

ROTARY CLUB OF NANAIMO

“C GS”

Volume 96, Number 4

4,639th Meeting

Friday, July 18, 2014

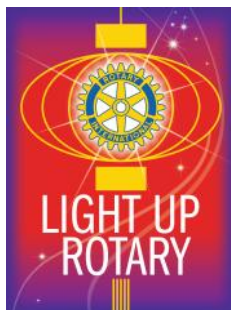


Qualicum River Falls—*Photo by Ross White*

**Club Meeting Friday at 12:00 p.m.
at the Coast Bastion Inn**

CLUB OFFICERS 2013-2014

President Bob Wilson
Vice President Brent Stetar
Secretary Bob Janes
Treasurer Lynne Pankratz
President Elect Lila Tanner
Immediate Past President Douglas Anderson



**Serving Our Community Since
May 1, 1920 - Charter Number 43**

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Meeting Notes from July 11th

By Kathy Smith



President Bob Wilson began the meeting with Oh Canada. Invocation was led by **Joan Ryan** who had thought provoking words from **Mother Theresa**.

Ian Williams asked the following visitors to be introduced: **Vincent Kusi-Kyei** and **Mathieu Ennis** who are Rotaract members, **Dr. B.K. Mehta** who is a potential new member who used to live in the Punjab. Also noted was that Honorary Rotarian **Rudi Steinmetz** attended the meeting.

Announcements:

A long line of people approached the podium for announcements:



Wayne Anderson announced the book sale committee would be meeting today; **Kevin Cantelon** was begging for members to sponsor him in the upcoming Silly Boat Regatta; **Susan**

Gerrand will be at Travellers on July 30 and is hoping other members can attend the BBQ or help out by baking a pie or dessert; **Joyce Smith** informed members that the dinner club would be starting up again in the fall and all are welcome to join in the fun;

Mathieu encouraged club members to purchase tickets for the *Rotaract Burger and Beer Night* to be held July 24 at The Queens; **Douglas**



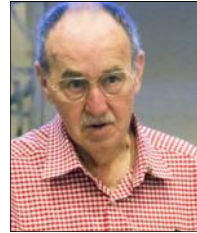
Mathieu reminded us of the Rotaract Beer and Burger night.

Anderson asked everyone to read their *COGS* as there are two new member proposals; **Joan Ryan** reminded us of the upcoming Summer Picnic to be held August 10 at Huddlestone

Park from 2-6 pm and **President Bob** let the club know that the Port Alberni club will be hosting a Steam train tour.

Happy birthdays to **Sharon Welch** and **Norm Myden**. And congratulations to **Debbie Narver** on three years with the club.

Sgt-at-Arms Report



Bob Fenty filled in for the absent Yvan Gosselin as our Sgt-at-Arms

Sgt-at-Arms Bob Fenty began by fining **President Bob** for learning to 'ding the dong'; **Mikel Knutsson** was fined \$5 for the award that *Thrifty Foods* won in the *Best of the City*; **John Heisterman** was fined for his grand daughter's out-

standing performance in track winning gold; **Helen Blackmore** had a sad buck to remember her son who died one year ago and her brother who recently passed away; **Wendy Pratt** was thrilled with her new name tag; **Ross White** had a wonderful week sharing birthday meals with kids and grandkids; **Debbie Narver** is happy about the upcoming Burger and Beer night and encouraged all to attend; **John Heisterman** had proud grandpa bucks that his grand daughter would be in the *BC Summer Games* and might break her own record, and that he will be the announcer at the track events, he is also happy that the hay is in the barn; **Egon Holzwarth** announced last week that it was July 1, 1955 that he arrived by ship to Canada – we all know that Guenther was on the same ship – now Egon found out that our District Governor was also on the



same ship!!; **Dave Connolly** had happy bucks that

the ground for Travellers Lodge will be broken on Sept. 17; **Bob Fenty** fined himself for not wearing his Sgt-at-Arms badge; **Janeane Coutu** had a buck to announce that her son turns 19 and she is not very happy about it!!

Club Draws

Table stakes were won by **Egon**. **Bob Patrick** tried his luck at pulling the card for the 50/50 draw. At first he started to pull a card but then changed his mind – the first card would have been the winner!



