

*FEDERAL SUPERANNUATES
NATIONAL ASSOCIATION*



Sidney & District Branch

September 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 Hamby	655-8823
Program	Gordon Macey	656-3625
Illness/Home Care	Toni Graeme	656-0537

Health Benefits, PSHCP, PDSP, 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 Lidja Tiberio in June 2006, Isabelle Petrie in July 2006, Margaret J Grant in February, Veryl A Hubbard and Robert A Wilson in April, Major James H MacKendrick, CD (Retd) in May, Group Captain Donald R Miller, AFC, CD (Retd) in June, Yves-Paul Jaubert, Mary Kimber, Ada L Morbey and Shirley J Wilson in July. On behalf of the Executive and all, members we extend sincere condolences to the next-of-kin.

BRANCH QUARTERLY MEETING

WHEN: 10:00 a.m. Saturday September 15th, 2007
Complimentary Coffee from 9:30 am

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

PRESENTATION: Rosemarie Clark, Family Services Advisor for First Memorial Funeral Services, will discuss with us pre-arranged funerals and other assistance available through First Memorial.

NEXT MEETING: November 24th, 2007. Election of Executive for 2008.

PRESIDENT'S NOTES

Income Tax Assistance Project

We had our best year with 92 Income Tax Returns completed for Branch members by the team.

2007 Triennial Convention

The Fourteenth FSNA Triennial Convention was held in Ottawa from Wednesday Aug 15th to Sunday Aug 19th, 2007. As approved at the April Meeting, Bob Edwards and Harry Rice represented Sidney & District Branch. Our President attended as the Deputy Regional Director.

Governance

A new Governance model was approved by Convention 07. Before it can be implemented the new supporting By-Laws must be approved by Industry Canada. This process could take up to two years as all amendments required by Industry Canada must be approved by a Convention and resubmitted for another approval by Industry Canada.

Once the new By-Laws are in effect the new Governance format will be adopted.

The significant changes from the current format that you will see are:

1. There will be an annual congress in lieu of a triennial convention.
2. Each Branch will send only one delegate to each congress but a system of weighted voting will be imposed based on Branch membership numbers.
3. Each Province will elect a National Director to represent the members at National Board of Directors' meetings and to coordinate activities within the province concerned.

4. The Regional Directors and Deputy Directors will be replaced by a Regional Services Officer.

5. All appointments are for three year terms.

Membership Fees

Since the Branch was formed in 1989 we have followed a policy of keeping membership fees as low as possible. Indeed, since 1993 our fees have been *below* the amounts set at successive Conventions in spite of pressure from Ottawa to conform with National Dues Deduction at Source (DDS) rates. We were able to do this in large part due to the commissions we earned through selling Seniors' Lottery tickets. Unfortunately this source of funds ended two years ago. Although the Branch is financially sound, we find that our expenditures are now greater than our annual income and this situation is likely to continue. In addition, it has been suggested most strongly that as we are the only Branch not in compliance with Convention direction perhaps we should now change our tactics and conform.

The adoption by FSNA of a computerized record system, which has the approved preset membership fees integral to the program, has further complicated the situation and thus added greatly to the workload of our Branch membership executives. Therefore, in spite of ourselves, we find that conforming to National policy is about the only reasonable option left open to us. Membership fees are set at Conventions held every three years and Convention 2007 has approved the following annual dues for 2008 to 2011:

Single Membership - \$34.20 per year or \$2.85 per month [\$8.52 to Branches];

Double Membership - \$44.40 per year or \$3.70 per month [\$12.24 to Branches]; and

Associate Membership - \$15.00 per year [\$5.00 to Branches]..

Further, to reduce the workload of your Executive, we strongly exhort all members who now pay their dues by cheque to the Branch to opt for the DDS method of payment. One twelfth of the annual fee is deducted from your pension cheque monthly. For use by those members who now pay by cheque to the Branch an application form for DDS payment is included in this Newsletter.

Please deliver your application forms to Pat Stevens at a Branch Meeting. If this is not possible then the send your forms to:

Pat Stevens
Membership Director
PO Box 2607
Sidney, BC V8L 4C1

She will forward them to the National Office for you and thus ensure that the proper administrative procedures are followed.

