

**FEDERAL SUPERANNUATES
NATIONAL ASSOCIATION**



Sidney & District Branch

February 2007

EXECUTIVE COMMITTEE:

| | | |
|----------------|----------------|----------|
| President | Jim Cotter | 656-8858 |
| Vice-President | Bruce McGibbon | 881-1496 |
| Secretary | Bob Edwards | 656-6633 |
| Treasurer | Don Woods | 656-8190 |

DIRECTORS:

| | | |
|-------------------|-----------------|----------|
| Membership | Pat Stevens | 652-4851 |
| Welfare/Benefits | Virginia Hambly | 655-8823 |
| Program | Gordon Macey | 656-3625 |
| Illness/Home Care | Toni Graeme | 656-0537 |

Health Benefits, VAC and Estate Docu Con Officer Harry Rice 658-4268

DIRECTORS AT LARGE:

| | |
|---------------|----------|
| Joan Benner | 388-4141 |
| Robin Farmer | 655-9120 |
| Willie Rapatz | 656-5345 |

| | |
|----------------|----------|
| Peter Cranston | 658-2571 |
| Stan Kanik | 656-0943 |
| Bob Vroom | 656-7637 |

IN MEMORIAM

We regret to advise the deaths of Stephen T Chisholm in September, Ronald H Coell in December, David V Henderson and Archie G Shold in January. On behalf of the Executive and all members we extend sincere condolences to the next-of-kin.

ANNUAL GENERAL MEETING

WHEN: 10:00 a.m. Saturday February 10th, 2007
Complimentary Coffee from 9:30 am

WHERE: St Elizabeth's Church, 10030 3rd Street, Sidney

GUEST SPEAKER: Robert Mitchell of Canada Revenue Agency (CRA) on your Income Tax Return for 2006.

NEXT MEETING: April 21ST, 2007.

PRESIDENT'S NOTES

Income Tax Assistance Project

The provision of Tax Return assistance to Branch members is considered by your Executive to be an essential service. The Branch will purchase the necessary software to permit three members of the Branch Executive to continue to offer this support program.

If you would like to have your Income Tax Returns completed by either Jim Cotter or Bob Edwards please call them direct for an appointment. If that is not convenient call any member of the Executive and the appropriate arrangements will be made.

Fair PharmaCare

If you have any desire to retain PSHCP as a viable retirement benefit and if you have not already done so, register for BC's Fair PharmaCare immediately then ensure that you claim against BC whenever possible.

Charity Donations

At our May 4th, 2002 Branch Meeting we initiated our "In Memoriam" donation program. Although it took quite a while and some dedicated effort to establish easily implemented procedures, it has proven to be most successful and deeply appreciated by those concerned.

Now we have sufficient funds available to consider occasional one-time donations to worthwhile charities. The Executive have set criteria to define charities that are considered to be of significant value to the membership and are able to demonstrate the effective management of received funds.

What we would appreciate from the membership is your identification of local worthwhile charities. You are requested to

submit nominations in writing to Bob Edwards by March 31st, 2007. Your submission must include a description of services rendered by your charity of choice, contact points and a copy of their latest audited financial statement.

Books on Canadian Military History

Don't forget to bring your spare Canadian Military Books to our next meeting and to give them to Bob Peacock who will in turn place them in local secondary school libraries. If you require assistance in moving them please call Bob or any member of the Executive and pick-up will be arranged.

Branch History

As we approach our 18th birthday, it would probably be an appropriate time to re-record our early history before it gets lost forever.

Prior to November 1989 we were members of the Victoria Branch. During the Autumn of 1989 discussions among many Sidney based members focused on should we have a FSNA Branch in Sidney. It appeared that there were sufficient eligible persons resident in the local area to warrant another branch on southern Vancouver Island. Further, if meetings were held in Sidney more federal pensioners might participate.

Accordingly a preliminary meeting, under the Chairmanship of Dick Maltby, President of the Victoria Branch, was sponsored by the Victoria Branch at the Silver Threads Centre in Sidney. 40 local persons plus the Victoria Branch Executive attended. They voted in favour of applying to the National Office for permission to found a new branch. A committee comprising Jim Cameron, Terry Thompson, Dave Partridge, Vern Tupman and Frank Foster was appointed to arrange an organizational meeting.

With preliminary approval from the National Office, an organizational meeting was held at the Sidney Silver Threads Centre at 1 PM on November 15th, 1989. 80 persons attended with 61 confirming their current membership. The first item of business was the selection and installment of branch officers and directors. The following were elected:

| | |
|----------------------|------------------|
| President | Jim Cameron |
| Vice-President | Vern Tupman |
| Secretary | Evelyn Gosse |
| Treasurer | Dave Partridge |
| Editor Newsletter | Frank Foster |
| Welfare and Benefits | Ken Abbott-Smith |
| Membership Director | Bob Edwards |
| Program Director | Doug Tyre. |

After the usual organizational decisions, it was decided that the first Branch Quarterly Meeting would be held on Saturday January 20th, 1990 at 10 AM at the Sidney Silver Threads Centre. It was further decided that the Branch would hold four meetings per year. And so we continue.

