

STAYING IN TOUCH



National Association
of Federal Retirees
Association nationale
des retraités fédéraux

NORTH ISLAND - JOHN FINN

North Island - John Finn

Newsletter 105

April 2025

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President's Message



MEETING DATES Important

AGM April 29, 2025
Executive Elections



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Hello everyone. Well, aren't we living in interesting times!!! Tariffs on, tariffs off, maybe tariffs next month but then again maybe not. Drives you crazy. The one good thing about it seems to be it has brought the country together and some of the issues that have been hanging over our heads for ages (i.e. interprovincial trade barriers) are suddenly being recognized and perhaps dealt with. I've talked to a few people who have cancelled their vacations or winter travel to the US. As I seldom travel to the States, I did not have to make this decision, but I am sure it was difficult for those who did. My travel this year is either to Europe or other parts of Canada and that was planned long before the current issues with the USA came to prominence.

Now that the Liberals have elected a new leader, Prime Minister Mark Carney, the thinking is there will be an election soon. In times of Federal Elections, the Advocacy Directors for each branch are encouraged to take on responsibility for contacting the candidates for each party. So far, here are the candidates for our riding:

Tanille Johnston - NDP (replacing Rachael Blaney)

Aaron Gunn - Conservative

Jennifer Lash - Liberal

Jessica Wagg - Green

Paul MacKnight - PPC

I have not been able to determine constituency offices for any of them and expect that until the writ is dropped, that information will not become available. As there is no designated Advocacy Director on our executive, I have been acting in this position. I have had a meeting with the President of the Nanaimo BoD and

we have agreed to share the load when possible. I would love some help on this file. If any of you are interested, I would love to talk to you. You do not have to be a permanent member of the Board if that is not something that interests you but just fill the need until the election is over. If you like talking to politicians about the priorities of the NAFR and finding out where they stand on issues, this may be the job for you. Call or email me if you want more information.

We are coming up to the time for our Provincial and National meetings. Our new treasurer, Edith Skiber, will be accompanying me to the Provincial meeting in Abbotsford in May. National Office is offering a workshop for new treasurers so this is very opportune for Edith. As stated in a recent eblast, we are looking for new members for our executive, primarily a Secretary and a Vice President. Should we be successful in filling these positions, the new Vice President will accompany me to the AMM in June as a way of orientation to the workings of the organization. Hopefully you are giving some thought to supporting our branch through becoming part of the executive. We are a fun group so why not give us a try.

I hope as many of you as possible will attend our AGM on April 29th. We are attempting something new this year. You will be getting a pre-AGM package containing the 2024 Financial report and 2025 Budget, bi-law changes, executive nominations and reports from the various Directors. We feel this will give you more time to review and absorb the information before the meeting. Hopefully it will help the meeting run more smoothly and probably quicker but there will be plenty of time for questions and discussion. We would appreciate your feedback on this change following the meeting, either in person or by email.

Wishing you a fun St. Patrick's Day and Happy Easter and a positive spring season, see you on April 29th.

Norma Dean
President

From our Communications Director

BC Assesses US Tariffs

The BC Office of the Seniors Advocate has offered the following report on the possible impact of US tariffs:

As BC continues to fight against threatened United States tariffs of 25% on all Canadian imports, the Province has done a preliminary assessment of potential impacts to the BC economy of a trade war with the United States.

In president-elect Donald Trump's tariffs scenario, BC could see a cumulative loss of \$69 billion in economic activity between 2025 and 2028. The Province's real GDP is projected to potentially decline by 0.6% year over year in both 2025 and 2026.

Job losses are estimated at 124,000 by 2028 with the largest declines in natural-resource sector export industries and associated manufacturing. Losses would also be felt in the transportation and retail sectors. The unemployment rate could increase to 6.7% in 2025 and 7.1% in 2026, and corporate profits could see an annual decline in the range of \$3.6 billion to \$6.1 billion.

Tariffs imposed by the United States, along with potential retaliatory measures, could impact many of the Province's key revenue streams, such as personal and corporate income taxes. Preliminary analysis indicates this could reduce annual revenues by between \$1.6 billion and \$2.5 billion.

This preliminary assessment, done by the Ministry of Finance, is one of many possibilities as there is considerable uncertainty about the exact nature, magnitude and timing of United States policies that may be implemented.

