



National Association
of Federal Retirees Association nationale
des retraités fédéraux

WINNIPEG & DISTRICT

Summer 2015

Dear Member

Since April when I wrote to you, changes are continuing within our Association and your Branch.

I have explained that the former practice of including a complimentary copy of Branch newsletters with the national SAGE magazine will only be available once a year, in the fall. Unfortunately, the deadline for input to our national office was early June and only covering events that happen in the period between September to November and in your home between August 24 to September 4. In our view this would not provide you, the members with timely information. After considerable discussion it was agreed by your board that in order to keep our members current we would publish a summer edition of our newsletter which is attached. Still, the most cost efficient way of keeping you informed is by posting the newsletter on our website and to make use of members' e-mail addresses. We have close to 1300 members who do not have an e-mail address. These members will be receiving this letter and Newsletter via Canada Post.

The cost for printing and postage is substantial and one that we are prepared to spend in order to provide consistent service to all our members. But, if you have an e-mail address please let us know as this is the most cost effective way for us to communicate with you. **You can be assured that your e-mail address will only be used as a means of communicating with you, and no other use.**

We have undergone an extensive review of our member database and with the help of members we are in a much better position than we were several months ago. I am appealing to you, once again that in order to bring our records up to date would you please send any changes of address, telephone number or e-mail address to FSNAWpg@mymts.net or phone us at **204 989-2061** with your information.

We appreciate your assistance.

Sincerely,

Pat Jarrett

Pat Jarrett, President
National Association of Federal Retirees
Winnipeg & District Branch

526 – 3336 Portage Avenue
Winnipeg, MB R3K 2H9



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WINNIPEG & DISTRICT

SUMMER 2015 NEWSLETTER

President's Message

Pat Jarrett

I hope that everyone is taking advantage of the warm weather and enjoying all the many activities that are available in our great province.

Our Branch Annual General Meeting was held April 23rd at which time the Auditor's Report was presented and approved by the members. In addition, the membership approved the appointment of the current auditors for 2015 and the 2015 Budget Forecast. In addition, and very importantly a motion was presented to the membership to accept the National Association of Federal Retirees, Winnipeg & District Branch by-laws. These were accepted unanimously. It is expected that final approval will be forthcoming from the National Board of Directors. In addition, elections to fill vacated positions or those positions where the terms of the incumbent expired also took place.



Newly elected members sworn in by Joe Sanderson, Prairie District Director: From left, Jim MacGill, Pam Proctor, Barb Smith-Molloy, Nicky Compton, Cynthia Foreman, Lynne Belding, and Pat Jarrett. Missing Lil Atamanchuk

The composition of your board for 2015-16 is as follows: Pat Jarrett, President; Cynthia Foreman, 1st Vice President; Wilfred Somers, 2nd Vice President; Secretary, Lynne Belding; Pam Proctor, Treasurer; Barb Smith-Molloy, Health Benefits Officer; Dorothy Watermulder and Gerrit Westerhof, Membership; Directors at Large: Lucille Mahon, Jim Jarrett, Jim MacGill, Nicky Compton, Lil Atamanchuk.

Vivian Stunden, Val Gottfried, Penny Wright and Gord Criggar did not seek re-election. Each one of them contributed to this board by giving of their time and energies all for the benefit of the "Association" and to our membership specifically. Each, was recognized for their contributions to the board with tokens of our appreciation. They will be missed!

There were 180 members who attended our AGM and unfortunately because of lack of space we were unable to accommodate about 30+ members who indicated an interest in attending. This situation has initiated further discussion amongst the board about changing our meeting place. We have to consider access, parking, is it on a bus route, costs? We will be sharing our findings at the September general meeting which for now, will be at the St. James Legion, 1755 Portage Ave., Winnipeg.

By the time you receive the Branch Newsletter you will also have received the summer edition of the SAGE magazine. The National President, Gary Oberg in his opening message gives an update on the legal action being taken to oppose the changes to our PSHCP. In addition, he talks about the current movement towards target benefit pension plans and how this may affect current workers and future retirees. The article "The coming War over Retirement" is also about the trend towards target benefit pension plans and suggests that defined benefit plans are under attack from all sorts of directions. I believe that it is important for each one of us to be aware of this trend and to be a participant in the movement to protect the accrued pensions and benefits that we contributed to during our working life. Suggestions about how we can do this are described in the SAGE magazine (ref. page 35). Timing is very important and because a federal election is in the offing we need to be asking the question of politicians from every party if they support the protection of existing pension benefits. Our voices need to be heard!

