

*FEDERAL SUPERANNUATES
NATIONAL ASSOCIATION*



Sidney & District Branch

April 2010

EXECUTIVE COMMITTEE:

President Jim Cotter 250-656-8858
Vice-President
Secretary Donna Godwin 250-656-1015
Treasurer Don Woods 250-656-8190

DIRECTORS:

Membership Patricia Stevens 250-652-4851
Estate Issues Virginia Hambly 250-655-8823
Program Gary Graham 250-658-4608
Illness/Home Care Rosemary McAninch 250-656-9587

Health Benefits Lee Macnamara 250-654-0731
Estate Docu Con Officer John Imhoff 250-656-4456
VAC queries Peter Chance 250-655-3634 or cell 250-360-6699

DIRECTORS AT LARGE: Connie Lougher-Goodey 250-656-7303 Gordon Macey 250-656-3625
Willie Rapatz 250-656-5345 Mikki Richards 1-250-539-5672
Dick Stevens 250-652-4851 Bob Vroom 250-656-7637

SPECIAL ASSISTANTS Peter Cranston Robin Farmer Paul Peacey Bob Peacock

IN MEMORIAM

We regret to advise the deaths of Irma I Hoyle in April 2009, Cedric R Mann in October 2009, Rose L Taylor and Margaret Crump in January, Gerald J Hetherington and James H Olver in February and Gerald Halikowski in March. 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 May 1st. Complimentary Coffee from 9:30 am

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

GUEST SPEAKER: Constable Dan Cottingham of the Central Saanich Police Department will address us on "Fraud Awareness for Seniors".

NEXT BRANCH QUARTERLY MEETING: September 11th, 2010

PRESIDENT'S NOTES

CONGRESS 2010

This year the annual FSNA Branch Presidents, the National Board of Directors, the Regional Services Officers and the Provincial Advocacy Officers will meet in Halifax from 14 to 17 June 2010.

This year Gary Graham will represent our Branch in lieu of our President Jim Cotter who is unable to attend.

A report will be in the next Newsletter and in the Fall Edition of the ON GUARD.

Regional Meeting

The five Branch Presidents of the BC Coastal Islands Region or their representatives attended a luncheon meeting in Duncan on 08 Mar 10. The main purpose of the session was to meet the new National Director, Sylvia Ceacero. Sylvia briefed the group on the current activities of the National Office staff and the National Board of Directors.

FSNA Elections

During March an election was held for the National Director British Columbia (NDBC) position. John Finn our current Regional Services Officer (RSO) won the election and will assume the appointment on the close of Congress 2010 in Halifax in June. Congratulations John, we look forward to you attending to our interests and adding some much needed balance to the National Board of Directors over the next three years.

An election, if necessary, for our new RSO will take place in Duncan on 02 May 10.

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 Mervyn Lougher-Goodey at 250-656-7303 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 neither tax advisers nor 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 Donna Godwin by May 29th, 2010. 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.

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.

50 - 50 Draw

\$70.50 was won by George Stephen at the February 6th meeting.

Meeting Dates for 2010

01 May, 11 Sep and 20 Nov

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.

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.

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.

Nidus

The "Nidus Personal Planning Resource Centre and Registry" is a non-profit, charitable organization devoted to helping British Columbians learn about how to plan for their future.

Nidus provides information on Representation Agreements, Enduring Powers of Attorney, Living Wills/Advance Directives and related matters. Nidus also operates a Registry for personal planning documents.

You are invited to visit their website at www.nidus.ca and sign up for their newsletter at

the News and Events section. The newsletter will keep you up-to-date on changes to the law and new resources. You may also contact Nidus by phone at 604-408-7414 or by e-mail at info@nidus.ca.

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.

Family Caregivers Network Society

This Society is a not-for-profit organization whose mission is to inform, support and educate on issues of concern to family caregivers of adults in the Capital Regional District of British Columbia. If you are a caregiver and need assistance do not hesitate to contact the Society at 250-384-0408 or at fens@telus.net.

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
Donna Godwin	Secretary	dhgodwin@shaw.ca
Patricia Stevens	Membership	stevenspatriciad@shaw.ca
Lee Macnamara	Health Benefits	don.macnamara@queensu.ca
Virginia Hambly	Estate Issues	jhambly@shaw.ca
John Imhoff	Estate Doc	jandtimhoff@shaw.ca
Gary Graham	Program	garyggraham@shaw.ca
Peter Chance	VAC	pgchance@telus.net
Rosemary McAninch	Illness/Home Care	mcaninch@shaw.ca
Connie Lougher-Goodey	Director	merconlg@shaw.ca
Willie Rapatz	Director	wrapatz@shaw.ca
Mikki Richards	Director	mikki.richards@gmail.com
Dick Stevens	Director	stevenspatriciad@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: Francine Buck, Ernest Carley, Bon Van Hardenberg, Ailene and Jason Mahadoo, Denis and Diety McBrearty, Stewart and Mary McGowan, Doreen May Smith and Murray and Deidre Watkin.

