



**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**

The last month or so has certainly caused turmoil due to the financial crisis all over the world. Couple that with the Federal election in October and the American election in November and all in all it has been quite a time for our country and our organization.

I have included a couple of pictures, which are on the next page, from the September General meeting including one of the swearing in of the new Vice President Cecile Turnbull, elected at that meeting to replace John Finn who has been appointed as the FSNA Regional Services Officer working with all the branches on the Island.

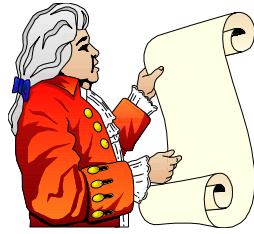
Please note that there will be an election of Directors whose terms of office have expired at the December General meeting. A Nomination Committee has been tasked with the job of recruiting members to run as Directors. Please note their article in this edition and contact them if you are interested.

This edition includes an article on fall garden tasks, keeping your feet healthy and happy and nutrition and exercise to control diabetes. There is also an article by John Finn about you helping to recruit new members to the FSNA organization.

I apologize for the error in the dates for the General meetings in our last edition. Somehow the 2006 dates crept in. I will keep a closer eye on things like that to ensure it doesn't happen again. You will find the dates for 2009 in this edition so you can plan your attendance. I look forward to seeing many of you at the meeting on December 10<sup>th</sup>.

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MEETING DATES
Dec 13 2008
March 11 2009
June 10 2009
September 16 2009
December 09 2009



Bill McSeveney

# PRESIDENT'S CORNER

Presidents comments are not available this month.

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



**The September meeting attendees**



**Cecile being sworn as Vice 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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## Christmas/Luncheon News 2008

### **Don't forget our Christmas Luncheon and Meeting on December 10, 2008**

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. The doors open at 11:00 a.m. for the Meet and Greet. The Luncheon is at 12:00 p.m. and the Business Meeting is at 1:00 p.m.

**Tickets have to be purchased in advance and some are still available until Dec 3, 2008.** Please call Cecile or Bill Turnbull @ 250-338-1857 or Barb Schneider @ 250-703-2504 for tickets. No refunds will be given after November 30<sup>th</sup>.

Because of **Construction** at the Westerly Hotel, the hotel is offering Valet Parking.

Please remember to bring a donation for the Food Bank. A special draw will be held for any members donating to this worthy cause.

Merry Christmas and Happy New Year to all.

**Barb Schneider – Programs**

P.S. – I am led to believe that Santa will pay us a visit!!

### **RECRUITMENT - HOW CAN YOU HELP**

At present, the FSNA has approximately 160,000 members in 84 branches in Canada plus one in England. As such, the FSNA is one of the largest and most influential organizations representing retirees from the federal Public Service, Canadian Forces, RCMP and federal judges. Although this number is impressive the FSNA only has 35 percent of those in receipt of a federal pension as members. We need your help in reaching out to the other 65 percent who are yet to become members.

As you are aware, the 2008 Pensioners' Recruitment Campaign is underway. Every federal retiree has received a brochure in the mail asking them to "...join the national association of federal retirees to protect and enhance their benefits." Although this mail out is an important recruitment tool, word of mouth and personal endorsement by you will ensure people will join. There are many reasons for you to recommend the FSNA to your retired friends – after all, these are the same reason why you joined!

First, the FSNA has provided leadership and has influence government action through its advocacy role. Second, members have exclusive access to savings on FSNA endorsed Affinity programs. Third, FSNA provides access to expert advice from professional research staff that can assist members in solving problems with respect to their pension plans and health and dental coverage. Lastly, members have access to a wide range of retirement related information through FSNA publications such as On Guard, branch newsletters and from the National, regional and branch websites. These are but a few of the reasons to recommend to your friends, who are federal retirees, why they should join the FSNA.

With more members – more money is available for research and advocacy to help protect and improve our benefits. More members, also gives the FSNA more clout which, in turn, gives us continued access to federal Ministers and Deputy Ministers and affords the Association membership on pension, health and dental care boards, as well as representation on the administrative authorities that govern these plans.

Take the brochure you received in the mail and personally give it to a friend and outline the many reasons why you joined the FSNA and why they should to.

**John Finn, Regional Service Officer, BC Coastal Islands.**

## **Nutrition and exercise to control diabetes**

Controlling diabetes is closely linked to diet and lifestyle.

### **Healthy eating**

- Smart food choices help keep blood sugar, weight, and cholesterol in better control. Focus on fewer calories, and eat less fat (especially saturated fat). Enjoy more fresh fruits, vegetables, lean meats, fish, and legumes instead.
- The amounts of fat, carbohydrate (fruits, vegetables, breads and grains) and protein (meat, fish, milk, nuts) you eat depend on your calorie needs and goals for weight control. A healthy diet usually includes 10-20% of daily calories from protein, 30% or less from fat, and the rest from carbohydrates.
- Always read the labels before trying "low fat," "light," or "no fat" foods. Some of these specially-labelled foods are "dietetic" because they're sugar free. Others are lower in calories. Some mention that they're good for people with diabetes. But many diet foods that use sugar substitutes are high in fat and calories. Words like "light" or "low" can be deceptive. Try to read the fine print!
- Just one alcoholic beverage on an empty stomach can lower your blood sugar drastically. Sip drinks slowly and always drink alcohol with food in your stomach. Limit yourself to no more than two drinks a day and avoid brandy, port, and liqueurs, which have high sugar content.
- Enjoy sweets in moderation: People with diabetes don't have to avoid sugar all together. You can still enjoy a cookie, a piece of cake, or chocolate every now and then. Talk to your health care professional about how to safely incorporate sweets into your diet.

