



White Rock / Surrey

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PRESIDENT'S MESSAGE

One of the shocks about retirement is adjusting one's expectations.

For many seniors the income flow is less while prices and services continue to rise. An income level may drop from 100% to 66%, or 50%. If one wants (wants versus needs) some rewards for those hard working years, travel or other reward-related expenses mean that there has to be a higher income in retirement. There are also new expenses

while we are on our retirement journey – exploring new activities, crafts, arts, new ways to volunteer, advocate and even exercise.

As well, there are emotional pressures to assist younger generations in close or extended families with mortgages, education, a financial crisis or period of financial instability. Also, to have to stretch severely a retirement income due to one's chronic health or that of one's spouse or partner.

Life expectancy for seniors is rising and there are concerns for some that they may outlive their saved and/or invested assets.

Will their children be able to afford to assist them for the costs of a bed or small suite in an assisted living facility when one may be in the eighty-five plus category? Or will the health care have changed bringing greater charges and changes? By 2030, there will only be two workers per retired person. It is a surprise for those who are 65 now to have to ponder what it will be like when they are 85!

Since 2000, Canadians have slipped into the habit of having our consumption and expenditures rise more than our personal income flows. Has this habit even slipped into how we regard the finances of our levels of government and even the organizations that we may belong to? Do we even know how much we rob Peter to pay Paul (pay our bills and balance our budgets by dipping into reserves/savings, contingency funds of various kinds) due to risks, maxing out credit cards, lines of credit, remortgaging, and adding to debt for future generations? At the same time as a "have" democracy and citizens in it, we turn away from

the fact that we are blessed compared to others around the globe. Only 22% of workers worldwide feel that they will have enough money to pay for the basics of food, shelter and clothing as seniors (Global Worldwide Study).

As CFUW members, we all do put effort into our own continued literacy and are encouraging it in our own families and in the schools. But what about financial literacy? How financially savvy are we? And if we are not, how can we be and then how can we mentor or assist those in our families and in the community-at-large, or even in our own club and our national CFUW? Diane and I will be attending and voting at the National CFUW annual General Meeting (AGM) in late June. Most of the thorny national and international issues are about finance. Our hope is that there will be enough voting representatives present with financial literacy and problem solving skills to assist National CFUW getting back on reduced risk and a sustainable financial track.

In our fine club, we are not alone in any present or future challenges as one of many BC clubs and other clubs across Canada. We have our 60th ahead of us in 2019 to celebrate and the hope that our club continues to be financially healthy and sustainable for many more decades. Yes, transition towards and then being in retirement is much more than just about money or concerns about risk. Members are models to each other of how there are new stages in life to have freedom, to awaken and explore new personal and collective horizons while staying engaged with the needs around us and our input into assisting others related to our shared goals and objectives.

The saying now is that retirement years could be for three decades, and that our social network or fellowship is key to continued life satisfaction. Our club seems like one of the better \$29 local annual fee deals around, plus the \$1 for the BC Council (we hold our insurance through it as well) and the \$70 for National/International. Why not take a minute to consider what you have enjoyed or what has been enriching in the activities and fellowship of our CFUW club over the past year?

Remember to renew your membership at or before the May 24 AGM; avoid a late fee by paying your \$100 before June 30.

CLUB NEWS

Our Club Submissions for the 100th Anniversary National CFUW Notable Women Award

(Sue Foley-Currie)

Lorna MacGregor, Co-Vice President, chaired the meeting for the review of five submissions within our club: Elizabeth Bordeaux, Helen Christiansen, Patricia Hyde, Diane Salter Menzo, and Monica von Kursell. We could only forward two names (as our club has 100+ members) and after difficult deliberation, as all five are notable, the names of Helen Christiansen and Patricia Hyde were forwarded.

The Board would like to thank all five for letting their names stand, and to thank all who nominated them. Thank you as well to Lorna and her committee.

