

FSNA Quarterly Newsletter

Nanaimo & Area Branch

September 2009

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Next Meeting

Date/Time: Thursday, September 17, 2009, 11:00AM.

Location: Best Western Barclay Hotel, 4277 Stamp Ave., Port Alberni

Directions: Take Hwy 4 into Port Alberni. At the Y-junction at the Chamber of Commerce, bear to the right down Johnson Rd (Hwy 4). At the fourth set of lights, turn left on Gertrude St. Continue along Gertrude St to the traffic lights at Rogers St – the Barclay will be in front of you – turn left to access the parking lot. Ample parking is available; the meeting room doors will open at 10:00 AM.

Meeting/Lunch: There will be a short business meeting followed by a presentation, concluding at about 12:30. Lunch will be served in the meeting room. The lunch will be a buffet, including Garden Salad, Caesar Salad and Three Bean Salad. Main Course is Apricot Glazed Pork Loin. Dessert will be assorted squares and fresh fruit salad. Tea and coffee included. Cost, including gratuities and tax, will be \$17.00 per person, payable at the door on arrival.

Guest Speaker: Mr. Neil Melbon, General Manager,
Alberni Pacific Railway and McLean Mill National Site

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, 10th September.

Don't Forget to Wear



President's Report 2009-07-31

Our General Meeting has come and gone and summer is here. We were successful in the recruitment of people for most of the vacant positions; however we are still in need of phoners for Qualicum Beach and Parksville. If there are any people who would like to volunteer for these positions please give me a call.



President Al General Meeting. The next General Meeting will be held at the Best Western Barclay Hotel in Port Alberni on September 17, 2009 at 11:00AM, doors open at 10:00AM. The address of the Best Western Barclay Hotel is 4277 Stamp Avenue. We will hold a short business meeting followed by our guest speaker and then lunch.

FSNA Branch Benchmarking Highlights. Nanaimo and Area Branch (BC05) participated in National Office's survey on Branch Services and awareness of National Programs. Fifty four out of eighty four Branches responded. The survey asked questions on Governance, delivery of Services, program awareness and the handling of Branch Resources. Our Branch rated high in all areas of the survey. We have a Branch Board, Branch Committees, Branch Administrative Procedures, Branch Policy Papers, Financial Administrative Committee and a financial reporting process. BC05 is also very active in the Vancouver Island Regional activities and projects. We are one of five Branches on Vancouver Island to service Federal Retirees.

Presidents' Meeting Duncan. Vancouver Island's five Branches will have two RSO/ Presidents' meetings in Duncan this fall, probably September and November. Dates not confirm as of now. The September meeting will deal with the rewriting of the National By-Laws and the November meeting will be used to train new executive. The National By-Laws need to be updated due to changes approved at Congress 2009 which was held in Ottawa the past June. (See Report on Congress 2009) Training for New Executive is a high priority for our Organization. The better

trained our volunteers are the better quality of service we can provide to our membership. Each Branch will be able to send four or five people to the training session. At present the training schedule has not been formulated.

FSNA Executive Director. The National Board of Directors met on Friday, July 10, 2009 and interviewed several candidates for the position of Executive Director. The Board has selected one of the candidates to be the future Executive Director of the FSNA. Further information will be provided once a formal offer of employment has been accepted. Our National Director for BC, Julie Spencer, who was present at the meeting when the new Executive Director was selected is confident that the process was fair, confidentiality was not breached in any way, and that they were presented with three very capable candidates all of which could fill the position capably. I feel good about these comments and am confident we will end up with a competent person for the Executive Director position. We should be able to move forward in a positive direction with this selection.

Just announced in Bulletin 2009-07 is the name of the new Executive Director. See Bulletin 2009-07 on the FSNA website www.fsna.com.

CPP/VE (CPP/Vertical Extension) Bernard Dussault, our Research & Communication Officer, has put together a paper which reflects FSNA's position on the proposed changes to our CPP plan. Mr. Dussault will be liaising and having discussions with the Provincial Finance Committee on Pensions in September or later 2009. More information will be provided as it becomes available. Should people find this of interest we could attempt to have a meeting with the membership on this issue at a later date?

Report on Congress 2009. Congress 2009 was held in Ottawa on June 20-22, 2009 at the Crowne Plaza Hotel. Our present By-Laws and Administrative Procedures will require updating, correction and modification due to Congress decisions. Hopefully this will create an organization that is more members driven and more receptive to member needs. The driving force behind our organization should be the grass root member-

ship. Membership should be the ultimate decision makers.

