

ON GUARD

NATIONAL ASSOCIATION OF FEDERAL RETIREES NEWSLETTER



The Victoria-Fred Whitehouse Branch Report



SEASON'S GREETINGS



RECRUITMENT - HOW CAN YOU HELP

At present, the FSNA has approximately 160,000 members in 84 branches in Canada plus one in England. As such, the FSNA is one of the largest and most influential organizations representing retirees from the federal Public Service, Canadian Forces, RCMP and federal judges. Although this number is impressive the FSNA only has 35 percent of those in receipt of a federal pension as members. We need your help in reaching out to the other 65 percent who are yet to become members.

As you are aware, the 2008 Pensioners' Recruitment Campaign is underway. Every federal retiree has received a brochure in the mail asking them to "...join the national association of federal retirees to protect and enhance their benefits." Although this mail out is an important recruitment tool, word of mouth and personal endorsement by you will ensure people will join. There are many reasons for you to recommend the FSNA to your retired friends – after all, these are the same reasons why you joined!

First, the FSNA has provided leadership and has influenced government action through its advocacy role. Second, members have exclusive access to savings on FSNA endorsed Affinity programs. Third, FSNA provides access to expert advice from 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 websites. These are but a few of the reasons to recommend to your friends, who are federal retirees, why they should join the FSNA.

With more members – more money is available for research and advocacy to help protect and improve our benefits. More members also gives the FSNA more clout which, in turn, gives us continued access to federal Ministers and Deputy Ministers and affords the Association membership on pension, health and dental care boards, as well as representation on the administrative authorities that govern these plans.

Take the brochure you received in the mail and personally give it to a friend and outline the many reasons why you joined the FSNA and why they should too.

John Finn, Regional Service Officer, BC Coastal Islands.

DIRECT DEPOSIT PAYMENT STATEMENT; FSNA MEMBERSHIP CARDS; SUPERANNUATION & PENSION NUMBERS

1. Most superannuates elect to have their pensions deposited directly to their bank accounts. The "Direct Deposit Payment Statement", issued by mail from your pension office in January each year, is a most important document for everyone in receipt of a pension or survivor's allowance. It shows the MONTHLY activity for your superannuation or pension account. This document is amended and re-issued during the year only when the MONTHLY deposit payment is changed by two dollars or more.

When a person in receipt of a pension or survivor's allowance requires assistance, this is the NUMBER ONE reference document. It lists the individual's superannuation/pension number and all pension payment and deduction information. It is important to have this statement to refer to when speaking to an agent at the pension office. In some cases people throw it away or cannot locate it when they need help to resolve a pension/benefit issue. This can cause delays and considerable inconvenience while waiting for a replacement document.

The statement should be reviewed carefully at the time of receipt to verify it is correct, complete and conforms to your wishes. All of the "boxes" in the grid format that contain dollar amounts show either a payment to you or a deduction from the account to pay for the item indicated. Some people may confuse this document with their T4A tax slips since the formats are somewhat similar but it should be retained by the pensioner and filed somewhere handy for ready access.

The first line in the grid format indicates: Superannuation/Pension Number; Gross Payment; Total Deductions and Amount of Payment (the amount that is deposited MONTHLY to your bank account).

The second line shows "Standard Deductions". All MONTHLY deductions authorized by you and taken directly from your pension are itemized. Typically, these will include: Federal Tax; PSHCP (Public Service Health Care Plan); SDB (Supplementary Death Benefit) and Provincial Medicare. "Other Deductions", if any, are entered below the second line. They will usually include things such as "Dental Plan", "FSNA" and perhaps "Canada Savings Bonds".

You may wish to verify, for example, your PSHCP deduction reflects the level of coverage you want. Level 1 is basic coverage; levels 2 & 3 pertain only to extra hospital coverage. Deduction rates for each level can be confirmed by referring to FSNA's "You and Your Survivors Workbook" or contacting the Branch.

The SDB deduction box will be blank if you have a "paid up" policy (i.e. you are over 75), have not joined the plan or are receiving survivor's benefits.

Our federal pensions pay half the cost of the BC Medical Services Plan (Medicare). If this box is blank, it might be worthwhile checking.

2. The FSNA membership card is another important document. If your annual membership card shows an expiry date of 31 December, it indicates you pay directly to the Branch (usually by cheque). As we have mentioned in previous reports, this is a method that requires a substantial amount of our volunteers' time and has a significant postage cost associated with it. All cheque paying members that are permitted by pension regulations to pay their dues by DDS (Dues Deduction at Source) are encouraged to switch to DDS.