The national process is that club nominations will be reviewed by a regional committee by June 2017. It, in turn, will submit no fewer than five and a maximum of 30 nominations to the national judging committee by 2017. The national awards will be announced and presented at the 2019 national CFUW AGM. Each recipient will be given a limited edition of the 100th anniversary gold pin.

General Meeting and Program

(Lynn Robertson)

When ?	Saturday, April 22 10:30 am - 12:30 pm
Registration:	10:15 a.m.
Where?	Mt. Olive Lutheran Church 2350 148th Street, Surrey, BC
Program:	10:30 a.m. - Presentation / Demonstration by West Coast Gardens 11:10 a.m. - Presentation by Maddy Carlington, Program Manager, AMA Transition House, (Atira Women's Resource Society)

Remember...Bring a mug for your coffee!

April's General Meeting will have two presentations:

West Coast Gardens

Spring is in the air! We are ready to get into our gardens. Looking for new ideas for your containers/planters? We have the opportunity to watch Minna Hartwell and Debbie Gillies, members of West Coast Gardens design team, demonstrate how to create beautiful planters that will be sustainable throughout the seasons. West Coast Gardens is located just south of 16th Ave at 1422 172nd St. You will be excited by both the presentation and a visit to the garden centre.

<https://westcoastgardens.ca/>



Senior Women in Crisis: AMA Transition House

Happy Spring to all CFUW members:

It is again with a feeling of gratefulness that we at AMA House wish to thank you for your continued caring and support.

It is because of your kindness, we have been able to purchase a much needed hide-a-bed, this allowed 3 more women to flee to a safe place and not have to sleep on the floor.

The staff is so grateful when we can provide this, the most basic of needs.

The larger financial donation went to replacing the 20-year-old TV with a new wall-mounted one and to purchasing art therapy and other recreational supplies.

Life at the house is so much less stressful when these luxury items are available to our clients. The TV allows a restful moment while the art therapy can be emotionally calming.

Thank you again for your thoughtfulness.

I look forward to both meeting you and speaking to you on the 22nd.

With the warmest of regards,

Maddy Carlington

Project Manager AMA House



MESSAGE FROM THE PROGRAMME COMMITTEE

(Robin Funk)

AGM

2017



Save The Date For May Luncheon & Annual General Meeting. *(Lunch will be served at noon)*

WEDNESDAY, MAY 24TH
GUILDFORD GOLF & COUNTRY CLUB
7929 152nd Street, Surrey

Members are encouraged to arrive by **11:30 a.m.** to register, and enjoy a beverage while chatting with friends. The AGM will take place after lunch.

In early May, you will be given full details about replying to the invitation and carpooling. You will also be asked to give your selection for the main course.

The golf club has no stairs to climb and ample easy parking. Daniel's Room restaurant has a new executive chef with great ideas and a commitment to using fresh local products. The setting is a great spot for our AGM and final meeting of the year. You will not want to miss this opportunity to visit and enjoy lunch with friends and hear the latest CFUW news.

BURN'S BOG TOUR (arranged by Environment Group)



When?	Monday May 8
Time?	9.45 a.m. until noon
Cost?	\$7.00/person

The money must be contributed at the April meeting. If wanting to attend the tour but not able to be at the April meeting, contact Margaret Long margaretannlong44@gmail.ca or Sylvia Riddell sylvia1@telus.net

Meeting place will be in front of Planet Ice Delta doors at 10389 Nordel Crt, Delta, BC

More detailed instructions when you register at the April meeting

Members of the "Environmental Group" (l to r), Sylvia Riddell, Margaret Long and Anne-Marie Steenge, receive thank you gifts from Karen Webster and Linda Tedman for the inspiring presentation given at our last club meeting.



