



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

February 2017

BRANCH EXECUTIVE GROUP:

President	David Stinson	250-654-0244
Vice-President	Erika Kanczula	250-999-3761
Secretary	Donna Godwin	250-656-1015
Treasurer	Catharine Schuetze	250-889-6512
Past President	Jim Cotter	250-656-8858

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:

Barbara Ollman	250-656-1953	Dick Stevens	778-265-8690
John MacGowan	250-655-0713	Linda MacGowan	250-655-0713
Peter Keith-Murray	250-217-0261	Paul Mannion	250-580-7285

In Memoriam

We regret to advise the death of Branch members Robert (Bob) Peacock, Thomas Howe, Chester Brown, Maureen Burnham, Charles (Robin) Thoms and Harold (Harry) Bonner in November, Andrew Arnott, Dr. Harwant Singh, Ian Lindsay, Doris Lindsay and Ruth MacKendrick in December, and Ray Maratos, Joanne Poulsen, Lt-Col (Ret'd) Reverend Alex Reid and Gordon Grenier in January. The Branch Executive and all Branch members extend sincere condolences to the next-of-kin.

Branch Quarterly General Meeting

WHEN: 10:00 A.M, Saturday, 18 February 2017. Complementary coffee will be available from 9:30. This will be the Branch Annual Meeting of Members and will include election of the Branch Executive for 2017. It is your Branch, please come out and vote for the Branch members who will make it work for the next year.

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

SPEAKER - Jim Cotter, Branch Past President, on “Reverse Mortgages”

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

22 April - Provincial Election, Saanich and Gulf Islands Riding Candidates Speaking Opportunity

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

President's Notes:

Sidney and District Branch 2016 Financial Results and Proposed Budget for 2017

The Branch financial records for 2016 have been audited. We are in good financial order. The balance sheet and the revenue & expense statement for 2016, as well as the proposed Branch budget for 2017 are at the end of this newsletter. These financial statements will be presented for agreement at the Annual Meeting on 18 Feb.

Re-Iteration of Establishment of The Branch Members Support Fund:

We need to have a named fund in our Branch accounts to hold money raised by Branch fund-raising activities (50/50 draw, sale of Estate Documents, silent auction proceeds, etc.) for Branch purposes as well as money received as donations to the Branch. The fund will **not** include any money accruing to the Branch from the Branch share of members' Association membership fees. The fund must be established by a resolution passed by a majority vote at a Branch general meeting. All of our quarterly meetings are general meetings. Establishment of such a fund (sometimes called a reserve) for specific purposes is authorized by NAFR Regulation 4.3 "Branch Reserves and Branch Surplus Funds" and that expenditure from this fund for donations to specified beneficiaries is authorized by NAFR Regulation 5.3. The Regulations cited are those included in the edition of the Regulations passed by the national NAFR Annual Meeting of Members in June 2016 and confirmed by the National Board of Directors in December 2016, as carried on the Association internet web site on 30 January 2017.

The resolution will be:

Moved by David Stinson, seconded by Catherine Schuetze, that the Sidney and District Branch (BC 14), 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 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 annual report to the Association National Office 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.

Annual Victoria 55+ Lifestyle Show – March 21, 2017 – G.R. Pearkes Recreation Centre (behind the Tillicum Mall) – National Association of Federal Retirees Recruiting Booth

Sidney and District Branch will join with the Victoria - Fred Whitehouse Branch at a NAFR recruiting table at the Lifestyle Show. Planning to visit? Bring a Public Service, Armed Forces or RCMP colleague who hasn't yet joined the Association to our booth for information. We can answer questions about the value of being a member. They don't have to be retired to join.

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

At 31 January, the Treasury Board had not yet announced the amount of the increase in PSHCP premiums for retirees which is due to take effect 01 April 2017. The increase is part of the shift of the former employer/retiree premium payment ratio from 75/25 to 50/50. The changes began in April 2015 and continued in April 2016. The third round of changes, due to begin in April 2017, will move the ratio to 56.25/43.75. The change will probably be announced in February in an issue of the PSHCP Bulletin.

Association Application for Judicial Review of the Government of Canada Order to Change the PSHCP Premiums for Federal Retirees. The application was to be heard in Federal Court in November 2016. The hearing was postponed at the request of the Association's lawyers. The hearing is now scheduled to open at 09:30, 10 April, 2017, in the Federal Court at Ottawa. The case is Loretta Bemister et al v. Attorney General for Canada, Federal Court docket T-311-15.

Indexation Increase for 2017

The increase for 2017 is 1.3%, payable beginning 01 January for federal retirement pensions and the Canada Pension Plan. The increase in Old Age Security payments will follow later.

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 their 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, i.e., - 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, alanmc@shaw.ca, or from the national web site 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. 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, for guidance.

New NAFR Pamphlet

Our new 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.

Branch Executive E-mail Connections removed. Due to cases of attempted bank fraud involving the internet e-mail addresses of Branch executive members here and in other Branches across Canada, the addresses will no longer be available publically. 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 (growing rapidly); telephone: 1-877-952-3181 or 250-952-3181.

