



**Sidney and District Branch (BC 14)**  
**National Association of Federal Retirees (NAFR)**  
**PO Box 2607, Sidney, BC, V8L 4C1**  
**E-mail: federalretirees.sidneybc@gmail.com**  
**Internet web site: www.nafrsidneybc14.ca**

**April 2017**

**BRANCH EXECUTIVE GROUP:**

President	Erika Kanczula	250-999-3761
Vice-President	Paul Mannion	250-580-7285
Secretary	Donna Godwin	250-656-1015
Treasurer	Catharine Schuetze	250-889-6512
Past President	David Stinson	250-654-0244

**DIRECTORS:**

Membership	Patricia Stevens	778-265-8690
Estate Issues	Virginia Hambly	250-655-8823
Program	Denny Gelinas	250-665-7373
Illness/Home Care	Position Vacant	

Health Benefits Officer	Martha McCracken	250-656-3011
Estate Document Officer	Connie Lougher-Goodey	250-656-7303
VAC Assistance/Liaison	Peter Chance	250-655-3634 or cell 250-360-6699

**DIRECTORS AT LARGE:**

Jim Cotter	250-656-8858	John MacGowan	250-655-0713
Linda MacGowan	250-655-0713	Barbara Ollman	250-656-1953
Dick Stevens	778-265-8690		

**In Memoriam**

We regret to advise the death of Branch members William Southworth in February 2016, Dorothy Olkovick in October 2016, William Van Horne, John “Jack” McIlwraith and Robert Shaw in February 2017, Austin Baker, Neil Robertson and Felicity Adamthwaite in March 2017. The Branch Executive and all Branch members extend sincere condolences to the next-of-kin.

**Branch General Meetings**

**WHEN:** 09:45 A.M, Saturday, 22 April 2017. Complementary coffee will be available from 9:15. This will be the day for the candidates’ forum for the provincial riding of Saanich North and The Islands. The business part of the meeting will start at 0945 and will be brief. The first candidate will begin his presentation at 10:00 A.M.

**WHERE:** St Elizabeth`s Church, Third Street, Sidney, BC

**SPEAKERS** - Gary Holman (New Democratic Party), Adam Olsen (Green Party) and Stephen Roberts (Liberal Party).

Upcoming Branch General Meetings in 2017, at St. Elizabeth’s Church, Sidney:

30 September - Speaker TBC.

**Notice Regarding Branch E-mail Messages.** If you do not wish to receive Branch communications by e-mail, including this newsletter, please contact either David Stinson or Patricia Stevens.

## President's Notes:

Welcome to Spring. As you know I have accepted the office of President for the coming year. In doing so, David is moving to the position of Past President and I am forever grateful that he is staying with us. David has been and I know will continue to be such a great help and resource during this transition. For that I wish to thank him. All of your Executive members are so committed to their tasks that it makes the operations of this branch look easy. Let me assure you it is not. We are just fortunate enough to have very dedicated people in those positions.

One of our Executive Board Members, Peter Keith-Murray, has given his resignation. I would like to thank him for his many years of volunteering with the organization including standing as Treasurer for part of that time. We all wish you well in your future endeavors, Peter.

We have an open position within our Executive and would love to hear from anyone that would consider joining us. The role includes visiting and contacting our members that may be in hospital or otherwise separated from their regular lives. Please contact me if you would be interested.

**Federal Budget:** The new budget was released on March 22, 2017 – here is a small excerpt from the NAFR National website:

After campaigning on restoring lifelong pensions to veterans, the Liberal government did not fulfill its promise in this year's budget — but it is vowing that it will follow through on the commitment later this year. The Liberal government promises to create a 'centre of excellence' on post-traumatic stress disorder and related mental health conditions for veterans. "The Centre would have a strong focus on the creation and dissemination of knowledge on prevention, assessment and treatment of PTSD and related mental health conditions for veterans and Canadian Armed Forces members." The budget proposes to invest \$17.5 million over four years in the centre, starting in 2018-19, and \$9.2 million per year ongoing. The government also is creating a veteran and family "well-being" fund aimed at supporting innovation to improve veterans' quality of life. For this fund, the government will provide \$13.9 million over four years beginning in 2018-19, and \$3.9 million ongoing. The money would be provided to Veterans Affairs Canada with the aim of fostering innovation in the public, private and academic fields. The whole brief is at [www.federalretirees.ca](http://www.federalretirees.ca), News & Views, The Latest, Budget 2017.

