

STAYING IN TOUCH



North Island - John Finn

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President's MESSAGE

The following is the partial text of a recent message from our Association's National Office:

We would like to bring your attention to an email fraud attempt – or phishing incident – that happened recently with several of our Branches. An email was sent to the branch treasurer, purportedly by the branch president, asking for an e-transfer of funds. The RCMP has been notified.

In fact, our treasurer has received more than one seemingly authentic e-mail message, supposedly from me, directing him to make an electronic funds transfer. Each time, he checked with me and I confirmed that I had not sent any such message. The ploy would not have worked anyway because our bank account requires two signatures and electronic transactions are not permitted.

I am reminded as well of receiving e-mail messages, purportedly from members of our executive, inviting me to click on an embedded link. "Mousing over" the links revealed that they did not match the message text. I have even received e-mails from the late John Finn. These bad guys will try anything.

While this may be a case of closing the barn door after the horse has bolted, I have taken the precaution of removing personal e-mail addresses from our web pages. There is no point in making it too easy for would-be fraudsters to impersonate or target us. You can still contact us via e-mail by writing to us at info@nijf.ca. The RCMP has a good website <http://www.rcmp-grc.gc.ca/scams-fraudes/phishing-eng.htm> that gives advice about recognizing attempted e-mail fraud as well as providing prevention tips.

The 2016 Annual Members' Meeting (AMM) has come and gone. It went surprisingly smoothly. I had expected some heated debate over the budget and revised fee structure for 2017 (more about that later) but there was none. I attribute this to preparatory work by the Board and National Office using webcasts to explain the issues.

MEETING DATES

September 14, 2016
 December 14, 2016
 March 08, 2017
 June 14, 2017

You will recall that Ottawa District Director Konrad von Finkenstein, as Board chair, had been filling the role of Association President, the position for which he was running at the AMM. Jean Guy Soulière, the other Ottawa District Director, had also been nominated for the position. This must have put the Ottawa Branch in an awkward situation when it came to selecting their preferred candidate. Jean Guy won the election.

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He has served the Association well in senior positions for a number of years. Given senior staff turnover in the National Office, he will provide a stabilising influence and all-important corporate memory. Roy Goodall from Calgary was elected Vice President.

As the AMM drew to a close, Konrad announced that he was resigning his position of District Director because he had lost the confidence of his own Branch. While understandable, this came as a disappointment to many of us as we thought the Board would have benefitted from Konrad's continuing presence.

Over the last couple of years, the Association's finances have taken a hit. First there was the "Honour Your Promise" campaign which was a worthy but costly effort to dissuade the previous government from changing the Public Service Health Care Plan (PSHCP) premium structure. When the government failed to negotiate in good faith and went ahead anyway, we launched a legal challenge which is ongoing and not cheap. Then came the last federal election. Trying to highlight issues important to retired folks probably cost more than expected. Plus there has been an ongoing effort to overhaul our IT infrastructure. All of this activity was deemed to be essential and was approved by the Board but has seen us move from budget surplus to a deficit position that is projected to continue if nothing is done. In the short term, the shortfall has been absorbed by dipping into reserves but we "cannot keep robbing the piggy bank", to quote Simon Coakely, our new CEO.

Consequently, at the AMM, a revised fee structure was approved for the years 2017 – 2019. It looks like this:

Year	Single Membership		Double Membership	
	Annual	Monthly	Annual	Monthly
2017	\$47.76	\$3.98	\$62.04	\$5.17
2018	\$48.96	\$4.08	\$63.60	\$5.30
2019	\$50.28	\$4.19	\$65.16	\$5.43

To put this into perspective, those of us who pay monthly will see an increase of either \$0.66 or \$0.86 on our 2017 pay statements. After many years with no significant changes to our fee structure, it is time to recognize that the cost of doing business has increased and to deal with it. This structure will put an end to deficit budgets and allow us to start replenishing our reserves.

For the moment, we seem to be enjoying a "honeymoon" with the current government. There is no way to know whether that will continue.

I have always regarded my membership dues as low-cost insurance protection for my pension and benefits. Our Preferred Partner programs are a bonus and the Association continues to seek out new partnerships. It is worth remembering that there is no other seniors' organization likely to care about federal retirees. Some of them have criticized our benefits in the past and probably still regard us as "fat cats".

