



BCGREA Branch 2100 - Langley /Surrey

Meeting time: 3rd Monday of each month

1:00 – 3:00 PM

Location: Royal Canadian Legion, Branch 6

17567 - 57 Ave, Cloverdale, BC

April 2024

Meeting dates:

May 13, 2024

Jun 17, 2024

Sep 16, 2024

Oct 21, 2024

Directors:

Goodwill and Welfare:

Surindar Angl

Registration:

Marina Stevens

Guest Speaker

Coordinator:

Darryl Walker

Conveners:

Christine Sereda

Phoning Coordinator:

Chris Roberts

Newsletter:

Editor

Janice Leonard

Journalist:

Vesta Hulme

Vacant Positions / Wish list

- Newsletter – more Journalists
- Carpooling Coordinator
- Other possibilities are open for suggestion

This is your group and your social life is a priority.

2023/ 2024 Executive and Contacts:

Chair:	Wilf Brodrick	chair.branch2100@bcgre.ca
Vice Chair:	Robin Rutherford	vicechair.branch2100@bcgre.ca
Secretary:	Carol Paulson	secretary.branch2100@bcgre.ca
Treasurer:	Lu Gaudet	treasurer.branch2100@bcgre.ca
Membership Chair:	Janice Leonard	membership.branch2100@bcgre.ca

- **Current Membership for Branch 2100 - Langley/Surrey:** 708 individuals
- **Approximate meeting attendance:** 40 - 50 members each meeting

Upcoming Events:

- **May 13:** Earl Earl. He will be sharing aspects of his lifestyle that are working well, and methods he uses to stay on track. At age 67, he is very active, practising Qi Gong, Tai Chi, Yoga and Tae Kwon Do every day (6 days per week). As a clown, he rides a unicycle, walks on stilts, does juggling, magic and balloon creations. He'll cover diet, naps, hobbies, and answer any questions you might have.
- **June 1:** The Surrey Glades Garden walk - **preregistration is required**. See details below under Outdoor Ramblers
- **June 17:** Summer Social

Guest Speakers:

Mar 18: Tanya Lyn Werk, *Understanding the Powers of Attorney*



Tanya Lyn gave a very informative talk on the two Powers of Attorney – General and Enduring Power of Attorney.

Tanya Lyn provided handouts to all participants at the meeting.

The difference between Powers of Attorney are as follows:

- General covers all financial and legal affairs
- Enduring a legal document that appoints another person to manage your financial affairs and property while you are capable (for example, you are away travelling for a long period of time) and continues if you become mentally incapable.

If you want someone to make health care and treatments decisions when you no longer can, you need to make a Representation Agreement that names whomever you want to make those decisions.



It is a good idea to document what you consider being incapable so the Power of Attorney and everyone else knows or can be notified that you are now incapable and who is now representing you in which capacity..

Who can be your Power of Attorney? Someone you trust; anyone over 19 years old; is able to understand the responsibilities; is comfortable with financial matters; can not be bankrupt, criminally convicted of fraud, embezzlement, land crimes, etc.

You can have more than one Power of Attorney – good idea to have more than 2 so if there is a stalemate on a decision, there is a tie breaker. If only one Power of Attorney, it is a good idea to appoint a Monitor to prevent elder abuse and abuse of the position of Power of Attorney. The Monitor is given the authority to check on what the Power of Attorney is doing with your financial and legal affairs.

Power of Attorney must keep a detailed record of how any of your money was spent.

For the legal remedy that best suits your circumstances, you should consult a lawyer or notary public.

Apr 15: Angelika Hedley and Laurie Maitland. *All the things you didn't think to ask about the behind the scenes of gardening'*

Here is the link to their handout: [Vegetables-Ground-Balcony-Soil-handout-April-18.pdf \(bcgre.ca\)](#)



Angelika Hedley - Angelika is a South Delta Garden Club Past-President who generously volunteers her time in the club and in the community sharing her knowledge of gardening. She also provides gardening workshops at FVRL in Ladner, Tsawwassen and through Delta Elder College. A very interesting individual and a wealth of information we were privileged to hear about.

