

FSNA Quarterly Newsletter

Nanaimo & Area Branch

PO Box 485, Lantzville, BC V0R 2H0
Email: pennykanigan@hotmail.com

June 2012

Tel: (250) 753-1657

Website: <http://www.fsna-nanaimo.org>



President Rene addresses the 160 members who attended the Mar. 22, 2012 meeting in Nanaimo.

Next Meeting—Parksville

Date / Time: June 21, 2012 at 11:00 AM, doors open at 10:00 AM

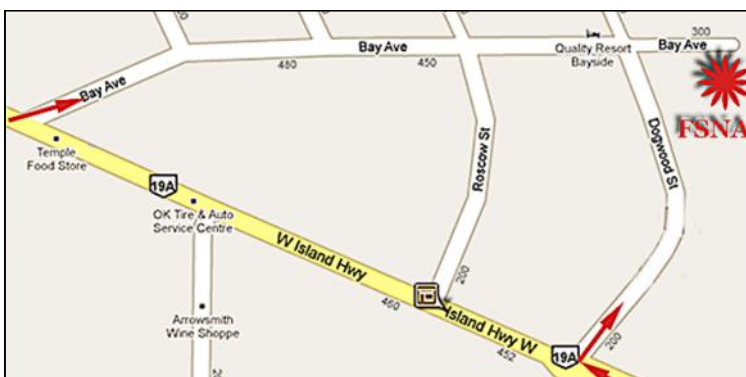
Location: Bayside Quality Inn, 240 Dogwood St. Parksville

Directions: Dogwood St. is 0.8 km West of the intersection of McMillan St. and W. Island Hwy. Turn right onto Dogwood St. The meeting Room is about halfway between the parking and the main entrance. Look for the FSNA signs to guide you.

Meeting / Lunch: There will be a short business meeting followed by a presentation on SOS services to seniors concluding at about 12:30. Lunch will be served at 1:00 PM in the restaurant. The lunch will be chicken breast a la Swiss, vegetables, potatoes, dessert, tea or coffee. Cost, including gratuities and tax, will be \$18.00 per person payable at the door on arrival.

Guest Speaker: Andy Telfer is the “Coordinator of Volunteer Resources” for the Society of Organized Services (SOS) in Parksville. He will speak about SOS and their services to seniors. Mr. Telfer has lived in the Oceanside area for 14 years, where he is married with two children in high school. He is also a Director of “Volunteer B.C.”. SOS is a non-profit society that was formed 40-years ago in order to supplement social services provided by Health District 69, VIHA. They have a Family Centre and Thrift Shop in Parksville and you can learn more about them by visiting their web-site at www.SOSd69.com.

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 or add a person, please call **Susanne Body at 250-729-9588**. The last date for cancellation to avoid billing is **Thursday, June 14, 2012**.



Don't Forget to Wear Your Name Tag!



AGM—Nanaimo and Area



Volunteers greet members and register their attendance.



The Annual General Meeting of the Nanaimo and Area Branch of FSNA was called to order at 1100 AM on March 22, 2012 by Rene Marchand, President and Chair. A total of 160 people attended the meeting held at the Grand Hotel in Nanaimo. All new members were acknowledged. Al

Heinrich was introduced as our new National Director for BC.

Minutes of the AGM held March 24, 2011 were circulated. With no errors or omissions noted, a motion to adopt was made by Katie Wyman, seconded by Doris Grieves. Carried.

Committee Reports

Finance - Ken Jones



The financial statements were circulated prior to the start of the meeting. Ken provided an explanation of his report and called for any questions. He moved for acceptance of his report. It was seconded by Charles Scrivener. Carried.

Membership - Vic Ashdown

The membership report was circulated prior to the meeting. Vic mentioned that the numbers are down due to a number of causes not the least of which is death, transfers and cancellations. The names of the deceased were read and a minute of silence observed in their remembrance. Nelson Yates was one of the deceased, Nelson was one of the founding members of the Nanaimo Branch. Vic also read out the names of those with whom we have "lost contact" - any member recognizing anyone of the list, please let Vic know.

Vic made a request for a volunteer to help seek out the "lost contacts". Anyone wishing to volunteer as a phoner was asked to please complete the form found on the tables.

It was moved by Al Tully that the Membership Report be adopted, seconded by Harold Goodman. Carried.

