

STAYING IN TOUCH



North Island - John Finn

Newsletter 103

September 2024

Canada Post Publication Mail Agreement No. 40033460

President's Message



MEETING DATES

September 18, 2024

December 11, 2024



IN THIS ISSUE

Meeting Dates	1
President's Message	1 - 2
Health Benefits Officer	3 - 4
Luncheon News	5
Communications	6 - 7
Message	
Editor's Message	8
Executive Members	8
Preferred Partners	9
New and Returning	10
Members	
In Memoriam	10
Member Info Update	10

Greetings to all members of the North Island-John Finn Branch of NAFR. I sure hope you are enjoying our summer which, I think, is much more temperate than last year. Of course, we are all devastated about the damage that fires are doing on the mainland. So far, we are very fortunate to have avoided the hardship of evacuation and rebuilding lives due to fire or flood. The fire in Jasper has been on my mind as this is a place where my family has gathered, and I just drove through there about three weeks ago on my way to Edmonton. Kind of makes a person feel more kindly toward fall and winter months.

Not too much has been happening since my last message. I attended the AMM In Ottawa in June. The meeting was reduced from a two and a half day meeting to two days which meant the agenda was quite packed. Unfortunately, the notes have not been put up on the Volunteer Portal yet, so I'm just going to have to depend on my notes and memory (uh oh) to share the highlights. The first day saw Perry Tsergas, President and CEO of Spark Advocacy return to the stage. Perry was a speaker at the 2023 AMM and provided an update on public polling data and politics, and what advocacy organizations like our Association can do to prepare themselves for the next federal election. At the time, Perry began by discussing how *"Millennials have come to prominence in the Canadian political landscape. They are now the single-largest demographic voting block, and their behaviour has become contagious. They have led a transformation across society that sees more*

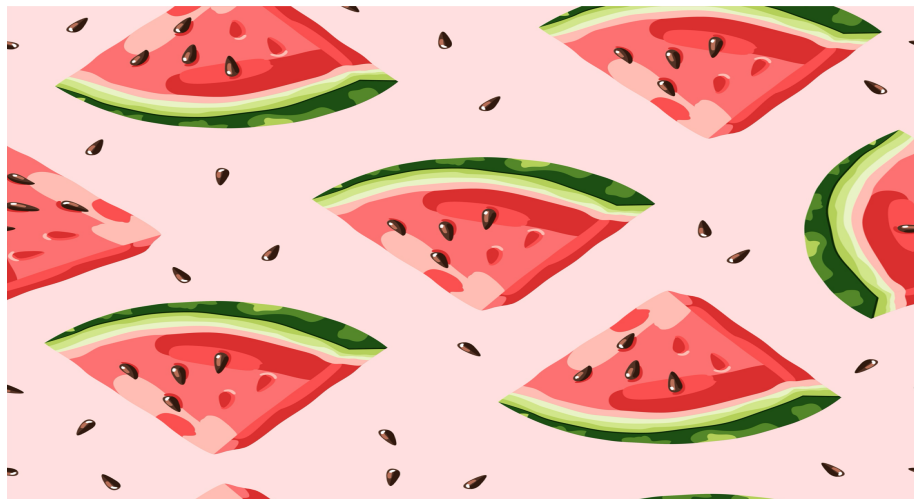
*and more people dependent on their smartphones that consume entertainment media across mostly online platforms, and that increasingly depend on social media as their principal sources of news. In fact, he said, news is becoming much more about what people see on social media rather than on conventional broadcasts or even on news websites. Truth, he said, is where you find it. Such generational change is here and it's contagious, he said. He added that **if the news this Association is trying to put out to the public isn't built for presenting and sharing on social media, it's missing a huge opportunity.*** Perry and two of his colleagues were invited back to lead discussion groups on what communication methods have been tried over the past year in our various branches and how we might further improve our messaging. The three of them did a great job of pulling together all the discussions and their written report is eagerly awaited.

Our branch is working toward the use of more social media. We now distribute our newsletter via email, and it is on our website. We use e-blasts to inform our membership. We haven't got a Facebook page, but some branches have already moved in that direction. What do you think about that? What method of social media do you think we should explore? Let me know at president@nijf.ca.

