

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

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PRESIDENT'S MESSAGE



Welcome back, hope everyone has enjoyed the summer to date, lawns are a little dry but the gardens are beautiful, hopefully they will stay that way till well into the fall.

Since our last general meeting I attended the Annual Congress in Ottawa, it was a pleasure working with the other four (4) Island Branch presidents, the harmony between the branches is exceptional in our organization. Prior to going to Ottawa the Branch presidents had met several time in Duncan to prepare a united front at the congress, examining and debating the merits or otherwise of the resolutions being put forth including a number submitted as joint resolutions from the Island Branches. The housekeeping ones were passed, unfortunately none of the more substantive ones were passed. Our RSO John Finn will speak on the Congress at our luncheon meeting on the 16th. Sept.

The election of the 3rd. National Vice president was strongly contested with five (5) members running for the office, it was won on the second ballot by Allan Fenske the Ottawa Branch President, he has a military background retiring as a senior officer in the legal branch of the military. I was impressed by his obvious ability to present himself as a person with a great deal of ability and understanding of the complexities of our organization. He will acquit himself well in the position and I look forward with a great deal of confidence to the future of the FSNA with people like him at the helm.

We now have a new Executive Director at our National office her name is Sylvia Ceaceno, she comes with excellent recommendations and we all wish her well in her new role.

We had our annual BBQ at which we honoured our volunteers who man the telephones ensuring that everyone is informed about our general meetings, This group, under the leadership of Paddy O'Blenis, do a tremendous job getting the word out and

ensuring a great turnout at our meetings. It is interesting to note that our Branch always has the largest turnout on the Island for our meetings. We are fortunate in having volunteers willing to undertake this type of service.

Our Branch presented two (2) cheques, each for \$1,000.00, one to the Comox Valley Hospital Foundation and one to the Campbell River Hospital Foundation.

Bill McSeveny—President North Vancouver Island Branch.

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MEETING DATES

September 16 2009
December 09 2009



From the Editor's Desk

I hope your summer was relaxing and that you have all had a chance to enjoy the beach or golfing or other recreational activities. In this issue you will find the Useful Contact Numbers again on the last page. There was a typo in the Assistance Funds section for the Royal Canadian Navy in the previous version which has now been corrected. As well please note the presentations of the Vancouver Island North FSNA Branch donations to the Campbell River and St. Joseph Hospital Foundations made this year. I have also included a picture of the "leaf" noting our support at the Glacier View Lodge. Be sure to take note of John Finn's article about updating your wills. The notes from the Health Benefits Officer also provide some useful information. I apologize for the font size in some articles. With the restriction on the number of pages and the useful info I get for each edition it is difficult to get it all in. As always I look forward to your feedback on your newsletter.

Kevin Weighill—Newsletter editor

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Paying Dues by Cash or Cheque

There seems to be some confusion concerning the payment of dues by cash or cheque. 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. Fees are \$44.40 double, \$34.20 single and \$15.00 for an associate. Membership is valid for a calendar year. It would be of great assistance if members would remit the correct amount. Dues are unchanged for 2010.

T Dandeno-Treasurer

Hello 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'Brien (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.



Luncheon News June 2009

The dates for the next Luncheon/Meetings for 2009 are the following **Wednesdays:**

September 16 (Third week) and December 09, 2009

The third FSNA Business/Luncheon is fast approaching in September and we are looking for a good turnout. A reminder that the luncheon cost is **\$15.00 per person**. This includes the hot and cold Chef's Buffet with dessert, tea, coffee, the room rental, gratuity and tax. It is payable at the door. The doors open at 11:00 a.m. for the Meet and Greet. The Luncheon starts at 12:00 p.m. and the Business Meeting at 1:00 p.m. and the guest speaker will be John Finn, our Regional Services Officer.

Our contract with the Best Western Hotel states that we have to give a guaranteed number by 10 a.m. Monday, the week of the Luncheon. As of now, if you have reserved and you cannot make it, **you must** cancel no later that Sunday evening or you will be billed for your lunch.

Tickets for the **Christmas Luncheon** will be sold in advance again this year. The tickets will be available at the **September** meeting and after that the tickets will be available from the Executive until **November 30** with refunds available until Dec. 2. 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. Please remember that no tickets will be sold at the door for the Christmas Luncheon.

Hope to see everyone at the September meeting.
Barb Schneider—Programs

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

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 making 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 BC Coastal Islands.