### **Exercising**

- Exercise usually lowers blood sugar. It can help insulin work more effectively and improve your health and energy.
- Ask your doctor about the right kind of exercise for you. Get a check-up if you're starting out, and avoid overdoing it. Gradually increasing your levels of physical activity helps prevent injuries while maintaining your enthusiasm to continue exercising.
- Check blood sugar levels before and after you exercise. This helps avoid low blood sugar. Monitoring your blood sugar can help determine how different types of activities affect sugar levels.
- Exercise one to three hours after a meal. If you take insulin, avoid exercising immediately after an injection or if you have not eaten for several hours.
- Try walking, swimming, and light weight-lifting exercises for physical activity.

### **2008 Financial Audit Committee**

FSNA accounting rules now require that an audit committee be formed to review the branch's annual financial report before its submission to the membership for approval. For the reporting year 2008, John Challender and Arnie Auerbach have volunteered to serve as the committee members. It is expected that their review will take place in February 2009 and their report, along with the financial statement, will be presented to the general membership at the March 2009 quarterly meeting. Once accepted by the membership, the financial report will be submitted to national headquarters. The submission deadline is 30 April 2009.

## Health Benefits Follow-Up

### Applying for Veterans Disability Benefits

In a previous edition, I wrote about applying for Veteran's disability benefits. The specific case was hearing loss but this observation could apply to any application. I pointed out that application forms could be downloaded from the Veterans Affairs Canada (VAC) website. While that is true, it probably works best to simply call VAC at 1-866-522-2122 and let them send you only the forms and instructions you need.

### When Household Income Drops

This thought follows on from the theme of things to consider when a superannuate dies and the survivor is left with a significantly lower income than before. It could apply to any situation where a large drop in income has occurred. As you know, the level of prescription drug cost assistance provided by BC Pharmacare is income-dependent. As household income declines, the threshold to qualify for assistance and the point at which Pharmacare covers 100% of drug costs are both lowered. Consider this fictitious example:

Income	Pensioner	Spouse - Before	Spouse - After
CPP	\$8600		
OAS	\$4200	\$4200	\$4200
Pension	\$47000		\$23500
Household	\$64000	\$27700	

Here are the levels of BC Pharmacare assistance for the above cases:

Income Level	Family Deductible	Annual Family Maximum
\$64000	\$1900	\$2550
\$27700	\$550	\$825

In this example, the survivor begins to receive assistance after annual drug costs reach \$550 and everything above \$825 is paid for by the plan, a significant improvement in coverage.

The problem is that Pharmacare's calculations are based on income reported to Revenue Canada two years ago. Whereas the drop in income is immediate, waiting for the system to catch up could be costly in terms of lost benefits.

There is, however, a way to reduce this delay and all it takes is a phone call to the BC Medical Services Plan at 1-800-663-7100 to request an "Income Review". The impact in the year the request is made will probably depend upon how much of the year remains but the thresholds should be reduced at least one year earlier than would otherwise be the case.

Bill Turnbull  
Health Benefits Officer

## 16 Essential Fall Garden Tasks

by Judith Adam

(<http://www.canadiangardening.com>)

Here are some fall dos and don'ts, plus tips to help your garden get a jump-start on spring

As autumn leaves drift by your window, it may be tempting to look outside and think idle thoughts about nature taking care of itself. But like the rest of us, Mother Nature needs a good kick in the pants once in a while. Here are some fall dos and don'ts, plus tips to help your garden get a jump-start on spring.

[1] When available, pop 'Icicle' pansies into spots where summer annuals have been cleared out. They will bloom until December, then lie down for the winter. Cover them with evergreen cuttings until earliest spring, when they'll be ready to sprout new flower buds.

[2] Leaves are garden gold. Spread small leaves of trees, such as honey locust, birch, beech, ginkgo and silver maple (or shredded large Norway maple leaves), under shrubs and over all exposed soil. They will degrade into mineral nutrients; worms will turn them into fertilizer.

[3] Take a gamble and throw seeds of hardy annuals where you want them to bloom next year. Larkspur, poppies, cleome and cosmos will frequently take root from seeds sown in autumn and conditioned under winter snow.

[4] Plant bulbous Asiatic and Oriental lilies in late fall to ensure flower bud set. When planting is delayed until spring they may not get enough chilling and come up blind, with no flowers.

[5] Wait until the soil has frozen before mulching autumn-installed plants. After freeze-up, a thick mulch of leaves and evergreen cuttings will keep their root balls safe from the heaving action of frost.

