

Federal Superannuates National Association

Nanaimo & Area

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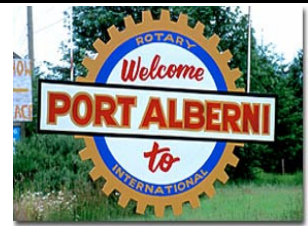


May, 2005



NEXT MEETING

Thursday—16th June, 2005



Location: Best Western Barclay Hotel, 4277 Stamp Avenue, Port Alberni

Directions: Follow Hwy 4 into Port Alberni. Turn right at fork in road at Chamber of Commerce—down Johnson St. Turn left at 4th set of traffic lights onto Gertrude Street. Go along Gertrude to traffic lights then turn left when the Barclay Best Western will be clearly from the lights. Ample parking is available and doors will open at 10 a.m.

Following a short business meeting, lunch will be served offering Salad, Chicken, Lasagne, Roast Potatoes, and Fresh Vegetables. With a dessert buffet/, coffee tea etc. Cost will be \$14.00 per person.

After lunch, the guest speaker will be Cpl. Foster, RCMP, Community Relations Officer, Port Alberni Detachment who will discuss scams against seniors in our area.

You will be asked by your local telephoner if you plan to attend and reserve your meal and, if you do, you are reminded of our cancellation policy. As we are required to pay for all meals we order, if you find you are unable to attend, you are asked to cancel your reservation to avoid being charged for the meal. To do so, please call **Pat Mason** at 753-6008 or **Barb Campbell** at 954-0733. The last date for cancellation to avoid billing will be Thursday,

DON'T FORGET YOUR NAME TAG!

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And much more interesting stuff



From The President

I hope you all are enjoying this very wonderful spring and all is going well. Our March General Meeting has come and gone and was for all intents and purposes a very successful event. The food was excellent and well received. Our speakers were from the Citizens Committee on Electoral Reform for British Columbia. They presented a clear picture of what has been going on with the committee and what is to be decided in the May vote.

Our Programme Director, Pat Mason, has expressed some disappointment again in regard the high number of no shows at the meeting. There were 10 no shows, with five paying to date. It must be stated again that we are responsible for these charges, and if we continue to face these every meeting we will be forced to reduce our commitment in other areas. If you do not come and have booked please forward the monies owing to us so we may ensure our finances will remain in good order.

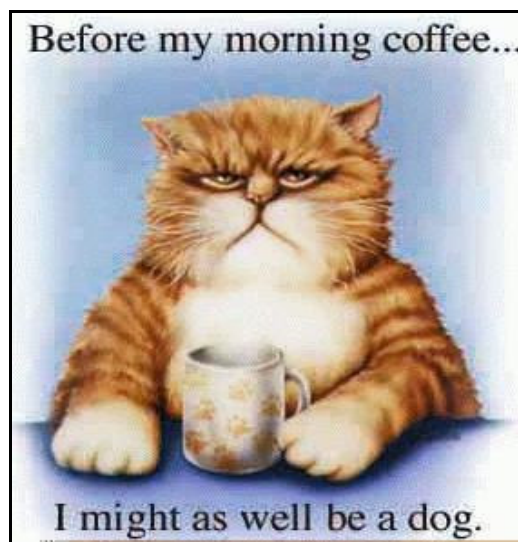
Our next General Meeting will be in Port Alberni at the Best Western Barclay. It is expected that our speaker will be from the RCMP Community Relations in Port Alberni. Further details can be seen on the front page of this newsletter. We are expecting a great meeting, with wonderful food, good hospitality, and good times. I urge you all to make the effort to be there as it should be a worthwhile endeavour.

At this writing there is not too much going on at National, but I will pass on what I consider pertinent information. Your Executive completed two surveys one on convention representation etc. and another on the federal election strategies.

Both were forwarded to National. The compilation will have some bearing on the convention make up for 2007 and what steps FSNA can take during the next federal election. The past federal budget included an amendment to the Financial Administration Act which would give the Treasury Board President the authority to establish a non profit corporation to replace the existing PSHCP trust. The formation of the corporation would be accomplished as part of the present PSHCP negotiations presently going on. The present PSHCP agreement will remain in effect in all areas until the new agreement can be reached. In addition it looks as if the 2005 recruitment campaign will net us about 13,250 new memberships and 18,900 new members. This is wonderful news for us as it will strengthen our position at the table with the Government and allow us to more fully emphasise our position. In addition National is conducting a survey of insurance provider to determine what options are out there for our Branch liability insurance.

Again I urge you all to come up to Port Alberni for the June meeting and see old friends and enjoy this special venue with us. In closing have a safe and relaxing summer, and if not in Port Alberni, we'll see you all in Nanaimo again in September.