In 2019, the Bank of Canada estimated the impacts of a 25% tariff. National Bank recently reported that the Bank of Canada's estimate of the Canadian GDP impact "would exceed that of any previous recession, barring the temporary setback at the onset of the COVID-19 pandemic."

In the face of this uncertainty, the Province is using a three-part strategy: respond, strengthen and diversify.

To respond to these tariffs, BC is engaged in contingency planning across government and will participate in nationally co-ordinated retaliation if and when required. BC will strengthen its domestic position by growing the economy to create high-paying jobs to generate the wealth needed to support people through strong public services, such as health care and education. This includes fast-tracking permitting in BC and reducing trade barriers between provinces. Lastly, BC will focus on diversifying its trade relationships, using the Asia-Pacific network to become less reliant on exports to the United States.

Quick Facts:

- On Nov. 25, 2024, president-elect Trump proposed tariffs of 25% on all Canadian and Mexican imports to the United States, and an additional 10% on imports from China.
- Premier David Eby has met with several state governors and impressed upon them the devastating impacts tariffs would bring on both sides of the border. He and other premiers will travel to Washington, D.C., on Feb. 12, 2025, to continue to make the case against unjustified tariffs for all Canadians.
- The ministry's preliminary assessment is based on internal planning assumptions, including that a 25% US tariff would remain in place for the duration of the Trump presidency and that Canada retaliates as well as key economic indicators and inputs, including economic activity, trade, the labour market and demographics.
- The analysis does not represent the Ministry of Finance's economic and budget forecast, which is under development and will be released as part of Budget 2025.
- The Minister of Finance will also consult with the Economic Forecast Council in late January. The Economic Forecast Council is comprised of leading economists from across Canada. Advice from the Economic Forecast Council will be reported in Budget 2025.

Learn More:

To learn more about BC's response to unjustified US tariffs, visit: gov.bc.ca/Tariffs

From the Editor's Desk

Hello fellow members of the John Finn Branch.

Welcome to the Annual General Meeting (AGM) Edition of the North Island John Finn Branch April 2025 Newsletter. This year we are including a small AGM package for you to review in advance of our meeting on April 29, 2025. Please take the time to read through

the package and we ask that you consider putting your name forward for one of the several vacant positions we have on the executive committee. Our numbers are dwindling. We would really appreciate some additional help with running the North Island John Finn Branch. The time commitment is minimal.
Looking forward to a good turnout at the AGM.
Happy Spring!

Sincerely,

Lisa McHaffie
Editor



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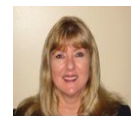
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National Association
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NORTH ISLAND – JOHN FINN

**North Island – John Finn Branch
National Association of Federal Retirees
2025 AGM
Luncheon Meeting
Tuesday, April 29, 2025
Crowne Isle Golf Resort**

- 11:00 a.m.** Meet & Greet in the Gold Room – Main Floor
Coffee and Tea will be served
- 12:00 Noon** Valley Luncheon

Menu

*Warm Baguette and Rolls with Butter
Roasted Pork Loin with Fruit Chutney
Herb Roasted Baby Potatoes and Seasonal Vegetables
Artisan greens, Beet curls, Carrot, Cucumber and Pumpkin Seeds
Served with House Dressing
Caesar Salad
Chef's assorted Desserts
Cost \$25.00 per plate*

- 1:00 p.m.** AGM Meeting

All members welcome – please bring a recruit

\$200 Gift Certificate and 50/50 Draws

For reservations call:

- Lena Jenkins @ 250 897-0038
- Annette Store @ 705 796-5198 (Campbell River)
- Email: anne68store@outlook.com

Reservations must be made by April 18, 2025



National Association
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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)

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ID# 5030905 **n**

VIA Rail Canada

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

www.viarail.ca/en/federalretirees

Business rate code: 810962

HEALTH PARTNERS



n AlarmCare

1-800-267-2001

<http://myalarmcare.com/>

n GoodLife

1-800-287-4631

<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-retirees/

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n Relocation Services Group

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www.relocationservicesgroup.com/federalretirees

John Finn 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	Edith Skiber		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			

Welcome to New and Returning Members

James & Tracey Gauthier	David & Nora Godfrey
Barry Julien	David & Tracy McDonald
Frank Murray & Charmin Palmer	Robert & Linda Neault
Gregory Rahier & April Sweet	Richard Smith & Tanya Abboyy
Nina Usherwood & Roaland Humphreys	Wayne & Connie Watson
Ian Taylor & Regina Land	



<i>Gordon Clark</i>	<i>William Clark</i>
<i>William Cooper</i>	<i>Mary Goski</i>
<i>Cameron Hayward</i>	<i>Thomas Simson</i>
<i>Richard Skrzyzala</i>	<i>Morna McIntosh</i>
<i>Evelyn Ingram</i>	

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.....



