



The **P E N**

**YOUR
NEWSLETTER**

FEBRUARY 2025

**KEEPING
OUR
MEMBERS
INFORMED**

Look for our
Stellar's Jay
Fun Facts
throughout.



**BC Government
Retired Employees
Association**

www.bcgrea.ca

THIS EDITION'S TOPICS INCLUDE:

- Presidents Report - page 4 & 5
- The Jay's Nest - page 6, 7, 8 & 9
- Member information - page 10 & 11
- AGM 2024 - Page 12 & 13
- Health & Welfare - page 14, 15, 16 & 17
- The Tech Zone - page 18 & 19
- Creative Corner - page 20 & 21
- In Memorium - page 22 & 23



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This season, make sure you're fully immersed in the activities you love and savour every moment! Whether you're catching up with friends and family, enjoying a cozy movie night, or exploring hiking trails, clear hearing enhances your experience and ensures you fully appreciate every sound and conversation.

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A hearing test is essential for identifying any potential issues that can develop over time. By detecting early signs of hearing loss, you can take steps to address them and ensure you don't miss out on the details that make your moments special.

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Front Cover: Garibaldi Lake is a turquoise-coloured alpine lake near Whistler, British Columbia.

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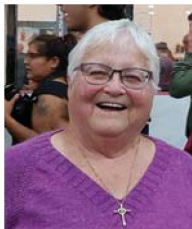
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The PEN welcomes articles and photography submissions from members. Printing requires high-resolution images at least 300 pixels per inch in printed format (3000 pixels wide by 3600 pixels high). Maximum 500 words per article submitted. For submission or advertising guidelines, contact us at: thepen@bcgre.ca

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Meeting the Future

A core reason for the BCGREA's existence, expressed in our constitution, is to advocate for our pension and its protection. To date, this has been pretty much a motherhood statement (barring the dispute two decades ago over MSP and other premium coverage). The plan is strong, well run and the investment decisions made on our behalf have benefited us by continuing to fund ongoing cost of living adjustments. It is easy to think this will continue ad infinitum. I am not so sure.



Brian Green

Things are changing and rapidly. Governments of all stripes are looking to solve massive economic problems such as infrastructure investment, productivity issues and housing by it seems, any means necessary including potentially looking at pensions and seniors' programs. There are influential groups arguing for "generational fairness" that get lots of attention, www.gensqueeze.ca is a leading one. Have a look at their website. If their policies come into force it will have a significant impact on all current and future seniors.

The federal government has also been putting pressure on public pension plans to invest more heavily in infrastructure. Both our board of trustees and our investment agency have expressed concerns that any changes must be in the interest of plan members.

But it doesn't stop there – the Alberta government recently fired its entire pension

investment board and replaced it with one led by Stephen Harper. Regardless of your political stripe, I have to wonder how this action will meet the obligation to act in the pensioners best interests.

Could this or similar challenges happen here? We simply don't know. We do know the political landscape has changed in a dramatic way and the challenges are mounting up. It is also true that the less politicians know about how our plan operates the more the likelihood of intervention.

So what can we do? The first thing is to ensure that we have the tools in place to advocate for our pensions and to communicate with both the general public and politicians about our plan. For example, how it is self-sustaining and acts as an anchor for the economy, particularly in small communities. We are working with the other public sector retiree associations on this issue and I anticipate we will be more active in the next while.

Most critically we need to have as robust and active a membership as possible. While our numbers are currently stable the demographics suggests they will start to decline if we do not attract more new members than we are currently. More members equals greater impact should we need to raise our voice. Decision makers pay attention to numbers. This is not a time to be passive or complacent.

This is no easy task. Most pre-retirees now receive their pension information online. 40% of current enrollees do not work for the direct public service – to many, the "BC Government Retired Employees Association" sounds like something that doesn't apply to them or is irrelevant at the point of retiring.

We are trying to change that perception through outreach to ferry workers, bus drivers, emergency health services etc. The “public service” sector is not what it was in the 1990’s. Once someone is retired it becomes difficult to reach them. We are looking at seniors’ events, 55 + games, and social media but these only reach some people. Another mass mailing is unlikely given the privacy concerns around having access to retiree names.

That leaves the one tried and true way to get new members – personal contact.

I ask each of you to reach out to your retired friends or colleagues in person, by email or through social media to see if they might join us. The first year is free. We have a quick fact sheet available that you can share with them on both the website and as an email attachment available from info@bcgre.ca

At the Provincial level and branch level, we will continue to look at ways to enhance and improve our effectiveness, engage with the Pension Corporation and Board of Trustees, as well as our affinity and advocacy partners. We will be surveying you to ensure that we are on the right track and as well will be looking at expanding our communication options.

Here’s a final thought to consider:

If you think that politicians will always act in your best interest around your pension, then you probably don’t need to join. If you think there’s a possibility it might be otherwise, it’s cheap insurance.

As always, I welcome your comments, contributions and feedback.

I can be reached at president@bcgre.ca.

Brian Green, President

Branch 300 Surprise

At their branch lunch on December 10, 2024 there was a surprise presentation from Adolf Merz. Adolf presented fellow long-term members Ron Kerr and Chris Christensen a handmade 'ship in a bottle' to honour their service to their branch. Ron is their most recent past chair, and Chris has served as secretary in the past. The boats take between 20 to 25 hours each to make. What a wonderful gift!