Awards/Speakers/Historian - Charles Scrivener

There were six (6) members eligible to receive their 5 Year Volunteer Awards, four (4) of whom were in attendance. Viola Muskett, Frances Graham, Jean Allen and Patricia Ablett. The volun-



President Rene with volunteers Viola Muskett, Jean Allen, Frances Graham and Patricia Ablett

teers were thanked by President Rene and then presented with their awards. Charles will ensure that Joan Rowntree and Joan Fulton receive their awards in the near future.

Charles made a request to the membership for any "old" Branch documents they may have stored away, he will copy them and return them. Further, any ideas or suggestions for speakers is always welcome. At the General Meeting in June, the topic will be on a health related issue.

The motion to accept this report was made by Bob Hoogerbrug, seconded by Bob Willis. Carried.

Health & Benefits - Bob Hoogerbrug

Bob reports that there has been minimal activity.

Report moved for acceptance by Al Tully, seconded by Vic Ashdown Carried

Newsletter - Ian Williams

Ian explained that the late mailing was due to a problem with the printers and shouldn't happen again. Any items/suggestions most welcome.

Report moved for acceptance by Harold Goodman, seconded by Sherwood Moore, Carried

Hospital Visits - Harold Goodman



Nil report for hospital visits but Harold does have 3 name tags to give out. If you have ordered a name tag please contact Harold at 250-248-3269.

Correspondence

The On Guard is out and contains a good article on "Pensions".

Unfinished Business

Charitable Donations

This is an item that has been brought forward from the General Meeting of November 25th, 2011.

President Rene spoke to the difficulties of chairing a meeting wherein a member has been ruled "out of order".

Ken Jones spoke on the issue of reserved and unreserved funds (operational money) and the amount of money required for one (1) year of operating the Branch. We also need to consider the possible ramifications of Bill C-4 (Not for Profit Corporations Act).

Vic Ashdown related that he has been the Membership Director for nine (9) years and that the question of charitable donations has arisen numerous times over these years. He asked that three (3) items be considered:

- 1) Is it right to use membership funds for charity?
- 2) How much money should be set aside for a rainy day?
- 3) Which charity should we support?.

Vic said that if members are keen on supporting a specific charity then they could form a committee and fund raise. The Branch may consider loaning them "seed" money to get started.

Charles Scrivener spoke about Bill C-4 and one of the objectives that the Ad Hoc committee has been asked to explore and that is "Who owns the assets of the association at the Branch level? The Branch or the National Association? If we start to spend our funds in advance of Bill C-4, we may be penalized and asked to repay them. It is anticipated that Branch's will be allowed to hold 12-18 months of operating funds.

Al Heinrich spoke to Bill C-4 as well. He explained that a Focus group will be meeting through-out Canada - their objective is to ensure that the National By-laws conform to the Not for Profit Corporation Act (Bill C-4) as well as meeting Revenue Canada's expectations. The deadline for completion of this task is Oct. 17, 2014. Caution is urged at this time

Gwen Anders spoke to her belief that the Emergency Department is not a charity, although the Hospital Foundation has been designated as such.

In summary, the Board members have considered the suggestion of donating membership funds to charity and have decided against the same.

New Business

2011 Financial Review - Ken Jones

A financial review of the books was undertaken on the 17th of March 2012 by Robert Willis and June Boggs.

The reviewers were satisfied that all the financial obligations have been met. A copy of the Review was circulated prior to the start of today's AGM. In addition, members were reminded that the books are open to anyone who may wish to view them. Report moved for acceptance by Ken Jones, seconded by Helen Kreckl. Carried.

Election of Officers - Bob Hoogerbrug

The following members were elected:

President	Rene Marchand
Vice-President	Robert Willis
Treasurer	Ken Jones
Secretary	Penny Kanningan
Membership Secretary	Doris Grieves
Newsletter Editor	Ian Williams
Director Registration	Susanne Body
Director Historian et al	Charles Scrivener
Director Health & Benefits	Leroy Wood—Elected nominated by V. Ashdown, Seconded by G. Hansen.
Director Telephone	One nominee - individual was not present, therefore no vote.
Assistant Health & Benefits	No volunteers

Thanks to all our volunteers.