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 !!!**

NOTES FROM THE HEALTH BENEFITS OFFICER

New Name, Same Outfit

When an out-of-province medical emergency arises, Public Service Health Care Plan members have for years been instructed to contact an agency named *World Access*. It turns out that this company's name has been changed to *Mondial Assistance*. When you call them, they will answer "Sun Life" since they process out-of-province claims on behalf of the Plan administrator. The telephone numbers remain the same:

In Canada or the USA: 1-800-667-2883
Elsewhere (collect): 1-519-742-1342

Home Renovations Revisited

In the previous newsletter, we wrote about the general lack of financial assistance for people with persistent mobility problems who might wish to undertake home renovations to eliminate certain obstacles or hazards. It turns out that such renovations may well be income tax deductible. The following is taken from the Canada Revenue Tax Bulletin entitled *Medical and Disability Related Information*:

"Renovating costs – the amounts paid to make changes to give a person who has a severe and prolonged mobility impairment or who lacks normal physical development, access to (or greater mobility or functioning within) the dwelling. The costs may be incurred in building the principal residence of the person, or in renovating or altering an existing dwelling. These costs can be claimed minus any related rebates such as for goods and services tax/harmonized sales tax (GST/HST). Renovation or construction expenses have to meet the following conditions:

- ◆ They would not typically be expected to increase the value of the dwelling; and
- ◆ They would not normally be incurred by people without severe and prolonged mobility impairments.

Make sure you get a breakdown of the costs. Costs could include:

- ◆ Buying and installing outdoor or indoor ramps where stairways impede the person's mobility;
- ◆ Enlarging halls and doorways to give the person access to the various rooms of his or her dwelling; and
- ◆ Lowering kitchen or bathroom cabinets to give the person access to them.

The full text of the 2008 bulletin can be found at:

<http://www.cra-arc.gc.ca/E/pub/tg/rc4064/rc4064-08e.pdf>

FSNA Is Not An Insurance Company

That may sound funny but we occasionally get queries about "FSNA insurance". Sometimes, the question actually has to do with the Public Service Health Care Plan (PSHCP). At other times, it may be MEDOC travel insurance. It might even have to do with the Pensioner's Dental Services Plan (PDSP). Sorting this out is no big deal but we thought we should clarify FSNA's relationship to these insurance plans.

As you know, FSNA is primarily an advocacy organization representing federal retirees. Its main focus is protecting or improving federal benefits, the principal ones being pensions and health care insurance plans. You will be pleased to learn that one member of the National Office staff is a pension expert and former federal pension actuary. You should also be pleased to know that, as the largest retiree association, the FSNA has a seat on the nine-member PSHCP Administration Authority.

With its Ottawa-based subject matter experts, the FSNA will try to influence federal policies on your behalf. When issues concerning, say, PSHCP coverage arise they are a resource for us to draw upon, either for guidance or perhaps to advocate on behalf of a member. That is the extent of FSNA involvement in federal health care insurance.

MEDOC is an affinity program whereby Johnson Insurance, a private brokerage firm, offers preferred rates to FSNA members in return for referrals from the organization. The insurance policy is currently underwritten by Royal Sun Alliance which might lead to some confusion since Sun Life administers PSHCP claims. Further confusion might arise from the fact that the MEDOC base plan is tailored for FSNA members with PSHCP coverage. That is why base plan rates for the first 40 days out of province are so attractive. During that period, PSHCP picks up the tab for the first \$500,000 in claims.

(continued on page 6)

So, how important is FSNA membership in all of this? Well, if folks think that tomorrow's politicians and bureaucrats will always have their best interests at heart, then maybe having a watchdog in Ottawa isn't all that important. And, if PSHCP and FSNA affinity programs like MEDOC don't seem to have value, well, they're free to spend more elsewhere.

Supplementary Death Benefit (SDB)

A couple of recent queries prompted this item. The SDB is a kind of decreasing term insurance to which none of us paid much attention except to have noted it as a pay deduction and to have been requested to complete a beneficiary form.

While employed and prior to reaching a certain age, SDB would pay twice our final salary (rounded up to the nearest thousand) to our beneficiary in the event of our death. After retirement, assuming we maintained the coverage, it would do the same until age 60 (for the Canadian Forces) or 65 (for the Public Service). After that, the coverage and premium decrease. At age 70, the CF pensioner has a \$5,000 paid-up policy. At 75, the PS pensioner has a \$10,000 paid-up policy. A priority FSNA advocacy resolution targets harmonizing the CF and PS SDB. It reads:

"Resolved that the Canadian Forces Supplementary Death Benefit program be improved as follows:

- *that the age at which the benefit starts being decreased annually by 10% of its original value be increased from 61 to 66: and that*
- *the amount of the ultimate paid-up benefit be increased from \$5,000 to \$10,000."*

Veterans with Disability Claims

This is not new, just new to us. It has to do with the case of Larry Nelson who applied for a judicial review of the Veterans Review and Appeal Board (VRAB) denial of his application for compensation for a disability incurred while in service to Canada. This was a loss of hearing case which is all too familiar to many.

