

*FEDERAL SUPERANNUATES  
NATIONAL ASSOCIATION*



*Sidney & District Branch*

September 2008

**EXECUTIVE COMMITTEE:**

President	Jim Cotter	250-656-8858
Vice-President		
Secretary	Bob Edwards	250-656-6633
Treasurer	Don Woods	250-656-8190

**DIRECTORS:**

Membership	Pat Stevens	250-652-4851
Welfare/Benefits	Virginia Hambly	250-655-8823
Program	Gordon Macey	250-656-3625
Illness/Home Care	Toni Graeme	250-656-0537

Health Benefits, VAC and Estate Docu Con Officer Harry Rice 250-658-4268

<b>DIRECTORS AT LARGE:</b>	Peter Cranston	250-658-2571	Gary Graham	250-650-4634
	Stan Kanik	250-656-0943	Connie Lougher -Goodey	250-656-7303
	Willie Rapatz	250-656-5345	Bob Vroom	250-656-7637

**IN MEMORIAM**

We regret to advise the deaths of Margaret Richards in March, L Josephine (Jo) Miller in April, Rose Hogan in May, LCol WB Rendell, CD, RCA (Retd) in July and Curtis H Nason in August. 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 6<sup>th</sup>, 2008  
Complimentary Coffee from 9:30 am

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

**GUEST SPEAKER:** Norm Truswell from The Maritime Museum of BC will discuss "Preserving BC's Maritime Heritage".

**NEXT MEETING:** November 29<sup>th</sup>, 2008.

## **PRESIDENT'S NOTES**

### **FSNA Congress 08**

The First FSNA Annual Congress was held in Ottawa from Sunday July 6<sup>th</sup> to Thursday July 10<sup>th</sup> 2008. Our President, Jim Cotter, represented the branch.

The Congress ushered in a new governance and administrative model that should better serve the needs of FSNA members. British Columbia is now represented by National Director, BC, Julie Spencer, who sits on the National Board of Directors (NBOD). Her responsibility will be to present the needs of all members at the national level and will focus on policy and advocacy issues. As well, BC has three Regional Service Officers who will be responsible for administrative and operational matters and who will represent their branches by working with the National Office while reporting to the Branch Co-ordination Committee of the NBOD. On the provincial front, Jim Cotter continues in his role as the Provincial Advocacy Officer (PAO) for BC.

The Congress emphasized that the primary function of the FSNA is in an advocacy role in order to provide a strong voice on behalf of its members, and seniors in general, at both the federal and provincial levels. The FSNA, through its staff and elected officials, sits on many governmental committees and influences policy in the area of federal pensions, health and dental plans, provincial and federal health care systems as well as public pensions (CPP/QPP), income assistance (OAS and GIS), income tax and others senior issues. It was also highlighted that in the current and future climate of increased costs for health care services that we must "Establish an equitable balance between member expectations and the reasonable capacity of the FSNA to pursue those expectations."

In summary, the deliberations during Congress 08 have provided a firm basis upon which the FSNA can move forward.

### **Message from Your Regional Services Officer - John Finn**

I would like to take this opportunity to introduce myself, John Finn, to FSNA members living on Vancouver Island and the surrounding area.

My primary responsibility will be to provide administrative support to branches in the region. More specifically, my role will be to conduct orientation programs, assist branches in training their executives, meet with all presidents and represent their interests and that of the branches at the National Office as well as to the National Director for British Columbia, Julie Spencer. In addition, as RSO I will provide support to branches, where required, on the benefit programs most important to FSNA members such as their Pension Plans, Health Care and Dental Plans. Although not all-inclusive the forgoing will give you an idea of what the role of RSO will be.

Let me tell you a little about myself. As a Logistics Officer for twenty-seven years in the Canadian Forces I spent a good portion of my career in the field of compensation, benefits and pensions administration. In addition, I was fortunate to be seconded to the Treasury Board Secretariat where my responsibilities included dealing with all aspects of compensation and benefits on behalf of RCMP members. On retirement from the Canadian Forces I continued my work in compensation and benefits as the Chief Administrative Officer for the Canadian Forces Personnel Support Agency where amongst other responsibilities I chaired the Non Public Funds Pension and Benefits Board.

