



# Staying in Touch

## Vancouver Island North Branch



Newsletter No. 47 December 2010

Canada Post Publications Mail Agreement No. 40033460

### PRESIDENT'S MESSAGE



Seasons Greetings. As we end the year 2010, our local branch is in fine shape with a membership of approximately 2,065. Membership is what keeps the FSNA afloat and viable as an advocacy group working on your behalf. If you know a federal retiree who is not a member, please encourage him or her to join.

We had excellent speakers this year at our quarterly meetings. They included Denise Wanleff speaking on Home and Community Care, Beth Regehr, a Lawyer, speaking on Legal Concerns for Seniors and Tim Cowan, a Pharmacist, talking about Medication Safety.

We donated \$1000.00 to the Comox Valley Prostate Cancer Support Group this year. This donation went toward helping men get a PSA test at the Group's fifth Annual Prostate Cancer Screening Day.

In November we laid wreaths at the Cenotaphs in Comox, Courtenay, and Campbell River, in Remembrance of all who have laid down their lives for our country. We also gave a presentation on FSNA to future military retirees attending a SCAN workshop at CFB Comox.

December is our AGM and as usual we will be having elections for the branch executive. Our treasurer, Tom Dandeno, will be retiring this year after 16 years of dedication and outstanding service to our members. We will miss Tom very much. Also up for election are our Vice President, Ian Sibbald and five other directors. If you feel you can make a commitment to our Branch and the executive, please come forward at the AGM. Our Regional Services Officer, Al Heinrich, will be our guest and will conduct the elections.

I would like to thank:

- ☞ Kevin Weighill for the great job he does on our quarterly newsletters,
- ☞ Paddy O'Blenis and the telephone committee for their efforts to get people to come out to our meetings, and
- ☞ Barb Schneider and Loretta Hewitt for all the time they put into making table favours, wrapping presents, and organizing our luncheons.

Everyone on our executive does an excellent job.

At this time I would like to wish each and everyone of you a very Merry Christmas and Health, Wealth and Happiness for a great New Year.

Cecile Turnbull - President

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### MEETING DATES

December 08, 2010  
 March 09, 2011  
 June 08, 2011  
 September 14, 2011  
 December 14, 2011





# From the Editor's Desk



As you can see from the new banner on the front page, the winning name for the newsletter is "Staying in Touch". The suggestion came from Eleanor Bond who received a prize of \$100 for the winning suggestion. I have updated the look of the front page to accommodate the new name. As always I would be pleased to get your comments and suggestions on how to make "Staying in Touch" a relevant and useful communication tool.

This edition is loaded with great information. The article from the Health Benefits Officer includes an "Executor Checklist" on the last 2 pages which is an excellent reference tool. The FSNA Affinity Programs are listed showing the benefits of working with these organizations, one of the advantages of membership in the FSNA. Please note the article from Ian Sibbald on Page 4 with an idea for assisting members with no transportation to get to our meetings. The meeting dates for next year are on the front page so you can plan your time to attend. Don't forget to get your tickets for the December 8th meeting before November 30th.



Please let me know what you think.  
Kevin Weighill—Newsletter Editor

**Publisher**  
**Vancouver Island**  
**North Branch**  
**NATIONAL ASSOCIATION**  
**OF FEDERAL RETIREES**  
**(FSNA)**

*Mailing Address:* **FSNA Vancouver**  
**Island North Branch**  
**P.O. Box 1420,**

