



# **RCMP VETERANS' ASSOCIATION**

## **SOUTH OKANAGAN DIVISION**

### **March, 2024 News Bulletin**

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**Editor's Note: The men and women of the RCMP who participated in the recent State Funeral of former Prime Minister Brian Mulroney, despite adverse weather as noted in the picture on page 1, performed all tasks in a most professional and seamless manner and demonstrated once again the importance of the traditions and excellence associated with our Force. Congratulations and Respect to all!! (Credit photo on P. 1 to Globe and Mail)**

### **PRESIDENT ROB BOULET'S SPRING MESSAGE:**

Good day all. As we are headed into spring and summer we have a number of events planned that will underscore the importance of comradeship and social interaction amongst our South Okanagan Division membership.

First event is the April 20<sup>th</sup> luncheon being held at the Summerland Legion. This special luncheon meeting will have Supt. Beth McAndie, the new OIC of the Penticton Regional Detachment as our guest speaker. We look forward to hearing Beth's comments on the 50<sup>th</sup> Anniversary of women in the RCMP along with other relevant policing topics.

**National Association Council:** All Divisional Presidents from cross the country are part of the National Association Counsel (AC). The AC's supports the national Board of Directors by providing input on the decisions affecting the RCMP Veterans' Association overall. Teams of AC members re working with the BOD to develop policy on communications and structure. Recommendations will be finalized at the AGM in early June. These will be shared.

**Advocacy:** Bruce Cieslikowski is currently our only Advocate. A training session is being held in Edmonton in June and it would be a great opportunity for one of our members to take this training and join Bruce in providing important benefit advocacy services to our vets.

**Succession Planning:** as in any modern organization your South Okanagan Division regularly reviews its plans to fill current and future executive and senior positions that will become vacant. Candidly, we are struggling to fill positions on our executive and committees. Several incumbents are not seeking re-election in 2025. Failure to find members willing to serve in these future vacant positions could place our very existence at risk. New candidates who volunteer to join the

executive will receive the training necessary to meet the position requirements and by the way, find the experience quite rewarding on a personal level. If you or anyone you know is interested in serving on the Executive committee, please contact myself or any member of the executive.

*Regards, Rob Boulet, President.*

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**SCAM AND FRAUD ALERT!! March 23<sup>rd</sup> Luncheon Guest Speaker provides excellent information and warnings that will keep your money in your bank account!!**

The luncheon held at the Penticton Golf Course Lounge featured our own Division member Jo Anne Ruppenthal who serves as the Community Policing-Restorative Justice Coordinator for the South Okanagan Similkameen Restorative Justice Program. The comprehensive presentation provided a number of examples and warnings that the professional scammers and fraud artists will use to take money from you. These scammers have no ethics and will use any means, lies, threats, and even make house calls to prey on you and your loved ones. There were many examples provided by Ms. Ruppenthal but below are a few:

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## **What is identity theft?**

Identity theft refers to criminals stealing someone else's personal information for criminal purposes. Identity theft can be:

- unsophisticated, such as dumpster diving and mail theft \* in Okanagan, thieves are going into the recycling depots after hours and stealing residential garbage that is dropped off. After a certain time, the bins are not emptied so the bags can be stolen.
- more elaborate, such as phishing or database breaches

Computer spywares and viruses also help thieves steal personal information.

## **What is identity fraud?**

Identity fraud happens when criminals use stolen personal information. It is often used to commit another crime.

Criminals can use your stolen or reproduced information to:

- access your computer/email
- access your bank accounts

- open new bank accounts
- transfer bank balances
- apply for loans and credit cards
- buy goods and services
- hide their criminal activities
- get passports or receive government benefits

## **Actions you can take to protect yourself**

- be wary of unsolicited e-mails, text messages, telephone calls or mail asking you for personal or financial information
- check your credit reports, bank and credit card statements and report any irregularities
- shred personal and financial documents before putting them in the garbage  
\*recommended to disperse your shredded documents throughout various garbages in your house.
- retrieve your mail on a regular basis to limit possible mail theft
- when you move, notify the post office and your relevant financial institutions and service providers

## **Don't give out personal information**

Beware of unsolicited calls where the caller asks you for personal information, such as:

- Your name
- Your address
- Your birthdate
- Your Social Insurance Number (SIN)
- Your credit card or banking information

If you didn't initiate the call, you don't know who you're talking to.

Know how to [protect your Social Insurance Number \(SIN\)](#).

Know [what to expect if the real Canada Revenue Agency contacts you](#).

## **Quick prevention tips**

- Don't click on links from unsolicited messages
- Don't download attachments from unsolicited messages
- Watch for spelling mistakes
- Don't trust a message just because the email address looks legitimate; fraudsters can spoof the address
- Beware of messages claiming to be from the Government of Canada or a law enforcement agency; they will never contact you to offer funds via email or e-transfer

## Use unique passwords for everything

Many people use the same password for multiple accounts and devices.

Unfortunately, this has one major problem: if a cyber criminal gets access to one of your accounts, they get access to all of them.

