

*FEDERAL SUPERANNUATES
NATIONAL ASSOCIATION*



Sidney & District Branch

April 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 Hambly	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 Marilyn King in September, Yvonne "Scottie" Hawkins and Colin McKinnon in December, Raymond J Hassan in January and Norman L Arscott in February. 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 April 21st, 2007
Complimentary Coffee from 9:30 am

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

GUEST SPEAKER: Dr Ron Woznow, Executive Director of the Arthritis Society, BC and Yukon Division who will address us on "Chronic disease management strategy in BC"

NEXT MEETING: September 15th, 2007.

PRESIDENT'S NOTES

Income Tax Assistance Project

You have only until 30 Apr 07 to submit your 2006 Income Tax Return.

If you would like to have your Income Tax Returns completed by Jim Cotter, Bob Edwards or Harry Rice please call them direct for an appointment. If that is not convenient call any member of the Executive and the appropriate arrangements will be made.

2007 Triennial Convention

The next FSNA Triennial Convention will be held in Ottawa from Wednesday Aug 15th to Sunday Aug 19th, 2007. Our Branch is entitled to two voting delegates. Representing us will be Bob Edwards and Harry Rice. Our President will attend as the Deputy Regional Director.

Estate Planning

In 1992 your Executive recognized that there was a requirement for a document designed to assist members in estate planning and succession management. From that awareness evolved what is known today as our "Estate Document".

We have produced over the years a more complete, more accurate yet simpler document to assist in estate settlement. Each of you at some time has received a copy free. The latest version is dated October 2006 and is the eleventh revision of the original. If you wish to purchase a copy of the latest edition, then call Harry Rice at 658-4268 or buy one at our next Branch Meeting.

Unfortunately, we can only do so much. In spite of our efforts too many members still fail to complete this invaluable document. All too often when our welfare and

benefits support folks arrive on the scene to assist the survivors, we discover the sad facts. If you wish to make the settlement of your estate and that of your spouse relatively easy then please complete the document as directed. If for many reasons that is too great a chore, then at least fill in carefully page one and list as much as possible of the following information; your bank accounts, insurance policies and the location of your will, marriage certificate, birth certificates, investments, physical assets' [house, car, boat, RVs etc.] ownership papers and your last seven years of income tax returns. This may be done as a three ring binder or a computer record. Keep in a safe place and ensure that someone knows where it is or how to access it. Annual update required. If you require assistance in this task call any member of the Executive.

*Please help us help your survivors!
Only **you** can do this!*

The Arthritis Research Centre of Canada

At our April Meeting our guest speaker will be Dr Ron Woznow, the Executive Director of the Arthritis Society , BC and Yukon Division. He will introduce us to the Arthritis Research Centre of Canada. He will present an overview of the Centre and the current research being conducted in the areas of prevention, treatment and self-management of arthritis focussing on osteoarthritis. Dr Woznow will be prepared to answer questions regarding surgery options, public vs private health care and wait lists.

Credit Cards - the Fundamentals

There are certain aspects of credit card ownership and use that are either unknown or forgotten. This article presents a few tips on how to avoid unexpected interest charges and provide a refresher on how the system works.

A credit card is a loan facility, similar in

many ways to a line of credit. Each card has a credit limit, the maximum balance that is allowed before a payment is made. Interest is charged to you from the date of purchase, but the interest is waived if you consistently pay off the monthly balance before the payment due date. That's a quite good deal. If you feel grateful, thank the merchants and retailers who pay the credit card companies a fee or commission on each purchase. This fee means the credit card companies do well by extending you that credit, as they get paid 1% to 4% on each purchase.

If you don't make the full monthly payment by the due date, or only make a minimum or a partial payment, then you are charged interest on the unpaid balance, retroactive to the purchase dates. (Cash advances are always charged interest from day one.) Here's the "surprise". If you don't pay the full balance on your February bill, for example, you will not only pay interest on all of the purchases in February, but also on all charges made in March, as well, even if you pay the March outstanding balance in full before the payment due date.

