

ON GUARD



The Peel-Halton & Area Branch Report

PRESIDENT'S MESSAGE

Spring 2007

We would like to convey our best wishes to all our members and their families for a happy, safe and healthy 2007.

Last October, the Ontario Ministry of Health and Long Term Care had advised the President of the Treasury Board of its intention to become the payer-of-last-resort under the Ontario Drug Benefit Plan for retired Federal Public Servants only, age 65 and over. This initiative would have affected us directly. Our National President sent a letter of protest to the Premier of Ontario on behalf of all FSNA members. Our Branch, like a number of other branches, sent letters to all Members of the Provincial Parliament in our area, as well as to the Minister of Health and Premier McGuinty.

Following FSNA's protest, the Ontario Government decided not to implement the proposal.

A wreath was laid at the Remembrance Day Ceremony in Mississauga on November 11, 2006. Shiv Bajwa and Spencer Gludish, members of our Board of Directors, represented the branch.

The 2007 Regional Conference will be held on April 25 and 26, at Sault Ste Marie. Election of the Regional Director and Deputy Regional Director will take place at that time.

The 2007 National Convention will be held in Ottawa in August 2007. Representing this branch will be the President and Vice-President. An alternate will be named, in the event that one of them would be unable to attend.

2007 Annual General Meeting May 10

Our Annual General Meeting will be held on Thursday, May 10, 2007. A notice with all details will be mailed to you a month before the event. This meeting is the most important event of the year for the following reasons:

- a) You exercise your right to elect your board of directors;
- b) You receive and approve your audited report for the previous year; and
- c) You review, comment and approve the 2007 budget.

We hope to see a greater number of you at this AGM.

Finally, on behalf of your Board, I would like to convey our deepest sympathy to members who have lost loved ones during the year 2006

Renee Labbad-Thibault

Branch mail address: FSNA Peel-Halton and Area Branch, 1235 Trafalgar Road, Box 84018
Oakville, Ontario, L6H 5V7

Branch Telephone number: (905) 566-6150

Branch Officers: President - Renee Labbad Thibault / Vice President - Bob Brown (Health Benefit Officer) / Secretary - Daphne Ferrill / Treasurer - Len Summerfield / Membership - Harold Henry
(Other members names and all e-mail addresses are listed at end of this report)

Semi Annual Membership meetings

If you wish to attend our semi-annual meetings, but have transportation difficulties, then let your telephone committee contact know and we will arrange for someone to give you a lift.

HELP – Telephone Committee

As always ...we need your help! Please volunteer to make calls to members to announce meetings and other special events. If interested, please call 905-566-6150 and leave a message for Chris Buklin or email him at: ***cbuklin1234@rogers.com***.

Also, please e-mail him to send him your e-mail address – just send a blank message with the words “FSNA E-Mail (followed by your e-mail address)” in the **subject line**.

MEMBERSHIP ISSUES

Our current Membership stands at 1495. If you have not already renewed your membership please do so. Unpaid member accounts will be dropped from our listing.

Help us recruit members! FSNA benefits and successes include:

- ✓ Protection of your retirement benefits through the maintenance of full indexation of retirement benefits;
- ✓ Obtaining a dental plan for federal pensioners;
- ✓ Ensuring maintenance of benefit level in the PSHCP;
- ✓ Ensuring continuation of survivor benefits where the surviving spouse remarries;

- ✓ Obtaining significant increases in supplementary death benefits;
- ✓ Securing pensioners' vote on pension and health care plan Committees;
- ✓ Affinity programs: including relocation services, escorted travel, CPP/QPP Benefit Audit, Government rates at Choice and Delta Hotels, Hertz Rent-a-car, Travel, Home and Auto Insurance from Johnson Inc.

HEALTH ISSUES

If you have questions or concerns on any health related issue, please contact **Robert Brown, VP & Director, Public Health Care Liaison** using the contact contained in this report.

Saving for or during Retirement:

Although the imminent RRSP season may no longer be of interest to most of us the topic of investing for or during retirement is still of concern to all.

While you should always see a competent Investment Counsellor relative to your own retirement needs and financial situation the following notes may be of interest:

Did you know that:

- ✓ People owning GICs today are earning 4 %, paying 2 % to tax and facing inflation of 3%? They are going backward.
- ✓ A 65 year-old couple now has a one-in-four chance that one of them will live to age 97, and a 50% chance that one will live to age 92? We are facing anywhere from 20 to 30 years of retirement.

