



BCGREA
Victoria Branch 1200
Winter/Spring
Newsletter 2026

Chair's Message



Dear Fellow Retirees and Branch Members:

It is my pleasure to write to you as the new Chair of your Victoria Branch 1200. I was elected Chair at the last AGM in October 2025. This year we had a bit of a turnover in our executive table after many years of relative stability. You will find our executive bios at the end of this newsletter.

Many thanks to the outgoing members of the Executive for their dedication, commitment, and volunteer work on behalf of the Branch and our Association. In particular, Barbara Golder (former Chair) Ed Forbes (outgoing Treasurer), Marilyn Spencer (Social Director) and Karen Heimlich (Secretary).

During the past year, the Branch organized many activities, including business meetings and lunches in June and December. Both were very well attended, giving members a chance to meet and talk in person. We put on four presentations on topics ranging from traffic safety to AI. We were also fortunate to host the BC Seniors Advocate. We will put on more this year, based on your input to our survey.

In addition, your Executive participated in various provincial committees such as the Recruitment and Retention Committee, By Laws Committee, Finance Committee etc.

This year, your Executive team has fewer members. Organizing events is a lot of fun but also requires considerable planning, coordination, and work. Any member wishing to volunteer on an event basis or join our executive team can contact me.

Our branch finances are in decent shape. We had \$18,401 in our bank accounts at December 31, 2025. We have proposed a budget of approximately \$11,700 to the provincial office for approval. We are entitled to a portion of the fee revenue (approximately \$5000) for 2026, based on current funding model which will leave about \$12,000 in our bank account at end of 2026 if we spend as per our budget proposal.

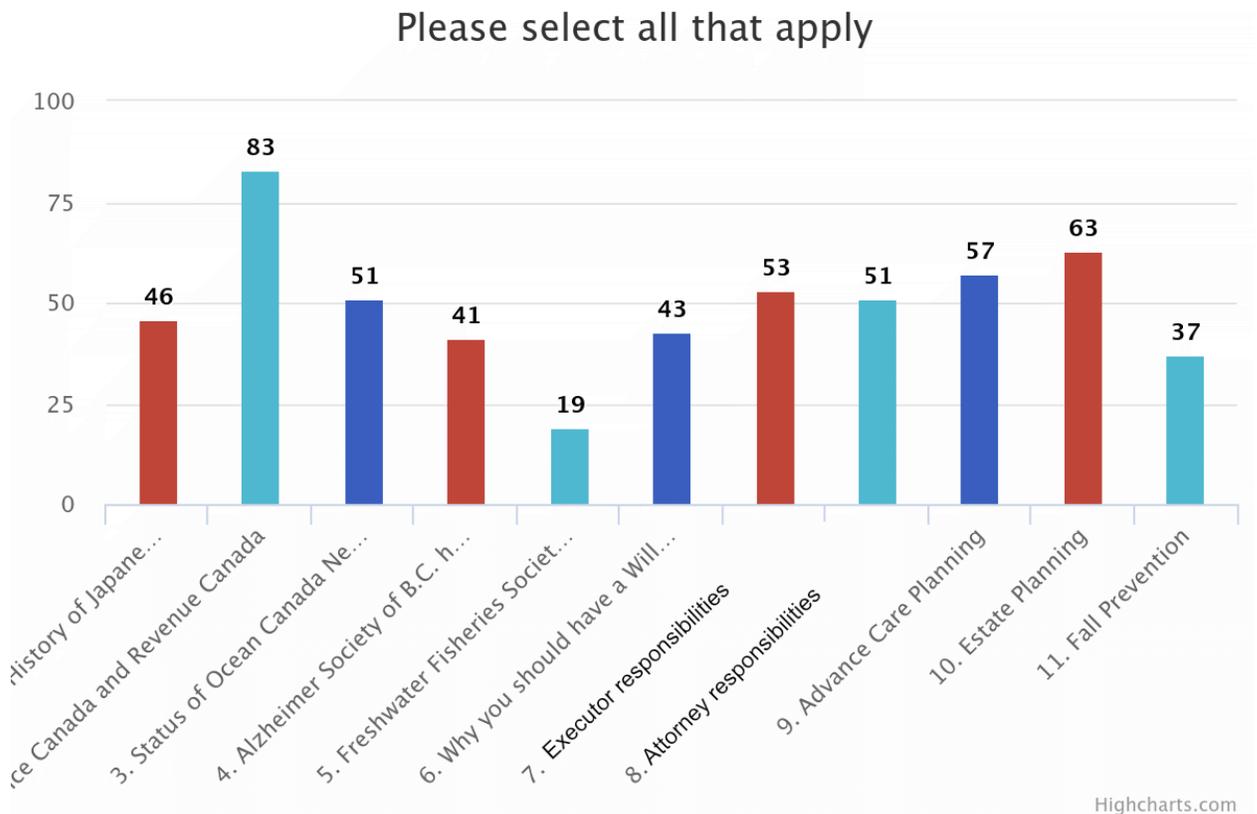
On behalf of your Executive, I wish you all the best for 2026 and please feel free to provide any ideas or suggestions to make your branch better!