This is common to MasterCard, Visa and American Express. According to most Cardholder Agreements, it appears that you must pay the balance in full for two consecutive months after one month of less-than-full payment, before you get back on the no-interest road. This can really hurt if you miss a \$50 payment in February and then charge a huge amount in March, thinking you will avoid the interest by making the March payment in full. No such luck.

Here's another twist - the timing of the application of payments. An alert user made a large purchase that used up his credit limit in December. He made a payment on December 27th to clear that up, but noted that the payment was not posted to his account until January 11th. He was shocked when he tried to make a

purchase on January 15th and was denied. When he phoned American Express, he was told that no payment would be calculated until the due date, no matter when the payment was made and posted on the account.

The lesson? Use your cards to their full advantage, for the short-term credit and the discounts or premiums that attach, such as Aeroplan points or Air Miles. However, make sure those monthly payments are always made AND POSTED on time. Make arrangements if you will be out of town on the due date, or pay in advance. If you do happen to miss making the full payment, don't charge anything for the next couple of months on that card. Remember that most credit cards have a very high interest rate, as much as 18.5% or even more, for retail store charge cards. Some cards have relatively low interest rates, under 10%, which encourages people to carry a balance on them, making them just as profitable for the banks.

The banks justify the high interest rates, because charge-card credit is generally fairly easy to obtain and the default rate is high. There is some justification to this argument. A couple of years ago my friend's late Boston Terrier was offered a credit card with a \$5,000 charge limit. Either the banks have tightened up their credit criteria, or he has a case with the Human Rights Commission for breed prejudice as both his Pug and American Spaniel were recently turned down when he applied for a credit card for them. The Pug he could understand, but his Spaniel is actually a very responsible dog.

Courtesy Wellington West Financial Inc.

Congress of National Seniors' Organizations

The Congress of National Seniors' Organizations (CNSO), comprising Alliance des associations des retraités et des aînés du Québec, Assemblée des aînés et des aînées

francophones du Canada, Association québécoise de défense des droits des personnes retraitées et préretraitées, Canadian Association on Gerontology, Association of Retired Teachers (CART), Canadian Pensioners Concerned (CPC), Congress of Union Retirees, our own FSNA, Fédération de l'Âge d'Or du Québec, National Advisory Council on Aging and National Pensioners and Senior Citizens Federation, continues to work with the Directorate of Seniors and Aging, Health Canada, on pertinent issues.

As the Coalition represents most of Canada's seniors, it is hoped that all levels of Government will recognize the serious concerns expressed. The most effective contributions each of you can make to demonstrate support for the Congress are to maintain your FSNA membership and to recruit new members for our Branch. Never forget that our lobbying power with the Federal Government is directly proportional to our perceived voting strength. You will be kept informed of important developments as they occur.

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.

Meeting Dates for 2007

15 Sep and 24 Nov.

Anniversary

Our Meeting on April 21st will mark

the completion of 10 years of gathering together on Saturday mornings at St Elizabeth's Church. How time flies as one ages!

Protect Yourself From Fraud

If an opportunity sounds too good to be true, it probably is.

Always check a worker's or company's references with the appropriate local government agency or the Better Business Bureau.

Don't be rushed into making a decision. If someone tries to pressure you into acting immediately, walk away.

Don't invest in anything you don't understand.

Before you make a large purchase or investment, talk to family or friends and seek the advice of a lawyer or accountant.

Don't pay for a prize or send money to improve your chances of winning. It's illegal to make you pay to enter most contests.

Don't give your credit card number to anyone over the phone unless you initiated the call.

Report suspicious telemarketing calls and excessive, unwanted mail solicitations or ads to the appropriate local authorities.

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.

50 - 50 Draw

\$ 87.00 was won by Peter Keith-Murray at the February 10th meeting.

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 dollars when your net income reaches \$102,865.00.

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.

Trivia

According to Stats Canada there are two credit cards in Canada for every single person, children included.