Members are reminded to bring their laptops next week as Janeane will be demonstrated how to use Club Runner. Those with smart phones could also bring them along to learn how to download the app.

Travel Insurance; Don't leave home without it!

Report by Janeane Coutu

Lila Tanner introduced our guest



speaker, **Melanie Craik** who is an insurance specialist with **BCAA**. In her spare time, Melanie likes to travel, enjoys scuba diving and gardening.

We all have heard the bad stories about travellers that either didn't buy medical coverage or perhaps they did, but had their claim denied for various reasons. Melanie's advice; develop a relationship with someone knowledgeable in medical insurance, **BUY** the insurance, and get your questions answered **IN WRITING** for your protection.

Tips for purchasing travel medical insurance;

- Tell the agent everything about your medical history, disclose all pre-existing conditions and ask if you are covered for them by the policy – just because you've stated it and even pay extra for a premium, it doesn't necessarily mean you are covered.
- If you have been written a prescrip-



Melanie Craik of BCAA gave one of our more interesting and informative talks on Friday.

tion to “fill as needed” but aren’t taking the medication – disclose it, otherwise it could be considered pre-existing.

- Find out what is and what isn’t cov-

ered – ask questions!

- Ensure the number of travel days is clearly understood.
- Be careful when “topping up” a policy or purchasing a 2nd policy from another carrier – be sure you are covered; some companies will not cover you at all if there is a second insurer.
- Provincial insurance may not be enough to travel within Canada – many won’t cover medivac or ambulance and may only pay the “home province” rate for a treatment and you will have to make up the difference.

Melanie advised you have the right to say NO when asked to pay up-front for treatment when away. In many cases the insurance company would rather pay direct and will try and negotiate the fees being charged by the care provider.

Some policies require that you call before treatment to get approval – be sure you know what your policy requires. Melanie also noted that there is only one company, Travel Underwriters, who will still provide coverage if you make a mistake on the application. And if you feel something was decided unjustly, there is an advocacy hotline you can call.

Some responses to questions from the

group;

- If your answers to medical questions change from the time you purchased insurance to the time of travel, you MUST disclose this to the insurance company.
- People who travel for a set period each year (e.g. Oct – Jan) can purchase an annual policy on Feb 1st for unlimited travel within Canada and up to 3 consecutive days to the USA for a very inexpensive cost, roughly \$40 /year. When it gets close to your departure time in October, upgrade the policy to full coverage and only pay ¼ of the annual cost for the extra coverage.
- You can write off travel medical insurance on your taxes.

Some Rotary members added advice;

- most insurance via a credit card changes when you turn 65 yrs old – some limit the amount of travel days, some no longer provide any coverage.
- If your policy requires phoning for approval before getting treatment and you are on a cruise, pay the outrageous ship-to-shore phone call cost – it’s worth it to avoid having the claim denied.
- Some companies want your full medical history and your doctor is obligated to provide this information, others only require the past 12 months.

Melanie concluded by reminding us that “pre-existing condition” is

the #1 reason for denied claims – don’t let it happen to you. Before you talk to your insurance agent, have a frank conversation with your doctor and get familiar with your medical file. Provide full disclosure to the insurance agent, ask questions and get the answers in writing!



Kevin Cantelon thanked Melanie for her talk to the club and as a lawyer, he said he sees it all the time in his line of work and concurs with her messages – he urged us all to save ourselves heartache and financial ruin – buy the insurance no matter the cost, it is worth it.

President Bob’s quote for the day “*Fun is like life insurance . . . the older you get, the more it costs.*”



Rotary Book Sale Committee met last week to begin plans for our Fall Used Book Sale at Nanaimo North Town Centre. Date has been tentatively set for October 17th to 26th.

District 5020 Conference June 19 - 21 2015



The Vancouver Island Conference Centre
NANAIMO, BC

ATTENDANCE

By Janeane Coutu

Attendance for **July 11th** was **71%**.