[6] Lift big, fibrous clumps of summer phlox, hostas and Siberian irises and divide with a sharp spade or knife; tease apart fleshy roots of daylilies. Late-blooming perennials such as Michaelmas daisies and obedient plant (*Physostegia virginiana*), purchased in bloom, can go directly into garden beds (see #5).

[7] Plant garlic in October, in a sunny spot with lots of manure dug in. Set individual cloves eight centimetres deep and 15 centimetres apart, and mulch with five to eight centimetres of leaves. Hard-neck Rocambole garlic such as 'Music' are the hardiest strains, and, when planted in October, can be harvested in July, just as the first cherry tomatoes turn red.

[8] Autumn is a good time for planting evergreen trees and shrubs. The evergreens' root systems pump water all winter, so be sure to water them well before the ground freezes. And don't hesitate to purchase deciduous flowering shrubs at discounted prices. Even after a summer in containers, they'll adapt and make strong root growth in cool autumn soil.

[9] Autumn is the only time to move clematis or honeysuckle vine to prevent shock to growth: both vines begin extending leaves and shoots while frost is still in the spring ground. If the vines are large, cut them back by half, and they'll leap forward next spring.

*(Continued on page 7)*

*(Continued from page 6)*

[10] Use generous amounts of anti-transpirant sprays (available at garden centres) on needle evergreens and broadleaf evergreens, such as euonymus, Japanese pieris and rhododendrons. The waxy coating helps to preserve tissue moisture and prevent winter windburn and sunscald. And lavish it on your Christmas tree to help keep it fresh through the holidays.

[11] Root vegetables such as carrots and parsnips are sweeter after hard frost and can be harvested all

winter. Remove top foliage from the plants and cover them with a 15-centimetre-thick mulch of leaves or straw (available from garden centres) spread to similar thickness. Throw an old piece of carpeting on top and let it snow. Lift the coverings to dig out veggies as needed.

[12] Tender hybrid teas, floribunda and grandiflora roses need hilling up about 25 centimetres above their crowns with fresh soil or triple mix. A simple trick that reaps armloads of rose blooms is to tie the flexible new canes of climbing roses in a horizontal arc along fences or trellises. This will trigger the breaking and blooming of many more buds next summer.

[13] As for garden hygiene, pick up or rake diseased leaves from under roses (black spot) and crab apples (scab) and dispose of them in the garbage, not the compost pile. Left on the soil all winter, they'll reinoculate the plants with disease spores the following spring.

[14] Squirrels "read" the disturbed soil and marks you leave when planting their favourite tulips and crocuses. Outwit them by concentrating spring bulb plantings in large groups and disguising your marks by flooding the soil surface with water. Then cover them with five centimetres of leaves topped with some shrubby branches.

[15] Remove the debris of summer annuals, then be honest with yourself: will you really go out in early spring to remove remaining perennials? clean up as much as possible now, leaving strategic clumps for attractive winter display and food for birds. Sedums, hostas, astilbes and ornamental grasses are beautiful in snow.

[16] Unless you really are Snow White, try not to create a garden of little winter dwarfs all wrapped up in burlap coats. Tightly wrapped burlap does plants more harm than good by potentially holding ice against their tissues. To protect them from wind or household dryer vent emissions, set up stake-and-burlap barriers, fastened with diaper pins, to break air currents.

## **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.



Keep your feet healthy and happy

Here are 6 basic foot care tips you can practice every day to keep your feet healthy.\*

**Give feet a daily inspection.**

Don't wait until your feet hurt, but take a few minutes each day to look for cuts, blisters, bruises, sores, infected toenails or swelling.

Wash and dry thoroughly. Wash your feet regularly using warm water. Be sure to dry well between your toes.

**Keep skin soft and smooth.**

Use unscented cream on the tops and bottoms of your feet if the skin is dry and cracked. Wipe off excess cream and don't apply between your toes. If you suffer from sweaty feet, sprinkle on some talcum powder.

**Maintain your toenails.**

Cut or file your nails regularly with appropriate nail care tools. Trim them straight across and never shorter than the end of your toe.

**Wear comfortable shoes and socks.**

Not surprisingly, many foot problems are caused by improper footwear: shoes that don't fit, give proper support or have enough grip on the ground. For greater comfort, avoid socks with ridges or elastic at top as they can restrict circulation. Tip: When buying new shoes, wait until later in the day when feet are more likely to be swollen and at their largest.

**Stay active.**

Physical activity helps to increase circulation, prevent cramps and maintain muscle strength.

Walking is a great way to stay active, but for other foot-related exercises,

Public Health Agency of Canada

### The making of rubber gloves

A dentist noticed that his next patient, a little old lady, was nervous so he decided to tell her a little joke as he put on his gloves.

'Do you know how they make these gloves?' he asked.

'No, I don't,' she replied.

'Well,' he spoofed, 'there's a building in Adelaide Australia with a big tank of latex and workers of all hand sizes walk up to the tank, dip in their hands, let them dry, then peel off the gloves and throw them into boxes of the right size.'

She didn't crack a smile.

'Oh, well. I tried,' he thought.

But five minutes later, during a delicate portion of the procedure, she burst out laughing.

'What's so funny?' he asked.

'I was just envisioning how condoms are made!'