The other notable agenda item was the discussions around the 2024 – 2027 Strategic Plan. All branch executives had the chance to comment on the plan and it was debated at the Provincial meeting in Abbotsford in May. The comments from the Provincial meetings were compiled and presented as a draft with the goal of finding consensus for the final Plan. There was considerable discussion and word smithing, but consensus was reached. The final plan will be included in the next newsletter for your information.

I think that's about it for this edition. I hope to see you at the meeting in September. Until then, have fun and stay as healthy as you are able.

Norma Dean
President



From the Health Benefits Officer

Retired federal government workers are facing Canada Life's coming takeover of their dental plan with mixed emotions, the group representing retirees says.

The National Association of Federal Retirees is happy that Canada Life's taking on the administration of the Pensioners' Dental Services Plan, which covers former public servants, was postponed, said H  l  ne Nadeau, the association's vice-president.

Canada Life was supposed to grab the dental plan's reins from Sun Life next month, Nadeau told Radio-Canada, but will now do so in November.

The delay comes after association members voiced concerns about their recent track record and asked the Treasury Board of Canada to push back the takeover date.

The insurer has been mired in issues, including delayed processing of claims, that are related to its administration of the Public Service Health Care Plan (PSHCP) — the main federal health plan covering active and retired government employees.

Canada Life took over that plan last year.

"We were not confident that adding [the retirees' dental plan] to that plan administrator would result in good service," Nadeau said.

The association asked in early 2024 for the switchover to be delayed, Nadeau said, and heard in April that it would be.

The group has been stressing the need for Canada Life to allow older plan members who aren't entirely comfortable online to be able to file claims on paper and deal with the insurer on the phone.

It's also been concerned about whether Canada Life has enough staff to do the work.

"We're not completely reassured that it's going to be fine, but we are happy [with] what we're seeing has been put in place at this time," Nadeau said.

"And we're hoping that Canada Life really learns from the previous experience."

Aiming for 'as little disruption as possible'

In an emailed statement, Canada Life said it's working with the federal government to ensure dental plan administration reflects the industry's best practices so that "members have access to the care they need, when and where they need it."

In its own emailed statement, the office of Treasury Board President Anita Anand said the decision to delay the start date was made to ensure plan members and dental providers experience "as little disruption as possible during this transition."

The Treasury Board Secretariat said in a separate statement that Canada Life "already" has trained staff in place.

That should greatly facilitate the transition to the new contract and ensure "minimal impact" on those currently participating in the plan, the board's statement said.

Gordon Richardson
Health Benefits Officer



EXCITING ESCAPES AWAIT YOU IN 2024, 2025, & 2026!

***NOW REPRESENTING NEW OCEAN & RIVER CRUISE LINES, & TOURS!**
***ALL-INCLUSIVE TROPICAL RESORT PACKAGE DEALS & LONG-STAY!**
***MESMERIZING NEW DESTINATIONS & WORLDWIDE INCLUSIVE, TOURS, & 5* SMALL SHIP OCEAN, RIVER, EXPEDITION OR BARGE CRUISES!**

***SIGHTSEE:** E, W, OR CENTRAL CANADA; CRUISE GREAT LAKES; GREENLAND, ICELAND, FAROE ISLANDS; BALTIC; BRITISH ISLES; W & E EUROPE; MEDITERRANEAN; OFF-THE-BEATEN-PATH; PANAMA CANAL/CENTRAL AMERICA; CARIBBEAN; AU/NZ; MEKONG; ASIA/JAPAN; REPO CRUISES TOKYO/HK-VANCOUVER; AU/SYD-VANCOUVER; GRAND VOYAGES; NW PASSAGE/ARCTIC; ANTARCTICA; POLAR EXPEDITIONS; SOUTH AMERICA; GALAPAGOS ISLANDS; AFRICA SAFARIS/TOURS; CYCLE/HIKE/WALKING TOURS; BARGE; THEMED TRAVEL & MORE! ***EXPERIENCE EDUCATIONAL, THRILLING, & RESPONSIBLE TRAVEL!**

*** FREE AIR INCLUDED ROUNDTrip MAJOR CAD CITIES FOR MANY CRUISETOURS!** SAILING AMSTERDAM - BUDAPEST, 15 Days, FREE Flights, from \$4999 CADpp.