The BC National Director (ND), the three Regional Service Officers (RSOs), Provincial Advocacy Officer (PAO) and the BC Branch Presidents caucused for a day prior to the Congress 2009. We went over proposed By-Law changes, Regulation changes and structural changes and goals for FSNA National. Some of BC's proposals were approved and some failed. Even though some of our proposals failed they did not fall on deaf ears. In most cases delegates could see our concerns and tried to address them in some manner.

There was an election for the vacant Third National Vice-President position. Five people, from all areas of the country, put their name forward for this position. The successful candidate Allan Fenske, President of Ottawa Branch ON43, is from a large Branch with 15 votes. Allan's position on One Branch/One Vote and his Organizational concerns closely parallel Vancouver Island's positions. Our Branch (BC05) as well as the remainder of the BC delegates all voted for Allan. I am sure he will try to bring progress, change, credibility and dedication to the organization. I feel that we are making progress in changing FSNA to better meet the grass root members' needs. While in the past this has not always occurred I now see light at the end of the tunnel.

Name Tags. New name tags with our new logo and new colors are now available. Cost of name tag is \$8. New members or anyone wishing to purchase a new name tag can see Harold Goodman or me.



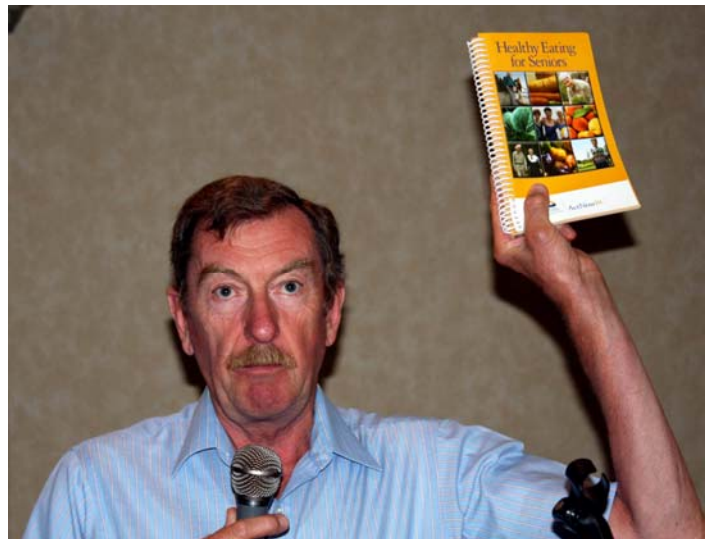
Harold Goodman

I would be interested in hearing from you, by phone or email, as to what type of activities, talks, or issues you would like us to pursue on your behalf. Please let me know what changes you would like us to make to your organization. This is your Branch and we are here to accommodate your wishes. Please let me know your thoughts. They are much appreciated. Thank you.

Al Heinrich, President BC05 Branch

Announcement by Stan Hrabarchuk, National President

"I am very pleased to advise you that the National Board of Directors has just reached an agreement with **Sylvia Ceacero** who will become the Association's next Executive Director. Ms. Ceacero is currently the Executive Director of the Beechwood Cemetery Company and the Beechwood Cemetery Foundation in Ottawa. She will begin her employment with FSNA on August 31 as Associate Executive Director and will step into the role of Executive Director in early October. (Francis Bowkett will be staying on as a special advisor until his contract expires on 15 January 2010.) More information on Ms. Ceacero's background will be available after she joins us and will be published in the fall edition of ON GUARD."



Rick Neugebauer has Healthy Eating books available for no cost.



Penny Kanigan, our new Secretary



Financial Report to July 31/09

Balance Sheet

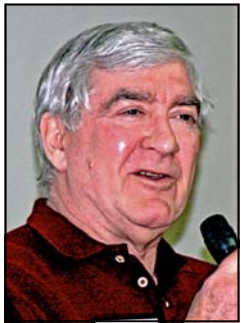
Income Statement

Jan 1/09 - Feb 16/09

| | |
|-------------------|------------------|
| Cash on Hand | \$ 779.44 |
| A/R DDS/Other | 4,065.22 |
| Prepaid Expense | 942.33 |
| Investments | 28,083.25 |
| Percapita Payable | 8.86 |
| DOB Reserve | 6,522.61 |
| Equity | 27,338.77 |

| | |
|----------------------------|------------------|
| Income | \$ 10,030.02 |
| Expenses | 5,576.45 |
| Net Income | 4,453.57 |
| Trans Reserve | -82.58 |
| YTD Mem Equity | 4,370.99 |
| Retained Earnings | 22,967.78 |
| Total Member Equity | 27,338.77 |

Marg Mostowy
Treasurer



Membership Report

As of August 6th, 2009, the Nanaimo and Area Branch had 1823 members comprising 1218 retirees and 605 spouses. Of the 1218 retirees, there are 1036 on DDS and 182 pay at Branch.