Fun Facts about Steller's Jays

Steller's Jays give a loud and repeated shook-shook-shook-shook call year-round and can make a variety of guttural sounds and a harsh, nasal sounding growl. They can mimic birds, mammals, and other sounds in their environment such as water sprinklers

From our Branch to Yours

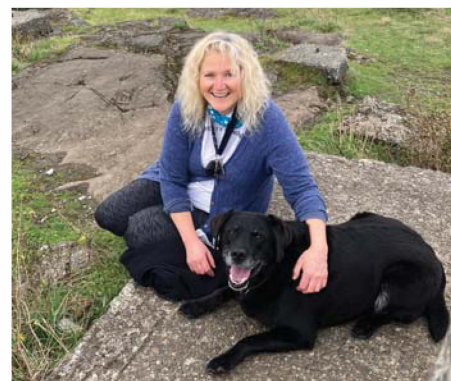
Branch 1600 - Prince George, had their annual Christmas luncheon on December 14. One hundred and eleven members, guests and spouses enjoyed a wonderful meal and good company at the Elder Citizens Recreation Association hall in Prince George. There were lots of laughs, visits and holiday cheer at our annual event.



Branch 700



Members & Their Pets



Branch 2700
Tammy &
Wesley

Branch 2700
Dale &
Yoko



THE JAY'S NEST CONT'D



Branch 300

Branch 400



Branch 1200



Branch 1200



Branch 800

Branch 2700

Jim Fisk

Jim was raised in West-Central Saskatchewan until joining the Army. Military service involved many postings in Canada. Edmonton saw the completion of his university degree, the arrival of three children and months away from his wife Sharon. In Ottawa, Jim was one of the early developers of the computer security policies and procedures for National Defence and the federal government.



He left military service for the Department of Communications, but didn't escape Ottawa until 1979 when he became the first Security Manager for BC Systems Corporation. On day one Jim was responsible for the government-wide installation of RACF, a mainframe computer security system. At one time BC had the largest and most comprehensive implementation in the world. Jim was involved in the design and implementation of the "new" building at 4000 Seymour Place. When BC Systems was closing, Jim reached the magic age and retired in 1996 as Director, Security Services. Given today's IT challenges, he's pleased to be in retirement.

Since retirement, Sharon and Jim have made good use of their RV in Western Canada and winters in the Southwest US. Jim has volunteered with several United Church congregations and committees. He obtained his Amateur Radio Operators license and served as Amateur Radio representative to the CRD Emergency Planning Commission.

Jim is an avid lifetime student, in later years becoming interested in natural and complementary health care.



Having downsized from their Saanich home of 43 years to a condo in Langford, they are well on the way to achieving Jim's ambition of being paid by the Pension Corporation for more years than he was by the public service.

Marilyn Osborne

Marilyn Osborne retired from her career in banking expecting to enjoy a relaxing retirement. Marilyn stepped into the treasurer position of the Grand Forks Branch in 2003 and stayed until 2024.

For 21 years, Marilyn attended most meetings, arrived early and collected luncheon payments, paid all the bills, reconciled the



accounts, submitted the financial statements, and arranged draws, door prizes, and table decorations without complaint or reluctance. In honour of her commitment to the Association and Branch, Marilyn's branch presented her with a pin and certificate and was recognized at the BCGREA AGM as an Honoured Member.

Fun Facts about Steller's Jays

In mythology, the Steller's Jay" is the message of hope in disrepair and the will to live. The jay is willing to teach you fearlessness, adaptability and survival but you must be willing to follow its lead."

We learn from one another.

Peter's (from Branch 2100) summer experience:

With cutting edge technology and without any fear my surgeon cut another piece out of my melanoma ear.

So it became a shell of its former self and with its new form it became my new norm.

So here is some advice for all of you guys:

Please protect your ears during those many sunny summer years!



Western Communities Walk to Sooke – Part Two

Submitted by Dale Chandler

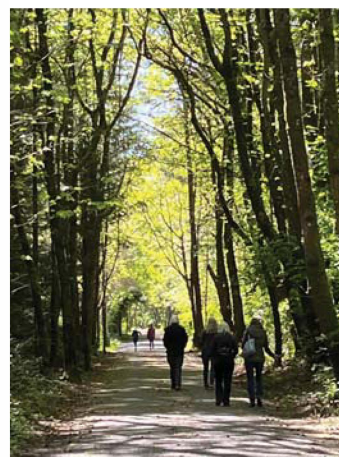
Although there were no banners or marching bands when we finished our 30km walk to Sooke along the Galloping Goose Trail, we all felt a sense of accomplishment as we ate our celebratory lunch. All together, we walked more like 60km as we did it in stages from various points through wind, rain, a bit of snow, and in quite a bit of sunshine.



We started last fall near Six Mile Pub in View Royal and finished on the outskirts of Sooke on November 18. On the last leg of the walk, it felt more like winter but as we got near the halfway point the sky cleared and there was beautiful sunshine.

The Galloping Goose Trail runs from downtown Victoria out to Sooke and beyond. Near Victoria the trail is paved and is an excellent commuter route for cyclists. Further away from town it turns to gravel and exposes walkers to some truly beautiful scenery. In Metchosin it goes between beautiful fields, flocks of sheep, and many wooded sections. Skirting Matheson Lake the trail goes along the shore of the Sooke Basin.

