

NAFR Quarterly Newsletter

Nanaimo & Area Branch

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October 2014

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One Hundred Eighty Four people turned out for our September meeting held at Tigh-Na-Mara, Parksville.

Next Meeting

Date/Time:

Thursday, November 20, 2014 , General Meeting starts 1100 AM.

Location:

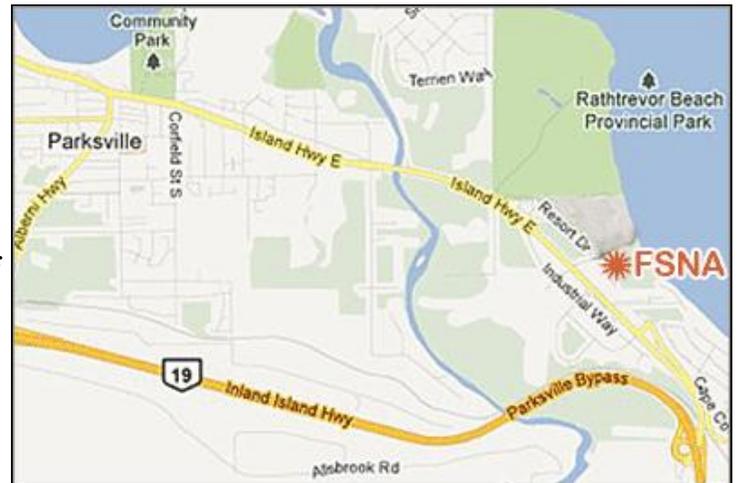
Tigh-Na-Mara Resort and Conference Centre, 1155 Resort Drive, Parksville, B.C.

Directions:

Resort Drive is 1.5 km West on W. Island Highway from Exit 46 on Inland Highway 19. Turn right onto Resort Drive. Tigh-Na-Mara Resort is 170 meters off the Highway.

Meeting/Lunch:

Doors open at 10:00 AM. There will be a short business meeting followed by the presentation concluding at about 12:30.



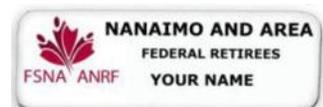
Presentation - Healthy Aging -

Lynn McFedgen, Vancouver Island University

Reservations/Cancellations: Your local FSNA volunteer will phone you to ask whether you plan to attend the lunch. If you confirm your attendance, please be aware of our **new cancellation policy**.

The Association is required to pay for all meals ordered on your behalf; therefore, if you subsequently are unable to attend, you must cancel your reservation to avoid being charged for the meal. To cancel, please call **Jim Gahr at 754-0989**. **The last date for cancellation to avoid billing is Sunday, November 16, 2014.**

Don't forget your name tag



FSNA Nanaimo Events 2014					
DATE	EVENT	PLACE	VENUE	MEMBER \$	GUEST \$
Nov 20	General Meeting	Parksville	Tigh Na Mara	\$23.00	\$25.00

President's Message, October Newsletter 2014:

Welcome to the **National Association of Federal Retirees:**

As I watch the onset of autumn, I have to remind myself that this is our final Newsletter for 2014.

So, without further ado, may I, on behalf of your Executive, the Board of Directors, your Phoners and their captains, and all those volunteers who continue to support our goals and mission, wish all of you a very Merry Christmas and continued good health and happiness in 2015?

Speaking of Christmas, please remember that our November General Meeting will be held at Tigh Na Mara on the **20th of November**. A scheduling conflict necessitated a change in dates, so disregard anything you have read or heard, our next General Meeting is the **20th of November**.

Santa arrived early after the General Meeting of 25 September at Tigh Na Mara. Four (4) new volunteers put their names forward to join our Board of Directors. Five (5) new volunteers came forward as Phoners. Thank you, and again, thank you. Perhaps now we can alleviate some of the workload of those on your Board who have two and sometimes three areas of responsibility.

Our focus at the moment is to arrange for "wreath-layers" for the coming November 11 ceremonies to honour our Veterans. We will have representation throughout our area.

