

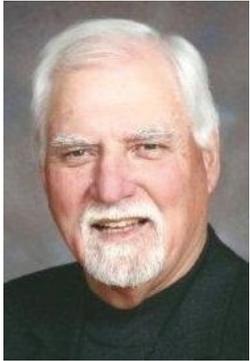


# PROBUS CANADA

“NEWSLETTER”

Published for the Members of PROBUS CLUBS in CANADA  
by: **PROBUS CANADA**

**FEBRUARY, 2017**



**RICHARD FURLONG  
PRESIDENT**

## PRESIDENT'S MESSAGE

Spring seemed to be in the air, and then Phil the groundhog said not so quick, in recent weeks all parts of the country has been hit with winter again. Even with the change in weather, that has not dampened the PROBUS spirit. Clubs continue to meet across the country, adding new members, we now have 238 active clubs with almost 34,500 members. With the PROBUS Canada marketing/recruitment program, developed by Director Bill Sexsmith, I am sure we will continue to expand both in Clubs and Members.

National PROBUS Month, co-ordinated by our Atlantic Director Marlene Pearce, will continue to expand and increase the awareness of seniors to what a great opportunity they have to join PROBUS and enjoy the fellowship that all our clubs offer. This year's NPM motto is “**BE A FRIEND, BRING A FRIEND**”, and in March our members are requested to identify that one friend, neighbour or family member that would enjoy the friendship of PROBUS, that would enhance the lifestyle of any new members and broaden the scope of your club.

We are also celebrating the birthday of our country and in many regions a number of clubs that are in close proximity are planning events to celebrate Canada's 150<sup>th</sup>.

PROBUS CANADA is also celebrating our 30<sup>th</sup> anniversary in 2017, with our first club, Cambridge being chartered March 17<sup>th</sup>, 1987. Districts and clubs across Canada are making arrangements to celebrate this achievement, expanding from John R. Morris kitchen table in 1987 with 52 charter members to where we are today, close to 34,500 members.

In honour of our 30<sup>th</sup>, the Ontario Directors are hosting a meeting in Cambridge, ON to celebrate our 30<sup>th</sup> and Canada's 150<sup>th</sup> to which all members are invited. Please note we have limited space at our venue, so early booking is necessary. ( A promotional flyer for this event is included with this newsletter)

**Enjoy the celebrations in 2017 and have a great PROBUS year !**

**HAPPY 30TH  
PROBUS CANADA !  
HAPPY 150TH CANADA !**

## **CURRENT OFFICERS AND DIRECTORS OF PROBUS CANADA**

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## **MEDOC Travel Insurance Plan**

**MEDOC** is designed to combine all of the travel insurance needs of **PROBUS** Members in one convenient package, with plan options to suit the coverage you require as well as your budget. **MEDOC** balances the needs of travelers regardless of age or health status. It is important that you carry the coverage that gives you peace of mind while traveling. Know & understand the plan you purchase. Call **Toll Free—1- 866- 60Medoc** or on line at **www.johnson.ca/medoc**

### **PROBUS Pins & Other Supplies**

*Regular **PROBUS** lapel pins are \$5.50 each in orders of less than 25 but only \$4.50 each in orders of 25 or more.*

*The 5, 10, 15, 20,25 and 30 year pins are \$5.50 each regardless of number ordered and the President pin, the Past President pin and the **PROBUS** Canada pin are \$8.00 each regardless of the number ordered. The price includes taxes and shipping cost. Pins are shipped with an invoice and return envelope.*

*To order your pins, or for more information, please contact our Managing Director Reg Whynott by regular mail at 2855 Olympic Road, Qualicum Beach, B.C V9K 2L8 or by email at ...rwhynott@shaw.ca ... or by phone at (250) 757-8026.*



To access the various suppliers and to view the products available go to the website [www.probus.org/canada.htm](http://www.probus.org/canada.htm) and on the bottom left side of the Canada page see the block entitled "PROBUS Merchandise" and click on the supplier of choice depending on your particular requirements. You will also find instructions for ordering .

**HAVE YOU PERUSED THE PROBUS  
CANADA WEB SITE LATELY ?  
THERE IS NEW INFORMATION DAILY ....  
INCLUDING THIS NEWSLETTER IN FULL  
COLOR FOR YOUR READING & SHARING !  
[www.probus.org/canada.htm](http://www.probus.org/canada.htm)**

### **PLEASE NOTE :**

**Included with the mailing of this Newsletter  
you will find a copy of the Invitation to the  
"PROBUS Premier Event"  
A celebration of the 30th Birthday of  
PROBUS in CANADA !**

## **Insurance and the Use of ‘Waiver Forms’ for PROBUS Club-Sponsored Events**

The issue of ‘Waivers’ and their use at PROBUS-sponsored events is a topic that we at Integro field from PROBUS Members on a fairly regular basis. The question is whether PROBUS Clubs that are hosting an event for Members and/or guests of Members should be using waivers. Are they necessary? Should their use be insisted upon?

