

# ON GUARD

NATIONAL ASSOCIATION OF FEDERAL RETIREES NEWSLETTER



FSNA ANRF

## The Ottawa Branch Report

### OTTAWA BRANCH FALL MEETING

Monday, November 8, 2010

RA Centre

2451 Riverside Drive

(Clark Memorial Hall)

9:30 a.m. – 12:00 p.m.

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- Registered Disability Savings Plan

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### THE PRESIDENT'S REPORT



Robert (Bob) Richer  
President  
FSNA Ottawa Branch

The last several months have been very busy and productive for the Board of the Ottawa Branch.

- Immediately after the Annual General Meeting in April the Board held an all day Strategic Planning session. The Facilitator for the session was Susan Rogers who is also currently working with the National Board and National Office of FSNA to develop a governance model and strategic

planning framework. Following on our session we are working on a framework and the finalization of strategic goals that will provide direction to the Board and the work of its committees for the next several years.

- In late May, a meeting of the Ottawa/St. Lawrence/Nunavut Region was held at the Ottawa Branch office. The Presidents of Cornwall, Ottawa Valley, Algonquin Valley, Ottawa branches and the Regional Services Officer conducted a review of the resolutions being proposed at the upcoming Congress in Halifax.
- Prior to the start of the National Congress, which took place in Halifax in June, the twenty presidents of the Ontario branches met for a half day to address issues of common concern. These included: training, services to members, communications, governance, and branch operations. The group also held a Q & A session with the National President, Third National Vice President, National Director for Ontario, and the Executive Director of the National Office. One of the goals arising from the meeting is to develop a communications network among the Ontario branches to share best practices and coordinate activities.

- The National Congress was very successful. With the final approval of the new By-Laws, the Association has now simplified and streamlined its internal governance rules. Congratulations are due to all those who have worked diligently on these by-laws for several years. This is for the work done by every branch in the country to review and provide feedback on the proposed changes, and to the attendees at Congress who worked very hard to conclude this very important task. On behalf of our branch, I want to thank Krista Simonds who chaired our Policy and Review Committee until this past April, and Fred Lyle, the current chair, who attended the Congress with me and coordinated our review and responses to the final package.

As can be seen from all of these events there is an ongoing commitment at all levels of FSNA- national, provincial, regional and local branches- to increase coordination and communication. From Congress there is also a renewed commitment to advocacy both federally and provincially on those issues affecting our members.

As usual, our Fall General Meeting is being held in November and details about it are contained elsewhere in this branch report. I hope many of you will attend and I look forward to

meeting you and talking with you about your issues and concerns.

*Robert (Bob) Richer  
President  
FSNA Ottawa Branch*

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## **OTTAWA BRANCH FALL MEETING**

“Transitions in Living - Housing and Money” is the topic for our Nov 8 fall general meeting. Our featured speaker will be Garry Armstrong, former Ottawa Regional Commissioner of Homes for the Aged, past president of the Ontario Association of Non-Profit Homes and Services for Seniors, and the namesake of the new innovative Garry J. Armstrong Long-Term Care Home on Porter's Island.

Long-term transitions in living arrangements made in response to health- or family-related emergencies are painful at best. Most of us will be forced to make a transition to home care, different levels of housing or choosing a health care facility for ourselves, a friend, or a member of our family, so now is the time to learn how to do it and to begin the planning process. Having worked in the field of 'care for the aged' for 30 years involved in all aspects of home-care, housing and long-term care, Garry Armstrong often advises others as to

how to deal with accessing needed services.

In addition to his professional expertise, Garry has had to deal very recently with a number of personal situations within his own parental generation, which have provided him with an even broader perspective on the need for all of us to think about this topic before emergencies arise. While we may not be able to plan for all contingencies, we can be better prepared by exploring the topic and understanding the options that exist today.

Our second speaker will talk about the strategies that need to be developed to help address some of the costs that could arise when there are changes in our living arrangements in the future.

