

FSNA Nanaimo & Area Branch

Quarterly Newsletter

October 2008



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Next Meeting

Date/Time: Thursday, 20th November 2008, 11:00 AM.

Location: Royal Canadian Legion Mount Benson Branch No 256, located at 1630 Wellington Road East, Nanaimo.

Directions: The Mount Benson Branch building is on the north side of Wellington Rd between Bowen Rd and Townsite Rd. **Note:** meeting room doors will open at 10:00 AM.

Meeting/Lunch: Following a short business meeting, our traditional Christmas Luncheon of roast turkey with all the trimmings plus desserts, tea and coffee will be served. Cost, including tax, will be \$17.00 per person, payable at the door on arrival. Tips are at your discretion; please note that the servers are all volunteers.

Guest Speaker: After lunch, the guest speaker will be Alan Slang of Raymond James Ltd in Duncan. He is a Chartered Investment Manager with 15 years in the markets. He will discuss current economic problems (subprime mortgages, housing markets, stock markets) and the responses by governments. He will also talk about Canada's new Tax-Free Savings Account (TFSA) (see the article on the TFSA at page 7 of this Newsletter).

Reservations/Cancellations: Your local FSNA volunteer will phone you to ask whether you plan to attend the lunch. If you confirm your attendance, please be aware of our cancellation policy. The Branch is required to pay for all meals ordered on your behalf; therefore, if you subsequently are unable to attend, you must cancel your reservation to avoid being charged for the meal. To cancel, please call **Pat Mason at (250) 753-6008** (Nanaimo) or **Barb Campbell at (250) 954-0733** (Parksville). The last date for cancellation to avoid billing is Thursday, 13th November.

Don't Forget to Wear Your Name Tag!



Nanaimo Executive, Directors & Volunteers**2008/10/16****Position****Name****Telephone/Email****Executive Committee**

President	Al Heinrich	250 738-0192 agh@shaw.ca
Vice-President	Rene Marchand	250 753-1657 bendawn@islandnet.com
Secretary	Vacant	
Treasurer	Marg Mostowy	250 933-1069 fsnananaimo@shaw.ca

Directors

Membership Director	Vic Ashdown	250 248-2027 ashdown@shaw.ca
Membership Secretary	Doris Grieves	250 716-1952 dgrieves@shaw.ca
Newsletter Editor	Vacant	
Awards & Speakers---Historian	Charles Scrivener	250 758-2240 scrivener@shaw.ca
Program Director	Pat Mason	250 753-6008
Director-at-Large	Al McWhinnie	250 756-2732 alanmcw@shaw.ca
Health & Benefits , PSHCP & PDSP	Rick Neugebauer	250 752-0952 rneugebauer@shaw.ca
Health & Benefits , PSHCP & PDSP	Al Heinrich	250 738-0192 agh@shaw.ca
Registration	Susanne Body	250 729-9588 sbody@shaw.ca
Telephone Director	Barbara Campbell	250 954-0733 campbellba@shaw.ca
Area Coordinator Qualicum Beach	Sherwood Moore	250 752-1048
Area Coordinator Tofino/Ucluelet	Sandy Henry	250 726-7086 macfunnelcover@telus.net
Area Coordinator Parksville	Harold Goodman	250 248-3269
Area Coordinator Port Alberni	Marg Pierce	250 723-9791

President's Report

2008-10-16

Al Heinrich

Hello again! Fall is here. In early fall, September 19 2008, we had our General Meeting in Port Alberni at the Best Western Barclay Hotel. We had a short business meeting followed by lunch and a talk by our guest speaker Cst MacLeod from the Port Alberni RCMP. He spoke about "Recent Scams, Frauds and Identity Theft". Anyone who wishes a copy of the handout, "How to Regain Your Identity" can call or email me.

Volunteers Needed. Again I would extend a plea for volunteers to the Executive. At present we urgently need a Secretary and a Newsletter Editor. Also, Alex Kohuch can no longer physically continue his yeoman service over many years visiting our hospitalized and homebound members in Nanaimo. Thus we desperately need a new "Visits" volunteer. On the plus side, Rene Marchand has stepped forward and volunteered to accept the Vice President position. Rick Neugebauer will take the Health & Benefits course in Vancouver on November 27, 2008 after which he will do the HBO work for a trial period of one year. He will then decide if he wishes to continue on in this capacity. Alan McWhinnie has expressed his preference to be a Director-at-Large doing odd projects as needed. Thanks Rene, Rick and Alan your willingness to be a part of the executive; it is much appreciated by all. This newsletter was put together by Vic Ashdown and myself; however due to our workload, it is not possible for Vic and myself to carry on doing the newsletter. Please step forward and volunteer to help out. Your efforts will be appreciated by the less fortunate who are unable to do so. The work is not onerous and burdensome but rather very rewarding and self-fulfilling. Gratitude comes in knowing you have helped your organization and its fellow members. We would love to have you join us. Call or email me and let me know what you would like to do.