Members with cards that expire 31 March of the following year are paying their dues monthly from their pension by DDS. The membership of DDS paying members is continuous; it never lapses.

2. (continued) The 31 March expiry date allows the automated system at FSNA National Office sufficient time in January and February to produce and mail renewal cards to those members prior to 31 March of that year. Members paying dues by DDS are helping to reduce costs and the workload of our Branch volunteers.

A member can stop DDS payments at any time by notifying FSNA (Branch or National Office). DDS automatically stops on notice of the death of a pensioner. A spouse eligible for a survivor's allowance may, in most cases, re-instate DDS for dues payment if a single membership in their name is desired.

3. Where do I find my superannuation/pension number? This is a common problem when members want to complete the DDS authorization form. It is also helpful identification when contacting an agent at your pension office.

The Superannuation/Pension number is located on the "Direct Deposit Payment Statement" noted in "1." above. It is also in "Box 14" of your pension T4A income tax form as "Recipient's Number". It can be obtained by speaking to an agent at your pension office or by calling their toll free telephone number and providing alternate identification sufficient to satisfy the agent. Your pension number is used as a file number on all correspondence from your pension office.

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BRANCH ELECTIONS 2009

Annual elections for positions on the Victoria-Fred Whitehouse Branch executive will be held at the January 13 meeting. Nominations for Officers and Directors are gratefully received by our Past President, Tom Stark at 250-721-3917, by leaving a voice mail message on our telephone at 250-385-3393 or by writing to the Branch at FSNA Victoria-Fred Whitehouse Branch, C/O Silver Threads, 1728 Douglas St., Victoria BC, V8W 2G7

VICTORIA - FRED WHITEHOUSE BRANCH - 2008 OFFICERS

President Richard Acton (LTCL, MEDOC) 250-479-1799; *richmarj@shaw.ca*
Past Pres. Tom Stark (LTCL, MEDOC, pensions) 250-721-3917
1st VP Diane McIntyre (PSHCP, PDSP, Membership Committee); long distance - 250-743-6084; *elhefe@telus.net*
2cnd VP Neil Bright (PSHCP, PDSP, Newsletter, Membership Committee) 250-478-0459; *thebrightsare@shaw.ca*
Treasurer Genno Pereira (Membership Committee) 250-727-0391; *superannuate@shaw.ca*
Secretary Inez Walker 250-418-8726; *Inezwalker@shaw.ca*

DIRECTORS

Ray Webber (Membership Info Co-ordinator) 250-385-7800; *mcmewsvic@shaw.ca*
Bill Rowbotham (Outside Speakers, Membership Committee) 250-370-2567; *drumbeg@shaw.ca*
Howie Logan (Publicity) 250-477-6102
Val Kolsun (Archives) 250-370-9106; *jchomyn@shaw.ca*
Owen Robertson (Reception & Facilities) 250-474-3869
George Baker (Inside Speakers) 250-474-1541; *george.baker@shaw.ca*
Jim Anderson (Director at Large) 250-391-9545; *jdandrsn@shaw.ca*
Joan Landsky (Director at Large) 250-388-5090
George Philip (Director at Large) 250-477-3170
Shirley Roberts (Director at Large) 250-381-3241; *Gordandshirley@shaw.ca*

2009 SCHEDULE & SPEAKERS

January 13 – Guest Speaker will be from the Vancouver Island Health Authority; Annual Branch Elections will be held

February – no meeting

March 10 – Guest Speaker will be from the Canada Revenue Agency (taxation)

Reminder

Meetings are now being held at the Trafalgar-Pro Patria Branch of the Royal Canadian Legion, 411 Gorge Road East at 10:00 AM. The #11 bus transits Gorge Road. Call BC Transit at 250-382-6161 for more information.

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DUES, DUES, DUES!!!!!!

MEMBERSHIP RENEWAL FORM – 2009 DUES REQUIRED BY JANUARY 01, 2009

(Only for members who pay the Branch directly - those on DDS please disregard!)

Name _____

Pension Type (circle one):

PSSA CFSA RCMP JUDGES

Spouse _____

Address _____

City _____

Postal Code _____ Telephone _____

Amount enclosed: _____ (Single \$34.20; Dual \$44.40 per annum). Please make cheque payable to FSNA, Victoria-Fred Whitehouse Branch c/o Silver Threads, 1728 Douglas St.. Victoria BC, V8W 2G7. New members - please contact Bill Rowbotham at 250-370-2567 or by e-mail at drumbeg@shaw.ca

If you wish to switch from paying by cheque to Dues Deductions at Source, please contact Bill Rowbotham at 250-370-2567 or by e-mail at drumbeg@shaw.ca. An application form and other information will be provided.