
Federal Superannuates National Association ***Nanaimo & Area***



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NEXT MEETING – THURSDAY, 22 NOVEMBER 2007

Location: The Royal Canadian Legion Branch #256, 1630 East Wellington Street, located between Bowen and Townsite Roads. Doors will open at 10:00AM. The Guest Speaker will address matters concerning recent changes to the Income Tax Act that will affect Pensioners.

The cost for lunch is \$15.00 per person

Your local FSNA Representative will telephone you to ask whether you plan to attend the lunch and, if you do confirm your attendance, you are reminded of the Associations cancellation policy. We are required to pay for all meals that we order, therefore if you find that you are unable to attend, you are requested to cancel your reservation to avoid being charged for the meal. NOTE: as of October 12, 2007 your association has been charged \$170.00 for meals booked but not paid for by members who had booked and not cancelled. To do so, please call PAT MASON at 753-6008 or BARB CAMPBELL at 954-0733. The last date for cancellation to avoid being billed for your meal is:

THURSDAY 15 NOVEMBER

DON'T FORGET YOUR NAME TAG

This is the Christmas Meeting or Holiday Meeting if you prefer that terminology. Your Editor was not provided with the menu but let's "assume" that you will not be served tacos, enchiladas and refried beans. Assume = awful word (ass-u-me).

VOLUNTEER CHRISTMAS LUNCH

The Volunteer Christmas Lunch will be held on December 6th, 2007 at the Nanaimo Golf and Country Club, commencing at 12 Noon. Phone Captains are requested to call their Phoners and invite them to the luncheon. A count must be kept and forwarded to Barb Campbell by November 21, 2007. All Volunteers are invited.

SWITCH AND SAVE

It has been said many times before but savings to your association are diminished because paying your annual dues by cheque at the Branch means that your association still has to send invoices, receipts and membership cards which can add up to three or four mailings a year which benefits Canada Post but not your association, which has to add the cost of envelopes, stuffing and other costs which would not be applicable if Ottawa deducted your dues from source. If you have not already paid your 2008 dues by cheque please consider applying for DDS. If you have already paid next years dues please consider changing to DDS for 2009. This notice also applies to your Editor, who has already paid his 2008 dues by cheque but who will switch to DDS for 2009. If I can do it, so can you!

Your membership dues for 2008 are as follows:

**Single Membership \$34.20 per annum or \$2.85 per month
Double Membership \$44.40 per annum or \$3.70 per month
Associate Membership \$15.00 per annum**

For those members still paying dues at the Branch, the 2008 billing slips reflected the new amounts. Monthly deductions for those members on DDS will be adjusted automatically. There you are; use DDS and Ottawa does all the work, not the overworked and underpaid (all volunteer) staff of the Nanaimo Chapter.

PRESIDENT BOB'S REPORT TO THE MEMBERSHIP

For those of you who missed the General meeting, I will give you my thoughts on Convention 2007. The new slate of officers will be in your next issue of On Guard as well as a more detailed recap of what occurred. Several issues were dealt with, primarily the new Governance model and its attached bylaws. A few of the resolutions passed pertained to a new region for Quebec, moving Nunavut from Alberta/NWT to Ottawa/St. Lawrence and life memberships being bestowed on Jean-Guy Souliere, Rex Guy and Guy Jacob.

The new Governance model passed as presented although the BC Caucus fought diligently for the principal of one vote /one branch, but this was rejected by the convention. All of the new governance and the bylaws have to be vetted by Industry Canada and it is not clear if the new model will be approved. In addition, a small membership dues increase was adopted, coming into effect for years 2008, 2009 and 2010. My overall impression of the Convention is that it is a good thing.

This venue allows for the exchange of ideas from all of our fellow retirees across the country as well as some needed socializing between us all. However, on the down side, I felt that this convention was driven from the podium and the feeling was that if we do not pass this new governance the world will end tomorrow. We will have to see where this leads our association over the next few years.

We have moved our AGM from November to March in keeping with government guidelines. All this means is that we will have more time to persuade those of you who are thinking of joining us in operating the Branch to come onboard. We will definitely need a Vice-President and a new Secretary as Cathey is stepping down as Secretary. Along with this Marg would like someone to train to replace her as Treasurer. We also will need a new Health and Benefits officer seeing as Leroy is burnt out. This latter position will have others as backup so it will not be as onerous as one would think. In addition our Nomination Committee Chair, Al Francis, has moved to the Mainland and will not be available to continue. This position is really only active for about two months prior to our AGM and usually only consists of a little paper work and some phoning. I know that all of this sounds familiar but we need to do these things to keep the Branch operating. If we are unsuccessful in filling any of these positions, we really will cut back. I hope that you will consider what I have said and join us in operating the Branch.

