

*FEDERAL SUPERANNUATES
NATIONAL ASSOCIATION*



Sidney & District Branch

November 2008

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	250-650-4634
Illness/Home Care	Toni Graeme	250-656-0537

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

DIRECTORS AT LARGE:	Peter Cranston	250-658-2571	Stan Kanik	250-656-0943
	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 Robert L Masters, William A Pearce and Pauline Shepherd in July, Peter B Hunter in August, Helen MS Chance, Gerald D Humphries, John R Jackson, Julienne E L'Hirondelle and Georgina Sutherland in September. 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 29th, 2008
Complimentary Coffee from 9:30 am

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

GUEST SPEAKER: Dr John J Kavelaar, National Research Council of Canada,
on "Why PLUTO is more than a planet and discoveries in the outer solar
system."

ANNUAL GENERAL MEETING: February 7th, 2009

PRESIDENT'S NOTES

Books You Should Have

The BC Government has published three books which each of you should have available in your home. They are filled with useful information.

BC Seniors' Guide 9th Edition;

Healthy Eating for Seniors; and

BC Health Guide Handbook.

All are available by calling the Information for Seniors line: 1-800-465-4911. The BC Health Guide Handbook is also available at your local pharmacy.

Your RRIF and Your Heirs

For the purposes of this article RRIFs and RRSPs are considered identical under Canada Revenue Agency's (CRA's) rules on inheritance. In addition, the term spouse includes all variations of partnerships as specified by CRA.

You are the surviving spouse and your spouse named you as the beneficiary of his/her RRIF. Therefore, you inherited it without taxation.

Assuming that now you have at least one RRIF, neither size nor numbers matter, CRA will, on your demise, consider that you have disposed of the RIFF(s) immediately before you passed away. The same rules apply to all capital property that could give rise to capital gains or losses. CRA calls this a "deemed disposition". The resulting proceeds from this deemed disposition are referred to as "deemed proceeds".

The income resulting from the deemed proceeds must be included in your "final tax

return"; i.e., the value of your RRIF and any capital gains derived from non-registered stocks.

The amount of taxes owing could come as a rude shock to your heirs and may cause some sales of stocks to pay this bill at an inconvenient time from a market perspective.

It is suggested that, as you the surviving spouse grow older, you might, in consultation with your heirs, close your RRIF and pay the tax bill. You may transfer stocks from a RRIF to your non-registered account without selling them. But remember to record their market value on the day of transfer. This is only to assist your executor and heirs in identifying stock values and capital gains and losses when it is time to value your estate for probate and to distribute your estate according to your "Will".

For your executor to identify all your capital gains and losses and RRIF valuations, is a most demanding task requiring a great deal of time-consuming research. This is particularly true if there is a significant time lapse between your demise and the establishing of records for tax purposes.

If you have any questions on this issue do not hesitate to call me, your President, at 250-656-8858, talk to me at a Branch Meeting or call CRA.

Recruitment - How You May Help

The 2008 Pensioners' Recruitment Campaign is underway. Every federal retiree has received a brochure in the mail asking them to join our association. Although this mail-out is an important recruitment tool, word of mouth and personal endorsement is even more significant. There are many reasons for you to recommend the FSNA to your retired friends.

Firstly, the FSNA has provided leadership and has influenced government action through its advocacy role. Secondly, members

have exclusive access to savings on FSNA endorsed Affinity programs. Thirdly, FSNA provides expert advice from a professional research staff that can assist members in solving problems with respect to their pension plans and health and dental coverage. Lastly, members have access to a wide range of retirement related information through FSNA publications such as On Guard, Branch Newsletters and from the National, Regional and Branch web sites.

With more members we will have more money available for research and advocacy. More members also give the FSNA more influence which, in turn, gives us continued access to Federal Ministers and Deputy Ministers and allows the Association membership on pension, health and dental care boards, as well as representation on the administrative authorities that govern these plans.

Please take the brochure that you received in the mail, give it to a qualified friend and outline the many reasons why you joined the FSNA and why they should too.

“Courtesy - John Finn, Regional Service Officer, BC Coastal Islands”

BC Coastal Islands Region Website

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

Branch Authors

As of 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.

Charity Donations

During our Meeting on November 29th we will donate \$1,000.00 to each of the representatives from The Mount Newton Centre Society and The Broadmead Care Foundation.

Remembrance Day 2008

Stan Kanik laid a wreath on November 11th at the Cenotaph in Sidney on behalf of the Branch.

