

STAYING IN TOUCH



National Association
of Federal Retirees
Association nationale
des retraités fédéraux

NORTH ISLAND - JOHN FINN

North Island - John Finn

Newsletter No. 101

March 2024

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President's Message

Greetings to all NAFR members of North Island-John Finn Branch. I hope you are all well and enjoying our beautiful winter which actually feels like spring most days. For those "snowbirds" among us, I hope you are enjoying life and good health wherever you are.

Life since our December newsletter has been somewhat uneventful but there are some issues I would like to talk about. First, I'm sorry I missed the Christmas luncheon but a longing to spend Christmas with my four sons, who are scattered across Alberta, Saskatchewan and the NWT won out. They did not gather together in one spot so I had to go to them separately which resulted in my putting on a fair number of kilometers ending in Hay River, NWT on Christmas Eve. The weather over the holidays was amazing. Very little snow, no -40's and ice-free roads. My drive from Edmonton to Hay River took me through some of the areas gutted by the fires of 2023. That was very sad and made me think about how the lack of snow is not a good thing for the future of the forests, rivers or fields. Are humans responsible for climate change? The opinions vary widely but I lived in the NWT for 27 years and never saw such devastation so something is definitely up with Mother Nature.

In the past couple of months I have joined a local group called Elders Take Action (ETA). The name speaks for itself so I thought it was a good fit for us to partner with on issues that affect seniors on the North Island. I attended an information session they hosted on Scams. There were three speakers, one from the RCMP, one from Social Services and the other representing banks. At our September meeting, those present requested that we try and get a guest speaker on the subject of Scams so I passed the card of the RCMP speaker onto Cecile so we could make a request to have someone at one of our future meetings. Stay tuned. The world is getting scarier when it comes to scams so any information that helps us identify a potential scam is indeed valuable.

The following information comes from our BC/Yukon network of BSCs. The Pacific Regional Centre for Healthy Aging (PRCHA) is a network in British Columbia that promotes healthy aging by working with the public and the health care community. The PRCHA uses the AVOID Frailty framework, a strategy developed by the Canadian Frailty Network.

MEETING DATES

March 13, 2024
June 12, 2024
September 18, 2024
December 11, 2024

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AVOID stands for Activity, Vaccination, Optimize medication, Interaction, and Diet. The network offers healthy aging assessments, peer coaching (older adults helping other older adults), webinars, a listing of local community services, and other programs for older adults, care partners, peers, health care professionals, and researchers. The PRCHA promotes social prescribing, where health care providers connect patients to community resources to improve their health and well being. Social prescribing is a collaborative, holistic approach that recognizes that not all health supports need to be medical. As well, the PRCHA runs innovative pilot programs, carries out research, and advocates for healthy aging. The network is a joint effort between regional health authorities, universities, and community organizations in B.C. It is funded by the Canadian Frailty Network. You can get more information by checking out their website at <http://pacifichealthyaging.ca/>

Gordon Richardson, Benefit Officer has provided an update on the PSHCP transfer from Sun Life to Canada Life. Undoubtedly there have been and still are problems. Thanks Gordon for your continued support to our members by assisting them with their issues with claims and registration.

I look forward to seeing you at our AGM in March. I am once again making an appeal for new directors on our Board of Directors. With the resignation of Warren and Cherie Kelley we are down to seven members which means that most of us are looking after the responsibilities of two or more files. We are volunteers and have been providing leadership to this organization on the North Island for 20 or more years in some cases. We definitely need a person who can produce our Newsletter. This can be done as a member at large which means there would be no need to attend executive meetings if the editor chooses not to. The various Directors and the President provide the substance, the editor needs only to pull it together and get it to the printer. The position comes with a computer, printer, paper and ink, so there is no need to use personal equipment.

Another important position on our Board is the Secretary. Cecile has been fulfilling this role for the past few years. She also looks after Programs which is a big job in itself, so would like relief from her secretarial duties.