Special thanks to our secretary Penny Kanningan for maintaining the records of our meetings

A Note to Grandparents

Vancouver Island University is offering a program on July 4th & 5th called "GrandKids University" that might interest our members. A grandparent and grandchild (age 7-12) can share hands-on learning activities in Sports Science, Chemistry, Field Biology, Fisheries & Aquaculture, and Art Experience. Get more information or register at www.viu.ca/grandkids, 1-866-734-6252, or 250-740-6400. There is a registration fee, but it includes all materials, a participation "degree", T-shirt, and Wednesday evening barbecue.

AGM Program - Pensions

Dennis Jackson, past president of the FSNA



gave an interesting talk on pensions. Much of his talk covered the history of the Public Service pensions. He touched on the history of Military and RCMP pensions but could not find much information.

Public service pensions started way back in the 1800's but not in any way close to the form of pension that we recognize today.

In 1924, the civil service superannuation act (CSSA) was passed, creating pensions for public servants using a defined benefit plan. This type of plan (defined benefit) exists today. Retirement age was set at 65 and pensions were only applicable to male retirees only. The CSSA plan was amended in 1944 to remove the ten year service requirement, allowing those with less than ten years service to recover their contributions - a form of forced savings in affect

The next change came about in 1947 when the CSSA was again amended and retirement ages were lowered from 65 to 60; deferred annuities for those retiring with the minimum years for a pension were introduced and a ceiling was set of \$15,000 on salaries regarding contributions and benefits.

The current public service superannuation act (PSSA) came into effect in 1954. A most notable change was that benefits became a right upon cessation of employment rather than a grant approved by the governor in council. This act also covered temporary employees. However, contribution rates for males were different than fe-

males with the males being required to pay 6% and females 5%. The other significant change was that members could receive a pension benefit after five years service rather than ten years.

A couple of minor changes were made over the next few years but the most important was the amendment to coordinate the PSSA with Canada pension contribution rates (CPP/QPP). This move created the so called claw back at age 65 which has been an issue of late with some Canadian Forces retirees who attempted to get this feature removed from their pensions. A private members bill was defeated recently ending the latest attempt to remove this feature.

Indexing came into being in 1970 with a 2% ceiling on the index rate. Today this is set from the consumer price index and it can be much higher than 2% and of late much less as well.

Early retirement provisions were introduced in 1971 where employees could retire at 55 with a minimum of 30 years service and with penalties for ages less than 55 down to as low as 50.

The restraint program capped indexing at 6.5% in 1983 and 5.5% in 1984. This assault on our indexation was fought for many years by FSNA but without success. I personally raised it with the minister of the treasury board but it was obviously long past the event and nothing was to be gained.

1986 saw the abolishment of mandatory retirement

Minor changes over the intervening years led up to 1999 when the budget implementation act established the public sector pension investment board act (PSPIB) and pension premiums thereafter have been invested in the financial markets. (as an aside I had the privilege of serving on the nominating committee of the PSPIB - this committee chose potential members for the



The Volunteer Lunch, held Thursday, May 10, 2012 at the Cavallotti Lodge was well attended. Volunteers were treated to an excellent Halibut/Chicken buffet dinner in appreciation for their efforts over the past year. The executive decided to move the date from a winter luncheon to a spring luncheon to avoid winter weather deterring volunteers from attending.

Investment Board from the private sector for recommendation to the treasury board for appointment. My term on this Committee was for five years ending in 2010. Stan Hrabarchuk the immediate Past President of FSNA is the current sitting member on the nominating committee representing all federal pensioners.

What everyone most likely thinks about with the change to this new approach to pension premiums being invested was the matter of the government using over \$30 billion that had accumulated in the various pension accounts to repay part of the national debt. This fact was challenged by the unions and FSNA representing all retirees - over the past seven years. The court case, which FSNA is part of, has finally arrived at the supreme court of Canada and the hearing was held just over a month ago. The court is considering their decision.

Since 1999 there have been adjustments and amendments to the PSSA regarding CPP/QPP and employee contribution rates but the pensions themselves have remained essentially the same.

Following the presentation members enjoyed a roast beef buffet dinner and fellowship with members and friends.



**Tri-Regional Focus Group,
the new Not-For-Profit-Act
May 15-16, 2012**

Representatives from the three FSNA regions of BC gathered in Chilliwack on May 15 and 16 to listen to the challenges and choices facing FSNA with the implementation of bill C4, the Not-For-Profit-Act. The group included the National Director for BC, Regional Services Officers, Provincial Advocacy Officer, Territories Advocacy Officer, Presidents and others from the 15 Branches in BC. President Rene Marchand and Vice President Bob Willis represented our branch.

