

*FEDERAL SUPERANNUATES
NATIONAL ASSOCIATION*



Sidney & District Branch

November 2009

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
Welfare/Benefits Virginia Hambly 250-655-8823
Program Gary Graham 250-658-4608
Illness/Home Care Rosemary McAninch 250-656-9587

Health Benefits and Estate Docu Con Officer Harry Rice 250-658-4268
VAC queries Peter Chance 250-655-3634 or cell 250-360-6699

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 Eric Sherwood in July, Herbert Harzan, Margaret J Mayer and Jack Svendsen in August, Anthony Mortimer and Michael Ryan in September and Lou Sontra in October. 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 November 21st. Complimentary Coffee from 9:30 am

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

GUEST SPEAKER: Gordon Shaw, member of the Board of Directors of Atomic Energy of Canada Limited (AECL), will discuss AECL and the Isotope issue.

ANNUAL GENERAL MEETING: February 6th, 2010

PRESIDENT'S NOTES

Your Branch Executive

Again, I am requesting that all members consider their time available, talents and basic computer literacy because we, your executive, have major problems. Firstly, the current executive are over-tasked. Secondly, I have just survived a serious operation and consequently must reduce the time and effort that I spend on our Branch. Thirdly, your executive have been undermanned for years vis-à-vis any other FSNA Branch.

At present, we need a vice-president, a newsletter editor, an income tax assistance program coordinator and three or four persons to back up our specialist directors. We will provide the training necessary to ensure your competence.

You must share the load with us or we will cease to function. **Your choice.** To volunteer, call any member of the executive whose phone numbers are on page 1 of this Newsletter.

20th Anniversary of our Branch

Our Branch held its first meeting on 15 November 1989. To mark this occasion we will have a cake suitably iced to be cut and served during the coffee break on 21 Nov 09.

Charity Donations

During our November 21st meeting we will donate \$1,000.00 to each of the representatives from The Mount Newton Centre Society and The Broadmead Care Foundation.

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 Dec 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.

Those who request assistance with their returns must remember that members of the executive only assist them in the preparation of their returns, they are not tax advisers or tax consultants.

BC Coastal Islands Regional Meeting

On September 24th, 2009 your President and Treasurer represented you at a Regional Meeting in Duncan. The main issues were the Regional Service Officer's Budget for 2010 and 2011 and a review of the new Draft FSNA By-Laws leading to the preparation of a list of amendments which we as Branches considered essential in order that the By-Laws recognize the requirements of Branches.

The Budget was quickly despatched with once we knew the details of the proposed Regional program and the financial support required from Branches.

In order to prepare an acceptable, to Branches, set of National By-Laws, we were requested to submit to Ottawa a Regionally agreed list of amendments. Seven hours later we had achieved our aim. All Branch representatives compromised as necessary on their initial positions to allow us to reach our objective.

Now we wait to see how many of our suggested amendments are adopted by Ottawa. For those that are not, we will have another occasion at Congress 2010 to attempt to convince the Congress attendees of the merits of our amendments.

FSNA Annual Report

FSNA's 2008 Annual Report is at <http://www.fsna.com/governance.htm>.

Remembrance Day 2009

Dick Stevens will lay a wreath on November 11th at the Cenotaph in Sidney on behalf of the Branch.

The 2009 Annual General Meeting

The Branch Annual General Meeting will be held on Feb 6th, 2010.

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.

RRSP Reminder

If you turn **71** in 2009 you have until the 31st of December 2009 to convert your RRSP(s) into a RRIF or some other authorized form of income. If you don't, the Federal Government will deem that your RRSP(s) have been sold at current market value and tax you accordingly. You have only two tax-sheltered options for converting your RRSP into a source of retirement income - an annuity or a Registered Retirement Income Fund (RRIF). Do not forget to redesignate your beneficiary.

50 - 50 Draw

\$62.50 was won by Darlene Dressler at the September 12th meeting.

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.

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

The Spouses Pension Advocacy Committee (SPAC) received 200 responses from the article published in the Fall edition of the ON GUARD. In November they are launching a letter writing campaign that involves writing monthly to various

government officials, including the Prime Minister, President of the Treasury Board, Minister of National Defence, Minister of Veteran Affairs and the Ombudsman for the Canadian Forces. Dr. Keith Martin, MP Esquimalt-Juan de Fuca, assisted in designing the action plan. If you or anyone you know is concerned with the issue of pensions for those who married post retirement or after age 60, please contact Nancy Goodman at nancysgood@shaw.ca.

