

NATIONAL ASSOCIATION OF FEDERAL RETIREES (FSNA)

Vancouver Island North Branch

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NATIONAL ASSOCIATION OF FEDERAL RETIREES | ASSOCIATION NATIONALE DES RETRAITÉS FÉDÉRAUX



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Representing retired employees and spouses from the Public Service of Canada, the Canadian Forces and the Royal Canadian Mounted Police

Newsletter No. 44 March 2010

Canada Post Publications Mail Agreement No. 40033460

PRESIDENT'S MESSAGE

Welcome to 2010, the start of a new decade. The FSNA continues being one of the largest and most influential advocacy groups for Federal Pensioners.

The FSNA was founded in 1963 and now serves approximately 160,000 members in 84 branches across Canada. Membership consists of retirees from the Public Service, Canadian Forces, RCMP, the Federal Judiciary and their partners, that are receiving a pension under one of the Superannuation Acts. Also included are surviving spouses and working Federal Employees nearing retirement.

Advocacy is our main goal, ensuring protection and enhancement of our members' Pensions, Health and Dental Insurance Benefits plus other senior issues in general. The FSNA also provides information to members through our Professional Research Staff, in Ottawa, who report to you, the members, through monthly Branch Bulletins, meetings and local Branch Executive volunteers.

Local Branch Executives are made up of committed volunteers working hard to assist fellow members. At our local Branch, we are lucky enough to have committed people like Tom Dandeno and Frank Elvins still on the executive since the current branch was established in 1994. Other names I recognize from old minutes are Al Dawber, and Bernie Guyader, both of whom just recently retired from the executive. I personally want to thank these members and all the others that have served in the past, along with the present Executive for their dedication and commitment to the membership at large.

MEETING DATES

March 10, 2010
June 09, 2010
September 15, 2010
December 08, 2010

With this in mind, I know that each of you, as retired Federal Pensioners or their spouses have a wealth of knowledge to share, so we invite you to come forward to help continue the good work and challenges in the foreseeable future and the years to come. We are always looking for people with experience or an interest in Finance, Health Insurance, Pension Benefits, Management and Research. It's fair to say that anyone with Social, Organizational, Clerical, or Telephone skills is more than welcome. I think this just about covers everyone out there. Your time, support and input are appreciated. Cecile Turnbull - President



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From the Editor's Desk

I was re-elected again!!! I guess no one has come forward to take over the production of the newsletter so I shall carry on carrying on.

The new President's message is a great start to the year and reminds us that each of us can contribute to the organization. This edition provides you with an updated list of the Branch's current executive and their contact information. As well we are announcing a contest to **"Name the Newsletter"** so think about the possibilities and send in your ideas. The "Luncheon News" updates you on what is happening. I've included an article on the ten germiest objects to avoid.

As usual the Health Benefits Officer has included an informative article. We are also reporting on the line up of speakers for the next three meetings keeping in mind that the December meeting is the Annual General Meeting which includes the election of new officers and a visit from Santa.

Note the advertisement from Square 1 Vacations for the Great Canadian War Memorial Tour. For more details check out www.square1travel.com/docs/GreatCanWarMemorialTour2010.pdf.

I even had room for a little humour this edition. I hope you enjoy this edition.
Kevin Weighill—Newsletter Editor

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<http://www.fsna-nvi.com>

Luncheon News
Speakers For Upcoming Meetings

The dates for the Luncheon/Meetings for 2010 are the following Wednesdays:

March 10, June 09, September 15 (Third week) and December 08, 2010

GUEST SPEAKER FOR MARCH: Adele Einarson – coordinator of Comox Valley Home and Community Care, speaking on Care in the Valley

The FSNA Business/Luncheon will be held at the Westerly Hotel. A reminder that the luncheon cost is **\$15.00 per person**. This includes a hot and cold Chef's Buffet with dessert, tea, coffee, the room rental, gratuity and tax. It will be payable at the door. The doors open at 11:00 a.m. for the meet and greet. The luncheon Buffet starts at 12:00 noon and the Business meeting starts at 1:00 p.m. All new and old members are encouraged to attend.

Tickets for the **Christmas Luncheon** will be sold in advance again this year. The tickets will be available at the **June and September** meetings and after that the tickets will be available from the Executive until **November 30**. Please buy your Christmas tickets early, as we can accommodate no more than 210 members (1 room only). The cost for the tickets is \$15.00 per person. Tickets will be available by calling Cecile & Bill Turnbull @ 250-338-1857 or Barb Schneider @ 250-703-2504.

Hope to see everyone at the March meeting.

Barb Schneider—Programs

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:

City/town Postal Code Phone

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



Renewals for 2010

Members who pay by cheque or cash are reminded that renewals for 2010 are now due. Rates remain unchanged at \$44.40 double, \$34.20 single and \$15 for associates. See explanation of categories below. Your attention to your renewal as soon as possible would be appreciated so that we can clear up outstanding paperwork. If you are switching to Direct Deduction at Source (DDS) or do not intend renewing, please inform the Treasurer so he can stop bothering you.