As if to reinforce our message that federal retirees are "still a force", Public Works & Government Services recently approached the Association seeking members to help bail them out of their Phoenix pay system problems. Similarly, the Canadian Medical Association has asked the Association to organize a series of Health Care town hall meetings. So there are ways that members can continue to serve after retirement.

Bill Turnbull - Branch President

NAFR NORTH ISLAND — JOHN FINN EXECUTIVE

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Dave Shewchuk	331-0210

From the Editor's Desk

The summer is quickly disappearing as I write this message, The luncheon for our volunteers will occur shortly and the next Federal Retirees general meeting scheduled for next month is only weeks away. I hope you are having a relaxing and enjoyable time in these lazy, crazy, hazy days of summer.

This edition brings a message from the President who attended the Federal Retirees Annual Members Meeting in Ottawa. There is an article from the BC Seniors Advocate as well as an article about downsizing. Humour has been interspersed to hopefully give you a chuckle or two. Norma Dean would really appreciate some assistance with the phoning of members about our General Meetings, so please note the message about volunteers being needed, None of the activities require a great deal of time so please think about joining our cadre of volunteers.

If there is someone out there with an interest in computers and would be interested in producing this newsletter, please get in touch. It is produced using MS Publisher. It is published only 4 times a year so it does not require a huge commitment of time. The template for the newsletter is already done so it is simply a matter of adding articles, etc. It is time for a new editor!

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 2nd floor Ballroom of the Best Western Westerly Hotel in Courtenay on:



Wednesday, 14th September 2016

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



Hot and cold buffet includes:

Rolls & Butter
Roast Beef, Gravy, Horseradish
either Roasted or Mashed Garlic Potatoes
Hot Vegetables
2 salads – Chef's choice
Fall Soup - Vegetable or pureed
Assorted Desserts, Coffee & Tea

Ticket cost is \$17.00 per person at the door. 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 by **Sunday** or you may be asked to pay for your meal that we have ordered.

Our guest speakers will be Deb Dewar of Packables Travel Solutions and Aji Fliss, both talking about travel with you in mind.

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 continue 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 Fee Reminder for Credit Card Payers

For those who pay their membership by credit card on the Federal Retirees' website, a reminder that the payment does not rollover every year. You must log on and pay each year on the annual anniversary of your last payment.

- ★ Single memberships cost \$39.84
- ★ Double memberships are \$51.72



The simplest method to pay is to have the fee deducted from your pension. You can also mail a cheque to: NAFR, PO Box 1420, Comox, BC V9M 7Z9

Advocate: Poorest seniors not getting help

B.C.'s seniors advocate says the first survey conducted by her office has revealed that many of the people who are in most need of help don't know how to get it.

Isobel Mackenzie said the next step is to find out how to get the message to seniors and to make it easier to apply for subsidies, some of which must be renewed each year.

The survey conducted in the fall of 2014 involved interviewing 506 seniors throughout B.C. by telephone. Here are some of its key findings.

Medicare premiums

"Something that really jumped out was MSP [Medical Services Plan] premium assistance," Mackenzie said. "It's a sliding scale, so you get full premium assistance at \$22,000 or less. "And absolutely everybody with a household income of \$30,000 or less would benefit in some way."

It adds up to a savings of \$864 per year for the lowest income group. Sixty per cent of respondents living on less than \$30,000 a year said they didn't know they could get help with MSP premiums.

About 17,500 people — one in five seniors — use the Shelter Aid for Elderly Renters which can provide \$180 per month to people with incomes below \$22,000. The money is available only to those who rent their homes, which is an estimated 20 per cent of B.C. seniors, according to Mackenzie's office.

Seniors in Metro Vancouver were more likely to know about the grant, but it's used most within the boundaries of the Interior Health Authority, where half of the seniors surveyed received it.

Those who are homeowners can defer property taxes until their home is sold (or until death) via the province's Property Tax Deferment Program. Yet only 40 per cent of senior homeowners with household incomes below \$30,000 were aware of the program, compared with 75 per cent of homeowners with incomes greater than \$60,000.

Seniors make up 17 per cent of the population, a figure that's expected to double during the next two decades.

The B.C. Seniors survey, conducted in conjunction with the B.C. Vital Statistics Office and HealthLink B.C., says its margin of error is plus or minus 4.38 per cent.