The BC District Fall Conference will be held in Chilliwack October 28-30, and there will be three representatives from our Association in attendance. The general theme of the conference is Advocacy & Communication. Guests for the conference will be Lorraine Logan, President of COSCO and Isobel MacKenzie, the Provincial Government Seniors' Advocate for BC.

Your Association representatives will provide a full report at our General Meeting on 20 November, 2014.

Our year ahead will bring forward a Federal election and we have to be prepared to put forth those questions that concern not only ourselves,



Pres. Bob Willis

but the Canadian public as a whole. What of "Home Care", What of "long-term care"; What of "Income Security for all Canadians", What of the needs of our "Veterans", and What of the "Protection of those benefits" we were promised previously? Certainly more questions than specific answers, but we can push for those answers, from all those who seek election, including Federal, Provincial and Municipal leaders.

It will be an interesting year, this 2015, and I believe it is incumbent upon all of us to speak up and be heard.

Respectfully submitted:

Robert (Bob) Willis, email: bobwillisbc@shaw.ca, or telephone: 250-468-0260

President BC05

Nanaimo and Area Association

NAFR - NANAIMO & AREA Association GENERAL MEETING

Date: 25 September 2014

Place: Tigh Na Mara Resort, Parksville, BC

Attendees: 184

Meeting was called to order by Bob Willis, President and Chair. All new members and first time attendees were acknowledged.

1. **Minutes** of the GM held June 19, 2014 were circulated. No errors or omissions were noted. M/S/C

2. **Committee Reports**
President's Report

Our Association has been certified under Bill C-14, the Not-for-Profit Act. The new name for our association is: National Association of Federal Retirees, our logo will remain the same albeit with a difference colour scheme. A letter writing campaign is being started in response to the Conservative governments "**Target Benefit Plan**". The following is a quote from SAGE Magazine Fall 2014 ["Target-benefit plans provide for fixed or capped contributions and a set payout formula similar to defined-benefit plans-provided all goes well. But like defined contribution plans, benefits can be cut or contributions raised if investment returns fail to meet expectations"] We will be speaking to this issue in the up-coming months. A computer renewal project is also underway –



Penny Kanigan



it will impact on the membership database, enhance advocacy, and improve access to our Affinity partners. The new system is touted to be user-friendly, secure, upgradeable and expensive.

Reminder: November General Meeting will held on the 20th of November, 2014, at Tigh Na Mara. This is a date change, disregard the date in the most recent SAGE magazine. Volunteers are still needed.

Finance

Our Treasurer is away but our current bank balance is: **\$6,259.43**, A more comprehensive report will be available for the November GM.

Membership - Vic Ashdown

The membership report was circulated prior to the meeting. A minute of silence was observed in memory of the nine (9) deceased members. We have 2003 members, Just a reminder, don't forget to let us know of a change of address. Vic gave a brief over view of the Information Technology (IT) renewal project which is expected to be completed and operational by the Spring of 2015.

Health & Benefits -

Sharon Whalen/Bob McDonald

Sharon had a number of calls over the summer months, for the most part they involved the PSHCP and Home Care Support – all were dealt with. Page 72 in the most recent BC Seniors Guide with respect to the cost of ferry travel for senior's is incorrect. There were a number of copies of the *BC Seniors Guide, Travel Insurance – Medoc* and *When You're 64* pamphlets available at the front of the room.

Programs – Rick Roberts

The GM will be held at Tigh Na Mara on the 20th of November 2014 – this is deemed our Christmas meeting. We anticipate a turn out of approximately 240 which means we will opening the room up into the lobby area. The Spring meeting locales have not been booked as yet. Rick reminded the members to reserve and confirm your attendance early as we need to let the hotel know 36 hours prior as to the expected numbers.

Hospital Visits (Nanaimo) – Irene McLean

Irene's report was read in her absence. Irene has been visiting a number of members, one (Bob Hughes) has since died, and two in Dufferin Place (Michael Liptak and Yvonne Harrison). Irene is asking that a volunteer step forward as her backup while she is away.

If you know of any hospitalized NAFR member who would appreciate a hospital visit, please phone any member listed on the last page of this newsletter or inform your telephoner when called re Meeting attendance.