*** COMBINE A RIVER or OCEAN CRUISE With a LAND/HOTEL PACKAGE,** Before or After Your Cruisetour.

*** NO SERVICE FEES:** Free Service By Aji Fliss, TA, to Customize Your Flights & Arrange Your Vacation.

*** TRAVEL ASSISTANCE** With Your Full Vacation Plans, Best Health & Safety Protocol, & Advisories.

*** FULLY EXPERIENCE LOCAL LIFE:** Inspiring Cultures, Historic & Dramatic Settings, & UNESCO Sites.

*** YOUR RIVER, OCEAN OR EXPEDITION CRUISETOUR INCLUDES:** Airfare, Transfers, Hotels, Tours, All Meals, Wine & Beer with Lunch/Dinner, WIFI, Health/Safety, Host Services, & Entertainment.

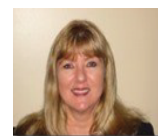
*** FOR A PROFESSIONAL FREE CONSULTATION & TO BOOK YOUR VACATION PACKAGE,**

Call: AJI FLISS, ACC, Accredited Cruise Vacation Consultant, Travel Connoisseurs Club, Comox B.C.

Ph #250 898 3358 / afliss@shaw.ca BC Consumer Protection Reg #54575

Call Aji to book: RIVER, BARGE, EXPEDITION & OCEAN CRUISES. COACH TOURS, CYCLING, WALKING, SOLO & THEME TOURS. REUNIONS. GROUPS. INTL FLIGHTS. ALL INCLUSIVE RESORT/FLIGHT PACKAGES WEDDINGS. LONGSTAY, CUSTOM & EXOTIC PACKAGES

"We Look After the Details so YOU Can Enjoy Your Journey of a Lifetime!" *IF NOT NOW, WHEN?*



September Luncheon News

North Island – John Finn Branch

September Luncheon

Wednesday, September 18th, 2024

Best Western Westerly Hotel

Courtenay



11:00 am – Meet & Greet

Coffee & Tea

12:00 pm – Lunch Italian Style

Spaghetti & Meatballs

Salads

Rolls & Butter

Chef's Choice Desert

Cost - \$25 per plate

1:00 pm – Business Meeting

1:30 pm – Community Manager Adrienne Turner
presenting "Life at Ocean Front Village"

Door Prize: \$100 Gift Certificate from Fluid Bar & Grill

50/50 Draw

All members welcome. Bring a potential recruit

Reservations are required. Just call or write:

- **Lena Jenkins at 250-897-0038, welfare@nijf.ca**
- **Annette Store at 1-705-796-5198, programs@nijf.ca**

A Message from Communications

Ageing Matters

In 2014, BC was the first province to appoint a Seniors' Advocate. That person was Isobel Mackenzie. Those who have heard her speak or read her office's reports cannot help but admire her work. After a decade of service, she retired this year and was replaced in April by Dan Levitt who brings some 30 years' experience in the fields of long-term care and gerontology to the portfolio. His first act was to tour the province to meet with seniors and service providers which led to his first report, *Ageing Matters*. Since it runs to 27 pages, I cannot adequately summarize it here. Those with internet access can read it by going [here](#). Those without a computer or internet access can call the OSA at 1-877-952-3181 and request a copy.

As an aside, one of the issues raised in the report was that of internet access as more and more services are moved there but many of our older citizens may find the cost and lack of skills a barrier to accessing that technology.

As the report notes: "Seniors are the fastest growing population group in B.C. It is estimated that around a quarter of British Columbians will be over 65 by 2036 [when] the oldest baby boomers will be 90 years old. We are living longer, and more people will be 65 and older within the next decade than at any other time in our history".

The report further states that "BC seniors on fixed incomes are disproportionately impacted by the high cost of living and unable to absorb increased costs for housing, food, medical equipment, mobility aids and other necessities for healthy ageing". You may recall that our Association began because federal pensioners on fixed incomes were falling into poverty and that the initial battle was to achieve pension indexing. However, even though we achieved indexing, those who retired many years ago (when salaries were much lower than today's) and survivors on reduced pensions may also fall into the low-income bracket and are equally at risk.