Walking was a great opportunity to get to know different BCGREA members outside the confines of a meeting or luncheon. The plan is to continue the walking group and do a variety of the local hikes which are accessible to a variety of different levels.



MEMBERSHIP AND CENTRAL SUPPORT REPORT



**Public Service
Pension Plan**

Delivery of your T4A and annual statement may be delayed

Due to the mail backlog following the Canada Post service disruption, delivery of your T4A tax slip and annual statement may be delayed.

Set up email notifications and go paper-free

Simply change your preference for digital document delivery to “Yes” to be notified when your T4A tax slip and annual statement are available. This quick change will ensure you receive your important pension documents on time, every time.

Making this change is easy:

1. Sign in to My Account at myaccount.pensionsbc.ca
2. Click on your name at the top right corner of the dashboard and select ‘Account settings’
3. Click ‘Change’ to set ‘Your preference for electronic delivery of documents’ to ‘Yes’

That’s it! You can change your delivery preference any time and you’ll always have secure, 24/7 access to your tax slips and annual statements in My Account.

Sincerely,

Public Service Pension Plan

2025 Payment Dates

<u>PSPP Pension</u>	<u>CPP and OAS</u>
January 30	January 29
February 27	February 26
March 28	March 27
April 29	April 28
May 29	May 28
June 27	June 26
July 30	July 29
August 28	August 27
September 26	September 25
October 30	October 29
November 27	November 26
December 23	December 22

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In the report submitted to the October AGM you will find the changes in the membership and central support areas over the last year. Visit the appendices included in the minutes at:

<https://bcgre.ca/minutes-of-the-bcgre-annual-general-meeting-october-16-2024/>.

We continue to look for opportunities to reduce branch volunteers' workload. Branches have the option of continuing to do these tasks themselves or requesting assistance. Jodine has conducted numerous training sessions in how to use **Findjoo**, our membership database.

Findjoo provides assistance in:

- Alerting members of upcoming local events through branch distribution lists.
- Updating member contact information.
- Uploading and maintaining information and photographs to branch webpages including the events calendar.
- Invoicing and receiving dues payments from members who are not on automatic dues check-off. Note: We recently added the option of paying by e-transfer or credit card.
- Conducting member polls.

Two Zoom meetings were held for branch membership chairs in late May and early June to get to know each other as well as request feedback about membership guidelines. The purpose of the updated version of "Join the BCGREA Today" pamphlet was explained, and each branch chair was sent a supply in the spring. We also had an in-person membership chairs meeting the day before the AGM to exchange ideas and best practices. Jodine organized a "Family Feud" type of game to close that meeting.

Our membership has remained relatively constant at about 11,300 members: 446 people have joined in 2024, but a similar number have passed, resigned, or not provided updated contact details. The two most common ways that new members hear about the BCGREA are "from a member or former colleague" and seeing the "advertisement in the Pension Life". Please continue to reach out to potential members and invite them to join the Association.



Al Barclay

Submitted by,

[Al Barclay](#)

BCGREA Provincial Membership Secretary

Pension Payment Indexing

The 2025 Inflation rate for public service pension payments has been approved at 2.6%. This represents the average increase in Stats Canada's monthly the cost of living index for the 12 months from November 2023 to October 2024. This is the same rate as the CPP uses.

The Winter 2025 edition of Pension Life will also have an article "Protecting your purchasing power: Pensions increase 2.6 per cent - A message from your trustees" announcing this rate and explaining how its calculated.

More information is available at:

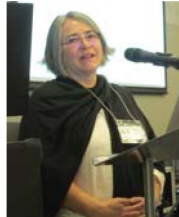
<https://pspp.pensionsbc.ca/inflation-adjustments>

AGM Summary October 16, 2024, Tsawwassen, BC

All branches, with the exception of Branch 1900, were represented in person and/or on Zoom.

Guest Speakers

Angie Sorrell – Chair – Public Service Pension Plan – 14 appointed trustees to the board. The board is responsible to the recipients of the contributions to the plan. The board manages the plan’s funds, determines benefits, and provides fully indexed COLA.



Stewart Morgan – ED – Public Service Pension Plan - Inflation Adjustment Fund. At the end of 2023 a valuation was required and assured that there is enough money in the plan to pay all pensions. The contract with Greenshield is reviewed annually. Investments are reviewed on a regular basis. The board exerts influence to work towards more ethical investments. The board has spoken to the federal government concerning members not being eligible for the Canada Dental Care Plan.



Leslie Gaudette – COSCO – promotes and enhances the health of seniors in BC. Volunteer driven. Each major affiliate can appoint five delegates. View her slide show on our website at, <https://bcgre.ca/news/>.



Mark Costeles – Bel Air/Johnson – Mark provided an update of his organization. Zoom attendees door prizes included a Road Safety Kit won by Linda Manson, Branch 900 and an iPad by Sharon Hawrelak, Branch 1500.



Cheryl Anderson – Hearing Life – gave an update on her company.



