London: A hundred thousand welcomes await you!

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afliss@shaw.ca



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