



# 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*

#### Editors Message

I trust that your summer was relaxing and for those with one, that your gardens are producing all that you had hoped. The 3<sup>rd</sup> Annual BBQ for the Executive and Telephone Committee and spouses was held July 12<sup>th</sup> at the home of Ian Sibbald and his wife. The BBQ was well attended and a great success thanks to the efforts of the planning

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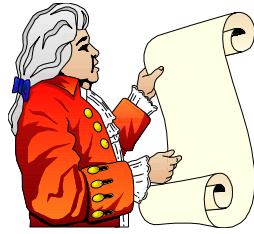


and work committee. I have included a couple of photos.

This edition includes an update on the National Congress 08 attended by our own John Finn and Julie Spencer, the BC National Director. In my Internet surfing I ran across a couple of articles I thought might interest you. They include such subjects as: "Happiness and a meaningful life and "Activity preparedness".

Check out the Luncheon News for information on the Christmas meeting.

MEETING DATES
17 September 2006
13 December 2006



Bill McSeveney

# PRESIDENT'S CORNER

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

Holidays are over and it now time to resume our labours, many of you have been traveling during the summer and have had a safe journey enabling you to return home to your kin and kindred and for that we must be thankful. However in both Comox and Campbell River there are two families grieving for lost sons, both Cpl. Andrew Eykelenboom of Comox and Sapper Stephan Stock of Campbell River were killed in Afghanistan. This branch extends our sympathy to the families of the two fallen soldiers whose names will be added to the cenotaphs in both communities, hopefully before November 11<sup>th</sup> rolls round.

The 2008 Congress is over and plans are under way to change some of the ways under which we operate, John Finn, our former Vice President, attended on my behalf as I had some medical problems which prevented my attendance. John was formally elected to the position of Regional Services Officer for the branches on Vancouver Island, he has already demonstrated his willingness and ability to perform that role and will be giving a report at our luncheon meeting on the 17<sup>th</sup> September at which time we will have to elect a new Vice President.

Bill McSeveney. President

**A Reminder.**  
 If you agree to attend a General Meeting Luncheon and subsequently change your mind.  
 You must inform Barbara Schneider (250) 703-2504.  
 If you don't .....**you will be billed for the cost of the meal !!!**

### FSNA NORTH ISLAND EXECUTIVE

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## Happiness and the Meaningful life

Article By: Libby Znaimer

### **People who focus on leading an engaged and meaningful life are more successful at achieving lifelong happiness.**

What makes you happy? According to the founding father of positive psychology, Martin Seligman, a happy life is one that is pleasurable, engaging, and meaningful. He says that people who focus their energies on leading an engaged and meaningful life are more successful at achieving lifelong happiness than those who focus on the transitory feel-goods of pleasure.

Here are several activities that have been found to be most effective:

- 1] **Take note of what's good in your life.** Literally. Studies show that people who spend a few minutes every evening writing down what went well each day show a significant increase in well-being.
- 2] **Tone up your signature strengths.** Signature strengths are the things you're really good at. Once you know what your strengths are, try using one of them in a new way every day for a week.
- 3] **Give gratitude.** Write a letter of thanks to someone who has been particularly good to you or has had a profound impact on your life. Once the letter is written, deliver it personally to the recipient. If your gratitude letter has a long distance to travel, call the recipient to make sure it was received and tell the person on the phone how much you appreciate his or her presence in your life.

## **MEMBERSHIP**

### **Changes for 2008**

Members who pay by cheque or in cash are reminded that new dues rates took effect at the first of 2008. The new rates are \$34.20 for a single membership, \$44.40 for double and \$15.00 for an associate. An associate is someone who has not yet retired, will retire soon and who plans on joining FSNA after retirement. New membership cards are not yet available, but you may give the Treasurer a cheque at the September meeting which he will process when the cards arrive and mail your receipt and new card(s) to you.

The age old question - how do I know if i pay by cash or cheque? Look at your membership card. If the expiry date is December, you pay by cash or cheque. Expiry dates in March indicate payment by pension deduction.

## CONGRESS 08

Congress 08, held in Ottawa Jul 7-9, has ushered in a new governance and administrative model that will better serve the needs of FSNA members both now and into the future. British Columbia is now represented by National Director, B.C., Julie Spencer, on the National Board of Directors (NBOD). Her responsibility will be to represent the needs of all members at the national level and will focus on policy and advocacy issues. As well, B.C. is represented by three Regional Service Officers who will be responsible for administrative and operational issues and who will represent their respective branches by working closely with the National Office, reporting to the Branch Co-ordination Committee of the NBOD. John Finn is the RSO for the BC Coastal Islands region and will be working closely with the five Island branches. On the provincial front, Jim Cotter continues in his role as the Provincial Advocacy Officer (PAO) for B.C. and faces the many challenges brought on by an upcoming election.

