



From the President's Desk

The days are getting longer but we still have a few more weeks of winter before we can start planting and preparing our plant world for the summer. Our recent presentation (February 14) by Carolyn Herriot of the Garden Path was both inspiring and pragmatic. It gave me the urge to get outside, put my hands in the soil and get growing.

Getting out in the fresh air (and Victoria has lovely air and very high light levels) is one of the healthiest habits we can cultivate. People with dogs will know this, because dogs have to go out a few times a day and their human owners have to go out too. People without dogs (sadly I do not have a dog at the moment) still need to get outside and enjoy the air. Without a dog, I find this requires more thought, discipline and effort – especially in the winter when we don't have to go out in the cold damp air. Walking and hiking gives us plenty of fresh air. Covid really taught us the value of going for a walk with a friend, at one point it was the only way to socialize. Running and outdoor sports like sailing, bowling, and cycling act as incentives to access fresh air. Gardening is another driver to get us outside as there is always lots to do in a garden. Our lungs will thank us and our sleep will improve with time outside.

In Victoria we are so lucky to have such benign, people-friendly weather as it gives us this opportunity to improve our health. Maybe we should be kind to our relatives and friends in the colder parts of Canada and not send them pictures of crocuses and daffodils this March. It will just make them envious.

Stay Fresh!

Barbara Golder, President

BCGREA Victoria Branch 1200

AGM

The Branch Annual General Meeting is rapidly approaching on May 9, 2023.

Our Board consists of:

President

Vice-President

Treasurer

Membership Chair

Secretary

Communications Chair

Programs Director

House/Social Director

Outreach/Goodwill Director

Directors at Large

All of these positions are vital to running a successful branch for our members.

All the positions are up for re-election this year so if you wish to consider participating in maintaining a strong and vibrant branch please consider submitting your nomination papers before **May 1, 2023**.

We have an **URGENT** need for assistance for our Social Director to plan our social events you all have come to enjoy! We would like someone to train alongside our current director. So please help us keep this **extremely important** service going so that our members continue to enjoy fun socialization opportunities.

Also, assistance for our Program Director in planning Guest Speakers is very much needed.

Quality programming for our members is **vital**.

Please advise us of your interest in joining us.

Further information is available by emailing: victoriabranch@bcgre.ca

Speaker Presentations Follow-up

January 10, 2023: Travel Insurance

Mark Costales and Lisa Hansen gave us an in-depth presentation via zoom on Travel Insurance from Johnson Insurance focusing on Medoc and Extended Health Care/Prestige plans.

The Extended Health Plan that Greenshields provides is limited in coverage versus additional coverage offered by the two other Travel insurance plans.

To help us negotiate the complex world of insurance more detailed information is on the website under the Speakers Presentation for Johnson Insurance including the slides used in the January 10th presentation.

<https://bcgre.ca/2023-speaker-presentation-series/>

February 14, 2023: A Year on the Garden Path

Carolyn's presentation on February 14, 2023 was made at the Trafalgar Pro Patria Legion Hall. As it was Valentines Day, we followed a lovely tradition and gave all the women who came to the meeting a red carnation to celebrate the day. There were 49 people at the meeting.

Carolyn outlined her history of gardening and her various enterprises in horticulture including the Garden Path and the flower sales at the Fern and Feather near her new home off Yellow Point Road near Ladysmith. She has written a number of books on organic gardening/growing and cooking our own food. The books were on sale at the end of the presentation. Carolyn informed us about 'Seedy Saturday' where people can purchase local seeds (from seed savings). Unfortunately there is no event in Victoria this year but Seedy Saturday will take place in other communities on Vancouver Island. For more details please check <https://seeds.ca/seedy-saturday/>

Carolyn's 30 years of professional experience changed a few years ago when she had a heart attack and had to reevaluate her life and gardening experience. At this point she decided to retire – but not quite. Carolyn and her husband Guy Dauncey are very concerned about food security and produce quality so they invested in their friend (Goldenrose) who wanted to be a farmer. They bought the farm beside their home in Yellow Point and provided Goldie with an opportunity to grow local produce

(Feb 14th Presentation continued)

for a restaurant in Nanaimo. The farm produces organic food in a number of green houses and covered furrows.