Executive Training. A training session for new executives will be held in Duncan on November 26, 2008. Attending from our Branch will be Rene Marchand, Rick Neugebauer and Alan McWhinnie. Thank you again for stepping forward and agreeing to work for the members of your Branch. Welcome!

Remembrance Day. The Nanaimo and Area Branch will again place Wreaths in Memory of our Veterans at the following locations Gabriola, Nanaimo, Lantzville, Parksville, Qualicum Beach and Port Alberni. Laying the wreaths on our behalf will be Alex McConnell, Pat Ansell, Leroy Wood, Don Levesque, Lee Faulkner and Elvin Clarke. Thanks, Veterans, for your service to Canada.

Collette Vacations would like to make a power point presentation to our members outlining the benefits and discounts available to FSNA members. They would have

available a copy of their catalogue which contains all their trips and would explain the types of packages available including hotels, meals and sightseeing. The presentation is about 35 to 45 minutes long and could be followed by a question and answer session. Collette Vacations has made arrangements with two local travel agents, one in Nanaimo and one in Qualicum Beach, in order to be able to provide easy walk-in face-to-face service. If this is of interest to you, please phone or email me or Charles Scrivener, our Speaker Director, and let us know.

Phoner Training. We will be holding a Phoner Training Session for old and new phoners and phone captains on February 12, 2009 at St Philip’s by-the-Sea Church in Lantzville. Phoners, details will accompany this newsletter. Barbara Campbell and Vic Ashdown will provide the training. We will explain the importance and usefulness of the phoner sheets and give you an insight on how the information is used by the Branch. I can not stress enough how important it is that the phoner sheets be fully completed and returned to the Membership Director, Vic Ashdown.

Web Sites. Copies of our Branch Newsletter, Branch executive and upcoming events can soon be available on-line. We have a local site which contains information from Vancouver Island Branches (www.fsna-nvi.com) and a National site which contains items of interest to all members (www.fsna.com). Please check these sites when looking for FSNA information.

Al Heinrich, President BC05 Branch

Financial Report to Oct 09, 2008		
Balance Sheet		Income Statement
		Jan 1/08 - Oct 09/08
Cash on Hand	\$1,765.80	
A/R DDS/Other	4,809.74	
Prepaid Expense	142.54	
Investments	21,102.37	Income
Percapita Payable	- 2,192.44	Expenses
DOB Reserve	6,354.09	Net Income
Equity	31,982.10	\$11,301.00
		- 5,546.37
		5,754.63
Prepared by Marg Mostowy		

Membership Report

As of October 20th, 2008, the Nanaimo and Area Branch had 1771 members comprising 1195 superannuates and 576 spouses. There are 1356 on DDS and 415 pay at Branch. Since the last Report (August 14th), the following changes have taken place:

New or Reinstated Members (29)

Steve Anderson & George Dodds
Dan Bartol
Barb Bell
Marvin & Maureen Bruneau
Joe & Heather Cooper
John & Lucille Dodd
Rudy Domkowsky
Michael & Claudette Fallon
Frieda Giesbrecht
Lynda Isham
Randolph & Viola Jenson
Leo & Lois MacCulloch
Madeline MacDonald
Marie Rickwood
Richard & Barb Roberts
Edwin & Doris Stanley
Leigh Stevens
Lillian Turner
Steve & Judy Vatamaniuck

Transferred In (15)

John Adair, from ON39 Kitchener-Waterloo & District
Peggy Caulfield, from BC02 Chilliwack
Donald & Donna Derouard, from BC04 Fraser Valley West
Andrea Fry, from BC12 Kamloops
Jim Heathorn & Ruth Corke, from BC01 Central Fraser Valley
D & Joyce Ooko, from AB16 Calgary & District
Donald & Jeanne Robertson, from ON35 Huronia
William & Margaret Myles, from AB20 Medicine Hat & Area
Bill & Susan Trimble, from National Office

