

*FEDERAL SUPERANNUATES  
NATIONAL ASSOCIATION*

*Sidney & District Branch*



**February 2009**

**EXECUTIVE COMMITTEE:**

**President**            **Jim Cotter**            **250-656-8858**  
**Vice-President**  
**Secretary**         **Bob Edwards**         **250-656-6633**  
**Treasurer**         **Don Woods**            **250-656-8190**

**DIRECTORS:**

**Membership**        **Pat Stevens**            **250-652-4851**  
**Welfare/Benefits**   **Virginia Hambly**       **250-655-8823**  
**Program**             **Gary Graham**           **250-658-4608**  
**Illness/Home Care**

**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**        **Willie Rapatz**           **250-656-5345**  
   **Bob Vroom**            **250-656-7637**

**IN MEMORIAM**

We regret to advise the deaths of Max Preston in February, Raymond J Peterson in July, Matthew Gronow and Donald R White in October, Alfred E Deans, Sheila Hutcheson, Sybil M Krueger, Robert H McLaughlin and Norman Postings in November and Joseph A Harpell in December. On behalf of the Executive and all members we extend sincere condolences to the next-of-kin.

Stanley A Kanik passed away on January 2<sup>nd</sup>, 2009. Stan was a stalwart member of the Branch Executive for 17 years and no task or challenge was too onerous for him. He contributed a vast amount of time and talent in the performance of his many assigned and assumed responsibilities. Stan will be deeply missed by all his colleagues and friends. A well attended memorial service was held on Wednesday January 7<sup>th</sup> at St Elizabeth's church.

**ANNUAL GENERAL MEETING**

**WHEN:** 10:00 a.m. Saturday February 7<sup>th</sup>. Complimentary Coffee from 9:30 am

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

**GUEST SPEAKER:** A representative of Canada Revenue Agency (CRA)  
on your Income Tax return for 2008.

**NEXT BRANCH QUARTERLY MEETING:** April 25<sup>th</sup>, 2009

## PRESIDENT'S NOTES

### **Beware of Donation Fraud** (Courtesy Money Saver)

#### Be an Informed Donor

1. Start with the Canada Revenue Agency's (CRA's) charities listings at [www.cra-arc.gc.ca/tx/chrts/nln lstngs/menu-eng.html](http://www.cra-arc.gc.ca/tx/chrts/nln lstngs/menu-eng.html). Alternatively, you may call CRA at 1-800-267-2384 (English) or 1-888-892-5667 (bilingual). Only charities registered under the Income Tax Act can issue official donation receipts.
2. Research the organizations that you wish to benefit: request information from the charities themselves. Obtain information from news reports and other external sources about the charities.
3. Be wary of high-pressure tactics used by telephone or door-to-door solicitors. If they are calling from an organization that you do not wish to support at this time, politely, but firmly say so. No further explanations are required.
4. Watch for organizations disguised as well-known charities. They may have names or logos that sound or look legitimate. If you are at all uneasy, donate to the charity directly by mail or via its official website rather than by responding to a solicitation.

#### What Can Go Wrong ?

The least serious consequence for small cash donations is that you give your money to an undeserving person or entity.

The most serious consequences of participating in a questionable donation scheme are that your donation credits may be significantly reduced or denied and your tax return reassessed. If so, you will be charged additional taxes payable, interest and possibly penalties. Your tax accountant may also be subject to increased scrutiny in the future. CRA audits all tax shelter

gifting arrangements. To date, 26,000 taxpayers were denied \$1.4 billion in donations claimed.

#### Schemes to Avoid and Their Consequences

1. "Flips" of purchased goods to a registered charity. A tax shelter promoter sells goods at discount prices which can then be donated "in kind". You pay a modest amount to acquire the goods (although you don't actually take possession). The goods are appraised at a highly inflated value and donated to a registered charity. A tax receipt is issued for the artificially high appraised value. The consequences are that the donation claim will be limited to your actual cost and if CRA determines that the goods are worthless, your donation claim will be denied altogether.
2. Gifting trust arrangements. You make a cash donation to a specified charity. You also become a beneficiary of a trust. You receive property as a distribution from the trust and you donate the property to the charity as well. You receive a donation receipt for the donated property. The consequences are that your donation claim will be limited to the cash amount of your donation and your claim will be further reduced by the value of the property received from the trust.
3. Leveraged cash donations. You donate cash plus the proceeds from a pre-arranged loan to a specified charity. You are not at risk for the loan amount - that is, you are not required to repay any amount outstanding over and above the cash you already contributed. A donation receipt is issued for the amount of the cash plus loan proceeds. The consequences are that your donation claim will be limited to the cash amount of your donation and the tax credit associated with the loan portion of the donation will be reduced or eliminated to the extent that the loan is of limited recourse. In addition, if the registered charities associated with the schemes are found to be fraudulent, all donations made to them will be denied.

