

# STAYING IN TOUCH



National Association  
of Federal Retirees  
Association nationale  
des retraités fédéraux  
NORTH ISLAND - JOHN FINN

## North Island - John Finn

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### President's MESSAGE

#### 2018 Annual Meeting of Members (AMM)

So, the 2018 AMM has come and gone. This year's event went very smoothly, perhaps because none of the resolutions to be voted on were particularly controversial.

In a departure from past practice, the Vice President and Chair of the Finance Committee, Roy Goodall, gave a comprehensive budget presentation which was most welcome. Thankfully, the meeting did not degenerate into a line-by-line debate over spending which had always been the fear in the past. The Association got out of its deficit position in 2017 and is forecast to be in the black again this year. Things do not look so rosy for 2019 in part because of anticipated advocacy costs associated with next year's federal election. To note that your Association has become a \$7,000,000 business annually – not huge but not insignificant either.

*Sage* magazine is one of our major costs, running to about \$1,000,000 annually. While no one is suggesting that we ditch it, the Staff will look at striking a better deal when our current production contract expires. Interestingly, *Sage* is considered one of Canada's better quality magazines, good enough to receive a \$400,000 grant from a federal program intended to promote Canadian publications – that news received as the AMM drew to a close. Hats off to our Communications Director, Andrew McGillvray, for discovering this program and submitting an application.

#### Bill C-27

The Office of the Conflict of Interest and Ethics Commissioner has cleared finance minister Bill Morneau of a conflict of interest in his introduction of pensions Bill C-27. While the finance minister's decisions have not been deemed illegal, we believe the legislation at best reflects poor judgement.

Mr. Morneau introduced Bill C-27 in October 2016. The legislation would allow Crown corporations and federally-regulated employers to change defined benefit pension plans into target benefit pension plans. It would also benefit pension consulting companies that administer and support these intricate plans.

"We need legislation enabling Target Benefit Plans and Shared Risk Plans in all Canadian jurisdictions," said Morneau in 2013 when he was executive chair of Morneau Shepell, the firm started by Morneau's father. At the time Bill C-27 was introduced, Mr. Morneau held just over one million shares in the company.

In 2015, Prime Minister Trudeau promised Federal Retirees that defined benefit pensions "which have already been paid for by employees and pensioners, should not be retroactively changed into [target benefit plans]".

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

### MEETING DATES

September 19, 2018  
December 12, 2018

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And yet Bill C-27 would permit exactly that. Moreover, the decision means that Mr. Morneau, an experienced pension executive, could benefit from a pension bill he introduced himself, while owning a large stake in a pension company.

If you are concerned, one way to make your voice heard is by going to our national website [federalretirees.ca](http://federalretirees.ca) and following the links to [Advocacy à Honour Your Promise](#).

Click on [Take Action on Bill C-27](#)

You will recall that *Target Benefit* and *Shared Risk* are euphemisms for *Target Contribution Plans*. Nevertheless, they are better than no plan if introduced as new plans going forward. No new legislation is required to permit corporations to do that. All they have to do is convince their unions that this is the best way to protect existing plans. Our objection is opening the door to replacing existing *Defined Benefit Plans*, which have already been paid for in whole or in part by employees and pensioners.

A downside risk with Defined Benefit plans is that, if the employer did not keep up payments into the plan prior to declaring bankruptcy, then the plan is not fully funded. This happened with Sears Canada where its 18,000 pensioners will receive 30% less than promised because of a \$260 million shortfall in their plan. They are now fighting for the \$135 million left in the Sears estate after the secured creditors were paid. It has always rankled that pensioners are left fighting for the scraps in bankruptcy cases. Perhaps this is a more appropriate area for new legislation. By the way, with the employer and most of the assets gone, there is no way to recover the additional \$421 million needed to fund Sears' promised health and related insurance benefits.

### **National Seniors Strategy**

In what is seen as something of a victory for our advocacy efforts, in July, Prime Minister Trudeau added a Minister for Seniors, Filomena Tassi, to his cabinet. We think that one of her first tasks should be to develop and implement a National Seniors Strategy.