Door Prizes

- Belair/Johnson** - Road Safety Kit – Gloria Johnson, Branch 600
- Belair/Johnson** - iPad – Glenn Hill, Branch 1000.
- Hearing Life** - a gift basket - Jacquie Kotak, Branch 1400
- Martell Insurance** – gift - Lu Goudet, Branch 2100
- Martell Insurance** – gift - Patrick Dickson, Branch 2400

Keynote Speaker – **Dan Levitt**, BC Seniors’ Advocate – Dan spoke on senior’s issues in British Columbia and the advocacy he does on ageism, income, housing, health care, etc. His talk was very well received and many questions were asked. Visit our website to see his presentation at, <https://bcgre.ca/news/>.



Other Guests

- Tim Anderson** – BCRTA
- Caroline Malm** – BCRTA
- Terry Erskine** – MPRA

A special thank you to **Linda Foubister** for taking photos.

Elections: These nominations were each elected by acclamation and are for approximately six months until our next AGM in April 2025.

- President — **Brian Green**
- 1st Vice-President — **Wilf Brodrick**
- 2nd Vice-President — **Tammy Welch**

The officers were installed by **Ken Pendergast**.

The **2025 BCGREA Annual General Meeting** will be held at the Coast Tsawwassen Inn, 1665 56 St, Delta, BC on April 30, 2025 starting in the morning. Members can attend online.

Reimbursement for in-person attendance expenses is limited to Delegates and Directors. Please refer to the BCGREA website bcgre.ca closer to the date of the AGM for details

Door Prizes



Jacquie Kotak & Cheryl Anderson



Gloria Johnson & Mark Costales



Lu Gaudet & Patrick Harknes



Glenn Hill & Mark Costales



Patrick Dickson & Patrick Harknes



Meet & Greet

Rubin & Shirley Besler



Branch 1400



Branch 2100 & 2300



Branch 100 & 2300



Branch 300, 400 & 2400



Branch 500



Branch 900, 1000 & 1500



Treasurer Meeting



Membership Meeting



2024 Chilliwack Aging Well Expo
Early in October, we learned that the Chilliwack Hospice Society and Community Events were sponsoring a one-day Chilliwack Aging Well Expo. Relieved that it was after our AGM, we asked to participate. With help from COSCO for signage, tablecloths, brochures, and giveaways, we were set up at 7:00 am before the pancake breakfast started at 8:00 am.

As a non-profit, we were welcomed, and our Cheam View Branch 2000 was among over 40 such booths (tables) free of charge. Our floor banner asked folks to join the BCGREA and copies of **The PEN** and our Recruiting Brochure were among the giveaways.

Participating in this event and COSCO's Seniors Health & Wellness Institute in the United Way Summit on Aging, on November 6-7, taught us that many communities hold "senior-focused" events annually.

Such events are one way to stay engaged and learn what is available in your community.

<https://www.chilliwackhospice.org/events/event/chilliwack-aging-well-expo/>

Prepared by

Patrick Harkness, Chair

Cheam View Branch 2000



Get Back In the Game as a Player, Supporter, or Coach

BCGREA Athletics is a concept that's not just about sports. It's about members connecting.

We encourage members to participate in sporting events outside Branch Activities. While at an event, don't be shy, introduce yourself, and wear or display items that will identify you as a BCGREA member. Logo apparel is available on the BCGREA website under Merchandise

<https://bcgre.ca/bcgre-merchandise>

You will be surprised at the number of people asking about BCGREA when you "Show the Colours".

On a provincial level, the 2025 55+ BC Games will be held in Nanaimo from September 9 to 13. Get involved now by contacting your local zone for information on qualifying in your chosen sport at 55plusbcgames.org



Send us pictures or articles about your participation at the local, zone, or provincial level so we can include them in **The PEN**.
thepen@bcgre.ca

Fun Facts about Steller's Jays

A group of Steller's Jays are referred to as a "band," "cast," "party," or "scold". This unmistakable bird both in stature and sound is the only western jay with a crest, those black feathers rising from its head.

The Silent Epidemic

The all-encompassing internet has us more connected than ever, yet loneliness is on the rise. Stats Canada is developing a Quality of Life Hub and loneliness is one of the indicators being tracked.

Why the sudden interest? Chronic loneliness is hypothesized as having a direct correlation to coronary heart disease and stroke mortality.¹ Studies have also linked loneliness to an increased risk in anxiety and depression, dementia, and overall hospitalization. It's a condition that has a negative health impact as detrimental as smoking and obesity.² Loneliness, social isolation, or living alone, are now considered risk factors for an increase in early mortality by up to 30% - like smoking 15 cigarettes per day.³

Yet while our health care system focusses on smoking cessation and weight loss (my doctor always lets me know how my body mass index is doing) our social interactions, or lack thereof, can easily be overlooked.

"Progress" has automatized many social interactions out of daily life. My dad was a postal worker for 34 years and greeted residents every morning along his walk. My brother delivered the Vancouver Sun; people would wait on their porch to say hello to the curly haired delivery boy. Banking, grocery shopping, even eating out and going to the movies are being pushed to digitalization. The Amazon driver has become our most consistent visitor, but corporate pressure on the bottom line leaves not a second for friendly chitchat.

Congregants can now join church services

via Zoom, many volunteer organizations host meetings online, and doctor visits are often phone calls. Texting has replaced calls from friends and family making life feeling isolated.

But interaction is needed and healthy. When you're grocery shopping, skip the self-checkout and go to a live cashier. If you're a church goer, and are able, physically attend church. Stop and chat to the postal worker that's delivering mail to the community box as chances are they are lonely too.