### **Branch Website**

For up-to-date information, regularly visit the Ottawa Branch Website at:  
[www.fsnaottawa.com](http://www.fsnaottawa.com)

## **RE-DISCOVERING GENEALOGY**

When I retired several years ago one of my plans was to research the history of my family. I was motivated by a desire to seek out my roots and the historian in me wanted the challenge of sifting through masses of data to find the “nuggets” of information that related to my family. There were also all those stories that

my father had told me about my ancestors working on the Welland Canal and being incarcerated by the authorities for “sheep-stealing”. Here was my chance to play the detective and find out if there was any truth to these stories.

I remember, just after I graduated from university in the early 1970’s, spending an exhausting day in the Archives of Ontario straining my eyes looking at microfilm. After all that, I was only able to find one snippet of information related to my family. Nowadays, with the explosion of information on the Internet, conducting genealogical research is much simpler since it can be done from the comfort of home.

However, it is also easy to get overwhelmed, since it is estimated that there are more than 270,000 genealogy links on the Internet. The secret is to focus on specific questions related to your family that need to be answered like birth, death and marriage. Information provided in census data is also important.

Some of the challenges I have faced in researching my own family include dealing with the many spelling permutations associated with my name (it can be spelled probably 5 different ways). Also, I have run into dead ends when the records I have been looking for are incomplete because they were destroyed either accidentally or on purpose. For example, the 1890 Federal US Census was mostly lost because of a fire, so I have not been able to use it to trace

my ancestors in Michigan. On the other hand, if you are fortunate to have ancestors who came from Quebec you stand an excellent chance of finding your roots back as far as the 1600s thanks to the comprehensive record keeping of the Catholic Church.

As I began my research, I found three websites that were particular useful:

- Canadian Genealogical Centre of Library and Archives Canada ([www.collectionscanada.gc.ca/family-history/index-e.html](http://www.collectionscanada.gc.ca/family-history/index-e.html)),
- Canada Gen Web Project ([www.rootsweb.ancestry.com](http://www.rootsweb.ancestry.com)),
- and the US Gen Web Project ([www.usgenweb.org](http://www.usgenweb.org)).

All these sites had good search engines that allowed me to plug in my surname to see what records popped out. I also discovered websites that provide lists of web pages of interest to people doing family histories like

- Canadian Genealogy and History Links ([www.islandnet.com](http://www.islandnet.com)),
- and Cyndi’s list of genealogy sites on the Internet ([www.cyndislist.com](http://www.cyndislist.com)).

These were useful to me later in my research when I was looking for specific answers to questions like how to obtain birth certificates and other records from governments or churches. In the course of doing all

this, I also discovered several websites that are excellent for those researching ancestors in Quebec including:

- wwwbms2000.org (which covers the period from the beginning of the French colony until today),
- the Drouin Collection available online as a subscription database from Ancestry.com
- and The Quebec Catholic Parish Registers, 1621 - 1900, available on-line for viewing free through the Family Search record search site.

As well, I made use of the website of the Ontario Genealogical Society ([www.ogs.on.ca/index.php](http://www.ogs.on.ca/index.php)) which has an extensive list of resources on how to research your family and descriptions of the kinds of records available in Ontario. It also contains the Ontario Cemetery Index (a database of names transcribed from 98% of the cemeteries across Ontario).

While I learned that a lot of information I could access was free, I also discovered that there are a number of online databases available for a subscription fee. The biggest of these is Ancestry.ca, an American company associated with the Church of the Latter Day Saints. This website provides the largest database of genealogical records on the Internet but costs for the service can be pricey (as much as \$83.85 every three months for access to records available

worldwide and about half that for just Canadian records). The advantage for me was that I could access millions of family history documents such as census or vital records on-line from the comfort of my own home. This website also has tools that allowed me to build my family tree either on the website itself or on my computer. I chose the computer route because I felt I had more control over the information.

After about six months of searching, I discovered all the information about my family on Ancestry.ca so I allowed my subscription to lapse. My plan is to re-subscribe in perhaps in a year or two to see if there are any new records related to my family that have been added to the databases.

About a year has passed since I began working on my family history and I have just about exhausted all the possible leads on the Internet (nothing either about the Welland canal or “sheep-stealing”). So it is time to take a road trip with my son to Grey County where my ancestors resided in the 1860’s and 1870’s. Once there we will see if we can find any further traces of them in the local archives and to spend time walking through cemeteries looking for their gravestones. Thus the adventure will continue!