FUNDRAISING PROJECT

(Monica von Kursell, Marjorie Foxall)



“Music & Magic”
with
George Zukerman

featuring violinists

**Alison Kim &
Melody Ye Yuan**

presented by
CFUW White Rock / Surrey

Saturday June 3, 2017 Social 6:30 pm Performance 7:15 pm
Meet and mingle with Maestro afterwards - 8:30 to 9:30

at **The Wheelhouse Theatre 15751 – 16th Avenue**
Earl Marriott Secondary School

Tickets **Tapestry Music Ltd.** 1335 Johnston Road, White Rock
Semiahmoo Arts 14601-20th Avenue, Surrey
Information: marj.foxall@shaw.ca

\$20.00

George Zukerman in Fundraising Concert on June 3rd

The club event of the season is upon us. Headed by Marjorie Foxall, the committee is rounding out the tasks necessary to announce to all our members that IT is happening. The Wheelhouse Theatre at the Earl Marriott Secondary School has been booked; tickets and posters are printed and ready for distribution. All that is needed is YOUR participation.

In his presentation of **World Travels in Music**, Maestro George Zukerman will share his musical memories from travels around the world searching for bassoon solos. Along the way, he has gathered many interesting and humorous tales to tell. Also on the programme are two young violinists, Alison Kim and Melody Ye Yuan, students of Taras Gabora.

Tickets at \$20.00 each will be available at our meeting on Saturday, April 22nd.

The committee is hoping that members will be ready to buy at least two tickets or even more to include friends and neighbours. If you will not be attending the meeting, email Marjorie to book your tickets – marj.foxall@shaw.ca.

Posters will be available at the meeting. Perhaps members may want to have them displayed on their condo bulletin boards or at their gym or other places. Let's all help to make the concert a huge success.

INTEREST GROUPS

VANCOUVER SYMPHONY SERIES

“Surrey Nights”

The Vancouver Symphony offers the CFUW a special group rate of \$145 for the entire series, five concerts at the Bell Centre.

People are welcome to contact Linda Lee Henriksen to subscribe or to renew their subscription. We need at least 10 people to maintain a group subscription. You are welcome to bring friends, who may not be members, at the group rate.

Our **deadline is May 31** to let the symphony know about our subscription.

email: lhenriksen@telus.net

For more information about the concerts, go to: <http://www.vancouversymphony.ca/series/16SUR/>



CLUB CUISINE (Elizabeth Bordeaux)



Sylvia Riddell; Jack Ferguson; Pam Cowan; Nick Kozey; Diane Desjardins behind Helen Christiansen; Anna Ferguson.



Helen Christiansen; Anna Ferguson; Louisa Kozey; Bent Christiansen

In March, Club Cuisine members enjoyed two gourmet dinners. Half the group was hosted by Mei and Robin Harper together with Penny Harrington at the Harpers. The other half by Louisa and Nick Kozey, at their house, with co-hosts Anna and Jack Ferguson.

As always, both dinners were superb, and we all enjoyed good company, good conversation and good wine.

.....and here are some more pictures from an **ART APPRECIATION** group outing and a **NEWBIES** bridge game on **St. Patrick's Day**..... (Photos courtesy Mary Thomas)



The Art Appreciation group visited the Shards and Gems art show by Elizabeth Hollick and Linda Pearce. The picture is showing Victoria Jones presenting flowers to the two artists as a thank you.



The Newbie bridge group decked out for a St. Patrick's Day bridge game at the home of Lynda Ecclestone

(l to r) Sandra Kraft, Lorna MacGregor, Sherrill Berg, Anne Low, Linda Ecclestone and Nadine Ewanczyszyn

Report from the UNCSW

(Diane Salter-Menzo)

The panel presentation that I worked on with Cheryl Hayles, 'Mentoring in the Changing World of Work' was a great success with a full house and lots of interest in the mentoring program and how it could be adapted elsewhere. Veronika has forwarded the full report from the UNCSW in a separate email to our members. In the report you can read about the many exciting activities that took place in New York. The report includes a good write up about the panel and some pictures of our poster at the UNCSW on p. 2.