There are **three categories of membership**:

- 1] **Double membership** which includes a retiree and a spouse or partner;
- 2] **Single membership** which includes a retiree only. (The surviving partner of a double membership becomes a single member;) and
- 3] **Associate membership** which is available to persons who have not yet retired who plan to join after retirement.

Membership is valid for a calendar year.

T. Dandeno—Treasurer

“NAME OUR NEWSLETTER”

What do you call our newsletter when you talk to others about articles in it? Is it the North Island Newsletter, the FSNA Newsletter or that information sheet we get every three months? We think our newsletter needs a name so we have decided to tap the creativity of all of you. We are therefore announcing the “Name our Newsletter Contest”

The rules are simple.

- ✎ **It should be a short name and can be humorous;**
- ✎ **It is open to all the members of the Vancouver Island North Branch**
- ✎ **The contest ends Sept 1 for winner selection at Exec. September meeting;**
- ✎ **Prize is \$100.00;**
- ✎ **Contest entries can be e-mailed or phoned in to any executive member, mailed to the Local Branch, or handed in at the March or June General Meetings. Don't forget to give us your name and contact information.**
- ✎ **The winner will be announced at the September General Meeting and in the December edition of the newsletter.**

Get your creative juices flowing and send in as many ideas as possible.



Attention Phoners!

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 Paddy O'Blenis (Tel.- 250-338-2318), 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 intend to come.

Notes from the Health Benefits Officer

Old News?

Public Service Health Care Plan (PSHCP) members should have received Bulletin 23 dated January 2010. I do not wish to repeat what you may have already read. What follows is just a summary of its key points:

- ◆ Sun Life has been awarded a new contract to administer the PSHCP.
- ◆ For the moment, nothing changes with respect to claims procedures.
- ◆ PSHCP benefit cards will be distributed this fall.
- ◆ Benefit cards will permit point-of-sale claims processing for prescription drugs and certain medical supplies purchased at a pharmacy.
- ◆ Paper claim submissions will be required for other healthcare expenses.
- ◆ Benefit cards will also serve as membership cards.
- ◆ Stand by for further direction from Sun Life.

One of Life's Two Certainties -- Taxes

It's tax time again. Here are a few thoughts about tax savings applicable to our group:

- ☞ For the 2009 tax year, the Age Amount, a non-refundable tax credit for individuals who are 65 and older has been increased by \$1,000 to a maximum of \$6,408. The actual amount is income-dependant.
- ☞ The pension income deduction remains unchanged at \$2,000.
- ☞ Pension splitting represents potentially the most significant tax reduction strategy available to couples where the pension of one is much larger than that of the other. Eligible pensions include federal superannuation, RSP and RRIF payouts. CPP and OAS payments are not eligible.
- ☞ Popular income tax software should include an optimizer to determine the best pension split.
- ☞ The conventional advice to couples regarding medical expenses is to have the lower income spouse claim them.
- ☞ Consult the tax guide to ensure that all eligible medical expenses are claimed. Don't overlook PSHCP and PDSP co-payments.
- ☞ Oddly, while medical insurance premiums are an eligible deduction, BC MSP premiums are not.

A potential area of confusion surrounds CPP sharing which can be done but not via the income tax return. Couples who are age 60 or older may apply to have their CPP income shared at source. Application forms are available online or from Service Canada. Sharing can result in income tax savings.

Do you need help with your tax return?

If you are unable to complete your income tax return by yourself and are unable to pay for assistance, the Canada Revenue Agency's Community Volunteer Income Tax Program (CVITP) may be for you.

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The CRA offers training to volunteers who can help you complete your income tax and benefit return if your income is low and your tax situation is simple.

The maximum household income limits to qualify for help completing your tax return are:

Single	\$25,000
Single with one child	\$30,000
Each additional child, add	\$2,000
Couple	\$35,000
Maximum Investment Income	\$1,000

Volunteers do not complete income tax and benefit returns for deceased persons, bankrupt individuals, or individuals who have capital gains or losses, employment expenses, or business or rental income and expenses.

The clinics in our immediate area are listed below. If you are unable to get to a clinic, call to have your tax information picked up.

Volunteer Tax Preparation Clinic - Comox, BC

- ◆ Organization Name: **Comox Valley Lions Club**
- ◆ Contact Person: Marielle Mott
- ◆ Phone Number: (250) 339-7543
- ◆ Location: 1729 Comox Avenue (at the back)
- ◆ PO Box 1275
- ◆ Comox, BC V9M 7Z8
- ◆ Email: mari_l@shaw.ca
- ◆ Clinic Dates and Times: Year-round
- ◆ Tuesday 1:30 p.m. to 3:00 p.m.
- ◆ Clinic Type: Without appointment and drop off.
- ◆ Special Notes: Clinic location is wheelchair accessible.
- ◆ Prior and current year returns.

Volunteer Tax Preparation Clinic - Campbell River, BC

- ◆ Organization Name: **Vancouver Island North Women's Resource Society**
- ◆ Contact Person: Any staff
- ◆ Phone Number: (250) 287-3044
- ◆ Location: 1265A Ironwood Street
- ◆ Campbell River, BC V9W 5T4
- ◆ Email: womenscentre@shawcable.com
- ◆ Clinic Dates and Times: February 1 to December 31, 2010
- ◆ Monday to Thursday 10:00 a.m. to 3:00 p.m.
- ◆ Clinic Type: With appointment and drop off.
- ◆ Special Notes: Clinic location is wheelchair accessible.
- ◆ Prior and current year returns.