**Comox BC V9N 7Z9**

**President: Cecile Turnbull**  
**(250) 338-1857**

**E-mail: bc.turnbull@shaw.ca**

**Editor: Kevin Weighill.**

**2173 Varsity Dr.,**

**Campbell River BC V9H 1V2,**

**(250) 926 6032**

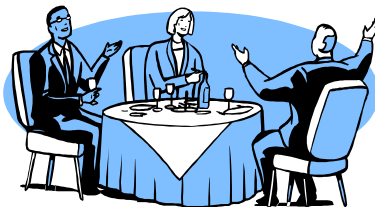
**Email: deonoi@telus.net**

**Representing retired employees**  
**and spouses**

**From the Public Service of**  
**Canada, the Canadian Forces and**  
**the Royal Canadian Mounted**  
**Police**

## FSNA NORTH ISLAND EXECUTIVE

Past President	Bill McSeveney	923-6806	mc7ey@telus.net
President	Cecile Turnbull	338-1857	bc.turnbull@shaw.ca
Vice President	Ian Sibbald	334-4451	sibluc@shaw.ca
Secretary	Dorothy Lind	339-6056	brydor@shaw.ca
Treasurer	Tom Dandeno	339-3849	sinbad29@shaw.ca
Membership	Steve Bunyan	897-1181	sgbunyan@shaw.ca
Newsletter Editor	Kevin Weighill	926-6032	deonoi@telus.net
Welfare	Halle MacMullen	897-3893	
Telephone	Paddy O'Blenis	338-2313	rbob@telus.net
Programs	Barbara Schneider	703-2504	
Historian	Frank Elvins	339-4626	
Media	John Davis	339-4229	johnldav@shaw.ca
Health Benefits Officer	Bill Turnbull	338-1857	bc.turnbull@shaw.ca
Director	Marjorie Arnold	703-0873	marjarnold@shaw.ca
Director	Laura Hewitt	338-6691	
Director	Mary Kamann	334-4651	
Independent Financial Review Committee 2010:			
John Renaud		339-7042	
Arnie Auerbach		703-2850	linarnie@shaw.ca



### Luncheon News

The **Annual General Meeting, Elections and Christmas Luncheon** for the FSNA will be held on Wednesday, December 08, 2010 at the Best Western Westerly Hotel.

Meet and Greet: the doors open at 11:00 a.m.  
Christmas Luncheon: Turkey dinner is at 12:00 p.m.  
Business Meeting: is at 1:00 p.m. Elections/Swearing in will be held after the business meeting. *All members can attend the Business/election portion.*  
Christmas draws with Santa: will commence at 1:30 p.m. - so have your tickets ready.



**Tickets (\$15.00 each) have to be purchased in advance for the Luncheon and some are still available until November 30, 2010.** Please call Cecile or Bill Turnbull @ 250-338-1857 or Barb Schneider @ 250-703-2504 for tickets. No refunds will be given after November 30<sup>th</sup>.

Please remember to bring a donation for the **Food Bank**. A special draw will be held for any members donating to this worthy cause.

Merry Christmas and Happy New Year to all.

Barb Schneider—Programs

#### 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 !!!**

#### 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**

## Can you give a guy a ride?

I have been a phoner for FSNA for several years. On some occasions when I have phoned members to advise of meetings, I have been saddened to hear them say that they would love to come but they have no available transportation and cannot afford to pay for same. Consequently, I am asking members who regularly attend our Luncheon/Meetings and have their own transport with room for a passenger to offer their assistance. We would like to make this a coordinated effort involving the whole Phoning Committee so if you feel you'd like to help out, would you please contact me at 250 334 4451 or @ [sibluc@shaw.ca](mailto:sibluc@shaw.ca) and I will provide the details. Thanks so much for your help. Ian Sibbald

## Affinity Programs Listing

**AlarmCare** is a Personal Emergency Response System designed to help anyone live independently and securely in their home. If assistance is needed, a simple push of the help button will immediately send an emergency signal. Free Installation. Only \$28 per month. FSNA members pay only \$25 per month for the first three months! Call **1-800-267-2001** or visit [www.myalarmcare.com](http://www.myalarmcare.com) for more information.

