

*FEDERAL SUPERANNUATES  
NATIONAL ASSOCIATION*



*Sidney & District Branch*

September 2009

**EXECUTIVE COMMITTEE:**

President            Jim Cotter            250-656-8858  
Vice-President  
Secretary  
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   Donna Godwin        250-656-1015

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        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 Leonard Barlow and Lt Col WB Carter (Retd) in March, Daphne Dagg, Lt Col RG Edwards, CD (Retd), Irma Hoyle, Kenneth McKinnon and Ted G Phillips in April, Hugh D Godwin, Erwin E Hack and Donna Peacock in May and Herbert F Clark and Walter Dick in July. 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 September 12<sup>th</sup>. Complimentary Coffee from 9:30 am

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

**GUEST SPEAKER:** Laurie Salvador, Notary Public, on You and Your Estate

**NEXT BRANCH QUARTERLY MEETING:** November 21<sup>st</sup>, 2009

## IN MEMORIAM

*Lieutenant-Colonel Robert G Edwards, CD (Retd) passed away suddenly at the Royal Jubilee Hospital on April 24<sup>th</sup>, 2009. Bob, a military officer and a gentleman, was an outstanding member of the Branch Executive for 19½ years. He was the original Membership Director. After four years in that appointment he became the Branch Secretary. Bob also readily picked up the myriad of small tasks that someone must do or the system fails. His contribution of both time and talent will never be fully recognized. Bob will be deeply missed by his widow Beth, by his colleagues and by his many friends.*

### PRESIDENT'S NOTES

#### Your Branch Executive

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 have neither a vice-president, nor a secretary, nor a newsletter editor, nor an income tax assistance program coordinator, nor a reviewer of our Treasurer's books (a short annual commitment).

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.

#### Congress 09

Congress 09 was held in Ottawa from 20 to 24 June, 2009. You were represented by your President. It was a successful but very busy four days. Improving Communications

between the Board of Directors, the National Office Staff and Branches; and Governance enhancement were the key issues. A full report will be published in the next edition of the "ON GUARD".

#### FSNA Annual Report

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

#### Advocacy

We are all acquainted with FSNA's advocacy activities with the Federal and Provincial Governments. A lesser known level of advocacy, that is equally important to you, is that at the individual level. Protect yourself by appointing a friend as your "Health or Other Crises Advocate". One day you may need someone who can remain relatively emotionally unaffected by your current problem. From a health point of view, if you are anticipating seeing a Physician or Surgeon about the results of a test or examination which relates to a potentially serious outcome, take your "Health Advocate" with you.

The advocate's task is to listen carefully to the results of the tests and the intended form of treatment. In this regard, your advocate may hear what you do not hear or do not want to hear. After the consultation you and your advocate should discuss what he or she heard and confirm your understanding. If there is any misunderstanding, as a

result of the discussion, the information should be checked and confirmed by the Physician or Surgeon. It is helpful for both to take notes.

The same approach is recommended when dealing with stressful events such as making funeral arrangements immediately after the demise of a spouse.

### **Are You Looking to Purchase a Condominium?**

Condominium living is an increasingly popular option for many seniors. If you have never lived in or owned a condominium, Central Mortgage and Housing Corporation has produced an informative guide available free of charge. The guide was created to help you become an informed condominium buyer and to help you make good choices. This guide explains important questions you should ask and identifies the people you should be asking. Topics include: condominium types, rules and regulations, a physical checklist, a glossary of terms, information sources and a condominium selection checklist.

The Condominium Buyer's Guide #63100 (free to residents of Canada) is available by: Telephone:1-800-668-2642 or by download in PDF at: [www03.cmhc.gc.ca](http://www03.cmhc.gc.ca).