For more information on either of these opportunities, please get in touch with me at 250-890-1218 or via email at president@nijf.ca.

Norma Dean - President

[Editor's Note]

Canadian Dental Care Plan (CDCP)

You may be aware that the federal government is beginning to roll out the CDCP and wonder how this might fit in with the Pensioners Dental Service Plan (PDSP). The short answer seems to be that it doesn't. Here's why. The eligibility criteria say that to qualify for the CDCP, you must:

- **not** have access to dental insurance
- have an [adjusted family net income](#) of less than \$90,000
- be a Canadian resident for tax purposes
- have [filed your tax return](#) in the previous year

You need to meet all the eligibility criteria to qualify for the CDCP. "Access to dental insurance" means access to any type of dental insurance or coverage through other channels, such as through your pension (previous employer) or a family member's pension benefits. This includes federal, provincial and territorial government pension plans. You're still considered to have access to dental insurance if you choose to opt out of available benefits like [the PDSP].

Even if we don't qualify, we can certainly applaud this support to lower income families less fortunate than us.

NAFR NORTH ISLAND — JOHN FINN BRANCH EXECUTIVE

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Director			
Director			

From the Editor's Desk

And so we have reached edition number 101 with yours truly still filling in as editor. I had hoped that my little plea in newsletter 100 might have prompted someone who likes writing and has more imagination than me to come forward but, alas, no such luck. So, I will toss it out there again. Would anyone like a very part-time assignment as our editor? I've been on the executive since around 2007 and would like to, if not retire, pass on one of my jobs — semi retire, I guess.

The next general meeting will be our AGM at which we hold elections and seek member approval of our finances, the budget and any bylaw changes. So, I've devoted space here to ensure readers are well informed going into that meeting.

By the way, if you have a friend or neighbour who could be a member of the Association but isn't, please bring them along to the meeting. They will need reservations, of course.

Bill Turnbull
Director Communications / Acting Editor

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Luncheon News

North Island – John Finn Branch

March Luncheon & AGM

Wednesday, March 13th, 2024

Best Western Westerly Hotel

1590 Cliffe Avenue, Courtenay

Hi Folks – It's time to come to the first meeting of 2024 for all Federal Retirees and their spouses. We look forward to seeing you. Bring a potential recruit.

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:

Citrus Roasted Pork Loin

Mashed Potatoes

Garden Fresh Vegetables

Salads with House Dressings

Fresh Rolls & Artisan Breads with Whipped Butter

Assorted Pickles & Olives

Fresh Fruit, Assorted Squares

Coffee and Tea

\$25.00 per person at the door

Door Prize - \$200.00 Gift Certificate – Kingfisher Resort and Spa

Other Draws – Pot of Gold: 50/50 Draw

Guest Speaker: Barb Ashmead of *Operation Freedom Paws Canada*

You must RSVP with the names of those attending to Lena Jenkins via email at welfare@nijf.ca or by calling 250-897-0038 by Friday, March 1, 2024.

An important notice about our telephone committee

In the days before computer ownership, the internet and email became ubiquitous, we relied heavily on our telephone committee to get out attendance at our meetings. Over time the number of people needing a telephone reminder dwindled as did the number of telephoners. We now think it's time to move on so this will be the last meeting for which the telephoners will swing into action. Going forward, we will rely on this newsletter to prompt members to reserve a spot at our luncheons. Every household will receive a copy either in print or electronically. We sincerely thank our trusty band of telephoners who have resolutely carried out their duties for so many years. Thanks.

Notice of the Annual General Meeting (AGM)

On 13 March 2024, our luncheon meeting will be a bit special in that it will be our AGM. So, in addition to enjoying a good meal and seeing old friends, we will have some important business to do. Specifically, we need to:

- Approve the reviewed financial results for fiscal year 2023
- Approve the budget for fiscal year 2024
- Approve amendments to the branch bylaws
- Conduct elections to the branch executive

Our bylaws require that our financial records for the preceding year be reviewed and found to be in order by a person or persons not on the executive. The certified results will subsequently be sent to our National Office to form part of the Association's annual financial results. Copies of the 2023 records will be made available to members attending the AGM and, of course, the Treasurer will be there to go over them.