**Canadian MoneySaver** has provided its members with unbiased personal finance advice since 1981. The cornerstone of this advisory service is Canadian MoneySaver magazine. All FSNA members are extended an introductory discount offer for a one-year print or online membership for only \$22.54 (HST included). That's a 44% discount off the newsstand price and 20% off the regular price. You may order by calling **613-352-7448**; by mail at *Canadian MoneySaver*, PO Box 370, Bath ON K0H 1G0; or online at [the Canadian Moneysaver website](http://theCanadianMoneysaver.com). Enter the discount code **FSNA8** in the comment field on the secure order form

**Choice Hotels** is Canada's largest hotel franchisor with seven great brands that offer unexpected amenities at affordable prices. And with over 270 locations nationwide, FSNA members will find what they like at any Comfort®, Comfort Suites®, Quality®, Sleep Inn®, Clarion®, Econo Lodge® and Rodeway Inn® in Canada. Plus, FSNA members can save with discounted rates at participating hotels worldwide. To save on your next stay, call **1-800-4CHOICE (1-800-424-6423)** and quote ID# **00066784** or visit [www.choicehotels.ca/fsna](http://www.choicehotels.ca/fsna). Choice Hotels offers FSNA members their Significant Savings Organization (SSO) rate with discounts of up to 20%. FSNA identification may be requested upon check-in.

**Collette Vacations** offers quality tours to premier destinations on all continents. Advantage Travel is partnering with FSNA and Collette Vacations to provide the personalized service of a travel agent professional. As an FSNA member, you are entitled to 7% savings on land and river cruises; 7% savings on air travel purchased with a Collette tour package; and 5% savings on Smithsonian Journeys Travel Adventures tours and ocean cruises. Please visit [www.collettevacations.ca/fsna](http://www.collettevacations.ca/fsna). For information on all of the tours offered by Collette Vacations or to book your next trip, please visit [www.collettevacations.ca](http://www.collettevacations.ca) or call **1-866-413-FSNA (3762)**. To find the nearest Advantage Travel affiliate, visit <http://www.advantage4travel.ca/>.

The **Retirement Planning Institute** provides CPP/QPP benefit audit services (at discount rates to FSNA members) to ensure that you and your spouse/partner are receiving the correct amount. To request an audit application form, contact the Institute at **1-888-822-3948** or [cpp@rpi-ipr.com](mailto:cpp@rpi-ipr.com).

**Delta Hotels** is the largest first-class hotel company in Canada, operating over 38 hotels from Vancouver, BC to St. John's, Newfoundland. Delta's diverse portfolio of city-centre, airport and resort properties cater to business and leisure travellers. For reservations please call **1-800-268-1133** and quote ID# **FSN** or book on-line at [www.deltahotels.com/fsna](http://www.deltahotels.com/fsna).

## Affinity Programs Listing (continued)

**Enterprise Rent-A-Car** serves customers in Canada, the United States, the U.K., Ireland and Germany. Enterprise is North America's largest vehicle rental company with some 400 rental outlets in Canada and some 7,000 worldwide. Enterprise Rent-A-Car offers vehicle rentals to FSNA members at competitive rates. For your next vehicle rental, please contact Enterprise by visiting [www.enterprise.com/fsna](http://www.enterprise.com/fsna); or calling Enterprise toll free at **1-800-593-0505** and quoting ID # **NAC3013**; or walking into your local Enterprise Rent-A-Car location and quoting ID # **NAC3013**

**Johnson Insurance:** As an FSNA member, you have access to the benefits of a Group Home Insurance Plan through Johnson Inc. Advantages include: monthly payments, an assigned Service Supervisor, 24-hour policy service and a Members-Only website. For information, or a no-cost, no-obligation quotation, call **1-800-563-0677**, or visit [www.johnson.ca/fsna](http://www.johnson.ca/fsna).

**Sun Life Financial:** In partnership with Sun Life Assurance Company of Canada and insurance brokers Johnson Inc, FSNA has developed a Group Long-term Care Insurance Program exclusively for FSNA members and their families that provides comprehensive and affordable financial protection against the devastating costs of long-term care services. For information, visit [www.johnson.ca/fsna](http://www.johnson.ca/fsna) or call Johnson Inc at **1-877-582-7526**.