Senior Tours

Hopefully, you all will remember the article on Senior Tours in our last newsletter. It has come to our attention that some members of our Branch have in the past travelled with Senior Tours and have neither advised their Senior Tours consultant that they were members of our Branch nor have they advised us of their travel, hence our commission has been lost.

Senior Tours’ consultants are extremely pleasant, knowledgeable and accommodating, so please do not hesitate to tell them who you are and that you are a member of the Sidney Branch, FSNA. Also tell any member of the Executive so that we may follow-up with Senior Tours to ensure that we receive our commission in a timely fashion.

If anyone has travelled with Senior Tours during the past six months please let us know and we will try to recover our commission in arrears.

The 2008 Annual General Meeting

The Branch Annual General Meeting will be held on 07 Feb 09.

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 Dec 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.

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

50 - 50 Draw

\$45.00 was won by Doug McLaughlin at the September 6th meeting.

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.

Meeting Dates for 2009

07 Feb, 25 Apr, 12 Sep and 21 Nov

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.

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.

RRSP Reminder

If you turn **71** in 2008 you have until the 31st of December 2008 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.

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
Pat Stevens	Membership	stevenspatriciad@shaw.ca
Harry Rice	Health Benefits	hjsrice@shaw.ca
Virginia Hambly	Welfare	jhambly@shaw.ca
Toni Graeme	Illness\Home Care	tgraeme@shaw.ca
Harry Rice	Estate Doc\VAC	hjsrice@shaw.ca
Peter Cranston	Director	pmcran@shaw.ca
Gary Graham	Director	garyggraham@shaw.ca
Connie Lougher-Goodey	Director	merconlg@shaw.ca
Willie Rapatz	Director	wrapatz@shaw.ca
Bob Vroom	Director	isabobvroom@shaw.ca

Our Quarterly Newsletter is published ten days prior to our Branch Meetings on the FSNA website at www.fsna-nvi.com/sy-Pages/sy-HomePg.html. The FSNA National Office may be reached through www.fsna.com. Please refer prospective members to these sites.

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.

Another interesting site is www.seniors.gc.ca

Other websites of interest to members are:

Public Service Pensions: www.pwgsc.gc.ca/superannuation/

Canadian Forces Pensions: <http://www.pwgsc.gc.ca/forces-pensions/text/about-e.html>

RCMP Pensions: www.pbs-sra.ca

OAS/ CPP/ GIS matters: <http://www.hrsdc.gc.ca/en/oas-cpp/index.shtml>

Canada Revenue Agency: <http://www.cra-arc.gc.ca/menu-e.html>

Other Federal Departments: http://canada.gc.ca/main_e/html

Canada Savings Bonds: <http://www.csb.gc.ca/eng>

Veterans' Affairs: www.vac-acc.gc.ca

Royal Canadian Legion: www.legion.ca

PSHCP and PDSP: <http://www.sunlife.ca>

MEDOC: www.johnson.ca/medoc_b

Your Public Service Pension and Benefits: <http://pensionandbenefits.gc.ca/home-e.html>

To access any of the above ensure that you enter the URL exactly as shown above.

To contact the recently appointed Veterans' Ombudsman call 1-877-330-4343.

MEMBERSHIP MUSINGS

New FSNA members welcomed to the Branch include Leslie Mate, James and Marcia Peters, Barbara Reid, Alice and Joseph Robson and Ross and Barbara Wallwin.

We extend a warm welcome on transfer to our branch to J Smith.

Transferred to another FSNA Branch was Ina Vantell.

Our Branch membership now totals 1434, consisting of 937 Superannuates, 488 Spousal, and 9 Associate Members.

2009 MEMBERSHIP RENEWALS ARE NOW BEING ACCEPTED

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 November 29th, 2008 meeting and to expedite 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 November meeting. In order to complete this form you will require your PENSION NUMBER AS IDENTIFIED ON YOUR CHEQUE STUB FROM YOUR APPLICABLE PENSION SOURCE. Also please be advised that the deductions will not commence until January 2009.

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. Periodic updates of changes to membership records are sent by us to our National Office, so there is no need for members individually to advise them. **Save a stamp and keep your Branch informed!**

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

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.

HELP

Name: _____ Telephone: _____

YES 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.

PSHCP and PDSP - Change of Address

your next claim using the Claim Form.

It is important that you inform your Pension Office and Sun Life of any change of address. Phone the appropriate pension office and for Sun Life notify them when you submit

To contact the Sun Life Service Centre at their expense concerning your PSHCP and/or your PDSP queries dial: 1-888-757-7427.

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: _____