STAYING IN TOUCH











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North Island - John Finr

Newsletter No. 69

June 2016

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President's MESSAGE

As many will be aware, the Association has hired a new CEO who arrives for work as this newsletter goes to the printer. He is Simon Coakeley, a fully bilingual lawyer who holds Bachelor of Arts, Bachelor of Laws and Master of Laws degrees from the University of Ottawa.



He joined the Federal Public Service in 1989 as Executive Director of the RCMP External Review Committee. He has held senior appointments with Justice, Corrections, the Privy Council Office and Veterans Affairs including that of Chief Pensions Advocate. In 1997, he was tasked to explore with Québec officials the possibility of transferring the Ste-Anne-de-Bellevue Hospital from Veterans Affairs to the Québec long-term health-care network. Most recently, he served as Executive Director of the

Immigration and Refugee Board, a large and sprawling organization. All of this experience makes him particularly well-qualified for his newest challenge.

Recently, the Association ran a two-hour webcast in which Ian Grey, District Director for Ontario, presented the 2017 – 2019 Strategic Plan which will be considered at the Annual Members' Meeting in June. Debbie Bernhardt, Director of Finance and Administration, explained the anticipated incremental costs to implement the Plan. Konrad von Finckenstein, Chair of the Board, then spoke about the need for a membership fee increase. If you have an Internet connection and are curious, you can view the recorded webcast at the following address: http://www1.webcastcanada.ca/fsna/. The password is "plan16".

MEETING DATES

June 8, 2016 September 14, 2016 December 14, 2016 In a nutshell, the strategic framework and goals are seen to comprise four main pillars:

- Income Security for our Members
- Health Care for Our Members
- Retirement Income Security for all Canadians
- Health Care for all Canadians



Continued on Page 2

These pillars are supported by five strategic goals for the period:

- To protect our pension benefits through an expert analysis of our pensions and the development of contingency plans for their protection (\$101,500)
- To protect our health care benefits through an expert analysis of our health and dental plans and the development of contingency plans for their protection (\$37,500)
- To enhance retirement income security by advocating for, in cooperation with others, a series of enhancements to existing measures (\$0)
- To work with partner organizations to develop and implement a National Seniors Strategy (\$0)
- To support the work of the main veterans' advocacy organizations in ensuring that our veterans are supported (\$180,000)

Four enabling goals are identified in the Plan. In order to make it work we need to:

- ✓ Grow our membership (\$302,600)
- ✓ Enhance volunteer recruitment and engagement (\$20,000)
- ✓ Improve internal communications (\$60,000)
- ✓ Improve volunteer training (\$0)

The bracketed figures are the estimated incremental costs associated with the various goals. My initial reaction was to ask whether we lacked the internal expertise to achieve the five strategic goals. The short answer is "yes". We lack the legal expertise to examine the four superannuation acts and the legal framework surrounding the health plans. That means engaging consultants. Moreover, we do not have a staff member who is expert in veterans' support issues. Someone will have to be hired. As to the enabling goals, the costs are associated with staffing, printing and developing an intranet for internal communications.

Even without the Plan, the Association's financial situation is not great. For 2016, forecast revenue is \$6.3 million (\$4.6 million from fees and \$1.7 million from preferred partners) whereas expenses will reach \$7.1 million. Some of the shortfall is due to unanticipated legal fees but Konrad von Finckenstein was quite blunt in saying that we have not exercised good cost control. He said that one of his instructions to the new CEO is to implement rigorous cost control measures. He also noted that, over the last 20 years or so, membership fees have increased about 17% (compounded) whereas core inflation has gone up 40% (also compounded) and that we have become too reliant on preferred partner revenue.

When you add in the costs of the 2017 – 2019 Plan and attempt to rebuild our depleted reserves, if nothing changes, the shortfall could grow to \$1.4 million by 2019. Clearly, this is not sustainable. So the proposal being put forward by the Board at the AMM would see our annual fees increase by \$7.92 (single) and \$10.32 (double) in 2017 followed by 2.5% increases in 2018 and 2019. Looked at in terms of how the increases would be applied, the allocation is:

- * 75% for inflation catch-up (1998 2016)
- * 4% for inflation 2017 2019
- * 15% for operational requirements
- * 4% for the strategic plan
- 2% for defence of benefit replenishment



Unless I hear a lot of screaming or convincing arguments to the contrary, I feel compelled to support the Board's request.