**MEDOC** is a comprehensive **group travel health insurance plan** that provides up to \$5,000,000 for emergency medical treatment while travelling outside your province or territory of residence. MEDOC supplements and coordinates insurance coverage with both the Public Service Health Care Plan (PSHCP) and your provincial government health insurance plan. With MEDOC, you can extend coverage for a trip of up to 182 days. Included with your MEDOC travel health insurance policy is up to \$12,000 Trip Cancellation, Interruption & Delay Insurance per insured per trip; up to \$1,500 Baggage & Personal Effects Benefits per insured (maximum of \$3,000 per family); and up to \$100,000 Flight Accident and Accidental Death & Dismemberment Benefits per insured. To get more information or to enrol visit [www.johnson.ca/fsna](http://www.johnson.ca/fsna) or call Johnson Inc at 1-877-582-7526.

**MedicAlert:** FSNA members and their spouses are entitled to a preferred price on initial enrolment and annual membership fees. A nationally registered charity, MedicAlert is a leading source of personal and medical information for first responders and healthcare professionals, at home and abroad. For more information, visit [www.medicalert.ca/fsna](http://www.medicalert.ca/fsna) or call MedicAlert at **1-800-668-1507** and mention offer code **FSNA10N**.

**Relocation Services** offers an exclusive "Cash Back" rebate on Real Estate transactions to FSNA members and their families. They will assist FSNA members and their families with [Real estate sales and or purchases](#) ; [Moving services](#) ; and [Obtaining mortgages](#). All of these services are available at no cost to FSNA members and their families, which is unprecedented within the industry. To qualify, contact Relocation Services **first** at **1-866-865-5504** or visit [www.relocationservicesgroup.com/fsna.htm](http://www.relocationservicesgroup.com/fsna.htm)

### MEMBERSHIP RENEWALS - 2011

Members who pay their fees by cash or cheque are reminded that their renewals are due by 31 December 2010. Renewal rates remain unchanged at \$34.20 Single, \$44.40 Double and \$15.00 for associates.

Members who intend to pay at the Christmas meeting are encouraged to have their cheques ready to give to the treasurer. Receipts and new member cards will be mailed after the meeting. Payment in cash is not encouraged as the Treasurer will not have a supply of small coins to make change. Tom Dandeno—Treasurer

## “Lost Souls”

We seem to have lost touch with quite a few of our members. We have listed them below. If you can assist us to reconnect with them please contact the Membership Director, Steve Bunyan at (250) 897-1181 or by e-mail: [sgbunyan@shaw.ca](mailto:sgbunyan@shaw.ca). Thanks.



BOUCK, Robert	HUGHES, John	PINDER, Lorne
BROWN, John	HUSSEY, Ann	PINEAU, Louis
CAMERON, Bruce	INSTANCE, Frieda	POLDEN, James
CAMERON, Muriel	JACKSON, Graydon	POKOL, Ann
CANAVAN, Colm	JOHNSON, Anne	POPHAM, Sydney
CHAMBERLAIN, Don	KENNEDY, Pearl	RIDEOUT, Margaret
CHERNASKI, Gertrude	KLEIN, Douglas	ROBERTSON, Richard
CLOUTIER, Francois	KNOWLES, Agnes	ROCHE, Robert
CONRAD, Hylda	LA COSTE, Laurier	ROBINSON, Stanley
COOKE, Michelle	LAKE, Alfred	RUSHTON, J Wayne
COTE, Marc	LEE, Kenneth	SASS, Henry
CUSLER, Louise	MACHAM, Jeanette	SHIMELD, Arlene
DAVIDSON, Muriel	MACKIE, D	SMITH, Gwendoline
DEBELSER, Michael	MACPHERSON, Bernice	SMITH, Marjorie
DESNOYERS, M A Francine	MAIER, Mrs. M	SPOONER, Gary
DORAN, Cornelia	MANTEL, Gerhard	SYMCHYCH, L
DUNSMORE, Douglas	MARTENS, Albert	TAYLOR, C
ELLIS, Esther	MATHUS, Arnold	TAYLOR, M
FAUBERT, Joseph	MCKAY, Robert	THERIEN, Gilbert
FAULKNER, John	MCKNIGHT, John	THURLEY, Joan
GODIN, Marcel	MISNER, Larry	TULETT, D
GOODWIN, James	MITCHELL, Edward	TUPPER, Victor
HALLDORSON, James	MORAN, Patrick	TURNBULL, Dorothie
HETHERINGTON, Evelyn	MOSELEY, H	UNSWORTH, Joyce
HILL, Richard	MOULT, G	VALLILLEE, PAUL
HILLARD, Richard	NEWTON, Jeannine	VERREAULT, Jocelyn
HILLIAR, Richard	OLIPHANT, David	WATKINSON, Wib
HIRSCHKORN, Arnold	PAUL, Wiliam	WESLEY, C R E
HODGKINSON, Brian	PEACOCK, Ron	WILLIAMSON, Dororthy
HOLUP, Muriel	PETERSEN, John	WILSON, Ute