**From an insurance perspective, you should understand that using a waiver is not a condition of coverage. In other words, the general liability and/or D&O insurer will not deny coverage because you do not use a waiver form at your events. When Insurers underwrite a risk they do often take a measure of comfort when they see prospective insureds using waivers because it demonstrates a level of responsible risk management. Having said this, insurers are not in the business of dictating how an insured should run their business and therefore they do not insist that you use a waiver.**

The issue of whether to use a waiver is ultimately a legal one. We would encourage all Clubs to obtain proper legal advice on whether to use a waiver but in general terms the use of a waiver in certain circumstances will improve your chances of successfully defending a claim. A waiver will likely demonstrate that you brought certain risks associated with your event to the attention of the individual participating and if they are injured you will be able to show that you took certain precautions such that your liability should at least be lessened. Once again, we would encourage each Club to consult with a lawyer on the issue but from an insurance perspective using or not using a waiver will not impact on whether you have coverage or not.

For additional information regarding the PROBUS Club Third Party Liability Insurance or the D & O policy please contact Patrick Bourk at [patrick.bourk@integrogroup.com](mailto:patrick.bourk@integrogroup.com) or Marilyn Jardiel at [marilyn.jardiel@integrogroup.com](mailto:marilyn.jardiel@integrogroup.com) .

## **DISTRICT MEETINGS OF PROBUS CLUBS IN CANADA BECOMING A POPULAR ITEM**

### **ONTARIO DISTRICT 3 MEETING**

On Friday, November 18, 2016 the Ontario District 3 had a sharing meeting which was held at the Credit Valley Golf course in Mississauga. This district, which is largely south of the 401, goes from Port Perry in the east to Burlington in the west. There are 31 clubs in the district with about a total of 7,200 members. 29 clubs were represented at the meeting with 110 executive members in attendance. Host clubs were Mississauga South and Mississauga Centre.

It was a good travel day and most people arrived early. The agenda included presentations by Richard Furlong, PROBUS CANADA President, Bob Boone, Director of District 3 and Bob Ashdown, Past President of the Whitby club who shared a format for starting new clubs and Bob has been involved with starting 4 new clubs of which Clarington and Port Perry were started in 2016 and both are growing rapidly. After the opening presentations the group divided into the various PROBUS executive positions and shared ideas. Many commented both during and after the meeting how useful this was and that they were looking forward to doing it again. The meeting finished with a presentation by a representative from Johnson Insurance who reviewed their health and travel insurance plans. Many questions were asked at the meeting and a handout was distributed to those in attendance. While the break out group were sharing ideas, 5 of the Ontario PROBUS CANADA Directors reviewed plans for a new Ontario District. The meeting finished shortly after 2pm so that everyone could get a head start on the Toronto Friday traffic.

Bob Boone , Secretary, PROBUS CANADA Director -- Ont. District # 3

## **FRAUDULENT EMAILS --- TARGET PROBUS MEMBERS !!**

Last September, when I was President of the XXXXX PROBUS Club, our Treasurer received a series of Emails, purportedly from me, that a) asked how he was, b) asked him if could make a payment and c) asked him to make a wire payment of about US \$2,000. Fortunately, he did not make any payment.

At our District Meeting in November, I hear that this had occurred at another club in the Toronto area. Yesterday, our Treasurer received an apparent request from our current President to make a similar transfer. All PROBUS clubs, especially Treasurers, should be aware of these attempts.

Good afternoon XXXXX :

You refer to a problem that is rampant in the world of email messaging. Fortunately, it is not limited to PROBUS members but for those few that are affected it conjures up a fear that the intrusive malware causing the problem was somehow caused by inclusion of their email address on the PROBUS website. This assumption is patently wrong. As you quite rightly indicate, we do indicate phone numbers for Presidents and Secretaries and ONE contact email address for the Club. NONE of the included email addresses are hyperlinked and thus are not susceptible to gleaning by Spamming software.

We've had these same problems arise periodically over the past several years and one that comes to mind immediately came from the address of a now retired Board member. It did not happen once but three times and purported to originate in Spain and reported that he had been robbed and needed the recipient to wire \$3,000 cash to help him get home. He initially blamed the fact that his email address appeared on the PROBUS website but what had happened was that his computer had been compromised by a Malware virus that "stole" his address book. These Malware intrusions attack our systems each and every day, mostly in the form of innocuous looking ads for a variety of household products and, when you open the message, your system is immediately infected. I can't stress strongly enough the necessity of both a strong anti-virus program and a similarly strong malware protection software program. These programs can be set to scrutinize ALL incoming and outgoing messages and to flag those that contain a potentially harmful intrusion. It is also essential that these programs are updated at least weekly. I have three levels of protection on my system and despite that some of the latest generation viruses slip through but, I tend to simply delete any and all advertising and any messages without subject lines or from senders with whom I'm not familiar.

As for this problem being limited to PROBUS members .... In the past month I've been advised by two neighbours having received similar messages and neither of them is a member of PROBUS. So, it's a widespread epidemic.

Some years ago I posted a blurb on the website entitled **SAFE EMAILING PRACTICES** accessible at: <http://www.probus.org/SAFEEMAILINGPRACTICES.001.pdf> - I advise all members to review this note again and try to practice SAFE EMAILING. The only further advice that I can offer is to never assume that every message you receive is really from the person whose name appears in the sender line and is **SAFE** .... One obvious indicator is that the name in the sender's address is legitimate but what appears after the @ is NOT from his or her usual email provider. Be careful online! Regards, Brian Kirkwood - **Webmaster**



Qualicum Beach PROBUS "Ugly Sweaters"