Membership Information

The Branch Membership Director is Patricia Stevens, telephone 778-265-8690.

We welcome new Association and Branch members Serge and Deborah Cote, and Eve and Stephen Taylor. We also welcome Ron Jasper and Alex & Cheryl Baldwin, all transferred in from other Branches. We hope to see all of you at our quarterly meetings. Branch total membership at 30 January 2017 was 1417 - 964 pensioners and 453 spousal members. 87% of our members now pay their membership fee through the Dues Deducted at Source (DDS) system. 67% of Branch members receive the Newsletter by e-mail – this percentage is growing - thank you, members!

Prospective Members – Referral to Association National Office for Enrolment

The NAFR membership enrolment process is now automated. The NAFR National Office may be contacted through www.federalretirees.ca. Please refer prospective members to that web-site, asking them to specify Sidney and District Branch, BC 14, as their preferred Branch. If the prospective member is not on e-mail, please direct him/her to contact Patricia Stevens, 778-265-8690.

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 membership 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 need 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 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 for those who continue to serve in the Canadian Armed Forces, the RCMP or the Public Service or who are not 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 November meeting. To complete the form, you will require your PENSION NUMBER as shown on the cheque stub from your pension source or, if your pension is deposited directly into your bank or credit union account, as shown on the form you should receive periodically to advise you of changes in amounts payable or changes in deductions. To assist the Membership staff at our 18 February meeting, please do not pay by cash. Members paying the fee at this meeting 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 elect 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 will 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 or 250-655-8823, or John and Linda MacGowan at 250-655-0713 or 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, or martha.mccracken@shaw.ca. If you are unable to reach Virginia, Linda, John or Martha, please call any member of the Branch Executive.

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 will be 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 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.

Missing Members

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

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

Minutes of the Previous Quarterly General Meeting

Sidney and District Branch, National Association of Federal Retirees,

Quarterly General Meeting, 19 November 2016, 10:00 AM, St. Elizabeth's Church, Third Street, Sidney

President David Stinson convened the meeting at 10:00 A.M. with 85 members present. David welcomed eight new members. He also introduced Emily Pridham, Manager, Regional Services, Alzheimer's Society of Canada, who would be our speaker following the meeting.

Presentation of Branch Donations

To Steve Butler, Chairman of the Board, and Carol Burkowski, leader of the Finance Committee at the **MT. NEWTON CENTRE SOCIETY**, President David presented \$1,000 on behalf of the Branch membership. David explained to members that the Society is in its 38th year of operation, is a not-for-profit society and is a charity, dedicated to helping local people with medical equipment loans, transportation and other medical support services not otherwise available in this part of the Peninsula – Central Saanich, North Saanich and Sidney. We can take great pride in supporting its efforts.

Paul Morgan, Chair of the Board of **THE LODGE AT BROADMEAD** accepted a donation of \$1,000 from President David on behalf of the Branch membership. Now in its 21st year of operation, the Lodge is dedicated to helping military veterans of the Second World War and the Korean War, all now in their 90s, live in dignity and safety in utterly caring surroundings.

The Sidney NAFR Branch has been supporting both of the recipient organizations since 2004. David explained that the donation money came entirely from members fundraising activities over the years, none from the Branch share of the Association membership dues. The Branch also regularly supports the **Saanich Peninsula Hospital Foundation** through our In Memoriam donation of \$50 in memory of each Branch member who passes away. He thanked all of the recipients for coming to the meeting. He informed the members present that we may not be able to make all of these donations every year, but would do our best to continue this tradition.

General Meeting Points

President David inquired if anyone had not received the Branch newsletter, November 2016 edition. There was only one hand raised. He stated that copies of the newsletter were available on the membership table as well as the latest edition of the Branch "fridge card" of useful telephone numbers and a small brochure explaining the Association briefly. He suggested if any member knew someone recently retired from one of our "parent"

organizations and who was not yet a NAFR member that he/she should pass him/her a copy of the leaflet and the newsletter for information.

Minutes of the Previous Quarterly General Meeting: Donna Godwin, Secretary.

(M) Connie Lougher-Goodey (S) Barbara Ollman “That the Minutes of the 17 September, 2016 Quarterly General Meeting as published in the November Newsletter be adopted.” CARRIED.

Financial Report: Cathy Schuetze, Treasurer, reported balances of \$11,742.47 in the Operations Account and \$7,217.89 in the Branch Members Support Account. There were no questions. (M) Martha McCracken, (S) John MacGowan “That the Treasurer’s Report be accepted as presented.” CARRIED

Membership: Patricia Stevens, membership director, reported 963 pensioners and 457 spousal members for a total Branch membership of 1,420. 33% of Branch members receive the newsletter in hard copy through postal mail, all others receive it via e-mail. Pat thanked all those who have changed delivery to e-mail recently as it saves postage costs. She mentioned that if a member no longer wants to receive the newsletter that she can put a no-mail request on the membership list on which the distribution is based and delivery will stop.