**Association Application for Judicial Review of the Government of Canada Order to Change the PSHCP Premiums for Federal Retirees.** The hearing is scheduled to open at 09:30, 10 April, 2017, in the Federal Court at Ottawa. Case: Loretta Bemister et al v. Attorney General for Canada, Federal Court docket T-311-15.

## 2017 Premium Increase - Public Service Health Care Plan (PSHCP)

The federal government is continuing the project to move the PSHCP premiums for retirees from the former ratio of 25/75 (25% paid by the retiree, 75% paid by the former employer) to a 50/50 ratio. The changes are being phased in over four years, beginning at the end of March 2015. The third round of increases to the monthly premiums will take effect on the pension cheques issued at the end of March 2017. The contribution ratio will then be 43.75:56.25. The changes over three years are summarized in this table.

Rates	Hospital Level I			Hospital Level II			Hospital Level III		
	2015-16	2016-17	2017-18	2015-16	2016-17	2017-18	2015-16	2016-17	2017-18
Single	\$33.42	\$41.06	\$50.44	\$49.98	\$57.62	\$67.00	\$78.83	\$86.47	\$95.85
Family	\$64.05	\$79.86	\$97.24	\$80.61	\$96.42	\$113.80	\$109.46	\$125.27	\$142.65

Remember, relief from increasing PSHCP rates may be available if you are or become a recipient of a Guaranteed Income Supplement (GIS), or if your net or joint net income is lower than the GIS thresholds. The PSHCP Relief Provision can allow you to retain the 25:75 (retiree: employer) monthly contribution cost-sharing model.

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### **An Important Computer/Electronic Device Item**

To Branch members who receive the newsletter and other Branch communications electronically, and the newsletters published electronically by the National Office, please add the Branch e-mail address to your computer address books, as well as the Association e-mail address, and ensure that the messages are not being rejected by the e-mail “spam” filter in your computer, tablet or cell phone.

### **British Pensioners**

If you lived and worked in the United Kingdom, contributed to the British national pension scheme long enough to earn a UK pension and now live in Canada with that pension “frozen” at the level which applied when you left the UK, ie., - no indexation allowed, you may want to consider the Canadian Alliance of British Pensioners (CAPB). The campaign to gain indexation continues, with CAPB and its affiliate organizations in other “frozen” countries leading the charge. Full information on CAPB is available locally from Alan McFarlane in Victoria, [250-995-9356](tel:250-995-9356), [alanmc@shaw.ca](mailto:alanmc@shaw.ca), or from the national web site [www.BritishPensions.com](http://www.BritishPensions.com)

### **Elections BC – Notification of Death**

When a member dies, the spouse or the executor should advise Elections BC of the death. Elections BC will remove the member’s name from the Voters’ List and will also tell the jury selection secretariat. This should avoid the emotional upset involved when survivors receive election notices and jury selection invitations sent to their late spouse. Call [1-800-661-8683](tel:1-800-661-8683). Elections BC will advise Elections Canada of the member’s death.

### **Veterans Affairs Questions**

Any Branch member with questions or concerns regarding Veterans Affairs Canada programs or responses to requests for assistance should call Peter Chance, [250-655-3634](tel:250-655-3634), for guidance.

### **NAFR Information Pamphlet**

Our Association pamphlet showing who we are and where we have come from (principal federal employer) is available on the membership desk. Please feel free to pick up a copy and also feel free to pass it along to any of your friends who might become NAFR members but have not yet made that decision.

**Connecting With Members of the Branch Executive.** If you wish to contact a member of the Branch Executive, please use the telephone. If the contact should be made via e-mail, please send the message to the Branch e-mail address (see the first page) and it will be passed promptly to the appropriate Executive member.

**Office of the BC Seniors Advocate.** Web-site: [www.seniorsadvocatebc.ca](http://www.seniorsadvocatebc.ca) (growing rapidly); telephone: [1-877-952-3181](tel:1-877-952-3181) or [250-952-3181](tel:250-952-3181).