National Association of Federal Retirees
North Island – John Finn Branch
AGM Meeting Agenda
Crowne Isle Golf Course
April 29, 2025

11:00 a.m.	• Meet and Greet
12:00 noon	• Welcome – President Norma Dean
	• Lunch Buffet
1:00 p.m.	• Meeting Call to Order
1:05 p.m.	• O Canada
1:10 p.m.	• Approval of 2025 AGM Meeting Agenda
	• Approval of March 13, 2024 AGM Meeting Minutes
	• Approval of December 11, 2024 General Meeting Minutes
1:15 p.m.	Executive Reports
	Finance
	• Financial Report – included in AGM Package
	• Presentation of Budget 2025 – included in AGM Package
	• Motion to adopt Budget 2025
	• Review of the Annual Financial Statements for 2024
	• Appointment of Reviewer for the 2025 Financial Statements
	• Motion to appoint Reviewer for the 2025 Financial Statements
	Membership Report
	Newsletter
	Health Benefits
	Communications
	Advocacy
	Programs
	Welfare
1:40 p.m.	New Business
1:55 p.m.	Elections
2:15 p.m.	Draws
2:30 p.m.	Adjournment of Meeting



National Association of Federal Retirees
North Island – John Finn Branch
AGM Minutes
Best Western Westerly Hotel
Wednesday, March 13th, 2024

NORTH ISLAND - JOHN FINN

11:00 a.m. Meet & Greet

12:00 p.m. Welcome – Norma Dean – Norma Dean welcomed all attendees to the AGM luncheon on March 13th, 2024.

Lunch – Buffet

1:00 p.m. - Call to Order – Norma Dean called the meeting to order.

O Canada – was presented.

Norma - asked for approval of the AGM Minutes of March 15, 2023 – Moved by Scott Hodge, 2nd by Cecile Turnbull.

Approval of the Agenda as presented: Moved by Bill Turnbull, seconded by Serge Gosselin.
Approval of the Minutes of Wednesday, December 13, 2023 – all approved

Executive Reports:

- **Financial Reports** – Scott Hodge – Scott presented the financial figures as follows:
Bank Account Assets – \$27,609.52 - less liabilities for net Assets of \$26,061.28; Total Reserve Assets of - \$14,618.43 minus unreserved Equity \$12,303.94 and a loss of (-861.09) for a Total Equity in the amount of \$26,061.28.

The Reserves Template, totalling \$4,500 was presented to the members.

- **The Budget numbers** for 2023 were presented:
2023 – *Total Income* – 15,268.28, *Operating Expenses* of \$20,530.44 for a loss of \$5,262.16 minus *Non-Operating Expense* of \$2,631.57 for a *Total Loss* of (-\$7,893.73) was less than expected.
The Budget numbers for 2024 were presented:
The 2024 Budget – with a ***Total Income of*** - \$1,5850.00, *Operating Expense* of \$18,875.04 less operating expenses of -\$3.025.04 plus *Non-Operating Expenses* of \$1,500.00, **showed an overall loss *Total of* -\$4,525.04 was presented and moved to accept report by Serge Gosselin, 2nd by Laurie Aucoin, all members approved.**

- The **Reviewed Annual Financial Statements for 2023** was conducted by Serge Gosselin showing a **Loss of \$7,893.73** was presented to the members.
- The **Reviewer for 2024** will be Scott Hodge, moved by Bill Turnbull, seconded by Serge Gosselin.
- **Membership** – Bill Turnbull – on behalf of Steve Bunyan – We have 2003 Members, 569 Singles, 717 Doubles for a total of 1286 Households.
- **Newsletter** – Bill Turnbull – 210 copies of the newsletter was sent out with the rest going via e-mail.
- **Health Benefits** – Gordon Richardson – Members with problems called for help with forms for death in the family, out of country – claim with MSH. Gordon talked about ambulatory care and that the blood pressure claim has finally been approved. Financial help is available for stair lifts, and that Canada Life is hiring more staff to deal with the number of calls.
- **Communications** – Bill Turnbull – no report
- **Advocacy** – Norma Dean – Norma focused on the potential for a Federal Election and the BC election this fall. The expectation is that all candidates will be approached with NAFR priorities – pensions being # 1, and other issues. Norma mentioned that in June we will have pads of paper on each table for members to write down their ideas for some issues for us to take to candidates.
- **Programs** – Cecile Turnbull – Thanked everyone for attending along with the hotel staff for the luncheon. Mid June will be our next General Meeting.
- **Welfare** – Bill Turnbull on behalf of Lena Jenkins – mentioned that 7 members had passed away in the past month.