In the position of RSO, I would like to use the experience and knowledge I have gained over a thirty-five year career for the betterment of

FSNA members of the BC Coastal Islands. During my three year term as your RSO I hope to meet and speak with many of you as I visit branches throughout the region.

### **The Public Service Health Care Plan - Hospital Provision**

Members should be aware of the PSHCP Hospital Provision and the costs and implications of each level. There are three hospital provision levels, each providing a maximum reimbursement of charges for each day of hospital confinement:

Level I	\$60.00 per day
Level II	\$140.00 per day
Level III	\$220.00 per day

The monthly premium for each level (subject to change):

Level I	single	\$14.71
	family	\$29.80
Level II	single	\$31.27
	family	\$46.36
Level III	single	\$60.12
	family	\$75.21

The difference in cost between level I and both levels II and III is significant and one has to understand the hospital situation in BC and in other Provinces to decide which level is your most cost effective selection. If there is a requirement for a member or spouse to be admitted to a hospital in BC you will be allocated whatever bed space is available and in accordance with the directions of your doctor. The PSHCP level has no bearing on the situation. Given the health care system in BC, and probably in other Provinces as well, it is suggested that you enrol in no higher than Level I of the hospital provision. Any other decision could see you paying for a benefit which, in all probability, will be neither available, nor accessible.

**Caveat.** In any event, at present in BC, Level II is adequate to provide private room coverage. If you are an out of province traveler, remember that each Canadian province, private clinic and each foreign country seems to have a different set of rules and different levels of availability of private hospital rooms. You may wish to investigate all implications of hospital accommodation as they might affect you before you reduce your coverage.

### **The Tax Free Savings Account**

The Tax free Savings Account (TFSA) and you. The TFSA project becomes operational in January 2009. Here are the facts that you need to know to assist you in deciding whether it is a program for you or not. Some analysts claim that it is the biggest change in Canadian savings policies in the last 50 years. I agree and you should consider it carefully before you reject it.

\* Account holders must be 18 years of age with a social insurance number, i.e. there will be no "in trust" TFSAs;

\* The maximum annual limit of \$5,000.00 is set to be indexed, but moved up in round dollar (\$500) increments - not necessarily annually;

\* Carry-forward room is unlimited, e.g. put no money in for the first three years and then put \$20,000.00 in during year #4;

\* Contribution room includes earnings, e.g. put in \$5,000.00, it grows to \$8,000.00, leaving \$8,000.00 of contribution room when withdrawn;

\* People will be allowed to re-contribute whatever they have withdrawn, e.g. take out \$8,000.00 on August 3, 2009 and put back \$8,000.00 on October 15, 2009, tax free, with no impact on future contribution limits;

\* No taxes on assets in the account at death;

\* No impact on income-tested benefits, e.g. GST

Credit, Child Tax Credit, Guaranteed Income Supplement, Old Age Security;

- \* No need to report withdrawals on your income tax return;
- \* Unlike an RRSP, you can use the TFSA as collateral for a loan;
- \* Interest on money borrowed to contribute to a TFSA is not tax deductible;
- \* Couples can income split without any attribution of income or gains;
- \* You can elect a spousal rollover at death;
- \* You can make in-kind contributions of investments currently held in cash accounts;
- \* If your account value drops, you'll forego your capital loss;
- \* There will be a penalty on over contributions;
- \* Contents can be gifted to an adult causing the contributor to lose their own room;
- \* You can name direct beneficiaries to avoid probate; and
- \* There is no age limit as compared to RRSPs, which must convert to RRIFs at age 71.

### **Cell Phone Owners - Beware**

A lady had her handbag stolen. In it was her cell phone, credit card, wallet etc. 20 minutes later she called her husband from a pay phone to tell him what had happened. He was saddened but added that he had received a text message from her a little while ago requesting his pin number which he sent to her. Then asked her why she wanted it?

Realizing that they may have a real

problem here, they rushed to their bank to discover that all the money that had been in the husband's account was gone.

The thief had used the phone to text "Hubby" in the contact list, acquired the pin number and cleaned out the account.

The moral of the story is do not disclose the relationship between you and the people in your contact list. Avoid using names like Home, Hubby, Dad, Mom, etc. And whenever sensitive information is being asked for through texts, confirm by calling back. In addition, if you are asked by friends or family by text to meet them somewhere, be sure to call back to confirm the message.