Your Association had previously listed five critical components of such a strategy:

- Funding and a Minister to fight for it
- Infrastructure for Care
- Caregiver Support
- Home Care
- Age Friendly Communities

So, we have a Minister but now the rest needs to be addressed. The Canadian Institute for Health Information (CIHI) estimates that residential care capacity will need to double over the next 20 years. While health care delivery falls to the provinces and territories, unless Ottawa takes a leadership role, any improvements will be uneven. Investment in homecare is needed if we are to spend smarter on care. Seniors currently account for almost half of Canada's health costs and that can only increase as the country ages. Fixing seniors care will reduce the burden they represent on the system.

As our national website notes, we need to stop warehousing seniors in hospitals. A shortage of residential care beds means that about 14% of the nation's hospital beds are occupied by seniors who do not need acute care but who have no other place to go.

Statistics Canada says that some 5.4 million Canadians provide care to a senior relative or friend – a staggering number. These people need support, training, respite care and financial assistance. While a non-refundable credit has been added to the income tax system it could certainly be expanded and improved.

Health experts are convinced that the social determinants of health – housing, income, nutrition, community support, air quality and civic infrastructure – have the largest impact on our health – 60% in fact. Compare this to 25% for the health care system and 15% for your genetic makeup. That's why we think that age-friendly communities are so important.

***President's Message Continued on Page 3***

Again, if you want to be heard on this subject, visit [federalretirees.ca](http://federalretirees.ca) and follow the links to: [Advocacy](#) → [Take Action for National Seniors Strategy](#).

For those of you reading the print version of this newsletter who may not have a personal computer, the person to go to if you feel strongly about Bill C-27 or the need for a National Seniors Strategy is your local MP. These are:

**North Island:**

Rachel Blaney  
908 Island Highway  
Campbell River V9W 2C3  
250-287-9388 1-800-667-8404

**Courtenay – Alberni:**

Gord Johns  
1209 East Island Highway  
Parksville V9P 1R5  
1-844-620-9924

Rachel Blaney is the NDP Critic for Seniors and Deputy Whip.

Gord Johns is the NDP Critic for Veterans and Critic for Small Business and Tourism.

*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.

**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 .....

## Luncheon News

The next Federal Retirees Luncheon/Meeting is on Wednesday, September 19<sup>th</sup>, 2018 in the 2<sup>nd</sup> floor Ballroom of the Best Western Westerly Hotel in Courtenay

Meet & Greet: 11:00 a.m.

Buffet Luncheon: 12:00 p.m.

Business Meeting: 1:00 p.m.

**Guest Speaker:** 1:30 p.m. – Representative of Veterans Affairs

### Menu:

Roast Pork

Seasonal Vegetables

Potatoes

Desserts

The cost of the buffet lunch is \$18.00 per person - payable at the door.

Telephoners will be calling shorter lists and we are encouraging everyone that sees the notice in the newsletter to call or e-mail to make a **reservation** if you intend to join us for lunch. You can call Norma Dean at 250-890-1218 or you can e-mail Norma at:

[n-ad-2@hotmail.com](mailto:n-ad-2@hotmail.com)

As usual we will have our 50/50 and door prize draws. Hope to see a good turn out at the meeting.

**Our Xmas tickets sales will be on sale at this meeting, so if you plan to be around in December, be sure to get your tickets early. \$20.00 per person – No sales at the door in December.**

*Paddy O'Blenis - Programs Director*

### Membership Fee Reminder

A short note concerning membership . The fees for the year are now on an annual rolling renewal basis.

★ Single memberships cost \$47.76

★ Double memberships are \$62.04

You can read more about the fee structure on the [federalretirees.ca](http://federalretirees.ca) website. Also, the Association will no longer issue renewal stickers for membership cards. This saves 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 or pay by credit card on the [federalretirees.ca](http://federalretirees.ca) website.