Sarf Ahmed,
Chair
Victoria (Branch 1200)
BCGREA

Our Survey Said...

We polled our Victoria Branch 1200 members at the end of January on: potential days of the week for meetings, topics; and specific presentations. Over 100 people responded. Thank you if you did.

Mondays and Fridays were less popular for meetings. The topics of Hobbies and Special Interests, and Gardens and Recreations were most popular by far. Here are the results for specific presentations:



We will try to arrange presentations that reflect the survey results. If you have any suggestions, please contact:

Gerry Buydens, Director at Large, Presentation Programs,
victoriabranch@bcgre.ca

Winter/Spring Meetings and Presentations

A. Confirmed

Wednesday, March 11, 2026

Presentation: *You've Built Your Wealth. Learn How You Can Make it Work Harder.*

Speakers: Rich Ulvild - Reverse Mortgages
Travis Koivula- Index Investing

Esquimalt Gorge Park Pavilion, 1070 Tillicum Road

In person & via zoom

1:30-3:30

Thursday, June 18, 2026

AGM & lunch

Esquimalt Gorge Park Pavilion, 1070 Tillicum Road

In person

12:30-3:30

Note: We are moving the AGM to Spring to follow our fiscal year end, which is now December 31st. We'll report out on 2025 finances at this meeting.

B. Tentative

April 2026

Presentation - TBA

Via Zoom

May 2026

Presentation - TBA -Speaker on Gardening or Recreation Speaker

In person and via zoom

More information on presentations is on our [webpage](#) under "Events".

Recap of Fall Presentations

AI: The Good The Bad And The Ugly, September, 2025

George Bowden explored how Artificial Intelligence can help and hinder seniors.

Help:

Ask an AI chatbot like Google Gemini or Microsoft Copilot:

- What questions I might ask my doctor when discussing treatment;
- What to consider when I refinance my mortgage; or
- To draw a picture, cartoon, or other image for fun.

Hinder

- Few AI companies are making money from selling services, so be careful of investing in them
- AI is being used by scammers to make their emails more believable to seniors
- Chatbots are circumventing content creators websites, scooping all the ad revenue and hurting journalism

Beat the Fraudsters, October 22, 2025

Cst. Berle Zwaan, Saanich Police Department

Berle reviewed various types of frauds and scams. She offered these tips when faced with a possible fraudulent communication - often with a sender creating a sense of urgency:

- Pause and take a breath. There's no rush—slow things down.
- If it sounds too good to be true, it probably is! Scammers love making big promises.
- It's okay to be blunt. Hang up, delete the message, or just ignore it. No need to be polite!
- Take your time. Legitimate companies/organizations won't pressure you.
- Double-check with people you trust. Talk to your bank, a family member, or a friend before making any decisions.
- Be careful on dating websites - scammers are using AI to create your "perfect" mate - who will inevitably ask you for money after you're smitten.

Branch 1200 December meeting and Lunch

December 11, 2025, the Branch had a business meeting followed by lunch to celebrate the holiday season at Vista 18. It was well attended and some photographs from the occasion are on the next page.

Many thanks to Marilyn Spencer and all the others who volunteered to organize the lunch.



December lunch photos

Rhodo Rambles



Don't you just love Victoria in the Spring? The crocus, the plum and cherry blossoms, the daffodils. It's time to walk off the winter blues and revel in the signs of spring. In late March we have the "blossom snowfall", with streets blanketed in pink - usually after gale force wind and rain! But in late April and early May the rhododendrons reign supreme, reaching majestic splendor and crowned with bountiful blooms. Often times, you can see these beautiful shrubs in your neighbourhood or when driving throughout the CRD. If you fancy an outing, there are public places to admire these beautiful shrubs. Here are two in Saanich.

Playfair Park is a hidden gem with its large grove of mature rhodos and azaleas. It is magical when everything is in bloom. Although it's a short stroll through the grove, you can head over to the chip trail the encircles the Cedar Hill Golf Course for a longer walk.



The University of Victoria's Finnerty Gardens is a showcase for rhodos, with over 1,500 rhodo and azalea plants and over 4,000 different trees and shrubs. The Gardens are very peaceful with benches throughout. If you're in the mood for a little more exercise, a chip trail loops around the university and is about 4.1 kilometres if you do all of it.

These are just a couple of public places to admire rhodos. Other areas you may want to visit are: Beacon Hill Park, Abkhazi Gardens on Fairfield Road (entry by donation), Horticulture Centre of the Pacific on West Saanich Road (entry fee) and Government House grounds (free).

Are you interested in leading an activity for members this summer?

Our recent survey indicates that members are interested in garden and recreation activities? These could include walking tours, pickleball instruction, lawn bowling, kayaking, photography, garden tours or something completely different.....

If you have a special interest or skill that would enjoy introducing to others, we would love for you to volunteer to lead a session for our members this summer - in June, early July or September.

Please send an e-mail to Jan Broocke, Communications Director, victoriabranch@bcgre.ca.