### **Veterans' Independence Program Expansion**

The Government of Canada has expanded the Veterans' Independence Program (VIP) to provide housekeeping and/or grounds maintenance benefits to *low-income and/or disabled veterans of World War II, Korea and their surviving spouses*.

Members who consider that they are now entitled to these benefits should apply for the benefits application package by calling Veterans' Affairs Canada at 1-866-522-2122 or Harry Rice at 250-658-4268.

### **Old Age Security**

At age 65 most people will be entitled to collect OAS. It is not automatic, you must apply, and you can apply up to a year before you are eligible. If you are an immigrant to Canada, or have lived outside Canada for periods greater than 6 months at a time, the OAS people will want to see some evidence of your arrival in Canada, departures and returns. Since getting satisfactory documents may take some time, you should definitely get the application process started as soon as you are able. The application form (ISP 3000) is available on-line

(www.servicecanada.gc.ca and follow through English, Seniors, OAS, Forms), or you can request one by phone (1-800-277-9914), or pick one up at the Victoria Service Canada Centre, 595 Pandora, open Monday to Friday 8:30am to 4pm. The form can be mailed in, but it is recommended that you take the completed form and any supporting documents to the Victoria Service Canada Centre. The staff there are quite helpful, they will make certified copies of your documents, submit the application and assist you in any questions that you may have. If you are having trouble finding some documents, they are able usually to suggest alternatives that would serve instead.

### **Branch Annual General Meeting**

The Branch Annual General Meeting for 2008 will be held on February 7<sup>th</sup>, 2009.

### **Dues Deduction at Source (DDS)**

Thank you to our many members who have agreed to pay their dues by dues deduction at source (DDS). We are gradually achieving our goal of reducing the number of members who pay annually by cheque or cash. The only members who, by pension regulation, cannot pay annual FSNA dues by DDS are federal judges, surviving spouses of RCMP and associate members. Our volunteer membership executives can handle this relatively small number without a problem.

All other members (the vast majority of our membership) may pay dues by DDS. The membership card expiry date of DDS paying members is 31 March of each succeeding year. DDS costs are deducted monthly from your pension the same way PSHCP and PDSP contributions are deducted. Membership cards and receipts are processed and mailed from National Office in late February each year. DDS paying members are never in arrears and their membership is always current. Single members pay \$2.85 per month and double

members pay \$3.70 per month. THE COST OF DUES IS THE SAME WHETHER PAID BY CHEQUE TO THE BRANCH OR BY DDS.

There are more than 300 of our membership of 950 who pay dues by cheque each year but could pay by DDS. It is this group we are trying to convince to change to paying by DDS. This segment of our membership is the biggest single workload of the branch executive. Please help.

Please note that if your membership card expiry date is 31 December each year, it indicates you pay annually direct to the branch. If your card expiry date is 31 March of each succeeding year, you are paying by DDS now and no further action is necessary.

DDS application forms are always available at Branch meetings or by contacting the Membership Director or any member of the executive.

### **Meeting Dates for 2008**

29 Nov

### **BC Coastal Islands Region Website**

The BC Coastal Islands Region (BCCIR) has established a website at [www.fsna-nvi.com](http://www.fsna-nvi.com). The North Vancouver Island Branch maintain the site on behalf of the five Branches. Each Branch has a mini-website imbedded therein.

To access the Sidney and District website, open the Region website and click on the "Sidney" button.

### **50 - 50 Draw**

\$60.00 was won by Paul Peacey at the April 26<sup>th</sup> meeting.

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**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.

**Rides to Meetings**

If you require a ride in order to attend a Branch Meeting please phone Bob Vroom at 250-656-7637 by no later than the Tuesday preceding the Meeting.

**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 at 250-655-1496 or any member of the Executive and pick-up will be arranged.