## **Notes from the Health Benefits Officer**

### **PDSP Premium Increase**

You may have noticed from your September pension payment statement that PDSP premiums, as expected, increased to pre-2006 levels. The issue is addressed in the Fall 2010 edition of *On Guard* and I will not repeat it here. I can tell you that I did meet with our Member of Parliament, the Minister of Indian Affairs and Northern Development, John Duncan, in mid-September. He understood why FSNA felt compelled to take a stand on the manner in which Treasury Board had handled the changes and said he would relay our message to the office of the Treasury Board President, Stockwell Day. Since that time, National Office has met with a senior Treasury Board official who asked how they could better work with FSNA on health benefits issues. There will be a follow-on meeting in November to review PDSP costs. This is seen as real progress. Our National President has requested a meeting with Stockwell Day and is awaiting a reply.

### **PSHCP Benefits Card**

Hopefully, by the time you read this, all PSHCP members will have received their new membership card(s). If that is not the case, you should contact the Sun Life call centre at 1-877-283-1411 to determine the status of your enrolment application and to verify the mailing address on file with them.

### **Survivor Checklist**

It often turns out that the surviving spouse of a pensioner who passes away has been designated executor of the deceased's estate. It is difficult enough to cope with the loss of a spouse without handling all the responsibilities of being an executor. FSNA branch officers and National Office are available to advise on some matters, notably survivor benefits and health care plans.

The Summer 2010 edition of *On Guard* featured a good article on coping with a spouse's death. Vancouver Island North Branch sells the *Estate Document* package produced by Sidney Branch which contains an executor checklist tailored to federal pensioners in BC. Financial and investment organizations often publish similar checklists but these will be of a more general nature. You can find some good ones on the Internet.

Part of the *Estate Document* is a detailed record of assets, liabilities and contact information. As an alternative to that, members with Internet access can obtain a free workbook by visiting [fsna.com](http://fsna.com) and following the link to *Publications > You and Your Survivors*. At the very bottom of that page is a link to a very useful list of contact addresses and telephone numbers.

Following this article, you will find a simplified, point-form executor checklist which attempts to combine the best features of several I have reviewed. For federal pensioners in BC, there are a few points on which I would like to elaborate. The assumption here is that the surviving spouse is entitled to a survivor's allowance (normally 50% of what the pensioner was receiving). If more than one pension is involved, then pluralize the relevant sentences. These remarks apply whether or not the surviving spouse is executor of the estate.

- Try to locate a recent *Direct Deposit Payment Statement* from the relevant government department. This will tell you what benefit premiums were being deducted directly from the pension. If not, the pension office should be able to tell you that.

## Survivor Checklist (continued)

- Call the appropriate pension office as soon as possible after the death of the pensioner. The agent should tell you about Supplementary Death Benefit (SDB) eligibility and walk you through required steps and documentation. Keep a record of the person, telephone number, date and time of any calls.
- Notify the Canada Pension Plan (CPP) and Old Age Security (OAS) office. A survivor's pension and death benefit are available. If convenient, you can do this through a Service Canada office such as the one in Courtenay. In fact, any time you can make use of a Service Canada office, do so – it makes everything a lot easier. If the pensioner was receiving Québec Pension Plan (QPP) benefits, then that office must be contacted.

The pension office should send a number of forms related to what you want deducted from your pension: PSHCP, PDSP, BC MSP and Income Tax. The issue here is that they cannot simply deduct premiums from your survivor's pension without your written approval. This also applies to your continued membership in FSNA but you can deal with that by calling one of us.