Laurie Maitland - Laurie is South Delta Garden Club' electronic/computer guru and garden enthusiast. She hosts the club's monthly Garden Dirt Zoom chats. Laurie is an enthusiastic gardener, always interested in learning more on the how's and why of gardening.



Together they share leading roles helping the volunteer gardeners at the Delta Hospital Mountain View Manor (ECU)'s four gardens. They also enjoy puttering in their own gardens. They provide a very interactive presentation. This is some of the information they passed along.

'All the things you didn't think to ask about the behind the scenes of gardening'

- Be sure you have a tetanus shot at least every 10 years. Lockjaw is still prevalent.
- Essential tools: Trowel, secateur, water meter. One has an acid meter built in.
- Choose the plants, both vegetables and flowers, according to your taste
- Know your soil and sunshine patterns. 6 – 8 hours of sunshine is required for the best growth. Even deep shade plants require 2-4 hours of sun.
- 6 weeks to warm up the soil; do not plant heat loving plants until the end of April
- Soil is 45% coarse sand/clay; 25% water; 25% air; 5% organic matter that feed organisms.
- Don't need to lime to counter the acidity, unless swampy, or under rhododendron, azalea
- Tums for tomatoes, to prevent blossom end rot. One Tums crushed at planting. Or egg shells but they take a while to actually break down to usable calcium for the roots.
- Bad bug: aphids
- Good bug: ladybird beetle (can buy larvae at garden centres)
- Utilize West Coast Seeds catalogue for information and planting guide
- July start your winter Vegetables,



- September – use leaves as mulch, keeps the soil warmer, and reduces weeds in the springtime.
- Soil preparation – disturb minimally, do not turn over the whole garden. Just clear off the mulch to plant seeds and plants. Just cut weeds off at soil level. To remove weed roots, use a dandelion hook.
- Be sure you are getting straw, not hay for mulch, Hay contains seeds; straw does not.
- To develop new beds, use a lasagne method. Layer cardboard, newspaper, sod upside down, newspaper, mulch, and soil. Can also just put the cardboard directly on the grass and add the soil, ensure you are blocking the sun, for best results.
- Bark mulch – you should not use cedar,
- Can you use grass clippings as a mulch? Yes, but form a dense mat, and you can use as a preventative for growth against a wall.
- How to get rid of horse tail. Dig with a dandelion fork; or add a rich fertilizer because it doesn't like rich soil
- Don't plant when the temperature goes below 10 degrees overnight
- When choosing plants for baskets, choose ones from a warmer zone because there is no latent heat retained in hanging baskets
- Use companion plants and layering techniques to increase the number of plants per area, increase variety, and reduce the need for weeding, some examples are bush beans with roses,
- If you have Chafer Beetles, in mid - June, moisten your lawn to the consistency of a wrung-out sponge and apply nematodes (from your garden centre) on your lawn according to the instructions on your package.

Good Luck with your gardening adventure this year.

Annual Director's Meeting April 23:

This meeting was held via Zoom and all members were entitled to observe the proceedings electronically.

Amended procedures will be presented at the April Directors' Meeting with a proposal to incorporate changes to the delegate representation for the 2024 Annual General Meeting in October.

Some agenda items were:

- President and 1 other branch members are to be the delegates to the AGM
- Codifying procedures for the establishment of new branches.

Additional motions and reports tabled for the meeting are included in a meeting summary that will be posted on the BCGREA website. If you wish to review this material once it is available, please register with info@bcgre.ca to receive a web link for the General Director Meeting materials.

Branch Leadership - April 3

Our Leadership Meeting was held on April 3, 2024. There were great discussions from all committee members. The Branch Leadership are a very motivated and cohesive group, and we encourage members to participate. Things discussed include the June and December socials, the bylaws, the outdoor rambles and their walks, the budget, meetings, delegate's referendum, and so on. More information on these topics will be provided at future meetings.