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**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	<a href="mailto:jacotter@shaw.ca">jacotter@shaw.ca</a>
Bob Edwards	Secretary	<a href="mailto:rgedwards@shaw.ca">rgedwards@shaw.ca</a>
Pat Stevens	Membership	<a href="mailto:stevenspatriciad@shaw.ca">stevenspatriciad@shaw.ca</a>
Harry Rice	Health Benefits	<a href="mailto:hjsrice@shaw.ca">hjsrice@shaw.ca</a>
Virginia Hambly	Welfare	<a href="mailto:jhambly@shaw.ca">jhambly@shaw.ca</a>
Toni Graeme	Illness\Home Care	<a href="mailto:tgraeme@shaw.ca">tgraeme@shaw.ca</a>
Harry Rice	Estate Doc\VAC	<a href="mailto:hjsrice@shaw.ca">hjsrice@shaw.ca</a>
Peter Cranston	Director	<a href="mailto:pmcran@shaw.ca">pmcran@shaw.ca</a>
Gary Graham	Director	<a href="mailto:garygraham@shaw.ca">garygraham@shaw.ca</a>
Connie Lougher-Goodey	Director	<a href="mailto:merconlg@shaw.ca">merconlg@shaw.ca</a>
Willie Rapatz	Director	<a href="mailto:wrapatz@shaw.ca">wrapatz@shaw.ca</a>
Bob Vroom	Director	<a href="mailto:isabobvroom@shaw.ca">isabobvroom@shaw.ca</a>

Our Quarterly Newsletter is published ten days prior to our Branch Meetings on the FSNA website at [www.fsna.com/branch/bc14/newsltr.pdf](http://www.fsna.com/branch/bc14/newsltr.pdf). The FSNA National Office may be reached through [www.fsna.com](http://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](http://www.sunlife.ca/member). All you have to do is register, then use at your convenience.

Another interesting site is [www.seniors.gc.ca](http://www.seniors.gc.ca)

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**MEMBERSHIP MUSINGS**

New FSNA members welcomed to the Branch include Louis Bernz, Lorraine Broughton, Joan Cooper, Brian and Judy

MacDonald, Richard and Maxine Nimmo, Fred Peet, Edward and Joanne Spence, Alan and Kathleen Thomson and Simon and Mariev Wade.

New Associate member welcomed to the Branch is Dario Stucchi.

We also extend a welcome on transfer to us to Dawneen Cooper, Geraldine Gossen, Sandy Gregoire, June McCurdy and Gerald Norman.

On transfer to Victoria Fred Whitehouse Branch is Pat Mitchell and to Ontario is Marion Williams.

**Our Branch membership now totals 1440, consisting of 940 Superannuates, 491 Spousal, and 9 Associate Members.**

### **2009 MEMBERSHIP RENEWALS ARE NOW BEING ACCEPTED**

This does not apply to members paying by **DDS, who are renewed automatically.** If you have any questions about the status of your membership call Patricia Stevens at 250-652-4851.

*For those members that are currently paying their dues directly to the branch, we would strongly recommend that you change to **DDS (Dues Deducted At Source).** In choosing this method of payment the workload of your Membership Director and Treasurer will be greatly reduced. **ANNUAL COST IS THE SAME BY DDS OR CHEQUE!***

To assist our Membership staff at our September 6th, 2008 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.

**For those members who wish to complete the Dues Deducted At Source Form, (DDS) we will have blank forms available at the September meeting. In order to complete this form you will require your Pension Number as identified on your cheque stub from your applicable pension source. Also please be advised that the deductions will not commence until January 2009.**

### **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 e.mail at [stevenspatriciad@shaw.ca](mailto:stevenspatriciad@shaw.ca) or 250-652-4851.** 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!**

**Electronic Newsletter** members who have renewed their 2009 membership should have received their new membership card(s) and applicable receipt in the mail prior to this newsletter. If not, you may pick up your card(s) at our April 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 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, wills and other estate matters please contact Virginia Hambly at [jhambly@shaw.ca](mailto:jhambly@shaw.ca). or at 250-655-8823. 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](mailto:hjrice@shaw.ca) or at 250-658-4268. If unable to reach either Virginia or Harry phone any member of the current executive.

**YES** I would like to help keep the Branch a viable operation.

I am willing to:

Serve on the Executive: \_\_\_\_\_

Serve on a Committee: \_\_\_\_\_

Be on call for a specific task: \_\_\_\_\_

I can type: Yes [ ] No [ ]

I can operate a computer: Yes [ ] No [ ]

Please give this completed form to 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.

**HELP**

Name: \_\_\_\_\_ Telephone: \_\_\_\_\_

**2009 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

**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**

MEMBERSHIP # (or New)..... DONATION [For Branch use only].....

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.**

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