Bob Hoogerbrug



FINANCIAL STATEMENT

as at 18 May 2005



ASSETS

Bank Balances	2,062.32
Cash Balance	100.00
Float Due—Membership	100.00
G.I.C. Investments	14,413.37
Accounts Receivable	50.00
Rental facility deposit	50.00
Nat Office 2004	6,591.91
6,641.91	6,641.91
DOB Contingency Fund	3,100.00
Equipment	7,927.47
Less Depreciation	7,059.22
858.25	858.25
TOTAL CURRENT ASSETS	28,275.85

LIABILITIES

Per Capital Payable	560.31
TOTAL LIABILITIES	560.31

EQUITY

Retained Earnings	20,769.89
Current Earnings	6,945.65
TOTAL EQUITY	27,715.54

28,275.85
(Liabilities & Equity)



RUMOUR BY COMPUTER

Most of us don't intend to spread a rumour, hoax, or urban legend. We intend to spread the truth.

It's fascinating, however, that in our desire to spread what we think is the truth, certain kinds of stories emerge that are repeated from person to person, year to year, century to century, and place to place. They have popularity and staying power. Yet many of them are not true.

And out of the vast amount of information available to us through radio, Television, the Internet, newspapers, books, and magazines, only a select number of stories qualify as the kind that will be forwarded from person to person. There are thousands of new and clearly true stories everyday that never end up in our email boxes. Why?

Let's be a little suspicious of all the bits of gossip that come our way, explore some of the characteristics of rumours, hoaxes, and urban legends and what we can learn from them:

Because so many of them are quickly and easily spread via email, we have coined the phrase "eRumour" to identify them.

How to Contact Your Executive



President— Bob Hoogerbrug 751-8735

r-choog@shaw.ca

Vice President & Membership—

Vic Ashdown 248-2027

ashdown@shaw.ca

Past President—Marg Mostowy 756-1069

fsnananaimo@shaw.ca

Treasurer—Bob Stitt 758-7681

stittar@shaw.ca

Secretary—Cathey Hoogerbrug 751-8735

Membership Secretary - Doris Grieves 716-1952

dgrieves@shaw.ca

Recruiting and Retention— Al Heinrich 738-0192

agh@shaw.c

Historian, Nominations Committee and Volunteer

Coordinator— John Ablett 752-7572

Program Director—Pat Mason 753-6008

Awards/Speakers—Charles Scrivener 758-2240

scrivener@shaw.ca

Registration- Susanne Body 729-9588

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Services & PSHCP/PSDO Liason -

Leroy Wood 758-0078

woodsie@shaw.ca

Newsletter— Ron Gladstone 751-2940

gldstone@shaw.ca

Hospital Visiting Nanaimo— Alex Kohuch
755-3040

Parksville Harold Goodman 248-3269

Port Alberni—Marg Pierce 723-9791

Phone Chairs & Area Coordinators, etc

Qualicum Beach Sherwood Moore

Parksville Barbara Campbell 954-0733

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Ucluelet Sandy Henry 726-7086

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Port Alberni—Marg Pierce 723-9791

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Nanaimo & Area June Wiebe 756-4873

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MEMBERSHIP REPORT

May 19th, 2005 (Newsletter)



MEMBER NUMBER COUNT

As of May 19th, 2005, the Nanaimo and Area Branch had 1587 members comprising 1055 superannuates and 532 spouses. There were 1196 on DDS and 391 pay at Branch. Since the last Newsletter Report (February 17th), the following membership changes have taken place:

NEW OR REINSTATED MEMBERS (100)

Gabriola: Mel & Aline Wilson.

Lantzville: Margaret Pim; R & Marion Ree; Clifford & Eileen Shumaker.

Nanaimo: Lois Allen; J Atkinson; Don & Peggie Badger; Rob Bams; Bertram & Jean Beaven; Gary Bingham & France Champeau; Barbara Boreham; John & Errolyn Burn; Ralph & Solange Byers; Brian Ferris; J & Ann Filgate; Leonie Gardner; Helen Haggerty; R L Hamilton; Peter Haynes; Allan & Catherine Homeniuk; Evelyn Jenkins; Elena Kasteel & Otto Bartkowski; Kathleen Leyland; Thomas McDonald; J & Phyllis Mundie; John Naysmith; Ann Quayle; John Robinson; John & Audrey Sharrock; Daniel & Sharon Tettamanti; Fred & Alice Wager; A & Erin Weeks; Myrle Weston; Ellen & Daniel Wilder.