### **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](http://www.healthlinkbc.ca).

### **Meeting Dates for 2009**

12 Sep and 21 Nov

### **Do Branch Members Require Supplementary Travel Insurance?**

Members should be aware that an important component of the Public Service Health Care Plan (PSHCP) is travel insurance for travel of 40 days or less out-of- province. The PSHCP out-of-province benefit covers each participant, both member and spouse, for up to \$500,000.00 in eligible medical expenses incurred as a result of an emergency while traveling 40 days or less.

Eligible expenses are charges for: public ward accommodation, services of a physician, one way fare economy class for the patient's return to their Province including a professional attendant, if medically required, medical evacuation when suitable care is not available, family assistance benefits up to \$2500.00 for any one travel emergency and return of the deceased with a maximum payable of \$3000.00.

There are no pre-existing medical clauses contained in the in the PSHCP out-of-province benefit and the coverage applies to any number of trips, 40 days or less in any given year, out-of-province. However it must be clearly understood that the PSHCP out-of-province benefit is for medical emergencies only. There is no coverage for trip cancellation, trip interruption or trip delay. Nor is there coverage for return of vehicle, pet return, baggage and personnel effects loss, or flight accident and accidental death and dismemberment.

If one has concerns regarding their trip and the benefits mentioned above, and given the financial instability in the world today with travel agencies, airlines and the like going out of business then a supplementary travel insurance such as MEDOC should be seriously considered. As with the PSHCP travel benefit the 40 day Medoc Base Plan covers all pre-existing conditions and an unlimited number of trips during the policy year. Medoc covers emergencies while traveling out-of-province up to \$5,000,000.00 Cdn as follows: coverage for trip cancellation, interruption and trip delay (up to \$`12,000) for member and spouse, return of vehicle, repatriation of remains, pet return transportation,

transportation of a relative to bedside of the member, coverage for loss of baggage and personal effects, coverage for flight accident and accidental death and dismemberment.

The cost for the Medoc Base Plan (up to 40 days in duration) by way of example, to August 31, 2009: Age 65-69 Single \$96.00, Family \$192.00; Age 70-75 Single \$144.00 Family \$288.00 and Age 76-80 Single \$234.00 Family \$468.00. Member and spouse may select two Single plans depending on age, which may be more cost effective.

Medoc also provides Supplementary Plan Coverage - for trips over 40 days, with the Base Plan included automatically, for the entire year. With the Supplemental Plan, and trips out-of-province over 40 days, there are three options available Optimum, Preferred, and Standard. To determine which option applies to you, it is strongly recommended that the Health Questionnaire be completed. A 90 day Medical Stability Clause applies only to the Standard Health Option. If you are purchasing a Family Plan both you and your spouse must qualify for the same Health Option and the premium will be based on the member's age. An example of the cost of Supplementary Plan Coverage for a 50 day trip with rates applicable to August 31, 2009: Optimum 70-75 Family \$380.00, Preferred 70-75 Family \$422.00 and Standard 70-75 Family \$552.00.

When members are booking a trip out-of-province with a travel agency they should always indicate to their travel agent that they do have travel insurance as part of the PSHCP, and state the coverage of \$500,000.00 for member and spouse for travel 40 days or less. Ensure they know as well that there are no pre-existing clauses contained in the coverage.

Is the emergency travel benefit provided by the PSHCP for travel out-of-province 40 days or less of \$500,000.00 for both yourself and your spouse adequate for

your holiday? If you are traveling within Canada it is probably sufficient. If you are on a driving holiday in the United States, and are involved in a catastrophic automobile accident it may not be. Give the subject of travel insurance, even for trips 40 days or less, serious consideration.

If you are traveling for periods over 40 days ensure you have the Medoc costs available for your particular trip to allow you to make a valid comparison with the travel insurance provided by, or being recommended by, your travel agent. Let them know that there is a 90 day medical stability clause only for the Medoc Standard Option, and be certain to understand any limitations regarding pre existing medical conditions in the travel insurance policy being recommended. If you feel you can obtain a better price from a travel agency for your trip out-of-province travel insurance than Medoc provides, please contact Harry Rice at 250-658-4268 or at [hjsrice@shaw.ca](mailto:hjsrice@shaw.ca).