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: Diane Allan, Ken and Dorothy Anderson, William Armstrong, MD Baart, James

and Kathy Barr, Charles and Diane Duncan, Joseph and Rita Fox, Richard Harrison, Ken and Betty Hood, Denis and Audrey Hughes, Margaret Huzzey, JoAnne and George Kruzynski, George and Carol Lawson,

Shirley Lewis, James Lim, Robert Magee, Martha McCracken, Michael and Faith McKinnon, Irene McLachean, Bruce Moffat, Richard and Joyce Nordlund, Arthur and Dorothy Proven, Norman and Violet Richardson, Andre Robin, Margaret Rolstone, Ken and Sharon Schaalje, Ronald Smith and Dennis and Kathleen Thomas.

We also extend a welcome on transfer from Vancouver, Judith Arnold and from Victoria, Gary and Valerie Graham, Stephanie MacGregor-Greer, Carsten Nachtigahl, Pauline Hassan and Harry Stinson.

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

2007 MEMBERSHIP RENEWALS

As of March 22nd, 2007 we have 44 members who have yet to pay their 2007 dues.

To assist our Membership Director at our April 21st 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 April Meeting are asked to come early and drop off their completed cheque at the membership desk. Receipts and membership cards will be available at the meeting.

Members who pay their dues by DDS are renewed automatically. **For those members that are DDS you should have now received your new 2007 cards from the National Office.** Should you have any questions about the status of your membership call Patricia Stevens at (250) 652-4851.

For those members who wish to complete the Dues Deducted At Source Form, (DDS) we will have blank forms available at the April meeting. In order to complete this form you will require your Pension Number.

“Always be aware of whose best interest is at heart when getting advice.”

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.

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 we will assist you in cancelling your policy.

CANCER UPDATE FROM JOHN HOPKINS HOSPITAL

1. No plastic containers in microwaves.
2. No water bottles in freezer.
3. No plastic wrap in microwaves.

Dioxin chemicals causes cancer, especially breast cancer. Dioxins are highly poisonous to the cells of our bodies. Don't freeze your plastic bottles with water in them as this releases dioxins from the plastic.

Recently, Dr. Edward Fujimoto, Wellness Program Manager at Castle Hospital, was on a TV program to explain this health hazard. He talked about dioxins and how bad they are for us. He said that we should not be heating our food in the microwave using plastic containers. This especially applies to foods that contain fat. He said that the combination of fat, high heat, and plastics releases dioxin into the food and ultimately into the cells of the body.

Instead, he recommends using glass, such as Corning Ware, Pyrex or ceramic containers for heating food. You get the same results, only without the dioxin. So such things as TV dinners and soups, etc., should be removed from the container and heated in something else. Paper isn't bad but you

don't know what is in the paper. It's just safer to use tempered glass, Corning Ware, etc. He reminded us that a while ago some of the fast food restaurants moved away from the foam containers to paper. The dioxin problem is one of the reasons. Also, he pointed out that plastic wrap, such as Saran, is just as dangerous when placed over foods to be cooked in the microwave. As the food is nuked, the high heat causes poisonous toxins to actually melt out of the plastic wrap and drip into the food. Cover food with a paper towel instead.

CHERRY BLOSSOMS [Trivia for Spring]

Cherry blossoms are the flowers most beloved by the Japanese. Because cherry blossoms have short blooming times and are fragile, they have been used to symbolize the transience of life; this symbolism meshes well with the teachings of Buddhism. Since cherry trees blossom en masse, they have been used as metaphors for clouds. Fallen blossoms, not to be ignored, were likened to snow and eventually, as a metaphor for a warrior killed early in life.

On the other hand, in China, the cherry blossom is the symbol of feminine dominance, female beauty and sexuality. Additionally, the cherry blossom is the Chinese symbol of feminine principle and it also symbolizes love in the language of herbs. Interestingly, the cherry blossom is the flower of April in China, whereas in Japan, it is wisteria.

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.

2007 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 **\$25.00** MEMBER & SPOUSE **\$32.00** ASSOCIATE MEMBER **\$10.00**

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: _____