Name Tags – Harold Goodman

New name tags with the new coloured logo will be ordered once the details have been finalized. Harold is currently holding 2 name tags for two members from Port Alberni.

Telephone Director – Barrie Bonfield

Barrie thanked the phone team and as usual he is looking for more phoners, please volunteer. We will be adding more phone captains to the Parksville/Qualicum area.

Registrar – Jim Gahr

Let Jim know as soon as you know if you are going to cancel.

All reports accepted as presented.

Scam Corner - Charles Scrivener

The mail, E-mail, and telephone scams are becoming more numerous and creative. Scammers are selling addresses and telephone numbers with seniors as major targets. We must also become creative to eliminate their persistence. Recently, a member had been getting mail and E-mail requests from a "Doctor from Lagos, Nigeria". He was eventually telephoned by this "Doctor" who said that he was at the airport and this was the last opportunity of the member to contact him before he returned to Nigeria. Our member said that he was also at the airport and that he had been paging the "Doctor" repeatedly for the last few hours and asked why the "Doctor" had not responded to his pages. The "Doctor" terminated the phone call and our member was never contacted again.

3. Correspondence

- Nexus Holidays is the latest Affinity Partner

- Shoppers' – no local knowledge of the Affinity Program – Bob to check into this.
 - Collette Travel – deal directly with Collette.
4. **Unfinished Business**
- Eyeglasses left at our March AGM at the Coast Bastion have not yet been claimed. If the glasses are yours, please contact Bob Willis.
 - AGM – June 25 – 27, 2014 – emphasised that membership funds are the property of NAFR and are not to be given as donations.
5. **New Business**
- Notice of a Revision to the BC 05, Administrative Manual will be tabled until the upcoming webinar of November 24th.
 - **Motion: Moved that the Association allocate the sum of two thousand dollars (\$2,000.00) to the Association Training Fund.** Moved by Bob Hoogerbrug, seconded by Michelle Ashdown **Motion carried.**
 - **Motion: Moved that the sum of one thousand five hundred dollars (\$1,500.00) be allocated for equipment replacement.** Moved by Gwen Anders, seconded by J. Easton. **Motion carried.**
 - **Motion: Moved that a two thousand dollar (\$2,000.00) Honorarium Fund be established for Speaker expenses.** Moved by Tony Wedam, seconded by Vic Ashdown. **Motion carried.**
 - Regional Meeting – Chilliwack, BC October 28 – 30, 2014. Three members attending will be: Bob Willis, Vic Ashdown and Fran Graham. Main topic's to be discussed will be IT renewal, Advocacy and Town Hall Meetings.

Meeting adjourned at: 11:50.

Anne was on her deathbed breathing her last. "Anne", said Anne's husband Jim. "Please tell me, is there anything I can do for you?" "Well" croaked Anne, "There is something. After I die, it would mean so much to me if you would marry my best friend Sandra." "You have nothing to worry about Anne" said Jim taking her hand, "I've been thinking about that for a while now already."

Presentation - Estate Planning 2014 Bruce Soloway



Thank you for allowing me the opportunity to present to you today. I have been in practice in the Parksville area since 1991. Since 2006 I have worked out of Soloway & Company, currently a two lawyer firm in Parksville. One of the primary focuses of the practice has been estate planning. We do and continue to take a family first approach to the practice of law.

What is estate planning? For a surprising large amount of people, estate planning is the preparation and execution of a Will. We have all heard the commercials on radio for the Canadian Will Kit indicating that if you fail to do a Will that someone else can decide where your wealth goes on death. While this is true, a vast majority of clients would be happy with the distribution of their estate should they die without a Will. That being said, from my perspective the creation of a Will is often an integral part of an overall estate plan.

