

# BRANCH REPORT

## ON46 | Quintrent Branch

### CONTACT US

#### QUINTRENT BRANCH ON46

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### MEMBERSHIP

The National Association of Federal Retirees, or commonly Federal Retirees, is the largest national advocacy organization representing active and retired members of the federal public service, Canadian Armed Forces, Royal Canadian Mounted Police (RCMP) and retired federally appointed judges, as well as their partners and survivors.

We believe every Canadian today and in the future, should benefit from better retirement income security and a strong, sustainable health care system.

With your support, we can make retirement better for all Canadians.

### President's message

Summer is the time I get tired of the mosquitos, heat and humidity and start to pine for beautiful white snow. Not really, but my memory can be short. The climate may or may not be changing, but the two opossums that have been showing up at the back door are telling me that something out there is different. Thought they lived in the South and ate persimmons (whatever that is). They are not at all cute, but they are polite, unlike the raccoons. Those masked bandits feel it is their right to get food and a place to stay, and we aren't even related. And they gang up on the feral cat that lives under the deck. Perhaps if I could persuade someone to stop giving handouts . . .

How are you enjoying your pension indexing? As it helps take the sting out of inflation remember that it was your Association that spearheaded the successful campaign to make the Feds give it to us. Just one of the many benefits we have seen as a result of keeping our numbers high.

Speaking of which, the membership drives of the last year or so have been successful in staving off the decline that began some time ago, but we still need to get out there and talk up the benefits of joining the Federal Retirees. In Quintrent we have held five membership drives in the past year - at our Spring Meeting, at our Fall General Meetings, at the 40<sup>th</sup> Anniversary, at the BBQ, and at the Christmas Dinner. I can't say how many members that has gained us, but the outreach was a good way to try to peddle our brand. I'd ask all of us to keep up the pace, and persuade at least one neighbor or friend to join the most effective group in the country at keeping our pensions and benefits safe.

By the time you read this I will have been at a meeting of Ontario Branches, and at the Annual Meeting of Members. I can't make a report now, but look at the website for an idea of what we are



**Save 25%**  
on your annual membership  
dues by switching to the  
DDS payment option!

For a limited time only, we are offering a one-time 25 per cent discount on annual membership dues for every member who switches to the Dues Deduction at Source (DDS) payment option.

Make the switch to DDS today! Call 1-855-304-4700 or visit [federalretirees.ca/DDS](http://federalretirees.ca/DDS) for more information.



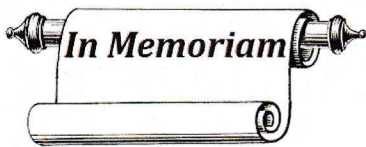
[federalretirees.ca](http://federalretirees.ca)  
[retraitesfederaux.ca](http://retraitesfederaux.ca)



## IN MEMORIAM 2023

*It is with deep regret that we have learned of the passing of the following members. The heartfelt sympathy of the branch is extended to their families and friends.*

- Ronald Dowe
- Geoffrey Sparkes
- Rejeanne Whyte
- Bennet Forsberg
- Harold Flint
- Gisela Belval
- Wanda Fulton



for Past Years  
Consult Branch Website

thinking and talking about. One of the subjects of discussion is how the Branches are represented at meetings. One option is proportional representation – Branches have votes equal to their membership. This is our current model; another is equal representation – each Branch has one vote. I could lay out all the arguments pro and con, but that would take more space than I have here, so talk to me if you want to hear more.

At the meetings held by the National leadership and the Branches in Ontario District, I hear from many of our fellow Branches that they are having a tough time finding volunteers for their Executive Boards. Some are even at the stage of amalgamating with neighbouring Branches just to be able to keep going, and one in Ontario has dissolved for lack of members willing to put in a bit of time managing the Branch. We are lucky here, in that there is a fine group of people in your Executive, but some have had to retire and the rest of us have been at it for several years. Not that it is a difficult gig, but in principle any organization should maintain a turnover to ensure that fresh ideas and new energy are injected. I urge anybody who would like to get involved, to meet a fine bunch of sort-of bureaucrats, and to have some fun, to drop me a line. I promise you would not get saddled with any heavy lifting, but more likely get to help one of us in any way you'd like to try. It is as easy as writing or calling, or talking to us at the next meeting.

Now there is a noise on the back deck. I'd better get the broom and check it out.



Sincerely

Tom Kupecz  
Branch President



**Come Volunteer**

**The Quintrent Branch ON46**, of the National Association of Federal Retirees **office is open every second Wednesday of the month** between 10:00 and 12:00 am., except July and August.

The Branch Office is located (side rear entrance) of the Lions Club building at **77 Campbell St, Trenton**

**Telephone, mail and e-mail are monitored regularly.** You can call us any time at **(613)394-4633** and leave a message after the tone and you will receive a timely callback. You can also contact us by e-mail at:

[federalsupernet@ball.ca](mailto:federalsupernet@ball.ca)



## Financial Planning – what one should know about the Regulation pertaining to CPP Survivor's Death Benefit and Pension

From: Employment and Social Development Canada

### What is the CPP Death Benefit?

The CPP death benefit is a one-time lump-sum payment of \$2,500 to the estate of a deceased CPP contributor.