Gary Oberg, Ist Vice President of the National Board of Directors, Francis Bowkett, Chair of the National



Gary Oberg, 1st Vice President National Board, addresses the participants of the Tri-Regional Focus Session.

By-Law Review Committee and Ian Spence, RSO of Western BC Region and member of the By-Law Review Committee presented a detailed review of the implications of the new act to FSNA.

The committee is holding Focus Groups across Canada, requesting input from every Branch representative. Completed questionnaires are submitted online.



Gary Oberg said that FSNA has to apply for a certificate of continuance by October 17, 2014 or it will be dissolved. Once this is done it will be very difficult to change the articles of the organization.

In order to affect an article change every member (177,000) has to be asked to vote. A 60% majority of the returning votes from every membership class will be required to effect change.

Francis Bowkett pointed out that FSNA currently has 17 Life Members (a membership class). If the current structure was carried over then a no vote of 60% of the Life Members (11 members) could stop a yes vote of the 177,000 members.



Obviously, there needs to be careful thought to how FSNA will be structured going forward.

Input from the 84 branches across Canada will be assembled and the findings will be presented for discussion at a second round of Focus Groups, held in the fall of this year.

<u>Pension Payment Dates - 2012</u>	
Old Age Security (OAS) and Canada Pension Plan (CPP) payments are automatically deposited	
March 28	August 29
April 26	September 26
May 29	October 29
June 27	November 28
July 27	December 20

FSNA Nanaimo and Area Board



Left to Right: Vic Ashdown, Charles Scrivener, President Rene, Leroy Wood, Ken Jones, Susanne Body, Penny Kanigan, Al Tully, Ian Williams, Al Heinrich and Bob Willis,

Words of Wisdom

1. *Light travels faster than sound. This is why some people appear bright until you hear them speak.*
2. *A fine is a tax for doing wrong. A tax is a fine for doing well.*
3. *He, who laughs last, thinks slowest.*
4. *A day without sunshine is like, well, night.*
5. *Change is inevitable, except from a vending machine.*
6. *Those who live by the sword get shot by those who don't.*
7. *Nothing is foolproof to a sufficiently talented fool.*
8. *The 50-50-90 rule: Anytime you have a 50-50 chance of getting something right, there's a 90% probability you'll get it wrong.*
9. *It is said that if you line up all the cars in the world end-to-end, someone from Calgary would be stupid enough to try to pass them.*
10. *If the shoe fits, get another one just like it.*
11. *The things that come to those who wait, may be the things left by those, who got there first.*
12. *Give a man a fish and he will eat for a day. Teach a man to fish and he will sit in a boat all day drinking beer.*
13. *Flashlight: A case for holding dead batteries.*
14. *The shin bone is a device for finding furniture in the dark.*
15. *When you go into court, you are putting yourself in the hands of twelve people, who weren't smart enough to get out of jury duty.*

Innocence is Priceless

One Sunday morning, the pastor noticed little Alex standing in the foyer of the church staring up at a large plaque. It was covered with names and small American flags mounted on either side of it. The six-year old had been staring at the plaque for some time, so the pastor walked up, stood beside the little boy, and said quietly, 'Good morning Alex.'

'Good morning Pastor,' he replied, still focused on the plaque. 'Pastor, what is this?'

The pastor said, 'Well son, it's a memorial to all the young men and women who died in the service.'

Soberly, they just stood together, staring at the large plaque. Finally, little Alex's voice, barely audible and trembling with fear asked,

'Which service, the 8:30 or the 11:00?'

HOW TO CLEAN THE HOUSE

1. Open a new file in your PC.
2. Name it "Housework."
3. Send it to the RECYCLE BIN.
4. Empty the RECYCLE BIN.
5. Your PC will ask you, "Are you sure you want To delete Housework permanently?"
6. Calmly answer, "Yes," and press the mouse Button firmly.....

Feel better?

Works for me!