FSNA Sidney and District Branch BC14 extend a warm welcome on transfer to our Branch to: Hella Irvine from Regina, Dorothy Olkovik, Walter Pickering and Neil Rhodes from Victoria and Lila Watson from Kingston..

Hans Kiener transferred to the Victoria Fred Whitehouse Branch.

Our Branch membership now totals 1,504, consisting of 997 Superannuates, 497 Spousal, and 10 Associate Members. 80% of our members pay

their dues through DDS. 44% receive their Branch Newsletter via e-mail.

2010 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. Fees for 2010 are: for members \$34.20, for members and spouse \$44.40 and associate members \$20.00.

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 May 1st, 2010 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 May 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 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 2010 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

If anyone knows the whereabouts of any of the following people, please contact Patricia Stevens at 250-652-4851 or any member of the Executive.

<u>Name</u>	<u>Last known city/town</u>
Cunningham, Evelyn	Victoria
Daniels, Brian	Saanichton
Dixon, Timothy	Victoria
Gulich, Elizabeth	Galiano Island
Jones, Robert and Diane	Sidney
Keevil, Irene	Saanichton
Malmsten, Ralph and Virginia	Victoria
Nicholson, Richard and Tamara	not known
Pierpoint, Jean	Victoria
Smith, Shirley	Sidney
Stanley, Harry	Pender Island
Vanderros, W	Saanichton
Wardle, Lilian	Sidney
Warner, David and Dorothy	Brentwood Bay
White, Barbara	not known

ARE YOU A SUPERANNUATE WHOSE SPOUSE PASSED AWAY RECENTLY?

Some of you might not be aware that when your spouse dies and **you** are the superannuate (the former employee who is receiving a military, RCMP or federal civil servant pension), you **must** inform your Superannuation office to have your health care premiums (MSP BC and PSHCP) and Dental Plan changed to single coverage and to change the beneficiary of your Supplementary Death Benefit (SDB) from your spouse to someone else. Only one person can be named as beneficiary. If you do not change your beneficiary, when you pass away the SDB will go to your estate and will be included in probate. You should also advise Johnson Inc in order to change your MEDOC coverage.

For problems associated with health benefits such as PSHCP and PDSP claims and queries on other related insurance concerns contact Lee Macnamara at 250-654-9731 or at don.macnamara@queensu.ca. If unable to reach Lee, contact Virginia Hambly at 250-655-8823 or at jhambly@shaw.ca. or Mikki Richards at mikki.richards@gmail.com or at 1-250-539-5672 or phone any member of the executive.

Superannuation Division: 1-800-561-7930
Canadian Forces: 1-800-267-0325
RCMP: 1-800-661-7595
Johnson Inc: 1-866-799-0000

HEALTH HINT - SHINGLES VACCINE

Shingles is a painful disease not uncommon among those over 60 years of age. It is actually a re-occurrence of chicken pox and is caused by the same *herpes zoster* virus. A new vaccine (ZOSTAVAX) to prevent shingles is now available at a cost of approximately \$200 per person, for those who are *certain* that they have had chicken pox. If you are not certain, a blood test will be required before the vaccine will be administered.

Check with your family doctor, clinic or pharmacy regarding availability and cost of shingles vaccination. The PSHCP will reimburse 80% of the cost of the vaccination, so be sure to obtain a receipt to be able to claim.

Because of special freezer storage requirements, not all clinics or pharmacies may carry or give the vaccine. However, the vaccine is available at two travel clinics by appointment.

The Travel Medicine and Vaccination Centre
#206 - 771 Vernon St (North of Save-On Foods)
Victoria, BC
Call 250-592-3357 for an appointment

Nova Travel Clinic
#206 - 1964 Fort St
Victoria, BC
Call 250-370-2366 for an appointment

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 or Mikki Richards 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 or Mikki Richards at mikki.richards@gmail.com or at 1-250-539-5672. For problems associated with health benefits such as PSHCP and PDSP claims and queries on other related insurance concerns contact Lee Macnamara at 250-654-9731 or at don.macnamara@queensu.ca. If unable to reach either Virginia, Mikki or Lee, phone any member of the executive.

MEMORIAL SOCIETY OF BRITISH COLUMBIA

Some of you might have received a letter recently from the Memorial Society of British Columbia informing you that Care Funeral Services is now the exclusive approved provider for their members in this area.