The deadline for submitting Branch information is three months prior to the distribution of the SAGE. That is why the Summer 2015 SAGE does not have our Branch announcements. It was felt that we could better inform you, our members, in a more timely manner of coming events and activities by sending our newsletters to you directly.

Spring Regional Conference was attended by members of Winnipeg & District, Portage la Prairie, Pinawa, Brandon and Thunder Bay Branches. It was held in Thunder Bay from May 11-13. Most of your board members attended the conference. This Conference serves to help prepare the Presidents for the national Annual Members Meeting (AMM) to be held in June. Stan Hrabarchuk, the Regional Services Officers arranged for two staff members from the national office to present information. Deborah Krause, Governance Manager reviewed the proposals that will be presented at the AMM for approval. Rosemary Pitfield, Director Advocacy and Communications reviewed the Strategic Plan with the projected costs. Again, these will be voted on at the AMM.

John Bjore, Provincial Advocacy Officer presented the Progress Report of the P/TAO Transition Committee. This committee was formed to evaluate the role and responsibilities of the Provincial/Territorial Advocacy Officer position under the reorganized NAFR. The report included a suggested work plan and budget. His report made a number of suggestions as to the evolving role of

the P/TAO but whether or not these recommendations will be accepted will be based on the approval or non approval of the Strategic Plan

Attendance at the Regional Conference provides a valuable learning opportunity for board members as they are able to gain further insight into the workings of the Association. The same applies to attending the AMM.

A one day Team Learning and Planning Workshop was organized for the newly elected board. This was held at the Viscount Gort Hotel on May 21st. John Charrette, a member of the Winnipeg & District Branch facilitated our day together. This was an excellent opportunity for us to get to know one another better and to identify how, by using our individual and combined strengths we can contribute to meeting the needs of our members.

Your board will continue to review ways that we can improve service to **all** our members. Nicky Compton has taken the lead in a committee to explore the possibilities. Her report is included later in this newsletter.

With budget cuts within departments there are fewer workers given the opportunity to attend pre retirement seminars to find out about us. So, if you know someone who isn't yet a member but who would be eligible to join, (public servants, military, RCMP) please encourage them to do so. People wishing to join or renew their membership with NAFR can do so by using a credit card payment over the phone or go online at www.fsna-main-site.myshopify.com. Please note that the browser, Internet Explorer is **not** compatible with this system. Compatible browsers are listed on the website. Once a member is registered online, our branch will then have a new member who will receive an e-mail confirmation within minutes that includes a temporary number. This will allow them to immediately take advantage of the membership benefits, such as an application for MEDOC travel insurance. As an added bonus, by increasing our numbers our Association can present a stronger voice in supporting those advocacy priorities so important to all of us.

We are planning to hold an information meeting in Gimli in October. Members living in that postal code area will be getting an invitation closer to the date. We see this as a way to accommodate those members unable to attend meetings in Winnipeg.

The new accounting software, Customer Relationship Management System (CRMS) has replaced the old system. There have been some challenges with the implementation but it is expected that once it is fully operational it will be more efficient.

I attended the national AMM from June 23-26th as your President and voting delegate. Cynthia Foreman and Dorothy Watermulder attended as Observers. More information on the AMM will be in the fall newsletter.

Our Branch initiated a tour on June 25th of the Sturgeon Creek II Retirement home in St James. A notice was sent to members with postal codes living within the area of the retirement residence. A tour and a complimentary lunch was enjoyed by several of our members and we will look at offering the opportunity to tour other retirement residences should enough interest be generated.

Our Regional golf tournament will be held again at Scotswood Links in Elm Creek, August 11th. The format is "best ball" (rules to be provided) with a modified shotgun start beginning at 10 a.m. Entry fee

will remain at \$55.00 and includes golf, shared cart, BBQ steak dinner and prizes. The committee looking after this event is Jim Jarrett, Lucille Mahon, Val Gottfried, Dorothy Watermulder and Gerrit Westerhof . Cheques should be made out to "NAFR, Winnipeg & District Branch," and mailed to, GOLF TOURNAMENT, 526-3336 Portage Ave., Winnipeg, MB R3K 2H9. Any questions concerning the tournament can be directed to our branch telephone number at (204-989-2061). We had a good turnout last year and are expecting an even better one, this year.