Seniority of current Executive:

| | |
|------|---------------------------------------|
| 1989 | Bob Edwards |
| 1990 | Bob Vroom [Broken Service] |
| 1991 | Jim Cotter [President since May 1992] |
| | Peter Cranston |
| | Robin Farmer |
| | Stan Kanik |
| 1994 | Gord Macey |
| 1998 | Harry Rice |
| 2001 | Jinny Hambley |
| 2002 | Bruce McGibbon |
| 2004 | Joan Benner |
| | Pat Stevens |
| | Don Woods |
| 2006 | Toni Graeme |
| | Willie Rapatz |

Hotel Magnetic Key Cards

Did you ever wonder what is recorded

on your magnetic hotel key card? Some or all of the following information is put there by the Hotel concerned: the customer's name, partial home address, hotel room number, check-in and out dates and the customer's credit card number and expiration date!

When you return your cards to the front desk your personal information is there for any employee to access by simply scanning the card in the hotel scanner. An employee can take a hand full of cards home and using a scanning device, access the information onto a laptop computer and go shopping at your expense. Simply put, hotels do not erase the information on these cards until an employee re-issues the card to the next hotel guest. At that time, the new guest's information is electronically "overwritten" on the card and the previous guest's information is erased in the overwriting process. But until the card is rewritten for the next guest, it usually is kept at the front desk with YOUR INFORMATION ON IT ! The bottom line is: keep the cards, take them home with you, or destroy them. NEVER leave them behind in the room or room wastebasket and NEVER turn them in to the front desk when you check out of a room. They will not charge you for the card (it's illegal) and you'll be sure you are not leaving a lot of valuable personal information on it that could be easily lifted off with any simple scanning device card reader. For the same reason, if you arrive at the airport and discover you still have the card key in your pocket, do not toss it in an airport trash basket. Take it home and destroy it by cutting it up, especially through the electronic information strip!

Information courtesy of: Pasadena Police Department

Some folks carry a small magnet and pass it across the magnetic strip several times. If you then try it in the door, it will not work. Everything on the card has been erased.

RRSP Reminder

If you turn **69** in 2007 you have until the 31st of December 2007 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.

Meeting Dates for 2007

21 Apr, 15 Sep and 24 Nov.

50 - 50 Draw

\$64.00 was won by Marlyn Freibergs at the November 25th meeting.

American Association of Retired Persons (AARP)

The AARP offers discounts at hotels, motels, restaurants and stores in the United States. Annual membership is \$17.00 CDN for Canadian Pensioners. For further information, or to join, call 1-888-OUR-AARP or go to www.aarp.org or write to:

AARP
PO Box 93156
Long Beach, CA
90809-3156
USA

Paying for Funeral and Related Costs

In order to have the estate account of the deceased cover the costs associated with the funeral arrangements, it is suggested that you, the Executor, take the invoice from the funeral home to the bank of the deceased and have the bank pay for this expense from the

estate account. Or, have the funeral home send their invoice direct to the bank, making sure that you provide the funeral home with the name of the bank contact person and the address of the bank.

Book Donations - Progress Report

Over the past year our members have donated many excellent books on Canadian and other military history topics for distribution to High Schools for their use. This local initiative of our Branch has enabled the FSNA to place over one hundred and twenty books in local school libraries. This was of great benefit during the Year of the Veteran when the students were exposed to our fading military history and Canada's contribution to victory.

Most of the books have gone to Parkland Secondary School with duplicate copies being offered to Stelly's Secondary School. This year our program will concentrate on building the library at Stelly's and other interested schools. Where books are too technical or inappropriate we have placed the books wherever they can be put to the best use. Two examples of this were two excellent technical books that would be lost in a high school. The first book concerned the development of radar in World War II, 1943 and the second, a book on aircraft engines used by the Allies in the same war. These books were donated to the BC Aviation Museum as reference books for their renovation of old aircraft. The diagrams and technical data will be most useful to the restorers of these vintage planes.

Your donation of books does help the schools as they have a limited budget for books. Those books with Canadian military/historical content are often low on the priority list so please keep the books coming. We will work closely with the school librarians to get the best use from your donations.

Affinity Programs - Collette Vacations

The local agent for Collette Vacations is Athlone Travel at 104-2187 Oak Bay Ave, Victoria, BC, V8R 2T2. Telephone 598-5252. E-mail: Sheila@athlonetravel.com. Web site at www.athlonetravel.com. See your Fall 2006 ON GUARD for details.