Since the last Report (May 14th), the following changes have taken place:

New or Reinstated Members (11)

Bruce & Rachelle Diack
Penny Kanigan
Pyers & Susan Mostyn
Zenith & David Nicholson
Lucie & Dave Seivewright
Allen & Lorraine Sundvall

Transferred In (7)

Anna Iberg, from BC04 Fraser Valley West
Kenneth & Liliane Jones,
from AB17 Edmonton
Norman & Ava Lewsey,
from SK26 Prince Albert
Robert & Hazel Stalker,
from BC12 Kamloops

Transferred Out (4)

Katherine Garbutt, to BC15 Prince George
Freida Mason, to ON43 Ottawa
Barbara & Donald Peters, to BC04 Fraser Valley West

Membership Cancellations (3)

Anthony & Joan Martin
Patricia Palmer

In Memoriam (11)

Dorothy Fiset
Hannah Green
Val Hughes, survived by husband Ken
Phil Kilpatrick, survived by wife Ruth
Alex Kohuch
Earl Meyer, survived by wife Phyllis
Gene Miles
Andrew (Gray) Pearson
Edwin Stanley, survived by wife Doris
David Wesner, survived by wife Doreen
Sybil Williamson

Lost Sheep (0)

2010 Dues

It's billing time again! For those not on DDS, invoices for 2010 dues are mailed out with this Newsletter. For non-DDS members on "ENews", invoices will be mailed separately. Prompt payment allows us to send out receipts and membership cards with the October Newsletter rather than waiting until March. Pay early and beat the December rush!

Vic Ashdown

Sunday Service

One Sunday morning, a priest decided to do something a little different. He said 'Today, in church, I am going to say a single word and you are going to help me preach. Whatever single word I say, I want you to sing whatever hymn that comes to your mind – the pastor shouted out 'CROSS.' Immediately the congregation started singing in unison,

'THE OLD RUGGED CROSS.'

The pastor hollered out 'GRACE.'

The congregation began to sing

'AMAZING GRACE, how sweet the sound.'

The pastor said 'POWER.'

The congregation sang 'THERE IS POWER IN THE BLOOD.'

The Pastor said 'SEX'

The congregation fell into total silence. Everyone was in shock. They all nervously began to look around at each other afraid to say anything.

Then all of a sudden, way from in the back of the church, a little old 87 year old grandmother stood up and began to sing 'MEMORIES.'

FAQ - Automatic Dues Payments

Q. I find it a nuisance to have to remember to pay my FSNA dues each year. Can I have my dues taken out of my bank account like I do with my insurance?

A. You are referring to “pre-authorized chequing” or “pre-authorized debit” arrangements whereby you allow automatic withdrawals from your bank account. FSNA is not set up to receive payments that way; credit or debit cards are not accepted either!

However, there is a safe, simple and convenient way to pay your dues automatically. Since all of our members are federal pensioners (or survivors), FSNA has arranged with the pension offices to allow members to have their dues deducted from their pensions. This is called Dues Deduction at Source (DDS) whereby members authorize monthly dues deductions to be sent to FSNA. The annual amount is exactly the same as you pay

now but you pay small monthly installments rather than a whole year in advance. Also, you can stop the payments at any time by contacting your Branch Membership volunteers. If you wish to go on DDS, Vic Ashdown or Doris Grieves can provide further info. By the way, just over 85% of Nanaimo & Area Branch members now pay via DDS.

Vic Ashdown

[This Newsletter Now Available on Our Website!](#)

You are urged to consider reading the newsletter electronically. You get it in full colour about ten days earlier and we save about \$4.00 annually per household in printing and postage costs. Find it at link: <http://www.fsna-nvi.com/nanaimo/html/newsletter.html>

It is wonderful to be young, but it is equally desirable to be mature and rich in experience

Bernard Baruche (1870 - 1965)

Old Age Security (OAS) and Canada Pension Plan (CPP) - Payment Dates

Old Age Security and Canada Pension Plan payments are automatically deposited into bank accounts in Canada and the United States on the following dates in 2009:

July 29

August 27

September 28

October 28

November 26

December 22



Marg Mostowy sells several Estate Documents to a member for \$4.00 ea. This excellent document was developed by the Sydney Branch, FSNA, to help members organize their estates.