## NAFR NORTH ISLAND — JOHN FINN BRANCH EXECUTIVE

Past President	Cecile Turnbull	250 338-1857	cecile.turnbull@shaw.ca
President	Bill Turnbull	250 338-1857	bc.turnbull@shaw.ca
A/Vice President	Norma Dean	250 890-1218	n-ad-2@hotmail.com
Telephone	Norma Dean	250 890-1218	n-ad-2@hotmail.com
Secretary	Edith Kelly	250 703-9501	edikay@shaw.ca
Treasurer	Serge Gosselin	250 338-0846	sergegos@shaw.ca
Programs	Paddy O'Blenis	250 338-2313	rbob@telus.net
Membership	Steve Bunyan	250 703-3558	sgbunyan@shaw.ca
Health Benefits Officer	Cecile Turnbull	250 338-1837	cecile.turnbull@shaw.ca
Newsletter Editor	Kevin Weighill	778 346-1710	kwaypway@outlook.com
Welfare	Deborah Yelf	250 897-0106	dyelf49@shaw.ca
Director	Nancy Bennett	250 339-7748	nancy7748@gmail.com
Director	Kathi Brown	250 334-1782	brodak@shaw.ca
Director	Cherie Kelley	780-666-1587	wckelley27@gmail.com
Director	Warren Kelley	780-666-1587	wckelley27@gmail.com
Independent Financial Review Committee 2018:			
	John Renaud	250 339-7042	
	Dave Shewchuk	250 331-0210	

### *From the Editor's Desk*

My wife and I had the chance to attend the annual Filberg Festival as well as Nautical Days in Comox this year, always a signal that summer is soon coming to an end. We had a great time.

We will all be getting back to our regular routines after a hot, dry summer filled with vacations, visitors, festivals, relaxation and smoke.

As I write this we are beginning the packing process for our move into a new home currently under construction. We hope it will be finished 6 to 8 weeks from now. It is an exciting, yet stressful time, as we try to figure out what to keep, what to donate and what to throw away.

As we may be changing our internet service provider (ISP) when we move, I have changed my e-mail address to one we can carry into the new place without changing, regardless of the ISP we are using. The new e-mail address is noted in the block next to this article as well as in the list of directors above. As always please don't hesitate to contact me about the newsletter content or to suggest information you would like to see in future editions.

Paulette and I hope you've had a good summer and that your autumn is enjoyable.

*Kevin Weighill—Newsletter Editor*

**Publisher  
NORTH ISLAND  
JOHN FINN BRANCH  
NATIONAL ASSOCIATION  
OF FEDERAL RETIREES  
(NAFR)**

*Mailing Address:* NAFR  
North Island—John Finn Branch  
P.O. Box 1420,

Comox BC V9M 7Z9

**President:** Bill Turnbull

Phone: (250) 338-1857

E-mail: bc.turnbull@shaw.ca

**Editor:** Kevin Weighill.

#114 - 2006 Sierra Drive  
Campbell River BC V9H 1V6,

Phone (778) 346-1710

Email: kwaypway@outlook.com

**Representing retired employees  
and spouses**

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Canada, the Canadian Forces and  
the Royal Canadian Mounted  
Police**

## Information from the Health Benefits Officer - Cecile Turnbull

### Opioids

Health Canada has announced starting in October 2018 all prescription opioids must have a yellow warning sticker attached regarding potential adverse effects. Pharmacists will be required to provide information and/or handouts to consumers when they pick up their drugs. The warning sticker will state that the medication can cause dependence, addiction and overdose. The handout will include information about the signs of opioid overdose and potential side-effects as well as warnings not to share the medication and to store it out of the reach of children.

The new regulations are part of Vanessa's Law, named after Vanessa Young, who died in 2000 at age 15 after taking a prescription drug. This new law is aimed at protecting consumers from unsafe medications reducing adverse reactions. This new law will have the potential for patients to have ongoing conversations with their doctors and pharmacists.

This information will now be consistent across Canada from province to province to territories.

#### **The following information is important to remember:**

Examples of opioids include hydromorphone, morphine, codeine, oxycodone, tramadol. About 16 Canadians are hospitalized each day with opioid poisoning.

Never share your opioid medication with anyone.

Store your opioid medication in a secure place, out of reach of children, teens and pets.

Ask about other options to treat pain.

Take unused medications back to a pharmacy for safe disposal.

#### **If you have been prescribed an opioid after surgery:**

Opioids reduce pain but will not take away all your pain. What else can you do to reduce pain? Opioids are usually required for less than one week after surgery. Consult your doctor how to properly reduce your dosage.

Use the lowest possible dose for the shortest time frame. Overdose and addiction can occur with opioids and the use of alcohol and sleeping pills should be avoided. Driving should also be avoided.

Monitor how you feel. Side effects include – sedation, constipation, nausea and dizziness. Call your doctor if any of these symptoms affect you.