In 2006, a federal judge found that VRAB had erred in law by using a table of disabilities intended to determine the level of compensation rather than the Pension Act definition of disability to determine eligibility. The federal appeal of 2007 was decisively quashed by the Federal Court of Appeal which extended the application to any disability case.

The Pension Act defines disability as "the loss or lessening of the power to will and to do any normal mental or physical act". This is an important definition which overrides any clever bureaucratic attempts to limit it. The court cases of 2006 and 2007 made this clear.

The issue may be clouded now since the former administrative table of disabilities has been incorporated into legislation under what is popularly known as the 2006 New Veterans Charter (NVC). Personal experience suggests that Veterans Affairs staffers still confuse eligibility for compensation with disability; that is, nothing has changed.

Veterans who have been refused disability benefits might wish to appeal citing the following cases: 2006 FC 225, 2007 FCA 200. More information can be found at:

<http://www.thebluehelmets.ca/documents/Disability%20Claims%20by.pdf>

<http://www.thebluehelmets.ca/documents/citation2006fc225.pdf>

<http://www.thebluehelmets.ca/documents/citation2007fca200.pdf>

Bill Turnbull—Health Benefits Officer



In the summer of 2005, our FSNA branch donated \$1000 to Glacier View Lodge. They decided to give recognition to donors and commissioned a local artisan to make a series of glass leaves bearing donor names to be attached to the mirror in the Lodge's entrance hall. The work's public unveiling took the form of a tea honouring donors and volunteers. The photo of Cecile Turnbull, our Branch Vice President viewing the mirror was taken on that occasion.

The Association of Federal Retirees Donates to the Campbell River and St Joseph Hospital Foundations

The members at the June 2009 General Meeting voted to donate \$1000 to each of the Campbell River and St. Joseph Hospital Foundations. The pictures below are of Executive members presenting the cheques.



Vice President Cecile Turnbull and Benefits Officer Bill Turnbull presented the cheques to Lynn Dashkewytch - Executive Director and John Patrick - Board Member of the St Joseph Hospital Foundation on July 7th. .

On July 9th, President Bill McSeveney and Newsletter Editor Kevin Weighill presented the cheque for \$1000 to Stacy Stokes representing the Campbell River Hospital Foundation

Useful Contact Numbers

Veterans

Veterans Affairs Canada (Charlottetown) 1-866-522-2122
Veterans' Ombudsman 1-877-330 4343

Insurance

BC Medical Services Plan (Victoria) 1-800-663-7100
PSHCP and PDSP (Ottawa --- Sun Life) 1-888-757-7427
PSHCP World Access (Canada & USA) 1-800-667-2883
PSHCP World Access (International -- Collect) 1-519-742-1342
Medoc (Johnson National) 1-866-799-0000
Medoc (Johnson BC) 1-888-412-8822
Medoc Global Excel (Canada & USA) 1-800-709-3420
Medoc Global Excel (International – Collect) 1-819-566-1002
Long Term Care Enquiries (Johnson) 1-877-582-7526
Long Term Care Claims - Sun Life USA 1-888-564-3179
SISIP 1-800-267-6681

Pensions

Canadian Forces Pensions (Ottawa) 1-800-267-0325
CF PSHCP Enrolment 1-800-267-0350
Superannuation Division DSS Canada (Shediac) 1-800-561-7930
RCMP Benefits (Montréal) 1-800-661-7595
Federal Judiciary 1-877-583-4266
Bureau of Pensions Advocates (CF & RCMP Appeals) 1-877-228-2250
Income Security Programs (CPP, OAS, GIS) 1-800-277-9914
Quebec Pension Plan 1-800-603-3540

Help Lines

Service Canada 1-800-622-6232
BC Personal Support 1-888-818-1211
Enquiry BC 1-800-663-7867
BC Seniors Info Line 1-800-465-4911

Support for Disabled

BC Ministry of Housing (Courtenay Office) 1-866-866-0800-3-3
CMHC (Vancouver) 1-800-639-3938
Kinsman Foundation 1-866-335-1234
Opportunities for the Disabled 1-888-242-7202
Vancouver Seniors Network (Equipment) 1-604-324-3670

FSNA

FSNA National Office (Ottawa) 1-613-745-2559

Assistance Funds

Canadian Forces & Army Benevolent (Ottawa) 1-888-753-9828
Royal Canadian Navy (Ottawa) 1-888-557-8777
RCAF / Canadian Legion Poppy Fund (Ottawa) 1-877-534-4666
Veterans' Affairs (Charlottetown) 1-866-522-2122
Last Post Fund (Montréal) 1-800-465-7113