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

Through the previous issues of the FSNA Sidney and Victoria newsletters, a survey was conducted to identify the number of people who are affected by these restrictive clauses in the Superannuation Acts. We have had 42 responses, mostly Canadian Forces, 1/3 Public Service and one RCMP. We now have a steering committee and are meeting regularly to decide on initiatives to have these restrictions removed. **Anyone interested in sitting on the steering committee or helping in some way should contact** Nancy Goodman at [nancysgood@shaw.ca](mailto:nancysgood@shaw.ca), or 250-656-1255, or Anne Bowen at [bowena@shaw.ca](mailto:bowena@shaw.ca).

#### **50 - 50 Draw**

\$51.00 was won by Stan Brygadyr at the April 25<sup>th</sup> meeting.

#### **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 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.

### **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.

### **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>                 |
| Patricia 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>                   |
| Gary Graham           | Program         | <a href="mailto:garyggraham@shaw.ca">garyggraham@shaw.ca</a>           |
| Peter Cranston        | Director        | <a href="mailto:pmcran@shaw.ca">pmcran@shaw.ca</a>                     |
| Donna Godwin          | Director        | <a href="mailto:dhgodwin@shaw.ca">dhgodwin@shaw.ca</a>                 |
| Connie Lougher-Goodey | Director        | <a href="mailto:merconlg@shaw.ca">merconlg@shaw.ca</a>                 |
| Lee MacNamara         | Director        | <a href="mailto:don.macnamara@queensu.ca">don.macnamara@queensu.ca</a> |
| Willie Rapatz         | Director        | <a href="mailto:wrapatz@shaw.ca">wrapatz@shaw.ca</a>                   |
| Bob Vroom             | Director        | <a href="mailto:isabobvroom@shaw.ca">isabobvroom@shaw.ca</a>           |

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](http://www.fsna.com). Please refer prospective members to this site.

Thus the emotional upset involved when survivors receive election notices and jury selection invitations will be avoided. Call 1- 800 - 661 - 8683.

### **Branch Authors**

Beginning with 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.

### **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.

### **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.

Sun Life has set up an Internet administrative system for PSHCP and PDSP. You may access this site through [www.sunlife.ca/](http://www.sunlife.ca/). All you have to do is register, then use at your convenience.

## MEMBERSHIP MUSINGS

New members welcomed to the Branch include: Douglas and Ellen Gallacher, Frederick and Sandra Greenard, Gerald Hetherington and Gary and Margaret Wallace.

FSNA Sidney and District Branch BC14 extend a warm welcome on transfer to our Branch to: Basil Brach, Pierre and Lucienne Brossard, Faye and Joseph MacBride and Gerald and Mary Resch.

We also welcome Geoffrey Blenkinsop, Terry Dawn, Murray Scharf and Ritchie Shaw as a new Associate Members.

Transferred to other FSNA Branches include: Joy Donald to Ottawa, Jacquelin Gibbs to Victoria Fred Whitehouse and Peter and Hilda Ward to Vancouver.

Our Branch membership now totals 1,501, consisting of 989 Superannuates, 500 Spousal, and 12 Associate Members. 74% of our members pay their dues through DDS. 42% 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.

*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 September 12<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 September 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](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!

## 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> |
|--------------------|-----------------------------|
| Cunningham, Evelyn | Victoria                    |
| Davis, Frederick   | Saanichton                  |
| Dixon, Timothy     | Victoria                    |
| Gulich, Elizabeth  | Galiano Island              |
| Howie, William     | Saanichton                  |
| Jones, Errol       | Victoria                    |
| Jones, Robert      | Sidney                      |
| Kiener, Hans       | Victoria                    |
| Morrison, J        | Victoria                    |
| Nicholson, Richard | not known                   |
| Sheppard, John     | Sidney                      |
| Smith, Shirley     | Sidney                      |
| Stanley, Harry     | Pender Island               |
| Warner, 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: 1-800-561-7930  
 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](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 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](mailto:hjsrice@shaw.ca).