Rides to Meetings

If you require a ride in order to attend a Branch Meeting please phone Bob Vroom at 656-7637 by no later than the Tuesday preceding the Meeting.

Computer Stuff, Surfing the Net and all that

The following members of your Executive are on the Internet and may be reached by e-mail:

| | | |
|-----------------|-------------------|--|
| Jim Cotter | President | jacotter@shaw.ca |
| Bruce McGibbon | Vice Pres | bmcgibbo@pacificcoast.net |
| Bob Edwards | Secretary | rgedwards@shaw.ca |
| Don Woods | Treasurer | casquets@telus.net |
| Pat Stevens | Membership | rpsteve@telus.net |
| Harry Rice | Health Benefits | hjsrice@shaw.ca |
| Virginia Hambly | Welfare | jhambly@shaw.ca |
| Toni Graeme | Illness\Home Care | tgraeme@shaw.ca |
| Harry Rice | Estate Doc\VAC | hjsrice@shaw.ca |
| Joan Benner | Director | joanbenner@shaw.ca |
| Peter Cranston | Director | pmcran@shaw.ca |
| Robin Farmer | Director | rekal@shaw.ca |
| Willie Rapatz | Director | wrapatz@shaw.ca |
| Bob Vroom | Director | isabobvroom@shaw.ca |

Our Quarterly Newsletter is published ten days prior to our Branch Meetings on the FSNA website at www.fsna.com/branch/bc14/newsltr.pdf. The FSNA National Office may be reached through www.fsna.com. Please refer prospective members to these sites.

Sun Life has set up an Internet administrative system for PSHCP and PDSP. You may access this site through www.sunlife.ca/member. All you have to do is register, then use at your convenience.

Another interesting website is www.seniors.gc.ca.

THIS COULD BE YOUR LAST NEWSLETTER

If there is a small envelope addressed to the Branch included with this Newsletter our records indicate that we have not yet received your dues payment for 2007. FSNA By-laws require us to remove members from the rolls whose dues are unpaid as of 31 March. We have no option in this matter and we would be sorry to lose you as a member.

We believe you would miss receiving four national and four branch newsletters annually and the interesting speakers who address us at four meetings each year. And if you are covered by

Johnson Insurance for Household or Travel Insurance (MEDOC - the best available in Canada) we must remind you that valid membership in FSNA is a prerequisite for coverage.

To avoid losing the advantages of membership please send us your cheque without delay in the envelope provided (or request that dues be deducted directly from your pension). Dues amounts are shown in the renewal page at the end of this newsletter. Should you have any questions, contact the Membership Director, Pat Stevens at 652-4851, or any of the Executive Officers listed in this Newsletter.

If your renewal remittance is already in the mail, please disregard this reminder.

MEMBERSHIP MUSINGS

New FSNA members welcomed to the Branch include: John and Edna Braun, Daniel and Patricia Coakley, Robin Hennigar, Margaret Judson, Shirley Lewis, Frank and Doreen Roth, G. Sparrow, and Harold and Christina Towler.

New Associate members include Mikki Richards and Neil Tremblay.

We also extend a welcome on transfer Robert Brocklebank, Ralph Caldwell, Linda Charbonneau, Donna Hogan, John and Linda MacGowan and Lois Robertson.

Transferred to other FSNA Branches include John Galipeau, R Falconer Henry and Dennis Stevenson.

Our Branch membership now totals 1,378 consisting of 897 Superannuates, 468 Spousal, and 13 Associate Members.

2007 MEMBERSHIP RENEWALS ARE NOW BEING ACCEPTED

Those members who have already paid their 2007 membership dues should receive their new card(s) with this Branch newsletter or may pick them up at the February 10th, 2007 meeting.

To assist our Membership Director at our February 10th meeting and to expedite the processing, **please do not pay with cash.** To avoid long line ups members planning to pay their dues at the February Meeting are asked to come

early and drop off their completed cheque at the membership desk.

As of February 10th 2007 membership cards and applicable receipts will be mailed out as payment is received.

Electronic Newsletter members who have renewed their 2007 membership by December 2006 should have received their new membership card(s) and applicable receipt in the mail prior to this newsletter. If you submitted payment in 2006 you may pick up your card(s) at our February 10th meeting or they will be mailed to you.

Members who pay their **dues by DDS are renewed automatically** and will be receiving their 2007 Membership Cards from the National Office in Ottawa before their present cards expire on March 31st, 2007. If you have any questions about the status of your membership call Pat Stevens at (250) 652-4851.

For those members who wish to complete the Dues Deducted At Source Form, (DDS) we will have blank forms available at the February meeting. In order to complete this form you will require your Pension Number.

ARE YOU PLANNING A MOVE OR CHANGING YOUR E-MAIL ADDRESS?