## Income Tax Returns - 2008

Tax Return time will be upon us sooner than we realize. Now is the time to begin getting your tax matters in order; in a few months you will benefit greatly from the work that you do now. You should prepare a folder for the 2008 Return and begin to locate the following as applicable:

- 2007 Statement of Assessment (previous years may also be required);
- Receipts for medical and dental expenses;
- Documents showing interest and investment income, including bank accounts, term deposits, CSBs, T-bills, life insurance and rental income;
- Your investment dealer's statements covering taxable capital gains/losses;
- Receipts for charitable donations;
- All T slips as they arrive between late Jan and end Mar;
- Your pension payment slips which show deductions for medical/dental insurance and income tax; and
- Pick up copies of General Income Tax Guide and T1 General BC from the Post Office when available (late Jan).

If you are covered under PSHCP, ensure you send in a claim by the end of December if you wish to include in your 2008 Return all amounts not reimbursed. Sun Life, the Administrator of the plan, always includes a detailed statement with each claim processed or, if you are on the internet, will provide an annual summary of all claims and reimbursements. The same service is also available for PDSP claims.

If you have sold investments during 2008, search your records to ascertain year and cost of purchase, including commission costs for capital gain/loss action.

Whether or not you are preparing your own return it is recommended that you keep all

documents together and ensure that your spouse is aware of their location.

## 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.*

## 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.

## How to Lock your Car Safely

The police have advised that there is a device that robbers are using now to clone your security code when you lock your doors on your car using your key-chain locking device. They sit a distance away and watch for their next victim. They know that you are going inside the store or restaurant and have a few minutes to steal and run. Therefore, manually lock your car door by pressing the lock button inside the car, that way if there is someone sitting in a parking lot watching for their next victim it will not be you. When you hit the lock button on your car upon exiting it does not send the Security code, but if you walk away and use the door lock on your key chain it sends the code through the airwaves where it can be stolen, something totally new to us and real. Be aware!

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### **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](mailto:bowena@shaw.ca); or in Sidney: Nancy Goodman at [nancysgood@shaw.ca](mailto:nancysgood@shaw.ca) or at 250-656-1255.

### **Branch Authors**

As of our Branch Meeting on November 29<sup>th</sup>, 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.

### **BC Coastal Islands Region Website**

The BC Coastal Islands Region (BCCIR) has established a website at [www.fsna-nvi.com](http://www.fsna-nvi.com). The North Vancouver Island Branch maintain the

### **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	<a href="mailto:jacotter@shaw.ca">jacotter@shaw.ca</a>
Bob Edwards	Secretary	<a href="mailto:rgedwards@shaw.ca">rgedwards@shaw.ca</a>
Pat Stevens	Membership	<a href="mailto:stevenspatriciad@shaw.ca">stevenspatriciad@shaw.ca</a>
Harry Rice	Health Benefits	<a href="mailto:hjsrice@shaw.ca">hjsrice@shaw.ca</a>
Virginia Hambly	Welfare	<a href="mailto:jhambly@shaw.ca">jhambly@shaw.ca</a>
Harry Rice	Estate Doc\VAC	<a href="mailto:hjsrice@shaw.ca">hjsrice@shaw.ca</a>
<a href="mailto:garyggraham@shaw.ca">Gary Graham</a>	<a href="mailto:garyggraham@shaw.ca">Program</a>	<a href="mailto:garyggraham@shaw.ca">garyggraham@shaw.ca</a>
Peter Cranston	Director	<a href="mailto:pmcran@shaw.ca">pmcran@shaw.ca</a>
Connie Lougher-Goodey	Director	<a href="mailto:merconlg@shaw.ca">merconlg@shaw.ca</a>
<a href="mailto:wrapatz@shaw.ca">Willie Rapatz</a>	<a href="mailto:wrapatz@shaw.ca">Director</a>	<a href="mailto:wrapatz@shaw.ca">wrapatz@shaw.ca</a>
Bob Vroom	Director	<a href="mailto:isabobvroom@shaw.ca">isabobvroom@shaw.ca</a>

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.