Nanoose Bay: Syl & Kathleen Brochez; R Flynn; William McCrae; Bernard Podlubny & Claudette Biron.

Parksville: Dennis & Beverley Belliveau; Stan & Elinor Cowen; John R Craig; Raymond & Dianne Garmacy; Nancy Hanson; Jean Laverty; J MacDonald; R & Kathleen Merrick; John & Florence Milburn; John & Patricia Milner; Neil & Shirley Page; D Thompson; R Thompson; Edward Woytenko.

Port Alberni: L Nash; William & Janet Peden; James A Webster.

Qualicum Beach: G Collins; Dale & Jill Dichrow; W H Goodyear; George & Annie Hillsden; M McCurdy; Bryan & Emilie Olson; F & Audrey Reyno; Thomas & Meryl Storey; Ron Traber; George W Venner; J & Edith Williams.

Tofino: Josephine White.

TRANSFERRED IN (3)

Myra Erickson, Lantzville, from BC09 Victoria-Fred Whitehouse

Louis & Elaine Mitchell, Parksville, from BC02 Chilliwack

TRANSFERRED OUT (10)

Nicholas Addison, Nanaimo, to BC03 Duncan & District

Harry Furniss, Parksville, to BC09 Victoria-Fred Whitehouse

Jim Green, Nanaimo, to BC09 Victoria-Fred Whitehouse

Dick & Kathleen Harvey, Qualicum Beach, to BC06 North Vancouver Island

Jefferson Massie, Nanaimo, to BC09 Victoria-Fred Whitehouse

John & Margaret Sheppard, Nanaimo, to BC14 Sidney & District

Lillian Sims, Parksville, to AB17 Edmonton

Geoffrey Wood, Port Alberni, to BC09 Victoria-Fred Whitehouse

MEMBERSHIP CANCELLATIONS (25)

Gabriola: Doris McLaughlin

Lantzville: Rosalie Little; Donald & Hazel Silliphant.

Nanaimo: Bonnie & Peter Beil; Stephanie Coggins; Martin & Rita Gregory; Garry Johnson; Madeline MacDonald; Bruce & Sandra Madu; Lucille Picard & Maurice Rix; Joan Winters.

Parksville: Julie Daggitt; Sheila & Russell Elliot; Betty Galbraith.

Port Alberni: Margaret Creelman

Qualicum Beach: Ronald Ansell; Ywe Looper; Alex McCooeye.

Ucluelet: Edna Camp



Nelson Ion, Nanaimo, survived by wife Caroline

Bill Lowry, Parksville, survived by wife Betty

Roy Woodfin, Port Alberni

Vic Ashdown

ATTORNEY'S ADVICE -- NO CHARGE

(Read this and make a copy for your files in case you need to refer to it someday. A corporate attorney sent the following out to the employees in his company.)

1. The next time you order checks have only your initials (instead of first name) and last name put on them. If someone takes your checkbook, they will not know if you sign your checks with just your initials or your first name, but your bank will know how you sign your checks.
2. Do not sign the back of your credit cards. Instead, put "PHOTO ID REQUIRED".
3. When you are writing checks to pay on your credit card accounts, DO NOT put the complete account number on the "For" line. Instead, just put the last four numbers. The credit card company knows the rest of the number, and anyone who might be handling your check as it passes through all the check processing channels won't have access to it.
4. Put your work phone # on your checks instead of your home phone. If you have a POBox use that instead of your home address. If you do not have a PO Box, use your work address. Never have your SIN# printed on your checks. (DUH!) You can add it if it is necessary. But if you have it printed, anyone can get it.
5. Place the contents of your wallet on a photocopy machine. Do both sides of each license, credit card, etc. You will know what you had in your wallet and all of the account numbers and phone numbers to call and cancel. Keep the photocopy in a safe place. I also carry a photocopy of my passport when travel either here or abroad. We've all heard horror stories about fraud that's committed on us in stealing a name, address, SIN, credit cards.

Unfortunately, I, an attorney, have firsthand knowledge because my wallet was stolen last month. Within a week, the thief(s) ordered an expensive monthly cell phone package, applied for a VISA credit card, had a credit line approved to buy a Gateway computer, received a PIN number from DMV to change my driving record information online, and more. But here's some critical information to limit the damage in case this happens to you or someone you know:

1. We have been told we should cancel our credit cards immediately. But the key is having the toll free numbers and your card numbers handy so you know whom to call. Keep those where you can find them.
2. File a police report immediately in the jurisdiction where your credit cards, etc. were stolen. This proves to credit providers you were diligent, and this is a first step toward an investigation (if there ever is one). But here's what is perhaps most important of all: (I never even thought to do this.)
3. Call the two national credit reporting organizations immediately to place a fraud alert on your name and Social Insurance number. I had never heard of doing that until advised by a bank that called to tell me an application for credit was made over the Internet in my name. The alert means any company that checks your credit knows your information was stolen, and they have to contact you by phone to authorize new credit. By the time I was advised to do this, almost two weeks after the theft, all the damage had been done. There are records of all the credit checks initiated by the thieves' purchases, none of which I knew about before placing the alert. Since then, no additional damage has been done, and the thieves threw my wallet away. This weekend (someone turned it in). It seems to have stopped them dead in their tracks.