### **VETERANS AFFAIRS CANADA – DISABILITY PENSION PROGRAM**

Veterans Affairs Canada (VAC) is mandated to provide a number of benefits and services to those eligible for such care;

1. A Canadian Forces (CF) Veteran or a Merchant Navy Veteran of the First or Second World War or the Korean War; or
2. A current or former member of the Regular or Reserve Force; or
3. A civilian who served in close support of the Armed Forces during wartime.

It should be noted that since implementation of the New Veterans Charter on April 1, 2006, CF Veterans and CF members generally receive their disability benefits in the form of a lump sum payment through the DISABILITY AWARD PROGRAM. Additional benefits may be awarded if you are a disability pensioner who has a spouse/common-law partner or other qualified dependants.

#### Determining Eligibility - The Process

How to apply - Obtain and complete a VAC APPLICATION FOR DISABILITY BENEFITS.

Where to apply - Direct to Veterans Affairs Canada (1-866-522-2122) or through a Veteran's organization such as the Royal

Canadian Legion.

What information you supply - Name, address and telephone number; Service number(s); a current medical diagnosis of the conditions(s) for which you are claiming a disability pension; Medical reports from civilian doctors (if applicable); and a statement outlining what you perceive to be the cause of your disability and how you relate it to military service.

Who will help you - A VAC Pension Officer, or a Service Officer of the Royal Canadian Legion or a representative of another Veterans' organization.

How they assist - VAC staff or Royal Canadian Legion Service Officers will order and review your service documents, including medical documents, from DND and Public Archives to find evidence to support your application - including a report of injuries (if applicable); then they will submit your claim to VAC Head Office for adjudication.

Once your application is submitted, a VAC Pension Adjudicator will - review your pension application and accompanying documentation; rule on your eligibility for pension entitlement and the assessment of your disability; and mail you the decision.

Pension Payable - Between 1% and 4% results in a one-time lump sum payment - no monthly pension. 5% or more results in a payment of a monthly pension which is indexed annually on January 1<sup>st</sup>, an additional sum paid to the disability pensioner on behalf of a spouse/common-law partner, but not a former spouse/former common-law partner and for children under the age 18, or between 18 and 25 if studying full-time, or if incapacitated. Some restrictions apply.

You will receive documents outlining the rates applicable in the current year. All benefits received from VAC are tax-free.

**Other Pension- related Services and Benefits** - Eligible applicants may also receive: counselling, assessment and referral services, legal assistance with appeals and treatment benefits.

**Surviving Dependant Benefits** - when a disability pensioner dies, the survivor may receive, for a period of one year, the same pension being paid to the pensioner at the time of death. After one year, a survivor's pension will automatically be paid. If a pensioner was receiving a pension paid at a rate of 48% or greater, the survivor is entitled to a full survivor's pension (equal to three-quarters of the basic pension paid to a single pensioner at the 100% rate). If a pensioner was receiving a pension paid between 5% and 47% rate, the survivor is entitled to a payment equal to one-half the disability pension in payment at the time of the pensioner's death.

## **VETERANS INDEPENDENCE PROGRAM**

The Veterans Independence Program (VIP) is a national home care program provided by VAC. The program was established to help clients remain healthy and independent in their own homes or communities. VIP does not replace other federal, provincial or municipal programs. Instead it complements these programs when necessary, to best meet the needs of the client. VIP benefits may include: ambulatory health care, health and support services, access to nutrition advice, personal care, housekeeping, grounds maintenance, social transportation, home adaptations, adult residential care and intermediate care.

Once approved for receiving a VAC disability pension, clients will receive a VAC Health Identification Card for use when applying for any information or benefits.

If you require further information regarding VAC disability pensions contact Harry Rice at 250- 658-4268 or [hjsrice@shaw.ca](mailto: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](http://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.