*Randy Ervin  
Amateur Genealogist  
& Co-Editor  
FSNA Ottawa Branch Report*

## 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.

## Registered Disability Savings Plan



Photo by al-ex, stock.xchnq

Launched in 2007, the Registered Disability Savings Plan (RDSP) offers a very advantageous way to provide for the financial needs of people with disabilities. While contributions to an RDSP are made with “after-tax” funds, in the Plan funds are tax sheltered, similar to a Registered Education Savings Plan. In addition, two federal mechanisms supplement Plan benefits. While complex, the RDSP

offers a range of interesting possibilities for disabled individuals to increase savings until needed in a “protected” environment.

- To qualify as an RDSP beneficiary, a qualified practitioner must certify an individual using the “Disability Tax Credit Certificate” (CRA Form T2201). There is no minimum age to qualify, but the beneficiary cannot be older than 59. For beneficiaries who are under the age of majority, or who have reached majority but are not competent to enter into contracts, a Plan can be opened by a parent, guardian or another person or institution legally authorized to act for the beneficiary. Anyone can contribute to the Plan including the beneficiary, family members and friends.
- The maximum lifetime contribution limit is \$200,000 and it must be made before the beneficiary turns 59. The beneficiary can withdraw individually contributed funds tax-free, but income tax must be paid on withdrawals attributed to interest/investment growth and government contributions.
- A **Canada Disability Savings Grant (CDSG)** will be credited to the Plan based on the amount contributed and the beneficiary's family income. The maximum grant is \$3,500 per year, with a lifetime

maximum of \$70,000.  
(Calculation of the grant amount is complex and readers should refer to the CRA web site for more information.)

- In addition, a **Canada Disability Savings Bond (CDSB)** is available to Plan beneficiaries whose household or family income is below \$38,832. In these circumstances, up to \$1,000 per year can be added into a beneficiary's Plan by the federal government, with a lifetime maximum of \$20,000.
- Payments to the beneficiary (i.e., withdrawals from the Plan) can commence at any time from age 28 to 58, with the amount paid out per year subject to a formula. Any annual government contributions (CDSG or CDSB) to the Plan must be returned unless they are held in the Plan for at least 10 years.

Improvements to the Plan were announced in the March 2010 budget in recognition that families of children with disabilities may not be able to contribute regularly to their Plan. The improvements also allow a rollover of a deceased individual's RRSP/RRIF proceeds to the RDSP of a financially dependent infirm child or grandchild.

The Registered Disability Savings Plan offers FSNA members, and all Canadians, an advantageous way to

provide for their children, grandchildren or friends with disabilities. The program is in its early stages and not all financial institutions are familiar with it. The CRA and HRSDC web sites offer a great deal more information. Also, valuable information is provided on a blog ([www.rdsp.wordpress.com](http://www.rdsp.wordpress.com)) authored by a member of the Planned Lifetime Advocacy Network (PLAN), a Vancouver-based non-profit organization. The PLAN site ([www.plan.ca](http://www.plan.ca)) is also a good resource. As always, before making decisions one should talk to a trusted financial adviser.

***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](http://www.tradex.ca).*

### **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**

### **E-mail Addresses**

To help keep administrative costs to a minimum, we request that you consider providing FSNA your e-mail address.

This will also allow us to provide you with timely information.

FSNA respects your privacy and will not share this information with third parties.

### **MARK YOUR CALENDARS!**

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**Monday, November 8, 2010**

**RA Centre  
2451 Riverside Drive  
(Clark Memorial Hall)**

**9:30 a.m. – 12:00 p.m.**

#### **MEETING HIGHLIGHTS**

#### **TRANSITIONS IN LIVING – HOUSING AND MONEY**

Presented by  
Garry Armstrong  
Former Ottawa Regional  
Commissioner of Homes for the Aged,  
past president of the Ontario  
Association of Non-Profit Homes and  
Services for Seniors, and the  
namesake of the new innovative Garry  
J. Armstrong Long-Term Care  
Home on Porter's Island

#### **STRATEGIES NEEDED TO HELP ADDRESS SOME OF THE COSTS THAT COULD ARISE WHEN THERE ARE CHANGES IN OUR LIVING ARRANGEMENTS IN THE FUTURE**

Presented by  
(Speaker to be announced)