Income Tax Made Easy

It may seem too early to be talking about income tax, but the sooner one begins to organize the information needed for next year, the easier and more accurate your return will be. Here are a few suggestions:

General Tax and Benefits Guide - pick up a copy from the Post Office as soon as available, usually by early February.

T1 Forms - British Columbia - a copy of this may also be obtained at the Post Office.

Be organized - save all documents of a financial nature; those not needed can be discarded later.

Previous Returns - must be held for six years in case CRA wishes to review your file.

Notice of Assessment - from the previous year's return is of great value to your preparer.

Instalment Payments - ensure that you have retained all receipts.

Pension Information - every January you receive a stub showing your pension data, including all amounts deducted for income tax, medical, dental and certain eligible insurance premiums. A new stub is issued each time there is a change in these deductions. Retain these.

Medical/Dental Claims - ensure that you submit claims as of year-end by late January if you wish to apply all claimable expenses against your next tax return.

Capital Gains and Losses - retain your investment account statements and in particular data concerning purchase and sale of stocks and bonds.

Charitable Donations - maintain a list of donations you have made and ensure that you have received receipts for all of them.

Timely Preparation - as soon as you think that you have received all of the necessary T forms and other supporting documents commence preparing your return or contact whoever may be doing this for you. The end of April always arrives earlier than we had anticipated.

And we would remind you that a copy of the Estate Planning Document produced by the Branch, duly completed and maintained up-to-date is an invaluable tool in any financial endeavour, including an annual review prior to starting your tax return.

Caveat

If you miss reporting a T 3 or T 5 slip - even one you did not receive, the penalty is automatically 10% of the income amount you failed to report, if this is your second "offence" within three tax years. It doesn't matter if the omission was innocent and accidental, or intentional, this is termed a "strict" penalty and

it is applied regardless.

It can get worse. The penalty changes to the greater of \$100.00 or 50% of the tax that was not paid, if CRA can demonstrate that the taxpayer knew of the omission or was grossly negligent in failing to claim it. In addition, the penalty applies even if you had unclaimed deductions that would offset the income.
Lesson: keep track of all your slips.

Old Age Security Claw Back

If you are considering splitting your pension for tax purposes with your spouse next year, remember that if your net income, line 236 of your Income Tax Return, exceeds \$63,511.00 then your basic Old Age Security (OAS) benefit is clawed back at the rate of 15 cents for every dollar of net income above \$63,511.00. Your OAS is reduced to zero when your net income reaches \$102,865.00.

PETLifeline

The Pet Lifeline logo is designed to be recognized worldwide by Emergency Personnel who are trained to look for and respond to any vital personal information at the scene of an accident or at a hospital.

In the confusion and worry that often accompanies someone's unexpected illness, injury, or death, pets are often overlooked. In many cases, pets are not discovered until days or even weeks after the tragedy and then, it is often too late.

The Pet Lifeline card gives pet owners peace of mind knowing that in the event of an emergency or crisis, their pets' Lifelines will be contacted and their pet will be cared for by the people they have chosen, know and trust.

The Pet Lifeline is the only national product of its kind that has the ability to protect pets in every city and home in North America.

The investment is only \$19.99 per year and TB Vets receives 25% for their vital respiratory programs.

Order online at www.petline.com or call 1-604-274-7387 and be sure to quote code - TBV545.

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.

Do You Still Need MEDOC?

MEDOC is a very valuable insurance for those of us who travel. However, there might be some of you who are carrying this insurance but are no longer travelling out of province or out of country due to age, health or for other reasons. Your premiums normally run for one year from September to August, with the premiums being taken from your bank account on a monthly basis. Should you be certain that you are no longer in need of MEDOC, call Jinny Hambly or Harry Rice and they will assist you in cancelling your policy. If your spouse passes away, please notify MEDOC as soon as possible. They will adjust your premiums accordingly.

50 - 50 Draw

\$ 55.00 was won by George Herbert at the April 21st meeting.

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
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.

MEMBERSHIP MUSINGS

New FSNA members welcomed to the Branch include: Malcolm and Janette Buchanan, Sylvia Coell, Derek Fraser and Christina Hantel-Fraser, William Hill, Brian Lofthouse, Frank Mitchell and Erika Moore, Robert and Mavis Swann and Wade and Karen Yearwood.

