

## Staying in Touch

Vancouver Island North Branch











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March 2014

Canada Post Publications Mail Agreement No. 40033460

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#### President's MESSAGE

I guess the good news is that spring is just around the corner while the bad news is that it's income tax time once again. We occasionally get asked to provide medical expense numbers for tax deduction calculations when clearly we are not privy to that information. All we can do is point folks to the sources of information. For example,

Public Service Health Care Plan (PSHCP) and Pensioner's Dental Service Plan (PDSP) premiums are tax deductible.

Those numbers will appear on pension statements issued periodically on behalf of your pension office. Similarly, MEDOC premiums are also a legitimate medical insurance expense. Those payments will appear on your bank statements. The annual total can be obtained from Johnson Insurance if you request a letter from them.

Hopefully all members have the pension office pay their BC Medicare premiums. That way, the federal government pays half. Of course, the federal share will show up on your pension T-form as "other income" and is taxable but, hey, something is better than nothing. While on the subject of provincial Medicare premiums, they are <u>not</u> tax deductible. I have

never been able to figure out why that is so unless it relates to the neverending federal-provincial squabble over health care funding.

Speaking of pension pay statements, I have the impression that some folks don't retain these or forget where they've put them.

#### MEETING DATES

March 12, 2014 June 11, 2014 September 10, 2014 December 10, 2014 folks don't retain these or forget where they've put them. Those statements contain a wealth of information: your pension number, all deductions including health care premium payments and your FSNA dues deduction if you pay your membership fee that way. Your spouse should know how to read these statements and where they are filed in case something happens to you.

President's Message continued on Page 8

### From the Editor's Desk

January and February have been interesting months both weather wise and in the political arena with Federal Budget making changes to our benefits. Your board has been keeping on top of the situation and Bill Turnbull has commented on changes. As well I have included the Open Letter on the FSNA Website from Gary Oberg, the National President about the situation.

The scheduled speaker at the March General Meeting is John Duncan, our local MP. The meeting could be very interesting if he is asked about the 2014 budget and the implications for retired armed forces personnel, public servants and RCMP, another good reason to come to the meeting aside from the good meal.

An election of officers for the Vancouver Island North Board of Directors will also be held at this meeting. If you are interested in working with the Board, it would be a great time to come forward. The FSNA needs you!!!

I hope you find this issue interesting and useful. Kevin Weighill—Newsletter Editor

# Publisher Vancouver Island North Branch NATIONAL ASSOCIATION OF FEDERAL RETIREES (FSNA)

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From the Public Service of Canada, the Canadian Forces and the Royal Canadian Mounted Police

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#### **Luncheon News**

The next quarterly meeting and luncheon, on 12 March 2014, will also be our Annual General Meeting at which we will ask you to elect a slate of Board members and approve our 2014 budget. The meeting will be held in the Ballroom of the Best Western Westerly Hotel in

Courtenay. The doors will open at 11:00 am. If you arrive earlier, it's best to wait in the main floor lounge as the staff will still be setting tables. The approximate timings are:

Meet & Greet: 11:00 am Buffet Luncheon: 12:00 pm Business Meeting: 1:00 pm Guest Speaker: 1:30 pm

Cost for the hot buffet luncheon will be \$17. The invited guest speaker is the Honourable John Duncan, MP for the Vancouver Island North Riding. At the moment, that riding and our area of jurisdiction are about the same. For the 2015 election, Courtenay and Cumberland will be moved to the Nanaimo – Alberni riding which will then, notwithstanding the name, no longer include parts of Nanaimo – go figure.

Bill Turnbull

#### A Reminder.

If you agree to attend a General Meeting Luncheon and subsequently change your mind, you must inform Barbara Schneider at (250) 703-2504.

If you don't ......you will be billed for the cost of the meal !!!

#### **MEMBERSHIP UP-DATE**

Do we have the correct information on you as a member?

It is important to us and to you that our records are up to date. If the label on this newsletter has your INITIALS instead of your given name, we may not have all the information we need to ensure that you get all the updates from your branch or National Office. Please fill in the following and send it to us (address on Page 1).

Surname ...... Given names:

Mailing address:

E-mail address:

Pension is from: CF .... PS .... RCMP .... Other ...... I receive a survivor's benefit Yes.... No .....