Membership Report -

Vic Ashdown, Director



Vic with membership secretary Doris Grieves

As of May 17th, 2012, the Nanaimo and Area Branch had 1924 members comprising 1296 retirees and 628 spouses. Of the 1296 retirees, there are 1128 on DDS and 168 pay at Branch. Since the

last Report (February 16th), the following changes have taken place:

New or Reinstated Members (21)

G & Bettie Buck
David & Lynda Fuller
James & Linda Harris
Lilliane Kosmider
Russell & Rosemary Labelle
Raymond Lauzier
Joseph & Alexandrina Lirette
Wilma Newhook
Rose Pascal
Richard & Purita Perks
Donald Phillips
Cheryl & Larry Prince
Ronald Tanasichuk
Barbara Thompson

Transferred In (15)

Ray & Gayle Beauchamp, from ON43 Ottawa
Charles Cammiade, from
BCo9 Victoria-Fred Whitehouse
David Cooke, from BCo9 Victoria-Fred Whitehouse
Louis Curti, from SK25 Saskatoon & Area
Louise Cusler, from AB17 Edmonton
Jacob Dyck, from BCo8 Vancouver
Karen Eakins, from BCo4 Fraser Valley West
Sharon Houghton, from BCo8 Vancouver
Susan Nelson, from ON43 Ottawa
James & Barbara Reid, from ON35 Huronia
Cecilia Saele, from BCo6 Vancouver Island North
J Thompson, from BCo9 Victoria-Fred Whitehouse
Kenneth Walker, from BC14 Sidney & District

Transferred Out (13)

Glen & Peggy Archibald, to BCo4 Fraser Valley West
Nora Fee, to ON49 Windsor & Area
Doug Johnson, to BCo9 Victoria-Fred Whitehouse
Richard & Karen Mason, to BCo4 Fraser Valley West
Bill & Patricia Moore, to AB17 Edmonton
Nes & Marg Mostowy, to BCo3 Duncan & District
Gene & CJ Pinnegar, to BCo6 Vancouver Island North
Irene Ponomar, to AB16 Calgary & District

Membership Cancellations (29)

Gordon Berry
Florence Brown
Marion Brown
John & Cynthia Buckingham
Robert Congdon
Robert & Edith Dadds
Basil & Carol Fox
Phyllis Hannam
Christine Hutchings
Brian Jamieson & Ann Richards
Laurence & Beverley Johnston
Jim & Goldie Lindenbach
Christa Luehmann
Evelyn Morrissette
Donald Nix
Elizabeth North
Rose Pascal
Joan Rowntree
Lance Ryan
Virginia Scott
Jana Svoboda
John & Patricia Wooten

Lost Sheep (4)

David Ayers, Nanoose Bay
Dorothy Coleby, Whitehorse
Evelyn Jenkins, Nanaimo
Eileen Watson, Parksville

Vic Ashdown

In Memoriam

Ernest Barber, survived by wife Theresa
James Buchholz, survived by wife Joyce
Ellen Haynes, survived by husband Peter
Al Joynson, survived by wife Sharon
John Ketcheson
Lois MacCulloch, survived by husband Sandy
Philip Mackey

Ross Melvin, survived by wife Wilma
Peter Repin, survived by wife Mary
Beatrice Roeske, survived by husband Ken
George Wood, survived by wife Phyllis
Nelson Yates (Branch Life Member)
Lois Zolyniak

FSNA Nanaimo Executive, Directors & Volunteers 2011

Class	Position	Name	Phone	Email
Executive			All 250	
Exe	President	Rene Marchand	753-1657	bendawn@shaw.ca
Exe	Vice-President	Bob Willis	468-0260	willisbob@shaw.ca
Exe	Secretary	Penny Kanigan	760-0929	pennykanigan@hotmail.com
Exe	Treasurer	Ken Jones	586-5002	casper6@shaw.ca
Exe	Past President	Al Heinrich	738-0192	agh@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	Al Tully	740-0306	altully@shaw.ca
Director	Health & Benefits	Leroy Wood	758-0078	woodsie@shaw.ca
Director	Health & Benefits			
Director	Telephone Director			
Director	Director Registration	Susanne Body	729-9588	sbody@shaw.ca
Dir. At Large	Special Projects			
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	Bob Hoogerbrug	751-8735	r-choog@shaw.ca
Com	Special Projects	Jim Gahr	754-0989	heidleberghound@shaw.ca
Hospital Visits	Nanaimo Area	Florence Milburn	248-4466	
Hospital Visits	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	liznpeterbarker@telus.net
Phone Captain	Nanaimo	Marion Rivers	758-9783	merivers33@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	