Bill Turnbull—Health Benefits Officer

Doug Dunsmore Resigns

Many of you know Doug from his work on the Executive as the Assistant Health Benefits Officer. Unfortunately he recently found it necessary to resign from the Executive due to personal circumstances. We have all very much appreciated his service to the Branch and we wish Doug and his family well.

Top 10 *germiest* objects to avoid

Many health professionals are reminding us to wash our hands more thoroughly and frequently. Researchers are sounding the alarm bell about detrimental behaviour that may not occur to us. For example, here are some everyday situations to avoid:

1. **Soap Dispensers** Most public containers are rarely cleaned and dirty-hands cause bacteria to grow exponentially as soap scum builds. Be sure to scrub hands vigorously for at least 20 seconds.
2. **Buttons:** Tiny, but readily offensive on elevators, phones, vending and bank machines. Disinfect your hands immediately after use.
3. **Water Fountains:** Since sick people are told to drink lots of water, a public fountain is often a germ depot. Research has shown that a spigot can carry twice as much bacteria as a toilet seat. Instead, take your own water with you.
4. **Shopping Carts:** Ready potential to cross contaminate between the hands, face and food. *E. coli* bacterium is common, so wipe cart and hands with a sanitizer.
5. **Restaurant Menu:** Germs can survive on a hard surface for 18 hours and menus are rarely cleaned. Keep them away from your plate and flatware and wash your hands once you've ordered.
6. **Ketchup:** Since many people don't wash their hands before eating, the condiment bottles can be crawling with germs. Do the job the eaterie should be doing and wipe them down with a sanitizer before use.
7. **Purses & Wallets:** In public places, especially restrooms, place your purse on a chair or hook, not the floor. Paper money especially carries germs so wash your hands or sanitize after a purchase.
8. **Phones:** Due to saliva, the mouthpiece is usually dirtier than the handle. If using any phone but your own, clean it first.
9. **Remote Controls:** Did you know that a TV remote control is often the dirtiest object in a hotel room? Disinfect it at home and certainly when you travel.
10. **Laundry Machines:** To kill germs effectively, especially in underwear, use very hot water and dry for a full 45 minutes. Without this, wet clothes can leave germs all over your hands.

A Good Excuse

A Florida senior citizen drove his brand new Corvette convertible out of the dealership. Taking off down the road, he floored it to 80mph, enjoying the wind blowing through what little hair he had left. "Amazing," he thought as he flew down I-75, pushing the pedal even more. Looking in his rear view mirror, he saw the highway patrol behind him, blue lights flashing and siren blaring.

He floored it to 100mph, then 110, then 120.

Suddenly he thought, "What am I doing? I'm too old for this," and pulled over to await the Trooper's arrival. Pulling in behind him, the Trooper walked up to the Corvette, looked at his watch and said, "Sir, my shift ends in 30 minutes. Today is Friday. If you can give me a reason for speeding that I've never heard before, I'll let you go. The old gentleman paused. Then said, "Years ago, my wife ran off with a Florida State Trooper. I thought you were bringing her back."

"Have a good day, Sir," replied the Trooper.

This is a Canadian tour, designed by Canadians, for Canadians, to pay tribute to all who served their country in battle and particularly to those who gave their lives.

From Paris to London, visit the many museums, memorials and special sites that commemorate Canada's contribution in the Great War including Canada's most impressive tribute, the majestic and inspiring Canadian National Vimy Memorial which overlooks the Douai Plain from Hill 145, the highest point of Vimy Ridge.
September 14 - 24, 2010.

To reserve a seat at either presentation on March 24th, please RSVP to Square 1 Travel (250) 334-0355.

<p>GLOBUS. Every journey tells a story.[™]</p> <p>JOIN US!</p> <p>Wednesday, March 24th 2:00pm @ OAP Ships Point Hall or 6:30pm @ Square 1 Travel</p> <p>Globus - European Touring and Featuring the Great Canadian War Memorial Tour.</p> <p><i>RSVP Please - limited seating available.</i></p>	
<p> Square 1 Travel & Cruise 449-5th Street, Courtenay BC Ph: 250-334-0355 BC REG #5140-4 square1travel@telus.net • www.square1travel.com</p>	

Need a reason to attend the General Meetings? Perhaps this will be a motivator. The speakers for the March, June and September meetings are set! Please take note of the speakers for this year.

March 10th meeting:

VIHA - Comox Valley Home and Community Care

- Speaker - **Adele Einarson Coordinator**
- Topic - **Home and Community Care**

June 9th meeting:

Swift Dattoo Law Corporation

- Speaker - **Beth Regehr - Lawyer**
- Topic - **Elder Law - Legal concerns for Seniors**

Sept 15th meeting:

The Medicine Shoppe

- Speaker - **Tim Cowan - Pharmacist**
- Topic - **Medication Safety**