The letter further states that if members pre-paid their funeral services, or wish to pre-pay funeral arrangements, you are advised to contact Care funeral Services as the contract (between the Memorial Society and First Memorial) has ended.

We have done some research on this subject and have determined the following.

If you made arrangements and pre-paid with First Memorial or any other local funeral home, your contract is still valid with them and

they will respect your contract. In this case you need to do nothing at this time. Advise your Executor that after your demise they should contact the funeral home with whom you contracted and the Memorial Society at 1-888-816-5902 so that the Society can remove the name of the deceased from their files.

If you have not yet made funeral arrangements, and wish to do so, our advice is to do your own homework and contact several local funeral homes (e.g. First Memorial, McCall's or Care), interview them, obtain a list of the services they provide and the prices. Go about it as you would when selecting a new real estate agent. The next step is to review this information and decide which company will be best suited to meet your needs and wishes.

TRAVEL OUTSIDE BC

We have been advised of another health problem which arose outside Canada and due to lack of adequate Travel Insurance coverage and a mishandling of early contact with the Insurer cost the patient and his family \$130,000.00.

If you are traveling outside BC and become involved in an emergency situation:

- a. Contact BOTH PSHCP and MEDOC (if enrolled) immediately using the appropriate 1-800 numbers;
- b. Do not make any treatment or transportation arrangements (other than immediate emergency provisions) without contacting the insurance companies first, then follow their directions;
- c. If traveling alone, be sure that your family knows enough to call the PSCHP and MEDOC 1-800 numbers as soon as they become aware of your plight, and before arranging anything. If the arrangements or recommendations of either PSHCP or MEDOC are not followed, you may be "on your own" and may jeopardize a claim payment.

SODIUM AND YOUR DIET

Sodium is a mineral found in foods. It is a major part of salt. We need some sodium for body water balance. We tend to eat more than we need resulting in high blood pressure and fluid and swelling in hands and feet (edema). Diabetics should also control their salt intake.

How can you eat less sodium? Do not add salt in your cooking or to your food at the table. Cook and season food with herbs, spices, lemon juice or vinegar. Limit your intake of high sodium processed and canned foods such as: ham, bacon, salami, other deli meats, pickles, olives, soy/teriyaki and fish sauces, canned packaged or instant noodle soups, potato chips, nuts, crackers and pretzels.

It is recommended that we consume not more than 2000 to 2500 milligrams per day. Most of us eat three times that amount every day.

WELLNESS

If you wish to live in a healthy and relatively happy lifestyle, then you should try and achieve a reasonable level of wellness. To do this you must strive to maintain good relationships, relax, be active, manage anger, sleep well, eat well (dark chocolate is good for you), do not hesitate to reach out for help when you need it, try to be addiction free and be joyful.

PREVENTING FALLS

As we age our risk of falling becomes greater. Many injuries due to falls can be prevented. The first step to avoiding falls is to understand what causes them. For example, poor balance, decreased muscle and bone strength, reduced vision or hearing and unsafe conditions in and around your home.

You can prevent falls by making adjustments to your home and lifestyle and by making sure that you eat well, stay fit and use whatever devices that will facilitate your daily life while keeping you safe. Use medication wisely, use safety aids and consider wearing a medical alert alarm. Your independence and well-being are at stake.

Deduction of Dues at Source

Sidney and District Branch

Dear Member:

Thank you for adopting this method of payment. Please send this application form to Sidney & District Branch, FSNA, PO Box 2607, Sidney, BC. V8L 4C1.

Dues Deduction Authorization

You are required to complete the authorization area only if you would prefer to have the convenience of having your dues deducted monthly directly from your pension payment.

“I authorize Public Works and Government Services Canada to deduct FSNA dues from my pension payments and to remit those dues to FSNA. I understand that I may revoke this authorization at any time by notifying FSNA.

Signature: _____ Date: _____

Pension Number: _____ FSNA Member Number: _____

Pension Source: (Check only one superannuation plan)

Canadian Forces Public Service RCMP

AND

It is a retirement pension OR It is a survivor's allowance

FSNA Membership Category

Single (\$2.85 per month) OR Double (\$3.70 per month)

Name: _____ First Name: _____

Spouse's Name: _____ Spouse's First Name: _____

Address: _____

Postal Code: _____ Phone Number: _____ E-mail: _____

Provision of pension information on this document is voluntary. You may, without prejudice, decline to respond. This information is being collected to enable deduction of membership dues from your pension payment or survivor's allowance. [DDS method of payment is not applicable to RCMP survivors, to Federally appointed Judges, or to Associate Memberships.]

This information will not be shared with anyone other than Public Works and Government Services Canada.