Membership with BCGREA offers a great opportunity to connect with your peers. Local branches host an assortment of events from meetings and luncheons, to hikes and gardening sessions, with everything in between. This is a community that will smile when you walk into the room and nothing feels more welcoming than that!

¹ American Heart Association, <https://pubmed.ncbi.nlm.nih.gov/35924775/>

² Hughes, Sue, "Silent Epidemic: Loneliness a Serious Threat to Both Brain and Body," MDedge, November 5, 2024.

<https://www.mdedge.com/internalmedicine/article/271466/depression/silent-epidemic-loneliness-serious-threat-both-brain-and>

³ National Library of Medicine, <https://pubmed.ncbi.nlm.nih.gov/25910392/>

Just For Fun

An elderly, but hardy cattleman from Texas once told a young female neighbour that if she wanted to live a long life, the secret was to sprinkle a pinch of gunpowder on her oatmeal each morning. She did this religiously and lived to the ripe old age of 103. She left behind 14 children, 30 grandchildren, 21 great-grandchildren, five great-great-grandchildren and a 40-foot HOLE where the crematorium used to be.

Events Calendar on the Website

You can now view your branch and provincial events on the new Events Calendar that has been added to our website. You can see the details of your meetings, neighbouring branch meetings, and upcoming provincial events. If your upcoming branch event isn't showing, the branch secretary can email the details to info@bcgre.ca to have it added. Take a look at other branch events to see what info is needed.

To access the calendar, browse to <https://bcgre.ca/news/> and scroll down till you see:

BCGREA Calendar of Events

click on the calendar icon to view



Looking for a guest speaker



Formed in 2010 as the registered charity of the Council of Senior Citizens' Organizations (COSCO), the Seniors Health & Wellness Institute (SHWI) has grown to offer 47 free health and wellness workshops for seniors across BC.

The workshops are not intended to provide specific legal, medical, or financial advice. However, they will help participants better understand the topic and offer practical suggestions.

To book a workshop for your branch or group, please visit their website: www.seniorshelpingseniors.ca. The SHWI recently became the host of the Stay-on-the-Road workshop, a SHWI, COSCO and ICBC presentation.

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Estate & Tax Planning Tips

By **Thomas D. Martell**, CFP, CLU



KEEPING THE FAMILY COTTAGE... in the family

For many individuals it is important that the cottage stays in the family so that their children (and grandchildren) can continue to enjoy it.

When you die, assets can be transferred to your spouse tax free, but a transfer to your kids may trigger a capital gains tax that must be paid before the kids can enjoy the property.

With the recent real estate boom in Canada, vacation properties have increased significantly in value and 66.6% on this increased gain will be subject to taxation at death. If your estate does not have sufficient assets, it may be forced to sell the cottage to pay the tax bill, which means the cottage would not stay in the family. It's a tax time bomb that many people are simply unaware of.

By selling the cottage to your children today instead of transferring it at death, you can cap the tax liability and pass the responsibility for any future capital gains to your children. In addition, because the cottage is transferred outside of your estate it will avoid probate fees and potential claims against your estate from creditors.

While selling the cottage today may trigger a taxable capital gain, you can spread the payment out over 5 years if you take a mortgage back from your kids. If you are feeling generous, you can make the mortgage interest-free and forgive any remaining balance in your will so that your children will own the cottage with no debt payable.

Don't try and reduce your capital gain by selling the cottage for a nominal price. The Canada Revenue Agency will calculate your capital gain based on the fair market value and when your kids sell the cottage, their cost base will equal the nominal price, resulting in double taxation.

For more information on this and other estate planning tips, make the time to talk to your financial advisor today.



Fun Facts about Steller's Jays

A familiar sight at western campgrounds and picnic areas, the Steller's Jay black blue colour blends into its shaded forest surroundings. Males and females look alike.

Protect Yourself from Scams

Scammers prey on your kindness, trust, and vulnerability. Some common scams to watch out for:

Gift Card

The Trick: Scammers often pose as government officials, utility companies, or tech support, claiming you owe money. They'll insist on immediate payment via gift cards, promising to resolve a nonexistent issue.
The Truth: Legitimate organizations never demand payment through gift cards.

Romance

The Trick: A charming online suitor builds a strong emotional connection, often professing love quickly. They may ask for financial assistance, citing emergencies or investment opportunities.
The Truth: Be cautious of relationships that develop rapidly online. Never send money to someone you've never met in person.

Grandparent

The Trick: Scammers pose as a grandchild in distress, often claiming to be arrested or injured. They'll pressure you to wire money quickly, promising to return it later.
The Truth: If you receive a call like this, verify the story by calling your grandchild directly.

How to Protect Yourself

Be Skeptical: Approach unexpected requests with caution. If something seems too good to be true or urgent, it probably is.

Verify Information: Never provide personal or financial information without independently verifying the source.

Trust Your Gut: If something feels off, it likely is. Don't hesitate to hang up, delete emails, or ignore messages

Educate Yourself: Stay informed about the latest scams by reading articles, attending workshops, or talking to trusted friends and family.

Report Scams: If you've been a victim of a scam, report it to local law enforcement and contact the [Fraud Reporting System \(Canadian Anti-Fraud Centre\)](#) or call toll-free at 1-888-495-8501.