It is important to let the branch know of any changes in the above information

#### Membership Fees

Just a reminder that 2014 membership fees are payable. For the membership year beginning 1 January 2014, the fees are:

Single: \$38.28Double: \$49.68

Note that, as part of bringing our by-laws into conformance with the Not for Profit Act, the Associate membership category has ceased to exist. Future pensioners may now join as regular members.

Cheques may be made payable to FSNA and either brought to the next meeting or mailed to:

**FSNA** 

Vancouver Island North Branch

PO Box 1420

Comox, BC V9M 7Z9

#### **VOLUNTEERS NEEDED**

Do you have a couple of hours to spare three times per year? If so, please consider joining the team of dedicated telephoners for FSNA. The Telephone Committee is a very important link, as they contact the membership about the general/luncheon meetings.

The luncheon meetings are usually well attended and this is due to the fact that each of the telephoners makes personal contact with the members on their list. We are particularly in need of 2 more telephoners for the Campbell River area, but we can use help for the Comox Valley too.

Remember what they say "Many hands make light work". For further information call Norma Dean at (250) 890-1218 or you can email her at: n-ad-2@hotmail.com

Thank you for your consideration.

Norma Dean—Telephone Director





Members on the phone committee please remember.....

If you're going to be out of town prior to a general meeting and you're unable to phone the people on your list, please phone Norma Dean (Tel.- 250-890-1218), so that she can re-assign those names to another phone committee member. It is important that members know about upcoming general meetings, and it is important that we know whether or not they

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#### **Notes from the Health Benefits Officer**

#### BE CAREFUL WITH MEDICATIONS

B.C. Pharmacists urge residents to go through their medications and properly dispose of those that have expired.

Some medications can be harmful if ingested, noting expired Tylenol is an example of one that breaks down and can become more harmful. But, caution the answer is not to simply throw those expired medications in the garbage or flush them down toilet.

Municipal landfills don't have anyway of treating those medications and neutralizing them and chemicals will get into the environment, putting them down the toilet or sink is unsafe for similar reasons.

The best way to dispose of old medications is via B.C. medications return program, dropped off for free at local pharmacies. For more information about the program visit www. Healthsteward.ca

Clint Halfkenny—Health Benefits Officer

#### **Important Notice**

As the local FSNA AGM draws near — March 12, 2014 - elections at your local branch will be conducted. We are re-instituting the election staggering process for Executive positions whereby half of the executive is up for election every second year. As you know our board serves a two-year term.

We are looking for members to come forward and join the Executive Board. I know there are many of you who have the skills to be extremely helpful in applying your background experience so the local FSNA can achieve its goals on your behalf

We are open to nominations for the following positions:

- Vice President
- Membership
- Directors at Large

- Newsletter
- Programs

If you are willing to give a little of your time to help many, it would be much appreciated.

Cecile Turnbull
Nominations Chair

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The National Association of Federal Retirees (FSNA) Vancouver Island North Branch presented a \$500 cheque to the Comox Bay Care Society. Pictured here is Helen Boyd, Coordinator of the Care-A-Van Program and Bill Turnbull, FSNA Branch President. The mobile health clinic, seen in the background, delivers free healthcare services and clothing donations to the homeless or those at risk of homelessness in the Comox Valley. In its four year history, over 800 individuals of all ages have been helped, proving that there is a need. Its 34 volunteers – doctors, dentists, optometrists, nurses, pharmacists and drivers – give freely of their time. FSNA supports those who seek to ensure health care security for all members of the community.



FINAL OPPORTUNITY! Join Our Delightful Downton Abbey, English Countryside, & Heart of England'Tour! April 6 - 16, 2014

Double Occupancy: From \$2495 CAD per person, including all entrances, tours, sightseeing, several meals & accommodation. Single: Add \$590 per person. Small Group Tour! We hope you can join our fun-filled English Countryside, Downton Abbey & Heart of England Tour!

CALL: Aji Fliss, ACC, Vacation & Cruise Vacation Specialist, #250.898.3358 afliss@shaw.ca, for assistance with all your vacation & travel needs. BC Reg #54575.













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www.cfcommunitygateway.com

F-mail:

David.Buckley-Jones@forces.gc.ca (Rec Asst)
Janice.Sandholm@forces.gc.ca (Rec Coord)



#### 2013 Food Bank Donation

Each year for the past several years, we have requested in the December edition of the newsletter that members coming to the December General meeting bring a food bank donation of non-perishable food or cash to the meeting.