### **Wills Examination When Moving to BC**

If you and/or your spouse/partner made your current will in another province or in a territory, it is advisable to have it reviewed by a lawyer in BC or by a BC notary. The law governing wills and estates in BC is possibly different from the law in other provinces and the territories.

### **Membership Information**

The Branch Membership Director is Patricia Stevens, telephone [778-265-8690](tel:778-265-8690).

We welcome new Association and Branch members Dietmar and Janet Baltes & Kurt Grillowitz. We also welcome Grant and Susan Clozza & Ron Weeks and Mary Jane Tiller, transferred in from Victoria-Fred Whitehouse Branch as well as Wayne and Jo-Anne Zimmerman from Langford and Donald and Leslie Orthner from Kelowna. We hope to see all of you at our general meetings. Branch total membership at 04 April 2017 was 1,397 - 956 pensioners and 441 spousal members. 88% of our members now pay their membership fee through the Dues Deducted at Source (DDS) system. 68% of Branch members receive the Newsletter by e-mail – this percentage is growing - thank you, members!

## Prospective Members – Referral to Patricia Stevens

Please refer prospective members to Patricia Stevens, [778-265-8690](tel:778-265-8690), for enrolment in the Association.

## Membership Fees and Membership Renewals - 2017

The annual membership fees for 2017 are: for single members **\$47.76** (those who are single or who are survivors or who are married but have not yet signed up their spouses); for members and spouse (dual or double membership) **\$62.04**. Unless you pay your fee through the Direct Deduction at Source (DDS) system as a member or as a survivor, it is your responsibility to renew your membership within 90 days after expiry of the previous membership period - eg., if your membership expired 31 December 2016, you needed to renew by 31 March 2017 to ensure no connections are lost. If you have any difficulty renewing your membership, please contact Patricia Stevens. Please note that if you are not paying the fee through the DDS system and prefer not to use cheques, you can pay your membership fee using a credit card - please contact the National Office staff at [1-855-304-4700](tel:1-855-304-4700) and ask for membership renewal. Payment of membership fees by debit card is not available.

To members who pay their membership fee directly to the Branch, except now serving in the Canadian Armed Forces, the RCMP or the Public Service or who are pensioners or survivors under the Judges Act Canada, we ask that you consider changing to the DDS system. Paying by DDS is at no cost to you. If you wish to join the DDS system, we will have forms available at the 22 April meeting. To complete the form, you will require your PENSION NUMBER. It is on the cheque stub from your pension source or, if your pension is deposited directly into your bank or credit union account, it is on the form you should receive periodically to tell you of changes in amounts payable or changes in deductions. It is also on your annual T4A slip for your pension. To assist Membership volunteers at our 22 April meeting, please do not pay by cash. Members paying the fee on 22 April are asked to come early and drop off the cheque at the membership desk.

## Are You Moving or Planning to Move or to Change Your E-mail Address?

If you change your postal address, telephone number(s), e-mail address(es) or you want to pay your membership fee through the DDS system, please tell Patricia Stevens. Patricia will ensure that the National Office records at Ottawa, and our Branch records, are updated appropriately.

## Association (NAFR) Membership and Eligibility for Johnson's Inc. MEDOC Coverage

NAFR members with PSHCP coverage are eligible to apply for the MEDOC out-of-province/out-of-country medical insurance (and the travel interruption coverage) offered by Johnson's Inc at a preferred rate. This is a long-running partnership between the Association and Johnson's Inc. It was possible in the past to cease NAFR membership and continue with MEDOC coverage at the Association rate - this is no longer possible. Johnson's Inc. can now easily check with the National Office to determine if a MEDOC subscriber is a current NAFR member - if there is no current membership, there may be no Association-rate MEDOC coverage.

## Deceased Branch Members - Please Tell a Member of the Branch Executive

Any Branch member noticing an obituary for another Branch member in a local newspaper or knowing of the death of a Branch member is asked to call Jinny Hambly, John or Linda MacGowan, Patricia Stevens or David Stinson - all of their telephone numbers are on page 1 above - and pass along the details.