Susan Moore, director of an information and referral centre run by the West End Senior's Network in Vancouver, said she sees people scrimp on food and medications because they have never asked the government for anything and they don't know there is help available.

The full report is available at seniorsadvocatebc.ca

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

Information from the Health Benefits Officer Clint Halfkenny

Cyclospora outbreak in Canada possibly linked to imported produce

51 cases reported between May and July in Quebec, Ontario, Alberta, British Columbia
By Elysha Enos, [CBC News](#) Posted: Aug 11, 2016 9:48 PM ET Last Updated: Aug 12, 2016 6:48 AM ET

The federal government is advising Canadians to check where their produce comes from after an outbreak of cyclospora was reported in four provinces.

The Public Health Agency of Canada said 51 cases of the intestinal illness cyclosporiasis were recorded in Quebec, Ontario, Alberta and British Columbia between May and July this year.

Symptoms include watery diarrhea, abdominal bloating and gas, fatigue, stomach cramps, loss of appetite, weight loss, mild fever and nausea.

It is hard to prevent cyclosporiasis, since washing contaminated produce does not get rid of the parasite, according to health officials.

As a result, the government recommends cooking produce from countries where cyclospora is found. According to the PHAC, the parasite is common in tropical and sub-tropical countries including Peru, Cuba, India, Nepal, Mexico, Guatemala, Southeast Asia and Dominican Republic.

They say cyclospora is not commonly found on produce from Canada, the United States and European countries.

Warming climate linked to increase in food poisoning from oysters

The health agency added that previous outbreaks in Canada and the U.S. have been linked to produce like pre-packaged salad mix, basil, cilantro, raspberries, blackberries, mesclun lettuce and snow and snap peas

Most people who contract the illness recover fully but it may take up to seven weeks before their symptoms disappear, according to health officials.

The Canadian Food Inspection Agency said it is still looking into a food source linked to the outbreak. The PHAC advises anyone who believes they are ill to stay hydrated and contact a health-care provider.

Clint Halfkenny—Health Benefits Officer

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.

Moving and down sizing takes careful planning

By Anne Delaney—50 Plus Magazine

Moving and down sizing' are never easy undertakings.

When the time comes to leave the home you are used to, it is inevitably stressful. You are leaving behind familiar surroundings and cherished memories for some unknowns.

But change is an inevitability, and if your home is no longer safe for you or simply unmanageable then a move may be the best or only choice for you and your loved ones.

And luckily there are some steps you can take to make the entire process significantly less stressful. Moving will probably never be something you enjoy, but neither does it have to cause you sleepless nights.

If you do decide to make the down sizing move on your own, there are still some things you can do to make it less stressful:

1. First, if you cannot take everything you own with you into your new home, consider first what furniture you will need to bring and the dimensions of this furniture. This will give you an idea of what space you have left to work with.
2. Secondly, if you have boxes or drawers of items sitting in your garage, crawl space or attic that you haven't opened in twenty years then ask family to take them away or dispose of them. You won't want to open them in your new place either, trust me!
3. Finally, and most importantly, decisions about down sizing are best made sooner and with plenty of time than later under pressure or crisis. When you have more time to think about the things you want to keep you will always make better decisions.

TEN PUNS TO BRIGHTEN YOUR DAY

1. Two vultures board an airplane; each is carrying two dead raccoons. The stewardess looks at them and says, "I'm sorry, gentlemen, only one carrion allowed per passenger."

2. Two boll weevils grew up in the deep South. One went to Hollywood and became a famous actor. The other stayed behind in the cotton fields and never amounted to much. The second one, naturally, became known as the lesser of two weevils.

3. Two Eskimos sitting in a kayak were chilly, but when they lit a fire in the craft, it sank, proving once again that you can't have your kayak and heat it, too.

4. A three-legged dog walks into a saloon in the Old West. He slides up to the bar and announces: "I'm looking for the man who shot my paw."

5. Did you hear about the Buddhist who refused Novocain during a root canal? He wanted to transcend dental medication.

6. A group of chess enthusiasts checked into a hotel and were standing in the lobby discussing their recent tournament victories. After about an hour, the manager came out of the office and asked them to disperse. "But why?" they asked, as they moved off. "Because," he said, "I can't stand chess nuts boasting in an open foyer."