In closing, on behalf of the board I wish you continued good health and that your summer is filled with good times with family and friends. Enjoy!

Something to think about...

"You can't expect to be old & wise if you were never young & crazy"

EVENTS COMMITTEE REPORT - Nicky Compton

At our April General Meeting we distributed feedback sheets looking for your input on activities and interests that you would like to see our Branch provide. We received close to fifty suggestions and we thank you for your efforts!

Our Committee has lots of material to work with including activities such as curling, bowling, scavenger hunt, geo caching and a barbecue, computer classes as well as a guided walk through the English Gardens at Assiniboine Park to name a few. You have asked for speakers on senior's health issues including new advances, financial information including trust estates and money management, fraud and ID protection, emergency response information kits (ERIK), travel ideas in the province, and a better venue with more parking. And finally you have asked us to continue the annual golf tournament. This is not a complete list, just enough to give you a sense of the activities and interests that many of you would like to see the Branch provide.

Our committee of four includes two volunteers, Penny Wright and Lucy Cummings, two Board of Director members, Cynthia Foreman and myself, Nicky Compton.

We have reviewed all of your suggestions with a plan to make many of them a reality. We have established contact lists for several of your ideas as well as established what can be provided within a General Meeting and what should be presented outside of our meetings. Some of these topics require a more in depth presentation and once we establish broad based interest we will look at hosting these events outside of the General Meeting format.

We will begin implementing your ideas by having a guest speaker at our Fall General Meetings. Our September meeting's presenter will be Pam McConnell, TONS Transportation Options Network for Seniors - Community based resource that collaborates with other organizations through Manitoba to promote and improve transportation for seniors. Our November meeting includes a speaker who will present on Emergency Response Information Kits (ERIK).

The number of requests we received will take a significant amount of time and effort to organize. In fact some of them will not be possible until next year. We are always looking for volunteers so come on out and get involved. We welcome your interest in any activity that appeals to you.



"I prefer 'Baby Boomer' rather than 'Senior Citizen'."

MEMBERSHIP COMMITTEE REPORT - Dorothy Watermulder & Gerrit Westerhof

There are currently 6098 active members in our branch, 1952 double (3904 active members), 2104 single members. There were 47 Non-DDS Unpaid members, all have been sent reminders by email. There are still a small number without email that have to be notified. This is a vast improvement over last year.

DDS (Direct Deduction) members account for 5070 memberships (total of Regular and Partner members), while 1028 (total of regular and Partner members) still pay by cheque, credit card or cash. Lately, more members are joining the Association, and renewing memberships online at the Association Website. Members joining online should ensure that all applicable pertinent information, i.e.: Source of Pension Income, Retirement Date, or Projected Retirement Date are filled in, so that the CRM (Client Relations Management) records are accurate. Remember, even though you joined for MEDOC Travel Insurance offered by Johnson Insurance, and you are still working, you are, in fact an active member of the Association.

Before our members were contacted in July 2014 to update our files, we had 1712 households with working e-mail addresses, 2587 households with either no e-mail or wrong e-mail addresses, 87 households with no telephone numbers, and 84 households with Unknown Addresses. Today, we have 2851 households with working e-mails, 8 with missing telephone numbers, 1258 households with no e-mail and wrong e-mails, 174 households with no telephone numbers, and 75 households with Unknown Addresses. When members move, change their telephone number and don't notify us, they end up on the Unknown Address List. Please help us, if possible.

ADDRESS UNKNOWN

This list is published in an attempt to locate members for whom we do not have a valid mailing, e-mail or telephone number. If you know anyone listed below, please have them contact National Association of Federal Retirees, Winnipeg & District Branch, 526-3336 Portage Ave., Winnipeg, MB R3K 2H9, phone (204)989-2061.