Estate planning involves consideration of such things as guardianship of minor children, physical care of the elderly, management of financial assets in a person's lifetime, the succession of assets on death, and the appointment of someone to make decisions for you regarding medical care, finances and day-to-day care should you become unable. A good estate plan will contemplate scenarios in advance, evaluate the likelihood of those scenarios and put in place mechanisms to ensure your wishes are upheld, and that as much of your capital as is possible gets to the intended beneficiaries as easily and with as little cost as possible. Finally, a good estate plan can be part of your legacy. Often an inadequate estate plan will lead to disputes among those surviving which tarnishes, in my opinion, the legacy of the deceased. Part of the estate planning lawyer's job is to ensure, even in troubled families, that the legacy is not one of hatred and litigation.

Summary

I have talked a lot about different documents that a lawyer often prepares as part of an individual's estate plan. Ah yes, lawyers charge for each

of those documents and the charge increases with the degree of complexity. Now for the other side: A good estate plan can minimize or hopefully eliminate the payment of probate fees. Probate fees are approximately 1.4% of the gross value of an estate. On a modest sized estate the amount of probate fees payable would likely represent twice as much in terms of costs as all of the documents described earlier in this paper would. In addition, probate usually means that on your death your beneficiaries will not receive anything for a minimum of six months and often for more than a year while the estate is gathered and the lawyer makes application for probate. Oh yes, if you retain a lawyer to make the application for probate, you will be charged for this as well. It is usual for modest, relatively simple estates (approximately \$500,000 in value) where there is no real challenges to the estate that the costs including probate fees are between \$10,000 and \$15,000.

Some of the other good news: Use of joint accounts, joint tenancies and the naming of beneficiaries on financial investments eliminate the need for those particular assets to be involved in the estate. In other words, a joint account becomes the property of the survivor of the two people named on the account on the death of one person. Similarly, a financial asset, where there is a named beneficiary, becomes the property of the survivor upon the death of the account owner. The use of joint accounts and naming of beneficiaries or the transfer of assets into joint tenancies costs hundreds of dollars, if anything, to accomplish. Making plans, talking to financial advisors and bankers often costs nothing, and can save thousands and thousands of dollars for your estate. For the most part, with a little bit of legal advice and, on occasion, a little bit of accounting advice, most estates can be minimized and the expenses to be paid from the estate significantly reduced if not eliminated entirely. It also provides a significant element of control for the testator in ensuring that your wishes are complied with while avoiding a legacy of litigation and anger amongst your beneficiaries.

One final thought: From the time we are very young we understand that wealth provides us with a certain degree of privilege. As we grow older increased wealth seems to indicate increased privilege and a lot of us become consumed with the acquisition of wealth for the ma-

jority of our adult lives. However, as we age and leave our income earning years behind us, we also tend to lose our ability to spend our accumulated wealth. This happens to not all but some of us as we age. If you are one of the individuals whose life's journey has left you without a partner and with more wealth than you can use in your lifetime, you should consider giving your capital away in your lifetime. I have recently had to probate an estate of almost \$1,000,000 in circumstances where the owner of that wealth was in care and her pension income was more than enough to take care of all of her monthly needs. The person had no ability to spend any more income and eventually died while in care. It took close to a year to obtain a grant of probate get that capital from the financial investors and the banks and distribute it to the children. My advice to the deceased would have been, had she talked to me in her lifetime, give the money to the children. At the end of the day if your life's journey takes you to a similar place, all of the money in the world, no matter how many zeros you put behind the number is likely worth no more or no less than a peck on the cheek and someone saying to you thanks mom, thanks grandpa, or something similar. Almost in every occasion there no tax consequences, there is no possibility of dispute and there is almost no downside to distributing your capital in your lifetime to your intended beneficiaries.

[Click here for complete presentation](#)

BRUCE K. SOLOWAY - Barrister and Solicitor
SOLOWAY & COMPANY
145 E. Hirst Ave., PO Box 1867
Parksville BC, V9P 2H6

Canada Post - *Leaving for a short while?*

With Hold Mail, Canada Post will store your important letters, statements and more while you're away. It's a great way to ensure mail won't pile up in your mailbox or be returned to sender.

Staying away a little longer?