Carolyn showed us her nursery and composting systems, the development of a lasagna garden soil building, and how to grow food in almost any container almost anywhere. She gave tips on compost contents, soil improvements and the types of veggies we need to grow in a nutritionally balanced survival garden – 6 staples: potatoes, pumpkins, beans, tomatoes, cabbage, and corn. She inspired the members to focus their gardening time to produce food.

She took questions from the audience and had books available for sale. If anyone is interested in her books on organic gardening, please contact her at: thegardenpath@shaw.ca



April 11, 2023 - Our Speaker presentation with Trip Merchant is combined with having tea and refreshments to recognize our **new members** who joined the Victoria branch in 2022 and 2023.

Could you please RSVP by March 28 to Marilyn Spencer, at victoriabranch@bcgre.ca Subject: **April 11th Welcome New Members Tea** so that we can confirm the numbers with the venue.

Location: Trafalgar Pro Patria Legion Hall on 411 Gorge Road East.

Time: Doors open at 2 pm. **All members are welcome to join but new members especially welcome!**

Please note attendance is limited to **100 members (no guests)**. And parking is limited so please carpool if possible.

There will also be some door prizes for some lucky winners!

Come join the fun on April 11th!

Bill C-228

Bill C-228– Amends the Bankruptcy and Insolvency Act, the Companies’ Creditors Arrangement Act and the Pension Benefits Standards Act

On November 23, 2022, Parliament voted unanimously to support Bill C-228. This legislation, which is now proceeding through the Senate, will protect millions of Canadian seniors and their families who rely on defined benefit pensions for their financial security in retirement. This legislation firmly places the interests of people before banks.

For further information on this important bill, please see the links below.

Included are submissions from Cosco (Council of Senior Citizens’ Organizations of BC) and the National Pensioners Federation to the Senate Committee.

<https://www.parl.ca/legisinfo/en/bill/44-1/c-228>

https://bcgre.ca/wp-content/uploads/2023/02/Br1200_Senators_Bill_C-228_Feb_2023.pdf

https://bcgre.ca/wp-content/uploads/2023/02/Br1200_NFP_Joint_OpEd_Final.pdf

For anyone interested in how Canadian laws are created, follow along in this [infographic](#).

2023 Speaker Presentations



March 14, 2023 - Canada Revenue Agency Guest Speaker Sarah Bennett via **zoom** will be here to provide the latest information from CRA for the 2022 Taxation year. So sharpen your pencils and circle the date for this important presentation.

Zoom meeting details will be sent out in advance of the meeting.

Members Corner

No more cheques to write!



2023 and modernizing branch dues collection is a high priority, the Victoria Branch has amended our policy regarding manual cheques. The Branch has decided to implement the automatic dues deduction (DCO) as required for all members beginning in 2023.

This is common practice in many other branches and assists the executive greatly in streamlining notifications, manual logging, and cheque processing.

It's very simple to convert over to the "*once a year in February*" automatic deduction from your pension payment. There is no need for banking information - we just need your 8 digit Pension Person ID (PID) number which can be found on any correspondence you receive from the Pension Corporation.

You can email this to our branch contacts:

victoriabranch@bcgre.ca

membership.branch1200@bcgre.ca

Note that this policy is applicable to those members in receipt of a Public Service Pension and **does not apply to Associate Members.**

Digital Skills Training Classes—Volunteer coaches needed!

The Branch would like to offer digital skills training classes at Silver Threads, near Tillicum Mall. This would involve members bringing their mobile devices or laptops, for training. The cost for each student would be \$10.00 for 4 evenings plus \$35.00 for the cost of the workbook.

We are planning to offer classes in the months of April, May and September, on Tuesdays at 6:30pm ending by 8pm. The first class of 4 evenings would be for Android users, the second for Apple users (iPhone and iPad) and the third for Windows users. Classes would be limited to 12 students.

In order for this to be successful, we would require volunteers- ideally 6 coaches so that the students would get as much individual support as possible as this would enable the teacher to focus on the class instruction.

The course workbook would be free for the coaches.