You may or may not be aware that, by having the pension folks pay your BC Medicare premium, the federal government kicks in half of it. It's a taxable benefit but it's better than nothing. So you want to opt for that.

In most cases, you will probably want to continue your PSHCP and PDSP coverage. Remember that, in order to continue your out-of-province *MEDOC* coverage you need to first have PSHCP coverage. In all cases, you will now be paying at the single rather than family rate. You deal with the pension office on PSHCP and PDSP matters and Johnson Insurance regarding *MEDOC*.

***Keep a record of all contacts: names, telephone numbers, dates and times. I find that stress leads to forgetting what has or has not been done. Keep copies of all forms and documents sent to various agencies and companies.***

If your FSNA membership was paid by cheque, it will be valid until the end of the year. To continue as a single member with automatic dues deduction from your pension, just complete an enrolment form and mail it in. The form can be downloaded from [fsna.com](http://fsna.com) > *Become a Member*. Alternatively, contact your Branch Membership Director.



*Bill Turnbull*

Health Benefits Officer



**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.- 250-338-2313), 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.



## ***Executor Checklist***

### **Immediate Actions**

- Organ donation – where directed
- Secure – home and possessions
- Funeral arrangements – confirm or make
- Obituary – publish

### **Initial Administration**

- Will – Locate
- Beneficiaries – Notify
- Death Certificate – Obtain copies
- Insurance – Locate policies, notify insurers, adjust coverage
- Key contacts:
  - Pension Office – Public Service, Canadian Forces, RCMP or Judiciary
  - Service Canada – CPP and OAS
  - Veterans Affairs – if deceased was a client
  - Employer – if deceased was employed
  - Provincial Memorial Society – if deceased was a member
  - WorkSafe BC – if deceased was receiving benefits
  - Mail Services – redirect to executor

### **Estate Administration**

- Bank
  - Locate all accounts
  - Notify bank and stop automatic payments
  - Safety Deposit Box – inventory contents
- Assets
  - Identify, Locate and Secure
  - Appraise or Value
  - Real Estate and Vehicles
    - Transfer title
    - Maintain insurance coverage
  - Prepare Inventory
- Credit Cards, Charge Accounts, Subscriptions, Memberships – Cancel
- Retain a lawyer
- Probate – Apply for and obtain Grant of Probate

### **Financial Management**

- Open Estate Bank Account for:
  - Holding monies payable to deceased
  - Payment of Estate expenses

## Financial Management (continued)

- Analyze surviving family's financial situation
  - Consider small initial distribution
- Manage – Investments, Properties, Businesses
- Creditors and Liabilities
  - Pay current obligations
  - Notify creditors, examine claims
  - Make final payments of approved claims
  - Deferred Property Taxes, Reverse Mortgage – retire debts on sale of property
  - Pay Legal Fees
- Income Tax
  - File final and any outstanding returns
    - Engage accountant if returns are complex
  - Pay any tax owing and accounting fees
  - Obtain CRA Clearance Certificate

## Distribution

- Make only small distributions until CRA clearance obtained
- Distribute remaining assets to beneficiaries and obtain release
- Final accounting – complete and distribute

## If executor is the surviving spouse

- PSHCP and PDSP – Enrol within 60 days to avoid lapse in coverage
- BC MSP – have pension office pay
- CPP – apply for survivor benefits
- VAC – apply for survivor benefits if eligible
- FSNA – advise and change membership
- Will – revise

## Communications

- Contacts – record names, telephone numbers, dates and times
- Copy – all forms and documents sent out
- Pension Offices:
  - Canadian Forces ..... 1-800-267-0325
  - Public Service ..... 1-800-561-7930
  - RCMP ..... 1-800-661-7595
  - Judges ..... 1-877-583-4266
- CPP, OAS, GIS ..... 1-800-277-9914
- QPP ..... 1-800-463-5185
- Veterans Affairs ..... 1-866-522-2122
- Johnson Insurance ..... 1-888-412-8822