New Business:

- At the end of each year, the Treasury Board Secretariat provides the Association with information on the pension indexing increase that is effective Jan. 1, 2024 for federal public sector pensions. **The pension indexation rate effective Jan. 1, 2024, was set at 4.8 percent.** Federal Retirees were instrumental in establishing pension indexation back in 1970.
- Scott Hodge presented Amendments and Changes for the Branch By-Laws for BC06 that was moved by Scott, seconded by Bill Turnbull and approved by all executive at an Executive meeting prior to the General Meeting. Members in attendance that moved and seconded the changes included the following:
 - Cherie Kelley so moved/ seconder Barb Messer
 - Warren Kelley so moved/seconder Gary Liddiard
 - Barney Bernard so moved/seconder Annette Store, Scott Hodge moved to accept all changes and everyone present – all in favor. Passed.



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NORTH ISLAND - JOHN FINN

- **Elections** – Cecile Turnbull – The following Executive were duly acclaimed and will continue as Executive Officers:

- **President and Advocacy** - Norma Dean
- **Membership Director** - Steve Bunyan
- **Newsletter Editor and Communications** - Bill Turnbull
- **Telephone Director** - Lena Jenkins
- **Health Benefits** - Gordon Richardson

- **Elections continued** – Scott Hodge as a *National Director* conducted the rest of the elections for the Board
- **Treasurer** – Serge Gosselin came forward and with no objections or other volunteers he was acclaimed – ***Serge has since declined this position due to health reasons. Notice will be sent out for a replacement.***
- **Vice President** - Cecile Turnbull willing to stand – no objections or other volunteers she was acclaimed
- **Secretary** – Cecile Turnbull will continue as no one came forward and was acclaimed
- **Programs** - Annette Store came forward and with no objections she was acclaimed
- Norma presented some of the Executive with awards for service
- **Draws** -Door Prize, Pot of Gold – Draws were held. Bill Turnbull won the Door Prize.
- **Adjournment** – Norma Dean

Next meeting: Wednesday, June 12, 2024

Secretary – Cecile Turnbull.

President – Norma Dean

Financial Statement
Page 1 of 2
Balances
Year 2024

	2023 Actual	2024 Actual
Assets		
Assets – Chequing	\$21,412.01	\$22,406.08
Assets – Computer & Equipment	\$ 2,400.24	\$ 1,920.20
Assets – Investments	\$ 0.00	\$ 0.00
Assets – Other	\$ 4,183.26	\$ 4,447.08
Assets – Petty Cash	\$ 475.00	\$ 475.00
	\$28,470.51	\$29,248.36
Liabilities		
Liabilities – Future Year Fees	\$ 1,548.14	\$ 1,803.00
	\$ 1,548.14	\$ 1,803.00
Net Assets	\$26,922.37	\$27,445.36
Reserved		
Reserved Equity – Advocacy (Branch)	\$1,500.00	\$1,500.00
Reserved Equity – Defense of benefits (National)	\$ 0.00	\$ 0.00
Reserved Equity – IT & Equipment	\$1,500.00	\$1,500.00
Reserved Equity – Recruitment/Communications	\$1,500.00	\$1,500.00
Reserved Equity – Special Events	\$ 0.00	\$ 0.00
Reserved Equity – Training/Succession Planning	\$ 0.00	\$ 0.00
	\$4,500.00	\$4,500.00
Unreserved		
Unreserved Equity	\$30,316.10	\$22,422.37
Earnings (Loss)	\$-7,893.73	\$ 522.99
	\$22,422.37	\$22,945.36
Total Equity	\$26,922.37	\$27,445.36
Current year Equity = prior year Net Assets +/- current year Earnings Loss		