Using unique passwords is the easiest way to protect all of your accounts in the event of a breach. There are programs that help with passwords or Password Managers; this is not recommended however because it's another source that can be hacked. Use a password book or an address book to store your passwords (but don't keep it by your computer!). Change your passwords frequently.

## Protect your online accounts

By taking the following steps, you can better protect your online accounts from fraud and data breaches:

- Create a strong password by:
  - Using a minimum of 8 characters including upper and lower case letters, and at least 1 number and a symbol
  - Creating unique passwords for every online account including social networks, emails, financial and other accounts
  - Using a combination of passphrases that are easy for you to remember but hard for others to guess ie. **Change an I to ! (The first race I ever won was when I was 15) Tfr!ewww!w15**
- Enable multi-factor authentication. Face recognition, biometrics, design, or pin.
- Only log into your accounts from trusted sources
- Don't reveal personal information over social media.



Community Cruiser above and on right Penticton Director Bob Ogden and Jo Ann Ruppenthal





Members attending the luncheon included clockwise: Arnie Atkin, Orv Robson; Bill Newhouse, Jack McDonald, Ginny Ogden; Wayne and Mimi Symes and Bill Lauritzen; Judy and Ernie Brydon; Jim and Denise Goldsack and Joyce Cronmiller; Bruce Wieslikowski and Lin Springer.

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## RCMP VETERANS' ASSOCIATION – SOUTH OKANAGAN DIVISION

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### *Minutes of Executive Meeting at the Bear's Den at 10:00 AM Mar. 15<sup>th</sup>, 2024*

**Present:** Penticton Director Bob Ogden, Treasurer Beth McGifford, Osoyoos Director Ted Cronmiller, Oliver Director Lin Springer, Benefit Advocate Bruce Cieslikowski, Governors Bill Newhouse & Mel Murton, Finn Nielsen Newsletter Editor:

**Regrets:** President Rob Boulet, Summerland Director Orv Robson, Secretary Kerry Bennington, Governors Bill Hacock, Jack McDonald, Robert Heywood.

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#### AGENDA:

1. Opening Remarks by Penticton Director Bob Ogden who chaired the meeting in absence of President and Past President.
2. Approval of Minutes from last Executive Meeting of Feb. 9<sup>th</sup>, 2024. Moved by Bruce, seconded by Bill. CARRIED.
3. Treasurer Beth presented detailed updated financials. Briefly: Assets are \$12,733.83. Beth moved the financials be accepted as presented, seconded by Ted. CARRIED. Beth has also reached out to National Treasurer Peter Sorensen to discuss and review the full process for members who don't wish to pay previous years dues owing but now wish to pay current year only. A member who quits the Association or lapses due to unpaid dues may rejoin later, however they will be considered a new member for the purposes of service bar eligibility i.e. simply paying the current year means the service starts at year 1, again A former member is also not eligible as a new member who joins after July 1<sup>st</sup> when the fees apply to the next year. **The Mission of the Association is “veterans helping veterans and their families”, so we need memberships to support the important work of the Division towards that Mission.**
4. Old Business:
  - Division Phone List: Discussion. Advocate Bruce suggests he needs the contact list. It would be better if emails included but it appears as is will be maintained. Agreed. Any known telephone number changes will be reported to Secretary Kerry.
  - Book of Memory: The Executive present have a variety of views on holding this event, however, it is felt the membership at large has been asked to express their interest as per the February Newsletter. To date no member of executive has had any such feedback. While the updating of members and those who have served within our jurisdiction will be a large task Gov. Bill stated he has made some updates. Decision made to bring up this matter at the 23 March Luncheon and determine if members are interested in holding and supporting this event. A final decision will be considered at the next executive meeting. PENDING.

- Regional Directors Reports:

In Director Orv's absence Finn advised Summerland is set to host the April 20<sup>th</sup> Luncheon at the Summerland Legion. Discussion re meal/price been held and final details will be forthcoming shortly.

Director Lin is waiting for Fairview Mountain to open to explore having both a luncheon and Executive Meeting at that venue. It appears visiting a vineyard and having lunch may be price prohibitive.

Director Ted as previously stated is disappointed that the Osoyoos Golf Course requires a price to hold the luncheon so it appears Smitty's Pancake House which appreciates our business will be the venue for the May25th Luncheon.

Penticton Director Bob has finalized future luncheon/executive/AGM/ and Christmas dates.

