



## AVB PRESIDENTS' MESSAGE



Greetings and best wishes from Paul Ballantyne (left) and Michael Stephens (right), the Presidents of the Algonquin Valley Branch (AVB) for 2015 and 2016.

It is early March 2016 as we prepare this greeting.

Paul has been your Branch President for three years, and has decided to step down and let someone with fresh ideas and renewed energy take the helm. Michael was elected the Branch President for 2016 at our **Branch Annual Meeting (BAM)**, which was held at the Pembroke Legion on February 24. We hope that you took the opportunity to attend. At that meeting we conducted important business affecting the Branch. This included reporting on our operations and finances in 2015, explaining our priorities and budget for 2016, asking for Branch member approval of a new set of by-laws to keep us compliant with the revised national governance under the new Not-For-Profit Act, and approving a new slate for the Branch Executive in 2016.

Also at this meeting, following a lunch provided through the Legion Ladies, was a presentation by Pembroke lawyer Glen Price on Estate Planning. If you missed the BAM you can catch up by reading the draft minutes of the meeting on our Branch website. ([www.fsnaalgonquinvalley.com](http://www.fsnaalgonquinvalley.com)).

The members of the Branch Executive for 2016 are:  
Michael Stephens, President  
Ken Philipose, Vice-President  
Judith Cloutier, Treasurer  
Ela McDonald, Secretary

Leo Buckley, Membership Secretary  
John Allen, Director  
Keith Greenfield, Director  
Barrie Hallett, Director  
Lakshman Rodrigo, Director  
Sham Sunder, Director  
William (Bill) Turner, Director

Ken and Ela were appointed by the Executive after the BAM to fill two vacant positions. Paul Ballantyne became the immediate Past President.

We would both like to thank the hard working members of our Branch Executive. AVB celebrated its 30<sup>th</sup> anniversary in 2015, and we can be proud of a number of achievements and successes that we have made over the past year.

**AVB Wins Award** - At the Association's Annual Members Meeting in Ottawa in 2015 June, AVB received the Membership Recruitment and Engagement Award for our enhanced program of "Lunch and Learn" presentations developed and presented by our Membership Secretary Leo Buckley. Paul presented Leo with a Branch President's Commendation at one of those talks.

**AVB Advocacy During the Federal Election** - Bill Turner and the members of the AVB Advocacy Committee (Dave Raman, Lakshman Rodrigo, and Michael Stephens) executed an exemplary program during the recent federal election. You can see the details of the effort elsewhere in this newsletter and on our website. Paul presented Bill (*and his team*, as Bill insists) with a Branch President's Commendation at our Volunteer Appreciation Dinner in November.

**Communication** – If you don't know about upcoming AVB events, you are missing some valuable Lunch and Learn talks and some great social events. Our primary communication strategy now is to use our website at [www.fsnaalgonquinvalley.com](http://www.fsnaalgonquinvalley.com) and our member email list. Both of these provide more timely communication links with Branch members. If we don't have your email, then you are missing out on what we have to offer you as a member of this Branch. The Branch also has a page on the Association's new national website at [www.federalretirees.ca](http://www.federalretirees.ca), which we plan to use increasingly in the future.

We also use the "classified" notices in SAGE and paid ads in local newspapers, primarily THE NEWS (*the one with the flyers*). Look for the characteristic yellow bar containing the event title.

**Future events** – Leo Buckley is preparing another in his well-received Lunch and Learn talks, this one entitled, "So You Want to be an Executor", which will go into more detail than was possible at the BAM presentation by Glen Price. Leo's presentations are tentatively scheduled for Deep River in mid-May,

Pembroke in early June, and Petawawa in September. Our Annual Picnic Social is scheduled for the Jubilee Lodge in Petawawa on 2016 August 21. Go to our website for details on these and other events as we finalize plans for them.

Please contact Michael at [avb.fed.retirees@gmail.com](mailto:avb.fed.retirees@gmail.com) or at 613 584-9210 to discuss any ideas or issues

related to what your Branch can do for you or what you can do for the Branch.

Best regards for a happy and healthy retirement!

**Paul Ballantyne and Michael Stephens**



**AVB Advocacy Committee with commendation awarded by Branch President Paul Ballantyne – from left to right: Michael Stephens, Dave Raman, Bill Turner and Lakshman Rodrigo**

## **AVB ADVOCACY ACTIVITIES IN THE 2015 FEDERAL ELECTION**

### ***What is the problem? - Pensions are under threat***

Both public and private sector employers are seeking to open up pre-existing pension agreements in an effort to reduce future liabilities by re-examining the pensions for current (and future) retirees. These moves are part of a much larger societal trend to address perceived increases in future liabilities resulting from demographic changes.

For example, in 2014 the then federal government commenced consultations on a new federal framework for voluntary Target Benefit or Shared Risk pension plans applicable to Crown Corporations and federally-regulated employers. These plans could be seen as a middle ground between Defined Benefit plans, which offer a guaranteed pension, and Defined Contribution plans, which provide a lump sum amount based on

investments. Target Benefit plans set targets for pension payouts; their actual payouts depend on investment performance. Unfortunately, this means benefits may be reduced and indexation can be limited, and the shared risk is primarily on the pensioner.

The National Association of Federal Retirees recently expressed its concern over these moves through articles in SAGE, the formation of the *Canadian Coalition for Retirement Security*, the “Honour Your Promise” website (<http://honouryourpromise.ca/en/>), and various election guidance documents (available from the *Honour Your Promise* website).

### ***How our Branch responded***

AVB election activities incorporated both an advocacy and an educational campaign on pensions.