### **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.

### **Hotel Room Keycards**

The Keycard issue described in our February Newsletter has been resolved. No personal information is now recorded on current Hotel Keycards. It is safe to turn them in when you check out.

### **Meeting Dates for 2009**

25 Apr, 12 Sep and 21 Nov

### **50 - 50 Draw**

\$66.00 was won by Cec Berezowski at the November 29<sup>th</sup> meeting.

## MEMBERSHIP MUSINGS

New FSNA members welcomed to the Branch include: William and Debra Bresser, James and Susan Bridges, Barbara Brown and Gregory William, William Burgess, William Clark, Marie Claveau, Anthony Collis, Dan and Sheila Cox, Leonard and Phyllis Dawkin, Mickey De Bruin, Margaret Doheny, Michael and Deborah Fisher, Ron and Joan Frolek, Marjorie Garside, Dorothy Gibson, Charles and Nancy Goodman, Shirley Goodwin, Nadia Greschuk, Harry and Betty Jean Harmsworth, Larry Hobson, Jack Huzzy, Margaret Kaiser, Georgette Kyle, Andrew Lane, Katheryn MacCallum and David Stephen, Donald and Birgitte MacVicar, LG Sam Meckbach, M Meadows, Susan and Christopher Morbey, Diana Morgan, Lorraine Moskovitz and Richard Gross, Brian and Isedora Muir, James and Marcia Peters, John Pynn, Greg and Diane Robertson, Dorais Ryan, Ken and Mary Saari, Allen and Alice Stewart, Timothy and Susan Strocet, Frederick and Jean Thompson, Peter and Nancy Vivian, Michael Walters and Julie Duhome, Shevaun Washington, Karl and Arden White, William and Mary Willbond, Ian and Joan Williams and Paul Winkler.

FSNA Sidney and District Branch BC14 extend a warm welcome on transfer to our branch to: Garnet Barlow, Ernest Boyd, Bruce Burley, John Smith and Donald Young.

Transferred to other FSNA Branches include: Daniel and Lillian Cuthbert.

Our Branch membership now totals 1,488 consisting of 978 Superannuates, 502 Spousal, and 8 Associate Members.

### **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 February 7<sup>th</sup> 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 February 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 February 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](mailto: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!

### **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](mailto: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](mailto: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](mailto: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](http://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.

### FY2008 FINANCIAL OPERATIONS REPORT

1 January to 31 December 2008

#### RECEIPTS

Balance forward Bank	9,891.50
Bal Fwd Petty Cash	200.00
Bank and Investment Interest	1,095.37
Travel Agent Commission	832.72
Estate planning document sales	670.00
Donations	633.60
50/50 Draw	251.00
Membership dues (branch 2008)	4,450.40
Membership dues (branch 2009)	4,933.80
Membership dues (DDS)	6,520.58
Term deposit	26,000.00
Credit Union Shares	5.00
Defence of Benefits Fund	1.00

#### EXPENDITURES

Charitable Societies Donations	3,300.00
Postage - newsletter mailings	1,289.82
Postage - general	322.43
Postage - estate documents	45.52
Hall rental	1,000.00
Office Supplies	374.44
Coffee supplies & service	460.96
Printing - newsletter	1,053.21
Printing - estate plan docs	319.20
Printing - general	103.04
<i>per-capita</i> fees to Ottawa	8,375.96
Term deposit	31,109.80
Software	97.93
Travel and Meals	2,733.88
Misc expense	26.76
Credit Union Shares	5.00
Defence of Benefits Fund	1.00

SUB TOTALS 55,484.97

50,618.95  
Bank Balance 4,666.02  
Petty Cash 200.00

TOTALS 55,484.97

55,484.97

Branch net worth as of December 31 2008 was \$32,342.64

Branch Bank - Coast Capital Savings, 2297 Beacon Avenue, Sidney, BC V8L 1W9  
Branch Account Number - 011000369249

Prepared by Don Woods, Treasurer

Report reviewed by AC Brown

**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.**

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**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.