

*FEDERAL SUPERANNUATES
NATIONAL ASSOCIATION*



Sidney & District Branch

January 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 Robin Farmer Paul Peacey Bob Peacock

IN MEMORIAM

We regret to advise the deaths of Elizabeth Gilchrist in January 2009, Margaret Nagel in May, Norah O Cook in June, Edward F Chapman, Pauline Hassan and John V Pierpoint in October, Grace Howey and Elizabeth Kenyon in November, Frances Worrall in December and Trevor Game and Cyril (Cy) H Putt in January. On behalf of the Executive and all members we extend sincere condolences to the next-of-kin.

ANNUAL GENERAL MEETING

WHEN: 10:00 a.m. Saturday February 6th. Complimentary Coffee from 9:30 am

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

GUEST SPEAKER: Kerry Woodward, Canada Revenue Agency (CRA), on your Income Tax return for 2009.

NEXT BRANCH QUARTERLY MEETING: May 1st, 2010

PRESIDENT'S NOTES

Regional Meeting

On November 4th, 2009 four members of your Executive attended a BC Coastal Islands Regional training session in Duncan. The session was organized and chaired by John Finn our Regional co-ordinator, officially known as the Regional Service Officer (RSO). The aim of the session was to provide attendees with current information in a variety of subject areas to assist in the provision of the best support possible for you.

John briefed us on the possible modifications to the current Canada Pension Plan (CPP)/Quebec Pension Plan (QPP) designed to provide all working Canadians with a much enhanced CPP than that of to-day. The rumoured changes indicate that those currently drawing CPP will be unaffected. Obviously, to achieve the suggested enhancements the contribution by both workers and employers will have to increase significantly. The actual changes and cost/benefit implications will not be known in the near future.

John was followed by a team from Johnson Inc who briefed on MEDOC, Home, Automobile and Long Term insurance programs.

Kathy McArthur, the RSO for the Eastern BC Region then gave a presentation on Branch Communications.

Julie Spencer, the National Director for BC, gave an overview of current province wide activities and concerns. Next on stage was Pat King, National 1st Vice-President, who gave an update on developments nationally.

The five Branch Presidents of the BC Coastal Islands Region reported on their top Branch priorities and how they are being addressed.

The meeting was deemed most productive and informative for all attendees.

Income Tax Returns - 2009

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 2009 Return and begin to locate the following as applicable:

- 2008 Statement of Assessment (previous years may also be required);
- Receipts for medical and dental expenses including premiums paid for PSHCP, PDSP, MEDOC and any other travel insurance that you have purchased over the year;
- 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;
- Receipts for Home Renovation Tax Credit;
- All T slips as they arrive between late Jan and end Mar;
- Your pension payment slips which show all your deductions from source; 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 January if you wish to include in your 2009 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 2009, 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.

Disability Amount

To claim this amount (\$7,021.00) on your Income Tax Return, you must have an impairment in physical or mental functions that is relatively severe and prolonged. An impairment is prolonged if it has lasted, or is expected to last, for a continuous period of at least 12 months. You can claim this tax credit if a qualified practitioner certifies, on Form T2201, "Disability tax Credit Certificate", that you meet certain conditions.

To obtain the requisite Certificate, call 1-800-959-2221 and ask for Canada Revenue Agency (CRA) Publication RC4064(E) Rev.09. Form T2201 is included in the Publication. Once the Certificate has been completed send it to the Surrey Tax Centre for approval. Authority to claim this tax credit may be back dated by CRA if it is warranted.

Income Tax Assistance

For those members who received assistance in the completion of their Income Tax Return last year from Jim Cotter please call him at 250-656-8858 for an appointment.

For those members who received assistance in the completion of their Income Tax Return last year from Bob Edwards please call either Mervyn Lougher-Goodey at 250-656-7303 or Jim Cotter at 250-656-8858 for an appointment.

For newcomers to the program please call Jim Cotter at 250-656-8858

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.*

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

\$53.00 was won by Ron Aumonier at the November 21st meeting.

Meeting Dates for 2010

06 Feb, 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.

Accessible Transit Services

handyDART is convenient door-to-door transportation for people with special needs. The Capital Region handyDART service is a busy shared-ride system - meaning other passengers are picked up and dropped off en route. handyDART is available to individuals who cannot use the regular fixed route service due to a physical or mental impairment.

You must be registered with the handyDART office before you can use the service. There is no registration fee, however you must complete a brief application form which, on request, will be mailed out to you along with a Handbook containing all important information concerning the program. As part of the registration process, clients may be required to

attend an interview at the handyDART office. Once you are registered, you may book trips as needed. For further information and assistance call handyDART at 250-727-7811.

Taxi Saver provides registered handyDART clients with another method of meeting their travel needs. Taxi Saver coupons provide a 50% subsidy towards the cost of taxi rides.

Eligible individuals may purchase a package of Taxi Saver coupons every month worth \$80.00 at a cost of \$40.00. The coupons come in packages of \$1, \$2 and \$5 denominations. The purchaser uses the coupons to pay the dollar metre rate of the taxi fare. For example, if a taxi fare is \$11.80, the passenger pays \$11 in coupons and 80 cents in change. Change is not given on Taxi Saver coupons. The contact telephone number for Taxi Saver is 250-995-5618.

To buy and use Taxi Saver coupons you require a handyPass ID card which is available through BC Transit. Once you are registered with handyDART they will, on request, guide you through the process of acquiring your handy- Pass and accessing the Taxi Saver program. To contact handyDART registration call 250-727-7811.