The sad part for me was that my best laid plans went awry because of the terrible snow storm in New York that closed the airports. I was booked to fly directly from Grenada on Jet Blue and that flight was cancelled, so I foolishly thought maybe American Airlines would be able to fly from New York, so rebooked as Grenada to Miami, only to have the Miami flight cancelled!! But fortunately, Cheryl had all of the material necessary and was able to carry on with a terrific session.

I want to thank all of the members for generously supporting my planned trip with the \$500. stipend towards my expenses, and the good news for our budget is that I will be able to repay that amount on my return to Canada in June.

Cheryl and I will both be at the CFUW AGM in June to speak to members about the program. Although there will not be time on the agenda for a formal presentation about the mentoring program, we hope to spread the word about the program and attract new mentors and mentees.

I will have a table of information about the program at the breakfast meeting, and we will be able to chat informally with members throughout the AGM.

NEWS FROM THE NATIONAL OFFICE and BC COUNCIL

(Diane Salter-Menzo)



CFUW NATIONAL

Response to GWI Fees Increase

- The 'Way Forward' Report was circulated to members in Feb. and is available on the CFUW National web site in the members' area. Our club formed a small group who reviewed this document. 32 Clubs and 28 individuals from across Canada responded to the Report. National has formed a task force committee composed of Grace Hollett as Chair with Board members-Dominique Racanelli, Bilkies McKen and Janet Willwerth. The mandate of the follow up Committee is to recommend: "proposals that would move CFUW forward and enhance its growth including proposals on which action should be taken with time lines and financial implications". The work of the task force will be completed by May 1, 2017. The recommendations and responses to the Report will be made available to the membership shortly thereafter.

GWl Fees Payments (excerpted from the message from Grace Hollet, National President, dated March 30, 2017)

- In January of this year CFUW paid the first half of the regular 2017 dues to GWI. This payment did not include the GWI dues increase.

At a special National Board meeting held on March 29, the following motion was presented, debated, and carried:

- "Moved that the second half of the GWI dues be paid by March 31, 2017."
- That second payment of regular dues, again without the dues increase will be made to GWI today. The funds for both payments were collected last year and converted to Swiss Francs (CHF) by

CFUW's Executive Director at an opportune time in the money market.

- This decision of the CFUW Board to pay the second half of the GWI dues at this time, is not tied to GWI's dues increase or to CFUW's future relationship with GWI. The matter of the dues increase is being passed over by GWI to an ad hoc committee that they will constitute this month and I have indicated that CFUW is interested in being part of that committee. CFUW's membership in GWI will be a decision of you the members, who are considering this issue in your Clubs in preparation for when the proposed Bylaw amendment is debated and voted by delegates at the 2017 AGM in June.

CFUW National AGM June 22 – June 24, 2017.

- CFUW Richmond is the host for this year's National AGM. An exciting program is planned with the theme of 'Gateways/Passerelles'. Many interesting pre and post conference events are planned as well as a jam-packed program. The National conference is an excellent way to meet and exchange ideas with members from across Canada, learn new things from the varied workshops and speakers, participate in debate about important club issues, enjoy social events with new and long-term friends and so much more. For full details and registration see the following link for the Richmond club: <http://www.cfuw-richmond.org/> or go directly to the conference information at <https://www.proreg.ca/events/cfuw/2017/welcome.php>.

BC COUNCIL

"If not you, who will act?"

CFUW BC Council AGM 2017 May 26-28, 2017

- The BC Council AGM entitled 'Ahead of Our Times – The Future is Now' is being sponsored by the Kelowna club and will be held at the Coast Capri Hotel in Kelowna – a lovely spot for a spring get-away and an opportunity to network with your fellow CFUW members from BC. Interesting speakers, workshops and social events are planned.
- Registration is now open. For full details of the program see the following link: https://drive.google.com/file/d/0B5tL4Q5tFV_1ZGRySXBodUNIWk0/view

Please Consider a Dues Increase Vote at the National AGM in June

(Sue Foley-Currie)

Diane Salter Menzo and I will have four votes on behalf of our club at the National CFUW Annual General Meeting in June.

