

*FEDERAL SUPERANNUATES
NATIONAL ASSOCIATION*



Sidney & District Branch

April 2008

EXECUTIVE COMMITTEE:

President	Jim Cotter	656-8858
Vice-President		
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, VAC and Estate Docu Con Officer Harry Rice 658-4268

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

IN MEMORIAM

We regret to advise the deaths of Hugh S Robinson in June 2007, Keith T MacKinnon in February, Edna Hunt in March and Anthony CA Whittall in April. 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 26th, 2008
Complimentary Coffee from 9:30 am

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

GUEST SPEAKER: Terry Stewart, Director of Operations and Development of the Victoria International Airport Authority, will discuss the planned facilities expansion

NEXT MEETING: September 6th, 2008.

PRESIDENT'S NOTES

Income Tax Assistance Project

You have only until 30 Apr 08 to submit your 2007 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.

Branch Administrative Instructions

In order to conform with the recently received 2007 FSNA By-Laws and Regulations, our Branch Administrative Instructions must be amended. As all amendments are of an editorial as against a substantive nature we do not intend to issue a revised copy to each member.

If you wish to examine a revised copy, each member of the Executive and all new members post 01 Mar 08 will have them available.

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

06 Sep and 22 Nov.

Important News for Veterans with Disability Claims

[Courtesy Ron Gladstone]

A recent ruling by Chief Justice Richard and concurred in by Justices JA Linden and JA Ryder of the Federal Court of Appeal in Winnipeg, is of significant interest to all Veterans who have been refused compensation for disabilities incurred while in service to Canada. In effect it finds that Veterans Affairs

Canada had instituted guidelines under the Minister's Table of Disabilities for granting claims that were not in accordance with legal provisions of the *Pension Act*.

This all arose when Larry W. Nelson, on having been turned down by the Board for a claim based on hearing loss, applied for a judicial review of a decision by the Veterans Review and Appeal Board (VRAB) that denied him disability benefits under subsection 21(2) of the *Pensions Act*. The Honourable Mr Justice O'Keefe, after considering all the evidence directed that the VRAB decision be set aside and the matter referred to a different panel of VRAB for redetermination.

This judgement was appealed by the Attorney General of Canada who wanted this judgement set aside. The Federal Court of Appeal supported the judgement of Mr Justice O'Keefe because – "Section 2 requires that the provisions of the Act be liberally construed and interpreted to recognize Canada's obligation to provide compensation to those members of the forces who have been disabled or have died as a result of military service. Section 5 of the Act is also aimed at making the application process as informal and expeditious as possible, requiring the Minister to draw every reasonable inference in favour of the applicant and to resolve any doubt in favour of the applicant when weighing the evidence". Accordingly the Government's Appeal was denied and, significantly, they were required to pay all the costs of Mr Nelson.

Indeed, in this judgement the Justices went even further and did not restrict this finding to hearing loss but to ALL disabilities suffered as the result of Service in the Armed Forces of Canada.

What does this mean to us? It means that, if you have been turned down for disability compensation in the past on grounds based on the "Minister's Guidelines" which

attempted to supersede the Acts provisions, you now have grounds for appeal (or additional appeals) to Veterans Affairs. In doing so, you may wish to quote:

Canadian (Attorney General) v. Nelson, 2007 FCE (CanLII) dated 2007-05-25

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.

BC Coastal Islands Region Website

The BC Coastal Islands Region (BCCIR) has established a website at 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

\$81.00 was won by Willie Rapatz at the February 9th meeting.

Senior Tours

Hopefully, you all will remember the article on Senior Tours in our last newsletter. It has come to our attention that some members of our Branch have in the past travelled with Senior Tours and have neither advised their Senior Tours consultant that they were members of our Branch nor have they advised us of their travel, hence our commission has been lost.

Please, in future, when you first make contact with Senior Tours [1-800-268-3492] tell them who you are and that you are a member of the Sidney Branch, FSNA. Also tell any member of the Executive so that we may follow-up with Senior Tours to ensure that we receive our commission in a timely fashion.

If anyone has travelled with Senior Tours during the past six months please let us know and we will try to recover our commission in arrears.

Senior Tours’ consultants are extremely pleasant, knowledgeable and accommodating, so please do not hesitate to discuss your possible travel plans with them.