Similarly, the proposed budget for the current year will be available for review by attendees, be presented by the Treasurer and will be subject to member approval.

The following amendments to our branch bylaws are proposed.

Article 4.2 Membership Fees

The Branch is responsible for remitting to the Association National Office any membership fees received by the Branch.

The original had said "... quarterly, the national portion of fees received by the Branch" which was written at a time when the Branch did collect and process member fees. That has not been the case for some time. All fees are now processed by National Office.

Article 8.5 Quorum

At any Branch Annual, Special, or General Meeting, the quorum required to conduct business is twice the number of Branch Directors plus one (1).

The existing bylaw arbitrarily said "50 members" which very nearly caught us out during the Covid 19 pandemic. The proposed wording eliminates the possibility that the executive and their spouses could constitute a quorum.

Article 8.6 Branch Executive Meetings

Meetings of the Branch executive shall be held monthly except during the months of January, April, July, August and October. This requirement may be reduced by a majority decision of the executive but no more than three months shall elapse between meetings.

The prior version said "monthly except during the months of July and August". The executive feels that frequency was excessive and that we should focus on meetings leading up to general meetings and the need to respect the three-month rule.

Elections to the Branch Executive

Now comes the crunch part. We are desperately seeking nominations to the Branch Executive. You will note from the list earlier in this publication that we lack a:

- Vice President (the person who backstops the President)
- Advocacy Director (the person who interacts with provincial and federal representatives)
- Newsletter Editor (the person who assembles this newsletter)
- Programs Coordinator (the person who arranges our general meetings and social events)
- At least two Directors who can take on special assignments

In addition, our Secretary, Cecile, has said, that if no one comes forward or is nominated to fill the Vice President position, she is willing to take that on, having done it before. However, that would mean our needing a nomination for Secretary.

You don't need to volunteer yourself. You could nominate someone who you think would be great. They have to agree, of course. If you nominate someone who will not be at the AGM, then we would need their written agreement to stand for election.

One final thought about the AGM: as with all of our meetings, if you have a friend or neighbour who could be a member of our Association but isn't, why not bring them along? Maybe we can encourage them to join. There is strength in numbers.

Bill Turnbull
Director Communications / Acting Editor

From the Health Benefits Officer

PSHCP Update

There are still problems with the PSHCP changeover to Canada Life but; according to our National Office, the situation is improving. Calls are being answered more quickly and wait times are being reduced. Canada Life is hiring 203 more call centre agents and 51 claims officers, but the process is more complicated than hiring for most other call centres. These new employees must be security cleared and trained to handle insurance benefits, which takes a lot of time. When these new employees are trained, Canada Life projects that calls will be answered in two minutes and wait times will be reduced to five to ten minutes. National Office, Treasury Board and the Administrative Authority are working with Canada Life to achieve these aims. The telephone number to contact Canada Life is 1-855-415-4414.

On 1 January 2024, the Generic Drug Substitution Rule came into effect. If a member is on a brand name prescription drug, after this date the PSHCP will only reimburse 80% of the equivalent generic drug cost. If health care providers conclude that the substitution is not as effective, the member can apply to be reimbursed for 80% of the brand name drug cost.

MSH International is now the PSHCP administrator for out of Canada claims. Their phone number is 1-833-774-2700. Their mailing address is :

Gordon Richardson, HBO

MSH International
PO Box 4903 STN A
Toronto, ON M5W 0B1

Editor's Note: The following article was released in the fall of 2023 but may not have been seen by many. It is a quick summary of a report by the BC Seniors Advocate on long-term care homes in the province. You can find the complete report online at: <https://www.seniorsadvocatebc.ca/>.

