

*FEDERAL SUPERANNUATES
NATIONAL ASSOCIATION*

Sidney & District Branch



April 2009

EXECUTIVE COMMITTEE:

President Jim Cotter 250-656-8858
Vice-President
Secretary
Treasurer Don Woods 250-656-8190

DIRECTORS:

Membership Patricia Stevens 250-652-4851
Welfare/Benefits Virginia Hambly 250-655-8823
Program Gary Graham 250-658-4608
Illness/Home Care Donna Godwin 250-656-1015

Health Benefits, VAC and Estate Docu Con Officer Harry Rice 250-658-4268

DIRECTORS AT LARGE: Peter Cranston 250-658-2571 Connie Lougher-Goodey 250-656-7303
Gordon Macey 250-656-3625 Lee MacNamara 250-654-0731
Willie Rapatz 250-656-5345 Bob Vroom 250-656-7637

SPECIAL ASSISTANTS Robin Farmer Paul Peacey Bob Peacock Dick Stevens

IN MEMORIAM

We regret to advise the deaths of Terrance A Farr in April 2008, John Jackson in September, John H Wilson in October, Jean Svendsen in January, Judith A Bryan, John B Crozier-Smith, Mary P Johnstone and Herbert J Marrion in February, Raymond H Wheadon in March and Grace Arrowsmith 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 25th. Complimentary Coffee from 9:30 am

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

SPECIAL PROGRAM: A pre-election Town Hall Meeting, moderated by Bob Peacock, will be held with all the major provincial parties' candidates in this Riding participating.

NEXT BRANCH QUARTERLY MEETING: September 12th, 2009

PRESIDENT'S NOTES

Income Tax Assistance

If you would like to have assistance in the completion of your Income Tax Return please call Jim Cotter at 250-656-8858 or Bob Edwards at 250-656-6633 for an appointment.

***Caveat:** Those who request assistance in the completion of their tax returns are advised that the tax team members only assist in the preparation of tax returns; they are not tax advisers or tax consultants.*

Charity Donations

At our May 4th, 2002 Branch Meeting we initiated our "In Memoriam" donation program. Although it took quite a while and some dedicated effort to establish easily implemented procedures, it has proven to be most successful and deeply appreciated by those concerned.

Now we have sufficient funds available to consider occasional one-time donations to worthwhile charities. The Executive have set criteria to define charities that are considered to be of significant value to the membership and are able to demonstrate the effective management of received funds.

What we would appreciate from the membership is your identification of local worthwhile charities. You are requested to submit nominations in writing to Bob Edwards by April 30th, 2009. Your submission must include a description of services rendered by your charity of choice, contact points and a copy of their latest audited financial statement.

HealthLink BC - Dial 8-1-1

HealthLink BC is designed to provide non-emergency health information 24 hours a day, 7 days a week. Dial 8-1-1 and a trained

health service representative will answer. Your call will be transferred to a registered nurse, a pharmacist or dietitian for further information and advice.

You may also access the system through an interactive website at www.healthlinkbc.ca.

Things you Thought that your Cell Phone could do (Courtesy Vancouver Branch)

- 1. The Worldwide emergency number for cell phones is 112. Not quite.** Throughout most of Europe and a few countries outside the EU, dialling 112 will connect users to local emergency services. However, the number won't work in North America, or most of Asia and Africa. Many, but not all, cell phone models will allow special emergency numbers to be dialled even if the phone lacks a SIM card or the keypad is locked.
- 2. Unlock a car door with your cell phone and a spare remote key. No.** Cell phones and remote keyless entry systems work on entirely different radio frequencies. Therefore, cell phones are incapable of re-transmitting the signal from a remote key to unlock a car door.
- 3. Press *3370# to access "reserve battery power". No.** On some Nokia phones, users can punch in special codes and toggle between speech codec modes to 1) enhance voice transmissions quality at the cost of diminished battery performance, or 2) enhance performance by decreasing voice quality. Apparently, some users have misconstrued the latter as "tapping into reserve battery power." On that score the e-mail is doubly erroneous because *3370# is the code for enhancing voice quality, so using it actually decreases battery life.
- 4. Press *06# to disable a stolen cell phone. Not exactly.** On some cell phone models, but not all, pressing *06# will cause the phone's 15-digit International Mobile Equipment Identity to be displayed. Some service providers, but not all, can use that information to deactivate the handset. In any case, it isn't necessary to supply an IMEI number to cancel your cellular account in the event of theft;

simply call your provider, give the appropriate account information, and tell them that the phone was stolen.

5. Make 411 calls on your cell phone without charge by dialling (800) FREE 411. Basically true, though cell phone users may still incur a charge for minutes used, depending on the specifics of their plan. You may have to listen to about ten minutes of advertising before you get the information you really want. **1-800-FREE-411 is a new service** offered to Internet and cell phone users in which the usual directory assistance fee is defrayed by advertisers instead of callers.