Forward your mail for the length of your stay with Canada Post's Mail Forwarding for Temporary Relocation service. Our mail forwarding service helps ensure essential mail is not missed, whether it's personal,



FSNA Board—L-R; Ian Williams, Vic Ashdown, Charles Scrivener, Rick Roberts, Bob Hoogerbrug, Penny Kanigan, Ken Jones, Sharon Whalen, Jim Gahr, Fran Graham, Barrie Bonfield and Pres. Bob Willis.



*Lest We Forget
Canadian Casualties while Serving Their Country*



Numbers who served and Casualties

South Africa War (1899-1902)

Approximately 7,000 Canadians served; almost 300 of them gave their lives.

First World War (1914-1918)

Approximately 650,000 Canadians served, including members of the Canadian Expeditionary Force, Canadians and Newfoundlanders who served with British forces (Newfoundland was a colony of Great Britain until 1949) and merchant mariners. Of this number, more than 68,000 gave their lives.

Second World War (1939-1945)

More than one million Canadians and Newfoundlanders served in Canada's Armed Forces, in Allied forces or in the merchant navy; over 47,000 of them gave their lives.

Korean War (1950-1953)

26,791 Canadians served in the Canadian Army Special Force; 516 of them gave their lives.

In the Service of Canada (as of March 2014)

More than **1,800** Canadians are commemorated in the [Seventh Book of Remembrance, In the Service of Canada](#). They gave their lives in

service to their country, including peacekeeping and other foreign military operations, domestic operations and training, since October 1947, with the exception of those commemorated in the Korean War Book of Remembrance. The Seventh Book of Remembrance is unique because it is a living document that will be used to commemorate those who have given their lives "In the Service of Canada" for generations to come. **The names of Canadian Forces personnel whose deaths were related to Afghanistan service are commemorated in this Book.**

Estimated Veteran Population March 2014

Second World War

88,400; their average age is 90.

Korean War

9,800; their average age is 82.

CF Veterans (Regular Forces and Primary Reserves)

599,200; their average age is 56.



Membership Report - Vic Ashdown

As of October 16th, 2014, the Nanaimo and Area Association had 2003 members comprising 1331 retirees and 672 spouses. Of the 1331 retirees, there are 1162 on DDS and 169 pay at Association. Since the last Report (August 15th), the following changes have taken place:

New or Reinstated Members (9)

Tom Buckley
Tove Gahr
Robert & Gerti Gundling
Anne Landry
Frank & Joan Mezzatesta
Gary & Debra Mills

Transferred In (6)

Klaus & Ingrid Busch from BC04 Fraser Valley West

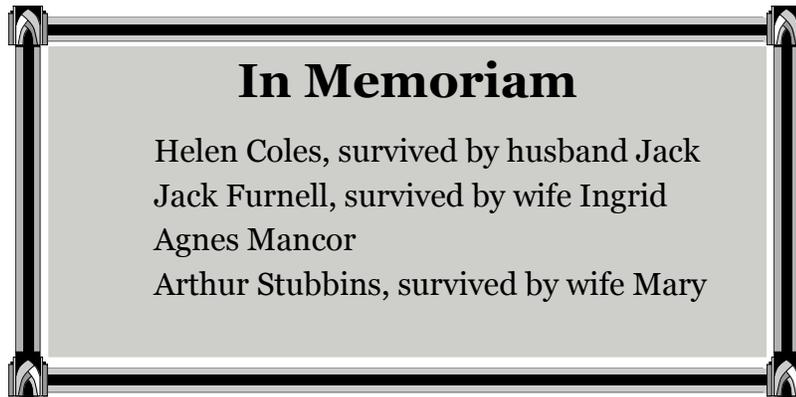
Paula & Clancy Fuerst from AB16 Calgary & District
Harry & Laurie Noel from BC12 Kamloops

Transferred Out (2)

Dorothy Arnet to BC14 Sidney & District
Howard Perrigo to BCO6 Vancouver Island North

Membership Cancellations (3)

Gerry Frank
Ron & Evelyn Smyth



In Memoriam

Helen Coles, survived by husband Jack
Jack Furnell, survived by wife Ingrid
Agnes Mancor
Arthur Stubbins, survived by wife Mary

2015 Dues – Billing (Non-DDS Paid At Nanaimo Association)

Members Joined Prior to 2014. For those members who joined in 2013 or earlier, invoices for 2015 dues will be in the mail to you during the first week of November. Your due date is December 31st, 2014. Members are reminded that this is the only invoice that they will receive.