The statistics are quite sobering. Some 50% of BC seniors have incomes less than half that of the working age population and 31% receive the Guaranteed Income Supplement (GIS) meaning they fall below the federal low-income threshold. If a senior receives the GIS, they may qualify for the BC Seniors Supplement. In 2021, it was increased for the first time since 1987 from \$49.30 to \$99.30 per month but most seniors do not receive the maximum and it is not indexed to inflation – how magnanimous!

If there is one saving grace, it may be that 80% of seniors are homeowners. It is the 20% who are renters that are most at risk, perhaps even to the point of becoming homeless. The report tells the sad story of a 76-year-old woman who was evicted because of renovations to her apartment building – a so-called *renoviction*. She is now faced with the prospect of paying 70% of her income for shelter when the desired target in BC is 30%. BC Housing administers the Shelter Aid for Elderly Renters (SAFER) program, but its monthly subsidy is inadequate. On average, recipients are paying over 50% of their income towards rent. The SAFER benefit is not tied to allowable rent increases or

inflation. Perversely, when a federal pension increases because it's indexed, the SAFER subsidy is reduced.

Everyone agrees that it's better for everyone if seniors are able to age safely at home. However, in BC, publicly subsidized home support clients are charged a daily fee unless they receive GIS. A senior with an annual pension income of \$30,000 will pay \$9,000 a year for one hour of daily home support. That kind of cost is a significant barrier for many BC seniors to remain at home.

Seniors expressed frustration that no program exists to help with out-of-pocket medical expenses. Simply put, most BC seniors do not have extended health care coverage. That simply reinforces the importance to us of the PSHCP and PDSP and the continuing need to protect and enhance those benefits.

The report notes that more than 6000 people are waitlisted for publicly subsidized assisted living and long-term care (LTC). Moreover, the waitlist has been increasing because the supply has not been keeping pace with the growing seniors' population. One side effect of this is people having to accept "interim" placement in facilities far from their homes. This places both stresses and costs on a spouse obliged to travel long distances to visit the person in care, especially when "interim" can stretch to more than a year. If the person in LTC is the primary pensioner and 80% of his pension goes towards LTC costs, then the wife, who may not have worked outside the home and therefore has limited pension income, could face real financial hardship.

The report touches on many other seniors' issues that we do not have space to go into here. It ends with five main recommendations:

1. Provide immediate financial relief for low-income senior renters by redesigning the Shelter Aid for Elderly Renters program so that seniors' rents are 30% of their income and rent ceilings are adjusted to reflect the current reality of the rental market.
2. Increase the amount of BC Seniors Supplement and index the supplement to inflation consistent with other government income supports for seniors like CPP, OAS and GIS.
3. Eliminate the daily rate charge for home support that places a financial barrier for seniors to get the help they need to live independently in their home for as long as possible.
4. The National Advisory Committee on Immunization (NACI) recommends people over 50 years old receive the shingles vaccine. The Province should provide a shingles vaccine program at no cost to BC seniors.
5. Develop and implement a cross-government strategy and action plan for seniors with key targets and performance measures with annual public reporting on performance.

Bill Turnbull

Director Communications

From the Desk of the Editor

Hello fellow NAFR John Finch Branch Members.
I hope you are enjoying the summer weather. My husband and I have been out and about camping, hiking and paddling our canoe. Even though we both grew up in Victoria, we had not had the opportunity to explore the North Island Region. We are in awe of the area in which we have the privilege to live. The beauty and pristine scenery are truly amazing. This is my first time producing the newsletter. I've included a page containing the names of NAFR's Preferred Partners as a reference for you. If you have suggestions regarding content you would like to see included, I would love to hear from you. I can be reached at: editor@nijf.ca and I look forward to meeting some of you at our luncheon meeting on **September 18, 2024**

Publisher:

North Island
John Finn Branch
National Association of
Federal Retirees

Mailing Address:

North Island – John Finn
Branch
P.O. Box 1420
Comox, BC
V9M 7Z9

Email Address:

info@nijf.ca

NAFR – NORTH ISLAND

JOHN FINCH BRANCH EXECUTIVE

Position	Name	Telephone	E-Mail
President	Norma Dean	250-890-1218	president@nijf.ca
Vice President	Cecile Turnbull	250-338-1857	vicepresident@nijf.ca
Secretary	Cecile Turnbull	250-338-1857	secretary@nijf.ca
Treasurer	Vacant		treasurer@nijf.ca
Membership	Steve Bunyan	250-703-3558	membership@nijf.ca
Newsletter Editor	Lisa McHaffie	250-491-2684	editor@nijf.ca
Health Benefits Officer	Gordon Richardson	250-339-5446	healthbenefits@nijf.ca
Programs	Annette Store	705-796-5198	programs@nijf.ca
Welfare, Telephone Coordinator	Lena Jenkins	250-897-0038	welfare@nijf.ca
Communications	Bill Turnbull	250-338-1857	comm@nijf.ca
Advocacy (Acting)	Norma Dean	250-890-1218	president@nijf.ca
Director			
Director			



National Association
of Federal Retirees

Association nationale
des retraités fédéraux

National Preferred Partners

TRAVEL PARTNERS



n MEDOC Travel Insurance through Johnson Inc.

1-855-772-6675

www.johnson.ca/federalretirees

n Collette

1-866-413-3762 | www.gocollette.com

n Choice Hotels Canada

1-800-4CHOICE (1-800-424-6423)

www.choicehotels.ca/federalretirees

Client ID number: 219420

n Alamo Rent-A-Car

1-800-Go-Alamo (1-800-462-5266)

www.federalretirees.ca/en/At-a-Glance/Preferred-Partners

ID#: 7016453

n Enterprise Rent-A-Car

1-800-Rent-a-Car (1-800-736-8222)

www.federalretirees.ca/en/At-a-Glance/

[Preferred-Partners](#)

ID number: NAFRDSC

n National Car Rental

1-800-Car-Rent (227-7368)

www.federalretirees.ca/en/At-a-Glance/

[Preferred-Partners](#)

ID# 5030905 **n**

VIA Rail Canada

1-888-VIA-RAIL (1-888-842-7245)

www.viarail.ca/en/federalretirees

Business rate code: 810962

HOME AND AUTO PARTNERS



n Home and Auto Insurance through Johnson Inc.

1-855-516-5606

www.johnson.ca/federalretirees

n Relocation Services Group

1-866-865-5504

www.relocationservicesgroup.com/federalretirees

HEALTH PARTNERS



n AlarmCare

1-800-267-2001

<http://myalarmcare.com/>

n GoodLife

1-800-287-4631

[http://corporate.goodlifefitness.co](http://corporate.goodlifefitness.com)
[m](#)

n Énergie Cardio 514-533-8386

www.energiecardio.com/en

n HearingLife Canada

1-888-903-8146 | 1-888-903-5391
(Quebec)

[www.hearinglifeadvantage.com/federal-](http://www.hearinglifeadvantage.com/federal-retirees/)
[retirees/](#)

FINANCIAL ADVICE PARTNERS



n Arbor Memorial

1-888-700-7766

www.arbormemorial.com

n Canadian MoneySaver magazine

519-772-7632

www.canadianmoneysaver.ca

Discount code: FR

n Tradex

613-233-3394 or 1-800-567-3863

www.tradex.ca

TECHNOLOGY PARTNER



n SimplyConnect

1-844-483-2291

[www.simplyconnect.ca/federal-](http://www.simplyconnect.ca/federal-retirees)
[retirees](#)

Welcome to New and Returning Members

Janine Beardmore
Roger and Pamela Burton
Charles and Karen Clark
Christine Couture and Yves Carignan
Grant and Andrea Gillfillan
Beverly Mickaluck and Gordon Diduck
Karen Stewart
Katherine Wilson and Douglas Garson

Margarat Horton
Jailynn Jones
Paul Moquin
Robert and Judy Roos
Arleen Shears
Laurie and Pamela Windover
Debra and Ronald Ganton



*Kenneth Armit
Rowena Paddon
Lee Rogers
Jack Willis*

*Adeline Levy
John Renaud
Gerald Tekach*

MEMBERSHIP UPDATE

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 7)**

Surname.....Given Names.....

Mailing Address.....

City/Town.....Postal Code.....Phone.....

Email Address.....

Pension is from: CF.....PS.....RCMP.....Other.....I receive a survivor's benefit. Yes.....No.....