7. A woman has twins and gives them up for adoption. One of them goes to a family in Egypt and is named "Ahmal." The other goes to a family in Spain; they name him "Juan." Years later, Juan sends a picture of himself to his birth mother. Upon receiving the picture, she tells her husband that she wishes she also had a picture of Ahmal. Her husband responds, "They're twins! If you've seen Juan, you've seen Ahmal."

8. These friars were behind on their belfry payments, so they opened up a small florist shop to raise funds. Since everyone liked to buy flowers from the men of God, a rival florist across town thought the competition was unfair. He asked the good fathers to close down, but they would not. He went back and begged the friars to close. They ignored him. So, the rival florist hired Hugh MacTaggart, the roughest and most vicious thug in town to "persuade" them to close. Hugh beat up the friars and trashed their store, saying he'd be back if they didn't close up shop. Terrified, they did so, thereby proving that Hugh, and only Hugh, can prevent florist friars.

9. Mahatma Gandhi, as you know, walked barefoot most of the time, which produced an impressive set of calluses on his feet. He also ate very little, which made him rather frail and with his odd diet, he suffered from bad breath. This made him.... what? (Oh man, this is so bad, it's good) A super callused fragile mystic hexed by halitosis.

10. And finally, there was the person who sent ten different puns to friends, with the hope that at least one of the puns would make them laugh. Unfortunately, no pun in ten did.

Newfoundland declares war on the U.S.A.

President Barack Obama was in the Oval Office when his telephone rang.

"Hallo, President Obama, " a heavily accented voice said. "This is Archie, up 'ere at the Harp Seal Pub in Badger's Cove, Newfoundland, Canada, eh? I am callin' to tells ya dat we are officially declaring war on ya!"

"Well Archie," Barack said, "This is indeed important news! How big is your army?"

"Right now," said Archie, after a moments calculation "there is myself, me cousin Harold , me next-door-neighbor Mick, and the whole dart team from the pub. That makes eight!"

Barack paused. "I must tell you Archie that I have one million men in my army waiting to move on my command."

"Wow," said Archie. "I'll have ta call ya back!"

Sure enough, the next day, Archie called again. "Mr. Obama, the war is still on! We have managed to acquire some infantry equipment! We have two combines, a bulldozer, and Harry 's farm tractor."

President Obama sighed. "I must tell you Archie, that I have 16,000 tanks and 14,000 armored personnel carriers. Also I've increased my army to one and a half million since we last spoke."

" Lord above," said Archie, "I'll be getting back to ya."

Sure enough, Archie rang again the next day.. "President Obama, the war is still on! We have managed to git ourselves airborne! We up an' modified Harrigan's ultra-light wit a couple of shot-guns in the cockpit, and four boys from the Legion have joined us as well!"

Barack was silent for a minute and then cleared his throat. "I must tell you Archie that I have 10,000 bombers and 20,000 fighter planes. My military complex is surrounded by laser-guided, surface-to-air missile sites. And since we last spoke, I've increased my army to TWO MILLION!"

"Jumpins," said Archie, "I'll have at call youse back."

Sure enough, Archie called again the next day. "President Obama! I am sorry to have to tell you dat we have had to call off dis 'ere war."

I'm sorry to hear that" said Barack. "Why the sudden change of heart?"

"Well, sir," said Archie, "we've all sat ourselves down and had a long chat over a bunch of pints, and come to realize dat dere's no way we can feed two million prisoners."

CANADIAN CONFIDENCE CANNOT BE SHAKEN

Thinking About A Vacation in 2016, 2017, 2018?

- * Now Booking Ocean & River Cruise Pkgs. into 2018!
- * Tours/Flights/World Wide Packages for 2016-17!
- * All Inclusive Resort/Flight Packages for 2016/2017!
- * In CAD Currency, Low Deposit, No Booking Fees!
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You're Invited: River Cruise Nite!

5* FREE RIVER CRUISE PRESENTATION!
Thursday, SEPTEMBER 22, 6:30pm,
Crown Isle Resort, Platinum Ballroom.
Prizes, Appies/Refreshments & Fun!
Experience 5 Historical & Cultural Journeys,
Aboard Small Ships in Vietnam, China, Russia,
E/W Europe, Myanmar, Africa, Or N/America!

RSVP Aji
by SEPT 14th:
#250 898 3358
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