## Have You Told Your Spouse About NAFR/National Association of Federal Retirees?

Sadly, we continue to encounter surviving spouses who do not know that members of our Branch Executive may be of great assistance to them immediately on the demise of their spouse. It is also clear that most Executors for members do not know of this assistance. It is the member's responsibility to make sure that they do know! If a member dies, the surviving spouse or the Executor should contact Virginia Hambly as soon as possible in order to complete the applicable pension and benefit procedures in a timely fashion. If Virginia is not available, please contact John and Linda MacGowan. We also want to know of any circumstances affecting our members where we may be of assistance. For matters relating to death-related pension entitlement changes,

wills and other estate matters, please contact Virginia Hambly at [jhambly@shaw.ca](mailto:jhambly@shaw.ca) or [250-655-8823](tel:250-655-8823), or John and Linda MacGowan at [250-655-0713](tel:250-655-0713) or [sidxsea@gmail.com](mailto:sidxsea@gmail.com). For assistance with problems/questions with health benefits such as PSHCP and PDSP claims, and for queries on MEDOC insurance concerns, contact Martha McCracken, [250-656-3011](tel:250-656-3011), or [martha.mccracken@shaw.ca](mailto:martha.mccracken@shaw.ca). If you are unable to reach Virginia, Linda, John or Martha, please call any member of the Branch Executive. We do not give legal advice nor do we replace an executor, but experience shows clearly that many members/survivors appreciated the help.

**Association Membership Cards**

These are multi-year plastic cards, about the same size as a credit or debit card and much more substantial than the former model. Their use should result in much lower postage costs than was the case with the annual cards. Please check your card when it arrives to ensure that the information on it is accurate. All questions locally regarding the cards, including “where are they?” and any requirements for correction (s), should go to Patricia Stevens. Please note that there are no, repeat no, new stickers saying 12/2017 to attach to your membership card to extend the validity date - the Association stopped that practise in late 2016. All Association preferred partners, any of which may ask to see your card if you are asking to access their service at the Association rates, have been told that there will be no more annual stickers and to accept the membership card as being valid. If you do not have the multi-coloured plastic membership card, please call Patricia.

**Association Family Program**

The Association National Office, with approval by the Board of Directors, has launched a program through which some family members may be able to access some of the services provided by the NAFR preferred partners. Details, including costs, are available from the NAFR national web site at [www.federalretirees.ca](http://www.federalretirees.ca)

**Missing Members**

Anyone knowing the whereabouts of any of the following people is asked to contact Patricia Stevens.

Name	Last Known Location	Name	Last Known Location
Bonoyer, Joan	Victoria	Ross, Stirling and Margaret	Victoria
Buchanan, David	Victoria	Ryan, Dorais	Brentwood Bay
Corbin, William	Saanichton	Selwood, Edley and Jean	Sidney
Crowle, Margaret	Saskatchewan or Alberta	Sharpe, Ann	Saanichton
Dixon, Timothy	Kelowna	Shew, L. Colin	Mayne Island
Halliday, E	Mill Bay	Smith, Gordon	Saanichton
Head, Margaret	Saanichton	Smith, Kathleen L.	Victoria
Hudson, Dennie	Brentwood Bay	Vanderros, W	Saanichton
Hughes, Audrey	Brentwood Bay	White, Barbara	Not Known
May, Joyce	Seattle, WA		

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**Minutes of the Previous Quarterly General Meeting**

**Sidney and District Branch, National Association of Federal Retirees,**

**Quarterly General Meeting and Annual Meeting of Members**

**18 February 2017, 10:00 AM, St. Elizabeth’s Church, Third Street, Sidney**

President David Stinson convened the meeting at 10:00 A.M. with 83 members present and welcomed the members and guests. He noted that copies of the most recent Branch newsletter were available at the membership table and they would find the 2017 membership fees published in it.