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 250-655-1496 or any member of the Executive and pick-up will be arranged.

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.

Attention Spouses Who were "Married after 60" or "Married after Retirement"

A group of us have formed a committee to advocate for deletion of these restrictions in the Canadian Forces Superannuation Act (Marriage after 60 years of age) and in the Public Service Superannuation Act (Marriage after Retirement). We would like to know how many people are affected by this issue, whether FSNA members or not. If you or someone you know is in this situation, please contact: in Victoria: Anne Bowen at bowena@shaw.ca; or in Sidney: Nancy Goodman at nancysgood@shaw.ca or at 250-656-1255.

BC Coastal Islands Region Website

The BC Coastal Islands Region (BCCIR) has established a website at www.fsna-nvi.com. The Duncan and District Branch maintain the site on behalf of the five Branches. Each Branch has a mini-website embedded therein. To access the Sidney and District website, open the Region website and click on the "Sidney" button.

50 - 50 Draw

\$51.00 was won by Bill Rothery at the February 7th meeting.

Elections BC

On the demise of a resident of BC, one should advise Elections BC of the event. Elections BC will then remove the individual from the Voters' List and also so advise the jury selection secretariat.

Thus the emotional upset involved when survivors receive election notices and jury selection invitations will be avoided. Call 1-800 - 661 - 8683.

Credit Card Notes

Information for your consideration.

- New “MasterCard” cards are being issued which include a 'security chip'.
- Arrange for a second credit card with a low maximum dollar amount e.g. \$500, for use for purchases over the telephone, computer, etc.
- If a credit card user is planning unusual transactions, for instance a holiday abroad, it is a good idea to notify their credit card company in advance.

Rides to Meetings

If you require a ride in order to attend a Branch Meeting please phone Bob Vroom at 250-656-7637 by no later than the Tuesday preceding the Meeting.

Meeting Dates for 2009

12 Sep and 21 Nov

Branch Authors

Beginning with our Branch Meeting on November 29th, 2008 a table will be available in the foyer of the Church for members who have published books to display and sell their wares. Authors will annotate and sign their books if so requested by the purchaser.

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.

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
Patricia Stevens	Membership	stevenspatriciad@shaw.ca
Harry Rice	Health Benefits	hjsrice@shaw.ca
Virginia Hambly	Welfare	jhambly@shaw.ca
Harry Rice	Estate Doc\VAC	hjsrice@shaw.ca
Gary Graham	Program	garyggraham@shaw.ca
Peter Cranston	Director	pmcran@shaw.ca
Donna Godwin	Director	dhgodwin@shaw.ca
Connie Lougher-Goodey	Director	merconlg@shaw.ca
Lee MacNamara	Director	don.macnamara@queensu.ca
Willie Rapatz	Director	wrapatz@shaw.ca
Bob Vroom	Director	isabobvroom@shaw.ca

Our Quarterly Newsletter is published in hard copy and electronically ten days prior to our Branch Meetings. The FSNA National Office may be reached through www.fsna.com. Please refer prospective members to this site.

Sun Life has set up an Internet administrative system for PSHCP and PDSP. You may access this site through www.sunlife.ca/. All you have to do is register, then use at your convenience.

MEMBERSHIP MUSINGS

New members welcomed to the Branch include: Diane Allan, Kendrick and Betty Bowness, Tim and Gloria Chad, J Elizabeth and John Curnow, Donald J Evans, Esther Farr, Agnes Grierson, Margaret P Huzzy, Paul and June Lapointe, Daniel Le Blanc, Linda Mitchell, Christopher and Susan Morbey, Michael and Heather Parry, Phillip and Gwen Perry, PR Pupetz, Graeme and Vivian Richardson, Bruce Steel, Chi Shing and Shaw-King Wong and Peter and Maureen Yearwood.

FSNA Sidney and District Branch BC14 extend a warm welcome on transfer to our branch to: Faye and Joseph MacBride.

We also welcome Mike Dyer as a new Associate Member.

Transferred to other FSNA Branches include: Thomas Hassett to Victoria Branch

Our Branch membership now totals 1,512 consisting of 992 Superannuates, 510 Spousal, and 10 Associate Members. 74% of our members pay their dues through DDS. 42% receive their Branch Newsletter via e-mail.

2009 MEMBERSHIP RENEWALS ARE DUE

This does not apply to members paying by **DDS, who are renewed automatically**. If you have any questions about the status of your membership call Patricia Stevens at 250-652-4851.