Outdoor Ramblers

Benita Antonio has volunteered as the leader for these community walks. If you have any ideas for enjoyable walks or areas you'd like to explore, please let Benita know so she can include them for the spring to fall walks. **Please note: A Liability Waiver will need to be signed for each walk.**



Our Tynehead Park Adventure by Benita Antonio

On March 27, 2024, we explored the beauty of Tynehead Regional Park, in North Surrey. Eleven members and one guest were interested in this outing but as various ailments or weather conditions in parts of South Surrey and Langley prevented all from showing up the number was reduced to five (three members and two guests). We would have had six, but one member unfortunately got lost in another part of Tynehead Regional Park which has several entrances and alternate trails to explore.



Nevertheless, those who attended enjoyed the outing and were treated to an abundance of evidence that Spring has arrived. While walking on the trails we viewed Pacific Bleeding Hearts, Red Flowering Currant and Osoberry, all just starting to bud. We also enjoyed seeing False Lily of the Valley unfurling its leaves, Fringe Cup and Siberian Miner's lettuce emerging from the ground and Bitter cherry trees in full bloom with their white petals. Birds were chattering in the forest and with the help of Phil Henderson they were identified as Spotted Towhees, Purple Finches, Pacific Wrens and Song Sparrows.

According to Janice Leonard, who joined us, the trails used to be a lot narrower than they are now. Surrey Parks has done an excellent job of widening the trails so that 4-5 people can walk abreast of each other. They have graded the trails with fine gravel in most parts, which helps to prevent muddy and slippery conditions that could lead to falls.

Although the weather was nasty in other parts of Surrey and Langley, we were lucky to escape the rain. It was cool in the forest but pleasant and peaceful. A slight drizzle started just as we finished our walk at 11:30.

I had hoped our second adventure would have brought more sunshine but as weather can be unpredictable, I don't know if I will ever pick the right date! Wish us luck on our next outing in May or June and I hope you can join us then.

Next Walk:

Surrey Glades Garden, on Saturday, June 1st, 2024. The Garden is a beautiful park in South Surrey featuring over 3500 Rhododendron bushes in various stages of bloom. The park is only open May 4th to June 30th to the public and restricted to the weekends so pre-sale tickets (mandatory) go quickly. The park will not allow Walk-ins on the day of the tour so booking well ahead is important to secure your spot, especially if you are interested in these gardens. They look amazing and can be viewed on the video tour at <https://www.surrey.ca/parks-recreation/surrey-parks/park-features-amenities/display-feature-gardens/glades-woodland>

Cost is \$5.50 per senior (55+) and there are no further discounts available (Benita asked). If you want to join Outdoor Rambler's tour of the garden please purchase your ticket online for **June 1st 10:00 am** as that will be the allotted time they chose. Ticket purchase is limited to 6 spots per order so Benita can't order anymore than that, hence booking your own ticket. Also each hour is restricted to a maximum of 100-120 tickets. Ticket purchase can be found at <https://gladestickets@surrey.ca/>



Please let Benita know if you are joining the Outdoor Ramblers on June 1st and arrive by 9:45 as the BCGREA Liability waiver needs to be signed before starting our tour. We will be on a self guided journey together and start promptly at



10:00 am. Meeting point is at the main entrance at 457 - 172 St., Surrey. We are allotted one hour to tour the park. Wear solid closed toe shoes as we will be walking on bark mulch trails. More details and history are available on the website noted above for your perusal.

Benita will book six tickets and can reserve four for any member who has difficulty booking with the online method. The other option would be to ask another member to reserve an extra ticket for you. Payment would then be made to the person reserving the ticket.

Place: Surrey Glades Garden. Main entrance at 457 - 172 St., Surrey

Date: Saturday, June 1, 2024

Time: Please arrive by 9:45. The tour starts promptly at 10:00 am. We are allotted one hour to tour the park

Registration: Please purchase your ticket online for Saturday, June 1st at 10:00 am as that will be allotted time chosen. Also each hour is restricted to a maximum of 100-120 tickets. **No Walk-ins allowed** on the day of the tour.

Cost: \$5.50 per senior (55+) and there are no further discounts available (Benita asked). Ticket purchase can be found at <https://gladestickets@surrey.ca/>.