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 influence policy in the area of federal pensions, health and dental plans, provincial and federal health care systems as well as public pensions (CPP/QPP) and income assistance (OAS and GIS), and 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." Governments are not looking to provide more benefits but in some cases reduce what we have. Part of the mandate of the FSNA is to ensure that the needs of members and seniors in general are taken into consideration in future plan development by our governments.

In summary, the deliberations during Congress 08 have provided a firm basis upon which the FSNA can move forward. We look forward to serving you through our terms of office and hope to meet as many of you as possible over the next year.

Julie Spencer, National Director  
British Columbia

John Finn, Regional Services Officer  
B.C. Coastal Islands

### Luncheon News 2008

The dates for the Luncheon/Meetings for the balance of the year are as follows:

**September 17, 2008 (Third week)**

**December 10, 2008**

**GUEST SPEAKER FOR SEPTEMBER:** John Finn will be talking about the FSNA Congress.

A reminder that the luncheon cost is **\$15.00 per person**. This includes a hot and cold Chef's Buffet with dessert, tea, coffee, the room rental, gratuity and tax. It will be payable at the door. The door opens at 11:00 a.m. for the meet and greet.

**Tickets for the Christmas Luncheon** will be sold in advance again this year. The tickets will be available at the **September** meeting and after that the tickets will be available from the Executive. Please buy your Christmas tickets early, as we can accommodate no more than 300 members. The cost for these is \$15.00. Tickets will be available by calling Cecile & Bill Turnbull @ 250-338-1857, Barb Schneider @ 250-703-2504, or Frank Elvins @ 250-339-4626.

**Please remember that no tickets will be sold at the door for the Christmas Luncheon.**

Hope to see everyone at the September meeting.

**Barb Schneider; Programs**

## **“Activity Preparedness”**

**It’s summer time. That being said, people are out and about, walking, golfing gardening and even water activities. Everyone must bear in mind that there are potential injuries when we undertake these activities. We must prepare ourselves to prevent this possible occurrence. The older we become, there is a greater risk for injury, and therefore we must arm ourselves adding strength, stretch, and balance exercises that are more specific for your particular activity.**

### **Exercises for Walking**

It’s something we do everyday, but when you increase your speed, distance, time and frequency you add more stress. You must stress (overload) to a degree but if you do not train first there lies the risk. The stretching exercises are fairly simplistic; you just have to be motivated to do them.

1. To avoid “shin splints”, you may sit or stand (if you sit you may exercise both shins at once). Lift your toes upward, keeping your heels in contact with the floor, then back down. Repeat 2 sets of 10 repetitions. You may work your way up to 3 sets when you feel that you need more of a challenge. You may also wish to lay ankle weights on top of your toes. Do this if you have the weights and only use 1-3lbs.
2. To stretch the shin after you walk, stand on a step or a curb (hold on to a stable structure) and gently place the front part of your foot (shoe) against the lower area of the step and push lightly. Both knees are slightly bent while doing this stretch. The majority of your body weight should be the “stable leg” in which you are standing on.
3. The “hip flexor” muscle group stretch is usually neglected as well. This is the muscle group that does a majority of the work during the “swing phase” (moving your leg forward) of walking. To stretch this muscle, stand with one foot in front of the other. You may hold onto something stable to maintain balance and stability. Ensure that your back toes are facing forward (so that you maintain correct body alignment). Your front toes should face forward as well. The front knee should never go beyond the toes. Now, pelvic tilts — do this, tuck your buttocks under, hold the position and then do the same with your other leg.

Enjoy the nice weather and the opportunity to get outdoors, but always remember to pay attention to your personal safety. Where sunscreen/bug repellent, where a hat, bring water with you and a cell phone if you have one. Also, always be aware of your surroundings from uneven terrain to people that may be getting closer to your “personal space” which is a 3 foot circumference.

“Walking is a great form of exercise. It is good for your legs and lungs, heart and head; it will help you live longer, love better and lighten up in more ways than one.”

## From the Health Benefits Officer

In this issue, I would like to deal with two totally different subjects.

### Hearing Loss and Disability Pensions

If you visit the Veterans Affairs Canada (VAC) website (<http://www.vac-acc.gc.ca>) and conduct a search for the phrase “hearing loss”, you may find a link to the following item from early 2008:

#### *“Change in Hearing Loss Policy*

*Veterans Affairs Canada has revised its policy on hearing loss. Previously, minimal changes in hearing upon discharge would not qualify a Veteran for benefits. Now, a Veteran who experienced a slight change in hearing during his or her military service and later developed a disabling hearing loss may qualify for partial disability benefits ...”*

To better explain the above statement, the *Royal Canadian Legion*, which says it has lobbied for this change since 1995, published a March 2008 article in its *Legion Magazine* (<http://www.legionmagazine.com>) which reads in part as follows:

*“An applicant may be granted full entitlement if:*

- *He/she has established a disabling hearing loss which equates to a Decibel Sum Hearing Loss (DSHL) of 100 decibels or greater at frequencies of 500, 1,000, 2,000 and 3,000 hertz in either ear; or 50 decibels or more in both ears at 4,000 hertz on the audiogram at the time of release, or, if no release audiogram, on the first post-release audiogram.*
- *He/she can associate this disabling hearing loss with noise and military service.*

*VAC and the Veterans Review and Appeal Board may now recognize partial entitlement for hearing loss. Where before they only recognized full entitlement, they can now also grant partial entitlement, under both the Pension Act and the New Veterans Charter if:*

- *Applicant had a release audiogram that indicated a loss of greater than 25 decibels in either ear at any frequency in the range of 500 to 8,000 hertz.*
- *Applicant has a current audiogram that meets the required standard of disabling hearing loss ...”*

If you're wondering what DSHL means, here's the VAC definition:

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*“The DSHL is calculated over the following four frequencies: 500 hz, 1000 hz, 2000 hz and 3000 hz. A DSHL is calculated for each entitled ear. The DSHL is obtained by adding the decibel loss in hearing at the four mentioned frequencies in each entitled ear.”*

The main point here is that folks who did not present a “disabling” hearing loss upon release from their Service and who were either denied a disability pension or did not bother to apply, may now be eligible.

To quote VAC, *“Veterans who have been denied hearing loss benefits in the past can contact Veterans Affairs Canada at 1-866-522-2122 or the Bureau of Pensions Advocates at 1-877-228-2250”.*

For those applying for the first time, the required forms can all be downloaded from the VAC website. VAC will mail you the required forms if you do not or cannot download them. You will find that an audiogram and a physician’s referral are required. VAC urges that:

*“If you need help preparing and submitting a disability pension application, you can contact a representative from [Veterans Affairs Canada](#) or a Veterans' organization, such as The [Royal Canadian Legion](#) or the [War Amputations of Canada](#) . Please contact this representative before scheduling a medical examination with your physician.”*

As one who has just embarked upon this journey, I can tell you that contacting VAC (1-866-522-2122) will allow them to assign you a departmental file number. That number permits health care professionals to bill VAC rather than you. Stay tuned to this space for further reports.

## **When a Spouse Dies**

I am occasionally asked about continuing health insurance coverage, pension benefits and even FSNA membership, after the death of a spouse who was the superannuate. What follows are some key points for the survivor taken from the executor’s guide which forms part of the FSNA Estate Document:

- Notify the appropriate Federal pension office -- RCMP, Public Service, Canadian Forces or Federal Judiciary -- of the pensioner's death. (Have the pension number available.) The Federal office will ensure cancellation of the pension. This will also terminate payments to the BC Medical Plan, the Public Service Health Care Plan, the Pensioner's Dental Services Plan and the FSNA. You will be sent an "application form" which should be completed and returned as soon as possible to ensure the above plans are reinstated in your name.

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Notify the Income Security Programs Office of the Human Resources Development Department of the pensioner's death if he or she was receiving Canada Pension Plan (CPP) benefits. Apply for CPP survivor benefits.

Notify the Income Security Programs Office of the pensioner's death if he or she was receiving Old Age Security (OAS) benefits. Details regarding OAS, spouse's allowance and the guaranteed income supplement may be obtained from that office.

If the deceased person was a veteran or was receiving benefits such as the war veterans allowance, you and your children may be eligible for a pension. Contact Veteran Affairs Canada (VAC).

If the deceased person was receiving a VAC disability pension, you will be entitled to benefits. Again, contact VAC.

- Amend or cancel your MEDOC coverage.
- Apply for revision to your FSNA membership status by contacting the branch membership officer, Steve Bunyan.


Note that you must apply for Superannuation, CPP and VAC survivor benefits including deductions at source for health and dental insurance.

**Contact Numbers:**

Public Service Pension.....	1-800-561-7930
Canadian Forces Pension .....	1-800-267-0325
RCMP Pension.....	1-800-661-7595
Veteran or VAC Disability Pension .....	1-866-522-2122
CPP and OAS - Income Security Program .....	1-800-277-9914
Federal Judiciary Pension .....	1-877-583-4266
MEDOC (Johnson Inc) .....	1-866-799-0000
FSNA Membership (Steve Bunyan).....	250-897-1181

I should note that the Estate Document package mentioned above contains the complete 41-point step-by-step executor's guide. We offer this package at our cost of \$3.00. See me at the next general meeting or call me at 250-338-1857 to obtain a copy.)

Bill Turnbull  
Health Benefits Officer

<p><b>Hello Phoners!</b></p> <p><b>Members on the phone committee please remember.....</b></p> <p>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.</p>	
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