**Minutes of the Last Quarterly General Meeting:** Donna Godwin, Secretary. (M) Dennis McCrea (S) Martha McCrea –“That the Minutes of the 19 November 2017 Quarterly General Meeting be adopted.” Carried

**Financial Report:** Catharine Schuetze, Branch Treasurer, reported the Operations Account balance at 31 December 2016 as \$11,214.07 and the Members Support Fund balance on that date as \$6,964.32. She stated that the Branch had no debt and, at the moment, did not owe any money to the National Office. (M)Linda MacGowan (S) Dave Letson “That the Quarterly Financial Report at end-December be adopted.” Carried

**Financial Year 2016 Financial Statements:** The statements, copy attached, included the balance sheet at 31 December, 2016, and the statement of revenue and expense for 2016 as well as a reasonably informed budget for 2017 for both the Branch Operations Account and the Branch Members Support Fund. The statements do not include a forecast for 2018. David explained that the concentration over the past year had been on keeping the Branch alive. He noted that the Branch would very shortly have a new and complete Executive - it will be their responsibility to devise a forecast for 2018 and bring it forward later in 2017. The 2016 statements were examined by Gordon Gedge, the Branch Auditor, and passed his review in good order. The Branch Operations account at 31 December 2016 showed revenue of \$1,124 more than the operating expenses for the year. The Branch Members Support Fund account at 31 December 2016 showed that disbursements for donations exceeded revenue by \$3,613 for the year. (M) Barbara Ollman (S) Peter Keith-Murray “That the reviewed/ audited Statements for the financial year 2016 be accepted as presented.” Carried.

**Branch Auditor for 2017:** Gordon Gedge retired as Branch Auditor at the close of the audit for 2016. David stated that the Executive did not have a replacement auditor to propose for appointment. (M)Martha McCracken (S) Peter Chance, “That the Executive be authorized to recruit and appoint a Branch auditor for 2017, reporting the appointment at a subsequent quarterly meeting.” Carried

**Resolution Authorizing the Branch Members Support Fund:** David briefly reviewed the history of the Fund and its authorizing resolution. He said that the resolution was presented again to ensure that it will be very clearly stated in the Minutes of an Annual Meeting of Members, those Minutes being a component of the Branch Annual Report to the National Office. The activities of the Fund remained fully in accordance with the Association Regulations as they stood immediately prior to the meeting.

(M) David Stinson (S) Catharine Schuetze, “That the Sidney and District Branch (BC14), NAFR, continue to establish and maintain a named fund in its financial accounts to hold money raised by Branch fund-raising activities or received as donations to the Branch, to be known as the Branch Members’ Support Fund. The Fund is allocated to Branch local purposes, specifically:

- a. Donations to one, some or all of the following institutions for their seniors support activities: The Saanich Peninsula Hospital Foundation, the Mount Newton Centre Society, The Lodge at Broadmead and Victoria Hospice;
- b. Significant Branch events in support of members as a group, and
- c. Contributions to worthy causes (not individual persons) not named above.

The Fund will be managed by the Branch Executive and will be shown in the Branch annual report as a Branch asset. Expenditures from the Reserve will only be made when approved by Branch members at a Quarterly General Meeting. This resolution replaces the similar resolution passed at the Branch Quarterly General Meeting held 13 September, 2014.” CARRIED, unanimously.

**Membership:** Patricia Stevens: At 17 February, the Branch total membership was 1,414, including 962 pensioners and 452 spousal members. 87% of Branch members pay their membership fees by the direct deduction at source (DDS) system. 13% of Branch members pay their fees directly to National Office by cheque or by credit card. Approximately 67% of Branch members receive the Branch newsletter through e-mail and that percentage is slowly increasing. Patricia reminded members to continue to tell the Branch of postal and e-mail address changes and changes to telephone numbers.

**Welfare and Estate Assistance:** Linda MacGowan reported that 34 members had been assisted since the last quarterly general meeting in November 2016.

**Health Benefits Officer:** Martha McCracken reported no serious interventions.

**SAGE Magazine.** The next edition of SAGE should be in your mailboxes in the first part of March, 2017. The magazine continues to be a good source of useful information.

**Major PSHCP Points:**

- a. The move toward a 50/50 employer/retiree split in premium payments continues. The change this year, the third of four, will take effect 01 April 2017, the increase being taken from the end-March pension cheques. The premium payment ratio at that point will be 56.25% employer/42.75% for the retiree. The Sun Life announcement of the new rates will be made in a PSHCP Bulletin in March. There may be further information coming from National Office and it will be passed along to members promptly when received; and
- b. The Association is continuing its application in Federal Court for a judgement stating that the Cabinet's unilateral imposition of premium changes beginning in 2015 was illegal. The case is due to be heard before the Federal Court of Canada at Ottawa, April 10 and 11, 2017

**Next Branch Quarterly Meeting;** 22 April, 2017, 10:00 A.M. St. Elizabeth's Church, Sidney, BC. The speakers will be the candidates of the Green Party of BC, Liberal Party of BC and the New Democratic Party of BC in the provincial riding of Saanich and The Islands. The presentations will follow the same format as in 2015 (federal) and 2013 (provincial). There will be no debate among the candidates. The Moderator will ask the questions and control the speakers' time.