Finally, follow-up with your doctor in regards to the surgery, the pain and the drugs.

### Leg Cramps?

**Pharmacists suggestions:** Do you suffer from leg cramps, especially at night? Usually a gentle massage or stretching will alleviate the problem and the cramp will go away, but some can be persistent and painful. Increasing your intake of calcium may be the answer to the problem and some pharmacists suggest taking a 'tums' before going to bed. Potassium is also helpful for muscle cramping, so a banana can work wonders for your diet and to help relieve cramping. Be careful when stretching your legs as this can lead to cramping. If you do stretch push the heel down and pull the toes forward toward your shins to relax the muscle. Your local pharmacist may have more ideas.

**Hearing Life Canada** – Please remember that Hearing Life Canada is one of our Business partners and have some great discounts and provide a wonderful service to our members. So, if you are looking to have a test to check for hearing loss, need new hearing aids or just need to get information on hearing for a family member or yourself, call me, Cecile Turnbull, to find out the nearest location.



MEDOC<sup>®</sup> Travel Insurance through Johnson Inc. offers annual emergency medical travel insurance that coordinates with both the Public Service Health Care Plan (PSHCP) and your provincial government health insurance plan.

***Health Benefits Officer Continued on Page 7***

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

Federal Retiree members benefit from a specially designed plan that offers comprehensive coverage at an exceptional rate.

### **I have 40 days coverage with PSHCP, why should I buy MEDOC?**

Here is why over 70,000 Federal Retirees' members know that MEDOC® Travel Insurance is the right plan for them.

#### **Top 12**

- **New:** Members are now covered for an unlimited number of trips within Canada of any duration
- **New:** Up to \$12,000 per insured in-province Trip Cancellation, Interruption & Delay Insurance benefit
- **New:** Up to \$5,000 non-medical emergency evacuation coverage
- **New:** Up to \$500 document replacement coverage for lost or stolen documents
- **New:** Involuntary Schedule Change expense for the lesser of the change fee charged by the airline or up to \$1,000 for the extra cost of one-way economy air fare to your next destination (inbound and outbound).
- MEDOC offers up to \$5,000,000 as its policy limit.
- Up to \$12,000 per insured, per trip for Trip Cancellation, Interruption and Delay insurance; PSHCP does not offer this coverage.
- Up to \$3,000 for Vehicle Return; PSHCP; does not offer this coverage.
- Up to \$500 for Pet Return; PSHCP does not offer this coverage.
- Up to \$1,500 per insured for Baggage and Personal Effects insurance (up to \$3,000 per family); PSHCP does not cover this.
- Up to \$100,000 per insured for Flight Accident and Accidental Death & Dismemberment insurance; PSHCP does not cover this.
- Because PSHCP only provides coverage for trips of up to 40 days in duration, MEDOC offers a Supplemental Plan to provide coverage beyond the 40th day of your trip. Any claim incurred after the 40th day of your trip will be eligible for coverage from first dollar (\$1) with no deductible.

#### **And more:**

- The MEDOC Annual Base Plan provides emergency medical coverage for an unlimited number of trips per policy year up to 40 days each, be it out of province, or out of country, for claims that exceed \$500,000 (the coverage provided by your PSHCP). For claims exceeding \$500,000, the following are examples of what is provided in addition to your PSHCP coverage:
  - In Hospital Private Duty Nursing
  - Up to \$5,000 for Emergency Dental Expenses; PSHCP covers this benefit up to a maximum of \$2,000 per emergency, so you can claim up to an additional \$5,000 if you have MEDOC, and your emergency dental expenses are in excess of \$2,000.
  - Up to \$600 for Emergency Relief of Dental Pain.
  - Incidental hospital expenses (TV, telephone, etc.) MEDOC covers up to \$50 per day, or up to a maximum of \$2,000 per insured.
  - PSHCP insures up to \$3,000 for repatriation or burial. MEDOC covers any amount you incur in excess of this amount up to a maximum of \$5,000.
  - PSHCP insures up to \$2,500 in total for all additional hotel and meals expenses. MEDOC covers up to \$350 per day, or up to a maximum of \$3,500 per insured. So if your emergency is within the first 40 days of your trip, and you incur this expense, you can claim \$2,500 from the PSHCP plan and then a further \$3,500 from MEDOC if you incur in excess of \$2,500 for additional hotel and meal expenses.
    - PSHCP covers 80% of emergency related medications prescribed while out of Canada and MEDOC will reimburse the other 20% of emergency related medications prescribed while out of Canada.
- For more information on MEDOC® travel insurance, call toll-free at **1-855-772-6675** or visit [Johnson.federalretirees.ca](http://Johnson.federalretirees.ca)

\*\*Just a reminder – For a couple to benefit from the Federal Retirees' special Medoc rates, you must have a current double membership.