Benita will accept cash or e-transfer of the first 6 members to zama@uniserve.com. Ticket purchase is limited to 6 spots per order so Benita can't order anymore than that, hence booking your own ticket.

Hope to see you there Saturday, June 1st. I am looking forward to it.
Benita

Canadian Dental Care Plan (CDCP)

The Federal Government is setting up a dental plan for Canadian seniors *who do not have access* to dental insurance. If you are over 65, you can apply online between March and May 2024 (please check the website below for exact dates). Under 65, please also consult the webpage below to find out when you are able to register.

BEFORE TAKING ANY ACTION PLEASE CONTACT SERVICE CANADA.

This is a federal government plan and only they can answer questions about individual eligibility. Please contact Service Canada at **1-833-537-4342**. You can also find more information on the federal government website at: www.canada.ca/en/services/benefits/dental/dental-care-plan.html

Note: DO NOT CANCEL your current dental plan. At this time, if you are on a dental plan or have access to a dental plan you ARE NOT eligible for the Dental Care Plan. According to the government website below, you are still considered to have access to dental insurance if you choose to opt out of an available dental benefit.

It is important to know that if you cancel your coverage with the Public Service Pension Plan and do not have coverage elsewhere you will not be able to regain coverage under the pension plan at a later date.



The 55+ BC Games

The games will be held in Salmon Arm from September 10 -14 in 2024.

This annual multi-sport event is hosted by a different community each year in the Province of BC. It is the largest sporting event for the 55+ population with over 3000 participants annually. Here's an opportunity to try a new activity *or participate as a volunteer* in one of the 12 'zones' throughout the province. There is everything from track and field events and pickleball to low impact activities such as horseshoes, darts and card games such as cribbage. To visit the main website, search: <https://55plusbcgames.org> Registration is open from March 1st – June 30, 2024.

For a list of events and link to registration coordinators in your zone:

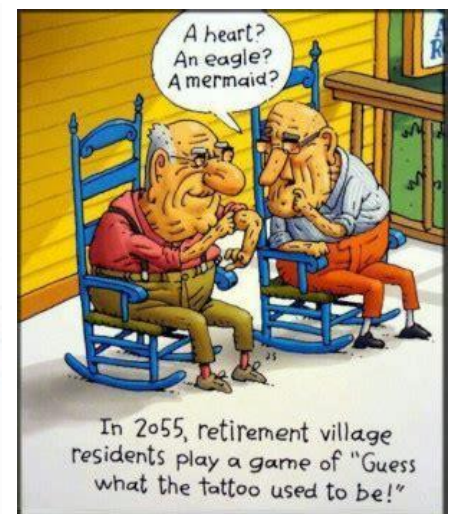
Zone 3 - Fraser Valley /Tri-Cities area residents: zone3info@55plusbcgames.org

Zone 4 - Burnaby and New Westminster residents: zone4info@55plusbcgames.org

Keeping fit - spiritually, mentally and physically.

Humour is Good for the Brain: Laughter is best = Endorphins

Laughter **enhances** your intake of oxygen-rich air, **stimulates** your heart, lungs and muscles, and **increases** the endorphins that are released by your brain.



Merchandizing:

We are excited to bring you this opportunity to brag about our Association. Janice Leonard is our contact for merchandise and sets up a small table with available merchandise and their prices at each of our meetings.

Two new items have been added to the available merchandise – cinch bags and ball caps.



The ball cap costs 12.00 ea.

The cinch bag is a nylon bag with cords for the straps. Cost is: \$7.00 ea.

Below are some of the additional items available at our meetings:



From the Membership:

Your contribution, regular or occasional, is very welcome. These could be cute articles about a vacation, gardening advice, great recipes, maybe a nice hiking spot. Any “get involved opportunities” that you know about, keep in mind that the newsletter is circulated 3-4 times a year at most. Please keep the article short (1-2 paragraphs) and easy to read.