Members Joined in 2014. Members who joined this year (2014) will be billed for one year starting from the end of their 'joining month'. For example, a member who joined on June 12th, 2014, will now have a 'due date' of June 30th, **2015**. Dues invoices for these members will be sent out a couple of months prior to the due date either by National Office or by the Branch.

Credit Cards. New for 2014, dues may be paid by credit card – **online only** – at <http://www.fsna.com/become-member.htm> (All major cards accepted.)

Dues Deduction at Source (DDS) – RCMP Survivors. Most of our members pay by pension deductions (DDS) and this is still the preferred method. Also new for 2014, please note that **RCMP survivors are now eligible** for DDS. DDS application forms will be included with invoices.

Payment Dates for Government Pensions

The following are dates that pension payments are transferred in pensioner's account, via Direct deposit or that regular pension cheques (paper)

October 29	January 28, 2015
November 26	February 25, 2015
December 19	March 27, 2015

NAFR Nanaimo Executive, Directors & Volunteers 2013-2014

Class	Position	Name	Phone	Email
Executive			All 250	
Exe	President	Bob Willis	468-0260	bobwillisbc@shaw.ca
Exe	Vice-President	Ken Jones	586-5002	casper6@shaw.ca
Exe	Secretary	Penny Kanigan	760-0929	pennykanigan@shaw.ca
Exe	Treasurer			
Exe	Past President	Rene Marchand	753-1657	bendawn@islandnet.com
Directors				
Director	Membership			
Director	Membership Database	Vic Ashdown	248-2027	ashdown@shaw.ca
Director	Health & Benefits	Penny Kanigan	760-0929	pennykanigan@shaw.ca
Director	Health & Benefits	Sharon Whalen	758-7012	fsnaswhalen@gmail.com
Director	Program	Rick Roberts	248-7171	rick.roberts@shaw.ca
Director	Newsletter Editor / Web	Ian Williams	758-0954	ianwilliams@fsna-nanaimo.org
Director	Awards/Speakers/Hist.	Charles Scrivener	758-2240	scrivener@shaw.ca
Director	Telephone	Barrie Bonfield	954-3780	bbonfiel@shaw.ca
Director	Registration	Jim Gahr	754-0989	heidleberghound@shaw.ca
Director	Communication	Fran Graham	933-4766	francesgraham@shaw.ca
Director	At Large			
Coordinators				
Area	Parksville	Harold Goodman	248-3269	
Area	Port Alberni	Marg Pierce	723-9791	
Area	Qualicum Beach	Sherwood Moore	752-1048	
Area	Tofino/Ucluelet	Ingrid Pongratz	735-2964	wtrsprts@hotmail.com
Cards	Nanaimo & Area	June Wiebe	756-4873	juneldo@shaw.ca
Cards	Parksville/Qualicum	Michelle Ashdown	248-2027	ashdown@shaw.ca
Cards	Port Alberni	Marg Pierce	723-9791	
Nominations	Committee Chair	Bob Hoogerbrug	751-8735	r-choog@shaw.ca
Hospital Visit	Nanaimo Area	Irene McLean	245-2181	rim2@shaw.ca
Hospital Visit	Parksville/Qualicum Area	Harold Goodman	248-3269	
Phone Captain	Nanaimo	Anne Elphick	751-2993	aelphick@telus.net
Phone Captain	Nanaimo	Bertha Nixon	758-0378	
Phone Captain	Nanaimo	Barb Williams	758-0954	williv@telus.net
Phone Captain	Nanaimo	Marion Rivers	758-9783	merivers33@shaw.ca
Phone Captain	Parksville/Qualicum	Marjorie Rose	586-7007	marjoriebrose@shaw.ca
Phone Captain	Parksville/Qualicum	Michelle Ashdown	248-2027	ashdown@shaw.ca
Phone Captain	Port Alberni	Marg Pierce	723-9791	