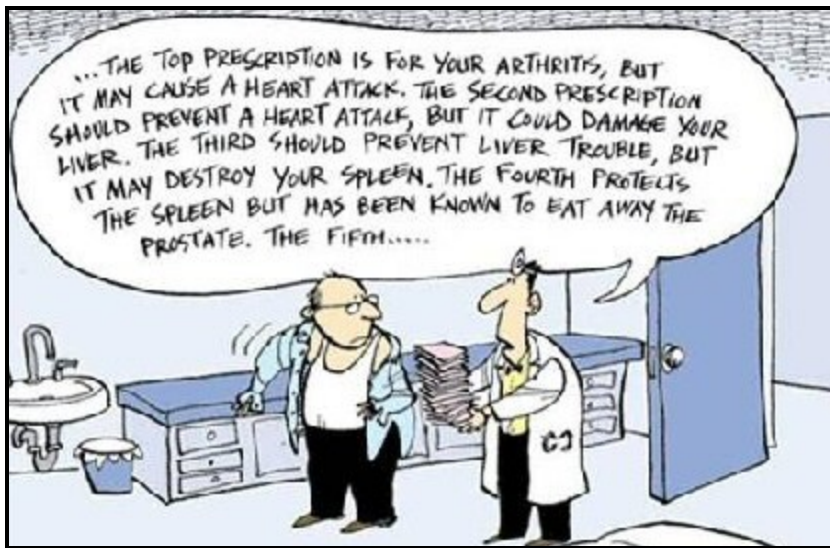
## Humour Corner

Two elderly people are living in a retirement home near Fareham, he was a widower and she a widow, had known each other for a number of years. One evening there was a community supper in the big arena in the Clubhouse. The two were at the same table, across from one another. As the meal went on, he took a few admiring glances at her and finally gathered the courage to ask her, "Will you marry me?"

After about six seconds of 'careful consideration,' she answered "Yes. Yes, I will!"

The meal ended and, with a few more pleasant exchanges, they went to their respective places. Next morning, he was troubled. Did she say 'yes' or did she say 'no'? He couldn't remember. Try as he might, he just could not recall. Not even a faint memory. With trepidation, he went to the telephone and called her. First, he explained that he didn't remember as well as he used to. Then he reviewed the lovely evening past. As he gained a little more courage, he inquired, 'When I asked if you would marry me, did you say "Yes" or did you say "No"?'

He was delighted to hear her say, "Why, I said, 'Yes, yes I will.' and I meant it with all my heart." Then she continued, "And I am so glad that you called, because I couldn't remember who had asked me."



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**"We Look After the Details so YOU Can Enjoy Your Journey of a Lifetime!"**







# STAYING IN TOUCH



## Late Breaking News

Please note the following changes from our September edition of the “Staying in Touch” Newsletter concerning the General Meeting of our branch on Wednesday, September 19<sup>th</sup>:

- 1) The General Meeting has been moved from where it is normally held in the 2<sup>nd</sup> floor meeting room due to construction. It will now be held in the dining room on the main floor.
- 2) Due to the cancellation by the Department of Veteran’s Affairs of the talk by their representative a substitution has been made. The guest speakers now scheduled are local authors and National Association of Federal Retirees members, Janet Dunnnett and Carollyne Haynes.

They are joining forces to explore issues of significance to seniors today. In their very different genres, memoir and novel, they meet on the common ground that has inspired them both, *Sunset Love*

Their talks will cover the journey of caring for aging parents and the charms and challenges of a ‘sunset romance’ and the various reactions of family members.

We apologize for late changes concerning our meeting and look forward to seeing you there

Kevin Weighill – Newsletter Editor