- ✓ If you withdraw 10% of your savings each year, you'll actually use up everything in about 11 years? If you withdraw 4% a year, it is going to last you 33 years.
- ✓ With increased life expectancy comes increased health-care cost – at least one in four of us will, eventually, spend some time in a Retirement or Extended Care facility?

Some investment counsellors suggest that all over age 50 start converting higher risk, higher growth investment portfolios to more conservative, lower risk investments. Remember the losses suffered last year by all those who invested heavily in Investment Trusts. However, as noted above, 100% GIC investments will actually degrade the value of your investment portfolio.

It is suggested that you consider a mix of GIC's, Bonds, Bond Mutual Funds, Preferred Shares and Balanced and Equity Mutual Funds. The key seems to be to maintain a balanced and diversified portfolio.

Investors should not stop at diversifying among different types of investments but should also consider the inclusion of non-Canadian funds/investments.

To provide protection from unusual Canadian economic fluctuations some counsellors suggest at least a 30% Canadian, 15% US and 15% International content in a typical equity portfolio.

You may wish to use an online FREE fund and stock tracking system (such as offered by the Toronto Star's online

Business section). These services use major stock and fund rating services, such as Morning Star, and provide research and comparative analyses.

Branch NEW Mailing Address
Please note our new address
FSNA Peel-Halton and Area Branch
1235 Trafalgar Road, Box 84018
Oakville, Ontario, L6H 5V7

Contacts:

Branch Telephone: (905) 566-6150

Please leave a voice mail and specify to whom you would like to speak.

E-mail addresses:

PRESIDENT: Renee Labbad-Thibault
president@fsnapeelhalton.org

VICE-PRESIDENT and Chair - Health and Benefits: Robert Brown
healthbenefits@fsnapeelhalton.org

TREASURER: Len Summerfield
treasurer@fsnapeelhalton.org

SECRETARY: Daphne Ferrill
secretary@fsnapeelhalton.org

Chairs - Membership: Harold Henry
membership@fsnapeelhalton.org

Asst. Chair – Health/Benefits & Government Liaison: Shiv Bajwa
healthsupport@fsnapeelhalton.org

Chair - Recruitment: John Rozenberg
recruiting@fsnapeelhalton.org

Chair - Telephone Committee: Chris Buklin
telecom@fsnapeelhalton.org

Events Coordinator: Wendy Charlebois
events@fsnapeelhalton.org

Resolutions Committee: Spencer Gludish
resolutions@fsnapeelhalton.org

Branch Report Editor and Webmaster: Gerhard Mohr
editor@fsnapeelhalton.org or

WEBSITE: *www.fsnapeelhalton.org*

FSNA PEEL-HALTON & AREA BRANCH MEMBERSHIP FORM

This is your FSNA membership application or information update form. Membership dues are effective from January 1 to December 31. Please complete this form if you are **applying** for membership whether you are paying dues via automatic DDS (Dues Deduction at Source) or directly to this Branch and forward it to our Membership Director at the address outlined below, as soon as possible. **Please also use this form to notify us of address, telephone number, e-mail address, or membership option changes.** This will ensure that our membership data base and contact information is current. You can also notify us of changes by e-mail. Write to **membership@fsnapeelhalton.org**.

Please make cheques payable to: **“FSNA, PEEL-HALTON AND AREA BRANCH”**.

Members who have **NO CHANGES** to report and are **paying dues via DDS, need not submit this form**. Once your application and dues payment (if applicable) are received, a new membership card will be mailed to you. If you use the DDS deduction method, you will receive your membership card as soon as possible from FSNA.

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MEMBERSHIP Application/Renewal FORM

FSNA Peel-Halton and Area Branch
attn. Membership Director
1235 Trafalgar Road, Box 84018
Oakville, Ontario, L6H 5V7



Please indicate the applicable membership option

- Single member = \$30.00 /yr
- Dual membership = \$40.20 /yr
- Associate Member* = \$10.00 /yr

Renewals: – please enter current FSNA Membership **Number**:

Are **YOU** a: (please indicate the one that applies to you!)

- Member whose dues are deducted at source (DDS) & have **changes to report?**
- Member paying directly to Branch, **with enclosed cheque**, or have **changes to report?**

Mr./Mrs./Ms/Miss: (please circle the appropriate title)

Surname: _____ First Name: _____

Spouse: _____

Address: _____ Apt: _____

City/Town: _____ Prov: _____ Postal Code: _____

Tel: (_____) _____ - _____ E-Mail: _____

(Please note: Confidentiality is assured - your information will only be used for FSNA purposes.)

* Associate Members are Federal Public Servants still employed but who wish to join the FSNA now.