Remember, You Are Not Alone

If you or someone you know has fallen victim to a scam, reach out to a trusted friend, family member, or a local senior center. There are organizations dedicated to helping seniors avoid scams and recover losses. Stay safe, stay informed, and empower yourself to live a scam-free life.

BCGREA Merchandise

The BCGREA merchandise program was implemented to increase our visibility in the community and improve our continuity and unity. With no employees, our store, branch contacts coordinate orders for their members.

The items that we keep in stock can be found on the BCGREA website, under the drop down menu "Merchandise". Please check it out.
Note: All orders must go through branch contacts. Their names and emails are listed on the Merchandise page. If your branch does not have a contact - consider volunteering. It takes very little time and is a lot of fun.

Our 2025 marketing campaign will use the BCGREA e-blast system for merchandise offers only to members who have indicated they would like to receive them.

If you have any questions, please reach out to your branch contact or contact me, [Al Coccola](mailto:Al.Coccola.Chair.branch2700@bcgre.ca).
Chair.branch2700@bcgre.ca

Park 'n Fly testimonial

I have used the Vancouver Park 'n Fly service through my BCGREA membership twice recently while travelling for a four to six week duration each time. It is easy to receive a quote and complete your reservation online from the BCGREA website. Your discount is applied directly based on the dates you provide for your length of stay. Show your confirmation notification to the office when you drop off your vehicle and within minutes you are on your way with your contact info and code for your return. They provide a drop off and pick up shuttle service to both international and domestic terminals and the drivers are very good at helping you with your luggage on and off the bus. Upon your return a quick phone call for pickup and payment at the office will have you on your way.

I have found that with our BCGREA affinity partner discount the cost is significantly less than long term parking at Vancouver airport, plus knowing your vehicle is parked in a secured area until your return, you can travel worry free. Five stars from me!



PARK'N FLY®

Lynda H

Branch 2700 Western Communities

Fun Facts about Steller's Jays

Steller's Jays are aggressive and audacious birds. They are the alarm bird; when they sound the alarm, all birds take cover.

Updating your contact information and email preferences is easier than ever!

1. If you're on a computer, simply visit our website and click on the blue MEMBERS button at the top of the screen.



For cell phone users, select the three horizontal line icon at the top right, then select the **MEMBERS** tab



2. From there, you'll be asked for your email and password. Use the email that's registered with your membership and select a password. The first password you type in will be saved, so remember it!

3. Update your contact information or scroll down and select your Mail Out or Email Out preferences. Click on the categories you would like to have sent to you. The category descriptions are listed at the bottom of the page. **Click on the blue Update button to save your information.**

4. You can also reprint your membership card by selecting the Membership tab at the top of the page.



Al Cocco & Bonnie Billington show off the BCGREA Merch.

Much More than Fun & Games

We are pleased to introduce our first edition of the BCGREA crossword puzzle! It has been long established that puzzles are beneficial to the cognitive and physical development of children's brains, but us adults get a brain boost, as well!

The world's first crossword was published in the New York World in 1913 by an English journalist, Arthur Wynne. England took another 11 years before publishing their own crossword. Almost immediately the puzzles took off in popularity and had their own style, often branded to be trickier than their American counterparts. To this day, there are still differences between American and British crosswords. American crosswords have fewer black squares and can theoretically be solved by just answering the "Across" questions. British clues tend to be more cryptic, often involving word play as a component.

Ironically, while the New York Times now offers a plethora of puzzles, the newspaper once declared that crosswords were "a sinful waste of time"! They were wrong! Studies have now shown the benefits of puzzles to include:

- Improving memory
- Enhancing mood
- Improving problem-solving skills
- Exercising BOTH sides of your brain
- Lowering stress
- Improving visual and spatial reasoning

Thus, in the interest of members' well-being, please enjoy the following crossword! Answers are on page 23



BCGREA & BC

Across	Down
5. Brown, black, grizzly, & Komoda	1. Highest waterfall in BC & Canada
6. BC's official flower	2. Sister city of Kasugai, Japan
8. Home of an annual bathtub race	3. Home of airforce base on Vancouver Island
11. A big prov. park, north of Clearwater (2 wds)	4. BC's economic mainstays: logging, farming & _____
13. Place of peaches & summer sun	7. Warmest freshwater lake in Canada
15. Once call The Queen Charlottes (2 wds)	9. Cross these mountains to get to Alberta
17. BC'S bandit mammal	10. City in north Okanagan
20. BCGREA's provincial newsletter	12. Town between two Princes, George & Rupert
22. Nicola Valley city	14. Home of world's tallest totem pole (2 wds)
23. Number of national parks in BC	16. BC's capital
24. Name of Vancouver's NHL team	18. Deer family animal & BC interior area
25. BC bird on BCGREA logo (2 wds)	19. A river that's sometimes called "mighty"
26. BC's mineral emblem	21. Home of BC's, big hockey stick

From the Editor's Desk

All the buzz these days is about Artificial Intelligence. We are looking for something a little different - Real Intelligence: the wisdom, wit, and knowledge of our members that we can share in [The PEN](#).