We would also like to welcome Kimball Davis as a new associate member.

FSNA Sidney and District Branch BC14 extends a warm welcome on transfer to our branch to: John and Donna Anderson, James Baille, Gordon Bissell, David and Brenda Bryan, Anthony Dambrauskas and Ev Kelly-Dambrauskas, Margaret Emmerson, Elizabeth Gulich, Helen Hyde, Richard Johnston, Elizabeth Kidd, Deighton King, Shirley Lewis, Barry and Gail Lusk, Robert and Audrey

Masters, P McDonald, Donald and Dorothy Milburn and James and Etiola Pettyjohn.

Transferred to other FSNA Branches include: James and Kathy Barr to Alberta, Tim Dauphinee to Ontario, Caroline Melo and Klause and Dorothy Schroader to Victoria Fred Whitehouse and Barbara Wadey to South Okanagan.

Our Branch membership now totals 1,456 consisting of 965 Superannuates, 478 Spousal, and 13 Associate Members.

2008 MEMBERSHIP RENEWALS ARE NOW BEING ACCEPTED

Our 2008 year Membership Renewal Drive commenced on September 1st. We ask

members to renew as early as possible but not later than December 31st, 2007. Receipts and membership cards will be available. If you do not pick up your receipts and membership cards at a Branch Meeting they will be delivered with your next Newsletter where possible. If you receive your Newsletter by e-mail your receipt and membership card(s) will be sent by normal postal service. **Snow birds** are requested to renew early in order to receive their 2008 Membership cards with our November newsletter. Members who pay their dues by DDS will be receiving their 2008 Membership Cards from the National Office in Ottawa before their present cards expire on March 31st, 2008. 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), in addition to the copy attached to this Newsletter we will have more blank forms available at the September meeting. In order to complete this form you will require your Pension Number.

To assist our Membership staff at our September 15th 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 September Meeting are asked to come early and drop off their completed cheque at the membership desk.

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

Your FSNA Branch needs to know your changes of address, telephone numbers, e-mail addresses and if you have elected to have your dues deducted from your pension (DDS). **Please advise our Membership Director, Patricia Stevens at (250) 652-4851, or e-mail at rpsteve@telus.net.** Periodic updates of changes 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 hjsrice@shaw.ca or 658-4268. If unable to reach either Virginia or Harry phone any member of the executive.

CELLULAR TELEPHONES

Members who bring cellular telephones with them to our meetings are requested to ensure that they are turned OFF, so as not to disturb other members or guest speakers. Your cooperation is appreciated.

Trivia

“The idea is to die young as late as possible.” Ashley Montague 1905 to 1999.

Deduction of Dues at Source

Sidney and District Branch

Dear Member:

Thank you for adopting this method of payment. Please send this application form to Sidney & District Branch, FSNA, PO Box 2607, Sidney, BC. V8L 4C1.

Dues Deduction Authorization

You are required to complete the authorization area only if you would prefer to have the convenience of having your dues deducted monthly directly from your pension payment.

“I authorize Public Works and Government Services Canada to deduct FSNA dues from my pension payments and to remit those dues to FSNA. I understand that I may revoke this authorization at any time by notifying FSNA.

Signature: _____ Date: _____

Pension Number: _____ FSNA Member Number: _____

Pension Source: (Check only one superannuation plan)

Canadian Forces Public Service RCMP

AND

It is a retirement pension OR It is a survivor's allowance

FSNA Membership Category

Single (\$2.85 per month) OR Double (\$3.70 per month)

Name: _____ First Name: _____

Spouse's Name: _____ Spouse's First Name: _____

Address: _____

_____ Postal Code: _____ Phone Number: _____

E-mail: _____

Provision of pension information on this document is voluntary. You may, without prejudice, decline to respond. This information is being collected to enable deduction of membership dues from your pension payment or survivor's allowance. [DDS method of payment is not applicable to RCMP survivors, to Federally appointed Judges, or to Associate Memberships.]

This information will not be shared with anyone other than Public Works and Government Services Canada.

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 **\$20.00**

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: _____