



The Ottawa Branch Report

OTTAWA BRANCH FALL MEETING

Monday, November 9, 2009

RA Centre

2451 Riverside Drive

(Clark Memorial Hall)

9:30 a.m. – 12:30 p.m.

ALLAN FENSKE ELECTED AS THIRD NATIONAL VICE PRESIDENT FSNA



Photo by Helen Chena. FSNA Conacress 09

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FSNA Ottawa Branch
Unit B-2
2285 St. Laurent Blvd.
Ottawa, ON K1G 4Z5

Tel: 613-737-2199
Fax: 613-737-9288

E-mail:
info@fsnaottawa.com

Website:
www.fsnaottawa.com

Editor: Krista Simonds

E-Mail:
editor_redaction@fsnaottawa.com

As I write to you in the early days of August, I am reminded that six weeks have already slipped by since the Association's Annual Congress in late June at which I was elected Third National Vice President. I am honoured by the confidence placed in me by the great majority of the Association's Branch Presidents and Members of the National Board of Directors. I look forward with anticipation to helping to implement the Association's strategic plan and, in

particular, to advance our progress on governance and advocacy issues.

Regrettably, one of the consequences of being elected to the Association's national executive was that I could not continue as President of the Ottawa Branch. Before taking on my new duties and with the complete support of our Board of Directors, I designated Bob Richer to act as President on an interim basis. Many of you will know that Bob is a long-time volunteer and Director of our Board, as well as a Vice President of the Branch. In addition, Greville Price has agreed to stay on in his *ex officio* position as member of the Board given that I will not be able to take on those duties. Greville's service to the Board and the Branch has been invaluable over the years and I am sure his willingness to step in is appreciated by all.

As I take my departure, I believe that our Branch is in excellent shape. As I observed at our Annual General Meeting, our Branch building is now mortgage free, our expenses are well under control and we are blessed with capable, motivated volunteers who make things happen. Our membership again had the largest increase in the Association and is now nudging the 30,000 member mark. Nationally, and particularly at annual Congresses, our Branch continues to be an effective and respected voice for positive change.

I wish to take this opportunity to emphasize what a privilege and a pleasure it has been to work with our Board members, other volunteers and

staff on behalf of our members. I wish everyone the very best for the future and I look forward to staying in touch.

Allan Fenske
Past President
FSNA Ottawa Branch

THE INTERIM PRESIDENT'S REPORT



Robert (Bob) Richer
Interim President
FSNA Ottawa Branch

I am pleased to have this opportunity to introduce myself to you as your Interim President of the Ottawa Branch. As our former President, Alan Fenske, assumes his new responsibilities on the National Board of Directors, I am sure you all join with me in congratulating him on his election and wishing him the best in his future endeavours on behalf of all members of FSNA. Over the past ten

years I have enjoyed volunteering with the Branch in many capacities including desk volunteer, Secretary to the Board of Directors, Chair of Membership and Services, and Vice President. I am looking forward to working with the Board and our Managing Director as we move to implement strategic goals which were identified at our Board planning session held in June 2009. I also encourage members to visit our website www.fsna.ottawa.com to remain informed about our activities and to provide feedback to us on the issues and concerns that are important to you.

*Robert (Bob) Richer
Interim President
FSNA Ottawa Branch*

NEW LOOK AND FEEL FOR THE OTTAWA BRANCH WEBSITE



Photo by thesaint, stock.xchnq

If you have visited the Ottawa Branch website (www.fsnaottawa.com) recently you may have noticed that it has a new look. The IT Committee has, after considerable effort, finally launched the new Branch site. The

new site was developed by IT Com volunteers using the Joomla content management system (CMS). Joomla is, free, open source software developed by a community of users and used by thousands of sites around the world.

The site provides some new features such as an ability to do quick polls and a comment capability. The new site also has an enhanced document management system and a calendar and events system that can be viewed by general users but that also provides for restricted access for use by the Branch administration. Many add-on features are available for Joomla based web sites and we have only just used a small number of these. It has been a learning experience for the IT Committee volunteers and the site is very much a work in progress.

Explore the site and provide us with feedback, suggestions, comments and ideas for the type of content you would like to see. We are always looking for volunteers who are interested in keeping their computer skills honed or interested in learning new skills.

*Victor Lawetz
Webmaster and Chair
Information and Technology
Committee*

Administrative Assistance for the Bereaved is available at the FSNA Ottawa Branch by calling 613-737-2199

MARK YOUR CALENDARS!