Tips for Navigating our Dental and Health Insurance

Submitted by Benita Antonio

How many of you have experienced frustration and encountered roadblocks trying to process your health and dental claims, had difficulty receiving clear and concise information about claims, or simply gave up after several claim rejections? Well, I have. I thought it would be worthwhile to share my experience so others could avoid it. I am also hopeful this might prompt others to share tips and hints about our health and dental plan in our newsletter.

This was my situation. In early December of 2023 I had a fall and fractured my front teeth which resulted in the need for some root canals and a process called apexification which is a dental treatment to close an open tooth root to prevent infection. Apexification is normally a process used in younger patients, but it is also a standard dental practice reserved for adults experiencing dental trauma. Unfortunately, I learned that GreenShield, which identifies this procedure in their fee guide as a benefit, would not cover it. My first claim, submitted in December 2023, was rejected on the basis that it was not a benefit due to an age restriction. The rationale they gave was that the formation of roots is complete by age 17 so anyone over age 18 is ineligible for the procedure. However, the fee guide clearly states it is covered and no age restriction is mentioned.

I contacted GreenShield for more information because I wanted proof for their rationale. I was advised that “our administrative guideline is not to pay for apexification for plan members 18 years of age or older”. They also mentioned



that because it was an administrative guideline, it was not stated in the benefit booklet. They finally suggested, after three subsequent emails and rejections, that their dental committee would review the claim if my endodontist wrote a letter of expertise outlining the reason for treatment and providing supporting documentation such as pre- and post-procedure X-rays. My endodontist happily obliged and finally, in February 2024, GreenShield approved partial costs of the treatment. Given that GreenShield has a low ceiling on the payment for this procedure, the reimbursement was under 50 % of the total cost. But heck, something is better than nothing!

What did I learn?

- 1) GreenShield has administrative guidelines that can trump the stated fee benefits and these guidelines are not transparent to members. What you see is not always what you get.
- 2) There are exceptions to the rule. A claim rejection may not be your only outcome so don't necessarily accept that. Push back if you feel it is justified. Be persistent and demand more details. Gathering all the documentation that you anticipate will be needed to support your claim at the outset can change the outcome sooner.
- 3) Note that ongoing correspondence with the online customer service will produce multiple claims and will automatically elicit another rejection notice (very frustrating), even when your claim may be in the review process.
- 4) Last, but most importantly, seniors are more at risk of falling, yet dental injuries are not easily processed with our current dental plan. I see this as a massive problem, and it makes me wonder how many other issues there are.

Does anyone else want to share their tips and hints? Such information could be useful to members to navigate the system, to highlight the gaps in our dental and health insurance plans and ultimately help us advocate for changes in our benefits. I have raised this dental issue with Brian Green, our provincial president of the BCGREA and it will be taken to the Board of Trustees, who negotiate our insurance plan.

It certainly can't hurt to be a squeaky wheel sometimes!

Resources:

Seniors Helping Seniors: <https://seniorshelpingseniors.ca> has a very good list of resources in the Lower Mainland covering many items of concern for seniors and their families. Much of the information is online but there are also listed resources that can be requested and many of the resources are available in a variety of languages.

At the March meetings Maria, one of our members, donated 2 draw prizes - beautifully handmade wallet purses. The winners were pleased to receive them. If you would like more information or to purchase one of these beautiful wallet purses, please see the contact information below:





Help Wanted:

- ***Editor and Chief or Journalists for our Newsletter***

Are you missing your communications and public relations days? Do you enjoy writing? How about taking on the Branch newsletter or writing a few articles / taking pictures? Only 3-4 issues a year. The leadership team is here to assist you, if you'd like to give it a try.

- ***Carpooling Coordinator***

Are you interested in seeing more people at our meetings by helping those who can't get to them through a lack of transportation? This may be the position for you. This is great for someone who is organized; likes to organize teams (drivers with passengers); is willing to assist with the promotion of attendees at the meetings; is interested in improving environmental health and parking issues, and would like to encourage social camaraderie. Assistance is available through the Membership Chair.

If you're interested in these or other positions, please contact:

membership.branch2100@bcgre.ca

Together we can make this Newsletter great!

Hope to hear from you.

Thank You.