Beacon Community Services Volunteer Medical Driver Program

For details concerning this Seniors' Support Program please call Kathy Mason at 250-665-5537.

Travel Advisories and Travel Insurance

World events to-day have raised the possibility of increased dangers for Canadians abroad. If you are travelling overseas you should be especially vigilant, monitor local developments and take careful note of news broadcasts. In

addition, travel advisories issued by the Department of Foreign Affairs and International Trade (DFAIT) have taken on greater importance.

The Consular Affairs Bureau of DFAIT provides:

- destination-specific Travel Reports; and
- weekly Travel Bulletins highlighting current "hot spots" and time-sensitive information.

Information is available from DFAIT through the following means:

- by phone -- 1-800-267-6788;
- by Internet -- http://www.voyage.gc.ca/countries_pays/menu-eng.asp;
- by e-mail -- voyage@dfait-maeci.gc.ca;
- or from Canadian diplomatic offices overseas.

You should be aware that companies providing travel insurance coverage often follow travel advisories published by DFAIT and are unlikely to authorize payments for medical bills obtained while travelling in these countries.

In addition, cancelling a scheduled trip abroad could cost you money. Before arranging such a trip, or cancelling one, the following is recommended:

- contact DFAIT to determine if a travel advisory has been issued for your particular destination;
 - contact your travel insurance provider to determine if there are any restrictions regarding your destination; and
 - discuss the matter with your travel agent.
- Ultimately the decision to travel is the sole responsibility of the traveller.

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
Peter Cranston	Director	pmcran@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: Glen Bailey, Kevin and Carol Begg, Douglas and Paulette Beckley, Ron and Caron Hayes, Grace Kamitakahara, Ernest and Fran Lucas-Nielsen and Theresa Trehearne

FSNA Sidney and District Branch BC14 extend a warm welcome on transfer to our Branch to: Jim Johnson and Frank Way from Victoria and Lewis Rogers from White Rock..

Our Branch membership now totals 1,501, consisting of 994 Superannuates, 495 Spousal, and 12 Associate Members. 77% 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 February 6th, 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 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 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.

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
Dixon, Timothy	Victoria
Gulich, Elizabeth	Galiano Island
Jones, Robert and Diane	Sidney
Keevil, Irene	Saanichton
Kiener, Hans	Victoria
Malmsten, Ralph and Virginia	Victoria
Nicholson, Richard and Tamara	not known
Smith, Shirley	Sidney
Stanley, Harry	Pender Island
Vanderros, W	Saanichton
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: the Superannuation office so that your health care premiums (MSP BC and PSHCP) and Dental Plan are changed to single coverage, Johnson Inc if you have additional coverage from MEDOC, and the Superannuation office 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.

For problems associated with health benefits such as PSHCP and PDSP claims and queries on other related insurance concerns contact Lee McNamara at 250-654-9731 or at don.mcnamara@queensu.ca. If unable to reach either Virginia, Mikki or Lee, 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

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 McNamara at 250-654-9731 or at don.mcnamara@queensu.ca. If unable to reach either Virginia, Mikki or Lee, phone any member of the executive.

AEROPLAN POINTS

If you have accumulated quite a number of Aeroplan points over the years and haven't used them, now is the time to organize your account so that your spouse or other (trusted) family members may use your points

cost free.

Two things you should know about the points. Firstly, you may allow others to use your points in the same fashion as you do. Just call Aeroplan at 1-800-361-5373 and ask them to put that person(s) on your account for free access to use your points. This can be helpful if you are unable to travel and wish to bring family out to see you.

Secondly, if your spouse passes away and has Aeroplan points, and if you haven't been added to the access list as noted above, you may buy the points for your own use for one cent a point. So, if the deceased had one hundred thousand points, it would cost you one thousand dollars to transfer the points to your Aeroplan. If you wish free access to your spouses points, then get your name on their account. It is easy and free so why not do it now.

FY2009 FINANCIAL OPERATIONS REPORT

1 January to 31 December 2009

RECEIPTS

Balance forward Bank	4,666.02
Bal Fwd Petty Cash	200.00
Bank and Investment Interest	954.77
Travel Agent Commission	916.96
Estate planning document sales	989.00
Donations	1,227.20
50/50 Draw	206.71
Membership dues (branch 2009)	3,802.10
Membership dues (branch 2010)	2,485.20
Membership dues (DDS)	7,393.77
Term deposit	31,109.80
Credit Union Shares	5.00
Defence of Benefits Fund	1.00

EXPENDITURES

Charitable Societies Donations	3,500.00
Postage - newsletter mailings	1,310.27
Postage - general	490.74
Postage - estate documents	65.93
Hall rental	1,000.00
Office Supplies	403.87
Coffee supplies & service	587.03
Printing - newsletter	969.96
Printing - estate plan docs	784.07
Printing - general	21.85
<i>per-capita</i> fees to Ottawa	6,458.54
Term deposit	31,359.31
Software	96.53
Travel and Meals	1,751.45
Misc expense	382.47
Credit Union Shares	5.00
Defence of Benefits Fund	1.00

SUB TOTALS 53,956.53

49,188.02
Bank Balance 4,568.51
Petty Cash 200.00

TOTALS 53,956.53

53,956.53

Branch net worth as of December 31 2008 was \$34,297.86

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

Branch Account Number - 011000369249

Prepared by Don Woods, Treasurer

Reviewed by Dave Terrell

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.