- RELATIONS WITH ACTIVE DETACHMENTS AND SERVING MEMBERS:

As previously agreed the newly updated Information Brochures and current South Okanagan Div., Newsletters will be distributed by Regional Directors to local detachments to familiarize them with our Association and the service/information in area of benefits etc., that we offer. As such each Director was provided with copies of the January and February newsletters and 2 copies of the brochure, hopefully to be placed in the detachment coffee room. Regarding the cost of producing the newsletters each month for distribution Treas. Beth requested a motion to spend approximately \$40 monthly for this purpose be raised. Moved so by Dir. Finn and seconded by Dir. Lin. CARRIED. (Note: Staples venue is used)

5. New Business:

- Organizational Structure Review. This rather complex issue was discussed and the executive members present support the initiative of reviewing the Association's organizational structure. We are a national organization and representation from each province is essential to our future ability to function and recruit and sustain our membership. Essentially the feedback from the virtual meetings that President Rob will be attending may add some clarification to this project. PENDING.
- Attendance at the Edmonton 2024 AGM and ADVOCACY Training Session: Our Advocate Bruce C. is not able to attend the Advocate training session which precedes the AGM. As Pres. Rob is our former Advocate and may be able to attend the AGM and the Advocate training, further discussion will be required to ensure we have attendance at both events.
- Succession Planning: Director Finn raised the matter of future and present vacancies in the Executive. Currently we have no Senior VP so no one is in training to take on a future President's role. In addition Treasurer Beth has been very supportive in carrying on but has indicated this is her last year to continue as Treasurer. Dir. Finn also suggested in beefing up the executive we consider



resurrecting the Assistant Director as we had in the past to help the Penticton Director and be a general help in various ways. Each Executive member will review their regional membership and identify potential candidates and enquire as to their interest in joining the executive.

- Treasurer Beth will develop a summary of key duties and position requirements and report back to the executive at which point we can review our membership as to who may have qualifications, and/or consider contacting outside accounting/bookkeeper firm to determine costs this option to maintain our financial records and meet National requirements.
  - Another recruiting idea was brought forward by Treas. Beth who suggested we make special invitations to our Summer BBQ in June/July to retired or soon to retire members who may not be aware of our Association or the fellowship it provides. This will be acted on once we have a date and venue firmed up for the BBQ. Gov. Bill said he would think about using his place which has historically been a great location.
6. **BUSINESS FROM THE FLOOR:** Dir. Finn shared a copy of the 2020 dated KEEP CONNECTED WITH OUR MEMBERS PROGRAM. This program was one whereby members of the executive would endeavour to call or visit these older/shut-in/hospitalized/medically impacted to offer support. There was agreement this program is worthwhile and is part of our Mission Statement. A number of our Executive commented that they do call some of our senior members and as fitting invite some to our lunches and functions. Dir. Finn will endeavour to update the list and distribute by the next Executive meeting.
7. **NEXT EXECUTIVE MEETING:** Note: as there will be a Strategic Planning Meeting on Friday, April 12<sup>th</sup> at the Penticton Golf Club Boardroom starting at 10 AM, there will not be an actual Executive Meeting however any important matters can be discussed at that time and minutes taken.

CERTIFIED: Finn Nielsen, Director, Newsletter.

**BRUCE’S ADVOCATE DESK – DISABILITY PENSIONS:**

If a member retires at 24 years and a day, they qualify for pension under the RCMP Superannuation Act. Retiring earlier is subject to a penalty. However if medically discharged there is no penalty.

Most members medically discharged apply for Disability Benefits through Great West Life (GWL). Members may also be eligible for disability pensions under the Canada Pension Plan (CPP) and/or Disability Allowances through a process administered by Veterans Affairs Canada (VAC). They must meet two criteria: 1) Have a medically supported disability (diagnosis) 2) The disability is a service related injury, illness condition.

The CPP Disability Pension is a taxable monthly payment available to those who have contributed to CPP and are unable to work because of disability. This used should be researched on an individual basis for the most appropriate process to follow – the following website offers a

good starting point: <https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-disability-benefits.html> Contact Advocate Bruce Cieslikowski at 778-476-1154 if further assistance is needed.

## **April 20<sup>th</sup>, Luncheon Details**

A special guest speaker will be featured at the April 20<sup>th</sup> Luncheon at the Summerland Legion – Recently appointed Officer Commanding of the Penticton and S. Okanagan Similkameen District, Supt. Beth McAndie has kindly agreed to attend and speak to all the current issues and challenges facing the police officers of today plus the 50<sup>th</sup> Anniversary of women in the Force. All Division members, spouses and friends of the police are invited to this special event.

**DATE:** Saturday, April 20<sup>th</sup>, with social hour commencing at 11:00 AM followed by lunch and guest speaker **LOCATION:** Summerland Royal Canadian Legion

**MENU:** Buffet Style all you can eat including : Chef carved Honey Roast Ham; Pan Seared Salmon with a rich Lobster and Shrimp Sauce, New Season Minted Potatoes, Buttered mashed Potatoes, Seasonal Medley of Vegetables, Chef's Choice of Dessert, Coffee or Tea. (Legion Bar will be open.)

**COST:** \$30.00 per person payable by April 14<sup>th</sup> to Treasurer Beth McGifford via "e" transfer to [beth\\_peachfest@hotmail.com](mailto:beth_peachfest@hotmail.com) (preferred security question is – Division President surname with answer - Boulet) or by cheque sent to Beth at 105 Sunglo Drive, Penticton BC V2A 8X6.

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