Bill Turnbull - Branch President

NAFR NORTH ISLAND — JOHN FINN EXECUTIVE

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Independent Financial Review Committee 2016:

John Renaud 339-7042 Dave Shewchuk 331-0210

From the Editor's Desk

Summer doesn't seem far away based on the weather we are having as I write this. The organization seems to be back on track with a new CEO and others on the board. Of course locally we are always looking for members to step forward and check out the possibility of helping out on our board. We are always open to additional directors, folks who are interested in what the organization does, how and why. Please consider contacting one of the executive below and come to an executive meeting with **no obligation** to join to find out more.

This issue has some interesting comments from the President, an article from the Health Benefits officer, some humor and bit of advertising from our travel agent member, Aji Fliss. Dave Brown's appointment as Honourary Colonel is highlighted. The Board has decided to showcase board members in the newsletter and the first is a biography of Steve Bunyan our Membership Director in this issue. 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. 2173 Varsity Dr., Campbell River BC V9H 1V2. Phone (250) 926-6032 Email: deonoi@telus.net 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 for June 8th, 2016 will take place in the 2nd floor Ballroom of the Best Western Westerly Hotel in Courtenay on:



Wednesday, 8th June 2016 Meet & Greet: 11:00 a.m. Buffet Luncheon: 12:00 p.m. Business Meeting: 1:00 p.m. Guest Speaker: 1:30 p.m.



Hot and cold buffet includes:

Rolls & Butter
Mediterranean Chicken
Roasted Potatoes
Seasonal Steamed Veggies
Vegetarian option

Green salad,

Assorted Desserts, Coffee & Tea

Ticket cost is \$17.00 per person at the door. Our guest speaker will be Bruce Ronayne, Executive Director, from the BC Seniors Advocates office.

If you commit to attend with your telephoner and then find that you can't attend, please call Norma Dean at 250-890-1218 to cancel your reservation or you may be asked to pay for your meal that we have ordered.

We will have our usual 50/50 draws, and a door prize draw. Arrive early, enjoy time chatting with others members and we will be looking forward to seeing you.

The sale of our Xmas tickets will start 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.

Cecile Turnbull - Programs Director

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 Mailing address:					
City/town					
E-mail address:					
Pension is from: CF PS RCMP Other	I rece	eive a survivor's benefit	Yes No		

Information from the Health Benefits Officer PHARMACARE ADVOCATES GO TO BAT AT HEALTH COMMITTEE (IPOLITICS)

Advocates for a universal, national pharmacare program urged the House of Commons standing committee on health Monday to implement a program as soon as possible. The committee recently began studying the feasibility of implementing a universal pharmacare program in Canada. UBC school of population and public health professor Steve Morgan, along with other signatories of Pharmacare 2020 - an academic group report that makes the case for expanding universal public health care system to include the cost of prescription medicines - argued that instituting a national pharmacare program could better leverage bulk purchasing power, lower drug prices in Canada and fill gaps in coverage. He was yet another witness who told MPs Canadians are paying too much for their drugs.

"Canada spends 30 per cent to 50 per cent more on pharmaceuticals than 24 of the OECD countries, includir6 many with comparable health care systems to ours," Morgan said. He said conservative estimates suggest pharmacare would save 57 billion a year. Last week, federal health minister Jane Philpott told the same committee a universal pharmacare program is not part of her current mandate, but reducing drug prices is a priority in the short term, such as through the Pan-Canadian pharmaceutical alliance bulk buying program. "If we were to lock in the prices that are there now - if we were to instantly institute a universal pharmacare program - we'd be locking in extremely high-priced medications," she said.