We have many opportunities for you to share what you are passionate about and be part of our provincial publication. Do you have an idea or an article you would like to share? Here are some suggestions:

- Do you like talking with people, writing about events, or are savvy with social media such as FB, Meetup, YouTube, etc.?
- We like to feature branch activity and photos. Can you share what's going on in your region?
- We have a number of members who are over 100 or approaching that milestone. Please let us know if you can interview one.
- Do you have a special pet? A favourite stop on a BC road trip? A book you have written or read about some aspect of BC? We're interested.
- Write an interesting story of where you worked from the ambulance service, driving a bus, building the Coquihalla, dealing with mountain pine beetles, to working on the ferries.

We want your stories because they are our stories and they are how we connect, reconnect, and remember. All ideas are welcome. Send me a note to:

thepen@bcgre.ca

[Tammy Welch](#) – 2nd Vice President/Editor of [The Pen](#)

Recruitment & Retention Committee Report

by [Bonnie Billington](#), Chair

The Recruitment & Retention Committee has been actively involved in several initiatives over the past year, including the Branch Executive Questionnaire to gauge the health and vitality of BCGREA branches. Results and analysis indicate that retaining volunteers and filling vacant executive positions remains a significant and ongoing challenge for many branches. The R & R Committee supported the motion at the October AGM to change the procedure for Branch Dissolution to lower the number of executive required in order for the branch to remain operational when facing closure.

Earlier this year, the Committee reviewed the Role Descriptions and Guidelines for key positions of branch chair, secretary, treasurer, and membership chair. Updated versions are now posted on the R & R webpage. These are generic documents that are meant to be flexible to promote smooth branch operations.

The R & R webpage has been updated with a list of suggestions for potential speaker topics to assist branches in attracting members to their meetings. Check it out at:

www.bcgrea.ca/recruitment-and-retention/

[George Bowden](#), chair of Victoria Branch, hosted the first 'Branch Chair's Meeting' on Zoom December 4, 2024 to share ideas, learn from each other on what they do, how to engage members and how to find volunteers. The next meeting will be at the end of February; date to be determined.

Looking ahead, the R & R Committee supports the plan to conduct another membership survey to assess member's current interests and priorities and help guide the future direction for the BCGREA.

Fraser Valley

Douglas Adolph
Lorraine Bjorklund
Phyllis Canning
Bessie Cossey
Delmer Currie
Pete Hoogstraten
Al Hokanson
Arnold Peterson
William Stead
Mary Tremlow
Esther Zomar

North Island/Sunshine Coast

Wendy Allen
Grant Bainbridge
Carol A Campbell
Eugene Cote
Gwyneth Davis
Keith Hughes
Jo Kenna
Earl Mander
Norman Monro
William Pitt
Elaine Tinckler
Fred Zumpano

Rocky Mountain

Wendy Bartlett
Art Borle
Mary Buckna
Jean Cartwright
Marylou Mills
Anita Peters
Struan Robertson
Al Young

Grand Forks

Corrinne Anderson
Tim Corcoran

Kamloops

Glen Baber
Thomas Blair
Robert Blennerhassett
Lee Bremner
Arthur Callaghan
Elizabeth Davis
Lana Einarson
Martin Eld
Edmond Elmes
Anna Evenrude
Otto Fischer
Emily Follweiler
Mona Giesbrecht
Alfred Levy
Irene Lilly
Mary Pallot
Helen Pyett

Albert Reid
Alan Taylor
Dorothy Wright

Nanaimo/Mid-Island

David Barclay
Andrew Bennett
David Clarkin
Joseph Edwards
Arlene Feke
David Ferguson
Richard Gilmer
Albert Hooson
Stephanie Letain
Bryan Robinson
Mohinder Toor
Kathleen Walker
John White
Thomas Williams

Kootenays (Nelson)

Terrance Biccum
Janet Cameron
Jeanne Koehle
Milton Mellor
Victoria Quiriconi

New Westminster & District

Sid Birchfield
Dorothy Brisco
William Cliffe
Mary Cooley
Riola Crawford
Roberta Drinovz
Lolita Dumbrique
Arnold Emes
Carol Erickson
Robert Fraser
Mary Gaetz
Patricia Gilchrist
Nessie Howden
Eileen Hubert
George Hufnagel
Ronald Johnson
Midori Katayama
Gural Kayimzade
Frank Kennedy
Connie Lawless
Rick Leipert
Eunice McCallum
Donald McKillop
Thomas McLoughlin
Louise Moore
Beth Murphy
Thelma Murphy
Celio Pacheco-Gasquez
Peter Popovich
Vivian Rail
Daniel Scott

Norma Smith
Ida Van Horn
Nicholas Warburton
Mary Ziglin

South Okanagan/Similkameen

Donald Fourchalk
Glen Holdener
Daniel Parker
Jacqueline Rogers
Harold Schmidt
Lawren Wagar

Shuswap/Columbia

Glenn Benney
Larry Churchill
Muriel English
Faye Fawcett
Eleanor Lawrence
Doris Peterson
Gillian Ross
Kay Sholinder
Mary Stuart

Vancouver

Massimo Achler
Evelyn Anderson
Grace Andrew
Albert Bahry
Carolyn Birchall
Brenda Burke
Anthony Burrell
Dorothy Cerney
Bastiaan De Bruin
Mark Fernandes
Lynette Fiddler
Jane Fisher
Vida Flainek
Jordan Guy
Margaret Hartley
Mary Howells
Valeris Isaac
Paramjit Kailley
Norman Law
David Lee
Doris MacDonald
Stella MacFarlane
Margaret MacKenzie
Anne MacLeod
Lorraine Marshall
Lawrence Owens
Ronald Platt
John Price
Evelyn Reid
Betty Sarsons
Dorothy Simms
Premchitt Siripawa
Davor Starcevic
Gary Sutherland