It is now FSNA and also Branch policy to support 11 November Remembrance Day ceremonies in our areas. This will be done again this year in the following locations: Nanaimo, Lantzville, Gabriola Island, Parksville, Qualicum Beach and Port Alberni. Thanks to volunteers from the Branch, we will be able to do these again this year. This is the least we can do to honour those of you who have given the nation the freedoms for which we take for granted today.

As the next meeting will no longer be our AGM, it will be our Christmas luncheon. I hope as many of you as possible will attend. In closing, I would like to thank as usual Pat Mason and others for the support for our meetings and a sincere thank you to the volunteers from Legion Branch 256 for their hosting of our functions.

Bob Hoogerbrug, President

MEMBERSHIP DIRECTORS REPORT – VIC ASHDOWN

As of October 18 2007, the Nanaimo and Area Branch had 1759 members comprising 1180 Superannuates and 579 Spouses. There are 1353 on DDS and 408 pay at Branch. Since the last Newsletter Report (August 18th), the following membership changes have taken place:

NEW OR REINSTATED MEMBERS (10)

Robert Aplin, Nanaimo
Morna Le Clair, Nanaimo
Ed Lochbaum, Qualicum Beach
Arne & Rita Pedersen, Nanaimo
Terry & Donald Saigle, Parksville
Frances Stemier, Parksville
Edwin & Jeanette Welsh, Nanaimo

TRANSFERRED IN (6)

Roy & Frances Schneider, Nanaimo, from ON43 Ottawa & District
Terry & Inger Watkis, Nanaimo, from BC01 Central Fraser Valley
Bob & Dorothy Wilson, Nanaimo, from BC09 Victoria-Fred Whitehouse

TRANSFERRED OUT (5)

Randy & Kathy Burgess, Qualicum Beach, to BC15 Prince George
Bob Harris, Nanoose Bay, to BC08 Vancouver
Wayne & Donna O'Connell, Nanaimo to BC09 Victoria-Fred Whitehouse

IN MEMORIAM

Ernest Barnes, Parksville, survived by wife Helen
William Crawford, Nanaimo
Ed Fosbery, Port Alberni, survived by wife Kathryn
Roy Hinder, Nanaimo, survived by wife Irene
Harold Ladoucier, Nanaimo, survived by son Terry
Joan Wilkinson, Nanaimo, survived by husband Bob

LOST SHEEP

Over the past two years, we have lost contact with the members listed below (town/city shown is last known residence location). If anyone knows where they are now, please let us know or ask them to get in touch with us. Thanks.

Nanaimo: Michael & Corinne Eastham; Owen Kennedy; Claude & Florence Lachance; John & June Peil; Rosina Pleasants.

Parksville: Jack & Alexandra Martin

Qualicum Beach: Ken McLaren

2008 MEMBERSHIP DUES

Over half of those members paying at Branch have paid their 2008 dues – thank you! For those of you who have not yet paid, “Second Billing” notices are enclosed. (Invoices will be mailed separately to members receiving email Newsletters).

WEB-BASED MEMBERSHIP SYSTEM (WMS)

The new version became operational on August 27 and is functioning very well, much to the delight of all concerned. Sometimes, things do go according to plan.

TREASURERS REPORT- AS OF AUGUST 30, 2007 -MARG MOSTOWY

Balance Sheet as of October 12, 2007

ASSETS

Bank	1,924.15
Petty Cash	100.00
Accounts Receivable	3,994.05
Prepaid Post/Stationary	50.09
Total GIC	19,325.28
Total Reserve	6,072.81
Total Assets	31,466.38

LIABILITIES

Per Capita	3,981.08
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EQUITY

Total Reserve Funds	6,072.81
Retained Earnings, (Previous year)	18,692.35
Current Earnings	2,720.14
Total Earnings	27,485.30
Liabilities & Equity	31,466.38

Income Statement as of August 30, 2007

Income

Membership Fees	10,118.41
Interest GIC	388.11
Miscellaneous Income	265.75
Total Income	10,772.27
Total Expenses	8,052.13 (details provided upon request).
NET EARNINGS	2,720.14

FSNA NANAIMO EXECUTIVE FOR 2007

POSITION	NAME	TELEPHONE	EMAIL
President	Bob Hoogerbrug	751-8735	<u>r-choog@shaw.ca</u>
Past President	Marg Mostowy	756-1069	<u>fsnanaimo@shaw.ca</u>
Vice-President & Recruiting & Retention	Al Heinrich	738-0192	<u>agh@shaw.ca</u>
Secretary	Cathey Hoogerbrug	751-8735	<u>r-choog@shaw.ca</u>
Treasurer	Marg Mostowy (Temporary)	756-1069	<u>fsnanaimo@shaw.ca</u>
Membership Director	Vic Ashdown	248-2027	<u>ashdown@shaw.ca</u>
Membership Secretary	Doris Grieves	716-1952	<u>dgrieves@shaw.ca</u>
Historian, Nominations Committee & Volunteer Coordinator	John Ablett	752-7572	
Programme Director	Pat Mason	753-6008	
Awards Speaker	Charles Scrivener	758-2240	<u>scrivener@shaw.ca</u>
Registration Health & Benefits, PSHCP & PDSP	Susanne Body Leroy Wood	729-9588 758-0078	<u>sbody@shaw.ca</u> <u>woodsie@shaw.ca</u>
Newsletter Hospital Visitation	Peter Hann	248-3165	<u>p hann@shaw.ca</u>
Nanaimo	Alex Kohuch	755-3040	
Parksville	Harold Goodman	248-3269	
Port Alberni	Marg Pierce	723-9791	
Telephone Chairpersons & Area Coordinators			
Qualicum Beach	Sherwood & Nora Moore	752-1048	
Parksville	Barbara Campbell	954-0733	<u>campbellca@shaw.ca</u>