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MEETING HIGHLIGHTS

**AGE FRIENDLY CITIES: FROM
GLOBAL TO LOCAL**

Presented by
Louise A. Plouffe, PhD
Division of Aging and Seniors
Public Health Agency of Canada

ELDER TRAVEL

Presented by
Sonia Ouellet
Director General of the Association of
French Speaking Jurists of Ontario
(AJEFO)

Branch Website

For up-to-date information, regularly visit
the Ottawa Branch Website at:
www.fsnaottawa.com

OTTAWA BRANCH FALL MEETING

Quality-of-life for seniors can be profoundly influenced by the environment within which they live. This year's annual Fall Meeting will explore the value and importance of age-friendly cities, both for the elderly themselves, as well as for the well-being of the community as a whole. An age-friendly city is an accessible and inclusive urban setting where older persons can live in good health and security and participate fully. To speak to this important topic, the Ottawa Branch is fortunate to have Louise Plouffe, PhD, from the Division of Aging and Seniors at the Public Health Agency of Canada.

Dr. Plouffe's presentation titled "Age friendly cities: From global to local" will not only describe the concept and the global movement toward age-friendly cities, but will also provide highlights on developments more locally. Specifically, what is happening in Ontario, as well as emerging initiatives in Ottawa.

Dr. Plouffe is a recognized expert on the movement toward age-friendly communities, both urban and non-urban. She is known not only for her work as the manager of the World Health Organization *Global Age-Friendly Cities Guide*, which was developed in collaboration with partners in over 30 cities worldwide, but also for her work translating research on aging into policy development within the Public Health Agency of Canada. Dr. Plouffe has

managed the policy research program of the National Advisory Council on Aging, and was a founding member of the Advisory Board of the Canadian Institutes of Health Research-Institute of Aging.

The topic of Elder Travel will also be explored in a presentation by Sonia Ouellet, Director General of the Association of French Speaking Jurists of Ontario (AJEFO). Specifically, this presentation will examine the benefits and disadvantages of organizing a trip through a travel agency or through the Internet; discuss security measures to be taken before departure; provide information regarding destination, insurance, passport and/or visa requirements; and finally, information on the new rules regarding items allowed in airports.

We invite you to join us for these two most interesting presentations.

TAX-FREE SAVINGS ACCOUNTS



Photo by al-ex. stock.xchnq

The Tax-Free Savings Account (TFSA) program came into effect on January 1, 2009. It is the single most important personal savings vehicle since the introduction of RRSPs and

will be extremely beneficial for federal government retirees.

Here's a short summary of how it works (for details see www.tfsa.gc.ca):

- Each Canadian resident age 18 or over can contribute up to \$5,000 annually in a TFSA. In addition, the unused TFSA contribution room can be carried forward to future years.
- Unlike RRSPs, contributions to a TFSA are not deductible for income tax purposes. **However, investment income, including capital gains, earned in a TFSA is tax-free even when the funds are withdrawn.**
- In addition, the amount withdrawn can be put back in the TFSA in a later year without reducing your contribution room.
- TFSAs are managed much like RRSP accounts---your financial institutions will record all your contributions and withdrawals and report them to Canada Revenue Agency.

As the years go by this program should play an increasingly important role in an individual's overall financial planning. Just think, over a 20-year period one can contribute up to \$100,000 to the TFSA. With a 5% compound annual return on the contributions this would grow to \$173,600 over the 20-year period, all

of which can be withdrawn tax-free. And, of course, this amount would be double for a married couple. Thus, this program will also have major implications for estate planning.

A key TFSA advantage is that it allows you to choose among a broad range of investment options, including stocks and equity mutual funds. You are not limited only to investing in low return instruments such as savings accounts, guaranteed investment certificates or bonds---- all of which are currently yielding historically low returns. Thus, federal government retirees are very well placed to take maximum advantage of the TFSA program. Since our federal pension provides a "safety net" for life's necessities we can typically take a longer-term horizon when investing. Depending on our risk tolerance and investment horizon, this allows us to have the flexibility to choose a greater proportion of our investments in stocks and equity mutual funds that reflect a greater degree of volatility and a higher potential for return. Despite the unprecedented drop in the stock market during the past year, as at July 31, 2009, the compound annual rate of return on the Toronto Stock Exchange Total Return Index was 6.6% over the past 5 years, and 6.2% over the past 10 years.