Please include:

- Activity name & location
- Maximum or minimum number of participants
- Equipment required
- Skill level and/or mobility requirements
- Other important information

Victoria Branch 1200 Executive Bios

Sarf Ahmed, Chair, chair.branch1200@bcgre.ca

Sarf is a dedicated BCGREA member. He's been a Branch 1200 member and executive since 2018 serving as vice-chair and now chair on the Executive Committee. He also chairs the BCGREA Provincial Finance Committee. A chartered accountant by profession, Sarf began his retirement journey in 2018 after working in the BC Public Service for 26 years, lastly as an Associate Deputy Minister. He keeps his skills sharp through directorships on various Crown Corporations and providing consulting services. For fun, Sarf lawn bowls, travels and spends time with Shirin, his wife of over 40 years. His simple rule for a successful retirement is 'walk, talk and coffee'. So, anyone interested in going for a walk or having coffee, send Sarf an e-mail.

Karen Harper, Vice Chair, vicechair.branch1200@bcgre.ca

Karen is new to the Victoria Branch 1200 Executive, bringing considerable governance experience to the Executive. She is a Saanich Councillor and has served on a number of committees and boards, including the Mayor's Finance and Strategic Priorities Committee, Mayor's Standing Committee on Housing Affordability & Supply. Karen started her career as a teacher, worked for the BC Teacher's Federation for 14 years and the BC Pension Corporation for 10 years. Karen is an avid cyclist who also sews and knits. Wanting a conversation en française? Parlez avec Karen.

George Bowden, Treasurer, treasurer.branch1200@bcgre.ca

George is an experienced Victoria Branch 1200 Executive member, serving as Chair and now Treasurer. They say you can't teach an old dog new tricks, but George begs to differ. After retiring from a 10-year stint in IT with the Ministry of

Citizen Services, George decided he hadn't had quite enough of "turning it off and back on again." He now spends his time at the Victoria Computer Club, guiding seniors through the digital wilderness and acting as a human firewall against fraudsters. For fun, he swaps keyboards for handlebars on his e-bike, fiddles with circuits, and snaps photos of the scenery.

Sonja Ruffell, Membership Chair membership.branch1200@bcgre.ca

Sonja has been member of the Victoria Branch 1200 Executive for 7 years, serving as a Director at Large (Goodwill) and now as Membership Chair. After graduating Sonja participated in a work exchange program in Belgium. As a social worker, she served in the communities of Invermere, Sooke to Port Renfrew and the GVRD. Since retiring, Sonja may be heard raising her voice to the rafters - singing in two choirs, volunteering with some organizations, and is "Grama" to a 4 year-old boy and 10 month old girl.

Jan Broocke, Communications Chair, victoriabranch@bcgre.ca

Jan is also new to the Victoria 1200 Branch Executive. She too she extensive experience working with boards and agencies. For almost 20 years, Jan worked for an independent provincial tribunal and she has held executive positions on various strata councils. Currently, she is a member of a provincial appeal tribunal. For fun, Jan enjoys socializing, traveling, walking and sitting down with a good book. Her day improves immensely when her cat, Sophie, deigns to sit beside her and purr.

Gerry Buydens, Director at Large, Presentation Programs,
victoriabranch@bcgre.ca

Gerry has served the Victoria Branch 1200 Executive as the Program Coordinator for 7 years, and he's been a member for 29 years. Finding people to speak to our membership is very rewarding for Gerry and he is always open to suggestions and contacts. As a Professional Engineer, he worked in a number of Ministries over his 30-year public service career, retiring in 1997. Gerry enjoys family times and walking his dog twice a day. And Gerry "gets his skates on" twice a week - to play ice hockey!

Zoe Duff, Director at Large, Communications, victoriabranch@bcgre.ca

Zoe is new to the Victoria Branch Executive and has recently joined the Provincial newsletter committee. She brings extensive board experience from her past roles with two non-profit advocacy association board executives.

Over her 25-year career as an Office Manager with the BC Government, she worked in three ministries, developing expertise in Records Management and FOI search responses. Although she retired in 2020, she continues to contribute through auxiliary project positions.

A prolific author, Zoe has written two novels, two short story collections, two poetry collections, one non-fiction book, and nine children's books. She operates a publishing company that hosts book fairs and author events around Victoria. Zoe is the proud mother of eight children and now has eight grandchildren to keep life lively.

Marika Czink, Director at Large, Goodwill/Telephone,
victoriabranch@bcgrea.ca

Marika is a new face on Victoria Branch Executive. Her social work experience and love of socializing makes her ideal to oversee Branch outreach activities. These include phoning members who aren't on email and sending out condolences to family of members who have passed.

During her public service career as a Social Worker and Practice Analyst, Marika worked all over BC - from Terrace to Duncan as a Child Protection worker and then in Port Alberni and Victoria coordinating with First Nations throughout B.C. to help set up their child welfare programs.

Marika loves playing board games, Pilates and traveling but mostly she enjoys visiting with friends. Fashion and opera make Marika's heart sing.



From left to right: George, Karen, Jan, Sarf, Gerry Sonja