

**FEDERAL SUPERANNUATES
NATIONAL ASSOCIATION**



Sidney & District Branch

February 2008

EXECUTIVE COMMITTEE:

President	Jim Cotter	656-8858
Vice-President		
Secretary	Bob Edwards	656-6633
Treasurer	Don Woods	656-8190

DIRECTORS:

Membership	Pat Stevens	652-4851
Welfare/Benefits	Virginia Hamby	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:	Peter Cranston	658-2571	Gary Graham	658-4608
	Stan Kanik	656-0943	Connie Lougher -Goodey	656-7303
	Willie Rapatz	656-5345	Bob Vroom	656-7637

IN MEMORIAM

We regret to advise the deaths of Stewart (Sam) McCleave in December 2006, Edith N Cram, GW English, Barbara Hannah and Gerald Rowe in November, James C Aitkin, Kate M Greenhill, Michael J Kobierski, Audrey Mawby, Shirley Meyer and Sonia Tokaryk in December and James H Bryan and Major-General A James Tedlie, DSO, CD (Retd) 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 9th, 2008
Complimentary Coffee from 9:30 am

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

GUEST SPEAKER: A representative of Canada Revenue Agency (CRA) on your Income Tax Return for 2007.

NEXT MEETING: April 26th, 2008.

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 the continuation of this support program for our members.

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, 2008. 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 19th 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 an 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 Stan Kanik
1994	Gord Macey
1998	Harry Rice
2001	Jinny Hambly
2004	Pat Stevens Don Woods
2006	Toni Graeme Willie Rapatz
2007	Gary Graham Connie Lougher-Goodey

Meeting Dates for 2008

26 Apr, 06 Sep and 22 Nov.

RRSP Reminder

If you turn **71** in 2008 you have until the 31st of December 2008 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.

50 - 50 Draw

\$62.00 was won by Del Goodwin at the November 24th meeting.

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.

Estate Document

Our Branch continues to update the Sidney and District FSNA Estate Document. The latest printing, Revision 12, dated 1 October, 2007 with some important additions, is now offered for sale.

Our Branch Executive's experience relating to the Estate Document is that many members do purchase this very important document but quite often, when estate information is required, find the document has not been completed at all, is incomplete, or has not been updated on a regular basis. We do

strongly recommend that once the estate document has been completed it be reviewed on a regular basis, at a minimum once a year. In addition, ensure you sit down with your executor and/or family members to review the important information contained in the document.

Due to the increased costs of printing the estate document it is necessary to increase selling costs. Single copies will now sell for \$3.00; mailing up to five copies, each will cost \$5.00 which includes postage; mailing more than five copies will cost \$3.00 per copy plus postage.

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

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 2007 ON GUARD for details.

Essential Documentation

A regular Power of Attorney (POA) applies to financial matters and allows for your designated representative to manage your affairs while you are alive. The POA is no

longer valid as soon as you die, when your Will takes over as instructions to your named Executor. The Executor may be the same person(s) or different one(s) to whom you gave the POA.

A Will may be as simple as giving all your assets to your surviving spouse, or as complicated as setting up Trusts for your offspring or grandchildren with disabilities. Should you default, and not prepare even a simple Will, the Province will move in and manage your estate in a manner that might not be according to your wishes. Be wary of “store bought Wills”. They have serious shortcomings. If your estate is substantial, it might be prudent to have your Will drawn up by an attorney who specializes in these matters.

Did you know that you can pass along your Aeroplan Points to your surviving spouse? It will cost you one cent per Aeroplan mile plus a small transfer fee. Well worth it if you have accumulated a sizeable number of unused points.

Your Executor should be “somewhat” to “significantly” younger than yourself and have the energy to perform this task. It is also desirable that they reside in the same Province, within a reasonable proximity to you. It is a detailed job, so choose the right person and get their consent.

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.

Senior Tours

As many of you will remember, the following article was published in our September 2006 Newsletter. “SENIOR TOURS CANADA is Canada's leading operator of

worldwide escorted tours for the 50 + fit and active traveler. This company has been serving the Canadian traveling public for more than 28 years with offices in Ottawa, Vancouver [160-1333 West Broadway, V6H 4C1], London, Calgary, Hamilton and Montreal, with their head office in Toronto.