Please join in the fun and volunteer to be a coach at our email: victoriabranch@bcgre.ca as soon as possible to make this viable for our members!





2023 Monthly Gift Card Winners

A complete list of winners for gift cards drawn during our General/Executive Meetings is now on our website. Congratulations to our winners!

<https://bcgre.ca/2023-monthly-gift-card-winners/>



Accent Inn/Hotel Zed Discounts

Planning to travel within BC this Spring?

Check out these rates from Accent Inns/Hotel Zed.

<https://www.accentinns.com/content/uploads/2023/01/1.-GOLD-Mar-1-April-30-2023.pdf>

Royal BC Museum

As you already know, The Royal BC Museum is still open and this month's exhibits include:

Wildlife Photographer of the Year which runs to April 16, 2023.

For those who miss the THIRD FLOOR, (Old Town), here's a virtual link so that you can re-visit the exhibit.

You can zoom in and out using your mouse.


<https://royalbcmuseum.bc.ca/virtual-tours>

Don't you miss that cinnamon smell in the kitchen?

The easiest ways to avoid tax refund and payment scams?

- ☑ Register for My Account at [Canada.ca/my-cra-account](https://www.canada.ca/my-cra-account) to:
 - Check if you owe money or have a refund
 - Sign up for email notifications to get account updates and to know when you have electronic messages
- ☑ Use a unique password for each account.
- ☑ Be suspicious if someone asks you for personal information.
- ☑ Don't share your security codes, user IDs, passwords, or social insurance number.
- ☑ Be cautious before you click on a link.

Visit [Canada.ca/be-scam-smart](https://www.canada.ca/be-scam-smart) to learn more.



Government of Canada / Gouvernement du Canada **Canada**



CRA and Scam Prevention

We file our taxes once a year but fraudsters and scam artists work all year long!

To protect yourself against them see:

<https://www.canada.ca/en/revenue-agency/corporate/security/protect-yourself-against-fraud.html>

Good Will Notice

If you know of any member who is hospitalized, sick, or injured please contact Sonja Ruffell at:

victoriabranch@bcgre.ca with the information.

Branch Members Contact Update

Keeping track of all our members is no easy task!

So, if you are one of the members that has recently changed carriers or obtained a brand new email, please help us by checking in with your new or updated email address - drop us a line to:

victoriabranch@bcgre.ca

Mailing Address and Phone number updates are welcome too and can be emailed above or sent to our mailing address. See How to Reach Us at the end of this newsletter.

We want to stay in touch with you! Thank You!

Support for Family Caregivers

Family Caregivers of BC is a registered Canadian charity that provides support and valuable resources to family caregivers. It also hosts support groups for the Greater Victoria area.

For information and further resources, go to their website:

<https://www.familycaregiversbc.ca/family-caregiver-support-groups>

In order to keep the branch strong and growing, please remember to share our website,

<https://bcgre.ca/branches/victoria-branch-1200/>

and tell your retired friends and family who receive a Public Service pension of the benefits of joining the BCGREA.

<https://bcgre.ca/join/>

How to Reach Us

President: Barbara Golder

Email: chair.branch1200@bcgre.ca

1st Vice-Chair: Sarfaraz (Sarf) Ahmed

Email: vicechair.branch1200@bcgre.ca

Treasurer: Ed Forbes

Email: treasurer.branch1200@bcgre.ca

Secretary: Karin Heimlich

Email: secretary.branch1200@bcgre.ca

Membership Chair: Jane Rutherford

Email: membership.branch1200@bcgre.ca

Communications Chair: Laura Lam

Email: victoriabranch@bcgre.ca

Directors:

George Bowden, Gerry Buydens, Terry Prentice, Sonja Ruffell, Marilyn Spencer

To message our team directly please visit our Contact Information on our website:

<https://bcgre.ca/branches/victoria-branch-1200/>

Our general branch email is:

victoriabranch@bcgre.ca

Contact Phone: 250-751-8814

Mailing Address:

**BCGREA Victoria Branch 1200, PO Box 9017,
STN PROV GOVT, Victoria, B.C. V8W 9L6**

Or: <https://bcgre.ca/contact/>

Take care and see you next time!

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