

It's September - we hope everyone had a great summer!

OUR NEXT MEMBERSHIP MEETING IS ON OCTOBER 20, 2026 and the topic for the meeting is one we can all benefit from - **"Dealing with Post Retirement."**

On April 26, 2026 at the Cowichan BCGREA Membership Meeting, Berle Zwaan, a retiree member of the Saanich Police Force, presented information on Fraud Prevention. It was an excellent workshop, both informative and engaging.

Berle runs the **"Outsmart the Scammer Fraud Prevention Society."** She talked about the common types of fraud and how to prevent being victimized. There were typically three things fraudsters use to get you engaged: **fear, offering a benefit, and an exploitation of the "human attribute of a willingness to help."** Scammers pressure you with **"fast talk, threats, and big words."**

Here are communication red flags:

- Unsolicited contact either by phone, emails, text or pop-ups that you didn't initiate
- Caller ID or email addresses that look almost right but not quite right
- Pressure to act right now and discouraging taking time to think or check with someone else
- Instructions to keep the matter a secret, especially from family members

Be sceptical of any contact, no matter how official it sounds, that asks for payment via gift cards, wire transfers, cryptocurrencies, or cash back up. Legitimate businesses and government agencies never ask for these kinds of untraceable payments.

Passwords

- The core idea in choosing a password is both length and randomness.
- You need to aim for at least 12 to 16 characters, ideally using a random mix of words, numbers, and symbols rather than a single dictionary word or a number tacked on.

The use of multi factor identification and biometrics is important. One consideration is the use of a password manager to handle all of your passwords. Four that Berle identified were:

- **"Dashlane"**
- **"Keeper"**
- **"Norton"**
- **"Securesafe"**

There were handouts for the members who attended. I encourage you all to go to Berle's website "www.OutsmartTheScammer.com". You can download her articles from there.

In other news:

I want to thank three members who volunteered to look at benefits: Val Crossley, Peter McGuire, and Lyn Dallamore. We had a meeting in early July to strategize. Val compiled a flash drive with summaries of the 5 Employee Retirement Benefit plans and we noted a lack of consistency across the Benefits. We discussed what seems to be poor customer service from GreenShield. We also wanted to know why both Pacific Blue Cross and GreenShield are managing different pension plan benefits.

We would love your feedback on any ideas on improving attendance at our membership meetings and workshops. Our feedback email is membership.branch2600@bcgre.ca.

We will you all well and hope to see you on **October 20, 2026 at the "Post Retirement" Workshop**. (It could also be called surviving retirement and learning to live life to the fullest.)

Best regards

Membership Chair, BCGREA Cowichan Valley Branch 2600

Doug Ramsfield