Whatever your goals and however you wish to invest, this is a very beneficial program for FSNA members and, indeed, all Canadians. We recommend that you seek financial advice on the best way to take

advantage of a Tax Free Savings Account and to incorporate this program as an integral part your personal investment, estate and tax planning.

***Note:** The facts and opinions expressed in this article are those of the author, Robert Todd; they should not be understood to necessarily reflect the policy or opinion of the FSNA Ottawa Branch.*

Robert Todd is an FSNA member and a Director of Tradex, an Ottawa-based Member of the Mutual Fund Dealers Association of Canada. Tradex was established in 1960 by employees of the Departments of Trade and Commerce and of External Affairs. Its services are available exclusively to current and retired public sector employees and their family members. Their web address is www.tradex.ca.

PURPOSE OF BRANCH REPORT

Via the Ottawa Branch Report, e-mails and general meetings, the Branch provides information on issues, products and services of general interest to our membership. The Branch's purpose is not to endorse a particular position on an issue, or a product or a service, as suitable for individual members but to bring such information to their attention so that they can make up their own minds.

**IN MEMORIUM
ROBERT (BOB) GAYNER 1930-
2009**



It is with great sadness that we must say farewell to Bob Gayner, a long-time member and past President of the FSNA Ottawa Branch, who passed away on Monday, June 8, 2009.

In 2005, Norma Earl, then Editor of the Ottawa Branch Report, requested submissions that spoke to the development of FSNA. Bob offered an article which was not published at the time, but the thoughts expressed remain relevant today, particularly as we face a renewed debate on pensions and the role FSNA should play to

protect and enhance the rights and benefits of all retired federal employees and our current membership of 165,000. Thus, in tribute to his tremendous contribution, we would like to give Bob the last word.

“...I became dimly aware of FSNA about ten years ago when a friend urged me to join. Word of mouth. I volunteered to run for the Board of Directors of the Ottawa Branch when another friend pointed out that I had stopped gainful employ and that our Department - Foreign Affairs - was not represented on the Board. Seven years later and after six years on the Board and duties as Editor of the Ottawa Branch Newsletter, Vice President and President, I am now the Regional Director for our FSNA Region of Ottawa/St. Lawrence. As such, I am one of fifteen Regional Directors who constitute the Association's National Board of Directors. I also have the honour of being the Regional Directors' representative on the Executive Committee.

The interesting thing about being on the Board just now is the sense of the Association being at the cusp of one period in its existence and entering into a new period. What an accomplishment to have achieved recognition from the Government as the representative of federal retirees in matters of our pension! What a huge improvement in our pensions to have influenced indexation! And what an enormous growth in membership to today's over 135,000!

But new challenges await us. It really does merit being called a new period. Now being as large as our Association is, we can address the fact that even at this size we only have one third of federal retirees as members. We can address the need for new younger members to carry on the work; and, we can address the idea of recruiting working federal employees to join as associate members. As our current membership ages we need these new members badly.

Why; because there continues to be a seriously bad attitude among the general public about federal government employees. Our political leaders gain little by acting to our benefit. In today's economic scene there are many who argue that pension plans like ours, called defined benefit plans, are a thing of the past. They argue that modern pensions give no guarantee. Rather, they are set up only to define the contribution of both employee and employer. The return is dependent on how well the invested funds do. Our pension is defined as to its benefits. We want to keep it that way. Others are against this idea. We have to maintain our rights and those of future pensioners.

To maintain ourselves, we need to add to our Association's goals the idea that federal employees and pensioners are right to be proud of their service to the Government and people of Canada. We should look for pronouncements from federal politicians about the quality of service rendered, in the past, today, and foreseen for the

future, and we should have the right to the money we contributed to our pensions.

Our National Board of Directors and our national executives are looking at ways to meet these new challenges. They are healthy challenges and our Association is in good repair to meet them. We are well organized to use all the modern means of electronic communication that keep us in touch. We can organize the funds to do our bit with a minimum of effort and our new leadership is determined to maintain the pace established by their predecessors.

Bob Gayner
Written April 18, 2005

Strength in Numbers

If you know of a friend or former colleague, currently in the Public Service or retired, who is not yet a member, invite him or her to become a member of FSNA. The more members we are, the better we can preserve our retirement benefits.

Ottawa Branch Reports are produced in both official languages. If you are not receiving them in the language of your choice, please contact the FSNA Ottawa Branch