Now, here are the numbers you always need to contact about your wallet, etc. has been stolen

- 1.) **Equifax Canada: 1-877-249-2705**
- 2.) **TransUnion: 1-877-525-3823**

We pass along jokes on the Internet; we pass along just about everything. But if you are willing to pass this information along, it could really help someone that you care about.



THE WORD FROM NATIONAL

Public Service Health Care Plan

The federal budget tabled in the House of Commons in February 2005 had a provision to amend the Financial Administration Act. The amendment ultimately aims at giving the President of the Treasury Board the authority to establish a non-profit corporation to govern and manage the Public Service Health Care Plan (PSHCP). This corporation would replace the current PSHCP Trust. The objectives and letters patent of the new corporation would be developed as part of the on-going negotiations for the renewal of the Plan.

The following points are important:

The main reason for these changes is to place the PSHCP under federal jurisdiction. It is now under provincial legislation (Ontario).

The current PSHCP Trust agreement is to be maintained until the new corporation is established. The federal budget must be approved for these changes to be implemented. The current negotiations relating to the Plan are continuing and in the meantime, the current benefits coverage and plan provisions prevail.

2005 Recruitment Campaign

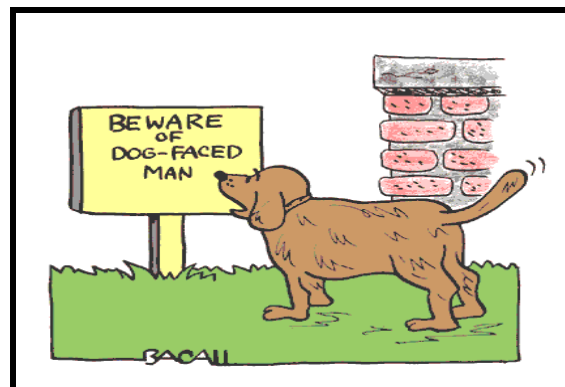
As of 13 April, the National Office had received 17,500 Recruitment Campaign responses and processed 60% of those responses, including the mailing of new member materials to some 7,200 new

memberships. FSNA membership and financial forecasts assumed that Recruitment 05 would generate 8,700 new memberships (12,600 new members). At this time it is estimated that Recruitment 05 will generate 13,224 new memberships (18,900 new members). This 44% improvement in Recruitment 05 success will see branches (collectively) benefit from an extra \$120,000 over the next three years and the Association from an additional \$305,000.

Branches have already been receiving information about new and renewing chequepaying members and should shortly receive reports as to the commencement of dues deduction for those opting for that method of payment. In addition, branches will soon receive a consolidated report identifying in detail those memberships processed to mid-April. A second mailing of membership materials to new members is anticipated for the first week May with the final "campaign" mailing to new members to take place the first week in June.

Congress of National Seniors Organizations

Representatives from the Congress of National Seniors' Organizations were to meet with the Minister of Social Development, the Honourable Ken Dryden, on April 19, 2005. The main themes of the discussion were to have been the establishment of a Seniors' Secretariat and means to involve older Canadians in the development of policies and programs affecting seniors. Unfortunately, the meeting was cancelled at the last minute. A letter of concern was immediately sent to the Minister.



Medical Expenses, the PSHCP, and Income Taxes

This income tax time there have been incidents where claims for hospitalisation insurance have been disallowed. The following describes eligible medical expenses you may claim on your income tax return. If you are having any difficulty we would like to hear of the details.

The Facts

Members can claim a broad range of medically related expenses on their federal income tax return. Eligible expenses, and the conditions under which they may be claimed for tax purposes, are found in the income tax guide for line 330:

Doctor, dentist, nurse, and hospital expenses, Payments for drugs, eyeglasses, and many medical devices
Attendant care and care in a nursing home Expenses for guide dogs Medically necessary home improvements Medically necessary travel

The list of medical expenses eligible for tax purposes is far broader than the list of eligible expenses for PSHCP coverage. Eligible expenses not eligible for reimbursement by the PSHCP can be claimed in full. For eligible expenses covered by the PSHCP you may claim:

- Your PSHCP contributions or premiums
- The annual deductible (\$60 or \$100)
- The co-pay (20% of most approved claims) only and not the portion of claims paid by the PSHCP.