HOW CURRENT IS YOUR WILL?

I am going to make a confession. Up until recently, my wife Karen and I had been blissfully unaware that my will was totally out of date. It was made in 1985 just prior to my deployment to the Middle East with the UN. The years went by, our lives had changed – we were now retired, our executor was living in the United States, our children had grown up and we now had grandchildren. In other words our wills no longer met our needs. Are you in the same situation? Many factors can determine whether your current will meets your wishes or is even valid in British Columbia: choice of beneficiaries can alter; executors can move on; wealth increases; your marital status changes or your will was made in another province.

A will is quite simply a document, conforming to the requirements of British Columbia, which contains directions for the disposal or distribution of a person's assets after his or her death. In British Columbia a will must be signed by the testator (the person making the will) and two witnesses with the exception of personnel in the military and someone who is a mariner. Two witnesses must see the testator sign, and the testator must see those two witnesses sign. If a witness or the spouse of a witness is named in the will as a beneficiary, the bequest to the witness or the spouse of the witness will be invalid.

One of the more common occurrences for FSNA members is that they move to British Columbia after their retirement. Although there are obviously similarities in the rules governing the mak-

ing of a will, each province may have its own particularities. If you are not sure whether a will made outside this province is valid here, contact a lawyer familiar with British Columbia probate laws.

A change in marital status can also have an effect on your will. If your spouse has passed away, you have divorce or remarried, or you are now living in a common-law relationship, all these occurrences may have an impact on the directions outlined in your will. In addition, the BC's Estate Administration Act has special provisions to govern the rights of separated and common-law spouses.

It comes as a surprise to many retirees just how large their estate can be. One of the principal reasons for this has been the steep escalation in the value of your home over the past ten years. Moreover, your children may be well established in their careers and, therefore, no longer need direct support in the case of your demise. Conversely, many grandparents are paying into Registered Educational Saving Plans (RESP) for their grandchildren. Therefore, you may wish to review your will to take into consideration changing circumstances and new obligations or even due to increased wealth leave some of your estate to a favorite charity.

Once we reach retirement age one of the most important documents that we possess are our wills. If there is no will, or the will is deemed invalid in British Columbia, the Estate Administration Act then sets out the details regarding the distribution of your estate. This may not meet your needs, or your estate can be subject to more taxes than necessary. Therefore, you should ensure that your will is not only valid in British Columbia but currently reflects your wishes. If you have not reviewed your will for some time, if you have any doubt as to its validity in British Columbia, see your lawyer or a notary public who will assist you in drafting a new will.

John Finn
RSO

FSNA Executive, 2009 - 2010



Front Row, left to right: Susanne Body, Doris Grieves, Marg Mostowy, Barbara Campbell, Pat Mason, Rene Marchand, and Bob Hoogerbrug who installed the new executive. Back Row, left to right: Charles Scrivener, Penny Kanigan, President Al Heinrich, Ian Williams, Vic Ashdown, Rick Neugebauer, and Al Tully.

The Fast Facts on the Harmonized Sales Tax (HST)

The B.C. HST is a value-added sales tax that combines the seven per cent provincial sales tax (PST) with the five per cent federal Goods and Services Tax (GST) resulting in a Harmonized Sales Tax (HST) of 12 per cent. Here are the fast facts you need to know... July 24, 2009

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What changes under the HST?

The HST would apply to the same goods and services as the GST with some exceptions (basic groceries, gas or diesel, books, children's-sized clothing and footwear, children's car seats and car booster seats, diapers and feminine hygiene products.)

Most "PST only" items will no longer have any tax whatsoever.

The Liquor Tax is eliminated reducing tax from 15% to 12% on liquor served on site at restaurants and pubs.

What are the benefits of the HST?

By shifting from PST to HST there would be a 40 per cent cut to the effective tax on new business investment (approx \$1.9 billion). That would encourage new investment, spurring growth, creating jobs and keeping B.C. productive and competitive through the economic recovery and for the future.

To increase business competitiveness in Canada, the federal government will provide B.C. with transitional funding of \$1.6 billion to create a made-in-B.C. solution.

When fully implemented the Province will save an estimated \$30 million annually in administration costs.

