

CALGARY & DISTRICT BRANCH REPORT

President:
Pat Henderson

Vice-President:
Vacant

Membership:
Pat Henderson

Treasurer:
Guy Lallier

Secretary:
Gabrielle Simpson

Volunteer Coordinator:
Sally Manchurek

Past President:
Rob Pollard

Directors:
Heather Thompson
Anne Prusakowski
Gerry Thompson
Ron Beirnes
Jennifer Johnson
Roloïn Vetsch

Health Benefits Officer:
Steve Harbicht

Auditor:
Pat Grant

Past President's Report – Summer 2019



As I sit at my computer on March 22, 2019 writing my last letter as President of the Calgary and District Branch, I want to say a big THANK YOU to all the volunteers and people who supported the branch over the past two years.

I want to follow up on the National President message in the Spring edition of Sage. In his remarks Mr. Soulière points out the importance of the local Branches to the success of the National Association. In Calgary we have about 2.7% of our membership out at our quarterly lunches and maybe 3% at the Annual General Meeting. Less than 1% of our members volunteer and they do a super job manning the office, organizing and working at the luncheons, advocacy, membership and sitting on the Board of Directors to name just a few.

To quote Mr. Soulière: "Member involvement in our association's activities is essential in moving forward and increasing our relevance and importance, if not our survival, in the Moving Forward initiative." The Branch takes on an important role over the next 5 years and more members should become involved. At our last meeting we had people indicate that they would be interested in helping out in various areas and the Board has been following up with these individuals. Thank you for your support and we look forward to your active participation.

Thank to everyone for your support during my term as President of Calgary and I hope that you take a few hours of your time to volunteer a couple of times per year.

Rob Pollard

Contribution rates for retired members effective April 1, 2019

Contribution rates for retired members of the PSHCP with Supplementary coverage will be updated as of April 1, 2019. Since contributions are owed one month in advance, the new rates will be reflected on retired members' March 2019 pension payments for April 2019 coverage.

The following tables show the breakdown of the contribution rates for the Extended Health Provision (EHP) and the Hospital Provision (HP) with a total amount paid by the retired member each month. The new rates are based on adjusted calculations that will maintain the current cost-sharing ratio of 50:50 and compensate for increases in current and projected plan costs.

Single Rate

	Single Rate 2019		
Type of Coverage	EHP	HP	Total
Hospital Level I	\$60.33	\$0.00	\$60.33
Hospital Level II	\$60.33	\$16.56	\$76.89
Hospital Level III	\$60.33	\$45.41	\$105.74

Family Rate

	Family Rate 2019		
Type of Coverage	EHP	HP	Total
Hospital Level I	\$119.57	\$0.00	\$119.57
Hospital Level II	\$119.57	\$16.56	\$136.13
Hospital Level III	\$119.57	\$45.41	\$164.98

Reminder: Relief provision for retired members

If you joined the PSHCP as a retired member on or before March 31, 2015, you may be eligible for the PSHCP Relief Provision if you meet one of the following criteria:

- You are a recipient of a Guaranteed Income Supplement (GIS) benefit.
- You will become a recipient of a GIS benefit.
- You have a net or joint net income lower than the GIS thresholds.

To apply, complete a PSHCP Relief Provision Application Form, available at www.pshcp.ca/forms-and-documents and return it to the Pension Centre.

September 26, 2019 General Meeting and Luncheon

Note

This Meeting and Luncheon will be on Thursday rather than Friday

Cost: Members - \$15.00; Non-members - \$20.00

Location: Second Floor, Fort Calgary, 750 - 9 Ave SE, Calgary
Please arrive at 10:00 am to be seated.

The Annual General Meeting will commence at 10:30 AM and a guest speaker will present to us from 11:00 AM to 12:00 Noon at which time lunch will be served.

Topic: Reverse Home Mortgages and How to Manage Your Money During Retirement

Speakers: Faisal Karmali, First Vice President, Portfolio Manager, Investment Advisor at Popowich Karmali Advisory Group and **Alim Charania**, accredited Mortgage Professional with AC Lending Group will discuss reverse mortgages – what they are, how they work, the benefits and drawbacks of using them and how they can fit into your overall financial picture. Faisal will also discuss in general terms some key issues to consider in managing your money during retirement. Everyone in attendance will receive a free copy of Faisal's latest book.

Menu:

Buttermilk Scones

Arugula and Frisee Salad – (Lemon Poached Pear/Shaved Manchego /Pickled Onions/ Cider Vinaigrette)

Roasted Chicken with Bow Tie Pasta

Garlic Mashed Potatoes

Assorted Freshly Baked Squares

Coffee and Tea

Reserve a seat by emailing fsnacalg@telusplanet.net or calling the office at 403-265-0773 one to two weeks before the function. We have to pay for the number of meals ordered once we have committed to that number, therefore, if you cannot attend the luncheon, it is very important to please phone the office and cancel five days before the luncheon.

Note: The parking code is **11544**.

At the meter please choose Event and follow the directions. If you do not get your License Plate Number registered you may get a \$40 Parking ticket.

****Please remember our Veterans; food donations will be very much appreciated.**

Okotoks/Foothills Coffee Session:

September 19, 2019

Topic: Reverse Home Mortgages and How to Manage Your Money During Retirement

Speakers: Faisal Karmali, First Vice President, Portfolio Manager, Investment Advisor at Popowich Karmali Advisory Group and **Alim Charania**, accredited Mortgage Professional with AC Lending Group will discuss reverse mortgages – what they are, how they work, the benefits and drawbacks of using them and how they can fit into your overall financial picture. Faisal will also discuss in general terms some key issues to consider in managing your money during retirement. Everyone in attendance will receive a free copy of Faisal's latest book.

Please contact Michelle Luchia at 403-938-7397 or Elida Raynor at 403-995-1786 for information.

Call for Volunteers

We are always looking for volunteers. Some of the activities involve working in the office to answer the telephone, reply to correspondence, process receipts for payment of membership fees, provide contact information for pensions and benefits, send referrals to the HBO, follow up on general membership inquiries and maintain a log book of activities to keep a record of members' concerns; projects to recruit new members; helping with the luncheons; and/or working on other projects that might arise. The Calgary and District Branch Office is open Monday to Friday 10:00am to noon from September to June. If you are interested, please call the office at 403-265-0773 or email the Volunteer Coordinator, Sally Manchurek at m_sally6@hotmail.com.

NAFR Members Information

Please check out our National Association of Federal Retirees websites:

National: <https://www.federalretirees.ca/>

Calgary & District Branch: <http://nafrcgy.ca/>

Please contact our office if you have any inquiries or questions. The volunteer working that day will be happy to help you. Our office is located in room 302, third floor at the Kerby Centre, 1133, 7th Ave., Calgary, Alberta, T2P 1B2. Please phone during our business hours, Monday to Friday 10 am to noon at 403-265-0773 or email fsnacal@telus.net. Please note that our office is closed on all holidays. (During July and August, the office will be closed, a volunteer will check our voice mail for messages during that time frame).