Transferred Out (1)

John Shannon, to BC10 South Okanagan

Membership Cancellations (8)

Betty Graham
Stan Hill & Shirley Hennessy
Joseph & Alexandrina Lirette
Audrey Moore
Arne & Rita Pedersen

***In Memoriam* (11)**

Leslie Beamish
Eunice Billingham
Alan Cockeram
Fred Harris, survived by wife Norma
Betty Kirby, survived by husband Robert
Mary Kohuch, survived by husband Alex
Robert Palmer, survived by wife Doreen Cowie
Deborah Pinneo
Laurel Samson
Ronald Speed, survived by wife Marjorie
Larry Tremblay, survived by wife Lois

2009 Dues

For those still paying at Branch, membership fees for 2009 are due **December 31st, 2008**. Billing invoices (second notice) are included with this newsletter and will be mailed separately to those receiving the newsletter via email. Bear in mind it's not too late to apply for DDS – any time is good!

Lastly, a big "Thank You!" to those members who have recently opted to pay by DDS starting in January 2009 – you will save us (and yourselves) a lot of work and hassle. Well done!

Vic Ashdown
Membership Director

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 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 Services Officer, BC Coastal Islands

Law of the Result

When you try to prove to someone that a machine won't work, it will.

The Tax-Free Savings Account (TFSA)

The TFSA becomes operational in January 2009. Here are the facts that you need to know to assist you in deciding whether it is a program for you or not. Some analysts claim that it is the biggest change in Canadian savings policies in the last 50 years. I agree, and you should consider it very carefully before you reject it. **The Tax-Free Savings Account and you:**

- * Account holders must be 18 years of age with a social insurance number;
- * The maximum annual limit of \$5,000.00 is set to be indexed, but moved up in round dollar (\$500) increments - not necessarily annually;
- * Carry-forward room is unlimited, e.g., put no money in for the first three years and then put \$20,000.00 in during year #4;
- * Contribution room includes earnings, e.g., put in \$5,000.00, it grows to \$8,000.00, leaving \$8,000.00 of contribution room when withdrawn;
- * People will be allowed to re-contribute whatever they have withdrawn, e.g., take out \$8,000.00 on August 3, 2009 and put back \$8,000.00 on October 15, 2009, tax free, with no impact on future contribution limits;
- * No taxes on assets in the account at death;
- * No impact on income-means tested benefits, e.g., GST Credit, Child Tax Credit, Guaranteed Income Supplement, Old Age Security;
- * No need to report withdrawals on your income tax return;
- * Unlike an RRSP, you can use the TFSA as collateral for a loan;
- * Interest on money borrowed to contribute to a TFSA is not tax deductible;
- * Couples can income split without any attribution of income or gains;
- * You can elect a spousal rollover at death;
- * You can make in-kind contributions of investments currently held in cash accounts;
- * If your account value drops in value, you forego your capital loss;
- * There will be a penalty on over-contributions;
- * Contents can be gifted to an adult (causing the contributor to lose their own room);
- * You can name direct beneficiaries to avoid probate; and
- * There is no age limit as compared to RRSPs, which must convert to RRIFs at age 71.

by Jim Cotter, President, Sidney Branch

Prefer Email? This Newsletter is available via email in both PDF and Microsoft Word formats. Contact our Membership Director, **Vic Ashdown**, if you would like to receive the electronic version in future.

“Do-Not-Call” Registry

In case you missed it in the media, the CRTC established a national “do-not-call” list (DNCL) on September 30th. The purpose of the DNCL is to allow you to register your telephone numbers to prevent unsolicited telemarketer calls. Telemarketers will have 31 days after registration to update their calling lists and will face significant financial penalties if they do not comply.

There are exceptions such as charities, political parties, polling companies, newspapers selling subscriptions, and organizations with which you have an existing business relationship. Also, you must renew the registration every three years.

Some say the DNCL has too many exceptions; however, anything that prevents supper-time calls congratulating us on winning the Algerian national lottery has its appeal! A similar registry in the U.S. has proven very popular. To register or seek further information, call 1-866-580-3625 or visit www.dncl.gc.ca By the way, if you have a phone number that never receives unsolicited calls, don't register it – sometimes it's best to “let sleeping dogs lie”!

Vic Ashdown



Just Thinkin’

If a government is powerful enough to give the people everything they want, it's also powerful enough to take it all away.