Rising Costs, Rising Profits and Spending Disparities in B.C.'s Contracted Long-Term Care Sector

The Office of the Seniors Advocate's (OSA) second review into government's funding of publicly subsidized for-profit and not-for-profit operated long-term care homes has again found spending differences impacting care for residents, many cost increases exceeding inflation, a lack of clarity on many reported expenses and inequitable funding for capital assets. The report Billions More Reasons to Care is a follow-up to a report released in early 2020 looking at the same issues.

"Over the past five years, the cost of publicly subsidized long-term care delivered by the private sector has risen 35% - well beyond the rate of inflation. It is crucial to understand where the money is going, how it is impacting residents' care and whether the public is receiving good value for the \$2 billion that is now spent each year on contracted long-term care," stated Seniors Advocate Isobel Mackenzie. The report examined five years of financial reports for over 90% of B.C.'s publicly subsidized contracted long-term care facilities and found that between 2017/18 and 2021/22:

- Direct care staffing costs increased 33%;
- Indirect care staffing costs increased 33%;
- Building costs increased 18%;
- Supplies and administrative costs increased 61%; and
- Profit increased 113%.

The report found patterns of spending were different in for-profit facilities compared to not-for-profit facilities including:

- Not-for-profit facilities spent 25% more on resident direct care and 27% more on indirect care than for-profit facilities;
- For-profit facilities spent 66% more per bed on building costs than not-for-profit facilities;
- For-profit facilities earned 7 times as much profit as not-for-profit facilities; and
- Not-for-profit facilities delivered 93,000 hours more of direct care than they were funded to deliver and for-profits delivered 500,000 hours less than they were funded to deliver in 2021/22.

"Our review again found significant differences in the funding for-profit and not for-profit providers were allocating to care, support staff, capital assets and profits which demonstrates that the current funding model is inequitable for both residents and operators," said Mackenzie.

Since OSA's first review of the contracted long-term care sector, government has acted on one of the recommendations and introduced a standardized financial reporting tool. The next step is to ensure it is fully operationalized and then applied to create a standardized funding formula. The remaining four recommendations have been carried through to the current report and include:

1. Funding for care must be spent on care. Financial incentives are needed to ensure the money facilities receive for direct care is spent on providing direct care. If additional revenue is needed to fund other operational costs, it should not be shifted from direct care.

2. Improve accuracy and transparency of monitoring and reporting for compliance with publicly funded care hours. The current self-reporting of care hours is vulnerable to inaccuracies. Multi-skilled workers, who provide both direct care and indirect care (i.e., a care aide who also does provides food services or housekeeping) could be counted as direct care hours. The current reporting system tells us how many people the facility has classified as direct care staff, how much they were paid and how many hours they worked. There is not a similar level of detail for non-direct care staffing and the system cannot accurately capture if there is a shifting of direct care staff to non-direct care jobs.

3. Define profit. There is currently no standardized approach to determining what is counted as profit. The degree to which mortgages, head office allocations, management fees, subcontracting to a related company, executive compensation and financing of other businesses is providing facilities with additional net revenue is not known. A greater understanding of the details of these expenses is required to begin to address the issue of what expenditures will be allowed, what are reasonable and equitable building costs and what is a reasonable profit.

4. Make revenues and expenditures for publicly funded care homes available to the public. The public is entitled to know how their money is spent. Residents and their families are entitled to access information about funding, expenditures and care hours provided by their facility.

The Office of the Seniors Advocate is an independent office of the provincial government with a mandate of monitoring seniors' services and reporting on systemic issues affecting seniors. The office also provides information and referral to seniors and their caregivers by calling toll-free 1-877-952-3181 or via email at info@seniorsadvocatebc.ca.

Welcome New & Returning Members!