Elizabeth Thomson
David Varcoe
William Widdess
Joyce Wong

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Wayne Ballard
Paul Barker
Richard Barker
Eileen Barter
Robert Baxter
Raymond Bey
Annie Blades
Tony Brind-Sheridan
Gordon Cameron
Sarah Campbell
Martha Carlow
Norma Coell
Margaret Crocker
Carol Anne Cullimore
John Curtis
Elizabeth Davis
Joan Davies
Wilda Dirks
Dorothy Driedger
Joan Dunbar
M Blanche Cwyer
Gerald Fisher
Joyce Folbigg
Muriel Forslund
Virginia Garrow
Dorothy Gilchrist
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June Hardy
Darlene Hayward
Daryl Hayward
Norma Hill
Gunther Honold
Nora Hynes
Gary James
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Donald Jenner
Marion Kemp
Barbara Knopp
Ronald Knott
Miklos Kovats
Gillian Lambourne
Richard Lawson
Gary Lenton
Josephine Lim
Duncan Low
Garry Lyon
Gordon MacNab
Cynthia Marley
David Matland
Isabelle McKay
William McReynolds

Victoria Cont'd

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Marjorie Milne
Margaret Murray
Richard Nichols
Michael Oswell
Joane Painter
Fran Pardee
William Paterson
Germaine Pauwels
John Peereboom
Mary Pletsch
Raymond Pottinger
Russel Pratt
Brian Price
Diane Roberts
Murray Robertson
Lois Rose
Elaine Ross
Brian Roth
George Schellenberg
Narindra Sehmi
Dr. Bernice Seyfort
Darryl Sheilds
Rachel Smith
Gillian Smith
Anton Smith
Kirsti Smith
Michael Symons
John M Taylor
Edna Vaines
Donald Walker
Joyce Wallace
Jocelyn Wanless
Linda Ward
David Wegelin
Joyce Weir
Michael Whitehead
Doris Willson
Rick Wroblewski
Marilyn Young

Peace River

Keith Carroll
Cathy Dionne
Mabel Gunter
Ida Peever
George Therrien

Kelowna/Vernon

Edith Brynjolfson
Vivian Buckel
Allen Clements
Kenneth Good
Gordon Gosling
William Hedges
Bobbie Hennig

Mary Luttmerding
Gerald Magee
Gladys McCulloch
Lorne McGillvray
Jim Neumeyer
Joseph Ovenden
Kirk Siemens
Lynda Simpson
Dennis E Smith
Al Strachan
Douglas Turner
William Warkentin
Leslie York

Prince George

Douglas Amonson
Marg Bailey
Trixie Bartlett
Linda Bolstad
Jean Bowden
Rhett Cole
William Davidson
Doris Dittaro
James Gunn
Fay Henry
Robert Hodgkinson
Alberta McInnis
Marlene Polowyk
Keith Stafford
Lois Wilson

Cariboo

Dorothy Manulak
Ina Senechal
Jim Syvertsen

Northwest

Madge Badge
Janet Colussi
Rosemary Craig
William Jackson
Robert Patriquin

Cheam View

Corinne Armstrong
Allyne Burger
John Carradice
Patricia Hunter
Eldie Smith
Michael Stevenson

Langley/Surrey

Barry Armatage
Ronaye Bracken
Catherine Burger
Myrtle Burnell
Glen Christensen
Ronald DolnySandra
Downing
Stephen Dudra
Bruce Ellsworth
David Gates
Henry Gerber
Don Griffith
Marjorie Jury
Joe Leung
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Marion Guild
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Golden Ears

John Carson
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Dorina Frost
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Shirley Holmes
Susan Mumford
Anthony Quinn
Sue Thiessen
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Peninsula & Gulf Islands

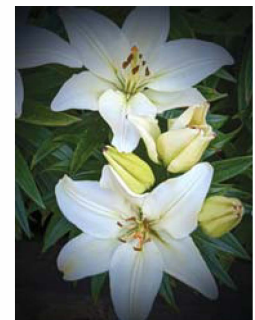
Ronald Carriere
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Peter Noel
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Kenneth Pleasance
Eric Michael Sealey
Leopold Schuster
Clifford Spence
Elsie Wright

Western Communities

Fiona Campbell
Andi Hardy
Erika Wittneben

Out of Province

Ruth Choma
George Littlejohn
Monica Wittevrongel



Across: 5. BEARS 6. DOGWOOD 8. NANAIMO 11. WELLSGRAY 13. OKANAGAN 15. HAIDAGWATII
17. RACCOON 20. PEN 22. MERRITT 23. SIX 24. CANUCKS 25. STELLARJAY 26. JADE
Down: 1. DELTA 2. KELOWNA 3. COMOX 4. MINING 7. OSOYOOS 9. ROCKIES 10. ENDERBAY
12. SMITHERS 14. ALBERTA 16. VICTORIA 18. CARIBOO 19. FRASER 21. DUNCAN

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