Ucluelet	Sandy Henry	726-7086	macfunnelcover@telus.net
Port Alberni	Marg Pierce	723-9791	
CARDS			
Parksville, Qualicum Beach & Nanoose	Frieda Mason	468-7706	freidam@shaw.ca
Nanaimo Metro	June Wiebe	756-4873	ejwiebe@telus.net
Port Alberni, Ucluelet & Tofino	Marg Pierce	723-9791	

NEWSLETTER BY EMAIL

The Nanaimo and Area Branch sends out this newsletter via email to those who wish to receive it in this format. This method of delivering the newsletter has proven very popular and you are urged to consider receiving it in this fashion.

The advantage to you is that you will receive it about ten days earlier and you will be able to file it away on your computer for easy reference. The advantage to the Branch is that we save \$4.00 annually per household in printing and postage costs, not to mention the time required to stuff, label and post the envelopes.

Please let Membership Director Vic Ashdown or Newsletter Editor Peter Hann know if you wish to receive the Newsletter by email. It is available in PDF and Word format, your choice.

SENIORS AND SCAMS

Unfortunately, it has become a “way of life” in this electronic age that scams are becoming much more frequent than in the days when someone would tell you that your roof is in bad shape or that your chimney is going to catch fire if I don’t clean it now. Many seniors still believe that most people are honest and most are but there are those whose profession is to take advantage of trusting seniors, especially using electronic means of deception. Many have heard of the “Nigerian Scams”, unfortunately for Nigeria since these scams now originate from all over the world. Recently, a Parksville couple went to the Oceanside RCMP detachment to complain that they had lost thousands of dollars from a nice man (oddly enough, from Nigeria) who needed help in moving funds belonging to his late father who had been murdered by the naughty opposition. They had provided the “nice man” with their bank account number and sent him some money to help him with administrative expenses. The “nice man” cleaned out their bank account.

IF IT LOOKS TOO GOOD TO BE TRUE, DELETE THE MESSAGE!

A nice young man from the Bank calls to advise you that he is from the bank's security department saying that it appears someone may have been using your Master Card (or Visa). He knows your name, address and telephone number and may even know your credit card number, thanks to some unscrupulous employee of an establishment that you have recently visited. The amount is always under \$500.00 because over that amount the legitimate credit card security people may do their own checking to protect your account. The "nice young man" says that the company will credit your account for \$497.50 because you have told them that you have never been to Moncton in your life. To confirm that you are who you say you are they will ask you to read back the credit card number from the "reverse side" of the card. You see, there are three more numbers on the reverse side than on the front side of the card. Those last three numbers are the verification PIN numbers. Once you provide that information, the "nice young man" thanks you very much and asks you to check your account in about two days for your credit. You are happy that the card company is looking after your account so you don't check your account for two or more days. Instead of a credit of \$497.50 you are shocked to find that someone has charged dozens of items to your account, all for under \$500.00, ordering online and being delivered before you even realize what has happened. Further, you may be liable for the charges since you knowingly gave someone your PIN number. If you receive such a telephone call, hang up and contact your credit card issuer. Same for email requests. For example, banks NEVER request information over the internet. If you receive such a request, do not respond. Contact your bank and ask for the banks security email address; then forward the original email to the bank's security department. They will usually acknowledge your message with an automated response message.

Ah yes, then there is the Telus repair man, calling to say that they are doing a line check and would you please touch 9, then 0 and then the # sign and hang up. DON'T DO IT. Just hang up. The caller is trying to access your long distance account; by pushing 90# while he is still on the line means that you have provided the individual with full access to your telephone line. A line man? He is more likely a prison inmate who has got hold of your number through the telephone book.

A man walked into a supermarket with his zipper down. A lady cashier walked up to him and said "Your barracks door is open". Not a phrase men normally use, he continued shopping. A man came up to him and said "your fly is open". He zipped up and finished his shopping. At the checkout counter he thought that he would be smart and said "when you saw my barracks door open, did you see a soldier standing there at attention"? The cashier thought for a moment and said "No, I didn't. All I saw was a disabled veteran sitting on a couple of old duffle bags".

ENJOY THE HOLIDAYS