There will be a consideration of a dues increase and your Board is looking forward to member feedback either by phone, eMail or at the April General Meeting.

If there has to be an increase it would not be this May – but the next membership year.

CFUW White Rock/Surrey Interest Groups ~ Activities and Leaders

Monday

Dames Who Dine

1st Mon., 5:30 p.m.
Trudy Handel;

Duplicate Bridge

2nd Mon., 1:00 p.m.
Betty Bishop; Donna Freeze

Symphony at the Bell Centre |

Linda Lee Henriksen

Club Cuisine

5-6 times a year
Elizabeth Bordeaux

New Members

Gloria Kelly

One-on-One

Literacy Group

once a week
Carolyn Oram



Tuesday

Alpha Book Group

2nd Tues. 1:30 p.m.
Shirley Nord

Evening Book Club

3rd Tues., 7 p.m.
Kathy Steele

Who can play, Who can host?

Bridge

Tues. & Fri.,
9:30 a.m.
Sandy McKenzie

The Bridgets Afternoon

Bridge

1st & 3rd Tues.,
1:00 p.m.
Monica von Kursell



Wednesday

Afternoon Matinee-Dinner

2nd Wed., 3:00 p.m.
(varies)

Barbara Cook

Golf for Fun

Wed. Afternoons
Sue Foley-Currie

Art Appreciation

3rd Wed. (varies)
Marilyn Dyer-Seidel



Thursday

Fully Booked Book Group

2nd Thurs. 1:30 p.m.
Joanne Cunningham

Newbies Bridge

1:00 p.m., Thurs.
Monica von Kursell

Mindfulness in

Everyday Life

2nd Thurs. 7:00-
9:00p.m.
Diane Salter Menzo



Friday

Stitch and Chat

2nd Fri., 1:00 p.m.
Joan Hoyles

French

Conversation

3rd Friday
1:30 –2:30 p.m.

Sylvia Riddell

Environment

4th Friday
1:00 p.m.
Ann-Marie Steenge



Interest Group Info*

*For more information contact Interest Group Leaders,
Groups subject to change.

Need a Ride to Meetings?



If you are unable to attend because you don't have transportation, please call Sandra Kraft at 604-535-8824. Sandra will find a ride for you.

MEMBER RESOURCES

Web Resources for Members

CFUW Facebook page

<https://www.facebook.com/CFUW-White-RockSurrey-1491088411167597/timeline/>
and the closed group page

<https://www.facebook.com/groups/1547358335477392>

(to access, you must be a member of Facebook)

CFUW White Rock/Surrey Website

<http://cfuwwhiterocksurrey.com/>

BC Council

<https://sites.google.com/site/cfuwbccouncil/home>

CFUW (National)

<http://www.cfuw.org/>

GWI (Graduate Women International)

<http://www.graduatewomen.org/>

Semiahmoo Arts

<http://www.semiahmooarts.com/>

Arts Council of Surrey

<http://www.artscouncilofsurrey.ca/>

NOTE:

just click on the URL and you will be taken to the respective website.

Please contact Membership Chair, Gloria Kelly, if you have changes to your contact information:
Telephone - 604-591-9696;
email: robkelly1@shaw.ca

Send a Card... Please advise Joanne Cunningham about any member of our club who is ill or bereaved, so she can send a card.
Contact information: Telephone 604-541-2432;
email: joannecunow@gmail.com

NEWSLETTER COMMITTEE

Editor and Layout - Veronika Bichler

Proofreaders - Elizabeth Bordeaux
- Helen Christiansen
- Monica von Kursell

Email Distribution : - Veronika Bichler

Deadline for May Newsletter submissions is Friday, May 5, 2017

Please submit news by email with the subject line 'Newsletter' to: vbichler@shaw.ca

Ads are prepaid. Please contact our Club Treasurer, Eileen Ennis. email: wennis@telus.net

