



FEDERAL SUPERANNUATES NATIONAL ASSOCIATION

North Vancouver Island Branch

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Representing retired employees and spouses from the Public Service of Canada, the Canadian Forces and the Royal Canadian Mounted Police



From the Editor's Desk

This is the second edition for 2008 which has a number of committee updates.

I have included an up to date financial statement, an article on costs when you must travel for healthcare. The guest speaker and her talk subject are noted in the Luncheon News article. There is an item introducing

the new Regional Services Officer, a position to which he was just elected as well as an update on the telephone committee.

MEETING DATES

11 June 2008
17 Sept. 2008
10 DEC. 2008

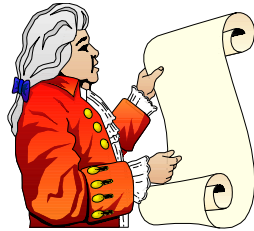
I've added a little humour and an article on exercise keeping you young.

There is a lot in this edition. I would welcome your feedback on this and any other edition. We are still looking for a new editor, any of you interested in the editor position or in becoming a Director of the branch, please contact me or any of the other executive members. Check out the list of executive members as there have been more changes resulting from the election of John Finn as the Regional Services Officer.

Kevin Weighill

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Bill McSeveney

PRESIDENT'S CORNER

President's Report

On April 15th.I attended a meeting of the five Vancouver Island Branch presidents, the Provincial Advocacy Officer – Jim Cotter, the incoming Regional Services Officer – John Finn and the outgoing Regional Director – Al Dawber who had called the meeting.

The purpose of the meeting was to elect the Regional Services Officer and to discuss other matters pertinent to the 2008 Congress in July.

I nominated John Finn for the position of R.S.O. it was duly seconded and as John was the only nominee he was declared elected. He will be installed in office at the Congress in July at Ottawa. Congratulations John, I know that you will do an excellent job! After his installation the Branch will have to elect a new Vice President as John is currently filling that office.

Under the new FSNA governance the number of Regional Directors has been reduced to one for each Province, previously B.C. had three. The new Regional Director will be Julie Spenser from Kelowna who will fill the position for a two year term after which all R.D's will be elected for three year terms.

There was considerable discussion on a number of the resolutions that will be dealt with by the Congress in July, specifically the use of weighted voting by branches i.e. one vote per thousand members (Vancouver Island North would have two votes). It is the opinion of the V.I. presidents that there should be one vote per branch, and a resolution will be submitted to this effect, it is highly unlikely that this motion will pass at the congress.

The number of delegates has been reduced to one delegate per branch, the president or his alternate if he can't make it, there will also be the elected R.S.O's, Provincial Advisory Officers and Regional Directors. The Congress's will be held annually instead of every three years as had been the custom.

The Vancouver Island District has been well served over the last several years by Al Dawber, our outgoing Regional Director. He has done an outstanding job and deserves a hearty vote of appreciation from all the branches he has served.

Hope to see you all at our June 11th luncheon meeting.
Bill McSeveney, President

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Director	Mary Kamann	334-4651	

Our Branch Web Site: <http://www.fsna-nvi.com>

2008 Membership Fees

We still have a few members who have not paid their 2008 membership fees. Those members concerned have received notices informing them that their fees are in arrears. As of 30 June, 2008, the branch will be forced to cancel the memberships of members who are still in arrears as of that date. The new fee schedule beginning in 2008 is \$34.20 single, \$44.40 double and \$15.00 for associates. If you wish to pay by deduction from your pension cheque, contact the Treasurer for the requisite forms

2nd 2008 FSNA General Luncheon/Meeting

will be held Wednesday June 11, 2008

At the Best Western Hotel

11:00 am – Meet and Greet

12:00 p.m. - lunch served

1:00 p.m. – business meeting

\$15.00 per person

Guest Speaker: Joy McKerr from Victoria will be talking about: LIFE STYLE CHANGES FOR SENIORS AND DOWN SIZING

A Reminder.

If you agree to attend a General Meeting Luncheon and subsequently change your mind.

You must inform Barbara Schneider at

(250) 703-2504.

If you don't**you will be billed for the cost of the meal !!!**

MEMBERSHIP UP-DATE

Do we have the correct information on you as a member?

It is important to us and to you that our records are up to date. If the label on this newsletter has your INITIALS instead of your given name, we may not have all the information we need to ensure that you get all the updates from your branch or National Office. Please fill in the following and send it to us (address on Page 1).

Surname Given names:.....

Mailing address:

.....

City/town Postal Code Phone ..

.....