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.

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 for the deceased will be avoided. Call 1- 800 - 661- 8683.

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
Harry Rice	Health Benefits	hjsrice@shaw.ca
Virginia Hambly	Welfare	jhambly@shaw.ca
Harry Rice	Estate Doc	hjsrice@shaw.ca
Gary Graham	Program	garyggraham@shaw.ca
Peter Chance	VAC	pgchance@telus.net
Peter Cranston	Director	pmcran@shaw.ca

Meeting Dates for 2010

06 Feb, 01 May, 11 Sep and 20 Nov

Estate Document Amendment

Please amend your Estate Document(s) as follows: see page 5 of the Step by Step Process section:

Replace the current paragraph 41 with, "41) Elections BC - contact elections BC at 1-800-661-8683 to remove the name of the deceased from the BC Voters' List. This will avoid receiving election notices and jury selection."

Renumber the current paragraph 41) as 42).

Branch Authors

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.

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.

Connie Lougher-Goodey	Director	merconlg@shaw.ca
Lee MacNamara	Director	don.macnamara@queensu.ca
Rosemary McAninch	Director	mcaninch@shaw.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: David and Felicity Adamthwaite, Robert and Norma Bartlett, Douglas and Janet Jewell, Joan Kindree, Robert and Elizabeth Martin, Roger and Lucille Phillippe, Ernest Reid and Alex and Freda Robertson.

FSNA Sidney and District Branch BC14 extend a warm welcome on transfer to our Branch to: A McIntosh and Lewis and Colleen Rogers.

Jack Bradbury transferred to Victoria Fred Whitehouse Branch.

We welcome back to the Branch: Diane Harzen and James and Olga Sweet.

Our Branch membership now totals 1,492, consisting of 988 Superannuates, 492 Spousal, and 12 Associate Members. 76% of our members pay their dues through DDS. 43% 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 November 21st 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 November 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.

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 you 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>
Boudreau, William and Gloria	Sidney
Cunningham, Evelyn	Victoria
Davis, Frederick	Saanichton
Dixon, Timothy	Victoria
Gulich, Elizabeth	Galiano Island
Jones, Robert and Diane	Sidney
Kiener, Hans	Victoria
Malmsten, Ralph and Virginia	Victoria
McKinnon, Michael and Faith	Saanichton
Morrison, Jack and Anne	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.

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 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 traveling out of province and/or country, for members to have 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 traveling 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.

YOU MIGHT QUALIFY FOR GUARANTEED INCOME SUPPLEMENT

Has your spouse passed away in the last two years? Have you divorced? Human Resources Development Canada (HRDC) are prepared to review applications for GIS for 2007

and 2008 income tax years in situations where you and your spouse had split pension income to lower the (combined) income tax paid by you and your spouse to Revenue Canada. Guaranteed Income Supplement (GIS) is intended to supplement senior's incomes whose net income is low.

In a note from HRDC they advise that there have been changes made to your GIS or Allowance for the Survivor (ALWS) for the payment period of July 2008 to June 2009.

The pension income splitting provision which was introduced in 2007 allows taxpayers to transfer a portion of their private pension income to their spouse (or common-law partner) in order to minimize their overall income tax liabilities.

In some limited situations, the pension income splitting provision can have unfavourable consequences on income-tested benefits such as the GIS or ALWS.

As a result of the of the changes in your personal situation since filing your Tax Return, HRDC will base your entitlement on your income only. As a result of the tax provision, the income split that was declared on your 2007 tax return has impacted your current entitlement for the GIS or ALWS.

HRDC can amend your 2007 income to reflect the actual income you have received by excluding the transferred pension income (income tax line 116) in order to calculate your benefit to your advantage. To do this, HRDC requires you to complete a consent form so that they can omit this amount from your benefit calculation.

To obtain the requisite form or to answer any questions contact HRDC at 1-800-277-9914 or servicecanada.gc.ca. Have your Social Insurance Number available when you call. You may also call Virginia Hambly at 250-655-8823 if you so prefer.

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.