

The Victoria - Fred Whitehouse Branch Report

Spring 2009

ATTENTION SPOUSES

Were you “Married after 60” or “Married after Retirement”?

A group of members in the Sydney Branch have formed a committee to advocate for the deletion of restrictions in the Canadian Forces Superannuation Act (Marriage after 60 years of age) and in the Public Service Superannuation Act (Marriage after Retirement).

We would like to know how many people this affects. If you or someone you know is in this situation, please contact:

In Victoria: Anne Bowen
bowena@shaw.ca

In Sydney: Nancy Goodman
nancysgood@shaw.ca 250-656-1255

From Jerzy Romaniec, *CD, M.Ed, CTD* Member 9904052

The article about capturing the tax free benefits of a Tax Free Savings Account (TFSA) in the 2008 Winter issue of On Guard indicates that money can be withdrawn tax free and this is, of course, true. **HOWEVER**, apparently a financial institution can impose a fee on both the account and any withdrawals.

Some financial institution charge an annual service fee of \$50 for clients who have less than \$100k in holdings and allow only one withdrawal a year for free; each subsequent withdrawal in the same year incurs a fee of \$25!

FSNA members should inquire about their financial institutions’ fees before they start opening TFS accounts and discover that any tax free gains can be quickly eaten by fees if, for instance, one is relying on income from a monthly income or dividend fund or other similar financial holdings.

THE THIRD MATTRESS FOR VICTORIA HOSPICE

(Letter to FSNA from the Victoria Hospice)

“Thank you for calling today with the wonderful news that FSNA would like to support a third mattress. I checked with Purchasing, and the price for the additional mattress will be the same as the others (\$3,210 each). Therefore, with a \$9,630 gift from FSNA, Victoria Hospice will be able to purchase three AtmosAir Mattresses. I will be in touch in the New Year (after January 5) to arrange a day and time for FSNA representatives, to visit the unit to see the mattresses. I will also have plaques ready for recognition purposes.”

These mattresses were voted as a gift from the Fred Whitehouse Branch to the Victoria Hospice. We found that we had the funds to buy three. The AtmosAir 9000AR mattress uses a nine cylinder, "open-pressurized" SAT system. Bedsores from the constant pressure on parts of the body are one of the greatest problems with bed-ridden patients. This mattress eliminates that problem because the patient is literally "floating on air". You can see more about this system by clicking on the following hyperlink <http://www.kci1.com/457.asp> or <http://www.satbed.com/404.php>



Here is your chance to help older drivers maintain their independence

You may have read in the winter 2008 issue of ON GUARD about the upcoming research study commencing March 2009. This study is an initiative by Candrive (<http://www.candrive.ca/>), a national research team of health-care professionals (doctors, nurses, psychologists, occupational therapists etc) dedicated to improving the safety and promoting the rights of safe older drivers. The study will take place over the next five years and recruitment is now beginning in **Victoria**. The FSNA National Board of Directors and the Branch Board support this important field of research that will benefit older drivers.

The study needs your help in recruiting individuals, 70 years or older, who are active drivers, have access to a vehicle, and drive at least once per week. Your potential involvement consists of one annual clinic visit per year and additional visits at three, six, and nine months either in your home or at the clinic. Each visit with the Candrive Research Coordinator will involve answering questions about driving, performing paper and pencil tests, and undergoing a few physical assessments such as testing of your balance, flexibility, strength, vision, and hearing. No tests involving x-rays or blood work are involved. *All information will be strictly confidential and will not be shared with any outside agencies.*

The objective of Candrive research is to optimize independence by keeping safe older drivers driving. Participation in the Candrive study provides an opportunity for you to help other seniors maintain their independence for as long as possible. It is only with the full support of seniors from groups such as FSNA that this type of research can be completed in a comprehensive and sound manner. Information on the progress of the Candrive study will appear on the Candrive website as the study progresses. Please check the website (www.candrive.ca) for regular updates.

If you are interested in participating or would like more information, please contact the Candrive Research Coordinator at the toll free number: 1-866-233-1133.

Thank you for helping safe older drivers maintain their independence.

VICTORIA - FRED WHITEHOUSE BRANCH OFFICERS 2009

President: Diane McIntyre (PSHCP,PDSP, Membership Committee);
long distance 250-743-6084; elhefe@telus.net

Past President: Richard Acton (LTCI, MEDOC); 250-479-1799; richmarj@shaw.ca

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Susan Williams: (Director at Large); 250-656-9176; *susworld@shaw.ca*
Nancy Kenyon: (Director at Large); 250-381-9037

Voice Mail (leave a message): 250-385-3393
Our mailing address remains: FSNA Victoria-Fred Whitehouse Branch
C/O Silver Threads, 1728 Douglas Street
Victoria BC V8W 2G7

If you move, please call 250-385-3393 and give us your new address.

COMING UP-----
No meeting in April
W Spring Luncheon in May; SIGN-UP FORM on next page
Inside Speaker in June – Joy McKerr ”The Next Chapter” **2:30pm)**

Lunch Served @ 1:00

Place: McMorran’s “Lookout Room”, 5109 Cordova Bay Road
Cost: Members \$10.00; **Non-members \$22.00**; *Tickets sold up to 5 May, 2009*

Menu: Green Salad, Roast Beef with Chef Mushroom Sauce, Seasonal Vegetable,
Duchess Potato
Chocolate Cake with Irish Cream Sauce, Tea and Coffee
Vegetarian Alternative: Vegetable Pasta Provencal – with vegetable al-dente

Door Prize: Two meal vouchers provided by McMorran's (value \$50.00 each)
CASH BAR AVAILABLE

Personal Transport or Public Bus Transport: BC Transit updates its schedule in April so please call them at **382-6161** regarding current schedules and wheelchair access.

Tickets will be available at the March general meeting.

Car-pooling: talk to other members, parking is very tight for a large group!

*(Please complete the following information and include your cheque if you plan to attend this luncheon. Return it to our Luncheon Co-ordinator, DIANE McINTYRE, 1010 Cowerd Road, Cobble Hill, BC, V0R 1L4 - at an EARLY date for **planning purposes.*

**TICKETS ORDERED BY MAIL WILL BE MAILED BACK BEFORE THE LUNCHEON
FINAL DATE FOR TICKET PURCHASE: 05 MAY 2009.**

Name of member attending: (\$10.00)

_____ Phone: _____

Name of spouse/partner attending:

_____ Phone: _____

Are they a member? (\$10.00 if a member; **\$22.00 if non-member**) Yes ___ No ___

Will you require a vegetarian menu? Yes ___ No ___ Special Diet? Yes ___ No ___

Need a ride? Yes ___ No ___ Can you provide a ride? Yes ___ No ___

****Important:** PLEASE RETURN THIS INFORMATION TO THE CO-ORDINATOR (see above) AS SOON AS POSSIBLE. FURTHER INFORMATION: CALL VAL KOLSUN AT 370-9106 (local call), or e-mail her at jchomyn@shaw.ca OR DIANE McINTYRE AT (250) 743-6084 (long distance), e-mail at elhefe@telus.net. Also, please advise if you are unable to attend. With sufficient notice, tickets may be re-sold and a refund made.