Pension is from: CF PS RCMP Other I receive a survivor's benefit

Yes..... No

It is important to let the branch know of any changes in the above information

FEDERAL SUPERANNUATES NATIONAL ASSOCIATION
 NORTH VANCOUVER ISLAND BRANCH
 STATEMENT OF REVENUE AND EXPENDITURE
 JANUARY 1 TO APRIL 30, 2008

OPENING BALANCE		31671.18
CASH ON HAND	100.00	
IMPREST FUNDS	300.00	
TERM DEPOSITS	23339.04	
CASH IN BANK	7932.14	
REVENUE		
DDS DUES	2424.09	
CASH DUES	5052.70	
DOCUMENTS	102.00	
INTEREST	1.04	
50/50	118.00	
CATERING	311.00	
		8008.83
EXPENDITURE		
ASSESSMENTS	5870.58	
TRAVEL/CONVENTION	84.87	
MEETING	171.10	
NEWSLETTER	1215.64	
OFFICE	219.67	
CATERING	351.77	
DOCUMENTS	180.00	
	TOTAL	8093.63
	SURPLUS/DEFICIT FOR PERIOD	-84.80
CLOSING BALANCE		31586.38
CASH ON HAND	100.00	
IMPREST FUNDS	300.00	
TERM DEPOSITS	23339.04	
CASH IN BANK	7847.67	

TERM DEPOSITS INCLUDE APPROXIMATELY \$12,000 ALLOCATED FOR DEFENSE OF BENEFITS.

When You Must Travel to Obtain Healthcare

It's certainly not uncommon for a local physician to refer a patient to Victoria or Vancouver for specialist consultation, tests or treatment simply unavailable in northern Vancouver Island. This inevitably leads to the question of who will pay for the associated travel costs. The simple answer is, "you will", but there is some help available.

You might think that it's a provincial responsibility to provide access to healthcare. Well, it is but the BC Medical Services Plan (BC MSP) will not directly pick up the tab for non-emergency travel to a major medical facility. The Ministry of Health does, however, co-ordinate the Travel Assistance Program (TAP) which is described on the BC MSP web site as "a corporate partnership between the Ministry of Health and private transportation carriers ... (who) ... agree to waive or discount their regular fees. TAP does not provide direct financial assistance to patients for travel costs."

We'll come back to TAP later but the site goes on to say that, to be eligible, you must have a physician's referral for medical services which are not available locally (the physician fills out a form) and your travel expenses must not be covered by third party insurance or Veterans' Affairs Canada (VAC).

Well, PSHCP is third party insurance so an obvious follow-on question is whether PSHCP might cover travel costs. Sorry. It doesn't. What the PSHCP will pay for is:

- emergency transport by ambulance;
- emergency air evacuation; and
- return to province transport for out-of-province medical emergencies.

As an aside, PSHCP will also pay for transport by ambulance in non-emergency situations where the physician or healthcare institution deems this a medical necessity.

If you receive a disability pension from Veterans Affairs Canada (VAC), then you should be entitled to financial support depending upon your level of coverage. As I understand it, some folks are only covered for treatment relating to a specific disability whereas others may be more generally covered. Note that this coverage does not apply to the widow(er) of a veteran who may be in receipt of a VAC pension. For more information, call 1-866-522-2122.

The good news is that certain volunteer organizations do provide no-cost round-trip medical care transportation to and from Victoria or Vancouver. Here are two to note:

Wheels for Wellness will provide return transport for those who must travel beyond 75 km; call 250-338-0196 Monday to Friday; and

Canadian Cancer Society co-ordinates transport for cancer patients provided by the *Masonic Lodges* of Courtenay and Campbell River. Call 250-338-5454.

Returning for a moment to TAP, this program could be of significance to those who must travel con-

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siderable distances since the participating organizations include:

- BC Ferries
- Central Mountain Air
- Harbour Air
- HawkAir
- Helijet
- Northern Pacific Sea Planes
- Pacific Coastal Airlines
- Angel Flight
- VIA Rail
- Pacific Coach Lines
- Malaspina Coach Lines

As mentioned earlier, the referring physician completes a form. Then the patient, with the form and his or her BC CareCard in hand, calls 1-800-661-2668 to obtain a confirmation number. To read all about this, visit the web site at:

http://www.health.gov.bc.ca/msp/mtapp/tap_patient.html

That site also provides a link to a listing of hotels and motels offering discounted rates. If you really want to key it in yourself, it's:

<http://www.pss.gov.bc.ca/csa/categories/accommodation/medical-travellers-list-of-properties.html>

Whether you receive assistance or not, you will almost inevitably have to pay for some travel costs. On that note, be sure to keep all of your receipts and, if you're driving, your mileage to and from the treatment facility. These are all health care costs that you can claim on your next income tax return. To give you some idea of what you might claim, the Canada Revenue Agency (CRA), for the 2007 taxation year, allowed:

- \$0.48 per kilometre; and
- \$17 per meal to a maximum of \$51 per day.