We missed these Rotarians;

Blinston, Cowling, Finnegan, L. Gosselin, Y. Gosselin, Hais, Hammond, Hewitt, Janes, Raedler, Ramos, Welch

Visiting Rotarians;

Vincent Kusi-Kyei, Rotaract
Mathieu Ennis, Rotaract

Dr. BK Mehta, Hoshiarpur Mid Town, Punjab, India

Make-ups

Bob Fenty, Board meeting
Susie Walker, Janeane Coutu –
Booksale work

Birthdays:

Dave Connolly, July 20th
Debbie Narver, July 21st

Anniversaries:

No anniversaries to report

WEEKLY CLUB PROGRAMS

Friday, July 18th

GREETERS	Susie Walker, Carey McIver, Yvan Gosselin
CASHIERS	Ed Borisenko
SGT-AT-ARMS	Dave Hammond
INVOCATION	Wahid Ali
HEAD TABLE	VP Brent, Janeane Coutu, Richard Finnegan, Dave Hammond, Dave Connolly and Debbie Narver
INTRODUCE GUESTS	John Salem
INTRODUCE SPEAKER	Dave Hammond
PROGRAM	CLUB RUNNER / COMPUTER TIPS <i>Janeane and Richard</i>
THANK SPEAKER	Ian Williams

Friday, July 25th

GREETERS	Keith McFarlane, Art Vanidour, Lucie Gosselin
CASHIERS	Ed Borisenko
SGT-AT-ARMS	John Heisterman
INVOCATION	Douglas Anderson
HEAD TABLE	Vice President Brent, Joan Ryan, Dave Hammond, Art Vanidour, Keith McFarlane, Lucie Gosselin
INTRODUCE GUESTS	Joan Ryan
INTRODUCE SPEAKER	Dave Hammond
PROGRAM	R. I. CONFERENCE IN AUSTRALIA <i>Joan Ryan</i>
THANK SPEAKER	Brenda Grice

Friday, August 1st

GREETERS	Ross White, Debbie Narver, Donna Hais
CASHIERS	Lila Tanner
SGT-AT-ARMS	Joan Ryan
INVOCATION	Wayne Anderson
HEAD TABLE	President Bob, Joan Ryan, Dave Hammond, Art Vanidour, Keith McFarlane, Lucie Gosselin
INTRODUCE GUESTS	John Shillabeer
INTRODUCE SPEAKER	Carey McIver
PROGRAM	HEALTHY AGING <i>Lynne McFadgen</i>
THANK SPEAKER	Susie Walker

Rotary Membership

All Rotarians have a responsibility to share the advantages of membership. Members are Rotary, and without members we cannot function. Growing our numbers will help with delivering on our mission.

"To provide service to others, to promote high ethical standards, and to advance world understanding, goodwill, and peace through its fellowship of business, professional, and community leaders."

As Rotarians we have a responsibility to each other - looking out for one another if you will, caring for members of our 'family'. Effectiveness here will greatly improve our record of keeping members we have (retention rate) and make for stronger clubs, capable of more.

RI has recently published some thought-provoking statistics:

- 7 years ago, Rotary had approximately 1.2 million members...
- Currently we are STILL approximately 1.2 million members...
- Does that indicate we're "stable?"...Well, no, because in that same 7 year period we INDUCTED 1.2 million members!
- 40% of Rotarians worldwide have been in Rotary less than 3 years!
- Only 15% of Rotarians have sponsored a new member!

Clearly, we have a distance to travel!

Each time we open the door to Rotary for someone the effect it has ripples around the world. Rotary membership is a gift worth receiving. It changes lives, both for the Rotarian and the service above self they will do for others.

www.rotary5020.org

DATES TO REMEMBER

Thursday, July 24—Rotaract Beer & Burger Nite at The Queens Hotel

August 10—Rotary Summer Picnic at Huddlestons Park

Oct 17 to 26—Rotary Fall Book Sale at Nanaimo North Town Centre. *We are in need of Quality Used Pocket Books, so check your book cases and please donate to the cause.*

June 19-21, 2015—Rotary District 5020 Conference, Vancouver Island Conference Centre, Nanaimo, BC



Winner of
District 5020
Best Bulletin
Awards

*"COGS" is the official bulletin of the
Rotary Club of Nanaimo, published each
Friday by the Bulletin Committee*

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