For those members that are currently

*paying their dues directly to the branch, we would strongly recommend that you change to **DDS (Dues Deducted At Source)**. In choosing this method of payment the workload of your Membership Director and Treasurer will be greatly reduced. **ANNUAL COST IS THE SAME BY DDS OR CHEQUE!***

To assist our Membership staff at our April 25th 2009 meeting and to expedite the processing, please **do not pay by 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 AS IDENTIFIED ON YOUR CHEQUE STUB FROM YOUR APPLICABLE PENSION SOURCE.

Electronic Newsletter members who have renewed their 2009 membership should receive their new membership card(s) and applicable receipt in the mail.

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 e-mail at stevenspatriciad@shaw.ca or 250-652-4851. The Branch and our National Office in Ottawa constantly exchange

membership information so there is no need for you to contact Ottawa. By informing the Branch rather than Ottawa you will remove one link in this chain and reduce the workload of both the National Office and your Executive. Your co-operation will be greatly appreciated. Save a stamp and keep your Branch informed!

MISSING MEMBERS

You will realize that keeping track of 1500 + members is no small task, particularly when we have to maintain the ability to contact them by snail mail, email or telephone. Your Membership Director spends a great deal of time in maintaining accurate records, but in the final analysis her efforts are only as precise as the information that you provide. This is especially critical if you change residences, telephone numbers or email addresses.

She now has exhausted all possible sources to locate a number of our members and appeals to the membership for help. If anyone knows the whereabouts of any of the following people, please contact Pat Stevens or any of your Executives.

<u>Name</u>	<u>Last known city/town</u>
Butler, Alan	Pender Island
Cunningham, Evelyn	Victoria
Davis, Frederick	Saanichton
Dixon, Timothy	Victoria
Gulich, Elizabeth	Galiano Island
Howie, William	Saanichton
Jones, Errol	Victoria
Jones, Robert	Sidney
Kiener, Hans	Victoria
Morrison, J	Victoria
Nicholson, Richard	not known
Sheppard, John	Sidney
Smith, Shirley	Sidney
Stanley, Harry	Pender Island
Warner, Dorothy	Brentwood Bay
White, Barbara	not known

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 250-655-8823. 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 250-658-4268. If unable to reach either Virginia or Harry phone any member of the current executive.

THE PUBLIC SERVICE HEALTH CARE PLAN (PSHCP)

Your PSHCP has recently issued a new wallet sized card for emergency travel assistance. Your executive continue to stress the need, when travelling out of province and/or country, for members to have readily available the appropriate toll free or long distance phone numbers in order to contact the PSHCP providers, World Access Canada Inc., in the event of a medical emergency. It is recommended that members carry the new wallet sized card at all times. These are available through the various annuity providers.

The numbers to call are:

Canadian Forces 1- 800-267-6542
Public Service 1- 888-757-7427
RCMP 1- 800-661-7595
Federal Judiciary 1- 877-583-4266

Please be aware that there might be a delay in receiving your card. If you are travelling out of province in the near future ensure you have the correct numbers for use in a medical emergency. If in doubt, phone Harry Rice at 250-658-4268 or use e-mail at hjsrice@shaw.ca.

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.

YOU AND YOUR HEALTH CARE PLAN

For a variety of reasons some members of the Branch have never submitted a claim for eligible medical expenses to the Public Service Health Care Plan (PSHCP).

There are a couple of ways to obtain claim forms:

- a. Phone the PSHCP (Sun Life) administrator at 1-888-757-7427; or
- b. log on to the Sun Life website at: www.sunlife.ca.

If in fact you register your membership at that website, your printed claim forms will have your membership number and other information included.

Your PSHCP claim form must be submitted within 12 months following the calendar year in which the expense is incurred. If you wish to include the deductibles as part of your allowable medical expenses on your Income Tax form then submit your final claim for the year as soon as possible after 31 December of the claim year. One should be

aware that failure to submit a claim within the period stated above, will not invalidate the claim if it was not reasonably possible to submit the claim, providing the claim is submitted within 18 months following the calendar year in which the expense was incurred.

If you have not, for whatever reason, submitted a claim to the PSHCP, and have valid medical receipts available, then adjudication of your claim even outside the normal claim submission period, is still possible. This applies as well to travel outside of the Province where the reimbursement for the emergency benefit is 100%.

Members are encouraged to read the latest PSHCP booklet relating to benefits, coverage and plan provisions in order to understand completely the importance of the claim and other provisions of the PSHCP. If you do not have a current PSHCP booklet, they are available from your pension office. There are a number of important details with respect to submitting claims which need to be clearly understood. If you require assistance in completing your claim form or have any other health related questions please contact Harry Rice at 250-658-4268.

HELP

Name: _____

Telephone: _____

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 []

Please give this completed form to member of the Executive.

2009 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**

MEMBERSHIP # (or New)..... DONATION [For Branch use only].....

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: _____

Men stumble over the truth from time to time, but most pick themselves up and hurry off as if nothing happened.

“Experience is simply the name we give our mistakes.” Oscar Wilde