Rates for 2008 will be published in early 2009. CRA doesn't appear to publish limits for overnight accommodation but I would think that anything not too "over the top" and supported by receipts should be accepted – assuming you are even questioned.

Bill Turnbull

Health Benefits Officer

Vancouver Island North

Note: If you don't have Internet access and need further information, call me at 338-1857.

Hello Phoners!

Members on the phone committee please remember.....

If you're going to be out of town prior to a general meeting and you're unable to phone the people on your list, please phone Cecile Turnbull at 338-1857 so that she can re-assign those names to another phone committee member. It is important that members know about upcoming general meetings, and it is important that we know whether or not they intend to come.



The Blind Salesman

A woman goes into Bass Pro Shop to buy a rod and reel for her grandson's birthday. She doesn't know which one to get so she just grabs one and goes over to the counter. A Bass Pro Shop associate is standing there wearing dark shades. She says, 'Excuse me, sir. Can you tell me anything about this rod and reel?'

He says, 'Ma'am, I'm completely blind; but if you'll drop it on the counter, I can tell you everything from sound it makes.' She doesn't believe him but drops it on the counter anyway.

He says, 'That's a six-foot Shakespeare graphite rod with a Zebco 404 reel and 10-LB. Test line. It's a good all around combination and it's on sale this week for only \$20.00.'

She says, 'It's amazing that you can tell all that just by the sound of it dropping on the counter. I'll take it!' As she opens her purse, her credit card drops on the floor.

'Oh, that sounds like a Master Card,' he says. She bends down to pick it up and accidentally farts. At first she is really embarrassed, but then realizes there is no way the blind clerk could tell it was she who tooted. Being blind, he wouldn't know that she was the only person around.

The man rings up the sale and says, 'That'll be \$34.50 please.'

The woman is totally confused by this and asks, 'Didn't you tell me the rod and reel were on sale for \$20.00? How did you get \$34.50?'

He replies, 'Yes, Ma'am. The rod and reel is \$20.00, but the Duck Call is \$11.00 and the Bear Repellent is \$3.50.'

Exercise keeps you younger Article By: Cynthia Ross Cravit

Regular exercise can turn back the clock by up to nine years, a study finds.

Can regular exercise provide the key to youth? Quite possibly, according to scientists at King's College London.

People who engage in at least three hours a week of moderate to vigorous exercise are up to nine years younger *biologically* than those who do not, the study found. By using DNA blood samples from study participants, researchers measured structures called telomeres which protect the chromosomes in cells from damage. With age, telomeres have been found to shorten, meaning more cellular damage occurs as a person grows older. The British study, published in the *Archives of Internal Medicine*, found that people who exercised for 3 hours each week had longer telomeres and were therefore, biologically 9 years younger than those who exercised for under 15 minutes.

The anti-aging effects were found among people who engaged in moderate to vigorous exercise such as aerobics, running or tennis. "It is not just walking around the block. It is really working up a sweat," study leader Tim Spector, a genetic epidemiologist, told Reuters. In this study of over 2,401 identical and non-identical twins, the research team also adjusted for body weight, smoking, economic status and physical activity at work. The average age for study participants was 50. ([Read the study abstract.](#))

More moderate exercisers also appear to have an advantage over people who are sedentary. People who exercised for 1-1/2 hours each week were found to be four years younger biologically, Spector said. Stress may also play a role as it is thought to have an impact on telomere length – and researchers say that regular exercise can help to reduce stress.

Anti-aging benefits of strength training

Other research has also suggested an anti-aging benefit of exercise. A recent McMaster study suggested that lifting weights may reverse the aging process in muscle cells. The [study](#), published in *PLoS ONE*, an international online journal of the Public Library of Science, involved analyzing tissue samples from people aged 70 and older before and after they underwent six months of twice-weekly resistance training. These samples were then compared to those taken from healthy men and women in their 20s. Researchers found that exercise resulted in an actual reversal of a person's "genetic fingerprint". In fact, the older participants were found to have cellular levels similar to those seen in younger adults.

The researchers also examined muscle strength. Before the resistance training began, the participants in their 70s were 59 per cent weaker than the younger study participants – but after only six months of training, they were only 38 per cent weaker.

More reasons to get moving

Exercise has long been thought to lower the risk of a range of health problems including heart disease, diabetes and cancer. And a recent study at Columbia University found that exercise can help to replenish brain cells in a region of the brain that is linked with the age-related memory decline that begins for most people around age 30.

Note: Health experts advise speaking with your doctor before starting any new exercise regimen.