Senior Tours Canada works closely with many associations such as ours and offers a 4% commission payable to the association on tours booked by their members. This extra source of revenue is an excellent way to supplement branch funds. Members receive a value packed vacation, carefree and fun-filled, and contribute to the overall financial benefit of this Branch, without any additional cost to themselves. Senior Tours Canada prices include a comprehensive insurance package

(cancellation, baggage, trip interruption, medical and accident). Members who are covered by MEDOC travel insurance may decline Senior Tours coverage and will instead receive a rebate.

When members call for free brochures or to book on a tour, all you have to do is tell the consultant that you are a member of the Sidney & District Branch, FSNA.

Call Senior Tours Canada for a free brochure TOLL FREE at 1-800-268-3492.”

Some of our members have travelled with Senior Tours during 2007 and their reports are most complimentary.

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
Bob Edwards	Secretary	rgedwards@shaw.ca
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
Peter Cranston	Director	pmcran@shaw.ca
Gary Graham	Director	garyggraham@shaw.ca
Connie Lougher-Goodey	Director	merconlg@islandnet.com
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 2008. 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 members welcomed to the Branch include: Thomas and Stephanie Acheson, Lynda Craig, Hendrika Dougan, Bernard Gooding, Edwin and Barbara Nedzelski and Rene and Shirley Taillefer.

New Associate members include Camille Walker and Paul Shields.

We also extend a welcome on transfer to Edward and Laura Adams, Lynda Craig, Olive King, Alistair and Dorothy MacIsaac, BR Russell and Eleanor Willing.

On transfer to Victoria Fred Whitehouse branch is Myrtle Presidente.

Our Branch membership now totals 1444, consisting of 943 Superannuates, 488 Spousal, and 13 Associate Members.

2008 MEMBERSHIP RENEWALS ARE NOW BEING ACCEPTED

This does not apply to members paying by DDS, who are renewed automatically. Those

members who have already paid their 2008 membership dues between November 25th up to and including January 4th 2008 will receive their receipts and cards under separate cover. Members who pay their dues by DDS will be receiving their 2008/2009 Membership Cards from the National Office before their present cards expire on March 31st, 2008. If you have any questions about the status of your membership call Patricia Stevens at (250) 652-4851.

To assist our Membership staff at our February 9th 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, 2008 membership cards and applicable receipts will be mailed out as payment is received.

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.

Electronic Newsletter members who have renewed their 2008 membership by December 2007 should have received their new membership card(s) and applicable receipt in the mail prior to this newsletter. If you submitted payment in 2008 you may pick up your card(s) at our February 9th meeting or they will be mailed to you.

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 after 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 jhambly@shaw.ca or at 655-8823. 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 at 658-4268. If unable to reach either Virginia or Harry phone any member of the current executive.

FY2007 FINANCIAL OPERATIONS REPORT

1 January to 31 December 2007

RECEIPTS

Balance forward Bank	6,408.26
Bal Fwd Petty Cash	200.00
Bank Interest	7.33
Investment Interest	912.94
Estate planning document sales	1167.00
Donations	925.60
50/50 Draw	251.00
Membership dues (branch 2007)	4,248.40
Membership dues (branch 2008)	6,865.04
Membership dues (DDS)	5,424.72
Term deposit	28,150.00
Credit Union Shares	5.00

EXPENDITURES

Charitable Societies Donations	2,050.00
Postage - newsletter mailings	1,673.93
Postage - general	196.79
Postage - estate documents	66.29
Hall and mailbox rental	1,169.60
Office Supplies	343.13
Coffee supplies & service	437.53
Printing - newsletter	1,055.20
Printing - estate plan docs	845.24
Printing - general	265.03
per-capita fees to Ottawa	8,499.44
Term deposit	26,000.00
Software	395.49
Travel and Meals	1,248.09
Misc expense	223.03
Credit Union Shares	5.00

SUB TOTALS 54,565.29

44,473.79

Bank Balance	9,891.50
Petty Cash	200.00

TOTALS 54,565.29

54,565.29

Branch net worth as of December 31 2007 was \$30,949.34

Prepared by Don Woods, Treasurer

Audited by Douglas Ellison

2008 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 **\$34.20** MEMBER & SPOUSE **\$44.40** ASSOCIATE MEMBER **\$15.00**

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: _____