Your FSNA Branch needs to know your changes of address, telephone numbers

or e-mail addresses. Please so advise our Membership Director, Pat Stevens by e-mail or telephone. Periodic data updates to membership records are sent by us to our National Office, so there is no need for members individually to advise them. **Save a stamp and keep your Branch informed!**

HAVE YOU TOLD YOUR SPOUSE ABOUT THE FSNA?

Sadly, we continue to encounter surviving spouses who do not know that our Branch executive may be of great assistance to them particularly immediately on the demise of their spouse. It is also apparent that most Executors don't know either. *It is the member's responsibility to make sure they know!* In the event of a member's demise, the surviving spouse or Executor should contact Virginia Hambly as

soon as possible in order to complete the requisite procedures in a timely fashion. *To enhance spouses' awareness of these issues and to allow them to meet the Branch Executive, bring your spouse to the next Branch meeting.*

We also need to be kept informed of any circumstances affecting our members where we may be of assistance. For matters relating to pension entitlement changes, income tax returns, wills and other estate matters please contact Virginia Hambly at 655-8823 or jhambly@shaw.ca. For problems associated with health benefits such as PSHCP and PDSP claims and queries on other related insurance concerns contact Harry Rice at hjrice@shaw.ca or 658-4268. If unable to reach either Virginia or Harry phone any member of the executive.

FY2006 FINANCIAL OPERATIONS REPORT

1 January to 31 December 2006

RECEIPTS

| | |
|--------------------------------|-----------|
| Balance forward Bank | 2,928.99 |
| Bal Fwd Petty Cash | 150.00 |
| Bank Interest | 4.31 |
| Investment Interest | 879.05 |
| Estate planning document sales | 656.85 |
| Donations | 338.20 |
| 50/50 Draw | 247.50 |
| Membership dues (Branch 2006) | 5,892.00 |
| Membership dues (Branch 2007) | 5,385.40 |
| Membership dues (DDS) * | 4,390.94 |
| Term deposit | 35,149.68 |
| Credit Union Shares | 5.00 |

EXPENDITURES

| | |
|--------------------------------|-----------|
| Charitable Societies Donations | 2,150.00 |
| Postage - newsletter mailings | 1,385.40 |
| Postage - general | 285.54 |
| Postage - estate documents | 83.77 |
| Hall and mailbox rental | 1,159.00 |
| Office Supplies | 232.86 |
| Coffee supplies & service | 480.99 |
| Printing - newsletter | 945.06 |
| Printing - estate plan docs | 715.29 |
| per-capita fees to Ottawa | 11,532.94 |
| Term deposit | 28,150.00 |
| Software | 307.80 |
| Travel and Meals | 1,940.56 |
| Misc expense | 45.45 |
| Credit Union Shares | 5.00 |

| | | |
|-------------------|------------------|------------------|
| SUB TOTALS | 56,027.92 | 49,419.66 |
|-------------------|------------------|------------------|

| | |
|--------------|----------|
| Bank Balance | 6,408.26 |
| Petty Cash | 200.00 |

| | | |
|---------------|------------------|------------------|
| TOTALS | 56,027.92 | 56,027.92 |
|---------------|------------------|------------------|

* Fourth Quarter 2005 DDS remission (\$915.48) credited in 2006

Branch net worth as of December 31 2006 was \$29,821.10

Prepared by Don Woods, Treasurer

Audited by Howard Norquay

2007 ANNUAL DUES FOR PRESENT OR NEW MEMBERS

For those who have elected for “DDS” - Do not use this form to renew Membership

Members who have no address or telephone number changes just remit your cheque without this form

For new members and those with address or telephone changes use this form - please print

MEMBER **\$25.00** MEMBER & SPOUSE **\$32.00** ASSOCIATE MEMBER **\$10.00**

DONATION [For Branch use only].....

MEMBERSHIP # (or New).....

NAME.....

ADDRESS.....

CITY POSTAL CODE.....

PHONE #..... FORMER DEPT. OR SERVICE.....

YEAR OF RETIREMENT..... E-MAIL ADDRESS.....

FOR SPOUSAL MEMBERSHIP, SPOUSES NAME:.....

SURVIVOR.....YES []

Please make cheque payable to: “FSNA, SIDNEY & DISTRICT BRANCH” and mail to: SIDNEY & DISTRICT BRANCH, PO BOX 2607, SIDNEY, BC, V8L 4C1

NOTE: For those renewing by mail, your receipt and new membership card will be mailed to you with the next Branch newsletter.

MY PROSPECTIVE MEMBER

Name: _____ Telephone: _____

Street Address: _____

Town: _____ Postal Code: _____

E-mail Address: _____

MOTIONS

If you intend to propose a Motion at a Meeting, it would be appreciated if you would write it out beforehand and submit it to the Secretary at the appropriate time.