For PSHCP premiums*, refer to your January pension-cheque stub and multiply the monthly contribution by 12. For deductibles and co-pay, work through the “Explanation of Benefits” (claim returns) you have received from the Plan Administrator, Sun Life Assurance Company of Canada. If these are not readily available, Sun Life will prepare an annual summary for you. To obtain this summary, write to:

Sun Life Assurance Company of Canada
Room 2401730
1730 St Laurent Boulevard
Ottawa Ontario K1G 5L1

Att: STATEMENT DEPARTMENT

Enclose a cheque for \$9.29 and make sure that you include both plus your name and certificate insurance number. Print “STATEMENT DEPARTMENT” on the bottom left of the envelope. This is yet another good reason to submit your PSHCP claims early, since you need Sun Life Assurance Company’s decisions on allowable claims to complete your tax return accurately.

The PSHCP rules will apply to future premiums and expenses claimed for the Pensioners Dental Services Plan.

You may also claim any MEDOC premiums paid over the year (claim the premium amount paid to commence coverage on 1 September or call MEDOC at 1 800 663-9995).

- The T4A for British Columbia and Alberta and Alberta residents contains the amount of money deducted contributed for provincial health care premiums. This amount is not part of your medical expenses and but may result in a tax credit if your income is sufficiently low, must be included in your income.

Should you bother? Under current rules, the amount of medical expenses that can be claimed must be reduced by the lesser of \$1,637 or 3% of taxable income. To get maximum benefits, the spouse with the lowest income should claim the family’s medical expenses.

To sum up, to gain maximum benefit from your health care exemption on the tax return, you should:

1. Report all eligible health care expenses, not only those associated with the PSHCP.
2. Claim for all eligible family members, not only those covered by the PSHCP.
3. Claim your health insurance contributions or premiums plus deductibles and co-pay amounts.
4. Claim all expenses on the Income Tax return of the family member with the lowest income.

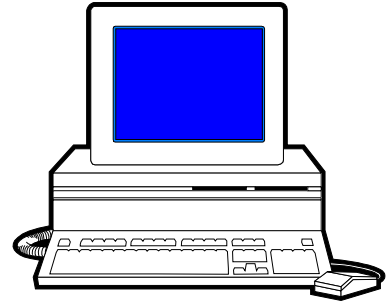
Seniors On-line

Curious about how much doctors in this province earn? Go to the website below and click on "Doctor's Billings" under "Latest Health Info".

<http://www.healthservices.gov.bc.ca/bchealthcare/>

Its astonishing what you can find out if you have the time to really pose the right questions. For example, this same B.C Health Services Health Site has links that join up with all sorts of interesting centres of health information..

Now, there is an increasing industry in myths and legends that come over the Internet: "The Government is putting in the Budget a surcharge of 10c on every e-mail sent" - "there is a virus that will wipe out all your hard disk unless you immediately erase a specific file (always innocuous) from your computer" - "all politicians are honest" and so on. It helps to avoid cluttering up the Internet if you check them before you send them on. We get a lot of forwarded e-mail of this type which I usually check out and invariably send back detailing the hoax nature of it. If you want to have as ready source of information of all kinds, put ' pcworld.com' on your "Favourites" list. Links within this website will usually answer your questions. Also Symantec (Norton) and McAfee Websites provide good info as part of their anti-virus programs



The Last Word_I



At the risk of sounding hackneyed—"Here we are again." Another newsletter for your information and amusement (I hope). You know, I certainly must say it amuses me in my old age, putting it all together and trying to find bits and pieces to fill in any empty spaces. I am quite sensitive to the fact that not everybody has the same sense of humour as I do so I usually bounce things like cartoons around to see that I don't have to phone too many people to apologize after it is published.

Nevertheless, it is obvious to me that you may need a change of perspective that can only come from a new editor. With that in mind I would really like to hear from anybody who would like to try their hand at the job, in plenty of time for the next AGM. The fact is that my old fingers are getting more arthritic every day while my memory is not what it used to be. (Some are unkind enough to say "It never was").

You know, the ideal situation would be to have somebody double-bank with me to whom I can bequeath all my image library, web sites, formats and so on. For the record, what it needs is a computer (preferably on cable or other high-speed access), on Windows XP (or higher if the new version comes out soon), Windows Publisher or other desktop publishing program Think about and give me a call.

Ron Gladstone

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