



Report of the Montreal Branch

A word from the president, Daniel Morin



Hello, dear members. I am writing these lines in mid-December 2018. This first line is a true copy of last year's first line. In short, our delays are always long which prevents us from communicating effectively with you. On the other hand, the website www.anrfmontreal.ca is functional and regularly updated. In addition, you can find several valuable links and very relevant articles about federal retirees and seniors in general. I repeat, but it is important, more and more of our communications with you will be by e-mail. It is therefore important to give us your email address. To do so, you can contact the office at 514 381-8824 or by e-mail at info@anrfmontreal.ca. Out of nearly 13,000 members in the branch, we only have 4,000 email addresses. We are also planning to design and implement a Facebook page in the near future. Already, volunteers have shown interest and perhaps even by the time you read these lines this page will already be online.

A meeting of the presidents of the six Quebec branches was held last October in Granby in the Haute-Yamaska Branch. Important points were discussed regarding financial and communications aspects. A presentation was made to the presidents regarding the application of the laws regarding GST and QST by a representative of Revenu Québec. A half-day training session was also given in the field of communications. The meeting was also attended by the National President and Nikki Dignard, Chief Financial Officer at the National Office. These meetings are held twice a year in the spring and fall. Observers from different branches are also present.

It is really strange to write what you will only read in March. Yesterday, December 5, 2018, we held our annual dinner for our members. More than 200 guests were present to enjoy an excellent five-course meal accompanied by our DJ Normand (Animation BCDG) during the event, but also to make the members dance. Several attendance awards were presented. If you did not attend, consider booking time in December 2019.

This newsletter contains the reply coupon for your branch's annual general meeting. Your presence is important because we present the financial results for the previous year as well as the budget forecasts for the current year. A summary of the Board's actions and a questions and answers period are also included. We look forward to meeting you at this time.

Information technology

According to surveys, more and more retirees are using computers, the Internet, social media and other media. They are now part of our lives, our way of consuming (shopping) and do us great favours. Unfortunately, with them have come and are developing cyber threats that can put our security, finances and quality of life at risk.

It is therefore imperative to learn how to protect oneself by learning to know what to do and not to do, and especially to talk about it with others.

Here are some computer security tips to avoid being an easy target for hackers.

1. Carry only essential identification documents with you.
2. Forward your mail when moving or travelling.
3. Shred your personal or financial documents.
4. Never disclose your personal and/or financial information by phone or email unless you are the one calling.
5. Cancel credit cards that you do not use.
6. Check your bank statements regularly.
7. Use complex passwords and change them regularly.
8. Protect your computer(s) with a firewall.
9. Use anti-virus software and keep it up to date.
10. Block spyware attacks.
11. Be careful in social media with the private information you give in your profile.
12. Protect your mobile devices by checking the sources of the applications you download.

13. Back up and store your sensitive or essential personal data elsewhere than on your computer.

14. Never use a wireless network or public Wi-Fi to conduct online financial transactions.

15. Protect your identity by using secure websites.

16. Do not click on a link or open an email or file of unknown origin.

(Source: Vivre aujourd'hui – Cybercriminalité)

AD HOC COMMITTEE ON PHOENIX

Last May, the Board of Directors (BOD) took the decision to set up a working committee on the Phoenix file. The intention was to reflect on what could be done to support our members who are experiencing problems with the payroll system. On the other hand, we do not want to create any expectations about our power to solve the problems with Phoenix. It is obviously up to the federal government to make the necessary corrections.

The ad hoc committee has held several meetings since its creation, including a special meeting last August with the members of the BOD to which the National President, Mr. Soulière, had been invited. The objective of this meeting was to see his vision on possible actions, what had been accomplished at the national level and what role he saw for local branches about this issue. Mr. Soulière answered our questions and also spoke about the results of the national survey on the subject. He mentioned that he supported the work of the branches on this issue.

Following this meeting, the committee decided, on October 18, to prepare a short survey for members of the branch likely to encounter problems with the Phoenix system. The intention is to have a better idea of the members' issues so that we can identify their needs and verify their interest in participating in a meeting on this subject. At the time of writing last December, we were finalizing the survey.

(Lucien Bélanger – Chairman of the ad hoc committee)

NEWS

The annual meeting of members will be held on April 10, 2019 in the Le Rizz reception hall. The exact contact information for this event is provided on the last page of the attached branch newsletter.

The conference **“Comment gérer ses finances à la retraite”** (How to manage your finances in retirement) will be offered free of charge in French in April 2019. Although the exact date is not yet known, watch the Montreal Branch website and/or your emails for full details.