She added, though, that "If you as a committee can help to make the case, then that's something I think I'd be interested in talking about." Morgan's response was that the minister is right about locking in high prices - but only if pharmacare was instituted incorrectly and used a list of medicines at existing prices. "If we designed the system right, and said we're going to develop a program and it's going to have a budget and negotiate prices, we can in fact start it now and see it happen in a reasonable timeline at prices far lower than we currently pay," he told iPolitics. Pharmacare not being in Philpott's mandate didn't discourage Morgan - he said it doesn't preclude the Liberals from "passing legislation that gives the provinces, say, three years to phase in implementation."

In making his case, he argued to MPs that the system change is imperative to tackle costs, but also to save lives by bridging coverage gaps. "To be perfectly clear," he said, "Canadians are literally dying" as a result of "lack of action." In Ontario, he said, citing a 20L2 University of Toronto study, over 700 diabetic patients under 65 died each year prematurely between 2002 and 2008 due to inequitable access to essential prescription drugs. Danielle Martin, vice president of medical health affairs and health system solutions at the Women's College Hospital, warned that the current "patchwork system" is letting "many Canadians fall through the cracks." Wednesday the MPs' study continues with a panel on approaches to cost containment, and testimony from Health Quality Ontario.

Clint Halfkenney—Health Benefits Officer



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Dave Brown Appointed Honourary Colonel

On Friday, 13 May 2016, Major David Brown (Retired), Association member and husband of Branch Vice President Kathi Brown, was appointed Honourary Colonel of 19 Air Maintenance Squadron (19 AMS) located at 19 Wing Comox.



Seated at the table, signing the handover documents, are (left to right) Incoming Honourary Colonel David Brown, Commanding Officer 19 AMS Major Michael Juillet and Outgoing Honorary Colonel John Marinus.

The Honorary Colonel's role is twofold – to serve as a link between the military and the local community; and to provide advice and support to the unit. As a former CO of 19 AMS, Dave is well placed to do that.



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.

GETTING OLDER

A distraught senior citizen phoned her doctor's office.

"Is it true," she wanted to know, "that the medication you prescribed has to be taken for the rest of my life?" "Yes, I'm afraid so," the doctor told her. There was a moment of silence before the senior lady replied, "I'm wondering, then, just how serious is my condition because this prescription is marked 'NO REFILLS'."

Bio for Steve Bunyan - Membership Director



Steve was born, raised and educated in Vancouver, BC. He attended Sir William Van Horne, Provincial Normal and Sir Winston Churchill Schools and UBC graduating with a Bachelor of Science degree, major in Physics and minor in Mathematics. In 1966.

While at UBC joined the Royal Canadian Air Force (RCAF) in Sep 63 as an Officer Cadet in the Regular Officer Training Plan (ROTP) selected for aircrew / pilot upon graduation. Training during University included basic officer training at the Reserve Officers School at RCAF Stn Centralia ON, at RCAF Stn Summerside PEI in the Telecom Ground section as a contact trainee. On graduation from UBC attended there was Flight Training School at RCAF Stn Gimii as a pilot trainee on the tutor jet. He did not solo so ended his attempt to be pilot. He then attended the Air Navigation School at RCAF Stn Winnipeg, MB where he received his navigator (nav) wings.

Training continued in 1968 with All Weather (Fighter) (AW(F)) Operational Training Unit / 410 AW(F) Training Squadron at Canadian Forces Base (CFB) Bagotville, QC for training as a CF-101 Airborne Interceptor (AI) nav.

In August of 1968 he was posted to 409 AW(F) Squadron at CFB Comox, BC as an operational CF-101 AI nav protecting the west coast of Canada as part of the North American Air Defence Command (NORAD). From Apr to Sep 72 posted to the 3537th Electronic Warfare Training Squadron of the United States Air Force at Mather Air Force Base, Sacramento, California for training as an Electronic Warfare Officer (EWO).

In Oct 1972 was posted to 414 Electronic Warfare Squadron at CFB North Bay, ON as an EWO on the CF-100 providing airborne targets for NORAD's Canadian and American interceptor squadrons and ground radars all over North America. From Jul 77 to Jun 78 posted to Cape Perry Distant Early Warning Line site as the Operations Officer.