In recognition of the donation donors receive a ticket for a special draw. The winner of the Food Bank draw this past December was Peter Edwards who won a \$50 gift certificate to *Toscano's* Restaurant in Comox.

In support of the food bank for 2013, we collected \$250 in cash and cheques and 4 plastic totes of non-perishable food which converted to seven "banana boxes" of food for the food bank.

I'm not sure what measurement system banana boxes belongs to but that's what the food bank uses in assessing donations.

Bill Turnbull

#### Dear FSNA members: (open letter on FSNA website)

The Federal Government indicated, in yesterday's budget, its intention to arbitrarily double the Public Service Health Care Plan premiums for retired members of the Canadian Forces, Veterans, RCMP and public servants. The government also signalled its intention to increase the eligibility period to require employees to work a minimum of six years in order to be eligible to receive coverage under the PSHCP in retirement.

FSNA through the Leader of the Opposition, Thomas Mulcair, tabled a petition in the House of Commons last Wednesday. Unfortunately Prime Minister Stephen Harper and most of his cabinet, including Treasury Board President, Tony Clement chose to leave the House immediately prior to the tabling of the petition. More than 24,000 members and citizens at large signed FSNA's House of Commons petition and online petition at Change.org.

More than 74,000 FSNA members wrote letters to the Members of Parliament and Mr Clement indicating their concern over the rumoured increase to their PSHCP contributions. Many provided a detailed account of the negative impact this increase would have on their ability to pay for life necessities at this stage of their retirement.

FSNA is reviewing all of its options and determining a go forward strategy. Yesterday, at a web conference, the Board instructed the Executive Director to ascertain the legal options, potential costs and potential outcomes and likelihood of success regarding the PSHCP matter. We will keep our volunteers and members informed and reach out to you to work together as we strive to get this government to listen to us and to Canadians.

Sincerely, Gary Oberg, National President

P.S. Please go to www.fsna.com and answer the poll question

#### President's Message continued from Page 1

Those who were among the 24,000 who signed the *Honour Your Promise* petition will be pleased to know that it was presented in Parliament on 5 February 2014 by Thomas Mulcair, leader of the Official Opposition. You will be less pleased to learn that the Prime Minister, Treasury Board President Tony Clement and most of the cabinet left the House just before the petition was tabled. And, as you all probably know by now, the federal budget presented on 11 February signalled the Government's intention to arbitrarily change the PSHCP cost share ratio. I say arbitrarily because, to my knowledge, there was never any discussion or debate on this matter.

Arbitrariness seems to characterize the way Tony Clement does business. He recently introduced legislation requiring the elimination of one federal regulation for every new one created. The *Ottawa* Citizen rather scathingly described this as *foolish grandstanding*, noting that legislation such as his generates the need for companion regulations and that a one-for-one rule does not discriminate between good and bad regulations.

My concern for low income pensioners remains. While the government says that the PSHCP annual premium for single Level I coverage will rise from \$261 to \$550, it could go as high as \$765 depending upon how the rates are set. Regulations anyone? As I write this, our invited guest speaker for the March Annual General Meeting (AGM) is John Duncan, MP for Vancouver Island North. If he does not broach the subject, you could always ask him about it then – just one more reason for attending the meeting!

With a view to better communication with you, we are launching a new website, *fsnavin.ca*, which will let us, among other things, more rapidly send and receive messages. You can help us reach you by making sure that we have your current e-mail address.

Our Branch by-laws were last rewritten and approved in 2003. Since that time some things have changed, including the name of the Branch, so an update is needed. The procedure for amending the by-laws requires that we file a written notice of motion at one general meeting stating that an amended set of by-laws will be put to a vote at a subsequent general meeting. Your Board of Directors has approved a package of amendments. Our first opportunity to circulate these will be at the AGM in March and that is our intent with a view to obtaining member approval at the June meeting. With FSNA slated to adopt a new set of national by-laws in June 2014 as well as release a model set of branch by-laws, we may wish to make further changes down the road. However, given the length of time it takes to amend by-laws, we felt we should start now to, as a minimum measure, correct obvious errors in our own.

Bill Turnbull—President

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