**Next Branch Executive Meeting:** 9:30 A.M., Tuesday, 21 February, 2017 at the BC Aviation Museum.

**Association Web Site:** [www.federalretirees.ca](http://www.federalretirees.ca). The site is worth visiting regularly.

**Branch Web Site.** [www.nafrsidneybc14.ca](http://www.nafrsidneybc14.ca). David stated that the Executive hopes to have a new web site manager appointed shortly and the site will begin to improve. A notably useful part of our web site is the links page, particularly for the cross-link to the links page of the Victoria-Fred Whitehouse Branch which contains much useful information for seniors.

**BC Coastal Islands Region:** David introduced and welcomed Rick Devleiger, from Duncan, to the members. Rick is a retired member of the Armed Forces and is the Branch Support Coordinator for the five Branches of the BC Coastal Islands Region of the BC District. Rick is the go-to person if a Branch has administrative difficulties. He is also a member of the team organizing the BC District annual conference at the RCMP Training Centre at Chilliwack, BC, in May 2017.

**BC District:** Guy Bird, former President of the Kelowna Branch, was elected as a national director from BC for a three year term at the national AMM in June, 2016. Brian Strongman, from Nelson, will complete his first three year term as a BC director in June and has been nominated for a second term.

**Election of the Branch Executive for 2017-2018:** President David first called for nominations from the floor - there were none. He then read the proposed slate of candidates for the Branch Executive for the next year:

President	Erika Kanczula
Vice-President	Paul Mannion
Secretary	Donna Godwin
Treasurer	Catharine Schuetze
Past President	David Stinson
Membership Director	Pat Stevens
Welfare & Estate Assistance	Virginia Hambly
Program Director	Denny Gelinis
Health Benefits Officer	Martha McCracken
Estate Document Manager	Connie Lougher-Goodey
Veterans Affairs Liaison	Peter Chance

Directors at Large:

Jim Cotter (Counsel)  
Peter Keith-Murray  
John & Linda MacGowan (Back-up for Welfare & Estate assistance in Virginia Hambly's absence.)  
Barbara Ollman (meeting support)  
Dick Stevens (meeting support)

(M) Dave Letson (S) Archie Brown –“That the members named on the proposed slate for the 2017-2018 Branch Executive be elected to office.” CARRIED.

Past President David Stinson stated his thanks to all of the members of the new Executive for continuing to support the Branch so well. He particularly thanked Jim Cotter for his continuing wise counsel over the previous three years.

Thanks and appreciation to the 2016-2017 Executive for their service to the Branch and its members were expressed by Stan Brygadyr.

The members took a break at 10:30 AM.

**Presentation.** Denny Gelinis introduced Jim Cotter for his presentation on Reverse Mortgages.

**50/50 Draw:** Winner – Dale Henning, Pender Island Amount: \$94.50

**Executive Thanks.** Denny Gelinis, on behalf of the other Executive members, presented a gift and card to outgoing President David Stinson and thanked him for his outstanding years of service to the Sidney Branch.

**Meeting Adjournment:** (M) Paul Peacey (S) Denny Gelinis – “That the meeting be adjourned.” CARRIED. The meeting closed at 11:25 AM.

Donna Godwin, Secretary

David L. Stinson, Branch President

Date: 20 February 2017

Attachment: Reviewed and Approved 2016 Financial Statements, Sidney and District Branch (BC 14), as presented to National Office as part of the Branch Annual Report for 2016.



