

### **Congress of National Seniors' Organizations**

The Congress of National Seniors' Organizations (CNSO), comprising:

Alliance des associations des retraités et des aînés du Québec,  
Assemblée des aînés et des aînées francophones du Canada,  
Association québécoise de défense des droits des personnes retraitées et préretraitées,  
Canadian Association on Gerontology, Canadian Association of Retired Teachers (CART),  
Canadian Pensioners Concerned (CPC), Congress of Union Retirees, our own FSNA,  
Fédération de l'Âge d'Or du Québec, National Advisory Council on Aging and National  
Pensioners and Senior Citizens Federation, continues to work with the Directorate of Seniors  
and Aging, Health Canada, on pertinent issues.

As the Coalition represents most of Canada's seniors, it is hoped that all levels of Government will recognize the serious concerns expressed. The most effective contributions each of you can make to demonstrate support for the Congress are to maintain your FSNA membership and to recruit new members for our Branch. Never forget that our lobbying power with the Federal Government is directly proportional to our perceived voting strength.

### **RRSP Reminder**

If you turn **69** in 2005 you have until the 31st of December 2005 to convert your RRSP(s) into a RRIF or some other authorized form of income. If you don't, the Federal Government will deem that your RRSP(s) have been sold at current market value and tax you accordingly. You have only two tax-sheltered options for converting your RRSP into a source of retirement income - an annuity or a Registered Retirement Income Fund (RRIF). Do not forget to redesignate your beneficiary.

### **PSHCP and PDSP - Change of Address**

It is important that you inform your Pension Office and Sun Life of any change of address. Phone the appropriate pension office and for Sun Life notify them when you submit your next claim using the Claim Form.

To contact the Sun Life Service Centre at their expense concerning your PSHCP and/ or your PDSP queries,

dial: 1-888-757-7427 Monday to Friday from 7:00 AM to 8:00 PM  
(Eastern Standard/Daylight Saving Time).

### **Words of Wisdom to Fledgling Pilots from Veterans**

1. Every takeoff is optional. Every landing is mandatory.
2. Always try to keep the number of landings you make equal to the number of takeoffs you've made.
3. There are three simple rules for making a smooth landing. Unfortunately, no one knows what they are.
4. A good landing is one from which you can walk away. A great landing is one after which the aircraft can be used again.