Allard, J	Atkins, K	August, W. Roger	Barclay, Barbara	Beaudoin, L
Bovard, Wendy	Burns, Irene	Cameron, K	Colpitts, Lillian	Cook, Betty
Cowan, Samuel R	Curtis, C	Davis, Lillian	Drajeske, Richard	Eckersley, R
England, G.	Erenberg, Barry	Evenson, William	Flewin, Vivian	Fontaine, L
Gates, Howard	Gauthier, Raymond	Gillespie, G	Hayden, Michajlina	Hiebert, Shirley
Hucaluk, William	Hudson, C	Johanson, Ingrid	Johanson, S	Johnson, David
Jubinville, Marie-Paule	Klubi, Pete	Kohler, Delores	Lacroix, J	Leblanc, Gladys
Letendre, A Giles	Linnen, Diane	Lyons, G	Mahon, J	Martin, George
Martin, Stan	Maynard, Marcel	McAlpine, Dorothy	McDonald, Sheila	McLean, Elaine
Menard, Leo	Moran, Wayne	Moris, Clifford	Muyres, R	Nelson, Earl
O'Brien, Tom	Orpin, K	Pankewich, Meryle	Phillips, Mary	Poitras, Arthur

Ramdahin, Harold	Richard, Dennis	Scott, Georgia	Skimming, Craig	Skowronski, Joseph
Smith, Roberta	Spence, Andrew	Stevens, Muriel	Stevenson, Rita	Sullivan, Donna
Tapping, Helen	Tiessen, Harry	Tingley, Muriel	Todd, Margaret	Topolnitsky, Edna
Van Ess, Anne	Vance, S	Whelan, S	Will, H	

TELEPHONE COMMITTEE REPORT - Gerrit Westerhof

Since assuming the Chairmanship of this committee, we have contacted a number of people, 21, and according to CRM records, 71% are not collecting pensions, and 29% are. However, some have indicated that they have been "Retired" for years, even though CRM indicates that they are not collecting a pension. This is a problem I think, with the information that is requested from applicants, with regard to their pension status. But we have a dedicated group of callers, and hopefully the speed bumps we are encountering will soon be smoothed out.

LUNCH & CARING COMMITTEE REPORTS - Lucille Mahon

Registration for September 17, 2015 General meeting

Prior to our last meeting we made some changes to the registration process. It worked very well (with a couple of minor glitches) and we will continue the same format for the September 17 meeting. We have also made arrangement for additional seating. You may register on-line at fsnawpg@mymts.net or call 204 989-2061 prior to **September 12, 2015**. See you at the meeting.

Sincere condolences are extended to all members who have lost a loved one since our last newsletter. It is somewhat of a challenge to send cards to family members unless we have a mailing address. Recently messages of condolence have been sent electronically to those who have registered an e-mail address. We also express our best wishes to everyone who is currently caring for a loved one at home, in hospital or other facility. It is a huge responsibility to care for a loved one and not always easy to ask for help.

HEALTH BENEFITS OFFICER REPORT - Barb Smith-Molloy

The past few months have been very quiet with few member inquiries. Should you have an enquiry please contact me at the following: **E-Mail: bmolloy@mymts.net or Phone: 204-255-1959**

DID YOU KNOW...?

I. TRAVEL EXCEPTIONS FOR DAY SUPPLY LIMITS ON PRESCRIPTIONS - (PSHCP)

When you fill a prescription, your pharmacist can use your PSHCP benefit card to electronically submit expenses to the Plan for up to a 100-day supply of medication. This 100-day threshold is the Plan's day supply limit. If you are planning to travel and know that you will need more than a 100-day (or three-month) supply of medication, you can request a travel exception from Sun Life. Simply call the Sun Life PSHCP Call Centre at 1-888-757-7427 one to two weeks prior to your departure date. Sun Life will make a notation on your file so that you can purchase an additional 100-day (or six-month) supply with your PSHCP benefit card. This file update will take two business days to reach your pharmacy.

II. The following two articles are from the website NutritionAction.com. This website provides unbiased advice to help you eat healthfully and live longer.

TIPS FOR KEEPING EGGS SAFE

Refrigerate eggs as soon as possible in their original carton in the coldest part of the refrigerator (usually the body of the fridge, not the door). Discard cracked or dirty eggs.

Wash your hands, cooking utensils, and food preparation surfaces with soap and water after contact with raw eggs.

Cook your eggs until both the white and the yolk are firm. (Salmonella could be in either part.)

Use pasteurized egg whites like Egg Beaters in place of regular eggs. Or try pasteurized eggs, which look and taste like regular eggs but have been heated in the shell to kill bacteria and viruses. You can identify them by the red “P” that’s stamped on the carton or on each egg.