Sidney and District Branch (BC 14)  
Financial Statements for the Year 01 January - 31 December 2016

**Balance Sheet at 31 December 2016**

Assets

Branch Operations Account	\$11,214.07	
Petty Cash (membership float)	\$ 100.00	
Branch Members Reserve Account	\$ <u>6,964.32</u>	
Total Current Assets	\$18,173.39	\$18,173.39

Credit Union Membership Share	\$ <u>5.00</u>	
Total Other Assets	\$ 5.00	\$ 5.00

Total Assets \$18,178.39

Liabilities and Members' Equity

Liabilities

Membership Fees per capita		
owed to National Office	\$ <u>292.12</u>	
Total Liabilities	\$ 292.12	\$ 292.12

Members' Equity (Note 1)

Available Funds (Branch Net Worth) \$17,886.27 \$17,886.27

Total Liabilities and Members Equity \$18,178.39

*Original signed by*  
Catherine Schuetze 20 February 2017  
Branch Treasurer, BC 14

*Original signed by*  
David L. Stinson  
Branch President, BC 14

Notes:

1. Branch physical assets include one lap-top computer, now several years old, and small amounts of related peripheral equipment. All of this material is fully expensed when purchased.

National Association of Federal Retirees, Sidney and District Branch (BC 14)

Branch Operations Account - 2016

	<u>Budgeted</u>	<u>Actual</u>	<u>Budgeted</u>
<u>Revenue</u>			<u>Revenue</u>
Fees collected by Branch	\$1,700	\$1,031	\$1,000
Less Per Capita portion sent to National Office	\$1,300	\$806	\$800
Net Branch proceeds, fees paid at Branch	\$400	\$224	\$200
Branch portion of fees from DDS	\$9,000	\$8,958	\$9,000
Branch portion, members fees paid direct to NO	\$400	\$286	\$300
Interest	\$5	\$4	\$4
Total Revenue A	\$9,805	\$9,473	\$9,504

Expenses

Meetings: rental charges; support costs	\$2,200	\$2,344	\$2,300
Postage	\$2,000	\$2,181	\$2,200
Telephone and internet	\$500	\$509	\$525
Office supplies and printing (newsletter)	\$1,000	\$1,491	\$1,500
Software cost; web site charges	\$150	\$113	\$125
Regional, district and national meetings	\$750	\$1,290	\$1,300
Other travel and meals	\$600	\$342	\$400
Community Activities (Remembrance Day wreath)		\$80	\$80
Total Expenses B	<u>\$7,200</u>	<u>\$8,349</u>	<u>\$8,430</u>
Net Income A - B	\$2,605	\$1,124	\$1,074

Branch Members' Support Fund - 2016

	<u>Budgeted</u>	<u>Actual</u>	<u>Budgeted</u>
<u>Revenue</u>			<u>Revenue</u>
Donations to the Branch	\$100	\$105	\$100
In-House Draw	\$400	\$187	\$200
Estate Document Sales	\$500	\$448	\$500
Travel Commissions Rebate	\$250	\$0	
Interest	\$10	\$3	\$5
Total Revenue C	\$1,260	\$744	\$805
<u>Expenses</u>			<u>Expenses</u>
Estate Document Printing	\$250	\$157	\$200
Postage - estate document shipping	\$30		
Donations to approved organizations	\$4,000	\$4,200	\$4,000
Total Expenses D	\$4,280	\$4,357	\$4,200
<u>Net Reduction in Members Support Fund C - D</u>	<u>-\$3,020</u>	<u>-\$3,613</u>	<u>-\$3,395</u>

*Original signed by*

Catherine Schuetze

Branch Treasurer

Notes:

1. The Branch Operations Account includes all money received from membership fees paid to the Branch, the Branch portion of fees collected through the DDS system and forwarded by National Office plus the Branch portion of fees paid directly to National Office, net of credit card fees where applicable. All costs incurred to run the Branch plus expenses incurred for Branch Executive participation at Regional, District and National level meetings are charged to this account.

2. The Branch Members Support Fund includes all money raised by the Branch itself through various fundraising activities to support its local activities as authorized under Association regulations. The account, created in November 2012, was formally constituted as an allocated reserve for that purpose by resolution of Branch members at the quarterly general meeting held 13 September 2014. All expenditures from this account to benefit seniors supporter organizations in the Branch area are approved in advance by Branch members at a Branch quarterly general meeting.

20 February 2017

*Original signed by*

David L. Stinson

Branch President