turn, $5500 is added to the individual’s contribution room. Any unused room is carried forward indefinitely to future years, and is reduced by the amount of contributions made. Any withdrawals from the TFSA will be added to an individual’s contribution room in the year following the withdrawal. Note that the increase in contribution room due to withdrawals is not limited to the original amounts deposited to the TFSA, but also includes any growth that has occurred within the account.

Another significant difference between a TFSA and an RRSP is that contributions to a TFSA are made using after-tax dollars while RRSP contributions result in a reduction of income (provided there is available RRSP deduction room). This key difference could drive the investment decision.

Always speak with a financial advisor to determine what makes the most sense for your financial situation.

—Trixie Baker
MD Management Ltd.

SGP billing update:
E-mail correction
The SGP billing update in the July/August issue of the BCMJ contained an incorrect contact e-mail address for the Divisions of Family Practice. The correct contact e-mail address for physicians wishing to bill 14071 for providing full-service family practice locum services is AGPforME@bcma.bc.ca. Any physician who wishes to participate in the community-level attachment initiative as a locum must first e-mail Divisions of Family Practice at that e-mail address to provide his or her contact information.

Dr Norman Albert Jaques
1922–2013
Dr Norman Jaques, a resident of Shelton, Washington, died 17 August, surrounded by family.

Norman was born in London, England. At 19, he became a Royal Air Force pilot, serving his country from 1941 to 1946. He was most proud of the fact that he trained with the US Navy at Pensacola, Florida, and received his USN wings. In 1949, he entered University College London as an undergraduate for a medical degree. In 1953, he started his clinical training at Westminster Hospital in London and was appointed house surgeon in 1956. After immigrating to Canada in 1957, he did an internship at St. Paul’s Hospital, where he met his first wife, Margaret Rose Angus. They settled in New Westminster, where Norman went into private practice. They had two children, Guy and Hilary.

After Margaret’s death in 1975, Norman and his family moved to Shelton in 1976, where he began a new career as a physician at the Washington State Corrections Center. In 1977, Norman married his current wife of 36 years, Edit Borgny Nygard, who was born and raised in Norway. He retired from active practice in 1989.

Norman loved to swim and spent many a day at the Shelton High School pool. He also loved to read and recite his favorite quotations from a collection he had developed over the years. He is survived by his wife Edit Borgny of Shelton; son Guy and his wife Melissa of Olympia (grandchildren David and Emma); daughter Hilary and her husband Dan of Groton, Massachusetts (grandchildren Andrew and Anna); brother David and his wife Rena Jaques of London, England; and sister-in-law Alma Jaques of London, England.

—Guy Jaques
Olympia, WA

Dr Andrew (Drew) Bryson Young
1934–2013
Drew died on 13 February after several years of deteriorating cognitive function followed by the fairly rapid progression of a malignancy. He was very much aware initially of his failing memory, but carried on as normally as possible, playing golf until he no longer enjoyed his rising scores, caring for his lawn and flower garden, and worrying about putting too much stress on his wife, Marilyn, and his family.

Born in Vancouver on 25 September 1934, Drew was the eighth and youngest child of John and Mary Young, who emigrated from Scotland in 1929 with six children. Drew and older sister Jean were the only Canadian-born children in the family. Drew’s early years were spent on the UBC Farm, to which his father had brought a shipment of 24 purebred Ayrshire cattle as a gift from breeders in Scotland. The gift was financed largely by Captain J.C. Dunwaters of Fintry, BC, himself a lover of the...
District 7. Being chairman of the Medical Economics Committee (now called the Tariff Committee) for several years was a highlight of his involvement with the BCMA, as was serving as a delegate from the BCMA to the CMA General Council. He put forth his name as a candidate for presidency of the CMA, but did not win the position.

The following honors were awarded to Drew:

- 1994: Dr Wallace Wilson Leadership Award, from UBC Medical Alumni.
- 1996: Dr David Bacchop Gold Medal, for outstanding contribution to health care by a family physician in BC.
- 2000: Senior membership in the CMA.
- 2003: BCMA Silver Medal of Service, for dedication to patient care and service to organized medicine.

Drew was appreciative and grateful for all the honors he received, but he would have said that the help he was able to offer his patients in their times of need was the most rewarding aspect of his career in medicine.

Drew was a beacon of honor, trust, and respect. He was a life enhancer, dispensing CSF (“colleague stimulating factor”) with a positive osmotic gradient, and by his examples of common sense, good judgment, ethics, fairness, and generosity. One of his most enviable qualities was an inability to speak an unkind word of anyone, no matter how egregious their behavior. The best words to describe Drew are adjectives rarely used today, namely “courtly” and “wise.” You could entrust your life to him with complete confidence.

Drew valued highly the friendship, skills, wisdom, and intense loyalty of his fellow group practice partners, Drs Patrick Curling, Kenneth Hirst, Howard Bright, and Ronald Bull; his brother, Dr Archie Young; and the late Dr George Drever. He was especially pleased that on his retirement he was able to leave his patients in the capable hands of Dr Scott Markey.

He is survived by his wife, Marilyn; daughter Cathy Tinnion; daughter Sharon Pritchard and her husband Ross; sons Brian Young, Dr Donald Young and wife Dr Karolyn Arato, and David Young; six grandchildren; sisters Isobel and Jean; and brother, Dr Archie Young. He was predeceased by brothers John, David, Alastair, and sister Grace.

Drew’s family has established a Drew Young Memorial Fund, being held in trust by the Chilliwack Hospital and Health Care Foundation (CHHCF). Funds donated to this memorial will, at the discretion of Drew’s family, be donated to a cause related to health care at Chilliwack General Hospital. Please visit the CHHCF website at www.chhcf.org or phone 604 702-9506 to make a donation.

—Archie D. Young, MD
—Henry Pauls, MD