The estate's executor may apply for the funds (within 60 days), or it can also go to the surviving spouse or next of kin if there's no estate.

For a deceased CPP contributor to qualify for the death benefit, they must have contributed to the Canada Pension Plan for the lesser of:

- 10 calendar years; or
- One-third of the calendar years in their contributory period.

### How to Apply for the Death Benefit

The Canada Revenue Agency (CRA) should be notified shortly after the death of a CPP contributor so that CPP payments can stop. Payments made to the deceased after the month of death have to be repaid.

To apply for the death benefit, complete Form ISP1200 and mail it to Service Canada.

You will also need to provide a certified copy of a document showing proof of death, such as a death certificate, notarial copy of letters of probate, registration of death, or statement of a medical doctor, funeral director, or coroner.

Benefit payments may take up to 3 months to process. If you have questions, contact Service Canada at 1-800-277-9914. Also source articles on line can be found at:

<https://www.savvynewcanadians.com/cpp-death-survivor-benefits/>

**Full article on Website in Seniors' Issues at:**  
<https://www.federalretirees.ca/en/branches/ontario/quintrent-branch>

### What is the CPP Survivor's Pension?

The Canada Pension Plan (CPP) survivor's pension is a monthly payment paid to the legal spouse or common-law partner of the deceased contributor.

#### *To qualify for the survivor's pension, you must:*

- be legally married to a deceased CPP contributor
- be the common-law partner of a deceased CPP contributor
- If you are a separated legal spouse and the deceased had no common-law partner, you may qualify for this benefit.

#### *How much the survivor receives is dependent on:*

- How much the deceased contributor paid into the plan, and for how long
- The age of the survivor, whether you are younger or older than age 65

Eligible survivors who are 65 years or older and do not receive other CPP benefits are paid 60% of the deceased contributor's retirement pension. **However, spouses in receipt of CPP may receive diminished return from deceased's CPP.** To apply for the survivor's pension, complete Form ISP1300 and mail it to Service Canada. You can start receiving the survivor's pension the month after the contributor died.

#### *When To Apply for the CPP Survivor's Benefit*

You should apply as soon as possible after the contributor's death. If you delay, you may lose benefits. The Canada Pension Plan can only make back payments for up to 12 months. For more information, you can contact the Canada Pension Plan

<https://www.canada.ca/en/services/benefits/public-pensions/cpp/cpp-survivor-pension.html>

<https://retirehappy.ca/cpp-survivor-benefits/>





1. Many scams and frauds attempt to imitate government services in order to gain access to your personal and financial information.
2. To identify legitimate communications from us, read these guidelines and know what to expect if we contact you.

To recognize SCAMS & FRAUD

Check out these sites:

- a. <https://www.canada.ca/en/revue-agence/campaigns/fraud-scams.html>
- b. <https://www.antifraudcentre-centreantifraude.ca/scams-fraudes/index-eng.htm>
- c. <https://www.canada.ca/en/services/finance/fraud.html>

**Renew your membership**

1. Your membership is automatically renewed when you have your dues deducted from your monthly pension cheque (DDS).
2. We send members who pay by credit card or cheque a letter advising them that it's time to renew.

**2023 membership fees**

	Year	Month
Single	\$52.56	\$4.38
Double	\$68.28	\$5.69

**How to sign up?**

1. Call our membership team toll free at **1-855-304-4700 ext 300**
2. Visit [federalretirees.ca](http://federalretirees.ca) and click on the join menu

**From The Branch Calendar – Events for the year**

**Summer BBQ**

**Friday – June 2, 2023**

Royal Canadian Legion Trenton  
Reserve your tickets, space limited  
**No Ticket Sales at the door**



**Fall Annual Meeting**

**Tuesday – October 17, 2023**

Royal Canadian Legion Trenton  
Meet & greet 11:30am, Lunch 12:00pm



**Branch Christmas Luncheon**

**Friday - December 8, 2023**

Royal Canadian Legion Trenton  
Reserve your tickets space limited  
**No Ticket Sales at the door**



**Spring Annual Meeting**

**Tuesday – TBA, 2024**

Royal Canadian Legion Trenton  
Meet & greet 11:30am, Lunch 12:00pm



**NATIONAL ASSOCIATION OF FEDERAL RETIREES  
TRENTON - QUINTRENT BRANCH  
BRANCH EXECUTIVE DIRECTORS**

<b>President</b>	Tom Kupecz
<b>Vice President</b>	Hugh Mackay
<b>Secretary</b>	Nancy Everett
<b>Treasurer</b>	Alex Chambers
<b>Deputy Treasurer</b>	Gary Rodrigue
<b>Directors - Telephone Committee</b>	Gloria Johnson
<b>Welfare</b>	Agnes Ward
<b>Senior's Issues</b>	<b>volunteer is needed</b>
<b>Social Coordinator</b>	<b>volunteer is needed</b>
<b>Public Relations</b>	Attila Kostya

**CONTACT US**

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PO Box 21016 RPO Towne Centre, Trenton, ON. K8V 6S2

**VISIT US AT OUR BRANCH WEBSITE:**

[www.federalretirees.ca/en/branches/ontario/quintrent-branch](http://www.federalretirees.ca/en/branches/ontario/quintrent-branch)