With respect to advocacy, we met with all five candidates in the Renfrew-Nipissing-Pembroke riding. To our eight questions, which related to pensions and other issues important to all seniors, we received written answers from all candidates. Their answers were posted on the Branch website ([www.fsnaalgonquinvalley.com](http://www.fsnaalgonquinvalley.com)). This aspect of our efforts was largely successful.

With respect to education, we ran six sessions, entitled “*Is Your Pension at Risk?*” in six communities in the county in two weeks and on short notice. These activities were not successful. Insufficient lead time and inadequate notification to members were contributors to poor attendance.

In our discussions with some members, we became aware of a need to continue our educational efforts. Several members appeared misinformed. They believed their federal pensions were protected since they were defined in the Public Service Superannuation Act. However, as the recent changes brought in by the government of New Brunswick has clearly shown, this is not the case. Public service pension plans can be amended through changes to public sector pension legislation.

The subject (pensions) is complex and requires time to understand the issues involved. Our next round of educational activities on pension issues will require more planning and a more comprehensive advertising and member notification campaign.

#### ***What's next?***

The election is over, but the objective: enactment and implementation of legislation to safeguard existing pensions, remains. With the help and guidance of National Office, we need to keep vigilant and be ready to take further action if called upon.

Advocating for pension legislation is still a high priority for the Association and our Branch. However, as has been pointed out to us recently, the Public Service Health Care Plan (PSHCP) is currently underfunded. This explains the push by the former government to make unilateral changes to that plan. It is not clear what the new government will do to address the underfunding issue. Something clearly has to be done to keep the plan sustainable. Again vigilance is required.

#### ***What you can do***

Your Advocacy Committee needs your help. Please ensure you provide us your email address so we can keep you informed of our activities. Please log into our website, [www.fsnaalgonquinvalley.com](http://www.fsnaalgonquinvalley.com) and sign up for email contact.

If you have any suggestions or ideas, please contact us at [AVBAdvocacy@gmail.com](mailto:AVBAdvocacy@gmail.com).

#### **ABOUT BRANCHES**

Branches are the foundation of our Association. Members are assigned to a branch that is closest to their local address. The main role of a branch is to keep members informed, provide assistance to members, and to ensure there is a link between the individual members and the national Association.

The keys to the success of the branches are their very active volunteers. **Approximately 30% of AVB members come from the Canadian Armed Forces (CAF). We need CAF members to join our Branch Executive so we can better serve CAF members.**



*President Paul Ballantyne (right) and Advocacy Chair Bill Turner (left) outline branch goals in the federal election at the Branch's 30<sup>th</sup> anniversary picnic social held in August.*

#### **AVB 30<sup>th</sup> ANNIVERSARY PICNIC SOCIAL**

AVB celebrated its 30<sup>th</sup> anniversary at its annual picnic social at Jubilee lodge, Garrison Petawawa on Sunday, August 30. Over 80 members enjoyed the gorgeous weather and the social event. Members of the Branch Executive gave a brief update on the recent and planned activities of the Branch. Of particular note was the new series of workshops and presentations on topics of interest to members and other seniors. Initial topics included how to collect and record information relating to your estate, how health insurance plans work together, and managing health related aging issues.

**PLEASE ASK YOUR SURVIVORS TO INFORM AVB AFTER YOU PASS AWAY**

For members who have dues deducted from their pensions (i.e., DDS), the government notifies the Association when deductions have stopped, but the Privacy Act prevents the government from notifying the Association that the member has died. (Deductions may have stopped for other reasons.) For members who pay dues each year, it is up to their survivors to let the Association know of their death. Mail sent by our National Office is returned to sender, and it is left to the branch to track down the reason. Please ask your survivors to fill in and mail the form below after you have passed away:

(Please keep a copy of the following form in your "You and Your Survivors" workbook)

**NOTICE OF DEATH**

Send to Algonquin Valley Branch:

I regret to inform you that:

\_\_\_\_\_,  
a member of the Association in the Algonquin Valley Branch died on:

\_\_\_\_\_ (Date).

Please amend your records accordingly, and inform the Association's National Office.

Signature:

\_\_\_\_\_

My Name: (Print)

\_\_\_\_\_

Relationship:

\_\_\_\_\_

Phone

Number: \_\_\_\_\_

**Mail to: Membership Secretary, Algonquin Valley Branch, National Association of Federal Retirees, Box 1930, Deep River, ON K0J 1P0**

**ARE YOU MOVING OR CHANGING YOUR PHONE OR EMAIL? LET US KNOW SO WE CAN KEEP YOU INFORMED**

Are you moving to a retirement home or another location? If you don't let the Association know, you won't get SAGE and you risk losing your membership and its benefits. Your spouse's address will be included in the change unless you let us know otherwise. If you move out of the AVB area (i.e., Renfrew County) your membership will be transferred to another branch based on your postal code, unless you indicate that you want to remain in the Algonquin Valley Branch.

**NOTICE OF CHANGE OF INFORMATION**

If you are moving out of Renfrew County, do you want to remain in the Algonquin Valley Branch?

Yes / No (Circle one)

Member's name:

\_\_\_\_\_

Membership number (from membership card):

\_\_\_\_\_

New address: (No., Street, PO Box)

\_\_\_\_\_

\_\_\_\_\_

City, Town:

\_\_\_\_\_

Province: \_\_\_\_\_ Postal code: \_\_\_\_\_

New telephone no.: \_\_\_\_\_

E-mail address: \_\_\_\_\_

Effective date of address change: \_\_\_\_\_

**Mail to:  
Membership Secretary,  
Algonquin Valley Branch,  
National Association of Federal Retirees,  
Box 1930, Deep River, ON K0J 1P0**