In Jul 78 posted to 1 Canadian Air Group at CFB Baden-Soellingen, West Germany as an Intelligence Officer in the Base Operations Section and from Sep 80 to Aug 82 posted to 421 Tactical Fighter Squadron at CFB Baden-Soellingen, West Germany as the Mission Planning Officer, Squadron Intelligence Officer and Adjutant.

From Sep 82 to Jul 84 posted to Fighter Group Headquarters at CFB North Bay, ON as a staff officer in the Staff Officer Operational Training section followed by posting to Nation Defence Headquarters (NDHQ) in Ottawa, ON in the Directorate of Automatic Data Processing Operations (DADPO) as Adjutant to the Director of DADPO from Aug 84 to Jun 87.

From Jul 87 to Jun 92 posted to the CF-18 Weapons Software Support Unit at CFB Cold Lake, AB as a software test plan writer then back to NDHQ in the Directorate of Air Requirements, Fighters as staff officer in charge of a couple of ongoing projects from Jul 92 to Aug 94 and finally from Sep 94 to Jul 95 posted to 414 Combat Support Squadron at CFB Comox, BC as an EWO doing basically the same as he had been doing on 414 EW Sqn in the 70's.

Steve Retired on 31 Jul 95. The Ranks held were Officer Cadet, commissioned as Pilot Officer with simultaneous promotion to Flying Officer which when integration occurred became Lieutenant and finally Captain. Aircraft flown in were CT-114 Tutor, C-47 Dakota, CF-101 Voodoo, USAF ET-29D, CF-100 Canuck, CT-133 TBird / Silver Star, CF-104 Starfighter, CF-5 Freedom Fighter, CF-188 Hornet and CT-142 Dash-8. Grand total logged flying time was 2,461.3 hours on all types.

Steve was married in Dec 68 to Nov 76. He has 2 sons. His eldest son has 2 daughters and a son and the younger son has a daughter. Both sons and family live in Ireland so Steve travels there on a fairly regular basis to visit them all. He currently resides in a condo in East Courtenay.

He joined FSNA / NAFR at the end of Mar 97 and immediately joined the executive as Health Benefits Officer. After a couple of years then transitioned to Membership Director working with Mr. Tom Dandeno until Tom gave up the treasurer/membership position a number of years ago. Then he took on the Membership Director on a full time basis.

Steve enjoys sailing his 28 ft sailing boat named SCOPE WIZARD and over the last 10 plus years he has sailed around the Gulf of Georgia. He enjoys traveling and does a fair bit each year, both via car across this great country and to other parts of the world such as Kenya twice, France twice, Germany twice other than his time being stationed there and the USA many times to name a few.

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Travelers' Top Tips to Pack Smart

Top Contributors in the traveler community provide their best-ever packing tips. Here's what they had to say:

- Pack light to travel light. If you can manage with a carry-on, do it. Try taking half of the things you need and twice the money. You can make buying a few new items a fun part of the adventure.
- Pack a sleep mask and ear plugs. These can come in handy on a plane, train or in your hotel room.
- Capitalize on empty suitcase space. Roll your clothes, instead of folding them. Stuff socks, underwear, and accessories inside of shoes. Leave no space unused.
- **Keep a sarong or pashmina in your carry-on.** They can be used as a blanket on the plane, a scarf if it's cold or a shawl on an evening out.
- **Bag it.** Kitchen sandwich bags can be used to hold your accessories, vacuum pack bags can be space savers, and bin bags have multiple uses (laundry bag, shoe covers).
- Skip airport snacks and bring your own. You can save yourself a bit of money and keep your hunger at bay in case you have a delayed flight.
- Create compartments. Two words: packing cube. If you are visiting more than one city during your trip, packing cubes will keep your suitcase organised and save you from having to pack and unpack.
- Share your packing space. Travelling as a couple? Split your clothes between two suitcases on the off chance one of them gets lost during the flight.
- Bring a multi-socket extension cord. Although newer hotels have USB ports in rooms, it's best to have an extra outlet to charge all of your electronics at once.

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