Financial Statement
Page 2 of 2
Earnings/Loss
Year - 2024

	2023 Actual	2024 Actual
Revenue		
Charitable Fundraising LESS Donations (See Reg. 5.3)	0	0
Fees – Adjustments	\$ -127.93	\$ -223.94
Fees – National (incl. per capita & CC fees)	\$15,396.21	\$16,576.46
	\$15,268.28	\$16,352.52
 Expenses		
Bank Charges (Returned Cheques)	\$ 1.50	\$ 0
Branch AGM (excludes food & bev)	\$ 706.65	\$ 738.15
Branch Financial Management		\$ 16.94
Branch Information Sharing Event (excludes food & bev)	\$ 5,871.00	\$ 2,122.16
Branch Meeting Expenses (excludes food & bev)	\$ 2,440.42	\$ 4,255.03
Branch Recruitment Event (includes food & bev)	\$14,383.54	\$14,164.68
Branch Recruitment Event Sales	\$-7,770.00	\$- 6,834.00
Branch Volunteer Support & Engagement	\$ 263.67	\$ 223.21
Community Activities / Events	\$ 211.74	\$ 256.00
Equipment & Depreciation Expense	\$ 600.04	\$ 480.04
Postage / PO Box	\$ 338.66	\$ 344.40
Reg/Dist/National Meeting Expenses	\$ 3,464.82	
Stationery / Office Supplies	\$ 18.40	\$ 62.92
Operating Expenses	\$20,530.44	\$15,829.53
 Reserve Spending (non-operating)	\$ 2,631.57	
Non-Operating Expenses	\$ 2,631.57	
Total Expenses	\$23,162.01	\$15,829.53
Earnings (Loss)	\$-7,893.73	\$ 522.99

2025 Budget

	2024 Budgeted	2024 Actual	2025 Budgeted
INCOME			
TOTAL Charitable Fundraising	\$0.00	0.00	\$0.00
TOTAL Fees - Adjustment	-\$150.00	-\$223.94	-\$250.00
TOTAL Fees - Membership	\$16,000.00	\$16,576.46	\$16,500.00
TOTAL Investment Income	\$0.00	\$0.00	\$0.00
TOTAL INCOME	<u>\$15,850.00</u>	<u>\$16,352.52</u>	<u>\$16,250.00</u>
OPERATING EXPENSES			
TOTAL Bank Charges	\$20.00	\$0.00	\$20.00
TOTAL Branch Advocacy	\$600.00	\$0.00	\$600.00
TOTAL Branch AGM	\$755.00	\$738.15	\$755.00
TOTAL Branch Financial Management	\$25.00	\$16.94	\$25.00
TOTAL Branch Governance	\$0.00	\$0.00	\$0.00
TOTAL Branch Information Sharing	\$4,850.00	\$2,122.16	\$3,450.00
TOTAL Branch Meeting Expenses	\$2,765.00	\$4,255.03	\$4,765.00
TOTAL Branch Recruitment	\$16,640.00	\$14,164.68	\$16,650.00
Branch Recruitment Event Sales	-\$9,000.00	-\$6,834.00	-\$9,000.00
TOTAL Branch Volunteer Support & Engagement	\$1,250.00	\$223.21	\$1,250.00
TOTAL Community Activities	\$300.00	\$256.00	\$300.00
TOTAL Equipment & Depreciation Expense	\$480.04	\$480.04	\$384.04
Phone - Internet	\$0.00	\$0.00	\$0.00
TOTAL Postage	\$395.00	\$344.40	\$395.00
Salaries/Professional Fees	\$0.00	\$0.00	\$0.00
Promotional Items	\$500.00	\$0.00	\$500.00
TOTAL Regional-District-National Meetings	\$0.00	\$0.00	\$2,500.00
TOTAL Office - General Costs	\$50.00	\$62.92	\$50.00
TOTAL OPERATING EXPENSES	<u>\$19,630.04</u>	<u>\$15,829.53</u>	<u>\$22,644.04</u>
INCOME LESS OPERATING EXPENSES	<u>-\$3,780.04</u>	<u>\$522.99</u>	<u>-\$6,394.04</u>
TOTAL NON-OPERATING EXPENSES	<u>\$1,500.00</u>	<u>\$0.00</u>	<u>\$1,500.00</u>
OVERALL TOTAL	<u>-\$5,280.04</u>	<u>\$522.99</u>	<u>-\$7,894.04</u>