Welfare and Estate Assistance: John & Linda MacGowan. John reported that 33 members had been assisted since mid-September. He requested that he be notified if a member passes away - not all deaths are included in the Times-Colonist obituaries - so the bereavement assistance team can get in touch with the deceased member’s next-of-kin.

Health Benefits: Martha McCracken, Branch Health and Benefits Officer. Martha reported no inquiries in the past two months.

Next Branch Quarterly Meeting, 18 February, 2017, Usual Place, Usual Time:

The meeting will be the Annual Meeting of Members and will include election of the 2017 Branch Executive. In order to maintain our Branch, we need a slate of Executive to publish in the Newsletter early February. We need candidates for President and Vice-President. Please let President David know if you can join. Two Association Branches have closed in the past three years because of failure to elect an Executive - we should not join that group! The speaker at the February meeting will be Jim Cotter on the subject of “reverse mortgages”, sometimes called “CHIP mortgages”.

22 April 2017 Branch Quarterly General Meeting. The meeting itself will be very short. The main part of the time will be devoted to the presentations and responses to questions by the three candidates in this riding in the BC provincial election called for 09 May. We will follow our traditional format - there will be no debate among the candidates, there will be no questions from the floor and the media are not invited.

Next Branch Executive Meeting: Monday, November 21, 2016, 9:30 a.m. B.C. Aviation Museum.

General Meeting Points - Continued

The recent member survey regarding Branch meetings was a success. David thanked everyone who had been able to reply. The responses were summarized in the November 2016 newsletter.

David stated he was delighted at the turnout at this meeting - 85 interested members is a good sign - may the number keep growing. He noted that our Branch had now been operating for 27 years.

David informed members that Bob Peacock, a long time Branch member and contributor, had recently passed away. Bob was the moderator for several of the earlier candidates’ presentations and he was a leader in a Branch project to collect books on history topics and distribute them to local schools. He will be much missed.

A membership note - there will be **no** new stickers issued to update the expiry dates on Association membership cards, as was mentioned in the newsletter. The National Office staff determined that there is no longer a requirement for these updates. Please tell Pat Stevens if you do not have the current plastic card.

A MEDOC note. Until recently, it was possible for federal retirees with PSHCP coverage who had become Association members to join the MEDOC plan (out of Canada medical insurance & travel insurance) offered by Johnson Inc. at the discounted Association premium rate, get established paying the premium from their pension through the dues-deducted-at-source (DDS) system, cease membership in the Association and continue the MEDOC coverage at the NAFR rate - there was no "cross-check". That "loophole" is now closed, given the capability of the new NAFR membership database system. Johnson Inc. can and will check its list of those with MEDOC coverage at the NAFR rate against the NAFR membership list, through the National Office staff. Any person on that Johnson Inc. list who has not maintained his/her Association membership will likely lose that MEDOC coverage at that rate and might lose it altogether. The Association annual membership fee probably costs less than the charge for an hour of basic care in an American hospital! Not paying that fee to save a few dollars monthly, if you will be travelling out of Canada more than 40 days on one trip, is truly silly and could be frighteningly expensive if coverage was lost and the member incurred major medical expenses outside Canada.

Association National Web-Site. www.federalretirees.ca. It is always well worth exploring.

Presentation: Emily Pridham, Manager, Regional Services, Alzheimer's Society was introduced by Denny Gelinis and thanked by David Stinson. She spoke on understanding the disease and the load caregivers have. It was an excellent presentation on a very relevant topic.

In-House Draw: Winner was Gordon Hryhoryshen - \$88.50.

Final Comment. Before closing, David noted that our Branch has over 1,400 members. He recognized (from the survey responses) that many members cannot attend our meetings because they can no longer drive, have vision or hearing limitations, or, for other reasons, including where they live - out of town, on the Gulf Islands, etc. - simply cannot attend these meetings. That being said, it should be possible to attain at least 10% of the Branch membership at these quarterly meetings. He asked members to ask other members to attend the gatherings - they are worthwhile.

Adjournment:

(M) Cathy Schuetze, (S) John MacGowan –“That the Meeting be adjourned.” CARRIED

Original signed by
Donna Godwin, Secretary

Original signed by
David Stinson, President

Date: 06 January 2017

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

Catherine Schuetze xx February 2017
Branch Treasurer, BC 14

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>			
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	\$7,200	\$8,349	\$8,430
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>			
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>			
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
Net Reduction in Members Support Fund C - D	-\$3,020	-\$3,613	-\$3,395

Branch Operations Account - 2017

Revenue

\$1,000
\$800
\$200
\$9,000
\$300
\$4
\$9,504

Expenses

\$2,300
\$2,200
\$525
\$1,500
\$125
\$1,300
\$400
\$80
\$8,430
\$1,074

Branch Members' Support Fund -2017

Revenue

\$100
\$200
\$500
\$5
\$805

Expenses

\$200
\$4,000
\$4,200
-\$3,395

Catherine Schuetze
Branch Treasurer

xx February 2017

David L. Stinson
Branch President

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.