- | | | |
|---------------------------|---------------------------|------------------------|
| Georgina Stanhope | Wilfred & Gwen Malouin | Akrum & Cherry Ghadban |
| Stuart Lane | Lisa & James McHaffie | Larry & Betty Pollard |
| Paula Carter | Nela Odarijew & Dale Avon | Winston Hunter |
| Kenneth & Michelle Cawley | Bruce Musseau | |
| Brett & Kelly Silzer | Doris & Calvin Stubbs | |

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

In Memoriam

never forgotten



Gordon Lyon

Bonica Harbridge

Grant Knudsen

Charles Page

Harold Stanhope

Patrick Dunn

Delmer Hansen

Tax Time

It's getting close to income tax time again which means it's also Canada Revenue Agency (CRA) scam time again. These scams take the form of aggressive, unsolicited telephone calls in which the caller claims to be from the CRA and threatens legal action or immediate arrest because the recipients committed fraud on their tax returns. The fraudster will try to convince the victim to pay an immediate reduced "fine", presumably via electronic transfer. Once that money has moved offshore there's little likelihood of getting it back.

The CRA never contacts people over the telephone to discuss fraud concerns and never threatens arrest over the telephone either. Nor does the CRA deal in digital currencies like Bitcoin. If you have concerns about a call purportedly from the CRA, call them at 1-800-959-8281.

On the subject of tax returns, it's probably worthwhile to review some common tax deductions that would apply to many members, mostly to do with medical expenses. For example, your Public Service Health Care (PSHCP) and Pensioners' Dental Service Plan (PDSP) premiums are considered a medical expense as are whatever those plans do not cover – the so-called co-payment on things like prescription drugs.

For travellers, part of the Medoc travel emergency insurance also qualifies as a medical deduction. Johnson Insurance, the provider, will sometimes send out email messages telling subscribers the percentage share. Usually it's 70%.

We may frequently be referred to specialists in other cities for medical treatment. Travel, meal and accommodation costs are a legitimate medical expense. CRA's "simplified rate" for meals is usually quite a bit less than the current "government rate". I'm not sure why it's assumed that it costs you less to travel than it does someone working for CRA. Anyway, you can claim actual costs incurred but then you must keep your receipts. If you go by personal vehicle, you are currently entitled to \$0.58 per kilometre for travel in BC. If you need to be accompanied, the expenses of a second person can also be claimed.

Note that our Association membership fees are not tax deductible. While *Federal Retirees* is non-profit, it is not a charity.

You can find out more about scams, tax clinics and benefits by viewing one of several CRA webinars. Just go to our North Island Branch website (nijf.ca), go to the [Links](#) tab and click on [CRA Webinars](#) under *Government Links*.

Bill Turnbull
Director Communications

About aging ...

- I asked my 91-year-old father, "Dad, what were your good old days?" His thoughtful reply: "When I wasn't good, and I wasn't old."
- One of the shortest wills ever written: "Being of sound mind, I spent all the money."
- "This is your great-grandma and great grandpa," I told my grandson as I handed him a photo of my parents. "Do you think I look like them?" He shook his head. "Not yet."
- After my 91-year-old mother finished having her hair cut and shaped, the stylist announced, "There, now you look ten years younger." My mother, un-impressed, replied, "Who wants to look 81 years old?"
- At his 103rd birthday party, my grandfather was asked if he thought that he'd be around for his 104th. "I certainly do," he replied. "Statistics show that very few people die between the ages of 103 and 104."
- An old woman is sitting at a bar when an older gentleman sits down beside her. "So," he says, "do I come here often?"
- What do you call someone who enjoys Mondays? Retired.
- Eventually, you reach a point when you stop lying about your age and start bragging about it.
- One of the many things no one tells you about aging is that it is such a nice change from being young.
- She said, "So, I decided to take an aerobics class for seniors. I bent, twisted, gyrated, jumped up and down, and perspired for an hour. But by the time I got my leotards on, the class was already over."



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