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 655-1496 or any

member of the Executive and pick-up will be arranged.

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.

Estate Planning

As many of you are aware some members of your Branch Executive have been involved in assisting surviving spouses in sorting through the administrative details of a spousal demise. Although the process at first glance may appear somewhat daunting, if the individuals concerned have effected a measure of sound planning, the complications will be reduced considerably.

The shortfalls due primarily to an inadequate planning process that have been the most frequently observed are:

- * Failure to complete our “Document and Capital Holding Record”;
- * Failure to discuss the inherent details of the “Document and Capital Holding Record” with one’s spouse;
- * Lack of awareness on the part of the surviving spouse of their entitlements;
- * Failure to apply for survivor’s PSHCP, PDSP and MEDOC coverage;
- * Failure to split income where legally possible;
- * Failure to apply for CPP Benefits (some are time limited);
- * An over reliance on estate lawyers who, unfortunately, too often are not wholly

informed on Federal Retirees entitlements;

* Failure to place all major assets in joint ownership;

* Failure to retain “Direct Deposit Payment Statement” received annually from the Government of Canada;

* Failure to submit PSHCP claims;

* Failure to review association memberships of the deceased (continuing to pay for memberships which provide nothing for the surviving spouse or cancelling those memberships which would provide some support for the survivor); and

* A lack of comprehension of the essentiality of most careful completion of the terminal income tax return.

A Prescription for Healthy Aging

1. Maintain a healthy lifestyle [exercise for fitness and keep mentally active].
2. Maintain social supports [get involved in

the community].

3. Maintain financial stability and security [learn money management].

4. Know your community [identify programs and services offered and how to access them].

5. Maintain a positive outlook [keep your sense of humour and self-esteem].

6. Develop your spirituality.

7. Learn to recognize and protect yourself against myths and stereotypes of aging.

8. Become a more informed consumer [learn about medications and treatments].

9. Have a purpose in life [another person, an animal, a social cause, work or other productive activity].

10. Be aware of your abilities and limitations and the safety of your surroundings.

11. Have physical and emotional intimacy.

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
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
Peter Cranston	Director	pmcran@shaw.ca
Gary Graham	Director	garygraham@shaw.ca
Connie Lougher-Goodey	Director	merconlg@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: Brian and Judy MacDonald, Donald Ross and Trevor and Michele Thompsett.

New Associate members are Camille Walker and Paul Shields.

We also extend a welcome on transfer to us Richard and Jacqueline Savard.

On transfer to Victoria Fred Whitehouse Branch are David and Lorraine Price.

Our Branch membership now totals 1453, consisting of 946 Superannuates, 494 Spousal, and 13 Associate Members.

2008 MEMBERSHIP RENEWALS ARE NOW BEING ACCEPTED

This does not apply to members paying by **DDS, who are renewed automatically**. Those members who have already paid their 2008 membership dues will receive their receipts and cards under separate cover. Members who pay their dues by DDS should now have received their 2008/2009 Membership Cards from the National Office in Ottawa. If you have any questions about the status of your membership call Patricia Stevens at (250) 652-4851.

To assist our Membership staff at our April 26th, 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 April 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 April meeting. In order to complete this form you will require your Pension Number.

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 Ottawa. **Save a stamp and keep your Branch informed!**

Electronic Newsletter members who have renewed their 2008 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, or at 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 hjsrice@shaw.ca or at 658-4268. If unable to reach either Virginia or Harry phone any member of the current 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.

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.

HELP

Name:_____ Telephone:_____

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 []

I would like to learn to operate a computer:
Yes [] No []

(Please give this completed form to a member of the Executive.)

“Nothing in the world can take the place of persistence. Talent will not; nothing is more common than unsuccessful men with talent. Genius will not; unrewarded genius is almost a proverb. Education will not; the world is full of educated derelicts. Persistence and determination alone are omnipotent.” Calvin Coolidge

CAVEAT

Telemarketing and mail fraud bilk seniors in the United State of \$40 billion annually. The same relative amount pertains to Canada. The frauds comprise bogus charity donations and sales of questionable goods and services. If solicitation is by telephone, hang up.

2008 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**

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: _____

“Remember you can’t predict the future, but you *can* protect yourself and your loved ones against it.”