WALK TO WHITTLE YOUR MIDDLE

Aerobic exercise beats strength training when it comes to trimming belly fat

Researchers assigned roughly 150 overweight, sedentary, middle-aged men and women with high LDL (“bad”) or low HDL (“good”) cholesterol to aerobic training, strength training, or both.

The aerobic training meant doing the equivalent of 19 kilometres a week at a vigorous pace on treadmills, elliptical trainers, or stationary bicycles. For strength training, participants did three sets of each of eight exercises, with eight to 12 repetitions per set, three days a week.

After eight months, those who did just strength training lost only subcutaneous (below-the-skin) abdominal fat. In contrast, those who did aerobic training—with or without strength training—lost deep belly fat, subcutaneous belly fat, and fat from around the liver.

What to do: Try to combine aerobic exercise (to lose the most fat) with strength training (to minimize the loss of muscle that occurs as you age).

III. BENEFITS CLAIM FRAUD

(Sun Life Financial)

Benefits claim fraud is a big problem.

The odds that your group benefits plan has been affected by fraud are staggering — 95% of Canadian plans have been victimized by fraudulent claims, according to Benefits Canada.

So why should this matter to you as a plan member?

1. The cost. Simply put, fraud makes the cost of providing group benefits to you more expensive because fraud can lead to higher insurance premiums, reduced coverage for you — or both. The result is that fraud adversely affects plan members who legitimately need health benefits.

2. Your health. Some healthcare service providers who commit fraud or abuse may place their patients’ health at serious risk by not providing the treatment their patients require. At the same time, if an inaccurate or false health record is created, it may affect your future ability to be insured and may be difficult to correct.

How Fraud Happens

Benefits fraud can happen in a number of ways.

Service providers such as dentists, physiotherapists, massage therapists and chiropractors, or their office staff, may submit claims without your knowledge for services they never provided.

Individual plan members can also commit fraud independently by submitting false claims.

Plan members and service providers may work together to submit claims for products or services that are covered while receiving products or services that isn’t covered. This could include:

- Receiving a spa treatment such as a facial and billing it as a therapeutic massage
- Receiving running shoes/dress shoes and billing them as orthotics

- Receiving designer sunglasses and billing them as prescription eyewear
- Receiving teeth whitening or a cosmetic service and billing it as regular dental care

You Can Make a Difference

1. **Keep your benefits information confidential.** This prevents others from fraudulently submitting claims in your name.
2. **Submit claims online whenever possible.** Online claims submission and direct deposit eliminates much of the possibility for fraud — and it’s faster than paper. Be sure to review all emails your benefits carrier sends you about any recent claims activities.
3. **Check your receipts.** Ensure your receipts are correct and reflect the service you actually received. Check that the name on the receipt matches the service provider who performed the service.
4. **Don’t sign claims forms in advance.** Sign one completed claim form at a time and never sign blank forms. Always understand what is being submitted on your behalf.
5. **Report suspicious activity.** If you suspect any activity or request from a service provider or medical equipment supplier — such as actions that provide little or no benefit to you but would maximize payments to that provider or supplier based on your coverage — let your benefits carrier know.

IN MEMORIAM - our most sincere condolences to the family and friends who have lost their loved one.

Yvonne Barbour Joseph Benjamin A Bouwman Gerald Ralph Cooper Benny Crooks C John Dempster James Dudzinski Patricia M Dyck Sandra Jaman Joy Johnstone	Robert F Knickle J Leblanc James Mackay B Martin E McCorrister Ron McKenzie A Mirza Constance Olenick Lary Penner Robert Randell	Donald Smart Byron Snead Sue Speliers Richard Thomson Richard Thomson Fred Van Alstyne C Vande Velde Madeline Waddell Mona Watson Robert Wood
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2015-16 SCHEDULE OF MEETINGS

Board of Directors Meetings: September 10, November 5, 2015 and January 14 and March 31, 2016

General Member Meetings: September 17 with guest speaker Pam McConnell, TONS

Transportation Options Network for Seniors - Community based resource that collaborates with other organizations through Manitoba to promote and improve transportation for seniors. At the November 19 meeting a speaker will present on Emergency Response Information Kits (ERIK). April 14, 2016 AGM. An Outreach meeting (information) in Gimli, October 7th.