Once fully implemented, the single sales tax will make B.C. one of the most competitive jurisdictions in the industrialized world for new investments.

What does the HST mean to low income families and seniors?

For low income families and individuals, a refundable B.C. HST Credit will be paid quarterly to help offset the impact of the tax.

The amount of the credit would be \$230 per family member for individuals with income up to \$20,000 and families with incomes up to \$25,000.

The credit will benefit over 1.1 million British Columbians, and when combined with the existing low income Climate Action credit, a single individual earning \$20,000 will be eligible for up to \$335 in credits.

What rebates are available for a new home purchase?

For new homebuyers, a partial rebate will ensure that new homes up to \$400,000 will bear no more tax than under the current PST system, while homes above \$400,000 will receive a flat rebate of about \$20,000. There is no HST on existing property sales.

What rebates are available for municipalities and charities?

There will be rebates of the provincial portion of the B.C. HST for municipalities, charities and eligible non-profit organizations to protect the sector from paying additional tax.

When does the HST start?

B.C. will have the lowest HST rate of the six participating provinces in Canada when the proposed HST goes into effect July 1, 2010.

FSNA Nanaimo Executive, Directors & Volunteers 2009

| Class | Position | Name | Phone | Email |
|---------------------|---------------------------|-------------------|--------------|--|
| Executive | | | All 250 | |
| Exe | President | Al Heinrich | 738-0192 | agh@shaw.ca |
| Exe | Vice-President | Rene Marchand | 753-1657 | bendawn@islandnet.com |
| Exe | Secretary | Penny Kanigan | 760-0929 | pennykanigan@hotmail.com |
| Exe | Treasurer | Marg Mostowy | 933-1069 | fsnananaimo@shaw.ca |
| Exe | Past President | Bob Hoogerbrug | 751-8735 | r-choog@shaw.ca |
| Directors | | | | |
| Director | Membership Director | Vic Ashdown | 248-2027 | ashdown@shaw.ca |
| Director | Membership Secretary | Doris Grieves | 716-1952 | dgrieves@shaw.ca |
| Director | Awards/Speakers/Hist. | Charles Scrivener | 758-2240 | scrivener@shaw.ca |
| Director | Newsletter Editor | Ian Williams | 758-0954 | williv@telus.net |
| Director | Program Director | Pat Mason | 753-6008 | |
| Director | Health & Benefits | Rick Neugebauer | 752-0952 | rneugebauer@shaw.ca |
| Director | Health & Benefits | Al Heinrich | 738-0192 | agh@shaw.ca |
| Director | Telephone Director | Barb Campbell | 954-0733 | campbellba@shaw.ca |
| Director | Director Registration (I) | Susanne Body | 729-9558 | sbody@shaw.ca |
| Dir. At Large | Special Projects | Al Tully | 740-0306 | altully@shaw.ca |
| Coordinators | | | | |
| Area | Parksville | Harold Goodman | 248-3269 | |
| Area | Port Alberni | Marg Pierce | 723-9791 | |
| Area | Qualicum Beach | Sherwood Moore | 752-1048 | |
| Area | Tofino/Ucluelet | Sandy Henry | 726-7086 | macfunnelcover@telus.net |
| Cards | Nanaimo & Area | June Wiebe | 756-4873 | juneldo@shaw.ca |
| Cards | Parksville/Qualicum | Michelle Ashdown | 248-2027 | ashdown@shaw.ca |
| Cards | Port Alberni | Marg Pierce | 723-9791 | |
| Nominations | Committee Chair | | | |
| Com | Special Projects | Jim Gahr | 754-0989 | heidleberghound@shaw.ca |
| Hospital Visit | Nanaimo Area | | | |
| Hospital Visit | Parksville/Qualicum Area | Harold Goodman | 248-3269 | |
| Phone Captain | Nanaimo | Anne Elphick | 751-2993 | aelphick@shaw.ca |
| Phone Captain | Nanaimo | Bertha Nixon | 758-0378 | |
| Phone Captain | Nanaimo | Liz Barker | 756-9643 | lizpeterbarker@telus.net |
| Phone Captain | Nanaimo | Marg Mostowy | 933-1069 | fsnananaimo@shaw.ca |
| Phone Captain | Parksville/Qualicum | Barrie Bonfield | 954-3780 | bbonfiel@shaw.ca |
| Phone Captain | Parksville/Qualicum | Michelle Ashdown | 248-2027 | ashdown@shaw.ca |
| Phone Captain | Port Alberni | Marg Pierce | 723-9791 | |